



PROCEEDINGS

**ONE HUNDRED & THIRD SESSION**

**of the**

**SUPREME COUNCIL**

**held at**

**CARIBE ROYALE RESORT**

**ORLANDO, FLORIDA**

**JULY 24 – JULY 28, 2016**



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# **Advance Proceedings**

Report to

**ONE HUNDRED AND THIRD SESSION**

of the

**SUPREME COUNCIL**



held at

**CARIBE ROYALE  
ORLANDO, FLORIDA**

**JULY 25 – JULY 27, 2016**



Caribe Royale  
Orlando, Florida  
July 25 - July 27, 2016

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 three year period ending February 29, 2016.

This report has been prepared on the basis of showing the Adult and Juvenile Membership as of February 28, 2014, February 28, 2015, February 29, 2016.

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

	Adult Membership			Juvenile Membership		
	2014	2015	2,016	2014	2015	2016
California .....	651	657	659	225	235	218
Carolinas .....	474	443	421	25	23	21
Colorado .....	433	421	395	141	118	108
Connecticut .....	1,423	1,336	1,282	62	56	39
Florida .....	373	329	304	56	45	43
Georgia .....	171	167	159	5	4	2
Illinois .....	1,160	1,107	1,045	47	41	36
Louisiana.....	69	57	52	8	8	8
Maryland-Virginia .....	330	307	309	43	36	30
Maine.....	1,600	1,493	1,373	158	140	129
Massachusetts .....	3,911	3,819	3,881	102	92	79
Michigan .....	162	154	159	12	10	4
Minnesota .....	33	32	32	0	0	0
Missouri .....	133	130	124	0	0	0
New Hampshire.....	3,671	3,378	3,092	84	61	55
New Jersey .....	1,368	1,280	3,344	96	83	256
New York .....	2,302	2,505	2,851	87	97	95
Ohio .....	279	332	366	5	9	10
Ontario .....	945	871	828	48	34	32
Pennsylvania .....	1,718	1,632	1,567	98	83	78
Quebec .....	537	507	483	6	4	4
Rhode Island .....	617	584	530	32	30	18
Vermont.....	524	472	426	8	8	8
Washington .....	82	77	73	0	0	0
<b>TOTALS .....</b>	<b>22,966</b>	<b>22,090</b>	<b>23,755</b>	<b>1,348</b>	<b>1,217</b>	<b>1,273</b>



**STATE OF THE ORDER - Subordinate Councils**

No. of Council	Name	Location	Illinois			Illinois		
			Adult Membership			Juvenile Membership		
			2014	2015	2016	2014	2015	2016
29A	Peoria	Springfield, IL	5	4	4	0	0	0
65A	Kenosha	Kenosha, WI	34	35	34	1	0	0
112A	Chicago	Wheeling, IL	81	78	76	4	2	0
134A	Wisconsin	Cudahy, WI	18	17	16	0	0	0
139A	Evergreen Park	Evergreen Park, IL	5	3	2	0	0	0
199	Occident	Milwaukee, WI	23	23	20	0	0	0
216A	Chicago Monarchs	Westmont, IL	58	56	54	0	0	0
220	Racine	Racine, WI	23	23	20	0	0	0
278	Ft. Dearborn	Chicago, IL	340	326	307	19	17	14
805	Oakwood	Chicago, IL	25	25	25	0	0	0
1069	Union Pacific	Omaha, NE	36	33	31	0	0	0
1086	Waukegan	Waukegan, IL	42	39	38	0	0	0
1648	Medora	Chicago, IL	439	413	387	14	13	13
2274	Commodore	Decatur, IL	22	22	20	0	0	0
2700	Illinois Group	Illinois	7	8	8	6	6	6
3000	Nebraska Group	Nebraska	0	0	1	0	0	0
3200	Wisconsin Group	Wisconsin	2	2	2	3	3	3
		<b>Totals</b>	<b>1,160</b>	<b>1,107</b>	<b>1,045</b>	<b>47</b>	<b>41</b>	<b>36</b>
			<b>Louisiana</b>			<b>Louisiana</b>		
	Louisiana - ACA	Lafayette	69	57	52	8	8	8
			<b>Maryland-Virginia</b>			<b>Maryland-Virginia</b>		
257	Carrollton	Baltimore, MD	91	85	83	3	3	2
357	Baltimore City	Baltimore, MD	43	42	40	2	2	2
405	Lynchburg	Lynchburg, VA	27	26	26	1	1	1
2136	Municipal	Washington, DC	15	14	14	0	0	0
4600	Group MD	Maryland	17	17	20	5	5	3
4700	Group Virginia	Virginia	0	0	29	0	0	0
	Maryland - ACA	Maryland	127	114	90	31	24	22
	Virginia - ACA	Virginia	10	9	7	1	1	0
		<b>Totals</b>	<b>330</b>	<b>307</b>	<b>309</b>	<b>43</b>	<b>36</b>	<b>30</b>
			<b>Maine</b>			<b>Maine</b>		
52	Dr Paul J Fortier	Lewiston	793	729	669	79	67	61
56	Chez Nous	Bangor-Orono	265	248	220	19	16	10
59	Haut St Jean	Fort Kent	282	274	260	35	30	29
4500	Group Maine	Maine	60	57	65	25	27	29
	PreNeed ACA	Maine	200	185	159	0	0	0
		<b>Totals</b>	<b>1,600</b>	<b>1,493</b>	<b>1,373</b>	<b>158</b>	<b>140</b>	<b>129</b>

