



PROCEEDINGS

ONE HUNDRED & FIRST SESSION

of the

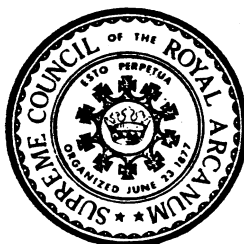
SUPREME COUNCIL

held at

RESORT HOTEL

ATLANTIC CITY, NEW JERSEY

AUGUST 13 - AUGUST 16, 2012



PUBLISHED BY THE SUPREME COUNCIL

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Advance Proceedings

Report to

ONE HUNDRED AND FIRST SESSION

of the

SUPREME COUNCIL



held at

**RESORTS CASINO HOTEL
ATLANTIC CITY, NEW JERSEY**

AUGUST 12 - AUGUST 17, 2012

Resorts Casino Hotel
 Atlantic City, New Jersey
 August 12 - August 17, 2012

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 29, 2012.

This report has been prepared on the basis of showing the Adult and Juvenile Membership as of February 28, 2010, February 28, 2011, February 29, 2012.

STATE OF THE ORDER

Membership-Adult and Juvenile - By Grand Council

	Adult Membership			Juvenile Membership		
	2010	2011	2012	2010	2011	2012
California	578	622	646	240	214	223
Carolinas	612	552	530	32	39	36
Colorado	448	439	424	202	177	149
Connecticut	1,494	1,358	1,338	82	65	77
Florida	351	371	435	77	54	64
Georgia	190	182	175	10	9	9
Illinois	1,303	1,277	1,211	70	56	53
Louisiana.....	97	79	74	32	15	17
Maryland-Virginia	519	397	354	8	55	63
Maine.....	1,919	1,641	1,840	220	164	213
Massachusetts	2,748	2,554	4,204	170	139	154
Michigan	172	169	154	13	9	12
Minnesota	45	43	41	0	0	0
Missouri	156	152	150	4	3	2
New Hampshire.....	2,659	2,003	4,253	228	87	96
New Jersey	1,462	1,442	1,405	124	109	102
New York	1,963	1,928	1,852	172	141	111
Ohio	318	309	296	6	5	3
Ontario	1,195	1,129	1,023	22	34	36
Pennsylvania	1,808	1,760	1,708	136	121	115
Quebec	604	579	561	14	12	10
Rhode Island	633	571	658	51	40	47
Tennessee	5	5	0	0	0	0
Vermont.....	76	64	614	11	8	12
Washington	98	92	88	4	3	2
TOTALS	21,453	19,718	24,034	1,928	1,559	1,606

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	California			California		
			Adult Membership			Juvenile Membership		
			2010	2011	2012	2010	2011	2012
1013	San Pascual	Pasadena	44	41	37	0	0	0
1489	Los Angeles	Los Angeles	11	10	56	0	0	0
1591	Rubidoux	Riverside	2	1	0	0	0	0
1999	California Group	California	345	397	382	234	209	220
2384	San Jose	San Jose	67	62	124	3	3	3
2401	Twin Peaks	San Jose	61	63	0	3	2	0
2416	San Joaquin Valley	Modesto	27	27	27	0	0	0
2439	Long Beach	Long Beach	21	21	20	0	0	0
Totals			578	622	646	240	214	223

			Carolinas			Carolinas		
272	Salisbury	Salisbury, NC	1	0	0	0	0	0
411	Trent	New Bern, NC	5	5	0	0	0	0
661	Rocky Mount	Rocky Mount, NC	7	6	0	0	0	0
701	Rhododendron	Asheville, NC	367	349	353	21	17	12
1845	Apple Valley	Hendersonville, NC	13	12	0	0	0	0
1874	Carolina	Wilmington NC	5	4	0	0	0	0
1991	Prince Albert	Winston-Salem, NC	37	38	50	4	3	3
2103	Cape Fear	Fayetteville, NC	4	4	0	0	0	0
2239	Magic City	Florence, SC	3	2	0	0	0	0
2381	King Cotton	Greenville, SC	1	0	0	0	0	0
2420	Catawba	Hickory, NC	56	56	61	7	7	9
2440	Queen City	Charlotte, NC	5	4	0	0	0	0
	S Carolina - ACA	South Carolina	108	72	66	0	12	12
Totals			612	552	530	32	39	36

			Colorado			Colorado		
593	Denver	Denver	61	59	57	4	2	2
1908	Horsetooth	Fort Collins	26	26	24	4	4	4
1956	Railroad	Denver	108	107	103	4	5	5
1998	Independence	Littleton	253	247	240	190	166	138
Totals			448	439	424	202	177	149

			Connecticut			Connecticut		
62	Fleur de Lys	Bristol	1,064	916	897	61	45	60
702	B.H. Webb	Hartford	15	15	15	7	7	5
713	Mattatuck	Waterbury	255	249	277	14	13	12
738	New Britain	New Britain	53	51	46	0	0	0
753	Reliance	Bristol	12	11	0	0	0	0
999	Stamford	Stamford	8	8	0	0	0	0
1423	Alfred H. Hall	Meriden	21	21	0	0	0	0
3300	Group Connecticut	Connecticut	33	39	35	0	0	0
	PreNeed CT	Connecticut	33	48	68	0	0	0
Totals			1,494	1,358	1,338	82	65	77

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Florida			Florida		
			Adult Membership			Juvenile Membership		
			2010	2011	2012	2010	2011	2012
65	Soleil	Hollywood	162	124	122	66	42	47
1009	Tallahassee	Tallahassee	10	9	0	0	0	0
2001	Gainsville Group	Gainsville	46	0	0	1	0	0
2177	Treasure Coast	Vero Beach	16	128	207	0	2	12
2178	Golden Shores	Miami Beach	31	29	32	1	1	0
2179	Deerfield Group	Deerfield Beach	3	3	0	0	0	0
2205	Orlando	Altamonte Springs	8	8	0	0	0	0
2206	Sarasota	Sarasota	14	14	13	2	2	2
2207	Daytona Beach	Daytona	2	1	0	0	0	0
2376	Sun Coast	Clearwater	59	55	61	7	7	3
Totals			351	371	435	77	54	64
			Georgia			Georgia		
153	Pulaski	Savannah	4	4	0	0	0	0
775	Georgia	Augusta	78	73	79	1	1	1
1046	Yellow Pine	Thomasville	26	24	23	0	0	0
1581	Atlanta-Yonah	Atlanta	25	24	22	0	0	0
2025	Suwanee River	Valdosta	2	2	0	0	0	0
2062	Guale	Brunswick	4	4	0	0	0	0
2245	Savannah	Savannah	6	5	0	0	0	0
2310	Square City	Fitzgerald	6	6	0	0	0	0
2312	Chehaw	Albany	1	1	0	0	0	0
2313	Okefenokee	Augusta	1	1	0	0	0	0
2466	Peach	Fort Valley	37	38	49	9	8	8
5000	Group Georgia	Georgia	0	0	2	0	0	0
Totals			190	182	175	10	9	9
			Illinois			Illinois		
29A	Peoria	Springfield, IL	5	5	7	0	0	0
65A	Kenosha	Kenosha, WI	40	38	34	1	1	1
112A	Chicago	Wheeling, IL	75	85	84	15	4	3
134A	Wisconsin	Cudahy, WI	29	27	23	0	0	0
139A	Evergreen Park	Evergreen Park, IL	5	5	2	2	0	2
199	Occident	Milwaukee, WI	29	27	24	0	0	0
216A	Chicago Monarchs	Westmont, IL	77	71	59	3	2	2
220	Racine	Racine, WI	27	27	26	0	0	0
278	Ft. Dearborn	Chicago, IL	372	367	352	32	27	25
328	Indianapolis	Indianapolis, IN	1	1	0	0	0	0
805	Oakwood	Chicago, IL	30	30	29	0	0	0
1066	Highland Park	Highland Park, IL	8	7	0	0	0	0
1069	Union Pacific	Omaha, NE	52	49	46	0	0	0
1086	Waukegan	Waukegan, IL	51	50	47	0	0	0
1477	Fox River	Elgin, IL	2	2	0	0	0	0
1648	Medora	Chicago, IL	464	455	447	14	17	13
1914	Winnebago	Rockford, IL	2	1	0	0	0	0
2274	Commodore	Decatur, IL	26	25	23	0	0	0
2457	Des Moines	Des Moines, IA	2	2	0	0	0	0
2700	Illinois Group	Illinois	4	2	5	2	2	4
3000	Nebraska Group	Nebraska	1	0	1	0	0	0
3200	Wisconsin Group	Wisconsin	1	1	2	1	3	3
Totals			1,303	1,277	1,211	70	56	53

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Louisiana			Louisiana		
			Adult Membership			Juvenile Membership		
			2010	2011	2012	2010	2011	2012
30	Club Richelieu	Lafayette	97	79	74	32	15	17
			Maryland-Virginia			Maryland-Virginia		
257	Carrollton	Baltimore, MD	99	94	94	5	5	4
320	Capitol	Washington, DC	1	1	0	0	0	0
357	Baltimore City	Baltimore, MD	53	52	45	2	2	2
405	Lynchburg	Lynchburg, VA	22	21	30	1	1	1
895	Shockoe	Richmond, VA	5	5	0	0	0	0
1595	District	Washington, DC	1	0	0	0	0	0
1920	Natural Bridge	Lexington, VA	4	4	0	0	0	0
1982	McFaden	Winchester, VA	2	2	0	0	0	0
2136	Municipal	Washington, DC	14	14	15	0	0	0
2502	Group	Harford, MD	2	2	0	0	0	0
4600	Group MD	Maryland	2	8	9	0	3	5
	Maryland - ACA	Maryland	295	177	148	0	43	50
	Virginia - ACA	Virginia	19	17	13	0	1	1
Totals			519	397	354	8	55	63
			Maine			Maine		
52	Dr Paul J Fortier	Lewiston	699	979	943	57	86	112
54	Martel	Lewiston	473	0	0	58	0	0
56	Chez Nous	Bangor-Orono	361	316	305	38	23	31
59	Haut St Jean	Fort Kent	370	297	318	60	42	53
4500	Group Maine	Maine	16	49	51	7	13	17
	PreNeed ACA	Maine	0	0	223	0	0	0
Totals			1,919	1,641	1,840	220	164	213
			Massachusetts			Massachusetts		
1	Alpha-Agassiz	W. Somerville	162	157	224	9	12	6
4	Boston	Boston	1	0	0	0	0	0
6	Everett-Elm	Somerville	26	26	0	0	0	0
8	Lowell	Lowell	3	2	0	0	0	0
20	Ste Anne	Fall River	576	465	451	34	24	34
21	Montcalm	Fitchburg-Leominster	184	147	146	4	4	5
22	Ferdinand Gagnon	Gardner	98	87	85	3	0	3
23	Domremy	Lowell	199	167	164	14	9	11
24	St Rosaire	New Bedford	335	298	281	25	20	25
25	St Joseph	Salem-Lawrence	487	406	400	33	20	25
96	Equity	Springfield	8	8	0	0	0	0
126	Natick	Natick	5	4	0	0	0	0
307A	ALW	Massachusetts	10	9	12	2	1	2
568	Onota	Pittsfield	34	33	0	0	0	0
848	Brockton	Brockton	9	9	0	0	0	0
876	Quaboag	Palmer	1	1	0	0	0	0
955	Hampden	Westfield	4	4	0	0	0	0
1105	Home Office	Boston	0	3	1	0	1	0
1368	Pynchon	Springfield	6	6	0	0	0	0
1439	Charles F. Loring	Medford	2	2	0	0	0	0
1770	Mahkeenac	Stockbridge	3	3	0	0	0	0
1819	Manhan	East Hampton	6	6	0	0	0	0
2000	Massachusetts Group	Massachusetts	354	366	359	41	44	40
2160	Dependable	Worcester	191	182	204	5	4	3
	PreNeed ACA	Massachusetts	0	0	1,616	0	0	0
	PreNeed RA	Massachusetts	44	163	261	0	0	0
Totals			2,748	2,554	4,204	170	139	154

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Michigan			Michigan			
			Adult Membership			Juvenile Membership			
			2010	2011	2012	2010	2011	2012	
21A	Detroit	Howell	153	159	150	13	9	12	
89	Star	Detroit	7	7	0	0	0	0	
308A	ALW	Michigan	9	0	0	0	0	0	
2431	Grosse Point	Grosse Point	2	2	0	0	0	0	
2434	Wolverine	Wayne	1	1	0	0	0	0	
4900	Group Michigan	Michigan	0	0	4	0	0	0	
			<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	
			172	169	154	13	9	12	
			Minnesota			Minnesota			
656	St Paul	St. Paul	2	1	0	0	0	0	
1160	Minnehaha	Minneapolis	33	32	41	0	0	0	
1413	Commercial	St. Paul	1	1	0	0	0	0	
1483	Duluth	Duluth	5	5	0	0	0	0	
1494	Zumbro	Rochester	4	4	0	0	0	0	
			<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	
			Totals	45	43	41	0	0	0
			Missouri			Missouri			
555	Compton	St. Louis	8	8	0	0	0	0	
791	South End	St. Louis	20	20	20	0	0	0	
1032	North End	St. Louis	21	20	20	0	0	0	
2033	Tower Grove	St. Louis	30	28	28	0	0	0	
2491	Hawthorne	St. Louis	77	76	82	4	3	2	
			<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	
			Totals	156	152	150	4	3	2
			New Hampshire			New Hampshire			
1	St Georges	Manchester	299	0	0	7	0	0	
3	Ste Marie	Manchester	275	0	0	14	0	0	
4	Des Alliees	Manchester	289	0	0	9	0	0	
5	St Antoine	Manchester	196	0	0	3	0	0	
7	Milette	Nashua	283	476	386	37	38	37	
10	Lafayette	Concord	298	764	735	9	0	6	
13	Home Office - ACA	Manchester	531	458	441	133	38	30	
14	St Jean Baptiste	Berlin	111	279	525	5	11	23	
15	Voyageurs	Dover	351	0	0	11	0	0	
83	Alpha	Portsmouth	6	6	0	0	0	0	
989	Major Waldron	Dover	1	1	0	0	0	0	
1972	Gateway	Nashua	18	18	25	0	0	0	
4800	Group NH	New Hampshire	1	1	2	0	0	0	
	PreNeed ACA	New Hampshire	0	0	2,139	0	0	0	
			<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	
			2,659	2,003	4,253	228	87	96	

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	New Jersey			New Jersey		
			Adult Membership			Juvenile Membership		
			2010	2011	2012	2010	2011	2012
8A	Lakehurst	Manchester	5	0	0	0	0	0
99	Hoboken	Jersey City	87	85	81	1	1	1
115A	New Jersey	Edgewater	9	14	14	0	0	0
478	Doric	Irvington	14	13	0	0	0	0
483	Camden	Camden	13	12	0	0	0	0
695	Bayonne	Bayonne	350	340	351	49	43	40
715	Fireside	Westfield	22	21	0	0	0	0
813	Coast City	Neptune	32	30	27	0	0	0
1358	Woodside	Union	261	274	265	15	13	13
1428	Bogota	Bogota	3	3	0	0	0	0
1456	Coronal	Keyport	8	8	0	0	0	0
1545	Kempton	Nutley	91	88	82	0	0	0
1974	Merritt	Dumont	83	81	102	11	11	11
2002	New Jersey Group	New Jersey	12	13	15	8	5	4
2492	Sincerity	Jersey City	129	127	142	1	1	0
2501	Versatility	Bayonne	343	333	326	39	35	33
Totals			1,462	1,442	1,405	124	109	102
			New York			New York		
1A	Floral Park	Floral Park	16	15	14	2	2	2
6A	Binghamton	Binghamton	10	10	9	1	1	1
13A	Middletown	Middletown	74	70	49	6	5	6
49A	ALW	Oakville, CT	14	15	13	1	0	1
173	Long Island	Brooklyn	47	45	42	0	0	0
217	Stanley-Manhattan	New York	70	64	60	0	0	0
301A	ALW	New York	39	39	35	1	1	1
697	Fort Orange	Albany	90	86	80	0	0	0
717	Newtown	Elmhurst	15	15	0	0	0	0
725	DeLong	Brooklyn	46	42	45	7	7	5
1048	Fort Green	Brooklyn	1	1	0	0	0	0
1052	Farmingdale	Farmingdale	7	7	0	0	0	0
1260	Riverhead	Riverhead	20	20	0	0	0	0
1374	Bayside-Sunswick	Bayside	23	22	21	0	0	0
1416	Williamsbridge	Bronx	416	394	377	27	18	10
1417	Atlantic	Brooklyn	90	90	87	8	7	5
1655	Claremont	Bronx	611	642	671	105	89	71
1823	Dobbs Ferry	Dobbs Ferry	107	106	103	1	1	1
1937	Fillmore	Buffalo	118	111	114	5	4	3
1962	Fraternal	Freeport	5	4	0	0	0	0
1985	Peninsula	Inwood	7	6	0	0	0	0
2487	American Beauty	Bronx	71	63	58	8	6	5
2489	Staten	Staten Island	52	49	47	0	0	0
5100	Group New York	New York	0	0	27	0	0	0
	Agencies		14	12	0	0	0	0
Totals			1,963	1,928	1,852	172	141	111

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Ohio			Ohio		
			Adult Membership			Juvenile Membership		
			2010	2011	2012	2010	2011	2012
5	Lakewood	Lakewood	164	160	169	6	5	3
87	Capital	Columbus	7	7	0	0	0	0
161	Howard	Dayton	1	1	0	0	0	0
263	Cincinnati	Cincinnati	11	10	0	0	0	0
311A	ALW	Ohio	4	4	4	0	0	0
386	Western Reserve	Warren	40	40	38	0	0	0
2197	Republic	Canton	53	50	50	0	0	0
2476	Pheasant Haven	Findlay	38	36	33	0	0	0
3100	Ohio Group	Ohio	0	1	2	0	0	0
Totals			318	309	296	6	5	3
			Ontario			Ontario		
757	Regina	Hamilton	35	33	33	0	0	0
1992	Royal York	Toronto	50	46	44	0	0	0
1993	Old Pals	Toronto	57	50	48	2	2	2
2224	Coronation	Windsor	186	184	188	14	14	17
2473	Dominion	Windsor	11	11	0	0	0	0
2800	Ontario Group	Ontario	166	137	131	6	6	0
	UFA - Ontario	Ontario	643	621	538	0	11	16
	UFA - Manitoba	Manitoba	47	47	41	0	1	1
Totals			1,195	1,129	1,023	22	34	36
			Pennsylvania			Pennsylvania		
37A	Elizabeth	Elizabeth	29	27	26	1	1	1
100	Federal	Pittsburgh	135	131	129	2	2	2
142A	Pittsburgh	Carnegie	158	149	136	15	11	15
499	Harrisburg	Harrisburg	318	306	296	22	19	15
586	Integrity	Philadelphia	461	455	453	51	50	49
1029	Germantown	Philadelphia	225	221	216	13	10	9
2194	Yorktowne	York	274	267	262	16	14	12
2488	Penn Laurel	Philadelphia	201	196	184	15	13	11
3001	Pennsylvania Group	Pennsylvania	7	8	6	1	1	1
Totals			1,808	1,760	1,708	136	121	115
			Quebec			Quebec		
579	Papineau	Montreal	55	52	52	0	0	0
2219	Maisonneuve	Montreal	154	151	148	8	6	5
2402	Conseil Canadien	Montreal	46	44	42	0	0	0
2445	Jacques Cartier	Montreal	117	111	108	0	0	0
2490	Jeanne Mance	Montreal	131	124	118	4	3	3
2495	Ville D'Anjou	Montreal	30	30	31	2	2	1
	UFA - Quebec	Quebec	71	67	62	0	1	1
Totals			604	579	561	14	12	10

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Rhode Island			Rhode Island		
			Adult Membership			Juvenile Membership		
			2010	2011	2012	2010	2011	2012
36	St Mathieu	Central Falls	178	0	0	6	0	0
44	Frere Andre	Woonsocket	300	419	413	22	18	29
63	Coronet	Newport	22	19	17	0	0	0
537	Pawtucket	Pawtucket	53	53	72	21	20	17
829	Narragansett	Wickford	1	1	0	0	0	0
1147	Conanicut	Jamestown	25	25	25	0	0	0
1172	Mosshassuck	Providence	13	12	0	0	0	0
1698	Maschachaug	East Greenwich	7	7	0	0	0	0
1876	Haskell	Pawtucket	29	29	28	2	2	1
3800	Rhode Island Group	Rhode Island	5	6	6	0	0	0
	PreNeed ACA	Rhode Island	0	0	97	0	0	0
	Totals		633	571	658	51	40	47
			Tennessee			Tennessee		
1620	Smoky Mountain	Knoxville	1	1	0	0	0	0
2031	Four Square	Nashville	4	4	0	0	0	0
	Totals		5	5	0	0	0	0
			Vermont			Vermont		
	Vermont - ACA	Vermont	76	64	70	11	8	12
	PreNeed ACA	Vermont	0	0	544	0	0	0
	Totals		76	64	614	11	8	12
			Washington			Washington		
1307	Tacoma	Tacoma, WA	9	9	23	0	0	0
1371	Spokane	Spokane, WA	1	1	0	0	0	0
1399	Rainier	Seattle, WA	8	7	0	0	0	0
1422	Vancouver	Vancouver, BC	10	8	0	0	0	0
1513	Majestic	Victoria, BC	21	21	28	0	0	0
1582	Oregon	Portland, OR	16	15	15	0	0	0
2350	Olympus	Olympia, WA	8	7	0	0	0	0
2353	Evergreen	Everett, WA	1	1	0	0	0	0
2354	Chuckanut	Bellingham, WA	1	1	0	0	0	0
2600	Washington Group	Washington	23	22	22	4	3	2
	Totals		98	92	88	4	3	2
	Grand Totals		21,453	19,718	24,034	1,928	1,559	1,606

SUPREME TREASURER'S REPORT

January 1, 2010 - December 31, 2011

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, 2010 to December 31, 2011 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, 2011.

Included also is an abstract of the Annual Statements filed with the various Insurance Departments as of December 31, 2010 and December 31, 2011.

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, 2010 and December 31, 2011

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 Hampshire, New Jersey, New York, North Carolina, Ohio, Ontario, Oregon, Pennsylvania, Quebec, Rhode Island, South Carolina, Vermont, Virginia, Washington 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, 2010 and December 31, 2011 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 Carol A. Zavitz; Supreme Vice Regent Peter D. Ferrara; Supreme Secretary Kenneth J. Kolek; Supreme Treasurer John D. Crisanti; Directors or Trustees: William J. Wire, Chairman; Carol A. Zavitz; Peter D. Ferrara; Kenneth J. Kolek; Donald G. Foley; James E. O'Neill; Herbert Snyder; Cynthia A. Macon and Carl Krzystofczyk.

ANNUAL STATEMENT FOR THE YEARS 2010 AND 2011*
SUPREME COUNCIL OF THE ROYAL ARCANUM

ASSETS*

	(2010)	(2011)
Bonds	\$69,675,595	\$82,222,303
Preferred Stocks	5,711,719	4,567,581
Common Stocks	3,880,180	3,733,402
Mortgage	0	49,500
Real Estate:		
Properties occupied by the Society	301,241	264,561
Certificate Loans & Liens	4,432,318	4,401,859
Cash and short-term investments	1,162,399	1,211,208
Investment Income due and accrued	1,037,456	1,282,774
Premiums Uncollected	16,487	12,500
Electronic Data Processing Equipment	33,791	17,785
TOTALS	\$86,251,186	\$97,763,473

LIABILITIES, SPECIAL RESERVES AND UNASSIGNED FUNDS*

	(2010)	(2011)
Aggregate reserve for Life Certificates and Contracts	\$68,131,035	\$79,248,211
Aggregate reserve for accident and health certificates	22,895	20,782
Liability for deposit-type contracts	1,971,185	1,947,830
Certificate and contract claims: Life	361,133	415,777
Provisions for Refunds payable in following calendar		
year-estimated amounts-not yet apportioned	150,000	175,000
Degree fees and dues	209,840	144,954
Premiums and annuity considerations received		
in advance	162,696	153,928
Asset valuation reserve	944,164	901,183
General Expenses due and accrued	24,140	10,448
Taxes, licenses, and fees due and accrued	2,408	25
Association of Lithuanian Workers Scholarship	28,548	28,752
Real Estate - Security deposit	31,517	31,517
Mortgage Tax Escrow	0	6,847
Commissions held on deposit	8,738	16,150
Age 96 maturities	73,865	101,551
Interest Maintenance Reserve	102,751	101,837
Unassigned funds	14,026,271	14,458,681
TOTALS	\$86,251,186	\$97,763,473

*Whole Dollar amounts shown

GENERAL EXPENSES 2010 and 2011*

	(2010)				(2011)			
	Life	Investment	Fraternal	Total	Life	Investment	Fraternal	Total
Rent	\$43,008			\$43,008	\$87,910			\$87,910
Salaries and Wages	842,937			\$1,247,738	811,176			\$1,213,624
Insured Benefit plans for employees (Medical)	160,824			\$160,824	159,698			\$159,698
Insured Benefit plans for employees (Pension, 401K)	208,389		369,801	\$208,389	200,158		367,448	\$200,158
Uninsured Benefit plan for employees	1,428			\$1,428	1,071			\$1,071
Other employee welfare	\$0			\$0	\$0			\$0
Legal fees and expenses	102,734			\$102,734	125,822			\$125,822
Medical Examination fees	24,407			\$24,407	24,481			\$24,481
Inspection report fees				\$0				\$0
Fees of consulting Actuaries & Public Accountants	157,512			\$157,512	187,332			\$187,332
Expense of investigation of certificate claims				\$0				\$0
Traveling expenses	66,936		44,124	\$111,060	70,744		42,253	\$112,997
Advertising	50			\$50	2,150			\$2,150
Postage, Express, Telegraph and Telephone	35,114	2,321	12,852	\$50,287	40,571	2,810	15,908	\$59,289
Printing and Stationary	30,357		3,649	\$34,006	16,291		2,771	\$19,062
Cost or Depreciation of Furniture & Equipment	26,047			\$26,047	24,804			\$24,804
Cost or Depreciation of EDP equipment and software	159,018			\$159,018	103,897			\$103,897
Rental of Equipment				\$0				\$0
Lodge supplies for sale			105	\$105			(84)	(\$84)
Miscellaneous losses				\$0				\$0
Books and Periodicals	139	324		\$463	144	336		\$480
Bureau and Association dues			4,320	\$4,320			3,255	\$3,255
Insurance except on real estate	32,798			\$32,798	23,504			\$23,504
Collection and bank service charges		49,539		\$49,539		37,408		\$37,408
Sundry general expenses	33,994			\$33,994	32,558			\$32,558
Field expense allowance	159,383			\$159,383	136,375			\$136,375
Investment expenses not included elsewhere				\$0				\$0
Scholarships				\$0				\$0
Official Publication			51,861	\$51,861			48,433	\$48,433
Expenses of Supreme lodge meetings			108,261	\$108,261				\$0
Fraternal assistance		175,887	120,098	\$120,098		186,394	126,837	\$126,837
Real estate expenses				\$175,887				\$186,394
General Expenses incurred	\$2,085,075	\$263,071	\$715,071	\$3,063,217	\$2,048,686	\$261,947	\$606,820	\$2,917,454
General expenses unpaid Dec. 31, previous year	24,938	935	2,003	27,876	18,307	975	4,858	24,140
General expenses unpaid Dec. 31, current year	18,307	975	4,858	24,140	18,307	964	5,193	10,448
General expenses paid during the year	\$2,091,706	\$263,031	\$712,216	\$3,066,953	\$2,062,703	\$261,959	\$606,485	\$2,931,147

* Whole Dollar amounts shown

TAXES, LICENSES AND FEES - 2010 AND 2011*

	(2010)			(2011)				
	Life	Investment	Fraternal	Total	Life	Investment	Fraternal	Total
Real Estate Taxes		\$60,265		\$60,265		\$60,306		\$60,306
State Insurance Dept. Licenses & Fees	31,674			\$31,674	41,253			\$41,253
Other State taxes	5,266			\$5,266	8,070			\$8,070
Federal taxes	70,010			\$70,010	70,432			\$70,432
All other taxes				0	67			\$67
Taxes, Licenses and fees incurred.....	\$106,950	\$60,265		\$167,215	\$119,822	\$60,306	\$0	\$180,128
Taxes, Licenses and fees unpaid Dec. 31, previous year				0	2,408			2,408
Taxes, Licenses and fees unpaid Dec. 31, current year	2,408			2,408	25			25
Taxes, Licenses and fees paid during year	\$104,542	\$60,265		\$164,807	\$122,205	\$60,306		\$182,511

REFUNDS TO MEMBERS - 2010 and 2011*

	(2010)	(2011)
Applied to provide Paid-Up Additions	\$81,982	\$133,016
Paid in Cash	2,914	5,308
Left on Deposit with the Society	3,259	5,589
TOTALS	\$88,155	\$143,913
Provision for refunds payable in following calendar year	\$150,000	\$175,000
Previous year	100,000	150,000
TOTALS	\$50,000	\$25,000
Total refunds to members	\$138,155	\$168,913

* Whole Dollar amounts shown

REPORT OF COMMITTEE ON INVESTMENT*
January 1, 2010 - December 31, 2011

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, 2010
to December 31, 2011.

Interest on Bonds	\$8,682,670	
Interest on Short-term Investments	2,448	
Interest on Certificate Loans	500,437	
Dividends on Preferred Stocks	842,643	
Dividends on Common Stocks	272,481	
Mortgage Income	8,799	
Income from Real Estate	641,930	
Other Income	628	
Total Receipts from Investment Income		\$10,952,036

NET INVESTMENT INCOME

Net investment income for 2010	4,597,278
Net rate of interest earned for 2010	5.6%
Net investment income for 2011	5,007,515
Net rate of interest earned for 2011	5.6%

REAL ESTATE*

55-61 Batterymarch St., Boston, MA	\$264,561
Book Value of Real Estate December 31, 2011	<u>\$264,561</u>

* Whole Dollar amounts shown

**PREMIUMS AND ANNUITY CONSIDERATIONS
ALLOCATED BY STATES
DECEMBER 31, 2011**

STATES	LICENSED	Life Insurance	Annuity Considerations	Accident & Health
Alabama	NO			
Alaska	NO			
Arizona	YES			
Arkansas	NO			
California	YES	288,222	36,947	
Colorado	YES	196,048	173,128	
Connecticut	YES	361,054	165,700	31,793
Delaware	YES			
District of Columbia	YES	1		
Florida	YES	168,210		75
Georgia	YES	13,155	22,200	
Hawaii	NO			
Idaho	NO			
Illinois	YES	35,972	18,788	
Indiana	NO			
Iowa	NO			
Kansas	NO			
Kentucky	NO			
Louisiana	NO	22,956		783
Maine	YES	220,591	35,838	29,981
Maryland	YES	81,833	12,000	
Massachusetts	YES	1,316,076	61,203	19,550
Michigan	YES	3,531	23,000	
Minnesota	NO	1,308		
Mississippi	NO			
Missouri	YES	1,350		28
Montana	NO			
Nebraska	YES	222		
Nevada	NO			
New Hampshire	YES	141,148	284,017	42,134
New Jersey	YES	144,442	107,352	37
New Mexico	NO			
New York	YES	175,799	109,239	37
North Carolina	YES	38,631		
North Dakota	NO			
Ohio	YES	7,561	20,500	4
Oklahoma	NO			
Oregon	YES			
Pennsylvania	YES	133,897	16,929	133
Rhode Island	YES	73,574	12,020	3,324
South Carolina	YES	42,807		
South Dakota	NO			
Tennessee	NO			
Texas	NO			
Utah	NO			
Vermont	YES	6,912	6,000	3,770
Virginia	YES	8,021		
Washington	YES	9,645		
West Virginia	NO			
Wisconsin	YES	2,664		
Wyoming	NO			
Canada	YES	101,464	243,062	304
Subtotal		3,597,094	1,347,923	131,953
Dividends to purchase paid-up additions		133,016		
Less Reinsurance Ceded		(39,290)		(22,569)
Totals (Direct Business)		3,690,820	1,347,923	109,384

BOND HOLDINGS AS OF DECEMBER 31, 2011

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Fannie Mae	4.000	1	09/30/2030	500,000	499,881
Freddie Mac - Series 2994-32	5.000	1	11/15/2032	61,497	62,263
Subtotal-U.S. Governments-Issuer Obligations				561,497	562,144
Ginnie Mae - 08/20/37	5.750	1	08/20/2037	200,000	205,691
Ginnie Mae - 30 Year Jumbo	6.000	1	12/20/2033	16,570	17,339
Ginnie Mae - Series 2003-34	6.500	1	11/20/2032	200,000	215,945
Ginnie Mae - Series 2004-8 ClassBC	6.500	1	02/20/2031	23,733	25,329
Ginnie Mae Series 2008-11	5.280	1	02/20/2038	88,000	90,481
Ginnie Mae Series 2009-47 Class LT	5.000	1	06/20/2039	500,000	509,509
Ginnie Mae Series 2009-47 Class MB	5.000	1	06/20/2039	700,000	714,271
GNMA PL#650741X	5.500	1	02/15/2036	183,520	187,769
Subtotal-U.S. Governments-Single Class Mortgage-Backed/Asset-Backed				1,911,823	1,966,334
Subtotal-U.S. Governments				2,473,320	2,528,478
Alberta Municipal Finance	5.850	1FE	06/01/2012	700,000	685,657
British Columbia Prov	3.700	1FE	12/18/2020	250,000	251,536
British Columbia Prov	7.500	1FE	06/09/2014	400,000	389,666
British Columbia Prov	8.000	1FE	09/08/2023	100,000	96,724
British Columbia Prov	9.000	1FE	08/23/2024	300,000	284,831
British Columbia Prov	4.100	1FE	12/18/2019	226,000	222,642
City of Edmonton	4.050	1FE	03/25/2013	200,000	195,099
Government Of Canada	8.000	1FE	06/01/2023	550,000	533,733
Municipal Financial Authority B.C.	4.150	1FE	06/01/2021	100,000	97,563
Nova Scotia Prov	8.250	1FE	07/30/2022	850,000	863,052
Nova Scotia Prov	8.750	1FE	04/01/2022	500,000	508,990
Nova Scotia Prov	7.250	1FE	07/27/2013	100,000	100,558
Ottawa Carleton Reg Munic	9.880	1FE	04/15/2012	100,000	97,685
Province of Manitoba	4.400	1FE	09/05/2025	100,000	98,985
Province of Manitoba	4.750	1FE	02/11/2020	200,000	195,529
Province of Manitoba	5.500	1FE	11/15/2018	70,000	71,358
Province of Manitoba	6.500	1FE	09/22/2017	300,000	312,196
Province of Manitoba	5.250	1FE	12/03/2012	100,000	98,737
Province of New Brunswick	6.750	1FE	06/27/2017	560,000	591,189
Province of New Brunswick	5.500	1FE	01/27/2034	219,000	232,458
Province of New Brunswick	4.300	1FE	12/03/2015	200,000	195,394
Province of Newfoundland	5.250	1FE	06/04/2014	50,000	49,631
Province of Nova Scotia	4.100	1FE	06/01/2021	100,000	97,783
Province of Nova Scotia	4.500	1FE	06/01/2013	550,000	538,201
Province of Ontario	4.700	1FE	06/02/2037	225,000	213,291
Province of Ontario	4.850	1FE	06/02/2020	225,000	222,397
Province of Ontario	5.000	1FE	03/08/2014	150,000	146,522
Province of Ontario	4.600	1FE	06/02/2039	225,000	210,674
Province of Ontario	4.000	1FE	06/02/2021	100,000	97,078
Province of Ontario	4.400	1FE	03/08/2016	250,000	242,365
Province of Ontario	4.750	1FE	06/02/2013	400,000	390,757
Province of Ontario	5.380	1FE	12/02/2012	100,000	97,802
Province of Ontario	7.500	1FE	02/07/2024	100,000	97,889
Province of Ontario	4.400	1FE	06/02/2019	250,000	253,713
Province of Ontario	4.200	1FE	06/02/2020	300,000	310,794

BOND HOLDINGS AS OF DECEMBER 31, 2011

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Province of Ontario	5.500	1FE	06/02/2018	870,000	907,085
Province of Prince Edward Island	8.500	1FE	10/27/2015	200,000	196,419
Province of Prince Edward Island	6.100	1FE	07/29/2027	200,000	222,311
Province of Quebec	5.500	1FE	12/01/2014	350,000	348,160
Province of Saskatchewan	4.900	1FE	12/03/2013	150,000	148,450
Province of Saskatchewan	4.500	1FE	08/23/2016	200,000	196,943
Province of Saskatchewan	6.400	1FE	09/05/2031	800,000	813,124
Saskatchewan Prov	9.380	1FE	12/15/2020	100,000	105,647
Toronto Metro Munic	8.650	1FE	06/08/2015	300,000	297,588
Toronto Metro Munic	8.000	1FE	09/27/2016	300,000	300,146
Toronto, Ontario	5.300	1FE	05/21/2014	450,000	440,049
Waterloo Reg Munic	8.880	1FE	09/02/2012	100,000	97,777
Winnipeg, Manitoba	9.380	1FE	02/11/2013	200,000	195,380
Subtotals - All Other Governments				13,370,000	13,361,558
California State G/O Bonds	7.500	1FE	04/01/2034	1,000,000	1,167,090
California State Taxable G/O Bonds	6.650	1FE	03/01/2022	100,000	112,793
California State Taxable G/O Bonds	6.200	1FE	03/01/2019	200,000	217,787
Connecticut St Taxable Teachers Ret	5.850	1FE	03/15/2032	300,000	318,467
Cornell University	5.450	1FE	02/01/2019	200,000	207,408
Corpus Christi, Texas	5.420	1FE	08/15/2020	250,000	277,424
Georgetown County, S.C. School Dist	5.380	1FE	03/01/2025	100,000	107,759
Houston Texas Refunding - Taxable	5.360	1FE	03/01/2024	150,000	159,342
Houston, TEX RFDG	6.320	1FE	03/01/2030	200,000	209,378
Illinois State	6.750	1FE	03/01/2030	250,000	268,876
Illinois State	6.130	1FE	07/01/2021	240,000	247,289
Illinois State 'For Issue DTD'	5.880	1FE	03/01/2019	100,000	109,800
Illinois State G/O Pension Funding	5.100	1FE	06/01/2033	250,000	240,414
Illinois State Taxable Bond	6.200	1FE	07/01/2021	350,000	376,952
Illinois Toll Highway Authority	5.290	1FE	01/01/2024	300,000	300,659
Memphis Tenn Gen Impt-B-Build	6.050	1FE	05/01/2029	45,000	52,563
Memphis Tenn Gen Impt-B-Build	6.150	1FE	05/01/2030	100,000	117,122
Miami - Dade County - Florida	5.320	1FE	04/01/2021	300,000	314,561
Nassau County NY - Taxable	7.400	1FE	10/01/2035	300,000	306,736
Nassau County NY Taxable	5.450	1FE	04/01/2021	200,000	203,353
New York, NY - Taxable	5.820	1FE	10/01/2031	350,000	364,786
New York, NY 'For Prior Issues'	5.650	1FE	06/01/2027	75,000	81,829
Port Authority of N.Y. & N.J.	6.040	1FE	12/01/2029	250,000	265,548
San Francisco Calif - Taxable	5.930	1FE	06/15/2028	350,000	361,998
University of Minnesota - Series D	6.300	1FE	12/01/2028	500,000	530,616
Subtotal-States, Territories and Possessions-Issuer Obligations				6,460,000	6,920,550
AIG - Medium Term Notes	5.850	2FE	01/16/2018	350,000	359,043
Alcoa, Inc.	6.150	2FE	08/15/2020	95,000	103,016
Allstate Corp.	6.750	1FE	05/15/2018	100,000	106,949
Allstate Corp. Notes	5.000	1FE	08/15/2014	150,000	149,600
Altria Group, Inc.	9.250	2FE	08/06/2019	276,000	371,024
Altria Group, Inc.	4.750	2FE	05/05/2021	100,000	107,204
Ameren Illinois Company	9.750	2FE	11/15/2018	100,000	135,694
American Electric Power	5.250	2FE	06/01/2015	100,000	101,748

BOND HOLDINGS AS OF DECEMBER 31, 2011

DESCRIPTION	INTEREST	NAIC	MATURITY	PAR	BOOK
	RATE	DESIG	DATE	VALUE	VALUE
American Express Bank Note	5.500	1FE	04/16/2013	100,000	100,738
American Express Co.	7.250	1FE	05/20/2014	250,000	250,747
Anheuser Busch Co's Inc.	5.600	1FE	03/01/2017	138,000	140,287
ANR Pipeline Co. Debentures	7.380	1FE	02/15/2024	350,000	464,469
AOL Time Warner Inc.	6.880	2FE	05/01/2012	350,000	353,002
Appalachian Power Co.	7.950	2FE	01/15/2020	250,000	270,266
Associates Corp. Notes	6.950	1FE	11/01/2018	275,000	298,576
AT&T Broadband	8.380	2FE	03/15/2013	200,000	209,136
AT&T Inc.	5.500	1FE	02/01/2018	200,000	200,980
Atlantic Richfield Co.	8.250	1FE	02/01/2022	415,000	526,997
Bank of America - Global Sr. Notes	5.630	1FE	10/14/2016	100,000	101,339
Bank of America - Notes	5.380	1FE	06/15/2014	250,000	251,409
Bank of America Corp.	5.750	1FE	12/01/2017	400,000	409,234
Bank of America Corp.	5.600	2FE	07/15/2012	25,000	25,045
Bank of America-Subordinated Notes	5.750	2FE	08/15/2016	350,000	361,518
Bank of Montreal - Deposit Note	4.550	1FE	08/01/2017	100,000	93,435
Bankers Trust of New York	7.500	1FE	11/15/2015	300,000	301,219
Barclays Bank PLC	6.750	1FE	05/22/2019	500,000	559,356
Barclays Bank PLC	5.130	1FE	01/08/2020	200,000	200,837
Barclays Bank PLC	5.000	1FE	09/22/2016	250,000	262,765
BB&T Corp.	5.250	1FE	11/01/2019	100,000	104,841
Bear Stearns & Co. Inc.	5.700	1FE	11/15/2014	200,000	201,847
Bear Stearns Co., Inc.	7.250	1FE	02/01/2018	350,000	412,859
Bear Stearns Cos. Inc. - Notes	5.550	1FE	01/22/2017	350,000	351,610
BellSouth Telecom Debentures	7.000	1FE	10/01/2025	100,000	122,985
Berkshire Hathaway, Inc.	5.400	1FE	05/15/2018	300,000	297,536
Bristol Myers Squibb Co. Debentures	6.800	1FE	11/15/2026	100,000	133,748
Buckeye Partners LP	4.880	2FE	02/01/2021	100,000	107,933
Burlington Northern RR - Series K	6.550	2FE	01/01/2020	59,000	64,158
Burlington Northern RR - Series O	6.550	2FE	01/01/2020	75,000	81,557
Capital One Bank - Medium Trm Note	5.130	1FE	02/15/2014	100,000	100,290
Carolina Power & Light - 1st Mortg	5.250	1FE	12/15/2015	250,000	249,915
Caterpillar Inc.	7.900	1FE	12/15/2018	100,000	115,119
Caterpillar Inc.	9.380	1FE	03/15/2021	900,000	958,204
CD - American Express Bank - FSB	4.800	1FE	12/10/2013	96,000	96,000
CD - American Express Centurion Bk	4.800	1FE	12/10/2013	96,000	96,000
CD - Banco Poplar - North America	4.750	1	07/16/2012	95,000	95,000
CD - Capital One F.S.B. - VA	5.100	1	02/07/2012	95,000	95,000
CD - CIT Bank - UT	3.950	1	05/28/2019	95,000	95,000
CD - Country Bank	5.000	1	12/27/2016	95,000	95,000
CD - Diamond Bank - IL	5.050	1	04/19/2013	95,000	95,000
CD - Discover Bank	5.000	1	05/13/2013	95,000	95,000
CD - FirstBank of Puerto Rico	4.800	1	07/11/2012	95,000	95,000
CD - GE Capital Financing Inc - UT	5.000	1	10/16/2013	96,000	96,000
CD - GE Money Bank - UT	5.350	1	10/30/2018	96,000	96,000
CD - Goldman Sachs Bank USA	5.150	1	12/05/2017	95,000	95,000
CD - Goldman Sachs Bank USA - NY	4.500	1	12/31/2018	95,000	95,000
CD - Ironstone Bank - FL	5.000	1	12/06/2013	95,000	95,000
CD - Metropolitan Capital Bank	5.000	1	01/31/2012	95,000	95,000
CD - MidFirst Bank - OK	4.900	1	07/30/2013	95,000	95,000
CD - Morgan Stanley Bank - UT	5.000	1	10/15/2013	96,000	96,000
CD - Provident Bank of Maryland	5.000	1	10/24/2013	96,000	96,000
CD - Sallie Mae Bank - UT	5.000	1	11/05/2013	96,000	96,000

BOND HOLDINGS AS OF DECEMBER 31, 2011

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
CD - State Bank of India - NY	5.050	1	07/18/2013	95,000	95,000
CD - Stockman Bank of Montana	5.250	1	09/15/2016	95,000	95,000
CD - US Bank & Trust (ACA)	0.020	1	06/01/2012	5,000	5,000
CD - Washington Mutual Bank - FSB	5.000	1	07/17/2013	95,000	95,000
Cigna Corp.	8.300	2FE	01/15/2023	200,000	207,895
Cigna Corp.	7.650	2FE	03/01/2023	300,000	300,153
Citigroup Funding Inc. - Sr. Fixed	4.000	1FE	10/26/2022	100,000	100,000
Citigroup Inc.	5.000	2FE	09/15/2014	275,000	273,581
Citigroup, Inc.	5.500	1FE	04/11/2013	200,000	201,905
Citigroup, Inc.	6.130	1FE	11/21/2017	100,000	110,563
Citigroup, Inc.	8.500	1FE	05/22/2019	100,000	120,825
Coca-Cola Enterprises, Inc.	6.950	1FE	11/15/2026	94,000	123,557
Comcast Corp.	6.300	2FE	11/15/2017	100,000	107,234
Comcast Corp.	5.900	2FE	03/15/2016	100,000	101,613
Comcast Corp.	5.300	2FE	01/15/2014	250,000	252,786
Con Edison Notes	7.130	1FE	12/01/2018	100,000	109,744
ConAgra Foods, Inc.	5.880	2FE	04/15/2014	100,000	102,732
ConAgra Inc. Senior Notes	7.130	2FE	10/01/2026	100,000	119,135
ConAgra Inc. Subordinated Notes	9.750	2FE	03/01/2021	200,000	259,897
Conoco/Phillips	6.000	1FE	01/15/2020	225,000	229,208
Conoco/Phillips - Notes	5.750	1FE	02/01/2019	250,000	255,609
Conoco/Phillips - Notes	5.630	1FE	10/15/2016	250,000	258,290
Consolidated Natural Gas	5.000	2FE	12/01/2014	160,000	162,836
Corning Inc. - Debentures	8.880	1FE	08/15/2021	100,000	121,909
Countrywide Financial Corp.	6.250	2FE	05/15/2016	340,000	349,619
Credit Suisse	5.400	1FE	01/14/2020	600,000	619,922
Credit Suisse FB USA Inc.	4.880	1FE	01/15/2015	100,000	100,526
Credit Suisse First Boston USA	5.130	1FE	08/15/2015	100,000	101,664
Credit Suisse N.Y. BRH	6.000	1FE	02/15/2018	500,000	540,815
Credit Suisse New York	5.300	1FE	08/13/2019	100,000	102,484
CVS Corp.	6.130	2FE	08/15/2016	250,000	256,848
Dayton Hudson Corp.	9.880	1FE	07/01/2020	150,000	160,824
Dayton Hudson Corp.	9.000	1FE	10/01/2021	150,000	151,868
Diageo Capital PLC	5.500	1FE	09/30/2016	100,000	100,879
Diageo Finance BV	5.300	1FE	10/28/2015	100,000	103,052
Dominion Resourcees	6.000	2FE	11/30/2017	250,000	257,877
Dominion Resources	5.150	2FE	07/15/2015	100,000	101,023
Dominion Resources, Inc.	5.000	2FE	03/15/2013	30,000	30,066
Dominion Resources, Inc.	8.880	2FE	01/15/2019	250,000	289,821
Dow Chemical	6.000	2FE	10/01/2012	500,000	502,931
Dow Chemical Co.	4.250	2FE	11/15/2020	100,000	97,824
Dow Chemical Co. Debentures	7.380	2FE	03/01/2023	50,000	61,148
Dow Chemical Co. MTN	4.000	2FE	08/15/2021	100,000	100,000
Dow Chemical Company	8.550	2FE	05/15/2019	250,000	290,998
Entenergy Gulf States Louisiana	5.590	2FE	10/01/2024	250,000	279,868
Excelon Generation Co. LLC	5.200	2FE	10/01/2019	75,000	80,902
First American Treasury	1.890	1	11/29/2018	15,222	15,222
Florida Power & Lt - 1st Mortgage	5.850	1FE	05/01/2037	100,000	105,325
Florida Power Corp - 1st Mortgage	6.350	1FE	09/15/2037	35,000	36,449
Ford Motor Company	8.880	3FE	01/15/2022	600,000	600,749
Ford Motor Holdings Inc.	9.380	3FE	03/01/2020	550,000	543,369
FPL Group Capital, Inc.	7.880	2FE	12/15/2015	500,000	555,896
FPL Group Capital, Inc.	6.000	2FE	03/01/2019	150,000	159,646

BOND HOLDINGS AS OF DECEMBER 31, 2011

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
France Telecom S.A.	4.130	1FE	09/14/2021	50,000	50,956
Gannett Co., Inc.	10.000	2FE	04/01/2016	100,000	115,617
GE Capital	4.880	1FE	03/04/2015	200,000	195,606
GE Capital - InterNotes	5.150	1FE	05/15/2018	250,000	250,000
GE Capital - Medium Term Notes	5.000	1FE	03/29/2019	500,000	500,000
GE Capital Canada Funding - 4.55%	4.550	1FE	01/17/2017	100,000	94,454
GE Capital Canada Funding - 5.28%	5.280	1FE	10/22/2014	100,000	98,555
GE Capital Corp.	5.150	1FE	12/15/2021	35,000	36,709
GE Capital Corp.	6.000	1FE	06/15/2018	70,000	77,932
GE Capital Corp.	5.380	1FE	10/20/2016	100,000	100,046
GE Capital Corp.	5.630	1FE	09/15/2017	250,000	246,221
GE Capital Corp.	5.550	1FE	05/04/2020	650,000	613,991
GE Capital Corp.	5.400	1FE	05/15/2022	50,000	53,885
GE Capital Corp.	5.100	1FE	06/15/2023	200,000	212,892
GE Capital Corp.	5.150	1FE	06/15/2023	17,000	18,106
GE Capital Corp. - Med Term Note	5.450	1FE	10/15/2020	150,000	160,199
GE Capital Corp. - Med Term Notes	5.250	1FE	11/15/2021	20,000	21,026
GE Capital Corp. - MTN	5.750	1FE	08/15/2021	10,000	10,999
GE Capital Corp. - MTN	5.450	1FE	01/15/2022	73,000	80,277
GE Capital Corp. - MTN	5.650	1FE	03/15/2022	25,000	27,609
GE Capital Corp. Med Term Notes	6.300	1FE	05/15/2018	100,000	113,604
GE Capital Corp. Medium Term Notes	6.000	1FE	02/13/2019	500,000	500,000
GE Capital Internotes	5.150	1FE	06/15/2022	50,000	53,968
GE Capital Internotes	5.400	1FE	01/15/2022	40,000	43,501
GE Capital Internotes	5.000	1FE	04/15/2022	75,000	79,765
GE Capital Internotes	5.000	1FE	05/15/2022	40,000	42,636
GE Capital Internotes	4.250	1FE	08/15/2022	25,000	25,105
GE Capital Inter-Notes	5.500	1FE	02/15/2022	100,000	107,209
GE Capital Inter-Notes	5.500	1FE	03/15/2023	140,000	154,738
GE Capital Inter-Notes	5.350	1FE	04/15/2022	88,000	95,044
General Electric Capital Corp.	5.300	1FE	02/11/2021	200,000	206,513
Genworth Financial I	5.750	2FE	06/15/2014	25,000	25,416
Genworth Financial I	4.950	2FE	10/01/2015	195,000	196,996
Genworth Financial, Inc.	8.630	2FE	12/15/2016	25,000	27,828
Georgia Power Company	5.750	1FE	04/15/2023	50,000	55,876
GMAC - Bonds	6.880	4FE	08/28/2012	206,000	206,080
GMAC - Smart Notes	7.500	4FE	10/15/2012	25,000	25,000
GMAC - Smart Notes	6.500	4FE	05/15/2013	50,000	50,000
Goldman Sachs GP MTN	5.100	1FE	06/15/2024	100,000	100,000
Goldman Sachs GP MTN	5.000	1FE	05/15/2024	150,000	150,000
Goldman Sachs GP MTN	4.750	1FE	05/15/2022	50,000	49,765
Goldman Sachs GP MTN	5.000	1FE	08/15/2022	75,000	76,453
Goldman Sachs GP MTN	5.000	1FE	08/15/2022	170,000	171,655
Goldman Sachs GP MTN	4.850	1FE	05/15/2022	170,000	170,000
Goldman Sachs Group	5.300	1FE	02/15/2025	100,000	100,000
Goldman Sachs Group Inc.	5.630	1FE	01/15/2017	510,000	534,214
Goldman Sachs Group Inc.	5.000	1FE	07/15/2024	150,000	150,000
Goldman Sachs Group, Inc.	6.250	1FE	09/01/2017	400,000	400,726
Goldman Sachs Group, Inc.	5.380	1FE	03/15/2020	150,000	145,354
Goldman Sachs Group, Inc.	7.500	1FE	02/15/2019	900,000	949,135
GTE Corp	8.750	1FE	11/01/2021	30,000	39,259
Gulf Mobil & Ohio	5.000	3	12/01/2056	93,700	58,131
H.J. Heinz & Co.	6.000	2FE	03/15/2012	100,000	100,121

BOND HOLDINGS AS OF DECEMBER 31, 2011

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Hartford Financial	5.500	2FE	10/15/2016	110,000	116,181
Hartford Financial Services Group	5.380	2FE	03/15/2017	25,000	26,094
Hershey Foods Corp.	8.800	1FE	02/15/2021	300,000	381,904
Hewlett-Packard Co.	4.300	1FE	06/01/2021	250,000	257,924
HSBC Bank USA N.A. Global	4.880	1FE	08/24/2020	250,000	257,707
HSBC Bank USA N.A. Global	6.000	1FE	08/09/2017	750,000	826,987
HSBC Finance Corporation	5.250	1FE	01/15/2014	425,000	425,775
HSBC Holdings PLC	5.100	1FE	04/05/2021	100,000	107,968
HSBC USA Inc. - Sub Notes	9.130	1FE	05/15/2021	755,000	940,400
Hydro-Quebec	8.500	1FE	12/01/2029	200,000	206,394
International Paper	5.850	2FE	10/31/2012	100,000	100,565
International Paper - Debentures	9.380	2FE	05/15/2019	200,000	258,115
International Paper - Notes	5.250	2FE	04/01/2016	50,000	52,828
International Paper Co.	7.500	2FE	08/15/2021	280,000	332,688
Internat'l Business Machine Corp.	7.500	1FE	06/15/2013	900,000	902,503
Internat'l Business Machine Corp.	8.380	1FE	11/01/2019	250,000	259,028
John Hancock Life Insurance Co.	6.000	1FE	08/15/2023	50,000	57,497
JP Morgan Chase	6.000	1FE	10/01/2017	500,000	547,682
JP Morgan Chase & Co.	6.000	1FE	01/15/2018	1,000,000	1,017,108
JP Morgan Chase & Co.	6.300	1FE	04/23/2019	600,000	617,649
JP Morgan Chase & Co. - Notes	5.150	1FE	10/01/2015	85,000	84,648
JP Morgan Chase & Co. Global	5.250	1FE	05/01/2015	90,000	89,935
JP Morgan Chase Co.	5.130	1FE	09/15/2014	150,000	149,667
JP Morgan Chase Global	4.400	1FE	07/22/2020	250,000	254,055
Kinder Morgan Energy Partners	5.800	2FE	03/01/2021	70,000	80,683
Kinder Morgan Energy Partners	4.150	2FE	03/01/2022	100,000	101,801
Kraft Foods, Inc.	6.500	2FE	08/11/2017	150,000	153,537
Kraft Foods, Inc.	6.250	2FE	06/01/2012	200,000	200,888
Lehman Brothers Holdings	6.500	6	07/19/2017	150,000	15
Lehman Brothers Holdings-Sr. Notes	6.000	6	07/19/2012	100,000	23,125
Lloyds TSB Bank PLC	6.380	1FE	01/21/2021	250,000	253,454
Lubrizol Corp. Debentures	7.250	1FE	06/15/2025	100,000	128,575
May Department Stores	9.750	2FE	02/15/2021	23,750	24,770
Merrill Lynch	6.880	1FE	11/15/2018	250,000	276,979
Merrill Lynch & Co.	5.450	1FE	07/15/2014	345,000	348,190
Merrill Lynch & Co.	5.300	1FE	09/30/2015	10,000	10,069
Merrill Lynch & Co.	6.400	1FE	08/28/2017	100,000	101,810
Merrill Lynch & Co.	6.500	1FE	07/15/2018	65,000	68,874
Merrill Lynch & Co.	6.050	2FE	05/16/2016	300,000	304,240
MetLife Inc.	6.820	1FE	08/15/2018	57,000	60,281
MetLife Inc.	4.750	1FE	02/08/2021	250,000	262,435
MetLife Inc.	6.750	1FE	06/01/2016	200,000	212,242
MetLife Inc.	7.720	1FE	02/15/2019	100,000	114,527
MetLife Inc.	5.500	1FE	06/15/2014	250,000	252,938
Moody's Corp.	5.500	2FE	09/01/2020	490,000	525,127
Morgan Stanley	5.500	1FE	07/24/2020	100,000	104,041
Morgan Stanley	5.500	1FE	01/26/2020	400,000	394,555
Morgan Stanley - Series F	6.000	1FE	04/28/2015	250,000	248,326
Morgan Stanley - Series F	5.550	1FE	04/27/2017	500,000	516,754
Morgan Stanley Group - Series F	5.250	1FE	11/02/2012	250,000	251,229
Morgan Stanley Medium Term	5.750	1FE	10/18/2016	250,000	253,107
Morgan Stanley Sr. Fixed Rate	5.000	1FE	06/11/2025	250,000	250,000
Nabors Industries, Inc.	9.250	2FE	01/15/2019	120,000	156,645

BOND HOLDINGS AS OF DECEMBER 31, 2011

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
National Fuel Gas Co. - N.J.	7.380	2FE	06/13/2025	49,000	59,579
Nationsbank Corp.	7.230	1FE	08/15/2012	200,000	200,000
NBD Bank N.A. Detroit, Mich.	8.250	1FE	11/01/2024	125,000	171,456
New Jersey Bell Telephone Co.	8.000	1FE	06/01/2022	200,000	250,513
News America Holdings Inc Sr. Notes	8.880	2FE	04/26/2023	200,000	282,846
News America Holdings, Inc.	8.500	2FE	02/23/2025	250,000	308,965
News America, Inc.	5.650	2FE	08/15/2020	60,000	67,909
Noble Holding Int'l Ltd.	4.630	2FE	03/01/2021	100,000	104,885
Norfolk Southern Corp. Notes	5.590	2FE	05/17/2025	100,000	118,079
Northrop-Grumman Corp. Notes	7.880	2FE	03/01/2026	100,000	140,897
Ontario Hydro	8.900	1FE	08/18/2022	225,000	211,677
Pacificorp 1st Mortgage	6.710	1FE	01/15/2026	15,000	17,633
PepsiCo, Inc.	7.900	1FE	11/01/2018	500,000	588,663
Philip Morris International	5.650	1FE	05/16/2018	75,000	77,290
Principal Life Inc. Funding Global	5.300	1FE	12/14/2012	500,000	498,743
Progress Energy Inc.	6.050	2FE	03/15/2014	18,000	18,428
Progress Energy Inc.	7.050	2FE	03/15/2019	250,000	268,386
Progressive Corp.	7.000	1FE	10/01/2013	200,000	198,019
Ralston Purina Co.	7.750	1FE	10/01/2015	300,000	303,501
Republic New York Corp.	9.300	1FE	06/01/2021	250,000	315,998
Rohm & Haas Co.	5.600	2FE	03/15/2013	250,000	248,809
Royal Bank of Canada (RBC)	5.000	1FE	01/20/2014	200,000	196,869
Royal Bank of Scotland PLC	5.630	1FE	08/24/2020	400,000	416,826
Sara Lee Corp.	4.100	2FE	09/15/2020	100,000	101,327
SBC Communications	5.100	1FE	09/15/2014	250,000	249,529
Scana Corp.	6.250	2FE	04/01/2020	85,000	98,323
Sempra Energy	8.900	2FE	11/15/2013	200,000	213,391
Sempra Energy	6.150	2FE	06/15/2018	250,000	248,110
Simon Property Group LP	4.380	1FE	03/01/2021	250,000	256,376
Time Warner Cable, Inc.	6.200	2FE	07/01/2013	350,000	357,444
Time Warner Cable, Inc.	7.500	2FE	04/01/2014	100,000	104,915
Time Warner Cable, Inc.	5.000	2FE	02/01/2020	50,000	53,806
Time Warner Cable, Inc.	5.400	2FE	07/02/2012	30,000	30,105
Time Warner Entertainment Co.	8.380	2FE	03/15/2023	45,000	60,417
Time Warner, Inc.	7.250	2FE	10/15/2017	80,000	88,053
TransCanada Pipeline	4.880	1FE	01/15/2015	85,000	86,112
Trans-Canada Pipeline	5.050	1FE	08/20/2013	150,000	147,050
Trans-Canada Pipeline - Series W	9.450	1FE	03/20/2018	100,000	117,306
Transocean Sedco Forex	7.380	2FE	04/15/2018	40,000	47,348
Transocean, Inc.	6.500	2FE	11/15/2020	100,000	116,604
United Parcel Service (UPS)	8.380	1FE	04/01/2020	200,000	241,136
United Technologies Corp.	8.750	1FE	03/01/2021	50,000	50,176
US Bank National Association - MN	6.300	1FE	02/04/2014	110,000	112,811
Valero Energy	6.880	2FE	04/15/2012	100,000	100,435
Valero Energy Corp.	9.380	2FE	03/15/2019	25,000	32,755
Valero Energy Corp.	6.130	2FE	02/01/2020	250,000	287,329
Verizon Communications	5.500	1FE	04/01/2017	350,000	354,325
Verizon Communications	5.550	1FE	02/15/2016	50,000	51,570
Viacom Notes	5.630	2FE	08/15/2012	200,000	201,023
Virginia Electric & Power	5.950	1FE	09/15/2017	150,000	158,449
Virginia Electric & Power	5.250	1FE	12/15/2015	38,000	38,808
Vodafone Group PLC	5.380	1FE	01/30/2015	150,000	150,333
Wachovia Bank - Medium Term Notes	5.600	1FE	03/15/2016	250,000	252,672

BOND HOLDINGS AS OF DECEMBER 31, 2011

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Wachovia Bank Notes	5.750	1FE	02/01/2018	250,000	253,791
Wachovia Corp.	5.750	1FE	06/15/2017	250,000	242,589
Wachovia Corp. - Subordinate Notes	5.250	1FE	08/01/2014	250,000	245,883
Walgreen Co.	5.250	1FE	01/15/2019	100,000	101,897
Wal-Mart Stores, Inc.	7.550	1FE	02/15/2030	100,000	119,241
Wal-Mart Stores, Inc. - Notes	6.500	1FE	08/15/2037	125,000	142,498
Walt Disney Company	5.880	1FE	12/15/2017	100,000	103,266
Weatherford International Ltd.	9.630	2FE	03/01/2019	200,000	270,513
Wells Fargo & Co/OLD	4.600	1FE	04/01/2021	690,000	696,944
Weyerhaeuser Co.	7.500	3FE	03/01/2013	150,000	150,518
WMX Technologies, Inc. Sr. Notes	7.100	2FE	08/01/2026	250,000	319,735
Wyeth	5.500	1FE	02/15/2016	500,000	516,215
Subtotal-Industrial and Misc.-Issuer Obligations				54,262,672	57,194,112
Chase Mortgage Finance Corporation	6.000	1	01/25/2034	700,000	712,260
Credit Suisse First Boston (CSFB)	6.000	1	10/25/2033	1,000,000	1,004,433
Credit Suisse First Boston (CSFB)2	6.000	1	12/25/2033	500,000	500,912
Subtotal-Industrial and Misc.- Multi-Class Residential Mortgage-Backed				2,200,000	2,217,605
Subtotal-Industrial and Miscellaneous				56,462,672	59,411,717
TOTAL BONDS				78,765,992	82,222,303