**STATE OF THE ORDER - Subordinate Councils**

No. of Council	Name	Location	Massachusetts			Massachusetts		
			Adult Membership			Juvenile Membership		
			2014	2015	2016	2014	2015	2016
1	Alpha-Agassiz	W. Somerville	213	203	192	5	4	2
20	Ste Anne	Fall River	0	0	0	0	0	0
21	Montcalm	Fitchburg-Leominster	0	0	0	0	0	0
22	Ferd Gagnon-Montcalm	Gardner	209	195	181	4	2	2
23	Domremy	Lowell	141	134	123	7	7	5
24	St Rosaire	New Bedford	616	560	532	35	32	26
25	St Joseph	Salem-Lawrence	343	317	289	18	16	16
307A	ALW	Massachusetts	7	6	6	1	0	0
1105	Home Office	Boston	1	1	1	0	0	0
2000	Massachusetts Group	Massachusetts	364	341	327	30	29	26
2160	Dependable	Worcester	202	189	183	2	2	2
	PreNeed ACA	Massachusetts	1,343	1,186	1,020	0	0	0
	PreNeed RA	Massachusetts	472	687	1,027	0	0	0
	Totals		3,911	3,819	3,881	102	92	79
			<b>Michigan</b>			<b>Michigan</b>		
21A	Detroit	Howell	158	150	156	12	10	4
4900	Group Michigan	Michigan	4	4	3	0	0	0
			162	154	159	12	10	4
			<b>Minnesota</b>			<b>Minnesota</b>		
1160	Minnehaha	Minneapolis	33	32	32	0	0	0
			<b>Missouri</b>			<b>Missouri</b>		
791	South End	St. Louis	19	19	18	0	0	0
1032	North End	St. Louis	14	14	13	0	0	0
2033	Tower Grove	St. Louis	27	26	26	0	0	0
2491	Hawthorne	St. Louis	73	71	67	0	0	0
	Totals		133	130	124	0	0	0
			<b>New Hampshire</b>			<b>New Hampshire</b>		
7	Milette	Nashua	376	370	350	35	28	18
10	Lafayette	Concord	678	629	583	0	0	2
13	Home Office - ACA	Manchester	417	370	366	39	25	27
14	St Jean Baptiste	Berlin	319	296	282	10	7	7
1972	Gateway	Nashua	21	20	20	0	0	0
4800	Group NH	New Hampshire	6	6	6	0	1	1
	PreNeed ACA	New Hampshire	1,854	1,687	1,485	0	0	0
	Totals		3,671	3,378	3,092	84	61	55