PREFERRED STOCK HOLDINGS AS OF DECEMBER 31, 2011

DESCRIPTION	NO. OF SHARES	BOOK VALUE	ACTUAL COST	NAIC DESIG
INDUSTRIAL & MISCELLANEOUS:				
Allianz SE - 8.375%	10,000.000	252,500	252,500	P1LFE
Ally Financial, Inc.	43.000	30,824	44,105	P5LFE
Bank of America - 8.2%	6,000.000	150,000	150,000	P3LFE
Bank of America Pfd. - 8.625%	10,000.000	250,000	250,000	P3LFE
Barclays Bank PLC - 7.75%	7,000.000	174,450	174,450	P2LFE
Barclays Bank PLC - 8.125%	16,000.000	399,200	399,200	P2L
Capital One Capital II - 7.50%	10,000.000	241,050	241,050	P2LFE
Comcast Corp. - 7.0%	8,300.000	208,440	208,440	P2LFE
Credit Suisse - 7.90%	4,000.000	100,000	100,000	P2LFE
Deutsche Bank Contingent - 8.05%	10,000.000	250,000	250,000	P2LFE
Deutsche Bank Contingent Cap Trust	14,000.000	349,000	349,000	P2LFE
Fannie Mae - 8.125%	20,000.000	28,000	500,000	P6LFE
Fleet Capital Trust VIII - 7.2%	4,000.000	97,565	97,565	P3LFE
HSBC Holdings PLC - 8.125%	10,000.000	250,000	250,000	P2L
ING Group - 8.50%	4,000.000	100,000	100,000	P3LFE
KeyCorp Capital X - 8%	6,000.000	150,000	150,000	P2LFE
Kimco Realty Corp. - 7.75%	4,000.000	99,998	99,998	P2LFE
Merrill Lynch Trust V - 7.28%	7,100.000	150,145	150,145	P3LFE
National City Capital Trust IV	10,500.000	260,694	260,694	P2LFE
PNC Capital Trust E - 7.75%	9,900.000	250,935	250,935	P2LFE
Prudential Financial Inc. - 9.0%	4,000.000	100,000	100,000	P2LFE
SunTrust Capital IX - 7.875%	6,000.000	150,000	150,000	P2LFE
Viacom Inc. - Senior Notes - 6.85%	3,000.000	75,360	75,360	P2LFE
Vornado Realty L.P. - 7.875%	13,000.000	321,720	321,720	P2LFE
Wells Fargo & Co. - 8.0%	5,000.000	127,700	127,700	P2LFE
TOTAL INDUSTRIAL & MISCELLANEOUS:		<u>4,567,581</u>	<u>5,052,862</u>	
TOTAL PREFERRED STOCK		<u>4,567,581</u>	<u>5,052,862</u>	

COMMON STOCK HOLDINGS AS OF DECEMBER 31, 2011

DESCRIPTION	NO. OF SHARES	ACTUAL COST	RATE PER SHARE	MARKET VALUE
INDUSTRIALS:				
AIG INC.	200.000	304,073	23.200	4,640
Aircastle Ltd.	1,500.000	43,980	12.720	19,080
Altria Group, Inc.	2,000.000	33,549	29.650	59,300
AT&T Inc.	7,000.000	240,060	30.240	211,680
Bank of America	7,954.000	306,798	5.560	44,224
ConAgra	10,300.000	229,571	26.400	271,920
E.I. Du Pont De Nemours	3,000.000	125,400	45.780	137,340
Exxon Mobil	4,525.000	135,407	84.760	383,539
GlaxoSmithKline PLC - ADR	4,500.000	196,806	45.630	205,335
Hewlett Packard	4,885.000	109,158	25.760	125,838
Intel Corp	7,700.000	350,140	24.250	186,725
International Business Machines	1,558.000	161,876	183.880	286,485
Johnson & Johnson	4,600.000	194,331	65.580	301,668
Newell Rubbermaid	8,000.000	187,831	16.150	129,200
Nokia Corp.	3,500.000	50,225	4.820	16,870
Philip Morris International	2,000.000	76,448	78.480	156,960
Powershare High Yield Equity	15,000.000	242,230	9.250	138,750
SPDR Series Trust - High Yield	8,900.000	348,815	38.450	342,205
Texas Instruments	8,550.000	365,921	29.110	248,891
Time Warner Cable, Inc.	502.000	90,087	63.570	31,912
Time Warner Inc.	2,000.000	255,381	36.140	72,280
Wal-Mart	6,000.000	329,109	59.760	358,560
TOTAL INDUSTRIALS:		<u>4,377,196</u>		<u>3,733,402</u>
TOTAL COMMON STOCKS		<u>4,377,196</u>		<u>3,733,402</u>

**SUMMARY OF EXPENSES
JANUARY 1, 2010 TO DECEMBER 31, 2010**

Description	2010 Budget	Dec. 31, 2010 Expended	Dec. 31, 2010 Variance
RENT			
Boston	28,000	28,000	0
Colorado	10,000	4,200	5,800
Manchester	0	3,520	(3,520)
Electricity	8,000	7,997	3
SALARIES & COMPENSATION			
Home Office Employees	585,000	730,306	(145,306)
Field Department	30,000	34,283	(4,283)
Executive Committee	66,000	61,000	5,000
Investment Committee	35,000	35,000	-
Other Officers & Committee	195,000	190,833	4,167
Sales Force	175,000	155,892	19,108
Bulletin	30,000	22,500	7,500
Temporary Help	1,000	0	1,000
Chief Agent of Canada	30,000	15,000	15,000
COMPANY BENEFITS			
Pension Plan	120,000	208,389	(88,389)
Health	100,000	147,681	(47,681)
Life	4,000	3,357	643
Dental	7,000	9,286	(2,286)
Uninsured Benefit Plan for Employees	4,000	1,428	2,572
Other Employee Welfare	1,000	0	1,000
LEGAL FEES & EXPENSES			
Retainer Fees	130,000	87,769	42,231
Other - Legal Publication, Expenses	15,000	10,325	4,675
MEDICAL EXAM FEES & REPORTS			
Medical Examination Fees	15,000	3,127	11,873
MIB Inspection Report	10,000	9,352	648
Medical Examiner Retainer	15,000	12,000	3,000
TRAVEL EXPENSES			
Travel Expenses - Life	85,000	66,743	18,257
Travel Expenses - Fraternal	50,000	43,202	6,798
ADVERTISING			
	2,000	50	1,950
POSTAGE AND TELEPHONE			
Local & Long Distance Service	5,000	8,052	(3,052)
Toll Free 888 Service	2,000	2,169	(169)
Express Mail	15,000	14,888	112
Postage	20,000	21,789	(1,789)
Misc. - Postage & Telephone Exec. Comm.	3,000	1,632	1,368
Telephone - Sales Agency	3,000	2,406	594
PRINTING & STATIONARY			
General Printing	35,000	24,609	10,391
Marketing Material	10,000	9,677	323
DEPRECIATION OF FURN. & EQUIP.			
	10,000	25,963	(15,963)
RENTAL OF EQUIPMENT			
	1,000	0	1,000
LODGE SUPPLIES (LESS \$ FROM SALE)			
	3,000	105	2,895
BOOKS & PERIODICALS			
	3,000	462	2,538

**SUMMARY OF EXPENSES
JANUARY 1, 2010 TO DECEMBER 31, 2010**

Description	2010 Budget	Dec. 31, 2010 Expended	Dec. 31, 2010 Variance
BUREAU & ASSOCIATION DUES			
Dues - NFCA	4,000	3,920	80
LIMRA	13,000	0	13,000
Dues - Other	1,000	400	600
INSURANCE (EXCEPT ON REAL ESTATE)			
Bonding	5,000	10,063	(5,063)
Directors & Officers	0	19,621	(19,621)
Workmen's Compensation	3,000	1,984	1,016
Agent E & O	0	1,208	(1,208)
MISCELLANEOUS LOSSES	100	0	100
COLLECTION & BANK SERVICE CHG.			
Custody Fees - SSB & Royal Trust	45,000	25,606	19,394
Other Fees - BankBoston & Royal Bank	9,000	23,870	(14,870)
SUNDRY GENERAL EXPENSES			
Payroll Expenses	3,000	3,072	(72)
Office Supplies	11,000	15,278	(4,278)
Miscellaneous	7,000	14,536	(7,536)
ACCOUNTANT & ACTUARIAL FEES			
Actuarial Fees	105,000	114,569	(9,569)
Auditing Fees	30,000	55,243	(25,243)
SCHOLARSHIPS			
	0	0	-
FIELD EXPENSE ALLOWANCE			
Field Expense	40,000	19,255	20,745
Agent Mailings & Sales Leads	35,000	12,374	22,626
Pree Need	0	127,535	(127,535)
OFFICIAL PUBLICATION			
Cost of Printing (Banta Publishing)	30,000	31,007	(1,007)
Postage	10,000	20,618	(10,618)
Miscellaneous	1,000	540	460
EXPENSE OF SUPREME LODGE MEETING			
Travel	30,000	32,342	(2,342)
Per Diem	50,000	44,439	5,561
Miscellaneous	30,000	31,481	(1,481)
FRATERNAL ASSISTANCE:			
Subordinate Council	15,000	25,621	(10,621)
Grand Council	40,000	39,125	875
Prize Trips	15,000	13,798	1,202
Gift Redemption (Amway)	3,000	(3)	3,003
International Fraternal Service Program	7,000	8,450	(1,450)
Junior Promotion	10,000	12,251	(2,251)
Field Department Expenses	1,000	125	875
Supreme Regent (Promotions)	17,000	18,710	(1,710)
ELECTRONIC DATA PROCESSING			
Service Fees	25,000	42,850	(17,850)
Communication Lines	2,000	2,900	(900)
Software	40,000	42,842	(2,842)
Maintenance on Equipment	13,000	3,296	9,704
Web Site	2,000	1,109	891
EDP - ACA	0	68,036	(68,036)
GRAND TOTAL	2,513,100	2,891,066	(377,966)

**SUMMARY OF EXPENSES
JANUARY 1, 2011 TO DECEMBER 31, 2011**

Description	2011 Budget	Dec. 31, 2011 Expended	Dec. 31, 2011 Variance
RENT			
Boston	80,000	80,000	(0)
Electricity	8,000	7,788	212
SALARIES & COMPENSATION			
Home Office Employees	810,000	753,660	56,340
Field Department	33,500	41,958	(8,458)
Executive Committee	61,000	61,000	0
Investment Committee	35,000	35,000	0
Other Officers & Committee	185,000	178,500	6,500
Sales Force	120,000	111,067	8,933
Bulletin	25,000	22,500	2,500
Chief Agent of Canada	15,000	15,000	0
COMPANY BENEFITS			
Pension Plan / 401K	250,000	202,158	47,842
Health	160,000	144,723	15,277
Life & Dental	14,000	13,475	525
Uninsured Benefit Plan for Employees	1,500	1,071	429
Other Employee Welfare	1,000	0	1,000
LEGAL FEES & EXPENSES			
Retainer Fees	130,000	119,550	10,450
Other - Legal Publication, Expenses	10,000	10,320	(320)
MEDICAL EXAM FEES & REPORTS			
Medical Examination Fees	5,000	3,219	1,781
MIB Inspection Report	10,000	9,241	759
Medical Examiner Retainer	12,000	12,000	0
TRAVEL EXPENSES			
Travel Expenses - Life	85,000	71,050	13,950
Travel Expenses - Fraternal	50,000	42,814	7,186
ADVERTISING	2,000	2,150	(150)
POSTAGE AND TELEPHONE			
Local & Long Distance Service	10,000	7,475	2,525
Express Mail	15,000	17,610	(2,610)
Postage	30,000	31,107	(1,107)
Misc. - Postage & Telephone Exec. Comm.	2,500	2,225	275
Telephone - Sales Agency	1,500	858	642
PRINTING & STATIONARY			
General Printing	35,000	18,476	16,524
Marketing Material	15,000	587	14,413
DEPRECIATION OF FURN. & EQUIP.	26,000	24,889	1,111
LODGE SUPPLIES (LESS \$ FROM SALE	1,000	(84)	1,084
BOOKS & PERIODICALS	1,000	480	520

**SUMMARY OF EXPENSES
JANUARY 1, 2011 TO DECEMBER 31, 2011**

Description	2011 Budget	Dec. 31, 2011 Expended	Dec. 31, 2011 Variance
BUREAU & ASSOCIATION DUES	5,000	3,255	1,745
AFA - CFA - Fraternal Congress			
INSURANCE (EXCEPT ON REAL ESTATE)			
Bonding	5,000	5,248	(248)
Directors & Officers	20,000	19,621	379
Workmen's Compensation	3,000	2,293	707
Agent E & O	0	203	(203)
MISCELLANEOUS LOSSES	100	0	100
COLLECTION & BANK SERVICE CHG.			
Custody Fees - MSSB & Royal Trust	30,000	25,466	4,534
Other Fees - TD Bank & Royal Bank	12,000	11,954	46
SUNDRY GENERAL EXPENSES			
Payroll Expenses	3,000	2,999	1
Office Supplies	27,000	30,479	(3,479)
ACCOUNTANT & ACTUARIAL FEES			
Actuarial Fees	125,000	113,848	11,152
Auditing Fees	45,000	73,484	(28,484)
SCHOLARSHIPS			
Competitive Scholarships	35,000	0	35,000
FIELD EXPENSE ALLOWANCE			
Field Expense	15,000	7,672	7,328
Agent Mailings & Sales Leads	10,000	9,438	562
Pre Need	140,000	119,379	20,621
OFFICIAL PUBLICATION			
Cost of Printing (Banta Publishing)	32,000	30,583	1,417
Postage	22,000	16,387	5,613
Miscellaneous	1,000	611	389
FRATERNAL ASSISTANCE:			
Subordinate Council	30,000	13,027	16,973
Grand Council	55,000	36,810	18,190
Prize Trips	20,000	20,116	(116)
Gift Redemption (Amway)	3,000	1,836	1,164
International Fraternal Service Program	15,000	14,245	755
Junior Promotion	15,000	15,729	(729)
Supreme Regent Promotions	20,000	24,273	(4,273)
ELECTRONIC DATA PROCESSING			
Service Fees	110,000	50,600	59,400
Software & Maintenance on Equipment	45,000	53,330	(8,330)
GRAND TOTAL	3,083,100	2,744,753	338,347

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, 2010 to December 31, 2011.

All claims for Death Benefits, Disability Payments, Withdrawal Equities, Interest payments on money left on deposit by Members and Beneficiaries and Cash Loans to eligible Members 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 Contingent Funds were checked and the balances verified. The consolidated Accounts were checked with the statements of the depositories and the monthly balances verified. The Payroll Account was examined and found correct.

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 Smith Barney, RBC Trust Dexia, Citizens and the Insurance Department of North Carolina were checked with the Annual Statement as of December 31, 2011 and found to be correct.

101st
Supreme Council Session
Welcoming Exercises



Resorts Hotel
Atlantic City, New Jersey

Sunday, August 12, 2012
7:00 p.m.
in the
Starlight Room

Royal Arcanum
Celebrates 135th
Anniversary



Program
A Fraternal Celebration

Supreme Regent Carol A. Zavitz, Presiding

Invocation	Donald E. Ferry, Sr. Supreme Chaplain
Our National Anthems "Star Spangle Banner," "O Canada	Assemblage
Introduction of Hotel Staff Member	Kenneth Kolek Supreme Secretary
Welcome to the Resorts Hotel	Member of Staff
101 st Session Activities Program	Kenneth Kolek Supreme Secretary
Songs of Patriotism: "America," "Our Two Nations"	Assemblage
Closing Remarks	William J. Wire 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 night
O'er the ramparts we watched
Were so gallantly streaming.
And the rocket's 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.

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.

designed by dorothismarie

ROYAL ARCANUM

101st

SUPREME
COUNCIL
SESSION

Program of Activities

**“PATHWAY TO THE
FUTURE II”**



Resorts Hotel
Atlantic City, New Jersey
August 12 – 17, 2012

101st Session of the
Supreme Council
of the
Royal Arcanum

Dear Members and Friends,

It is my pleasure to greet you and welcome you to our 101st Supreme Council Session in Atlantic City, New Jersey.

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 Executive Committee and I will do our best to see that everybody has a memorable time at this 101st Session.

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

We have had a busy and productive year, promoting the “**Pathway to the Future II**” program and I hope we can count on your continued support for moving the Royal Arcanum successfully into the future.

Yours in Virtue, Mercy & Charity,
Carol A. Zavitz
Supreme Regent



Session Activities

3-5 p.m. Registration – Credentials
 Committee
 Hotel Lobby

All Supreme Council Representatives, Officers, Prize
Winners and Guests
MUST register with Registration Committee. Supreme
Council
Representatives MUST submit their Credentials to the
Committee on
Credentials. All Juniors and Adults can enter their
estimates in the
Guessing Contest.

6-7 p.m. Hospitality Party
 Horizon Room

7-10 p.m. Welcome Dinner
 Horizon Room

.....

Monday, August 13, 2012:

7-10 a.m. Breakfast – on your own



9 a.m.	1st Day Session Horizon Room
12 Noon	Lunch on your Own
1:30-2:30 p.m.	Memorial Horizon Room
2:30-5:00 p.m.	Afternoon Session Horizon Room
	Dinner on your Own

.....

Tuesday, August 14, 2012:

7-10 a.m.	Breakfast – on your own
9 a.m.	Second Day Session Horizon Room
9:15 a.m.	'1105' Royal Purple Jacket Presentation
10 a.m.	Nomination of Officers
12 noon	Lunch on Own
1:30-3 p.m.	Afternoon Session Horizon Room
5:30-6:30p.m.	Hospitality Party Starlight Room
6:30-7 p.m.	LOH Presentation Starlight Room

7-10 p.m. Formal Banquet
 Dinner/Dance
 Starlight Room

.....

Wednesday, August 15, 2012:

8-10 a.m. Breakfast for All
 [except for Grand Regents/Deputies]
 Capriccio Restaurant

8-10 a.m. Gr. Regent/ Deputy Supreme Regent
 Breakfast Meeting
 Asian Spice Room

10-2 p.m. 3rd Day of Session
 Horizon Room

Election of Officers

Dinner on your own

7-9 p.m. Game Night
 Asian Spice Room

.....

Thursday, August 16, 2012:

8-9 a.m. Breakfast
 On Your Own

9 – 12 pm Installation of Officers
 Starlight Room

Supreme Regent Presents
New Program
Starlight Room

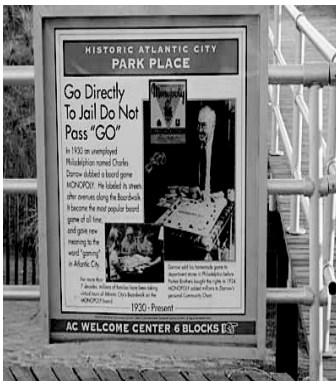
6-7 p.m. Hospitality Party
Horizon Room

7-11 p.m. International Theme Party
Dinner/Dancing
Presentation to the Lorraine
D'Emilio Foundation
Horizon Room

.....

Friday, August 17, 2012:

11 am Checkout



Farewell:

The Resorts Hotel & Casino and the Supreme Council Session Committee wish to thank you for coming to the 101st Supreme Council Session of the Royal Arcanum.

Have a pleasant trip home. PLEASE.....If you are driving, drive CAREFULLY.

So long.....We look forward to seeing you at the Mini-Vacation in 2013

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Site Committee:
Kenneth J. Kolek
Cynthia A. Macon
Donald G. Foley
William J. Wire

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Royal Arcanum
61 Batterymarch Street
Boston, MA 02110
Phone: 617-426-4135
Fax: 617-426-2322
Toll Free: 1-888-ARCANUM (272-2686)

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

RESORTS HOTEL
ATLANTIC CITY, NEW JERSEY
August 13 - 16, 2012

The One Hundred and First Supreme Council Session opened at 9:00 a.m., on August 13, 2012 at the Resorts Hotel, Atlantic City, New Jersey with Supreme Regent Carol A. Zavitz presiding.

The Supreme Regent opened the Supreme Council Session according to the Ritual. The Supreme Council came to order. Officers and members clothed themselves with appropriate regalia.

The Supreme Regent called for the presentation of Colors.

The Supreme Regent thanked the members for serving in the Color Guard and for the dignified manner in which they presented the colors.

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

SUPREME REGENT instructed the Supreme Guide to introduce all New Representatives.

SUPREME REGENT designated the Chairman of the Committee on Laws, **PAUL D'EMILIO**, to instruct the new Representatives in the Secret Work.

SUPREME REGENT thanked Chairman of the Committee on Laws, Paul D’Emilio for instruction to the new Representatives and welcomed the new Representatives who were invited to take seats at their Jurisdiction’s tables.

The Supreme Regent called on Anita Ferrara for the Report of the Chairman of the Committee on Credentials.

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Sister Anita Ferrara presented the following:

REPORT OF THE COMMITTEE ON CREDENTIALS

The Committee on Credentials reports that it has 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 find that they are entitled to seats in this body and recommend that they be admitted.

Polly Veino	Rep	Massachusetts	May 2011
Lynda Rodil	Rep	Massachusetts	May 2011
* Jessica Johnson	Rep	Massachusetts	May 2011
* Antal Basa Sr.	Alt Rep	Massachusetts	May 2011
* Philip Basa	Alt Rep	Massachusetts	May 2011
Joseph Conforto	Rep	New York	June 2011
Fred DiBartolo	Rep	New York	June 2011
Carmine Campo	Alt Rep	New York	June 2011
Frances Magnotta	Rep	New York	June 2011
Maria DiBartolo	Rep	New York	June 2011
Richard Macon	Rep	New Jersey	June 2011
Rosella Berger	Rep	New Jersey	June 2011
Margaret Rummel	Rep	New Jersey	June 2011
Joanie Francis	Rep	California	June 2011
Alice Mangano	Rep	California	June 2011
Jacqueline Bedard	Rep	Quebec	May 2011

Jacqueline Bernier	Rep	Quebec	May 2011
Nicole Covelli	Rep	Illinois	June 2011
* Christine Krzystofczyk	Alt Rep	Illinois	June 2011
Tom Bayliss	Rep	Ontario	June 2012
Debbie Young	Rep	Ontario	June 2012
Judy Kolek	Rep	Rhode Island	June 2012
Jackie Wudkiewicz	Rep	Rhode Island	June 2012
Charlotte Brill	Rep	Florida	May 2012
Louis Brill	Rep	Florida	May 2012
Mark Hefner	Rep	Michigan	June 2012
* Keith Armbruster	Rep	Michigan	June 2012
David Simpson	Rep	Ohio	June 2012
* Ray Bonness	Rep	Ohio	June 2012
Perry L. Whisenant	Rep	Carolinas	June 2012
Jane Merrill	Alt Rep	Carolinas	June 2012
Carmen Rodia	Rep	Pennsylvania	June 2012
Joseph Tedesco	Rep	Pennsylvania	June 2012
Anita Ferrara	Rep	Pennsylvania	June 2012
* Jay Newlin	Rep	Pennsylvania	June 2012

*First time Rep.

Your Committee moves for adoption of this Report.

Anita Ferrara
Richard Macon
Debbie Young
Freddy DiBartolo

Report Adopted.

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

SUPREME REGENT called on the Supreme Chaplain to read the prayer.

SUPREME CHAPLAIN read the prayer.

SUPREME REGENT asked the Supreme Secretary to proceed with roll call. Supreme Secretary called the roll. After roll call, Supreme Secretary advised General Counsel of the number of Supreme Council Officers and Supreme Representatives present and requested General Counsel to advise him as to the value of each Supreme Council Officer's vote if the number of Officers exceed 1/3 of the Supreme Council membership.

General Counsel advised the Supreme Secretary that on the basis of 35 Representatives and 25 Officers, the vote would be Representatives - One Full Vote, Officers - .65 if a Vote.

SUPREME SECRETARY reported on the absent Supreme Council Officers. Absent were Harold Estes, Joseph Macon, Gilles Bedard, Diane Calain, Edwin Calain, Tammy Fluegge.

SUPREME REGENT asked the Past Supreme Regents in attendance to present themselves at the altar and requested Supreme Orator **CARL KRZYSTOF CZYK** to introduce:

Robert H. Law III	1996-1998
Donald G. Foley	1998-2000
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

SUPREME REGENT acknowledged the Past Supreme Regents and invited them to take their seats.

Immediately following, A Motion was made by **JAMES E. O'NEILL**:

"I move for consent to admit to this 101st. Session of the Supreme Council any member of Royal Arcanum who may desire to be admitted." Motion Carried.

SUPREME REGENT asked the Chairman of the Credential Committee, Anita Ferrara to check if there were any visitors in the atrium. Anita returned with the following visitors.

SUPREME REGENT welcomed these visitors. Sister Ferrara introduced the visitors and asked them to take their seats.

Hillie Foley, Treasure Coast Cl, FL
Matthew D'Emilio, Integrity Cl, PA
Carmine Rodia, Integrity Cl, PA
Robert Tucker, Jr., Integrity Cl, PA
Nancy Tucker, Germantown Cl, PA
Antoinette Malone, Integrity Cl, PA
Sylvia Ferry, Alpha-Agassiz Cl, MA
Marsha Simpson, Republic Cl, OH
Stella Rakowski, Versatility Cl, NJ
Salvatore Pezzolanti, Delong Cl, NY
Florence Wire, Medora Cl, IL
Joanne Covelli, Ft. Dearborn Cl, IL

SUPREME REGENT announced that jurisdictional presentations in commemoration of the Order's 135th anniversary were received.

Antal Basa presented a proclamation from Duval Patrick, Governor of Massachusetts

Richard Macon presented a proclamation from Mayor Chris Christi of New Jersey.

Ken Kolek read greetings by American Fraternal Alliance Chairman, Stuart Buchanan.

Immediately after the above, A Motion was made by **JOHN CRISANTI**:

“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 Carried.

Immediately after above, a Motion was made by **PAUL F. D’EMILIO**:

“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 Carried.

Immediately after the above Motion was approved, A Motion was made by **HERBERT SNYDER**:

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

Supreme Treasurer **JOHN CRISANTI** made the following motion:

“I move that the number of days of this Session be fixed and limited to four (4). 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 \$185. for (2) breakfasts, (4) lunches and (2) dinners. Mileage allowance is 55.5 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.”

The Motion was approved, and the SUPREME REGENT referred the matter to the Committee on Mileage and Per Diem, being chaired by **TOM BAYLISS**.

SUPREME REGENT presented her Report.

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Resorts Hotel
Atlantic City, New Jersey
August 13-14, 2012

REPORT OF THE SUPREME REGENT

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

Dear Brothers and Sisters:

Welcome and thank you for attending the 101st Supreme Council Session here at the Resorts Hotel, Atlantic City, New Jersey.

When I enrolled as a member of Coronation Council in Windsor, Ontario, Canada back in 1975, I never imagined that one day I would be privileged to be elected to serve as your Supreme Regent. My beloved husband Grant inspired me to become

active in our council and in doing so, fraternalism became a way of life for our family.

The past two years have been a memorable journey as our brothers and sisters embraced my **“Pathway to the Future”** program and greeted me in many jurisdictions throughout the United States and Canada.

The Royal Arcanum is a life insurance provider, but more importantly, we are a fraternal family whose members are dedicated to our charitable mission of service. If we strive to continue along this *pathway*, our organization will achieve a productive future for generations to come.

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VISITATIONS

My travels to the jurisdictions within the Supreme Council provided me with many wonderful experiences and lasting memories. I began in my home jurisdiction of Ontario and ventured north and south, east and west, to be warmly welcomed by our members.

October 2, 2010	Ontario
October 17, 2010	North Carolina
October 23, 2010	Ohio
October 30, 2010	Montreal
November 6, 2010	Pennsylvania
November 7, 2010	New Jersey
November 9, 2010	New York
November 21, 2010	Georgia
December 11, 2010	Rhode Island
December 12, 2010	Massachusetts
January 9, 2011	Florida
January 16, 2011	Florida

January 22, 2011	Illinois
February 6, 2011	California
February 18, 2011	Michigan
October 15, 2011	Ontario
October 22, 2011	Rhode Island
October 23, 2011	Massachusetts
October 29, 2011	Pennsylvania
October 30, 2011	New Jersey
November 10, 2011	New York
November 18, 2011	Montreal
January 15, 2012	Florida
February 12, 2012	California

The friendship and fellowship shared in each of the councils indicate that we are truly family oriented. Members are concerned about one another, are diligent in volunteering and are dedicated to growing our society with new members.

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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:

JURISDICTION

NAME

CALIFORNIA

JOSEPH R. ANTUZZI

Supreme Representative 2002

CAROLINAS

MARGIE MORRIS

Supreme Representative 1992-1996

KENNETH LANCE

Supreme Representative 2000-2002

CONNECTICUT	ALICE MARCELLA Supreme Representative 1990, 1994
FLORIDA	MARGUERITE THIBAUT Supreme Representative 1994-1996 Committee on Appeals 1998-2004
ILLINIOS	HELEN VLAZNEY Supreme Representative 1994-2002
	CHESTER KOSLA Supreme Representative 1982, 1984, 1986
MARYLAND	EDWIN J. MICHAEL Supreme Representative 1974
MINNESOTA	BYRON H. HAMMERSTEN Jr. Supreme Representative 1958
	ERNEST Z. WANOUS Supreme Representative 1970
MISSOURI	MELBA LOWDEN Supreme Representative 1970, 1994, 1998-2002
NEBRASKA	RUSSELL J. MASON Supreme Representative 1968
NEW JERSEY	VICTOR LINDBERG Supreme Representative 2008
	PRISCILLA (BAJOR) KOLAKOWSKI Supreme Representative 1990, 1994
NEW YORK	LOUIS SCORZELLO Supreme Representative 1998-2006

NANCY GRANCHELLI
Supreme Representative 2000-2008

ROSALIE MAISANO
Supreme Representative 2002

ANTHONY VICINANZA
Supreme Representative 1998-2008

GEORGE P. LUCAS
Supreme Representative 1984-1988,
1994-1998
Committee on Appeals 1988

PAUL J. SOMUK
Supreme Representative 1988-1992
Supreme Sentry 1994
Supreme Guide 1996
Supreme Representative 2000-2008

PENNSYLVANIA

LORRAINE J. D'EMILIO
Supreme Representative 2010

STANTON KOCH
Supreme Representative 1978, 1980,
1982

JOHN ABOUD
Supreme Representative 1998

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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

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INTERNATIONAL FRATERNAL SERVICE PROGRAM

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.

2010

TWIN PEAKS COUNCIL #2401 American Diabetes Association	\$250.00
MERRITT COUNCIL #1974 To the Center for Food Action	\$500.00
MICHIGAN GRAND COUNCIL TS Alliance	\$400.00
MICHIGAN GRAND COUNCIL Barbara Ann Karmanos/Cancer Institute	\$400.00
MICHIGAN GRAND COUNCIL Teal Ribbon Ovarian Cancer Research Fdn. In Memory of Lorraine D'Emilio	\$200.00
MASSACHUSETTS GRAND COUNCIL VA New England Adaptive Sports	\$1,000.00
MEDORA COUNCIL #1648 St. Edna Food Pantry	\$500.00
MEDORA COUNCIL #1648 Toys for Tots	\$500.00

WOODSIDE COUNCIL #1358 Tuckerton Food Pantry	\$500.00
WOODSIDE COUNCIL #1358 Amityville Little League	\$250.00
KEMPTON COUNCIL #1545 Nutley's Holiday Treasure Chest For 2010	\$1,000.00
JACQUES CARTIER COUNCIL #2445 Haiti Red Cross/Rebuild Houses	\$200.00
CORONATION COUNCIL #2224 Hiatus House	\$1,000.00
SINCERITY COUNCIL #2492 NJ Health Care System	\$1,000.00
VERSATILITY COUNCIL #2501 FL Sheriffs Youth Ranches-Safety Harbor In Memory of Evelyn Kruza	\$1,000.00
BAYONNE COUNCIL #695 Our Lady of Assumption Church Food Pantry	\$1,000.00
DETROIT COUNCIL #21A Gleaners Food Bank	\$500.00
INTEGRITY COUNCIL #586 Little Flower Manor, Quilt for Kids, Ovarian Cancer, Philadelphia Read, Manna, Easter Seals, and Shriners Hospital	\$4,000.00

DETROIT COUNCIL #21A \$500.00
MI Leukemia-Lymphoma Society
In Memory of David Snyder



2011

TWIN PEAKS COUNCIL #2401 \$250.00
UC Davis Health System

ALPHA-AGASSIZ COUNCIL #1 \$250.00
The Community Development
Resource & Activity Center

CHICAGO COUNCIL #112A \$700.00
Ronald McDonald House

SAN JOSE COUNCIL #2384 \$250.00
Carmelite Nuns Food Drive

WOODSIDE COUNCIL #1358 \$250.00
Friends of Lil Egg Harbor Library

ONTARIO GRAND COUNCIL \$500.00
Haiti Earthquake Relief

ONTARIO GRAND COUNCIL \$500.00
Florida Sheriff's Youth Ranches

CLAREMONT COUNCIL #1655 \$500.00
OEF/OIF/OND Care Management
Program

CLAREMONT COUNCIL #1655 \$500.00
Sisters, Servants of Mary, Ministers
Of the Sick

NEW JERSEY GRAND COUNCIL St. Hubert's Animal Welfare Center	\$1,000.00
HARRISBURG COUNCIL #499 Leukemia-Lymphoma Society	\$400.00
HARRISBURG COUNCIL #499 Downtown Daily Bread Food Bank	\$400.00
ST. ROSAIRE COUNCIL #24 MS Walk Dartmouth, in Memory of Joseph Ulewicz	\$100.00
MONTCALM COUNCIL #21 St. Vincent De Paul Society	\$100.00
MASSACHUSETTS GRAND COUNCIL Donation to Children's Enrichment Center, Mansfield	\$500.00
ALPHA-AGASSIZ COUNCIL #1 Hemophilia Walk	\$500.00
RHODE ISLAND GRAND COUNCIL Great Strides Walk for Cystic Fibrosis	\$200.00
RHODODENDRO COUNCIL #701 American Red Cross	\$200.00
DETROIT COUNCIL #21A Tuberous Sclerosis Alliance TSA	\$1,000.00
ST. ROSAIRE COUNCIL #24 Walk for Breast Cancer	\$100.00
MERRITT COUNCIL #1974 2011 Parkinson's Unity Walk	\$100.00

WOODSIDE COUNCIL #1358 ISSP 2011/Bobrow Food Pantry	\$250.00
ALPHA-AGASSIZ COUNCIL #1 VA New England Adaptive Sports	\$500.00
VERSATILITY COUNCIL #2501 Felician School for Exceptional Children, Lodi/In memory of Priscilla Bajor-Kolakowski	\$1,000.00
BAYONNE COUNCIL #695 Bayonne Feral Cat Foundation	\$1,000.00
GERMANTOWN COUNCIL #1029 To assist patients with Ventilator Management	\$1,500.00
KEMPTON COUNCIL #1545 Nutley's Annual Christmas Treasure Chest	\$1,000.00

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2012

LAKESWOOD COUNCIL #5 Coats for Children-WSEM Food Center	\$200.00
LAKESWOOD COUNCIL #5 Autism Educational Materials	\$200.00
SAN JOSE COUNCIL #2384 Assorted Charities	\$500.00
HARRISBURG COUNCIL #499 Downtown Daily Bread Food Bank	\$400.00

MICHIGAN GRAND COUNCIL Father Kohler's Cancer Camp For Kids	\$500.00
ST. ROSAIRE COUNCIL #24 MS Walk -In Memory of J. Ulewicz	\$50.00
CLAREMONT COUNCIL #1655 Sisters, Servants of Mary, Ministers Of the Sick	\$500.00
CLAREMONT COUNCIL #1655 "Best Buddies" Walk	\$500.00

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'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 31, 2012 nine living members have earned the '1105' Royal Purple Achievement Award:

- | | |
|-----------------------|---------------------|
| * H. Joseph Hepford | Edward A. Vicinanza |
| * Marguerite Thibault | Cynthia A. Macon |
| Paul F. D'Emilio | * Stanton L. Koch |
| Joseph R. Macon | Frances Magnotta |
| Louis Brill | * Anthony Gallo |
| August Magnotta | Albert Sausto |
| Kenneth J. Kolek | |

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FOUNDERS' RING OF DISTINCTION

This award - the highest a member can attain for 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 31, 2012, four living members have earned this award:

Past Supreme Regent – **EDWARD A. VICINANZA**
— Ring with Diamond

Past Supreme Regent—**AUGUST MAGNOTTA**
—Ring of Distinction

Supreme Council Committeeman—**ALBERT SAUSTO**
—Ring of Distinction

Supreme Council Committeeman - **PAUL F. D'EMILIO**
-Ring of Distinction

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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 Standings listed below are as of July 31, 2012:

***PAST GRAND REGENT STANTON L. KOCH**

Legion of Honor 10 Diamonds
Legion of Honor Center Diamond
Legion of Honor Circle 8 Diamonds

**PAST SUPREME REGENT
EDWARD A. VICINANZA**

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

SUPREME AUDITOR JOSEPH R. MACON

Legion of Honor 10 Diamonds

BROTHER ANDREW ST. DENIS

Legion of Honor 2 Diamonds

***PAST GRAND REGENT
ANTHONY VICINANZA**

Legion of Honor 8 Diamond

PAST SUPREME REGENT DONALD G. FOLEY

Legion of Honor 9 Diamonds

***SUPREME COMMITTEEWOMAN
MARGUERITE THIBAUT**

Legion of Honor 10 Diamonds
Legion of Honor Center Diamond
Legion of Honor Circle 2 Diamonds

SISTER ELIZABETH KAMIN

Legion of Honor 1 Diamond

PAST GRAND REGENT PETER D. YOUNG

Legion of Honor 4 Diamonds

BROTHER GARY DOTSON

Legion of Honor 2 Diamonds

BROTHER SALVATORE PEZZOLANTI

Legion of Honor 7 Diamonds

SUPREME COMMITTEEMAN

PAUL F. D'EMILIO

Legion of Honor 10 Diamonds

Legion of Honor Center Diamond

Legion of Honor Circle 3 Diamonds

Founders' Ring of Distinction

***GRAND REGENT ALICE MARCELLA**

Legion of Honor 8 diamonds

PAST SUPREME REGENT AUGUST MAGNOTTA

Legion of Honor 10 Diamonds

Legion of Honor Center Diamond

Legion of Honor Circle 4 Diamonds

Founders' Ring of Distinction

SUPREME COMMITTEEMAN

JOSEPH J. RADECKI, SR

Legion of Honor 7 Diamonds

SUPREME SENTRY LOUISE G. REYNOLDS

Legion of Honor 7 Diamonds

PAST GRAND REGENT CONRAD BOLDUC

Legion of Honor 2 Diamonds

BROTHER DONALD G. HARMAN

Legion of Honor 9 Diamonds

***SISTER PRISCILLA (BAJOR) KOLAKOWSKI**

Legion of Honor 8 Diamonds

PAST GRAND REGENT MARIO F. SALERNO

Legion of Honor 8 Diamonds

SUPREME COMMITTEEMAN B. JOE MERRILL

Legion of Honor 2 diamonds

**PAST GRAND REGENT
FRANCES MAGNOTTA**

Legion of Honor 10 Diamonds

***SISTER GRACE GALLO**

Legion of Honor 3 Diamonds

**SUPREME COMMITTEEMAN
ALBERT SAUSTO**

Legion of Honor 10 Diamonds

Legion of Honor Center Diamond

Legion of Honor Circle 5 Diamonds

Founders' Ring of Distinction

SUPREME TRUSTEE GILLES BEDARD

Legion of Honor 4 Diamonds

**SUPREME COMMITTEEWOMAN
GENEVIEVE A. MACON**

Legion of Honor 1 Diamond

DEPUTY SUPREME REGENT LOUIS BRILL

Legion of Honor 10 Diamonds

**PAST SUPREME REGENT
CYNTHIA A. MACON**

Legion of Honor 10 Diamonds

Legion of Honor Center Diamond

Legion of Honor Circle 2 Diamonds

PAST GRAND REGENT MORGAN R. YOUNG

Legion of Honor

1 Diamond

SISTER MARIE CAVALLO

Legion of Honor

2 Diamonds

SUPREME SECRETARY KENNETH J. KOLEK

Legion of Honor

10 Diamonds

PAST SUPREME REGENT WILLIAM J. WIRE

Legion of Honor

1 Diamond

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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

- * Stanton L. Koch - Integrity Council - Pennsylvania
- Joseph R. Macon - Bayonne Council - New Jersey
- Edward A. Vicinanza - Sun Coast Cl - Florida
- Andrew St. Denis - Coronation Council - Ontario
- * Anthony Vicinanza- Wmsbridge Council - New York
- Donald G. Foley- Treasure Coast Council - Florida
- * Marguerite Thibault- Golden Shores Council - Florida
- Elizabeth Kamin - Ft. Dearborn Council - Illinois
- Peter D. Young - Coronation Council - Ontario
- Gary D. Dotson - Rhododendron Council - Carolinas
- Salvatore Pezzolanti - DeLong Council - New York
- Paul F. D'Emilio-Integrity Council - Pennsylvania
- * Alice Marcella - Mattatuck Council - Connecticut
- August Magnotta-Claremont Council - New York
- Donald M. Harman-Wyomissing Cl-Pennsylvania
- Joseph J. Radecki, Sr. - Carrollton Council - Maryland

- Louise G. Reynolds –Treasure Coast Council – Florida
 Conrad Bolduc – Jacques Cartier Council – Quebec
 * Priscilla Kolakowski–Versatility Council – New Jersey
 B. Joe Merrill – Rhododendron Council – Carolinas
 Frances Magnotta – Claremont Council – New York
 * Grace Gallo – Williamsbridge Council – New York
 Albert Sausto – Claremont Council – New York
 Gilles Bedard – Maisonneuve Council – Quebec
 Genevieve A. Macon–Versatility Cl – New Jersey
 Louis Brill – Treasure Coast Council – Florida
 Cynthia A. Macon – Versatility Council – New Jersey
 Morgan Young – Coronation Council – Ontario
 Marie Cavallo – Claremont Council – New York
 Kenneth J. Kolek – Pawtucket Council – Rhode Island
 Constance Lucia – Claremont Council – New York
 William J. Wire – Medora Council - Illinois

16 Diamonds

- Antal Basa, Jr. – Alpha-Agassiz - Massachusetts
 Donald E. Ferry, Jr. – Alpha-Agassiz Council – MA

15 Diamonds

- Carmine Maisano – Claremont Council – New York

14 Diamonds

- Joyce Crawford – Germantown Cl – Pennsylvania
 Harry Halenda – Integrity Council – Pennsylvania
 Stella Rakowski – Versatility Council – New Jersey

13 Diamonds

- Herbert Chronister – Yorktowne Cl – Pennsylvania
 Errica Conforto – Claremont Council – New York
 * Edward Wernicki – Bayonne Council – New Jersey

12 Diamonds

- * John Aboud – Integrity Council - Pennsylvania
 Edwin K. Calain – Republic Council – Ohio

Robert H. Law III - Dobbs Ferry Council - New York
Louis Marchesano - Horsetooth Council - Colorado
* Pio Tentoni - Mattatuck Council - Connecticut
Blanche Vicinanza - Sun Coast Council - Florida
Perry Whisenant - Catawba Council - Carolinas

11 Diamonds

* George P. Lucas - Fillmore Council - New York
Ivan Snyder - Integrity Council - Pennsylvania

10 Diamonds

Richard Slawinski - Woodside Council - New Jersey
Joseph Smeraglia - Woodside Council - New Jersey

9 Diamonds

Roger Gudenkauf - Denver Council - Colorado
Andrew Madonna - Wmsbridge Council - New York
Ellen D. Phillips - Railroad Council - Colorado
Carmen Rodia - Integrity Council - New York
* Paul Somuk - Claremont Council - New York

8 Diamonds

Jacqueline Bernier - Jeanne Mance Council - Quebec
Charlotte Brill - Treasure Coast Council - Florida
Joseph Panzarella - Wmsbridge Council - New York
Herbert J. Snyder - Integrity Council - Pennsylvania

7 Diamonds

Harold E. Estes - Peach Council - Georgia
Wynelle Estes - Peach Council - Georgia
* Chester Kosla - Progressive Council -- Illinois
Lillie Mae Panichelli-Integrity Council- Pennsylvania

6 Diamonds

Rosella Berger - Woodside Council - New Jersey
David Covelli - Ft. Dearborn Council - Illinois
Matthew D'Emilio - Integrity Council - Pennsylvania

William S. Grimwood – Republic Council – Ohio
Clement Kinnicutt – Ft. Orange Council – New York
Jean Perreault – Papineau Council – Quebec
Raymond Raniszewski–Bayonne Council–New Jersey
* Louis Scorzello – Williamsbridge Council – New York
Mary Ann Valenti – San Jose Council – California
Deborah Redel Young – Coronation Council – Ontario

5 Diamonds

Carmine Campo – Claremont Council – New York
James Donati – Rhododendron Council - Carolinas
Helen Kopacz – Versatility Council – New Jersey
* Kenneth Lance – Rhododendron Council – Carolinas
Maurice LaRiviere – Conseil Canadian – Quebec
Thomas McGruddy–Integrity Council – Pennsylvania
Richard J. Macon – Bayonne Council – New Jersey
Wyllene Peirce – Harrisburg Council – Pennsylvania
Glen Sams – Rhododendron Council – Carolinas
Joseph Tedesco – Integrity Council – Pennsylvania
Alex Yorkston – Regina Council – Ontario

4 Diamonds

Helen Bartolett – Penn Laurel Council – Pennsylvania
Richard C. Blase – Dependable Cl - Massachusetts
Maria Di Bartolo – Claremont Council – New York
Peter Ferrara – Integrity Council – Pennsylvania
Robert A. Galton, Jr.- Bayonne Council – New Jersey
Ralph Hartgrove – Prince Albert Council – Carolinas
Susan B. Lorelli – Claremont Council – New York
Jane Merrill – Rhododendron Council – Carolinas
* Margie Morris – Rhododendron Council – Carolinas
Peter Pavone Sr. – Claremont Council – New York
Gerard Pelletier – Maisonneuve Council – Quebec
Arlayne Skridulis -- Mattatuck Cl - Connecticut
* David T. Womack – Georgia Council – Georgia
Carol Zavitz – Coronation Council – Ontario

3 Diamonds

James Anders Jr. – Integrity Council – Pennsylvania
Michael S. Bird – Hoboken Council – New Jersey
Florence Campbell – Sincerity Council – New Jersey
Eleanor Clarke – Penn Laurel Council - Pennsylvania
Charles S. Crawford – Germantown Cl-Pennsylvania
John D. Crisanti – Alpha-Agassiz Cl – Massachusetts
Inge Huber - Claremont Council - New York
Laura L. Hughes – Rhododendron Council - Carolinas
Gerald C. Koehler – San Jose Council – California
Cheryl Mazzola – Lakewood Council - Ohio
Frances Murray - Rhododendron Council - Carolinas
O. Reed Pence – Bergen Council – New Jersey
Antonio Perillo – Claremont Council – New York
Richard M. Phillips – Railroad Council – Colorado
Ethel Reitsema – Merritt Council – New Jersey
Michelle N. Rhode – Ft. Dearborn Council - Illinois
Robert W. Rowlands –Hoboken Council – New Jersey
* Helen Vlazney – Ft. Dearborn Council – Illinois
Joe D. Ventimiglia – San Jose Council – California

2 Diamonds

Ann Antuzzi – San Jose Council - California
J. Albert Baker – Regina Council – Ontario
Heidi L. Bonness – Lakewood Council - Ohio
James E. Davis – Square City Council - Georgia
Elizabeth Delgado – Wmsbridge Council – New York
* Nancy Granchelli – Claremont Council – New York
Randolph P. Kriz – Coronation Council - Ontario
Richard A. Logue Sr. – Western Reserve Cl – Ohio
Robert Marcella – Mattatuck Council – Connecticut
Arthur Natt – Williamsbridge Council – New York
Kay K. Oliver – Penn Laurel Council – Pennsylvania
Lena Parlato – San Jose Council - California
Kevin Power-Alpha-Agassiz Council – Massachusetts
Judith Relovsky – Versatility Council – New Jersey
Larry Robinson – Rhododendron Council – Carolinas

Helen Spinelli - Claremont Council - New York
Nell Tantillo - Claremont Council - New York
Patrecia Tindell - Railroad Council - Colorado
Marjorie Trout - Harrisburg Council - Pennsylvania
Loretta Wehbe - Integrity Council - Pennsylvania

1 Diamond

George Arseneault - Dependable Cl - Massachusetts
Arlene Baker - Regina Council - Ontario
Sharon Bayliss - Coronation Council - Ontario
Heidi A. Bonness - Lakewood Council - Ohio
Janice Brazas - Detroit Council - Michigan
Marie Caggiano - Woodside Council - New Jersey
Henrietta Chronister - Yorktowne Cl - Pennsylvania
Richard A. Conant - Integrity Council - Pennsylvania
Theodore Daddario - Integrity Cl - Pennsylvania
Loretta DiGianivittorio - Integrity Cl- Pennsylvania
Madeline Dumouchelle - Coronation Cl - Ontario
Mary Ann Emrick - Detroit Council - Michigan
Vincent Giacinto - Sun Coast Council - Florida
Irene Heimbach - Golden Shores Council - Florida
Celine Jette - Jeanne Mance Council - Quebec
Carolyn Krapp - Mattatuck Council - Connecticut
Carl Krzystofczyk - Medora Council - Illinois
Joseph Lavore - Williamsbridge Council - New York
* Edwin Michael - Baltimore City Council - Maryland
Jeannette Murray - Milette Council - New Hampshire
Robert Musso - Bayonne Council - New Jersey
James E. O'Neill - San Jose Council - California
Carl Nelson - Woodside Council - New Jersey
Walter Olearczyk - Woodside Council - New Jersey
John Parris - Rhododendron Council - Carolinas
Carl Petlik - Bayonne Council - New Jersey
Ann Rescigno - Claremont Council - New York
Rosalie Rinaldi - Mattatuck Council - Connecticut
Joseph J. Riolo - San Jose Council - California
Dolores Rupinski - Versatility Council - New Jersey

Wilma Tate – Rhododendron Council – Carolinas
Paulina Thomas – Harrisburg Council - Pennsylvania
Johnsie Waddell – Rhododendron Council – Carolinas
Allan White – Coronation Council - Ontario

***Deceased**

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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
Colorado	James E. O'Neill
Connecticut	Rosella Berger
Florida	Louis Brill
Georgia	Harold Estes
Illinois	David Covelli
Maryland	Joseph J. Radecki, Sr.
Massachusetts	Donald E. Ferry Jr.
Michigan	Jan Brazas
Missouri	Tammy Fluegge
New Jersey	Genevieve A. Macon
New York	Errica Conforto
Ohio	Marsha Simpson
Ontario	Tom Bayliss
Pennsylvania	Peter Ferrara
Quebec	Gilles Bedard
Rhode Island	Lisa Kolek

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SPECIAL EVENTS

As Supreme Regent I was pleased to represent our society at several functions held during this term.

November 14, 2010 - Frere-Andre Council #44-A,
Activities and reception in Woonsocket, Rhode Island
to commemorate the canonization of Father Andre.

2010 - 2011- Michigan Grand Council, Detroit
Council #21-A, Pittsburgh Council #142A annual bowling
and golf tournaments which supported charitable gifting
programs sponsored by the councils.

In May 2011 the 60th anniversary of the bowling tournament
was celebrated in Detroit with many enthusiastic
participants and well-wishers in attendance.

September 28-30, 2011 - American Fraternal Alliance
Annual Meeting in Denver, Colorado. Royal Arcanum was
recognized with the National Fraternalist of the Year Award
being conferred upon Errica Conforto.

March 31, 2012 - All Saints Catholic Academy "It's
All About the Kids" Gala in West Orange, New Jersey.

Fraternal Director Cindy Macon was an honoree for
demonstrating charitable service in a chosen career.

The rigorous travel schedule was made a bit less stressful
thanks to the companionship and assistance of Supreme Vice
Regent Peter Ferrara. I was especially delighted for him to be a
part of the program presentations. I am grateful to the officers
and members who arranged the visitations and promoted my
campaign throughout the past two years.

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CLOSING THOUGHTS

I'm a girl of few words, but I am greatly appreciative of the
many members who have stood behind me, encouraged my
efforts and worked with me to strengthen our society both on

the business side and fraternal side, so that the Royal Arcanum can best serve our members and our communities.

This milestone was achieved through the dedication of loyal members. Our "Guaranteed Issue" program has been very successful thus far, giving eligible members the opportunity to increase their life protection with no medical exam required.

I acknowledge our recommenders who introduced new members into the Royal Arcanum and congratulate the winners of the mantel clocks and E-readers for these enrollment efforts.

I sincerely thank our Junior Director, Herb Snyder, for his continued interest and enthusiasm in arranging programs of interest and incentives for our youth and for motivating them to become involved with the Royal Arcanum. Many opportunities, including the Bulletin pages, exam-study guides, college care packages, Valentine greetings, session-mini vacation activities and more, demonstrate that our Junior Director and Junior Committee are focused on nurturing our young members toward a "**Pathway to the Future**" as our fraternal ambassadors.

I am appreciative of the cooperation and assistance of our competent home office staff in Boston who have given me immeasurable help and were always willing to answer my questions, sharing their knowledge regarding the operations of our home office.

A special note of thanks to Dotti Pagnani for doing my secretarial work and availing herself to help me and fellow officers with any task or assignment for our organization. She is truly an asset to the Royal Arcanum and I very much appreciate all she does.

It was a pleasure to serve with the 2010-2012 Executive Committee and our Counsels. I thank each of the members for sharing their ideas, working on various sub-committees and

setting goals for this term. Some decisions were challenging, but were made with the Royal Arcanum as the foremost priority. If we continue to follow the “**Pathway to the Future**” in a positive light, we can succeed as a leading fraternal benefit society here in North America.

My sincere appreciation is given to Fraternal Director Cindy Macon and the Fraternal Events Committees for their continued dedication and hard work in promoting our fraternal works. I was very happy to have been Supreme Regent as we supported the most recent Supreme Council summer projects; namely Operation Comfort and the Lorraine J. D’Emilio Foundation. The overwhelming response and generosity of the Arcanum family and friends exemplify that we are service and community minded. Fraternal programs have expanded and we are proud to recognize the charitable efforts of our members and councils in the jurisdictions.

I wish to acknowledge the Grand Council of Ontario and the officers and members of Coronation Council #2224 in Windsor for being my greatest support and always motivating me to reach my goals. Though the *pathway* sometimes took unexpected turns and reached a few rocky patches, my fellow brothers and sisters embraced my vision and helped me overcome some obstacles so that I would lead our society as best as I was able. Friends and fraternalists... “Thank you” for being you!

I am deeply grateful to my family who were gracious in understanding the obligations and responsibilities of the Supreme Regent and for realizing that there were times when I had to be absent from family gatherings. Their love and encouragement meant the world to me.

I have had many joys being your Supreme Regent. The only wish is that my beloved Grant could have shared this experience with me. Grant, I hope I’ve done you proud.

I humbly thank each and every one of you for your confidence and support. Continue to believe in our great organization and promote the Royal Arcanum. It is my hope that our fraternal family will always be guided *by virtue, mercy and charity* along the “**Pathway to the Future**”.

Fraternally yours in V.M.C.,
Carol A. Zavitz
Supreme Regent

.....

Immediately after the report, A Motion was made by **PETER FERRARA**:

“I move that the Supreme Regent’s Report be received and printed in the Proceedings and that it be referred to the Committee on Distribution of Reports.”

Motion Carried.

The Supreme Regent called for a morning break.

SUPREME REGENT announced that Session Committees and the Memorial Committee had been appointed and that copies of the following reports had been distributed:

Advanced Reports	Executive Committee Report
Supreme Regent’s Report	Proposed Budget
Constitution & Laws	2010 Proceedings

SUPREME REGENT called upon PAUL D’EMILIO, with the assistance of HERBERT SNYDER and CYNTHIA MACON, to offer a Power Point presentation of the Executive Committee Report.

Immediately following the conclusion of the power point presentation/report, A Motion was made by **CARL KRZYSTOFczyk**:

“I move that the Report of the Executive Committee be received, ordered and printed in the Proceedings and referred to the Committee on Distribution of Reports.”

.....

The Resorts Hotel
Atlantic City, New Jersey
August 12 - 17, 2012

To Members of the Supreme Council:

The Report of the Executive Committee covering the past two years is herewith presented:

MEETINGS

Diamond Head Beach Resort, FL	January 12 - 14, 2011
Hyatt Regency Cincinnati, OH	May 11 - 13, 2011
Embassy Suites River Walk, TX	August 1 - 2, 2011
Sanibel Harbour Marriott Resort, FL	January 11 - 13, 2012
Embassy Suites, SC	May 16 - 18, 2012
Resorts Hotel, NJ	August 9 - 11, 2012

TELECONFERENCE MEETINGS

December 1, 2010
December 1, 2011

EXECUTIVE COMMITTEE ORGANIZATION

At the meeting following the close of the 2010 Session, the following were unanimously elected or appointed to serve the ensuing two years:

Chairman Executive Committee	William J. Wire
Investment	Kenneth J. Kolek
	William J. Wire
	Donald G. Foley
Fraternal Director	Cynthia A. Macon
Director of Juniors	Herbert J. Snyder
General Counsel	Paul F. D'Emilio
Asst. General Counsel	Matthew D'Emilio
Planning Director	James E. O'Neill
Coordinator of Agent Activities	Donald G. Foley
Actuary	CPS Actuaries

Chairman Wire appointed the following Sub-Committees for the Supreme Council years 2010 - 2012:

SUB COMMITTEES

Assessments and Benefits	O'Neill-Wire-Macon
Assistance to Grand Council and Subordinate Councils	Foley-Zavitz-Ferrara
Blanks, Forms and Instruments	O'Neill-Wire-Ferrara
Budget	Kolek-O'Neill Wire
Educational Loans/Scholarships	Snyder-Foley-Krzystofczyk
General Policy	O'Neill-Snyder-Zavitz
Home Office Procedures	Kolek-Foley-Magnotta
International Fraternal Service Fund	Macon-Wire-Krzystofczyk
Investments	Kolek-Wire-Foley
Insurance	Foley-Macon-Ferrara
Juniors	Snyder-Zavitz-Krzystofczyk
Legislation	Wire-Zavitz-Ferrara
Official Bulletin	Kolek-Macon-Wire-Krzystofczyk
Place of Next Session /Mini- Vacation	Kolek-Macon-Foley-Wire

*First person named is Chairman of the Committee

JUNIOR DEPARTMENT

“Pathway To The Future,” the theme selected by our Supreme Regent two years ago, has offered a resounding challenge to the members of our Order to take a long and hard look at the role of Juniors in the Royal Arcanum. Our younger members play a very important role in leading our fraternal society up that pathway leading into our future.

I am very pleased to report that our Juniors are not just the Royal Arcanum of the future, but the Royal Arcanum of today! The many Juniors attending the Supreme Session two years ago were filled with excitement as they took their rightful place in the fraternal aspects of our Order in the beautiful Don Cesar Resort in St. Pete Beach, Florida, and all representatives seemed to be united in their determination to keep our Juniors active and involved.

There have been all sorts of special Junior activities that have taken place in our various jurisdictions: visits to hospitals and assisted living residences, walks and marathons for charitable causes, pumpkin decorating parties at Halloween, boat rides, trips to museums, filling Health Care Kits, picnics, parties, a day at the zoo, serving food to the homeless, and children's theatre.

There were some very special activities for the Juniors at the mini-vacation in San Antonio last year such as the traditional scavenger hunt and all the fun at Six Flags amusement park.

This year's session at Resorts on the Atlantic City, New Jersey boardwalk promises to be a fun time for young people, with the games, amusements, beach, and water fun. There will also be the usual skit presented by our Juniors, arts and crafts projects, and another scavenger hunt. Loretta Wehbe of Integrity Council is of invaluable assistance with the Junior activities. Special thanks to our Junior Committee, consisting of

Donald E. Ferry, Jr., Genevieve A. Macon, Edwin K. Calain, and Errica Conforto!

Once again I have sent Valentine Cards in February to those Juniors who joined the Royal Arcanum in the previous year (2011 and 2012), always with a personal hand-written note. I am very grateful to Rosella Berger, who remembers our Juniors with birthday cards from the Royal Arcanum.

Education is stressed in our Royal Arcanum in many ways. One way is the manner in which we encourage our sixteen year olds to do the best they can on their SATs, ACTs, PSATs, and LSATs by offering them up to fifty dollars in financial aid if they will engage in a training program of their choice that is geared to improving their scores. Every year I send a reminder letter with this offer to our sixteen year olds.

The sixteen scholarships and five educational grants, along with our low percentage loans to students, remain one of the outstanding features offered to our Juniors. This year the scholarships and grants have been increased by about thirty percent. The Supreme Council is committed to continuing our educational program and scholarship program. New scholarship amounts for 2013 are; two \$10,000, two \$8,000, two \$5,000 and ten \$1,500. Also new for 2013 - five \$600 Educational Grants

We are very proud of our winners in the past two years (2011 and 2012), who are listed below:

It is certainly very possible that the special Junior in your council or family could be the winner of a scholarship or grant, as there are sixteen scholarships and five grants awarded each year. Let's be sure that we are familiar with the application process and appropriate deadlines so that we can keep our Juniors informed appropriately.

Christmas gifts and summer gifts are selected and sent to all jurisdictions for distribution to their Juniors. However, it is important that the assigned person in each jurisdiction places the orders in enough time for mailing.

In closing I offer special thanks to Dotti Pagnani for all the assistance she gives our Junior work in the Boston Home Office and to Diane Calain for the help she gives with the selection and mailing of the gifts for our Juniors.

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 2011 competition are as follows:

Jeremy N.S. Zorniak	Manitoba Council	MB
Rita Modzelewski	Claremont Council #1655	NY
Alexander Rye	Detroit Council #21A	GA
Dana Mumma	CO Group #1998	CO

The winners of the 2012 competition are as follows:

Patrick JQ Estember	CA Group #1999	CA
Courtney R. Knoeppel	Dobbs Ferry Council #1823	NY
Stephen A. Mondak	Mattatuck Group #713	CT
Pamela Florio	Wmsbridge Council #1416	NY
Thomas E. Kocis	PA Group #3001	PA

The Continuing Education Grant exemplifies the commitment of the Royal Arcanum to those members who are seeking to further their education.

\$500 GRANT WINNERS

In 2001 the Executive Committee inaugurated the \$500 Grant Program for members who have not been recipients of a Royal Arcanum Scholarship. This \$500.00 grant is awarded to High School Seniors. The winners are drawn by lottery at the Home Office and is a onetime amount of \$500. The winners are as follows:

The winners of the 2011 competition are as follows:

Kenneth Hempel	Bayonne Council #695	NJ
Giana Flocco	Claremont Council #1655	NY
James Foiles	Claremont Council #1655	NY
Eric Royer	Germantown Council #1029	PA

The winners of the 2012 competition are as follows:

Shannen E. Delabar	Versatility Council #2501	NJ
Erica L. Ball	Pawtucket Council #537	RI
Mitchel B. Lindberg	Bayonne Council #695	NJ
Lauren A. Vicinanza	Wmsbridge Council #1416	NY

\$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 2011 are:

Caryn N. Grabowski	Woodside Council #1358	NJ
Michael J. Schifano	Claremont Council #1655	NY
Dana C. Mancuso	Atlantic Council #1416	NY

The winners for 2012 are:

Sarah J. Bayliss	Coronation Council #2224	ON
Stephanie Natelli	Claremont Council #1655	NY

Anne Leah D. Guia	CA Group #1999	CA
Paul Dumais	Maisonneuve #2490	PQ
Josee Dumais	Jeanne Mance #2219	PQ
Jorge I. Sanchez	CO Group #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 has instituted a “New Career Training Award” program which took effect September 1st, 2007. Up to four \$500 grants assist adult members as they seek change to an existing position or desire to start a new career and are enrolled in a certified program and/or course of studying a technical or trade school.