**STATE OF THE ORDER - Subordinate Councils**

No. of Council	Name	Location	Pennsylvania			Pennsylvania		
			Adult Membership			Juvenile Membership		
			2014	2015	2016	2014	2015	2016
37A	Elizabeth	Elizabeth	23	22	22	1	0	0
100	Federal	Pittsburgh	118	116	113	4	4	4
142A	Pittsburgh	Carnegie	135	126	128	10	9	3
499	Harrisburg	Harrisburg	324	305	287	9	7	7
586	Integrity	Philadelphia	467	438	416	45	42	47
1029	Germantown	Philadelphia	196	178	163	3	2	0
2194	Yorktowne	York	257	248	236	11	9	8
2488	Penn Laurel	Philadelphia	165	158	151	11	9	9
3001	Pennsylvania Group	Pennsylvania	33	41	51	4	1	0
		<b>Totals</b>	<b>1,718</b>	<b>1,632</b>	<b>1,567</b>	<b>98</b>	<b>83</b>	<b>78</b>
			<b>Quebec</b>			<b>Quebec</b>		
579	Papineau	Montreal	47	44	41	0	0	0
2219	Maisonneuve	Montreal	149	143	137	4	3	3
2402	Conseil Canadien	Montreal	35	34	29	0	0	0
2445	Jacques Cartier	Montreal	101	99	95	0	0	0
2490	Jeanne Mance	Montreal	117	111	106	1	1	1
2495	Ville D'Anjou	Montreal	29	28	28	1	0	0
	UFA - Quebec	Quebec	59	48	47	0	0	0
		<b>Totals</b>	<b>537</b>	<b>507</b>	<b>483</b>	<b>6</b>	<b>4</b>	<b>4</b>
			<b>Rhode Island</b>			<b>Rhode Island</b>		
44	Frere Andre	Woonsocket	363	340	316	16	15	9
63	Coronet	Newport	15	15	14	0	0	0
537	Pawtucket	Pawtucket	75	71	70	15	14	9
1147	Conanicut	Jamestown	23	22	20	0	0	0
1876	Haskell	Pawtucket	29	28	26	1	1	0
3800	Rhode Island Group	Rhode Island	7	7	8	0	0	0
	PreNeed ACA	Rhode Island	105	101	76	0	0	0
		<b>Totals</b>	<b>617</b>	<b>584</b>	<b>530</b>	<b>32</b>	<b>30</b>	<b>18</b>
			<b>Vermont</b>			<b>Vermont</b>		
	Vermont - ACA	Vermont	64	59	54	8	8	8
	PreNeed ACA	Vermont	460	413	372	0	0	0
			<b>524</b>	<b>472</b>	<b>426</b>	<b>8</b>	<b>8</b>	<b>8</b>
			<b>Washington</b>			<b>Washington</b>		
1307	Tacoma	Tacoma, WA	20	18	16	0	0	0
1513	Majestic	Victoria, BC	27	23	23	0	0	0
1582	Oregon	Portland, OR	14	15	14	0	0	0
2600	Washington Group	Washington	21	21	20	0	0	0
		<b>Totals</b>	<b>82</b>	<b>77</b>	<b>73</b>	<b>0</b>	<b>0</b>	<b>0</b>
		<b>Grand Totals</b>	<b>22,966</b>	<b>22,090</b>	<b>23,755</b>	<b>1,348</b>	<b>1,217</b>	<b>1,273</b>

## **SUPREME TREASURER'S REPORT**

**January 1, 2014 - December 31, 2015**

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, 2014 to December 31, 2015 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, 2015.

Included also is an abstract of the Annual Statements filed with the various Insurance Departments as of December 31, 2010 and December 31, 2015.

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, 2014 and December 31, 2015

### TO THE INSURANCE DEPARTMENTS

During the past two years reports have been made to the Insurance Departments of Arizona, California, Colorado, Connecticut, Delaware, Dist. of Columbia, Florida, Georgia, Illinois, Maine, Manitoba, Maryland, Massachusetts, Michigan, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Ontario, Oregon, Pennsylvania, Quebec, Rhode Island, South Carolina, Vermont, Virginia, Washington 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, 2014 and December 31, 2015 of the conditions and affairs of the Supreme Council of the Royal Arcanum, Home Office, 61 Battery March 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 Carl J. Krzystofczyk; Supreme Vice Regent Errica Conforto; Supreme Secretary Kenneth J. Kolek; Supreme Treasurer John D. Crisanti; Directors or Trustees: James E. O'Neill, Chairman; Peter D. Ferrara; Carl J. Krzystofczyk; Kenneth J. Kolek; Errica Conforto; Janice S. Brazas; Cynthia A. Macon; Deborah Young and Tom Bayliss..