The winner for 2011 is:

Patrick Fitzgerald	Alpha-Agassiz Council #1	MA
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The winner for 2012 is:

Holly R. Merrill	Rhododendron Council #701	NC
Heidi L. Bonness	Lakewood Council #5	OH
Allyson L. Martin	Claremont Council #1655	NY

COMPETITIVE SCHOLARSHIP PROGRAM

The Competitive Scholarship Program established in 1966 is truly the pride and joy of our organization and continues to attract young members.

The applications are evaluated by an impartial judge who is not a member of the Order. He bases his decision on the same criteria that he uses in his occupation as Director of Admissions at a private university.

The winners of the two \$8,000 for 2011 are:

The Joseph E. Hallinan Memorial Scholarship
Daniel M. Calano Claremont Council #1655 NY

The Lloyd E. Williams Memorial Scholarship
John R. Lenahan Harrisburg Council #499 PA

The winners of the two \$6,000 for 2011 are:

Alexandra Butler Pawtucket Council #537 RI
John T. Rooney Medora Council #1648 IL

The winners of the two \$4,000 for 2011 are:

Michael M. Proscia Claremont Council #1655 NY
Timothy P. Sensenig Harrisburg Council #499 PA

The winners of the ten \$1,000 for 2011 are:

Carolyn Greisser Integrity Council #586 PA
John H. Watt Harrisburg Council #499 PA
James C. Reid Yorktowne Council #2194 PA
Nicholas S. Sowa Detroit Council #21A MI
Amanda A. Plante St. Jean Baptiste Council #14 ME
Joseph R. Kwiatkowski Sun Coast Council #2376 FL
Nina D'Ambrosio Claremont Council #1655 NY
Nihad Musovic American Bty Council #2487 NY
Kimberly Johnson Alpha-Agassiz Council #1 MA
Caroline D. Gilmore Woodside Council #1358 NJ

The winners of the two \$8,000 for 2012 are:

The Joseph E. Hallinan Memorial Scholarship
Corey T. Doiron Group Maine #4500 ME

The Lloyd E. Williams Memorial Scholarship
Courtney M. Hamilton Pittsburgh Council #142A PA

The winners of the two \$6,000 for 2012 are:

Andrew L. Golba Harrisburg Council #499 PA
Jillian R. Mauro Versatility Council #2501 NJ

The winners of the two \$4,000 for 2012 are:

Megan Griesser	Integrity Council #586	PA
Allison L. Blackwelder	Rhododendron Council #701	NC

The winners of the ten \$1,000 for 2012 are:

Cortney R. Roberts	Rhododendron Council #701	NC
Jessica L. Meyer	Penn Laurel Council #2488	PA
Brian Mutia	California Group #1999	CA
Angelica Maranan	California Council #1999	CA
Emily E. Laughlin	Integrity Council #586	PA
Mikayla A. Florio	St. Rosaire Council #24A	MA
Allison E. George	Integrity Council #586	PA
Nicholas J. Greco	Claremont Council #1655	NY
Leigh A.C. Kay	Integrity Council #586	PA
Anya O.F. Aboud	Integrity Council #586	PA

ROYAL ARCANUM SCHOLARSHIP FUND, INC.

The Royal Arcanum Scholarship Fund, Inc. was incorporated as a charitable corporation under the Laws of Massachusetts on April 14, 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 non-members are welcomed 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.

GUARANTEED EDUCATIONAL LOANS FOR JUNIORS

The Educational Loan Program is one of the premier fraternal benefits offered by the Order. The Executive Committee monitors the program to insure its success.

As of December 31, 2003, loans have been granted to 78 members for a total amount of \$578,659.40, of which \$380,130.70 has been advanced. Repayments totaled \$88,880.68, leaving a balance outstanding of \$291,250.02.

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 6 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

Effective September 1, 2004, the Parent Educational Loan Program was introduced, allowing 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 programs is \$20,000.

BROCHURES

Our brochures explain what benefits are available and the requirements for obtaining a Royal Arcanum Scholarship, Grant or Educational Loan. They are available from the Home Office.

HOME OFFICE BUILDING

Our Home Office Building at 61 Batterymarch Street, Boston, Massachusetts is managed by CB Richard Ellis. In addition to the routine upkeep on the building, the following events have taken place in the past two years.

In October 2010 a Weil McClain boiler was installed. The unit is designed to fire No.2 fuel or natural gas. Steam traps were later replaced or repaired to ensure desired heat flow to all the rooms of the building.

Mercury Business Services, our tenant on the first and second floors, signed a new five year lease on April 22, 2011; taking effect on May 1, 2011.

In May 2011 the State inspected the passenger elevator. Following some required adjustments to meet regulations, the elevator license was renewed. In October 2011, Eagle Elevator made repairs to the elevator motor at a cost of \$7,500.

The building's front window was broken in May 2011. We had it replaced at a cost of \$425.00.

Old oil storage tanks were removed from the basement and replaced with new tanks in August 2011.

In November 2011 a new multi-function Konica Minolta (Bizhub283) copy machine, costing \$5,280 was purchased to replace the old unit. In addition to copying and printing 22 pages per minute it has the capability of scanning (color or black and white) 70 pages per minute.

For security measures we installed a combination lock on the door to our computer room on the third floor.

In January 2012 an agreement was signed with CB Richard Ellis/New England/Asset Services to estimate the market value of the Home Office building, land value, market rent and insurance value/replacement costs. The appraisal fee for this work was \$4,200. The values were requested by the Massachusetts Insurance Department, our Auditor and our Property Insurer. The results of the Property Appraisal Report from CB Richard Ellis (included in a 150-page report) indicated the market value of the building and land was appraised at \$2,775,000. The land value was appraised at \$2,100,000.

HOME OFFICE OPERATIONS

The Home Office Committee works closely with the Supreme Secretary, Supreme Treasurer, General Counsel and our Actuary on day-to-day operations and policies adopted by the Executive Committee.

The Proceedings of the One Hundredth Supreme Council Session were printed and sent to the Massachusetts Insurance Department, Supreme Council Officers, Supreme Council Representatives and to our Chief Agent in Canada. All quarterly and annual statements were filed in a timely manner in the states where required and with the NAIC and AM Best (electronically).

We annually file Form 990 (Return of Organization Exempt from Income Tax) for the Royal Arcanum. The IRS allows for the parent fraternal to file a Group Form 990, which allows us to do one return for all our councils. All councils had been requested to submit their tax ID number to the Home Office for this purpose.

Our Canadian Actuary, Derek J. Hodge, completed our Dynamic Capital Adequacy Testing and reported that the financial condition of the Order is satisfactory.

Our Actuary, Allan Ferrone, completed the Management's Discussion and Analysis Report. The results indicate that the Royal Arcanum's operational results were good.

The auditors from Vision Financial Group reviewed the financial records of the Order and reported that our financial statements were prepared in conformity with accounting practices and they present an accurate statement of the society's financial position.

Our Canadian Auditor, John Milnes audited the statements of assets and liabilities and head office account of the Royal Arcanum Canadian operations for 2010 and reported that they were in accordance with accepted accounting principles. The audit for 2011, in accordance with new regulations, requires an Appointed Actuary Report (AAR) to certify the accuracy of the report from the Canadian Actuary. Additionally, there must be a certification of the reserves, preferably using the CALM method (projections with sophisticated software to calculate reserves). Louis Mercier, a consulting actuary in Toronto will do this work. He has previously worked with John Milnes. Allan Ferrone of CPS will assist.

DISASTER RECOVERY PLAN

The Disaster Recovery Policy established by the Executive Committee is routinely reviewed with members of the disaster relief committees, represented by members of the Home Office staff, CPS Actuaries, Executive Committee and General Counsel.

To improve upon the disaster recovery plan, the Executive Committee approved the use of a Barracuda backup server. This consists of two hardware devices, one at each site syncing data across the internet. A barracuda backup server has been installed in Royal Arcanum's office and one at CPS's Monroe, Connecticut data center. On a nightly basis, any data that has been added or changed on the Royal Arcanum's servers following the prior day's backup will be saved on the Barracuda device at the Royal Arcanum. This Barracuda device will then send that data immediately cross the internet to the Barracuda Device at CPS. It insures that all data at the Home Office is automatically stored and synchronized off site at CPS's facility. In an event of a disaster the offsite data would be used for recovery.

The hardware and software amounted to \$9,201 and initial setup costs were \$4,250. Monthly monitoring and maintenance costs are \$750 per month. An annual subscription cost for the Barracuda devices after the first year is \$1,430 (to insure that we receive any critical updates immediately). A fee of \$1,800 per year covers the replacement of any defective or failed part within one day and that we will receive new backup devices every four years.

The Executive Committee took this approach in an effort of preparedness so that the Royal Arcanum would be capable of regaining operations in a prompt manner following an unforeseen disaster.

ROYAL ARCANUM INSURANCE AGENCY

Royal Arcanum's Insurance Agency, a separate entity from the Royal Arcanum Fraternal Benefit Society, filed its Corporate Annual report with the Massachusetts Secretary of State for 2011 and 2012. This agency is licensed as an insurance broker. Its purpose is to permit the Order to receive commissions on insurance products when we have alliances with other insurance companies. It has been established as a "for profit" organization.

ROYAL ARCANUM BULLETIN

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

Each issue features the Supreme Regent's message, product information, Junior and Fraternal Department updates, Supreme Secretary's column, Reflections column, council activities, special events, news from the grand and subordinate councils, junior contests and topics of general interest for our readers.

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" of council functions, community projects, member service 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.

E-Bulletins can also be viewed from the Royal Arcanum website. These feature additional junior puzzles and activities and highlights from various council events.

INTERNATIONAL FRATERNAL SERVICE PROGRAM

Fraternal Service to our members and to the community, through charitable endeavors has always been an objective of the Royal Arcanum. "Charity" is the greatest founding principle of the Order.

The International Fraternal Service Program was established over 45 years ago and throughout those years subordinate and grand councils have actively taken part by donating to various charitable causes.

In 2010, 20 contributions were made through this program totaling over \$8,450, including matching funds from the Supreme Council. In 2011, 25 contributions were made through this program totaling over \$14,245, including matching funds from the Supreme Council.

We commend the councils for continuing to build upon the foundation of promoting the Royal Arcanum in their communities by sponsoring projects under the guidelines of this program.

FRATERNAL ACTIVITIES

Our members throughout the Supreme Council jurisdiction continually demonstrate that fraternalism is the heart of their councils. Projects, programs and activities provide the 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. Members are becoming more engaged to do good work as fraternal volunteers of the Royal Arcanum.

Reports, photographs, and acknowledgments of the Arcanians participating in fraternal and charitable activities

exemplify that our officers and members are dedicated to journeying on the **“Pathway to the Future”** of fraternal service, extending mercy and charity to help those in need.

In communicating recent “fraternal department” items of interest to the members, grand and subordinate councils received quarterly newsletters from the Fraternal Director. These provided the opportunity for members to report on their projects, exchange ideas and offer suggestions for future Supreme Council activities. Over the past few years, the “collecting corner” segment introduced readers to an opportunity to participate in ongoing projects for the benefit of several charitable foundations. These included assisting the sight-impaired, children’s hospitals, hospices, pet therapy, the military and veterans.

In 2010 and 2011, the Supreme Council sponsored the Fraternalist of the Year Program. Based on scores given by a panel of judges who independently evaluated biographical sketches of the nominees, the winners were selected. Marsha Simpson of Republic Council #2197 in Ohio and Errica Conforto of Claremont Council #1655 in New York were conveyed the honors and presented with the Fraternalist of the year Award in 2010 and 2011, respectively.

In appreciation of their dedicated and untiring volunteer service, the Supreme Council recognized several members whose names were submitted by fellow council members, and presented them with “Certificates of Fraternal Excellence” at the 100th Supreme Council Session in St. Pete Beach, Florida and at the 2011 Mini Vacation in San Antonio, Texas.

They are:

Gloria Donaldson	Coronation Council	Ontario
Melba Lowden	Hawthorn Council	Missouri
Louise Reynolds	Treasure Coast Council	Florida
Virginia Lauzon	Coronation Council	Ontario
Irene McGlinchey	Detroit Council	Michigan

Fraternal Director Cynthia Macon and the volunteer Fraternal Events Committee coordinated the Royal Arcanum Family Summer Gifting Project in August 2010 to benefit the Florida Sheriffs Youth Ranches at Safety Harbor. This charitable organization's staff and volunteers provide caring, loving homes and support programs for at-risk and needy children. We were delighted to welcome Scott Halbach, Director and four of the young students to our session banquet dinner. We were very impressed by the teens and the fine programs which provide growth and leadership opportunities for the young people in residence at the ranches.

In August 2011, the summer project was organized for Operation Comfort. Founded in 2003 the organization provides support, through a variety of programs, to wounded service men and women while they receive medical treatment and undergo rehabilitation at Brooke Army Medical Center, such as in the burn and orthopedic units. It was an honor to greet Founder and Executive President, Janis Roznowski and several service men and their families at our welcome dinner in San Antonio. Their acceptance of their life-changing injuries and positive outlook for the future were inspiring to everyone present at the gathering. It was a moving and memorable event.

This year at the 101st Supreme Council Session in Atlantic City, our summer project will be conducted for the Lorraine J. D'Emilio Foundation and its mission of service to help women afflicted with gynecologic cancers and their families.

The recipients of the 2010, 2011 and 2012 summer gifting projects were selected by a committee from suggestions made by our members. We appreciate everyone's support; their consideration and generosity extended made each one possible.

In January 2011 the "Lend a Hand-Lift a Heart" program was introduced to acknowledge the fraternal and charitable volunteer service and activities coordinated by the councils,

encourage publicity and to document the good work being done by members in the jurisdictions. All grand and subordinate councils are eligible and invited to participate in this incentive program for charitable activity. Councils in the jurisdictions of CA, FL, IL, NJ, NY, ON, PA and RI have been recognized with awards for their activity submissions.

In August 2011 the “Lorraine J. D’Emilio Legacy of Hope” Award to continue her legacy of volunteerism, was announced at the mini vacation. The program gives all councils the opportunity to conduct a service project from September 1st through February 29th for the charity of their choice, complete reporting criteria and submit all related materials to the Fraternal Department no later than March 21st (the first day of spring, the season of hope). Councils may only submit one project entry; the one which best exemplifies how their members provided hope through the volunteer efforts of members and friends working as a team. Councils must be the organizer-sponsor of the activity. The charity which was supported by the council activity will receive a \$1,000 donation from the Supreme Council and an appreciation check of \$300 will be awarded to the council for its use. The first Legacy of Hope Award will be presented at this 101st Supreme Council Session.

Council officers, community welfare and publicity committees are to be commended for their diligence in notifying the Supreme Regent and Fraternal and Junior Directors of their projects and activities, along with articles /photos which appear in the local press. These are recorded and reported for our society’s fraternal-community service and charitable contributions.

Several of our members were recognized for their leadership and volunteerism in their communities during the past two years. We congratulate:

Florence Wire - Medora Council, IL.

"Certificate of Merit" from Vicenza, Italy for service to the Italian-American community

Treniece Lee - Alpha Agassiz Council, MA.

"Volunteering with Students" program to refurbish buildings in Jonestown, MI.

Shannen Delabar - Versatility Council, NJ

"2011 Youth Leadership Award" from the New Jersey-New York Fraternal Alliance

Stella Rakowski - Versatility Council, NJ

"2012 Bayonne Senior Volunteer" from Hudson County Administration

AMERICAN FRATERNAL ALLIANCE HONORS

Each year, our Royal Arcanum's Fraternalist of the Year recipient is nominated for the American Fraternal Alliance's (formerly the National Fraternal Congress of America) Annual Award Program. At the Annual Meeting held in September 2011, in Denver, Colorado, Sister Errica Conforto of Claremont Council #1655, Bronx, New York was conferred the honor as the Alliance's Fraternalist of the Year.

This prestigious recognition is bestowed upon the member, who, throughout the past year, exhibited extraordinary acts of fraternalism, provided outstanding volunteer service in the community and uncommon leadership in the local council. Errica was presented with a gold medallion and crystal trophy by the Alliance's Chair of the Board Mark Theisen and President/CEO Joseph Annotti. Additionally, a one thousand dollar honorarium, given by the Alliance and selected by Errica, was made to the Sisters, Servants of Mary, Ministers to the Sick, Bronx Convent. A video presentation highlighting Errica's volunteer endeavors in the community and for her council was

shown at the general session of the Alliance meeting. Several members of the Royal Arcanum, including Supreme Regent Zavitz, Fraternal Director Macon and General Counsel D'Emilio were very happy to participate in the ceremony and celebrate with Sister Errica and Brother Joseph Conforto.

The entire Royal Arcanum Family congratulates Errica on receiving this honor and acknowledges her genuine dedication to advancing fraternalism.

LORRAINE J. D'EMILIO MEMORIAL PROGRAM

In January 2011 the Supreme Council instituted the Lorraine J. D'Emilio Memorial Program. Each year a \$4,000 donation is made to the Lorraine J. D'Emilio Foundation, a 501[c][3] charitable organization to support women who have been diagnosed with gynecologic cancer. Volunteer services provided by the Foundation help women affected by cancer enhance their health and well-being through participation in a professional program of support, education and hope. The Foundation sponsors a monthly support group, an annual workshop delivered by a GYN oncologist, free parking program for patients and their families while undergoing hospital treatments, "Feel Good Again" events and other programs of support for the patients battling cancer.

Sister D'Emilio, our Royal Arcanum "2007 Fraternalist of the Year" and First Runner-Up of the National Fraternal Congress of America, led a life of selfless volunteerism and she inspired our members to give of themselves willingly to help those in need.

CANADIAN FRATERNAL ASSOCIATION- AMERICAN FRATERNAL ALLIANCE

Effective January 1st, 2012 the Canadian Fraternal Association (CFA) became the Canadian Section of the

American Fraternal Alliance. This action provides the opportunity for societies to do business in Canada the ability to access information from the American Fraternal Alliance and build networks of fraternal colleagues.

WEB SITE

Our web site (www.royalarcanum.com) continues to be an excellent mechanism for communicating with our members and guests who explore the site. It contains an overview of our society history and current news relevant to the Royal Arcanum. It provides information on the Supreme Council Sessions and Mini-Vacations in addition to the benefits of membership in the Order. Many forms and applications can be downloaded directly from the site. The Supreme Regent's visitation schedule, roster of Supreme Council Officers and Committees and list of jurisdictional representatives are posted. A useful feature of the website is to offer assistance for our college bound members regarding admission requirements, tuition and other costs, programs offered, sports and other activities and campus life. The college and career planning sections are widely used. An "In Memoriam" section lists the deaths of our members and their councils on a monthly basis.

Bulletin Editor, Patrick Fitzgerald provides our members with interesting information in the "e-Bulletin" section found on the web site.

INSURANCE

The Royal Arcanum offers the following insurance plans:

Whole Life	Term to 25
Single Premium Whole Life	Term to 70
Twenty Payment Life	Final Expense
Life Paid-Up at 65	Graded Benefit

DEATH BENEFITS, MATURED ENDOWMENTS AND SURRENDERS PAID

The Benefits Department in the Home Office processes all death benefit, maturity endowments and surrenders in a most efficient manner.

In the year ending December 31, 2010, the Benefits Department processed 532 death claims and maturity surrenders in the amount of \$7,070,972 and 412 surrenders in the amount of \$1,360,792.

In the year ending December 31, 2011, the Benefits Department processed 760 death claims and maturity endowments in the amount of \$3,204,539 and 698 surrenders in the amount of \$1,666,541.

DISTRIBUTION OF SURPLUS - DIVIDENDS

During the years 2010 and 2011, the distribution of surplus totaled as follows:

2010 - \$138,155

2011 - \$168,913

Dividend payments will continue to be reviewed and evaluated yearly in order to provide equitable dividend payments based upon our society's business operations.

TOTAL PROTECTION IN FORCE

Our society tracks our record of protection in force. The following is a list of the past five years:

2007	\$ 215,705,399
2008	\$ 217,841,000
2009	\$ 268,537,701
2010	\$ 256,958,102
2011	\$ 261,850,658

LIENS AND LOANS ON CERTIFICATES

As of December 31st, 2011 the total amount of Liens and Loans on Certificates was \$ 4,401,859.

STATE LICENSES

The Royal Arcanum is licensed in the following jurisdictions:

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

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

*denotes a limited license

135th ANNIVERSARY SPECIAL OFFER

To celebrate the 135th anniversary of the Royal Arcanum, eligible members have been given the opportunity to participate in a Guaranteed Issue Program whereby they can increase their life insurance coverage by \$3,000, \$5,000 or \$7,500 on either the Twenty-Payment Life or Single Premium Plan, with no medical questions asked and no medical examination required. The

program was made available only as of the anniversary date of the original certificate. The member is given 45 days to respond and submit the assessment to the Home Office.

The program began on September 1, 2011 and will conclude on August 31, 2012. This special offer has been successful for the Order and we are pleased that many members favorably responded to the program.

ACA PRE-NEED POLICIES

The ACA transaction regarding pre-need policies was closed on July 27, 2011. Royal Arcanum acquired 5,658 policies with a total face amount of \$15,096,000. The Order received \$11,864,368 in cash, a \$50,000 mortgage on a house in New Hampshire and a \$5,000 CD held by South Carolina (This money is being held on deposit for our policies in this state).

ANNUITIES

Effective January 1, 2012 the annuity rates are 3.5% the first year and 3% after. Annuities have been approved for Traditional and Roth IRAs. Members can purchase Traditional IRAs up to age 70-1/2 if they are working. Members can purchase Roth IRA's at any age as long as they are working and meet certain income eligibility requirements.

The Canadian Annuity interest rate is also 3.5% the first year and 3% after. The Canadian annuities can be used as a Registered Savings Plan (RRSP) for participants up to age 71.

INTEREST ON CASH ON DEPOSIT

Effective January 1, 2012 the interest rate on cash left on deposit is 3%.

INTEREST ON ADVANCE PREMIUM DEPOSITS

Effective January 1st. 2012 the interest rate on advance premium deposits is 3%.

MARKETING AND SALES

The Society's marketing and sales operations have improved with the agents of our sales force who are writing policies for the Royal Arcanum. Proficiency and persistency ratios are two areas closely monitored by our Coordinator of Agents, Donald G. Foley. In a competitive market it is a challenge to appoint and retain quality agents and have minimal policy lapses. However, proficiency in this area has greatly improved as a result of agent background checks, training programs and the expansion of our insurance portfolio, particularly the final expense and graded benefit plans.

We annually update Royal Arcanum's Illustration Software. Producers can go on line and down load the current version.

Royal Arcanum provides Pre-Need Insurance to Funeral Homes through our sales force. It is administered by CFL in Belleville, Illinois. In Massachusetts and Rhode Island we are equal partners with the Catholic Holy Family Society of Joliet, Illinois. In Connecticut, Royal Arcanum does not share with the Catholic Holy Family Society, but does have its pre-need plans administrated by CFL. The total amount collected in premiums by Royal Arcanum in 2011 was \$902,906.

In the near future the Royal Arcanum will do our own pre-need sales in various states. The sales will be served by CFL but originated by Royal Arcanum.

CONSTITUTION AND LAWS OF THE ORDER

General Counsel has completed a complete revision in PDF format of the Constitution and Laws of the Order including an index. The document is on the web-site and available to everyone.

APPLICATIONS AND FORMS

The MIB now requires all applications containing an authorization to forward the insured's medical information to the MIB. Therefore, all Royal Arcanum applications must be revised, approved and in use before January 1st, 2013.

FORMS COMPLETED ON LINE

Frequently used forms, including "Application for Change in Name", "Direction to Change Beneficiary" and "Change of Sponsor" are now available on our website. The forms can be completed, signed and mailed to the Home Office.

The revised Subordinate and Grand Council Forms are also available on the website. They may be completed on line, printed, and mailed to the Home Office with required signatures.

UNCLAIMED PROPERTY

The State of New York found that many insurance companies:

- (1) would use the Social Security Death Index to determine if an individual was deceased and stop annuity payments, but they would not use the same Social Security Death Index to determine if a death payment was due, or

- (2) leave paid up policies dormant after death and there would be a delay in payment or payment not made at all, or
- (3) borrow from the cash value to pay the premium until the policy lapsed and avoid paying a death benefit.

The State of New York considered any of the above to be unfair claim practices as a result of which an unfair trade practice claim could be brought.

In accord with NY regulations, the Royal Arcanum is using an "official government list of deaths" to determine whether or not any payment is due. Additionally we are working with the Berwyn Group, a company which uses the social security administration file, records from state vital records agencies, federal agencies and their own proprietary death data, all of which are updated regularly. The Home Office is performing the search for all states in which we operate.

Bills are pending in the legislature of some states requiring that unclaimed property be reviewed and remitted to the state. We have a provision in our Constitution regarding unclaimed property. However, if these bills are passed, it is uncertain if the Constitution will hold up.

EMPLOYEE PENSION PLAN

The Royal Arcanum Defined Benefit Pension Plan was frozen, effective December 31st, 2010 and all employees were notified. Over the next seven years (estimated) the plan will continue to be funded until it is "fully funded" , at which time the plan will terminate and be distributed to the participants who can then roll the funds over into their 401 (k) or IRA.

The Royal Arcanum 401(k) Retirement Plan was adopted and took effect on January 1st, 2011 and all employees were informed.

Some of the major provisions of the plan are:

- *Employees are eligible after one year of vesting service.
- *A 3% of compensation safe harbor contribution for all employees who complete 1000 hours of service in one year. Service prior to January 1st, 2011 is considered.
- *A profit sharing plan with six year graded vesting. Contributions are discretionary with the Society.
- *Employees can contribute to their individual plan. There are limits on contributions that vary from year to year.
- *Roth contributions are permitted.

COUNCIL MERGERS & CONSOLIDATIONS

Treasure Coast Council # 2177 in Delray Beach, Florida welcomed the members from Florida Group #2001.

Due to a very limited and elderly membership, Baltimore City Council #357 requested to be dissolved.

Twin Peaks Council #2401 merged with San Jose Council #2384 in California.

Los Angeles Council #1489 was activated in California.

The members of Williamsbridge Council #1416 in the Bronx, New York were transferred to Claremont Council #1655, also in the Bronx, New York.

These actions were approved by the Supreme Regent during this term.

RA/LDS SPORTING EVENTS

Members and friends of the RA/LDS councils continue to actively sponsor family oriented activities, including the annual bowling tournaments and golf outings. In 2011 the 60th anniversary of the bowling tournaments was celebrated in Livonia, Michigan. Fraternalism is in abundance at these spirited events. Donations have recently been made to Ronald McDonald Charities of Chicago Land, Tuberosus Sclerosis Alliance and Children's Hospital of Pittsburgh. These events are a testament to the dedication of the members to volunteer together to ensure that the traditions are carried on for future generations.

NEW PROGRAMS

Under the guidelines of the “**Future is Now**” program, the Executive Committee approved the distribution of funds to our grand councils for the purpose of sustaining and creating activities to promote the Royal Arcanum and its future growth. The program requires jurisdictions to maintain an active grand council and forward an annual report to the Home Office.

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.

CREDIT CARDS

Members now have the option of paying their premiums and making loan payments by using their Visa or Master Card credit cards.

CHECK-O-MATIC

This web-based service allows members in the United States and Canada to have their premium payments made to Royal Arcanum directly from their checking or bank savings accounts.

INVESTMENTS STOCKS AND BONDS PURCHASED-MATURED-REDEEMED

2010	\$9,580,167
2011	\$6,877,403

INVESTMENT INCOME

Our Investment Income for the year ending December 31, 2010 was \$ 4,597,278 and for the year ending December 31, 2011 was \$5,007,515.

The Investment Income ratio on invested assets for the last five years was:

2007	5.4%
2008	5.7%
2009	6.0%
2010	5.59%
2011	5.59%

STANDARD ANALYTICAL SERVICE

The Royal Arcanum utilizes the services of Standard Analytical Service, Inc., an independent organization that analyzes our financial stability. They base their report on statutory financial statements which are filed with state insurance departments. Their report indicates that the Order's solvency has a wide margin of Assets over Liabilities. This confirms financial soundness and a company's ability to meet all

obligations as they become due. The Royal Arcanum's solvency ratio is currently an outstanding 117.36%.

MILEAGE ALLOWANCE

Due to the increased cost of traveling to the Supreme Council Session, and in accordance with Section 139 of the Constitution and Laws, the Executive Committee prescribed an equitable method of travel allowance for members of the Supreme Council other than the seventeen (.17) cents per mile prescribed by the Constitution.

Officers and Representatives traveling by automobile to the 101st Supreme Council Session will be reimbursed at the rate of fifty five and a half (.555) cents per mile, for their actual mileage to the Session, up to a maximum of 500 miles and 500 maximum return miles. Miles will be developed by the Supreme Treasurer.

All Officers and Representatives traveling by air or other means of travel, will be reimbursed actual travel expenses for the most economical and reasonable method of transportation.

A meal allowance will be given to all officers and representatives.

Fraternally Submitted,
William Wire
Carol A. Zavitz
Peter D. Ferrara
Carl J. Krzystofczyk
Kenneth J. Kolek
James E. O'Neill
Donald G. Foley
Cynthia A. Macon
Herbert J. Snyder

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**SESSION COMMITTEES
ONE HUNDREDTH AND FIRST
SUPREME COUNCIL SESSION
AUGUST 13 - 16, 2012**

ASSESSMENTS AND BENEFITS/

BENEFIT CERTIFICATES AND RIDERS: Joseph Tedesco,
Carmen Rodia, Nicole Covelli, Philip Basa

CREDENTIALS COMMITTEE: Anita Ferrara, Richard Macon,
Debbie Young, Freddy DiBartolo

DISTRIBUTION OF REPORTS: Perry L. Whisenant, David
Simpson, Joanie Francis, Maria DiBartolo

**EXECUTIVE ADMINISTRATION/HOME OFFICE
ADMINISTRATION/JUNIOR ORGANIZATION/NEW
COUNCILS AND EXTENSION OF THE ORDER:**

Jackie
Wudkiewicz, Tom Bayliss, Mark Hefner, Alice Mangano

**OFFICIAL BULLETIN AND PUBLICATIONS/STATE AND
SOCIETY RELATIONS:**

Christine Krzystofczyk, Frances
Magnotta, Rosella Berger, Lynda Rodil

SALARY AND COMPENSATION: Tom Bayliss, Jacqueline
Bedard, Jane Merrill

MEMORIAL SERVICE COMMITTEE: Cynthia A. Macon, Jay
Newlin, Carl Krzystofczyk, Janice Brazas, Antal Basa Jr, Herbert
J. Snyder, Carmen Rodia, Louise Reynolds, Karen Lockaby,
Christine Krzystofczyk

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2012 SESSION MEMORIAL COMMITTEES

<u>DECEASED</u>	<u>JURISDICTION</u>	<u>FLOWER BEARER</u>
JOSEPH R. ANTUZZI	CALIFORNIA	JOANIE FRANCIS
MARGIE MORRIS KENNETH LANCE	CAROLINAS	JANE MERRILL PERRY WHISENANT
ALICE MARCELLA	CONNECTICUT	ROSELLA BERGER
MARGUERITE THIBAUT	FLORIDA	JACQUELINE BEDARD
HELEN VLAZNEY CHESTER KOSLA	ILLINOIS	JOANNE COVELLI NICOLE COVELLI
EDWIN J. MICHAEL	MARYLAND	CARMINE CAMPO
BRYAN H. HAMMERSTEN JR. ERNEST Z WANOUS	MINNESOTA	JACQUELINE BERNIER DEBORAH YOUNG
MELBA LOWDEN	MISSOURI	FLORENCE WIRE
RUSSELL J. MASON	NEBRASKA	HILLIE FOLEY
VITOR LINDBERG PRISCILLA (BAJOR) KOLAKOWSKI	NEW JERSEY	RICHARD MACON GENEVIEVE MACON
PAUL SOMUK NANCY GRANCHELLI ANTHONY VICINANZA GEORGE P. LUCAS LOUIS SCORZELLO ROSALIE MAISANO	NEW YORK	FREDDY DIBARTOLO ERRICA CONFORTO AUGUST MAGNOTTA JOE CONFORTO AL SAUSTO MARIA DIBARTOLO
LORRAINE J. D'EMILIO STANTON KOCH JOHN ABOUD	PENNSYLVANIA	ANGELA URSO LILLIE MAE PANICHELLI ROSEMARY WEHBE

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SUPREME REGENT called PERRY WHISENANT, Chairman to read the Report of the Committee on the Distribution of Reports.

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Sister Whisenant presented the following:

**REPORT OF THE COMMITTEE ON
DISTRIBUTION OF REPORTS**

The Committee on Distribution of Reports, to who was referred the various Reports for Distribution, recommends the adoption of the following Resolution:

RESOLVED: That the Reports of the Supreme Regent, Supreme Auditor, Committee on Finance and the Executive Committee be distributed and referred as follows:

**TO THE COMMITTEE ON ASSESSMENTS AND
BENEFITS / BENEFIT CERTIFICATES AND RIDERS**

So much of the Report of the Executive Committee as is contained under the following headings:

1. Royal Arcanum Insurance Agency
 2. Death Benefits, Matured Endowments and Surrenders Paid
 3. Distribution of Surplus-Dividends
 4. Total Protection in Force
 5. Liens and Loans on Certificates
 6. State Licenses
 7. 135th Anniversary Special Offer
 8. ACA Pre-need Policies
 9. Interest on cash on Deposit
 10. Insurance Plans
 11. Disaster Recovery Plan
 12. Interest of Advance Premium Deposits
 13. Annuities
 14. Credit Cards / Check-O-Matic
 15. Investments-Stocks & Bonds-Purchased-Matured-Redeemed
 16. Income
-

**TO THE COMMITTEE ON EXECUTIVE
ADMINISTRATION / HOME OFFICE
ADMINISTRATION/ JUNIOR ORGANIZATION/ NEW
COUNCILS AND EXTENSION OF THE ORDER**

So much of the Report of the Executive Committee as is contained under the following headings:

1. Home Office Operations
2. Junior Department
3. International Fraternal Service Program
4. Fraternal Activities
5. American Fraternal Alliance Honors
6. Lorraine J. D'Emilio Memorial Program
7. Canadian Fraternal Association-American Fraternal Alliance
8. Employee Pension Plan
9. Home Office Building
10. New Programs

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**TO THE COMMITTEE ON OFFICIAL BULLETIN
AND PUBLICATIONS / STATE AND
SOCIETY RELATIONS**

So much of the Report of the Executive Committee as is contained under the following headings:

1. Royal Arcanum Bulletin
2. RA/LDS Sporting Events
3. Web Site
4. Marketing and Sales
5. Applications and Forms
6. Forms Completed On Line
7. Council Mergers and Consolidations
8. Unclaimed Property
9. Constitution and Laws
10. Standard Analytical Service
11. Brochures

.....

SALARY & COMPENSATION

So much of the Report of the Executive Committee as is contained under the following headings:

- 1. Salaries & compensation
- 2. Mileage allowance

This Resolution is signed by the Committee on Distribution of Reports and we move that it be approved and adopted.

Perry L. Whisenant
 David Simpson
 Joanie Francis
 Maria DiBartolo

Report Adopted

SUPREME SECRETARY announced Roll Call of Grand Councils for Resolutions. No Resolutions were presented.

SUPREME REGENT called for the presentation of Session Committee Reports.

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Brother Tedesco presented the following:

**REPORT OF THE COMMITTEE ON
 ASSESSMENTS AND BENEFITS
 AND BENEFIT CERTIFICATES AND RIDERS**

The Committee on Assessments and Benefits and Benefit Certificates and Riders has read the Report of the Supreme Council Executive Committee and is pleased to report on the following:

ROYAL ARCANUM INSURANCE AGENCY

The Royal Arcanum's subsidiary corporation, licensed as an insurance broker filed its annual report for 2011 and 2012. The Society receives commissions on the sales of insurance products when the order has alliances with other insurance carriers.

DEATH BENEFITS, MATURED ENDOWMENTS AND SURRENDERS PAID

We recognize the prompt attention given by the Benefits Department in processing all death benefits, maturity endowments and surrenders.

DISTRIBUTION OF SURPLUS - DIVIDENDS

In 2010, \$138,155 and in 2011, \$168,913 was distributed to Royal Arcanum members in the form of dividends.

TOTAL PROTECTION IN FORCE

The Society charts our protection in force. The latest record (2011) is \$261,850,658.

LIENS AND LOANS ON CERTIFICATES

The total amount of Liens and Loans on Certificates was \$4,401.859 as of December 31, 2011.

STATE LICENSES

The Royal Arcanum is currently licensed in 28 states, the District of Columbia and three provinces in Canada.

135th ANNIVERSARY SPECIAL OFFER

We recognize the Supreme Council Executive Committee for promoting the Guaranteed Issue program during our Society's 135th anniversary year. Eligible members can increase their life coverage without a medical. This program is another indication that the Order values our members.

ACA PRE-NEED POLICIES

In July 2011 the Royal Arcanum -ACA transaction of pre-need policies was finalized. The Order acquired 5,658 policies with a total face amount of \$15,096,000. The Order received \$11,864,368 in cash, a \$50,000 mortgage (NH) and a \$5,000 CD (held by South Carolina for our policies in that state).

ANNUITIES

The annuity rates effective January 1, 2012 are 3.5% the first year and 3% thereafter. Annuities have been approved for traditional and Roth IRAs.

INTEREST ON CASH ON DEPOSIT

Effective January 1, 2012 the interest rate on cash left on deposit is 3%.

INTEREST ON ADVANCE PREMIUM DEPOSITS

Effective January 1, 2012 the interest rate on advance premium deposits is 3%.

CREDIT CARDS

Members can pay their premiums and make loan payments with their VISA or Master Card credit cards.

CHECK-O-MATIC

Members may opt to use this web based service to make premium payments to the Royal Arcanum directly from their checking or bank savings accounts.

INSURANCE PLANS

The Royal Arcanum has a solid portfolio of permanent and term life insurance products to meet individual and family needs.

DISASTER RECOVERY PLAN

We commend the Executive Committee for their attention to the disaster recovery plan and procedures. Recent upgrades include a Barracuda backup server at Royal Arcanum and CPS data center. This mechanism provides the ability for our data to be automatically stored and synchronized off site at CPS and used for recovery in the event of emergency.

INVESTMENTS

Our investments are diligently managed. The investment income ratio on invested assets for the last five years is notable with the two values in this term as: 5.59% for 2010 and 5.59% for 2011.

This Committee acknowledges the actions taken to ensure the stability, future growth and success of our Society and the programs and fraternal benefits provided for our members, as indicated here in our report.

This Report is signed by all members of this Committee and we move for its adoption.

Joseph Tedesco
Carmen Rodia
Nicole Covelli
Philip Basa

Report Adopted.

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Brother Ferry presented the following:

REPORT OF THE JUNIOR COMMITTEE

The Supreme Council Junior Committee would like to extend the appreciation to our officers 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 boys and girls 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. This will hopefully inspire them to become dedicated fraternalists and well rounded individuals who can carry on the Royal Arcanum traditions well into the future.

We would like to commend the Supreme Council Executive Committee in recognizing the need for an update to our scholarship awards and increasing the awards for 2013. Due to the higher cost of education and the rising debt our students face after graduation it is imperative to keep a close eye on the awards and make sure this program endures and evolves with the needs of our young members and remains a benefit to them. The Scholarship program for our juniors and young adults has been a staple program of this society for many years that with close monitoring hopefully will continue to help the junior department and the Royal Arcanum prosper into the future.

In addition, the Junior Bulletin Pages, Grand and Subordinate Council projects etc. are also outstanding examples

of the dedication we have for our juniors. We firmly recommend that we strive to continue making these activities interesting so that they challenge and keep our juniors an active part of the Royal Arcanum. Traditions and new ideas combined 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 souvenir items provided by the fraternal and junior departments for picnics and holiday parties. The boys and girls thoroughly enjoy the items and they are great tools to colorfully and effectively advertise and promote our organization to others. We strongly recommend this benefit be continued for our juniors. Also, in this electronic age we should also consider better use of the internet and our website to promote junior participation. For example putting a topic in the bulletin and having a page on our website where juniors could logon with a password and write about that topic for it to be published in an online Junior Bulletin with articles only written by junior members. Also as an incentive we could attach a grant for later for college. Our Junior's participation in this organization at an early age can only help us stay strong in the future.

While preparing this Junior Committee Report it was communicated that our very dear friend, brother, and fellow committeeman, Edwin "Ed" Calain had passed away after a long valiant battle with cancer. Ed was a continuous member of this Junior Committee for 18 years. He always went above and beyond to help our juniors, this Committee and the Royal Arcanum, he was an Arcanian through and through. Our love, thoughts, and prayers go out to Diane, Ruth and the rest of the Calain family during this very difficult time. May peace be with your Brother and it was a pleasure to serve on this committee with you. You will be missed but not forgotten.

We are grateful for the confidence and trust this Supreme Council gave to us to serve as its Junior Committee by our

election at the 100th Supreme Council Session. We will be forever ready to serve our great society in the future wherever and whenever we are needed.

This Report is signed by the committee members in attendance and we move for its adoption.

Donald E. Ferry, Jr.
Genevieve A. Macon
Edwin K. Calain
Errica Conforto

Report Adopted.

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Brother Macon 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 101st 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 that their obituaries be included in the Session Proceedings and that the memorial program be sent to their families.

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

Richard J. Macon
Joseph Conforto
Margaret Rummel

Report Adopted.

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Brother Macon presented the following:

REPORT OF THE FINANCE COMMITTEE

TO: The Officers and Members of the Supreme Council of
The Royal Arcanum

Dear Brothers and Sisters,

In accordance with Sections 99 and 100 of the Constitution and Laws of the Order, a the Supreme Council committee on Finance met at the Home Office in Boston, Massachusetts 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, 2010 to December 31, 2011.

All claims for Death Benefits, Disability Payments, Withdrawal Equities, Interest Payments on money left on deposit by Members and Beneficiaries and Cash Loans to eligible members 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 examined and reviewed, including follow-up procedures in the monthly billing, late payments and loans in default that are 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 Contingent Funds were checked and the balances verified. The consolidated Accounts were checked with the statements of the depositories and the monthly balances verified. The payroll and Dividend Accounts were examined and found correct.

The examinations included an audit of all transactions made by the Investment Committee for the Consolidated Account. All securities listed in the Report for Morgan Stanley Smith Barney, RBC Trust Dexia, Citizens, and the Insurance Department of North Carolina were checked with the Annual Statement as of December 31, 2011 and found to be correct.

Respectfully submitted,
Joseph R. Macon, FICF, Chairman
Albert Sausto
Ralph Ferrara

Report Adopted.

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Sister Wudkiewicz presented the following:

**REPORT OF THE COMMITTEE ON EXECUTIVE
ADMINISTRATION,
HOME OFFICE ADMINISTRATION, JUNIOR
ORGANIZATION AND
NEW COUNCILS AND EXTENSION OF THE ORDER**

The Committee on Executive Administration, Home Office Administration, Junior Organization and New Councils and Extension of the Order has received the Report of the Supreme Council Executive Committee and has reviewed the following sections:

HOME OFFICE BUILDING

The Home Office in Boston continues to be well maintained to insure a safe and healthy environment. A new boiler was installed, elevator issues were addressed and front window was replaced. The computer room is protected. Tenants have signed new leases. The building, land value, market rent and insurance value/replacement costs were appraised by CB Richard Ellis/New England/Asset Services. The market and land value was appraised at \$2,775,000 and land value approximately \$2,100,000.

HOME OFFICE OPERATIONS

The Proceedings of the 100th Supreme Council Sessions and all quarterly and annual statements were filed in a timely manner. The Home Office annually files the Form 990 (Return of Organization Income tax) which includes the filing for our grand and subordinate councils.

Our actuaries and auditors report that the financial condition, operational results and statements of assets and liabilities are all satisfactory and that our financial records are in accordance with accepted accounting principles.

EMPLOYEE PENSION PLAN

Effective January 1st, 2011 the Royal Arcanum 401(k) Retirement Plan went into effect. Provisions of the plan were thoroughly examined and our employees are eligible to contribute to their individual plan.

CANDAIAN FRATERNAL ASSOCIATION

On January 1st, 2012 the Canadian Fraternal Alliance (CFA) became the Canadian section of the American Fraternal

Alliance. This is a benefit for our society since we operate in both countries.

JUNIOR DEPARTMENT

The Junior Director has encouraged members to engage our juniors in the activities of the councils and in fraternal projects. The Sessions and Mini Vacations provide opportunities for our youth to take part in our family gatherings and in recent years the Junior Committee correlated activities with our summer charitable outreach programs. The educational scholarship, grant and loan programs of the Supreme Council continue to be well promoted and congratulations are extended to all the winners for their academic achievements. Contributions to the RA Scholarship Fund, Inc. (a charitable corporation) are welcomed. Our councils appreciate the wonderful array of gifts which the Supreme Council provides for Christmas parties and summer picnics. The greeting card program for Valentine's Day and Birthdays and the Bulletin pages demonstrate the interest our Society has in our young members. We commend all those responsible for the growth and success of our junior department.

INTERNATIONAL FRATERNAL SERVICE PROGRAM

The International Fraternal Service Program continues to exemplify our allegiance to our organization's greatest attribute, "Charity." We acknowledge the Supreme Council for providing matching funds to our subordinate and grand council projects. In the past two years more than \$22,000 was donated to charitable causes through this program.

FRATERNAL ACTIVITIES

Fraternalism is the heart of our Order and the pulse of our council endeavors. The Fraternal Department is continually developing initiatives to recognize the good works being done

on all councils. The Lend a Hand - Lift a Heart and Legacy of Hope Awards are two such examples introduced during this term. We congratulate our recent "Fraternalist of the Year" - 2010: Marsha Simpson , 2011: Errica Conforto , the recipients of the RA Fraternal Excellency Awards and members who were recognized in their community for exemplary volunteerism and leadership.

Our summer projects in 2010 for the Florida Sheriffs Youth Ranches at Safety Harbor and in 2011 for Operation Comfort in San Antonio were memorable gifting programs which our councils, members and friends embraced with a generous spirit to provide support to these charitable organizations. The Fraternal Events Committee members are acknowledged for their dedication and volunteerism to helping such worthy causes. We thank the Fraternal Director for keeping us informed, welcoming our suggestions and working with our jurisdictions.

AMERICAN FRATERNAL ALLIANCE HONORS

The Royal Arcanum family congratulates Errica Conforto on being conferred the honor of 2011 National Fraternalist of the Year by the American Fraternal Alliance. The presentation was made at the annual meeting in Denver, Colorado in September 2011. Our Supreme Regent, Fraternal Director and General Counsel took part in the ceremonies. We congratulate Errica and extend our gratitude for her commitment to our society and toward the continued growth of fraternalism.

LORRAINE J. D'EMILIO MEMORIAL PROGRAM

The Supreme Council recently instituted this program in which the Royal Arcanum will annually provide support to the Lorraine J. D'Emilio Foundation and its mission of service to women diagnosed with gynecologic cancers and their families. Additionally, councils have the opportunity to participate in the

“Legacy of Hope” service component of the program. In reflection of Lorraine’s selfless example of volunteerism, a charitable cause that is supported by a grand or subordinate council’s project will receive a \$1,000 donation and the council will earn \$300 for its future use. Program brochures are available from the Home Office. We encourage our officers and members to promote this program in the councils and sponsor a “hands on” activity in their community.

NEW PROGRAMS

Council officers will utilize current membership rosters made available through the “Reach Out” program. Funds distributed to the grand councils under the “Future Is Now” program will help promote our society by assisting councils with their activity programs.

Our Committee concurs that the Society has witnessed a productive term on its “Pathway to the Future” and we recognize the fine work done for the Royal Arcanum.

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

Jackie Wudkiewicz
Tom Bayliss
Mark Hefner
Alice Mangano

Report Adopted.

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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 majority of the Committee (since one member is absent) and we move for its adoption.

Ethel M. Reitsema
Janice Brazas
B. Joe Merrill
Harold E. Estes

Report Adopted.

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A Motion was made by Supreme Secretary **KENNETH KOLEK** to recess for lunch at 11:35 am. Session to reconvene at 1:30 pm. Supreme Secretary announced that the Memorial Service will begin promptly at 1:30 pm.

After lunch, "Garden of Remembrance" takes place.

SUPREME REGENT welcomed the assemblage for the afternoon proceedings.

SUPREME SECRETARY called the roll.

SUPREME REGENT called for the presentation of Session Committee Reports.

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Brother D'Emilio presented the following:

**REPORT OF THE LAW COMMITTEE REGARDING
RESOLUTIONS 100.1 THROUGH 100.6 PROPOSED AT
THE 100th SESSION OF THE SUPREME COUNCIL**

Resolution 100.1

To amend section 8 of the Constitution and Laws of the Order to provide "that no elective member of the Executive Committee of the Supreme Council shall hold no other position paid or unpaid other than being an elective member of the Executive Committee."

After review the Law Committee recommends that Resolution 100.1 be rejected for the following reasons:

The proposal contains a double negative ("no elective member" and "no other provision") which cancel each other out and the entire language becomes unintelligible.

Further, such a provision should not be in section 8 but should be in section 92 Duties and Powers of the Executive Committee.

The proposed resolution in its present form is unacceptable.

Resolution 100.1 was withdrawn by Bob Law.

Resolution 100.2

To amend section 16 of the Constitution and Laws of the Order "To add the position of Fraternal Director as a position to be elected by the members of the Supreme Council of the Royal Arcanum."

After review the Law Committee recommends that Resolution 100.2 be rejected for the following reasons:

The position has, for good reason, usually been held by Past Supreme Regents. These individuals have “gone through the chairs” of the Supreme Council and have visited each jurisdiction in the Arcanum several times. The individuals have become familiar with each jurisdiction’s strong and weak points. Past Supreme Regents are familiar with and knowledgeable about the people in each of the jurisdictions. They also know who to contact and how to contact them.

To have the position as elected every two years would mean a tremendous down time and expense to the Order. Each time a new person was elected that individual would have to become familiar with the fraternal aspects of the Royal Arcanum, the operation of each jurisdiction, and the people who are active in each Jurisdiction. This process takes time and money and duplicates what each Supreme Regent already knows.

The Supreme Regent appointed Jackie Wudkiewicz, Judge, Don Ferry Jr and Carmen Rodia, Tellers.

Vote yes for Law Committee position to reject Resolution 100.2. Vote – Yes 39.91 and NO -12.59.

Resolution 100.2 was rejected.

Resolution 100.3

To amend the Constitution and Laws of the Order “To add the Supreme Treasurer as a member of the Executive Committee.”

After review the Law Committee recommends that Resolution 100.3 be rejected for the following reasons:

The Treasurer is assigned certain duties and responsibilities under the Constitution and as such he or she has the

responsibility to report to the Supreme Council and to the Executive Committee. The Treasurer cannot report to himself or herself and cannot wear two hats in the transaction. Accountability is important and if the Treasurer is made a member of the Executive Committee that accountability will be lost. This is a clear deviation from good corporate governance standards. We all recall Enron and Worldcom disasters where corporate officers lacked accountability and were reporting to themselves. The Executive Committee should have the ability to discuss the actions by corporate officers and Senior management in private and with the freedom to speak freely. To make the Treasurer a member of the Executive Committee is a clear deviation from good corporate governance standards.

Vote yes for Law Committee position to reject Resolution 100.2. Vote - YES- 45.56 and NO- 5.94.

Resolution 100.3 was rejected.

Resolution 100.4

To amend section 91(a) of the Constitution and Laws of the Order "To provide that no elective member of the Executive Committee who has served three consecutive terms as an elective member of the Executive Committee be eligible for election to the Executive Committee."

After review the Law Committee recommends that Resolution 100.4 be rejected for the following reasons:

This would be an impossibility. For example, an individual serves a two year term as Orator, a two year term as Supreme Vice Regent and a two year term as Supreme Regent. This by-law would prevent that individual from sitting as an immediate Past Supreme Regent.

Further, this proposal would prevent the Executive Committee from receiving the wisdom and sage advice of individuals who have been out to the various jurisdictions and have met, talked with and been with the people and learned their fraternal needs. It would be a waste of time and money.

Vote yes for Law Committee position to reject Resolution 100.2. Vote - YES- 44.26 and NO- 8.24.

Resolution 100.4 was rejected.

Resolution 100.5

To amend the Constitution and Laws of the Order to provide "the Executive Committee lacks the power to approve the purchase or acquisition of another fraternal society or its members without the full approval by a majority vote of the members of the Supreme Council of the Royal Arcanum."

After review the Law Committee recommends that Resolution 100.5 be rejected for the following reasons:

This subject is already covered in The Constitution and Laws of the Order and the Statutes of the Commonwealth of Massachusetts. Such laws provide that the Society cannot merge or acquire another fraternal society without the approval of the Supreme Council. Members may remember the merger we had with LDS in which all the members of the Supreme Council, except for one, voted in favor of the merger.

The purchasing and sale of assets of investments of the Society has always been in the province of the Executive committee. It appears that this proposal is directed at the acquisition and assumption of ACA certificates. The ACA transaction was proposed and explained to the Supreme Council members by General Counsel at the 98th, 99th and 100th Supreme

Council Sessions. Questions were answered and at no time did any member of the Supreme Council voice an objection.

The Royal Arcanum was losing members at a tremendous rate. Between deaths and surrenders, membership was waning, participation was low, premiums were down, voluntary production was at an all time low and agent production was not picking up the slack. Acquiring “books of business” from other societies was the only viable method to keep the Royal Arcanum vibrant and active. Contrary to the proposer’s position, the Royal Arcanum is not responsible for any of the debts or liabilities of ACA. We are only responsible for the certificates that were acquired. Those members bring with them any active councils which breathe life and participation into our society.

The Societies financial results have been great and that allows us to continue to pay dividends to our members.

Vote yes for Law Committee position to reject Resolution 100.5. Vote – YES- 46.56 and NO- 3.94.

Resolution 100.5 was rejected.

Resolution 100.6

To amend the Constitution and Laws of the Order “To include the following qualifications that General Counsel or any member or employee of General Counsel’s staff not hold any office or position in the Supreme Council and his or her input be limited to legal matters.”

After review the Law Committee recommends that Resolution 100.6 be rejected for the following reasons:

It appears that the proponent of this proposal wants to put a muzzle on General Counsel. The authority and duties of the

General Counsel are set forth in section 93 of the Constitution and Laws. General Counsel shall have general supervision and control over litigation, claims and **other matters entrusted to his care under the direction of the Executive Committee.** The provision has worked for over 135 years.

It has always been within the province of the Executive Committee to ask General Counsel's opinion on many subjects that arise as they would request opinions from any expert or person with experience in matters of law and business. That prerogative should not be taken away from the Executive Committee. In today's environment every Committee needs all the help, support and advice that they can get.

Vote yes for Law Committee position to reject Resolution 100.5. Vote - YES- 44.91 and NO- 2.94.

Resolution 100.6 was rejected.

Respectfully submitted,
Paul F. D'Emilio, Esq., Chairman
Karen Lockaby, Esq., Member
Antal Basa, Jr., Member

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Sister Krzystofczyk presented the following:

**REPORT OF THE COMMITTEE ON
OFFICIAL BULLETIN AND PUBLICATIONS
AND STATE AND SOCIETY RELATIONS**

The Committee on the Official BULLETIN and Publications and State and Society Relations has read the sections of the report submitted by the Supreme Council Executive Committee and presents the following to the Supreme Council Session:

ROYAL ARCANUM BULLETIN

The Society's quarterly magazine, the BULLETIN is favorably received by our members in all jurisdictions. It is a great informational vehicle to introduce prospective members to our Society. Each issue features topics of interest, news items from our councils and product reviews. The "E-Bulletins" provide additional articles, photos, puzzles and activities for our members' enjoyment.

We join the Executive Committee in encouraging our members to submit articles and photos of the fine work and community volunteerism being rendered by our members in their hometowns.

CONSTITUTION AND LAWS OF THE ORDER

The governing book of the Order is available from the website in PDF format.

APPLICATIONS AND FORMS

We note that in accordance with the MIB guidelines, the Royal Arcanum applications need to be revised, approved and in use before the 1st of January 2013.

FORMS COMPLETED ON LINE

Frequently used forms including change of name, change of beneficiary and change of sponsor are available from the website. Additionally, the subordinate and grand council annual report forms can be downloaded, completed on line, printed and mailed to the Home Office with required signatures.

UNCLAIMED PROPERTY

In compliance with New York regulations, the Royal Arcanum is using an “official government list of deaths” to determine if persons are deceased and if death payments are due. The Home Office is performing the search for all states in which we do business.

MARKETING AND SALES

The Committee is pleased to note that the proficiency and persistency ratios of our sales force have greatly improved as a result of agent background checks, training programs, and the availability of the final expense and graded benefit plans. Pre-need sales are doing well for our society.

COUNCIL MERGERS & CONSOLIDATIONS

We recognize that for a variety of reasons, a few councils during this term merged or were dissolved and one was reactivated. In joining councils the possibility exists to strengthen membership and increase council work and activity.

RA/LDS SPORTING EVENTS

The annual bowling tournaments and golf outings are terrific fraternal gatherings which bring members and friends together; a tradition which our members should take great pride in. Charitable donations have been made to children’s charities on behalf of the participants of these spirited activities.

STANDARD ANALYTICAL SERVICE

We are pleased to report that the Order’s solvency ratio is an outstanding 117.36%, confirming the Royal Arcanum’s financial soundness and ability to meet all obligations as they become due.

WEB SITE

Our web site (www.royalarcanum.com) provides an overview of our society, current news, college and career planning tools, session and mini vacation announcements, E-Bulletin and other interesting topics. This committee recognizes the action taken to post an “In Memoriam” section.

BROCHURES

Informational materials are always available from the Home Office. The brochures highlight our scholarship, grant and educational loan programs.

This committee acknowledges the Supreme Council Executive Committee’s diligence in “keeping the society current” and our councils and members well-informed.

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

Christine Krzystofczyk
Frances Magnotta
Rosella Berger
Lynda Rodil

Report Adopted.

SUPREME REGENT called for a Motion to recess at 4:45 pm to reconvene on Tuesday morning at 9:00 am.

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

OFFICE	NAME	ADDRESS	COUNCIL	GRAND COUNCIL
*Supreme Regent	Carol Zavitz	4036 Acorn Crescent, Windsor, ON, N8W 5R1	Coronation #2224	Ontario
*Supreme Vice Regent	Peter D. Ferrara	928 McKean St, Philadelphia, PA, 19148	Integrity #586	Pennsylvania
*Supreme Orator	Carl Krzyzostofczyk	417 So. Helena Ave, Mt. Prospect, IL, 60056	Melora #1648	Illinois
*S, Past Supreme Regent	William J. Wire	4708 N. Thatcher Ave, Norridge, IL, 60706	Melora #1648	Illinois
*Supreme Secretary	Kenneth J. Kolek	61 Batterymarch St, Boston, MA 02110	Pawtucket #537	Rhode Island
Supreme Treasurer	John D. Crisanti	61 Batterymarch St, Boston, MA 02110	Alpha-Agassiz #1	Massachusetts
Supreme Auditor	Joseph R. Macon	24 E. 43 rd St, Bayonne, NJ 07002	Bayonne #695	New Jersey
Supreme Chaplain	Donald E. Ferry, Sr.	241A Riverside Road, Medford, MA 02155	Alpha-Agassiz #1	Massachusetts
Supreme Guide	David Covelli	124 Cornell Ct, Glenview, IL, 60026	Ft. Dearborn #278	Illinois
Supreme Warden	Robert Galdon	576 Herrick Dr, Dover, NJ 07801	Bayonne #695	New Jersey
Supreme Sentry	Louise Reynolds	13110 Via Vesta, Delray Beach, FL 33448	Treasure Coast #2177	Florida
*Elected Members Executive Committee	James E. O'Neill	6196 Kaski Ct, San Jose, CA 95123	San Jose #2384	California
	Donald G. Foley	6372 Harbour Club Dr, Lake Worth, FL	Wmsbridge #1416	New York
	Cynthia A. Macon	24 E. 43 rd Street, Bayonne, NJ 07002	Versatility #2501	New Jersey
	Herbert J. Snyder	604 Washington Sq. S #902, Philadelphia, PA 19106	Integrity #586	Pennsylvania
Committee on Laws	Paul F. D'Emilio	905 W. Sproul Rd, Ste 105, Springfield, PA 19064	Integrity #586	Pennsylvania
	Antal Basa, Jr.	8 Benjamin Dr, So. Easton, MA 02375	Alpha-Agassiz #1	Massachusetts
	Karen Lockaby	100 Ridge Road, Smithfield, RI 02917	Pawtucket #537	Rhode Island
Committee on Finance	Joseph R. Macon	24 E. 43 rd St, Bayonne, NJ 07002	Bayonne #695	New Jersey
	Albert Sausto	3374 Campbell Dr, Bronx, NY 10465	Claremont #1655	New York
	Ralph Ferrara	920 McKean Street, Philadelphia, PA 19148	Integrity #586	Pennsylvania
Supreme Trustees	Gilles Bedard	14 Rue De Mtuy, Boucherville, QUE, J4B 4T1	Maisonneuve #2219	Quebec
	Diane Calain	2628 Lyntz Rd, Lordstown, OH 44481	Republic #2197	Ohio
	Tammy Fluegge	2435 Waterfront, Imperial, MO 63052	Hawthorne #2491	Missouri
	Jay Newlin	328 Summit Ave, Jenkintown, PA 19046	Integrity #586	Pennsylvania
Committee on Juniors	Donald E. Ferry, Jr.	241 A Riverside Ave, Medford, MA 02155	Alpha-Agassiz #1	Massachusetts
	Edwin K. Calain	2628 Lyntz Road, Lordstown, OH 44481	Republic #2197	Ohio
	Genevieve A. Macon	24 E. 43 rd St, Bayonne, NJ 07002	Versatility #2501	New Jersey
Committee on Appeals	Ferrica Conforto	2033 Colonial Drive, Bronx, NY 10461	New York	New York
	Harold E. Estes	PO Box 322, Ft. Valley, GA 31030	Peach #2466	Georgia
	Eithel Reitsema	45 Holland Ave, Demarest, NJ 07627	Merritt #1974	New Jersey
	B. Joe Merrill	332 Morgan Branch Rd, Weaverville, NC 28787	Rhododendron #701	Carolina
	Janice Brazas	2826 Valley Drive, Brownstown, MI 48174-9699	Detroit #21A	Michigan
Past Supreme Regents	Edward A. Vicinanza	6764 Pear Leaf Ct, Springhill, FL 34606	Wmsbridge #1416	New York
	Joyce A. Crawford	3052 Raymond Ave, Roslyn, PA 19001	Germantown #1029	Pennsylvania
	Robert H. Law III	80 Business Park Dr, Ste 304, Armonk, NY 10504	Dobbs Ferry #1823	New York
	Donald G. Foley	6372 Harbour Club Dr, Lake Worth, FL	Wmsbridge #1416	New York
	James E. O'Neill	6196 Kaski Ct, San Jose, CA 95123	San Jose #2384	California
	Cynthia A. Macon	24 E. 43 rd St, Bayonne, NJ 07002	Versatility #2501	New Jersey
	August Magnotta	3379 Campbell Drive, Bronx, NY 10465	Claremont #1655	New York
	Herbert J. Snyder	604 Washington Sq. So. #902, Phila, PA 19106	Integrity #586	Pennsylvania
Life Member of the Supreme Council	William J. Wire	4708 N. Thatcher Ave, Norridge, IL, 60706	Melora #1648	Illinois
	Joseph J. Radecki, Sr.	352 Hornel St, Baltimore, MD 21224	Carrollton #357	Maryland
	Joseph R. Macon	24 E. 43 rd Street, Bayonne, NJ 07002	Bayonne #695	New Jersey