**ANNUAL STATEMENT FOR THE YEARS 2014 AND 2015\***  
**SUPREME COUNCIL OF THE ROYAL ARCANUM**

**ASSETS\***

	(2014)	(2015)
Bonds .....	\$91,503,849	\$91,626,444
Preferred Stocks .....	1,432,490	1,389,507
Common Stocks .....	5,534,224	4,609,218
Mortgage .....	27,264	21,917
Real Estate:		
Properties occupied by the Society .....	171,877	141,228
Certificate Loans & Liens .....	4,353,739	4,347,601
Cash and short-term investments .....	1,254,469	1,498,824
Investment Income due and accrued .....	1,402,531	1,420,666
Premiums Uncollected.....	6,000	5,500
Electronic Data Processing Equipment.....	35,707	68,065
<b>TOTALS .....</b>	<b>\$105,722,150</b>	<b>\$105,128,970</b>

**LIABILITIES AND SURPLUS\***

	(2014)	(2015)
Aggregate reserve for Life Certificates and Contracts .....	\$87,680,959	\$88,894,771
Aggregate reserve for accident and health certificates .....	135,740	135,029
Liability for deposit-type contracts .....	1,968,999	1,868,359
Certificate and contract claims: Life .....	214,830	338,131
Provisions for Refunds payable in following calendar		
year-estimated amounts-not yet apportioned .....	175,000	175,000
Degree fees and dues .....	142,019	156,878
Premiums and annuity considerations received		
in advance .....	108,004	109,546
Asset valuation reserve .....	1,180,068	796,904
General Expenses due and accrued .....	8,790	9,240
Taxes, licenses, and fees due and accrued .....	91	0
Association of Lithuanian Workers Scholarship .....	28,862	27,932
Real Estate - Security deposit.....	35,594	22,585
Commissions held on deposit.....	(4,439)	(5,022)
Age 96 maturities.....	91,152	28,806
Interest Maintenance Reserve .....	238,618	28,449
Unassigned funds .....	13,717,863	12,539,362
<b>TOTALS .....</b>	<b>\$105,722,150</b>	<b>\$105,125,970</b>