*Executive Committee

REPRESENTATIVES FROM GRAND COUNCILS

JURISDICTION	NAME	ADDRESS	COUNCIL	DATE
Massachusetts	Polly Veino	21 Beech Street, Cambridge, MA 02141	Alpha-A gassiz #1	May 07, 2011
Massachusetts	Lynnda Rodil	44 Wycliff Ave, W Roxbury, MA 02132	Alpha-A gassiz #1	May 07, 2011
Massachusetts	* Jessica Johnson	1 Washington Ave, Bldg 17-5A, Morristown NJ 07960	Alpha-A gassiz #1	May 07, 2011
Massachusetts	* Philip Basa	92 Quincy Avenue, Brockton, MA 02302	Alpha-A gassiz #1	May 07, 2011
Massachusetts	* Antal Basa Sr.	78 Hampshire Street, Methuen, MA 01844	Alpha-A gassiz #1	May 07, 2011
Ohio	* Raymond Bonness	5635 West Dr, Brunswick, OH 44212	Lakewood #5	June 24, 2012
Ohio	David Simpson	220 Potters Circle, Girard, OH 44420	Lakewood #5	June 24, 2012
Illinois	Nicole Covelli	124 Cornell Ct, Glenview, IL 60026	Ft. Dearborn #278	June 04, 2012
Illinois	* Christine Krzystofczyk	417 So. Helena Ave, Mt. Prospect, IL 60056	Medora #1648	June 04, 2012
Illinois	Leigh Sportun	78 W 861 Big Timber, Hampshire, IL 60140-8350	Ft. Dearborn #278	June 04, 2012
New York	Maria Di Bartolo	1313 Puritan Avenue, Bronx, NY 10461	Claremont #1655	June 05, 2011
New York	Frances Magnotta	3379 Campbell Dr, Bronx, NY 10465	Claremont #1655	June 05, 2011
New York	Carmine Campo	2500 Belmont Ave #4B, Bronx, NY 10458	Claremont #1655	June 05, 2011
New York	Joseph Contorto	2033 Colonial Avenue, Bronx, 10461	Claremont #1655	June 05, 2011
New York	Freddy DiBartolo	1313 Puritan Avenue, Bronx, NY 10461	Claremont #1655	June 07, 2009
Pennsylvania	Joseph Tedesco	1900J JFK Blvd, #A1204, Philadelphia, PA 19103	Claremont #1655	June 09, 2012
Pennsylvania	* Jay Newlin	328 Summit Ave, Jenkintown, PA 19046	Integrity #586	June 09, 2012
Pennsylvania	Anita Ferrara	920 McKean Street, Philadelphia, PA 19148	Integrity #586	June 09, 2012
Pennsylvania	Carmen Rodia	100 Canopy Lane, Sewell, NJ 08080	Integrity #586	June 09, 2012
Missouri	Chad Barton	2435 Waterfront, Imperial, MO 63052	Hawthorne #2491	June 20, 2012
Ontario	Debbie Young	RR #1, 7026 Howard Ave, Oldcastle, ON N0R 1L0	Coronation #2224	May 05, 2012
Ontario	Tom Bavliss	2900 Ruth Road, Windsor, ON, Can N8R 2H7	Coronation #2224	May 05, 2012
New Jersey	Margaret Rummel	55 Brookfield Ave, Nutley, NJ 07110	Kampton #1545	June 11, 2011
New Jersey	Richard Macon	24 E. 43rd Street, Bayonne, NJ 07002	Bayonne #695	June 11, 2011
New Jersey	Stella Rakowski	36 New Street, Bayonne, NJ 07002	Versatility #2501	June 11, 2011
New Jersey	Rosella Berger	45 Stanford Avenue, W. Orange, NJ 07052	Woodside #1358	June 11, 2011
Carolina	Jane Merrill	332 Morgan Branch Rd, Weaverville, NC 28787	Rhododendron #701	June 09, 2012
Carolina	Perry Whisenant	130 Morgan Trace Dr, Valdeese, NC 28690	Rhododendron #701	June 09, 2012
Rhode Island	Judy Kolek	9 Angle Street, Pawtucket, RI 02860	Pawtucket #537	June 16, 2012
Rhode Island	Jackie Wudkiewicz	16 Arch St, Pawtucket, RI 02860	Pawtucket #537	June 16, 2012
Quebec	Jacqueline Bedard	14 Rue De May, Boitcheville, Que, Can J4B 4T1	Jeanne Mance #2490	June 02, 2012
Quebec	Jacqueline Bernier	8324 Du Mail, Ville D Anjou, PQ H1K 1Z6	Jeanne Mance #2490	June 02, 2012
Florida	Charlotte Brill	5087B Poppy Place, Delray Beach, FL 33484	Treasure Coast #2177	May 04, 2012
Florida	Louis Brill	5087B Poppy Place, Delray Beach, FL 33484	Treasure Coast #2177	May 04, 2012
Michigan	Mark Hefner	15108 Nola, Livonia, MI 48154	Detroit #21A	June 04, 2011
Michigan	* Keith Ambuster	15691 Liverpool, Livonia, MI 48154	Detroit #21A	June 04, 2011
California	Jeanie Francis	6196 Kasaki Court, San Jose, CA 95123	San Jose #2384	June 26, 2011
California	Alice Mangano	5734 Orchard Park Dr, San Jose, CA 95123	San Jose #2384	June 26, 2011

*First Time Representatives

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

Resorts Hotel
Atlantic City, NJ
August 14, 2012

SUPREME REGENT welcomed assemblage.

SUPREME SECRETARY took roll call.

SUPREME REGENT request
eds Chairman of the Credentials Committee to introduce any
visitors.

- Joanne Covelli, Ft. Dearborn Cl #278, Illinois
- Hillie Foley, Treasure Coast Cl #2176, Florida
- Matthew D'Emilio, Integrity Cl #586, Pennsylvania
- Lisa Kolek, Pawtucket Cl #537, Rhode Island
- Antoinette Malone, Integrity Cl #586, Pennsylvania
- Bob Tucker, Integrity Cl #586, Pennsylvania
- Nancy Tucker, Germantown Cl #1029, Pennsylvania
- Virginia Lauzon, Coronation Cl #2224, Ontario
- Salvatore Pezzolanti, Delong Cl #725, New York
- Carmine Rodia, Integrity Cl #586, Pennsylvania
- Stella Rakowski, Versatility Cl #2501, New Jersey
- Marsha Simpson, Republic Cl #2197, Ohio
- Florence Wire, Medora Cl #1648, Illinois
- Morgan Young, Coronation Cl #2224, Ontario

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A Motion was made by **DONALD G. FOLEY**:

"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.”

SUPREME REGENT thanked the members who participated in the “Garden of Remembrance” memorial tribute for our recently departed fraternal brothers and sisters.

SUPREME REGENT announced that the “1105” Royal Purple Achievement Award presentation will now take place.

‘1105’ Royal Purple Achievement Award Presentation

SUPREME REGENT called for Session Committee Reports.

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Brother Bayliss 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, 2012 and ending August 31, 2013:

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, INVESTMENT COMMITTEE	\$ 5,000.00

1 st ELECTIVE MEMBER, EXECUTIVE COMMITTEE	\$ 9,000.00
2 nd ELECTIVE MEMBER, EXECUTIVE COMMITTEE	\$ 9,000.00
3 rd ELECTIVE MEMBER, EXECUTIVE COMMITTEE	\$ 9,000.00
4 th ELECTIVE MEMBER, EXECUTIVE COMMITTEE	\$ 9,000.00

RESOLVED: That yearly salaries, payable monthly, be allowed the following named officers for the period beginning September 1, 2013 and ending August 31, 2014:

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, INVESTMENT COMMITTEE	\$ 5,000.00
1 st ELECTIVE MEMBER, EXECUTIVE COMMITTEE	\$ 9,000.00
2 nd ELECTIVE MEMBER, EXECUTIVE COMMITTEE	\$ 9,000.00
3 rd ELECTIVE MEMBER, EXECUTIVE COMMITTEE	\$ 9,000.00
4 th ELECTIVE MEMBER EXECUTIVE COMMITTEE	\$ 9,000.00

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

CHAIRMAN, COMMITTEE ON LAWS	\$ 2,500.00
SECOND MEMBER, COMMITTEE ON LAWS	\$ 1,500.00
THIRD MEMBER, COMMITTEE ON LAWS	\$ 1,500.00
SECOND MEMBER, COMMITTEE ON FINANCE	\$ 2,500.00
THIRD MEMBER, COMMITTEE 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 \$500.00 bi-annually, paid annually.

2. Mileage and Per Diem

That the Supreme Treasurer issue meal allowances in the amount of \$185 to all Representatives and Supreme Council Officers who are present at the 101st Supreme Council Session meetings. And that he be authorized to reimburse Representatives and Supreme Council Officers auto mileage allowance of .555 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.

Tom Bayliss
Jane Merrill
Jacqueline Bedard

Report Adopted.

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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 2013 - 2014**

- **INCOME**

Premium Income	2,900,000	2,800,000
Preneed	1,200,000	1,400,000
Bond Income	4,900,000	4,800,000

Dividend Income	400,000	400,000
Real Estate	75,000	75,000
Loan Interest	<u>250,000</u>	<u>250,000</u>
Total Income	9,725,000	9,725,000

- Does not reflect Annuities

BENEFITS

Death / Maturity	2,500,000	2,500,000
Pre-Need	2,000,000	2,000,000
Surrender	1,400,000	1,400,000
Refunds to members	175,000	175,000
Commissions	300,000	300,000
Taxes	130,000	130,000
Decrease in Reserves (Life Insurance)	(600,000)	(600,000)
Interest on Annuity Deposits	<u>750,000</u>	<u>800,000</u>
Total Benefits	6,655,000	6,605,000

EXPENSES

RENT

71005-100	Boston	80,000	80,000
71005-300	Electric	8,000	8,000

SALARIES & COMPENSATION

71010-100	Home Office Employees	810,000	825,000
71010-200	Fraternal Field Department	48,000	48,000
71010-300	Executive Committee	61,000	61,000
71010-350	Investment Committee	12,500	12,500
71010-400	Other Officers & Committees	178,500	187,000
71010-450	Sales Force	120,000	120,000
71010-500	Bulletin	25,000	25,000
71010-700	Chief Agent of Canada	15,000	15,000

INSURED BENEFIT PLAN FOR EMPLOYEES

71015-100	Pension Plan & 401K		
	Contribution	320,000	320,000
71015-200	Health	160,000	170,000
71015-300	Life & Dental	15,000	15,000
71035-000	OTHER EMPLOYEE WELFARE		
	-Educational Classes	1,000	1,000
	LEGAL FEES & EXPENSES		
71050-100	Retainer Fees	105,000	105,000
71050-200	Other	10,000	10,000
	-West Law, Misc Expenses		
	MEDICAL EXAMINATION FEES		
71055-100	Medical Examination Fees	5,000	5,000
71055-200	MIB Inspection Report	10,000	10,000
71055-300	Medical Examiner Retainer	12,000	12,000
	TRAVELING EXPENSES		
71075-100	Life	75,000	75,000
71075-200	Fraternal	50,000	30,000
71080-000	ADVERTISING	2,000	2,000
	POSTAGE AND TELEPHONE		
71085-100	Local & Long Distance	10,000	10,000
	Telephone-Home Office		
71085-300	Express Mail & Shipping	20,000	20,000
71085-400	Postage	30,000	30,000
71085-500	Miscellaneous	2,500	2,500
	-Fraternal Department		
71085-700	Telephone-Sales Agents	1,500	1,500
71090-100	PRINTING AND STATIONARY	25,000	30,000
71095-000	COST OR DEPRECIATION OF FURN. & EQUIP.	15,000	15,000

71100-000	RENTAL OF EQUIPMENT		
71105-000	LODGE SUPPLIES LESS \$	0	2,000
	FROM SALES		
	-Purchase of Jewels & Engraving		
71110-000	BOOKS & PERIODICALS	1,000	1,000
	BUREAU & ASSOCIATION DUES		
71115-100	American Fraternal Alliance-	5,000	5,000
	CFA- Fraternal Congress		
	INSURANCE, EXCEPT ON REAL ESTATE		
71120-100	Bonding	5,000	5,000
71120-200	Directors & Officers Liability	20,000	20,000
71120-400	Workmen's Compensation	3,000	3,000
71120-500	Agent E&O	0	0
	COLLECTION & BANK SERVICE CHARGES		
71130-100	Custodial & Advisory Fees	28,000	28,000
	-RBC Dexia & Morgan Stanley Smith Barney		
71130-200	Other	12,000	12,000
	-TD Bank & Royal Bank Dexia Charges		
71135-100	SUNDRY GENERAL EXPENSES	35,000	35,000
	-Office Supplies, Payroll Exp. & Miscellaneous		
	FEES OF ACCOUNTANTS & ACTUARIES		
7114-100	Actuarial Fees	15,000	115,000
	-Allan Ferrone-CPS (US) & Derek Hodge (Canada)		
71140-200	Auditing Fees	55,000	55,000
	-Vision Financial Group (US) John Milnes (Canada)		
	SCHOLARSHIPS		
71145-100	Competitive Scholarship	35,000	35,000

	FIELD EXPENSE ALLOWANCE		
71150-100	Field Expense	10,000	10,000
	-LIMRA (Agent background Checks, Questionnaire to new members)		
71150-200	Agent Mailings & Sales Leads	20,000	20,000
71150-300	Preneed	125,000	125,000
	-Shared expenses with CFL		
	OFFICIAL PUBLICATION		
71165-100	Printing of Bulletin	33,000	33,000
71165-200	Postage	19,000	19,000
71165-300	Miscellaneous	1,000	1,000
	-Expenses of Bulletin Editor (Equipment, Classes, Software, Photography)		
	EXPENSE OF SUPREME LOGE MEETINGS		
71170-100	Travel		30,000
71170-200	Per Diem		50,000
71170-400	Miscellaneous		30,000
	FRATERNAL ASSISTANCE		
71180-100	Subordinate Council	15,000	15,000
71180-200	Grand Council	40,000	40,000
71180-250	Prize Trip	20,000	20,000
71180-270	Gift Redemption	3,000	3,000
71180-300	International Fraternal Service Program	15,000	15,000
71180-400	Junior Promotion	15,000	15,000
	-Bulletin Prizes, Giveaways		
71180-600	Supreme Regent-Promotion	20,000	20,000
	-Production Incentives & Giveaways		
	ELECTRONIC DATA PROCESSING		
71205-100	Service Fees	60,000	60,000
	-CPS, (Disaster Recovery, ADS, Firewall, log monitoring)		

71205-300	Software & Maintenance on Equipment & Web Site	40,000	40,000
	Total Expenses	2,977,000	3,097,500
	Gain from Operation	93,000	22,500

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 the Supreme Secretary, Ken Kolek:

RESOLVED: That with the approval of the Executive Committee, the Budget for January 1, 2013 to December 31, 2013 and January 1, 2014 to December 31, 2014, may be increased up to fifteen percent if circumstances warrant such action."

Motion Carried.

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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.

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

Gilles Bédard
Diane Calain
Tammy Fluegge

.....

Nomination of Officers and Committees for 2012-2014: SUPREME REGENT called on Chairman Bill Wire for a nomination.

Brother Snyder nominated Peter Ferrara for the Office of Supreme Regent for 2012-2014.

Brother Ferrara accepted the nomination.

PETER FERRARA nominated the Slate of Officers selected by the Nominating Committee (as included on the distributed list). WILLIAM WIRE, as Chairman of the Nominating Committee, read the Officers and Committees, asking for any additional Nominations after each.

There were nominations from the floor. Brother Richard Macon nominated Sister Louise Reynolds for Supreme Guide and Brother Richard Macon was nominated for Supreme Sentry by Rosella Berger.

Motion to close Nominations.

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SUPREME REGENT announced that the Legion of Honor Presentation will take place at 5:30 pm and invites everyone to attend.

The Supreme Regent called for a Motion to adjourn 4:45 pm, for the session to reconvene on Wednesday, August 15, 2012 at 10:20 am.

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

Resorts Hotel
Atlantic City, NJ
August 15, 2012

The Session reconvened at 10:20 am.

SUPREME REGENT welcomed assemblage.

SUPREME SECRETARY took roll call.

SUPREME REGENT called for Committee Reports.

Brother Ferry presented the following Motion:

Dear Brother Chairman,

I move, that since there are not contested positions on the committee of Trustees, Appeals and Juniors, that the current chairperson for their committee, Gilles Bedard for Trustees, Ethel Reitsema for Appeals and myself, Donald E. Ferry, Jr. for Juniors remain the same until the next session.

Motion Approved.

ELECTION OF OFFICERS

SUPREME REGENT asked WILLIAM J. WIRE to be Chairman of Elections.

CHAIRMAN WIRE appoints 1 Judge and 2 Tellers.

The Chairman of Elections Committee appointed Mark Hefner as Judge and Jessica Johnson and Ralph Ferrara as Tellers.

A Motion is made by **PAUL F. D'EMILIO:**

“I move that if there is but one nominee for any office, the Chairman declare the nominations closed and directs the Secretary, Kenneth J. Kolek, 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.”

.....

SUPREME REGENT

Brother Peter D. Ferrara of Pennsylvania was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Brother Ferrara was elected Supreme Regent.

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SUPREME VICE-REGENT

Brother Carl J. Krzystofczyk of Illinois was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Brother Krzystofczyk was elected Supreme Vice Regent.

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SUPREME ORATOR

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 Supreme Orator.

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SITTING PAST SUPREME REGENT

Sister Carol A. Zavitz of Ontario was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Sister Zavitz was elected Sitting Past Supreme Regent.

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SUPREME SECRETARY

Brother Kenneth J. Kolek of Rhode Island was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Brother Kolek 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.

.....

SUPREME AUDITOR

Brother Joseph R. Macon 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.

.....

SUPREME CHAPLAIN

Brother Donald E. Ferry Sr. of Massachusetts was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Brother Ferry was elected Supreme Chaplain.

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SUPREME GUIDE

Brother David W. Covelli of Illinois was nominated by the Nominating Committee. Sister Louise Reynolds of Florida was nominated by Richard Macon

There being no further nominations, the Chairman declared nominations closed and appropriate ballots were distributed to Officers and Representatives. Judge Mark Hefner announced that Brother Covelli received 46 votes and Sister Reynolds received 16 votes. 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. Brother Richard Macon of New Jersey was nominated by Rosella Berger.

There being no further nominations, the Chairman declared nominations closed. Brother Macon withdrew his nomination and Sister Reynolds 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**

Brother Herbert J. Snyder of Pennsylvania was nominated by the Nominating Committee. There being no further nominations, Brother Snyder was elected Third Elective Member of the Executive Committee.

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**FOURTH 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 Fourth Elective Member of the Executive Committee.

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COMMITTEE ON LAWS

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

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COMMITTEE ON FINANCE

Brothers Albert Sausto of New York and Ralph Ferrara of Pennsylvania were nominated by the Nominating Committee. There being no further nominations, Brother Sausto was elected Second Member of the Committee on Finance and Brother Ferrara was elected Third Member of the Committee on Finance.

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SUPREME TRUSTEES

Brothers Gilles Bedard of Quebec, Sister Diane Calain of Ohio, Brother Louis Brill of Florida and Brother Jay Newlin of Pennsylvania were nominated by the Nominating Committee. There being no further nominations, Brother Bedard was elected Chairman of the Supreme Trustees, Sister Calain was elected Second Supreme Trustees and Brother Brill was elected Third Member of the Supreme Trustees and Brother Jay Newlin was elected Fourth Member of the Supreme Trustees.

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COMMITTEE ON JUNIORS

Brother Donald E. Ferry, Jr. of Massachusetts and Sister Genevieve A. Macon of New Jersey, Sister Anita Ferrara of Pennsylvania, Sister Maria DiBartolo were nominated by the Nominating Committee. There being no further nominations, Brother Ferry was elected Chairman of the Committee on Juniors, Sister Macon was elected Second Member of the Committee on Juniors, Sister Ferrara was elected Third Member of the Committee on Juniors and Sister DiBartolo was elected Fourth Member of the Committee on Juniors. Edwin K. Calain was elected as Honorary Member.

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COMMITTEE ON APPEALS

Sister Ethel Reitsema of New Jersey, Sister Tammy Fluegge of Missouri and Sister Marsha Simpson of Ohio and Brother B. Joe Merrill of the Carolinas were nominated by the Nominating Committee. There being no further nominations, Sister Reitsema was elected Chairman of the Committee on Appeals, Sister Fluegge was elected Second Member of the Committee on Appeals, Sister Simpson was elected Third Member of the

Committee on Appeals and Brother Merrill was elected Fourth Member of the Committee on Appeals.

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

The Supreme Regent announce that the Fraternal Project Boardwalk for the Lorraine J. D’Emilio Foundation would begin at 12:00 noon. Three were over 100 participants who volunteered for the walk.

Supreme Treasurer John Crisanti recognized Donald G. Foley and Robert H. Law III as Life Members of the Supreme Council.

SUPREME REGENT called for a Motion to recess at 10:50 am to reconvene on Thursday, August 16th at 10:00 am.

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**SUPREME COUNCIL OF THE ROYAL ARCANUM
FOURTH DAY’S PROCEEDINGS
MORNING SESSION**

Resorts Hotel
Atlantic City, NJ
August 16, 2012

The Session reconvened at 10:00 am.

SUPREME REGENT welcomed the assemblage.

SUPREME SECRETARY took roll call.

Absent were Alice Mangano, Joe Macon, Tammy Fluegge, Gilles Bedard, Diane Calain and Harold Estes.

SUPREME REGENT requested Chairman of the Credentials Committee to introduce any visitors.

- Lillie Mae Panichelli, Integrity Cl, Pennsylvania
- Micheline Boisclair, Jeanne Mance Cl, Quebec
- Richard Phillips, Railroad Cl, Colorado
- Ellen Phillips, Railroad Cl, Colorado
- Concetta DePalma, Claremont Cl, New York
- Lillian DePalma, Claremont Cl, New York
- Elizabeth Chiechi, Claremont Cl, New York
- Penelope Morgan, Dobbs Ferry Cl, New York
- Bonnie Wehbe, Integrity Cl, Pennsylvania
- Richard Wehbe, Integrity Cl, Pennsylvania
- Sharon Bayliss, Coronation Cl, Ontario
- Michael Malone, Integrity Cl, Pennsylvania
- Gloria Donaldson, Coronation Cl, Ontario
- Marisa Messina, Integrity Cl, Pennsylvania
- Joseph Messina, Integrity Cl, Pennsylvania
- Joseph Messina Jr, Integrity Cl, Pennsylvania
- Antoinette Campo, Claremont Cl, New York
- James P. Mulhearn, Coronation Cl, Ontario
- Shane Handrahan, Pawtucket Cl, Rhode Island

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INSTALLATION OF OFFICERS

The Supreme Regent invited Chairman William J. Wire to be Installing Officer. Brother Wire appointed Supreme Guide David Covelli to assist him in Installing the New Officers.

The Supreme Guide read the list of Officers elected:

- | | |
|-----------------------------|----------------------|
| Supreme Regent | Peter D. Ferrara |
| Supreme Vice Regent | Carl J. Krzystofczyk |
| Supreme Orator | Errica Conforto |
| Sitting Past Supreme Regent | Carol A. Zavitz |

Supreme Auditor	Joseph R. Macon
Supreme Secretary	Kenneth J. Kolek
Supreme Treasurer	John D. Crisanti
Supreme Chaplain	Donald E. Ferry, Sr.
Supreme Guide	David W. Covelli
Supreme Warden	Robert A. Galdon Jr.
Supreme Sentry	Louise Reynolds
Elective Members of the Executive Committee	
	James E. O'Neill
	Cynthia A. Macon
	Herbert J. Snyder
	Janice S. Brazas
Committee on Laws	Paul F. D'Emilio
	Antal Basa, Jr.
	Karen Lockaby
Committee on Finance	Joseph R. Macon
	Albert Sausto
	Ralph Ferrara
Supreme Trustees	Gilles Bedard
	Diane Calain
	Louis Brill
	Jay Newlin
Committee on Juniors	Donald E. Ferry, Jr.
	Genevieve A. Macon
	Anita Ferrara
	Maria DiBartolo
	Edwin K. Calain, Honorary Member
Committee on Appeals	Ethel Reitsema
	Tammy Fluegge
	Marsha Simpson
	B. Joe Merrill

.....

The above officers were installed in their respective stations.

Brother Snyder presented Supreme Regent Peter Ferrara with the Jewel of Office, Gavel and a copy of the Constitution &

Laws, adding his congratulations and support for a productive term in office.

New SUPREME REGENT FERRARA calls for Chairman of the Executive Committee WILLIAM J. WIRE to present PAST SUPREME REGENT'S Jewel to CAROL A. ZAVITZ.

CHAIRMAN WIRE extends good wishes to the new Supreme Regent for a successful and happy term.

SUPREME SECRETARY KOLEK and SUPREME TREASURER CRISANTI read the telegrams and greetings received for the new Supreme Regent.

SUPREME REGENT called the Supreme Chaplain to read the closing prayer and adjourned the Session according to Ritual.

SUPREME REGENT invited everyone to attend the evening's "International Dinner Party", making mention that the summer gifting project for the Lorraine D'Emilio Foundation will take place at that time.

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TELEGRAMS

Dear Pete,

Congratulations on your election to Supreme Regent. We are very proud of your accomplishment and we know you will do a fantastic job.

Your hard work and dedication will be a wonderful asset to the Royal Arcanum. You will have our love and support each step of the way on your new endeavor.

Love, Nette, Joe and family

.....

Pete,

Congratulations on achieving the Supreme Regent position of the Royal Arcanum.

From
Integrity Council
Joe Tedesco

.....

Pete,

We are behind you 100% in every way!

Congratulations from the Grand Council of Pennsylvania

.....

To Supreme Regent Peter,

Congratulations for your nomination as Supreme Regent. We wish you a very successful term in office.

Fraternally,
Jacqueline Bedard, Grand Regent
Jacqueline Bernier, Supreme Representative
Micheline Boisclair

.....

Brother Pete,

Congratulations! You will be a great asset to our Royal Arcanum. I will support you in any way I can.

Herb Snyder

.....

August 15, 2012

Dear Peter,

Congratulations to you in becoming our new Supreme Regent. We will do our best to support you in any way we can. Best Wishes

Sincerely,
Ken & Judy Kolek

.....

Peter,

Congratulations from Jim and I! We know you will do a fantastic job! We can't wait for you to come to California and take a boat ride.

We love you,
Joanie & Jim O'Neill

.....

Dear Peter,

Our heartfelt congratulations to you on becoming Supreme Regent. Continued success in all you do. You're a wonderful asset to the Royal Arcanum. May you enjoy your term and be blessed with good health, a creative drive to move us forward, and joy and friendship in your new position. Best of Luck@

Carl & Christine Krzystofczyk

.....

Dear Peter,

As Past Supreme Regent we've shared many pleasant journeys. May success be yours as you lead the Royal Arcanum. Much Good Luck!

Carol

.....

August 15, 2012

Dear Peter,

We congratulate you on becoming the Supreme Regent. We wish you nothing but continued success in your endeavors.

Do Not hesitate to give a “holler” at anytime.

Fraternally yours in V.M.C.,
Bill and Florence Wire

.....

Dear Peter,

It is a genuine honor to congratulate a wonderful friend on your election as Supreme Regent. Good health, safe travels, and abundant happy memories as you lead the Royal Arcanum. You have my 100% support.

Always, Cindy

.....

Peter,

Congratulations on your election to Supreme Regent. You have my full support.

Fraternally,
John Crisanti
Supreme Treasurer

.....

Dear Peter,

Much success and happiness on your election as Supreme Regent. We look forward to working with you.

Best of Luck,
Errica & Joe Conforto, NY

.....

Dear Peter,

Congratulations on becoming Supreme Regent.

Be assured that you can rely on our support during your term in office.

Best Wishes,
Augie & Fran Magnotta

.....

Dear Peter,

May all your days as our Supreme Regent be as joy-filled as today. You have our 100% support. Wishing you Blessings and Success!

In Friendship,
Joe & Gen Macon

.....

To Supreme Regent Peter Ferrara,

We here at the Home Office wish you the very Best of Luck in your upcoming two years. We are looking forward to working with you.

Congratulations again and we are On Track For Success.

Fraternally in V.M.C.,
The Staff at the Home Office.

.....

Dear Peter,

Lots of luck for the next two years.

Louis & Charlotte Brill

.....

Peter,

Best wishes and congratulations on your election as Supreme Regent. Best of Luck in your years as our Supreme Regent.

Fraternally,
Margaret Rummel

Dear Peter,

.....

Congratulations on your election as Supreme Regent. We look forward to working with you during the next two years!

Joanne, David & Nicole Covelli

Regent,

.....

Congratulations on your election to Supreme Regent. I look forward to working with you on the Executive Board. The Michigan Grand Regent will support you 100%.

Jan Brazas
MI Grand Council

.....

Congratulations for a spectacular term.

Bob Law
Penelope Morgan

Dear Peter,

.....

Best Wishes and Sincere Congratulations.

Fraternally,
Ethel M. Reitsema
Merritt Council #1974, New Jersey

.....

Dear Peter,

Congratulations! I hope you have a very productive year as Supreme Regent!

Rosella Berger



Dear Peter,

Congratulations on becoming our new Supreme Regent. We look forward to your visit to Ontario. We wish you much success and happiness. If we can be of any assistance please don't hesitate to ask.

Best Wishes from the
Grand Council of Ontario



Brother Peter,

Congratulations on your election as the new Supreme Regent! I'm certain you will do a great job!

Karen Lockaby
Committee on Laws



Dear Peter,

Congratulations!

On behalf of the State of California, both the Southern and Northern subordinate Councils and the Grand Council with you success with your program and enjoy your term as Supreme Regent.

In Virtue, Mercy and Charity,
Alice Mangano
Grand Regent of California



Dear Peter,

Congratulations and Best Wishes! Hope you enjoy the next two years.

Jackie Wudkiewicz

.....

Congratulations to our Supreme Regent Peter Ferrara, from Freddy and Maria DiBartolo.

See you soon in New York!!

.....

Dear Peter,

Congratulation on your election to our Supreme Regent for the next two years. Florida is behind you 100% and will do our darndest to help getting new members.

Louise Reynolds
Grand Regent, Florida

.....

Dear Peter,

Happy Times, Happy Memories, Good Friends and Good Health....are wished for you as you lead our society as Supreme Regent. We look forward to a great term working with you for the Royal Arcanum!

Carol, Errica, Jan & Cindy

.....

To Peter:

Congratulations to you on becoming Supreme Regent. We wish you the utmost in a successful term as Supreme Regent.

Fraternally in V.M.C.,
The Entire Basa Family.

.....

Dear Peter,

We heartfully wish our friend and “Pennsylvania Neighbor-Brother” a memorable experience as our Supreme Regent. We will be delighted to promote your campaign and work with you to attain your goals. You’ll do a superb job!

All Good Things,
Bayonne Council #695
Versatility Council #2501
New Jersey

.....

Congratulations, Peter on being elected as the Supreme Regent.

We wish you much success during your term.

The Ferry’s
Donald, Sylvia
& Don Jr.

.....

Peter,

Congratulations on your election to supreme Regent. We look forward to working with you and the Supreme Council in the next two years.

Signed, Michigan Grand Council

.....

Peter:

Upon your shoulders, you will build a better Royal Arcanum.

Congratulations,
Al Sausto

.....

Peter,

Congratulations to you becoming Supreme Regent of the Royal Arcanum! We wish you the best.

Joe and Jane Merrill

.....

Dear Peter,

Congratulation on your election as Supreme Regent! You can count on me to support your program. Best wishes for much success in the next two years.

Yours in VMC,

Jay Newlin

Integrity Council #586

.....

Pete,

Congratulations on your election as our new Supreme Regent. You will always have our complete support.

Carmine & Carmen Rodia

Integrity Council #586

.....

Peter,

Congratulations! Rhode Island will support you. We are looking forward to your visit in Rhode Island.

Yours truly,

Kevin Kolek

Grand Regent of RI

.....

To Supreme Regent Peter Ferrara,

Congratulations on your election to Supreme Regent. The entire New York Jurisdiction will pledge full support to you. Best Wishes for a successful term.

Fraternally,
Errica Conforto & All the NY Grand Council

.....

Peter,

Best Wishes and Congratulations.

The very best of NJ
Richard J. Macon
Grand Regent of the State of NJ

.....

Dear Peter,

Congratulations on your election as Supreme Regent of the Royal Arcanum.

We know that you will do an outstanding job representing our society over the next two years.

You have our total support and we look forward to your visitation and program.

Yours in VMC,
San Jose Council #2384

.....

Brother Supreme Regent,

The members of the Grand Council of Massachusetts wish you the best and warmest wishes as you ascend to the level of Supreme Regent. We are eager to work with you to make your next two years the very best.

Congratulations again.

Fraternally in V.M.C.,
Antal Basa, Jr.
Grand Regent and the entire
Jurisdiction of Massachusetts

.....

Peter,

The Junior Committee congratulates you on your election to the office of Supreme Regent and looks forward to working with you during the next two years.

Fraternally yours in VMC, 1105
Donald E. Ferry Jr.
Gen Macon
Maria DiBartolo
Anita J. Ferrara

.....

SUPREME REGENT appointed the Deputy Supreme Regents for 2012-2014.

DEPUTY SUPREME REGENTS
2012 - 2014

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
Colorado	James E. O'Neill
Connecticut	Rosella Berger
Florida	Louis Brill
Georgia	Harold Estes
Illinois	David Covelli
Maryland	Joseph J. Radecki, Sr.
Massachusetts	Donald E. Ferry, Sr.
Michigan	Mark Hefner
Missouri	Tammy Fluegge
New Jersey	Genevieve A. Macon
New York	Errica Conforto
Ohio	Marsha Simpson
Ontario	Tom Bayliss
Pennsylvania	Antoinette Malone
Quebec	Gilles Bedard
Rhode Island	Lisa Kolek



All business for the 101st Supreme Council Session having been completed, the Supreme Regent expressed his thanks to everyone present and for their support for making the session an eventful one and announced that he would proceed to close the 101st Supreme Council Session of the Royal Arcanum.

The SUPREME REGENT asked the Color Guard to retire the Colors.

The SUPREME REGENT presented his program, ***“ON TRACK FOR SUCCESS”***.

Motion was made by Supreme Secretary to adjourn.

The SUPREME REGENT called the Supreme Chaplain to read the closing prayer.

The SUPREME REGENT invited everyone to attend the evening's "International Dinner Party", making mention that the summer gifting project for the Lorraine J. D'Emilio Foundation will take place at that time.

There being no further business the Supreme Council closed its 101st Session at 3:00 P.M.E.D.S.T. and stood adjourned sine die.

Kenneth J. Kolek
Supreme Secretary

ROYAL ARCANUM MEMORIAL SERVICES

101ST SUPREME COUNCIL SESSION

RESORTS HOTEL
ATLANTIC CITY, NEW JERSEY
MONDAY, AUGUST 13.2012

“AND HE WILL RAISE
YOU UP ON
EAGLE’S WINGS.”



ORDER OF SERVICE

HYMNS OF PATRIOTISM:	Assemblage
"America, The Beautiful"	
"O Canada"	
CALL TO WORSHIP:	Jay Newlin, Regent
INVOCATION:	Herbert Snyder, Chaplain
SOLO:	Ruth Rupnik, Musician
CALLING THE ROLL:	Janice Brazas, Secretary
WE REMEMBER THEM:	Antal Basa, Jr., Warden
HYMN OF ETERNAL LIFE:	Assemblage
"Abide With Me"	
THE ATTRIBUTES OF BROTHER HOOD:	
"VIRTUE"	Carl Krzystofczyk, Vice Regent
"MERCY"	Cynthia Macon, Orator
"CHARITY"	Diane Calain, P. Regent
SOLO:	Ruth Rupnik, Musician
OUR MEN IN SERVICE:	Carmen Rodia, Guide
TAPS:	Ruth Rupnik, Musician
BENEDICTION:	Herbert Snyder, Chaplain
FLORAL REMEMBERENCE:	Louise Reynolds, Flower Girl and Karen Lockaby, Assistant

ASSISTED BY MEMORIAL CHAIRMAN CONCLUSION OF SERVICE

2012 SESSION MEMORIAL SERVICE COMMITTEE

JAY NEWLIN Regent
CARL KRZYSTOFCZYK, Vice Regent
CYNTHIA A. MACON, Orator
DIANE CALAIN, Past Regent
HERBERT J. SNYDER, Chaplain
CARMEN RODIA, Guide
ANTAL BASA JR., Warden
JANICE BRAZAS, Secretary
LOUISE REYNOLDS, Flower Girl
KAREN LOCKABY, Assistant
RUTH RUPNIK, Musician

SUPREME COUNCIL MEMORIAL SERVICE COMMITTEE

WILLIAM J. WIRE, Chairman
DONALD G. FOLEY
JAMES E. O'NEILL
KENNETH J. KOLEK

In Memoriam

“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>Name</u>	<u>Jurisdiction</u>
JOSEPH R. ANTUZZI	CALIFORNIA
MARGIE MORRIS	CAROLINAS
KENNETH LANCE	
ALICE MARCELLA	CONNECTICUT
MARGUERITE THIBAUT	FLORIDA
HELEN VLAZNEY	ILLINOIS
CHESTER KOSLA	
EDWIN J. MICHAEL	MARYLAND
BRYAN H. HAMMERSTEN JR.	MINNESOTA
ERNEST Z. WANOUS	
MELBA LOWDEN	MISSOURI
RUSSELL J. MASON	NEBRASKA
VICTOR LINDBERG	NEW JERSEY
PRISCILLA (BAJOR) KOLAKOWSKI	
LOUIS SCORZELLO	NEW YORK
NANCY GRANCHELLI	
ROSALIE MAISANO	
ANTHONY VICINANZA	
GEORGE P. LUCAS	
PAUL J. SOMUK	
LORRAINE J. D'EMILIO	PENNSYLVANIA
STANTON KOCH	
JOHN ABOUD	

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 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.

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 helpless, O abide with me.

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

Be thou myself before my closing eyes;
Shine through the gloom, and point me to the skies:
Heaven's morning breaks, and earth's vain shadows flee;
In life, in death, O Lord, abide with me.
Amen.

SUPREME COUNCIL OF THE ROYAL ARCANUM

Memoriums



JOHN ABOUD 1913 - 2012

John A. Aboud, 99, of Richmond, VA and formerly Bridgeport and West Conshohocken, PA passed away on June 7, 2012. He was preceded in death by his wife of 62 years, Olga Saddic Aboud. He is survived by sons, John, Jr. and William and their wives JoAnn and Patricia of Richmond; grandchildren John III, Matthew and Anya; and 6 great-grandchildren. Mr. Aboud was a lifetime member of the Royal Arcanum and held a number of leadership positions. He served as Regent (President) for Integrity Council #586 of Philadelphia in 2001-2002. He received the Distinguished Service Award and attained twelve diamonds as a volunteer recommender of new members into the fraternal benefit society. An active member of the fraternal and charitable outreach committees, he traveled throughout the United States and Canada representing the Pennsylvania jurisdiction at the national conventions and mini vacations. He was also a proud member of the Odd Fellows and served as Noble Grand of the Walker Lodge, Perseverance Encampment #135. During World War II, he worked as a machinist and tool and die maker at the Philadelphia Navy Yard and later at Westinghouse in Lester PA. In 1947, he opened a tavern in Bridgeport, PA and operated it for more than 45 years. In addition to his service to the community, Mr. Aboud was frequently engaged in activities at St. George Antiochian Orthodox Church. He served on many committees and gave liberally to it with his time, talent, and donations. He was often called when something needed repair or funds needed to be raised. Among family and friends, he was known for his kindness and generosity. He will be sorely missed. Funeral services will be held 1 :00 pm Saturday, June 16,

at St. George Antiochian Orthodox Church, 8210 W Chester Pike, Upper Darby, PA. 19082. In lieu of flowers, donations may be made to St. George Church.

May he rest in eternal peace.



JOSEPH R. ANTUZZI
1924 - 2011

The California Jurisdiction sadly reports the passing of Joseph R. Antuzzi on August 13, 2011.

“JR” as he was known, was a true leader and volunteer in the Royal Arcanum. He held the position of Regent, on several occasions, for his subordinate council, San Jose #2384, and was California Grand Regent from 2001 - 2003.

JR served in the 82nd Airborne during World War II, worked 35 years for Richmond Chase and California Cannery and Growers. Upon his retirement he was a partner at Lord John’s Inn and San Jose Café. JR was an accomplished baseball player and was inducted into the Santa Clara Valley Hall of Fame. He was always there to help and assist others; he enjoyed cooking and volunteered as a chef for numerous council events.

Besides the Royal Arcanum, JR was Past President of the Italian Catholic Federation at his local church, Saint Martin’s, and was involved in numerous community activities.

JR is survived by his wife of 64 years, Ann, daughter Joanne, son Joseph II and three grandchildren. JR’s energy, humor and dedication to organizations or activities cannot be replaced. San Jose Brothers and Sisters will miss him. May he rest in eternal peace.

GOD MADE US FAMILY

We need one another
We love one another
We forgive one another
We work together
We play together
We worship together
Together we use God's word
Together we grow in Christ
Together we love all men.
Together we serve our God
Together we hope for Heaven
These are our hopes and ideals
Help us to attain them, O God
through Jesus Christ, Our Lord.



LORRAINE J. D'EMILIO **1951 - 2012**

After a difficult, yet valiant struggle with ovarian cancer, Lorraine D'Emilio entered into eternal rest on October 22nd, 2010. A dedicated and devoted Arcanian, Lorraine served the members of Integrity Council of Philadelphia in various offices, including that of Secretary and Regent. In May of this year she was elected as the Grand Orator for the jurisdiction of Pennsylvania and as a Supreme Council Representative. Lorraine was the energetic catalyst for revitalizing council meetings and community service activities. In 2007 she was named the Royal Arcanum's Fraternalist of the Year. Her volunteerism was recognized in the fraternal system that same year when she received the First Runner-Up distinction by the National Fraternal Congress of America at their annual convention. This was the very first time that our Society

member was awarded this prestigious honor. Lorraine was the organizer of many functions to help the less fortunate, including the ABATE Program, MOM Mobile, LIFE Center, Net Cure Foundation, and a host of charitable causes to provide assistance, in particular to the homeless, families in need and hospitalized children. She always made time to help, many of which were as the “behind the scenes” person making sure that everything would go smoothly for whatever activity the members were coordinating. Lorraine had a special gift for bringing people together to do something positive for a worthy cause. She was the founder of Pop’s Water Ice, a frozen dessert company of Havertown, a welcoming shop where many friendships were made.

Lorraine is survived by her husband of 36 years, Paul F. D’Emilio, Royal Arcanum’s General Counsel and their three children, Michelle Welsh (Jamie), Angela Urso (Jon) and Matthew D’Emilio (Katie). She was the doting grandmother of six grandchildren, Dylan, Samantha, Sophia, Justina, Valentina and Jack. She is also survived by her brother Claude Baldino.

Lorraine was an inspiration to so many of our members. She enriched our lives with her gentle kindness, unending compassion and very generous heart. We remember her with fondness and appreciation for her friendship to each one of us.

Contributions in Lorraine’s memory can be made to the TEAL Ribbon Ovarian Research Foundation, PO Box 112, Concordville, PA. 19331.

May she rest in eternal peace



PRISCILLA BAJOR-KOLAKOWSKI 1921 - 2011

Sister Priscilla Bajor-Kolakowski was enrolled by her nephew, Joseph R. Macon into Sincerity Council #2492 in 1968 and immediately became an active and dedicated fraternalist. She attended her first Supreme Council Session in 1970. When the request emerged to form an all women's council in Bayonne, Priscilla took a leadership role for Versatility Council #2501. She served as the second regent of the council and was presented with the council's charter by Supreme Regent Dr. Louis Gelfand in June 1973.

Priscilla was elected to many offices and committees for Versatility Council, the Grand Council of New Jersey and was a Supreme Representative. Gifted with a wonderful speaking ability, Priscilla headed the council's degree team. She was often a presenter at forum and prospect dinners and maintained meticulous archives for the Bayonne councils.

In 1989 she attained the Legion of Honor Award, becoming the 67th member of this illustrious group.

Priscilla was deeply committed to volunteerism and for more than thirty years fervently volunteered for the Felician School for Exceptional Children in Lodi.

She was a communicant of Our Lady of Mt. Carmel Church in Bayonne and held membership in many societies, heritage and volunteer organizations. She was an avid international traveler, studied music and organ, and had a great passion for fashion.

Priscilla was always present at our Royal Arcanum functions until afflicted with a serious stroke that limited her mobility. Although confined, she continued to enroll new members with each new addition to her family.

Predeceased by her husbands Stanley Bajor and Henry Kolakowski, Priscilla is survived by many loving nieces and nephews and a multitude of cherished friends.

*May the choirs of angels come and greet her in
the heavenly home.*



NANCY GRANCHELLI
1928 - 2011

Sister Granchelli was born on February 21, 1928 and died on October 24, 2011. Nancy was a Supreme Representative 2000-2008. She was Grand Vice Regent of New York and a member of Claremont Cl #1655, NY.

May she rest in eternal peace.



BYRON H. HAMMERSTEN, JR.
1923 - 2011

Brother Hammersten was born in May 1923 and died on January 20, 2011. Bryon was a Supreme Representative 1958. He was a member of Ft. Green Council #1048, NY.

May he rest in eternal peace.



STANTON KOCH
1931 - 2012

Brother Koch was born on May 28, 1931 and died on January 30, 2012. Stanton was a Supreme Representative 1978, 1980, and 1982. He was a Legion of Honor Member with a Center Diamond with eight diamonds and a wearer of the '1105' Royal Purple Achievement Award. He was a member of Integrity CI #586, PA.

May he rest in eternal peace.



CHESTER KOSLA
1919 - 2010

Brother Kosla was born in June of 1919 and died on August 4, 2010. Chester was a Supreme Representative 1982, 1984, and 1986. He was a member of Medora CI #1648, IL.

May he rest in eternal peace.



KENNETH B. LANCE
1938 - 2011

Kenneth B. Lance was born in Buncombe, Colorado on October 24, 1938 and died on June 19, 2011. Her resided most of his life in Asheville, North Carolina and worked for many years as a medical laboratory technician.

The son of the late Frank and Robena Cabe Lance he was also preceded in death by a sister, Carolyn Hamlin and by a brother, Maurice Lance.

Ken was a member of the Mt. Herman Masonic Lodge #118 F and AM, the Oasis Shrine and Scottish Rite, A.M.D., and Bethesda Missionary Baptist Church.

A member of Rhododendron Council #701, Ken notably served as Regent. He was elected to the office of Grand Regent for the Carolinas and took great pride in representing the jurisdiction at Royal Arcanum sessions and mini vacations.

Ken is survived by his wife, Lucy Payne Lance; daughter Marilyn Redmon and husband Donald; grandson James Ramsey; granddaughter Jessica Miller and husband Mark; great-grandson Noah Miller; sisters Jean Donati and husband James and Wanda Fender; brother Jimmy Lance and wife Sue; and by several nieces and nephews.

May he rest in eternal peace.



VICTOR "HERB" LINDBERG
1928 - 2012

Victor "Herb" Lindberg of Bayonne Council #695 passed away on January 30, 2012. He was born in Bayonne in 1928 and in 1962 moved to Cranford where he lived for 50 years.

Herb worked as a Journeyman of Hudson County Carpenters Local 6 for 60 years. He was a member of the Royal Arcanum Bayonne Council #695 for 55 years. During that time he served in many positions and attended almost all local meetings, as

well as, many Supreme Council Sessions. He was an avid bowler.

Herb is survived by his children, Beverly Levanti and her husband Larry, Andrew, Victor and his wife Maryann, Lawrence and his wife Paula, Linda Brisco and her husband Dave, six grandchildren, Christina, Adam, Sara, Deanna, Mitchel and Kurt. He is also survived by his sister Peggy Evans and many nieces and nephews.

Herb was very dedicated to his family and friends and will be missed by all who knew him. He will forever be in our hearts.

May he rest in eternal peace.



**MELBA F. LOWDEN
1931 - 2011**

Melba F. Lowden, age 79, of Hillsboro, Missouri, passed away on June 30, 2011, in St. Louis, Missouri. Melba was born on July 4, 1931, in Black, Missouri.

Melba was enrolled into Hawthorne Council #2491 in November 1958. She moved through the chairs of the council to become Grand Regent from 1970 - 1972. In 2004 she was presented with the Supreme Council "Legacy of Service" award and in 2010 was a recipient of the "Fraternal Excellence" commendation. She brought great joy to our fraternal gatherings.

She was married to Arthur E. Lowden of Tower Grove Council #2033 until his death in October 1992. She is also preceded in death by her parents Harry and Mary Turner.

She is survived by daughters Lois Freeman and Vivian Hulett and husband Jim; grandson Clifford Fuchs; granddaughter Tammy Fluegge and husband Dale; grandson Chad Barton and wife Becky; and great-grandchildren Richard, Nichole, Holly, Scott, Jacob, Crystal, Jordan, Jonathan and Amber.

May she rest in eternal peace



GEORGE P. LUCAS
1919 - 2012

Brother Lucas was born on April 4, 1919 and died on April 2, 2012. George was a Supreme Representative 1984-1988, and 1994-1998. He was a member of the Committee on Appeals 1988 and a Past Grand Regent of New York. He was a member of Fillmore CI #1937, NY.

May he rest in eternal peace.



ROSALIE MAISANO
1927 - 2012

Brother Kosla was born on November 4, 1927 and died on January 31, 2011. Rosalie was a Supreme Representative 2002. She was a member of Claremont CI #1655, NY.

May she rest in eternal peace.



ALFONSIA "ALICE" (MAZZINI) MARCELLA 1930 - 2012

Alfonsina was born in Saludecio, Italy on December 5, 1930, and arrived on the shores of New York, at the young age of two, with her mother Noemi (Andruccioli) Mazzini. Alfonsina and her Mom joined her Dad, Guglielmo, and began her new adventure in America as a resident of New Rochelle, New York.

"Fonsie" as Noemi would come to call her daughter, eventually moved with her parents to settle in Waterbury, CT. Fonsie made Waterbury her home throughout her childhood, on through high school (Waterbury Catholic High School) and eventually college, graduating from Post Junior College of Commerce College (now Post University).

"Alice" as she was known to her colleagues and peers, met her best friend, confidant, supporter, business partner, and eventually husband, Albert Marcella, Sr. while living and working in Waterbury's Italian "South End." The couple was married on 20 February 1954, at Our Lady of Lourdes Church in Waterbury.

Alice and Albert owned and operated a Soft Serve ice cream store in Hamden, CT for many years, until the responsibilities of raising three active boys made Alice choose an alternative career, that of becoming a full-time guidance counselor, den mother, designated driver, coach, pizza maker extraordinaire ... Mom.

During her career, Alice worked in several capacities as an accountant to business/office manager for local organizations such as the Waterbury City Clerk's office, the U.S. Navy Government office, an export company and several local service businesses. Alice eventually retired as an office business manager from Lewis Engineering of Naugatuck.

Building the "house of their dreams" in 1973 Alice and Albert moved to Watertown, CT, where they spent 38 years enjoying the country-quiet of the Lake Winnemaug area in the southwestern corner of Watertown, CT

Calling Watertown home, Alice was an active member of the Watertown Friends of the Library and served as its Treasurer for a number of years.

Alice was very active throughout her career, joining with her husband as energetic members and volunteering many years of service with the Royal Arcanum Fraternal Insurance group of Boston MA. Alice, as Albert before her, served in various positions within the Royal Arcanum eventually becoming the Grand Regent for the State of Connecticut.

Alice was an avid gardener and a skilled painter, enjoying both mediums of oil and charcoal, to express and capture still life and seascapes, her favorite "subjects." Alice also enjoyed reading but above all, Alice loved spending time with her family.

May she rest in eternal peace.



RUSSELL JEAN MASON
1929 - 2012

Russell Jean Mason was born March 11, 1929 on a farm at Anselmo, Nebraska to Harry Claude and Mary Joyce (Dixon) Mason. At the age 8 I met a cute little girl by the name of Bonnie Jean Dainton, not knowing my fate. I graduated from Anselmo High School in 1947. I came to Omaha, Nebraska seeking employment in the spring of 1948. I went to work for Ben Bergman (a masonry contractor). I married Bonnie Jean Dainton in Anselmo June 18, 1950. We lived in basement apartment at

1112 Park Avenue. In late December of 1950, we moved to Oakley, California looking for work and to be near Bonnie's parents. Our oldest son Jerry Lee was born in California on December 5, 1951. In March, 1952, we returned to Omaha where I went to work for Ben Bergman. We lived in lower part of house at 528 North 32 Street. Our daughter Jackie Lou was born there on December 31, 1953. October 1, 1955 I joined the Royal Arcanum (A Fraternal organization). I worked my way up to Regent (the highest office in the lodge). In 1983 I was elected Grand Regent over Nebraska and western Iowa, I served in that office until 1990. In July 1957 I went to work Robert Kehm (a masonry contractor). On September 4, 1957 Michael Lynn was born. October, 1957 we bought a house on 6848 Mayberry Ave. On March 14, 1959 Patrick Wayne was born. In 1963 I decided to go in business for myself. I decided to quit in 1970. On February 22, 1966 Linda Kaye was born. September 1969 we bought a house on 3421 North 83 Street. On November 11, 1970 Craig Allen was born. In July 1971 I went to work for Stricklin Masonry and worked there until I retired in 1995. November 1980 I joined Shiloh Masonic Lodge. I was elected the Master of the Lodge in 1987 (The highest office in the Masonic Lodge). On Tuesday 22, 2005 Russell and Bonnie were awarded the Citizen Patrollers of the year in the Keystone Neighborhood. On Friday May 13 2005 we were chosen the King and Queen of Keystone.

May he rest in eternal peace.



MARGARET MORRIS
1923 - 2012

Sister Morris was born on June 22, 1923 and died on January 9, 2012. Margie was enrolled in Rhododendron Council #701, NC. She was a Supreme Council Representative from 1992 - 1996. Margie was a Past Grand Regent of the Carolinas.

May she rest in eternal peace.



LOUIS S. SCORZELLO
1919 - 2012

Beloved Dad of three, grandfather of five, great-grandfather of seven, his most cherished accomplishments!

Dad served his country with honors, and proudly served the Royal Arcanum as Supreme Representative from 1988 - 2006. He became Grand Regent of New York from 1991 - 1993, and Grand Secretary/Treasurer from 1993 - 2009. He treasured all the positions he held and the wonderful times shared with his fellow members.

Our Dad died as he lived, with a reserved sense of humor and dignity, and will be greatly missed by his family and friends, most of whom pre-deceased him. I'm sure they're having a wonderful reunion as I write!

Dad, we were so blessed to have you for as long as we did!

We'll cherish our memories always, the Scorzello family, Cancro family, Stone family, and Royal Arcanum family.

Rest in Peace, gentle man.....



PAUL J. SOMUK
1932 - 2012

Brother Somuk was born on January 8, 1932 and died on June 26, 2012. Paul was a Supreme Representative 1988-1992, Supreme Sentry 1994, Supreme Guide 1996 and Supreme Representative 2000-2008. He was a member of Claremont Cl #1655, NY.

May he rest in eternal peace.



MARGUERITE THIBAUT
1921 - 2012

A loyal member and fraternal mentor, Marguerite (Margo) Thibault at age 90, died peacefully on January 2, 2012. She was born in Quebec, Canada to Yvonne (Lefebvre) Ferron and Arthur Ferron. With a zest for life and a love for making friends, Marguerite enjoyed an early career as a hairdresser. In 1945 she married Roger Thibault and then dedicated much of her time and taking great pride in raising their family. They had many adventures and lived in various cities in Canada and the United States, settling in their later years in Miami, Florida.

In 2007 Margo returned Vancouver, British Columbia to be near her daughter who is a nurse. Margo loved people and was loved by all. She had a passion for traveling, playing BINGO, and doing volunteer work at her church. Her genuine kindness and benevolent spirit made her a very special individual.

Having enrolled into the Royal Arcanum's Jeanne Mance Council #2490 in 1958, Margo was dedicated to our society and promoted our fraternal message. She attained the Distinguished Service Award, was inducted as Legion of Honor Member #36

and earned the Royal Purple Achievement Award. When she relocated to Florida she transferred to Golden Shores Council #2178. She served with distinction as Grand Regent, Supreme Council Representative and as a Supreme Committeewoman. In 2004 she was a recipient of the Fraternal Legacy Award.

Margo lived life to the fullest and spent the last three years at the Alzheimer Unit of Yaletown House Residence in Vancouver. There she participated in many activities and was awarded first prize in an Easter hat designing contest. With a most appreciative heart she was always grateful for the wonderful care she received.

Predeceased by her husband Roger in 1992 and son Jacques, Margo is survived by her daughter Andree Bamforth, son Michael, three grandchildren, one great granddaughter and many family members and friends.

Our society will be forever thankful for Margo's friendship. A beautiful life has come to its earthly end, but she will continue to live on in our hearts and in all the hearts she touched and loved.

May she rest in eternal peace.



ANTHONY VICINANZA
1930 - 2011

Brother Anthony Vicinanza, Past Regent of Williamsbridge Council #1416, Past Grand Regent of New York, Supreme Representative and Legion of Honor member #23 passed away suddenly on March, 2011.

To attain the Legion of Honor you must prepare for a dedicated, sacrificing life and have the cooperation of your partner. Anthony's devoted Betty was his support for all his endeavors

until her passing.

Anthony enrolled in the Royal Arcanum with the encouragement of his brother, Edward A. Vicinanza and good friend, Francis H. Natt (who was known as "Mr. Williamsbridge.")

Anthony and Eddie ventured into business with the assistance of their mother, the proprietor of a very successful dress manufacturing firm. Anthony's career was primarily in the public relations sector of operation.

During his term as Grand Regent I had the opportunity to work closely with Anthony and particularly enjoyed sharing memories; one being that when a car arrived to transport Anthony for a physical for the service, he was surprised to see Jerry Vale in the automobile. Mr. Vale was a popular entertainer in Westchester, NY. I explained to my good friend that I also had the privilege of meeting Jerry personally when I was best man at my friends' wedding.

One day Anthony admired a wall plaque behind my desk. It read, "I shall pass this way but once. Any good that I can do, any kindness that I can show to any human being, let me do it now. Let me not defer nor neglect it for I shall not pass this way again." Anthony believed that a Royal Arcanum member penned those meaningful words.

Anthony and Betty were active fraternalists in our society. They will both be remembered for their cut above the rest when it came to fashion, always immaculately dressed in the latest style.

Anthony is survived by his brother Edward A., sister-in-law Blanche and many nieces and nephews.

May Anthony & Betty rest in eternal peace.



HELEN VLAZNEY
1916 - 2010

Thank you for your condolences. Helen passed away on December 25, 2010. She was born June 14, 1916 in Chicago, Illinois. She was preceded in death by her husband Vince, three brothers and a sister.

Helen is my mother and my best friend. Helen was mother to myself Carol, Judith and Jim. She had been a widow since the age of 45 but she was never lonely.' She enjoyed traveling with her

friends and our relatives. She loved her job and we didn't think she would ever retire. Helen retired and there was a retirement party but that didn't mean she was going to just sit back. She was always busy with the sewing, quilting, cross stitching, knitting crocheting always keeping her hands and mind busy. She loved working cross word puzzles. She had been involved in the Royal Arcanum, as you know, for many years. She was a good friend to everyone. She loved going on all the special trips from the Senior Center. Helen was one active lady. Wintertime you would find her at the mall, not shopping, but walking. Nothing was ever going to stop her.

She was grandmother to 9 grandchildren and great grandmother (GG as the kids called her) to 17 grandchildren. They all loved her and she just loved the little ones.

She left her mark in this world. She is missed. When she passed the attendants at the nursing home were sobbing. She felt like a mother to them and they said she never ever complained like the other residents.

May he rest in eternal peace.



ERNEST Z. WANOUS

Brother Wanous was born on February 19, 1920 and died on April 10, 2010. Ernest was a Supreme Representative 1970. He was a member of Minnehaha Council #1160, MN.

May he rest in eternal peace.



*The Supreme Council of the Royal Arcanum
Honors its Newest
'1105' Royal Purple Jacket Recipient*



*Tuesday, August 14, 2012
at 9:15 a.m.
in the
Horizon Room*



**FRATERNAL ACHIEVEMENTS OF OUR
35th –
'1105' ROYAL PURPLE ACHIEVEMENT AWARD MEMBER**

Joined the Royal Arcanum	1975
Received 1st D.S.A. Diamond	1976
Regent of Pawtucket Council #537	1980
Grand Regent	1985-1996
Supreme Council Rep	1986-1988
Committee on Juniors	1988-1998
Supreme Secretary	1998-Present
Executive Committee Chairman	2004-2010

INVESTITURE OF KENNETH J. KOLEK

PRESIDING OFFICE Cynthia A. Macon
Past Supreme Regent

HYMNS OF PATRIOTISM Assemblage

INVOCATION Herbert J. Snyder
Past Supreme Regent

INTRODUCTION OF '1105' ROYAL PURPLE JACKET
Escorted by '1105' Royal Purple Achievement Award
Members in attendance

PRESENTATION OF JACKET William J. Wire
SCEC Chairman

**INTRODUCTION OF '1105' ROYAL PURPLE
ACHIEVEMENT AWARD MEMBERS** Paul F. D'Emilio
General Counsel

'1105' Royal Purple Achievement Award Recipients

Edward E. Sedgley, PA. *

A. John Plonski, NJ *

Louis M. Reader, NY *

Francis H. Natt, NY *

Jack Bart, NY *

Pasquale P. Gamarello, NJ *

Lloyd E. Williams, NC *

Arthur S. Mars, MA. *

Stanton Koch, PA. *

Joseph R. Macon, NJ

Earle E. Friedlander, IL. *

Abraham A. Wehbe, PA. *

Edward A. Vicinanza, FL.

Nick Shargo, IL. *

Olga S. Aboud, PA. *

Marguerite Thibault, Que. *

James B. Kilsheimer III, NY *

Roger Thibault, Que. *

Jerry Santarpia, NY *

H. Joseph Hepford, PA. *

Ralph Lucia, NY *

Anthony J. Marchesano, NY *

August Magnotta, NY

Anthony Gallo, NY *

Albert J. Marcella, CT. *

Erwin N. Rush, PA. *

Albert Sausto, NY

Joseph Vona, NJ *

Constantine Babien, NJ *

Paul F. D'Emilio, PA.

Frances Magnotta, NY

Louis Brill, FL.

Robert P. Wise, NJ *

Cynthia A. Macon, NJ

Kenneth J. Kolek, RI

(*deceased)

*The Supreme Council of the
Royal Arcanum
Honors our 90th Member
of the Legion of Honor*



*Tuesday, August 14, 2012
at 5:00 p.m.
in the Horizon Room*

**FRATERNAL ACHIEVEMENTS OF OUR
90th MEMBER OF THE LEGION OF HONOR**

Joined the Royal Arcanum	1965
Supreme Representative	1988-1990
Supreme Warden	1992-1994
Committee on Appeals	1996-1998
Executive Committee (appointed)	1999
Executive Committee	2000
Supreme Orator	2002
Supreme Vice Regent	2004-2006
Supreme Regent	2008-2010
Sitting Past Supreme Regent	2010
Chairman Executive Committee	2010-Present

INVESTITURE OF WILLIAM J. WIRE

PRESIDING OFFICE Carol A. Zavitz,
Supreme Regent

HYMNS OF PATRIOTISM Assemblage

INVOCATION Herbert J. Snyder,
Past Supreme Regent

**INTRODUCTION OF LEGION OF HONOR MEMBER
NO. 90 - WILLIAM J. WIRE**

Escorted by Legion of Honor Members in attendance

**INTRODUCTION OF LEGION OF HONOR
MEMBERS** Cynthia A. Macon
Past Supreme Regent

PRESENTATION OF PLAQUE Donald G. Foley
Past Supreme Regent

PRESENTATION OF LEGION OF HONOR JEWEL
Paul F. D'Emilio,
General Counsel

**PRESENTATION OF LEGION OF HONOR CHARM
TO FLORENCE WIRE** Cynthia A. Macon
Past Supreme Regent

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

CAROL A. ZAVITZ
Supreme Regent

KENNETH J. KOLEK
Supreme Secretary

WILLIAM J. WIRE
Chairman Exec. Committee

CYNTHIA A. MACON
Past Supreme Regent