\*Whole Dollar amounts shown

**GENERAL EXPENSES 2014 and 2015\***

	(2014)				(2015)			
	Life	Investment	Fraternal	Total	Life	Investment	Fraternal	Total
Rent .....	\$88,467			\$88,467	\$89,170			\$89,170
Salaries and Wages .....	959,501	12,500	385,060	\$1,357,061	1,006,351			\$1,452,217
Insured Benefit plans for employees (Medical) .....	208,353			\$208,353	202,858			\$202,858
Insured Benefit plans for employees (Pension, 401K) .....	306,327			\$306,327	46,558			\$46,558
Uninsured Benefit plan for employees .....				\$0				\$0
Other employee welfare .....				\$0	331			\$331
Legal fees and expenses .....	93,199			\$93,199	108,106			\$108,106
Medical Examination fees .....	24,794			\$24,794	23,882			\$23,882
Inspection report fees .....				\$0				\$0
Fees of consulting Actuaries & Public Accountants .....	185,132			\$185,132	195,482			\$195,482
Expense of investigation of certificate claims .....				\$0				\$0
Traveling expenses .....	74,669		21,864	\$96,533	66,381		24,920	\$91,301
Advertising .....	50			\$50	300			\$300
Postage, Express, Telegraph and Telephone .....	39,588	2,713	14,935	\$57,236	45,669	3,162	17,050	\$65,881
Printing and Stationary .....	23,169		4,089	\$27,258	15,907		2,807	\$18,714
Cost or Depreciation of Furniture & Equipment .....	4,929			\$4,929	18,999			\$18,999
Cost or Depreciation of EDP equipment and software .....	101,410			\$101,410	110,307			\$110,307
Rental of Equipment .....				\$0				\$0
Lodge supplies for sale .....			6,505	\$6,505			200	\$200
Miscellaneous losses .....				\$0				\$0
Books and Periodicals .....	257	599		\$856	195	454		\$649
Bureau and Association dues .....			5,500	\$5,500			5,744	\$5,744
Insurance except on real estate .....	52,523			\$52,523	30,612			\$30,612
Collection and bank service charges .....		53,039		\$53,039		23,848		\$23,848
Sundry general expenses .....	37,725			\$37,725	32,478			\$32,478
Field expense allowance .....	69,731			\$69,731	74,782			\$74,782
Investment expenses not included elsewhere .....				\$0		34,967		\$34,967
Scholarships .....				\$0				\$0
Official Publication .....			39,597	\$39,597			43,033	\$43,033
Expenses of Supreme lodge meetings .....			76,153	\$76,153				\$0
Fraternal assistance .....			89,195	\$89,195			101,680	\$101,680
Real estate expenses .....		176,498		\$176,498		210,587		\$210,587
General Expenses incurred .....	\$2,269,824	\$245,349	\$642,898	\$3,158,071	\$2,068,368	\$285,517	\$628,799	\$2,982,685
General expenses unpaid Dec. 31, previous year .....	9,210	76	9,719	19,005	2,996	994	4,800	8,790
General expenses unpaid Dec. 31, current year .....	2,996	994	4,800	8,790	7,196	56	1,988	9,240
General expenses paid during the year .....	\$2,276,038	\$244,431	\$647,817	\$3,168,286	\$2,064,169	\$286,456	\$631,611	\$2,982,236

\* Whole Dollar amounts shown

**TAXES, LICENSES AND FEES - 2014 AND 2015\***

	(2014)				(2015)			
	Life	Investment	Fraternal	Total	Life	Investment	Fraternal	Total
Real Estate Taxes .....		\$68,919		\$68,919		\$64,496		\$64,496
State Insurance Dept. Licenses & Fees .....	34,693			\$34,693	36,595			\$36,595
Other State taxes .....	7,209			\$7,209	5,187			\$5,187
Federal taxes .....	90,885			\$90,885	93,129			\$93,129
All other taxes .....	2,202			2,202	658			\$658
Taxes, Licenses and fees incurred .....	<u>\$134,989</u>	<u>\$68,919</u>		<u>\$203,908</u>	<u>\$135,569</u>	<u>\$64,496</u>	<u>\$0</u>	<u>\$200,065</u>
Taxes, Licenses and fees unpaid Dec. 31, previous year .....	27			27	91			91
Taxes, Licenses and fees unpaid Dec. 31, current year .....	91			91				0
Taxes, Licenses and fees paid during year .....	<u>\$134,925</u>	<u>\$68,919</u>		<u>\$203,844</u>	<u>\$135,660</u>	<u>\$64,496</u>		<u>\$200,156</u>

**REFUNDS TO MEMBERS - 2014 and 2015\***

	(2014)		(2015)	
Applied to provide Paid-Up Additions .....	\$166,308		\$167,916	
Paid in Cash .....	5,309		4,929	
Left on Deposit with the Society .....	<u>7,943</u>		<u>8,554</u>	
TOTALS .....		\$179,560		\$181,399
Provision for refunds payable in following calendar year .....	\$175,000		\$175,000	
Previous year .....	<u>175,000</u>		<u>175,000</u>	
TOTALS .....		<u>\$0</u>		<u>\$0</u>
Total refunds to members .....		<u>\$179,560</u>		<u>\$181,399</u>

\* Whole Dollar amounts shown

**REPORT OF COMMITTEE ON INVESTMENT\***  
**January 1, 2014 - December 31, 2015**

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, 2014  
to December 31, 2015.

Interest on Bonds .....	10,646,543	
Interest on Short-term Investments .....	1,041	
Interest on Certificate Loans .....	548,092	
Dividends on Preferred Stocks .....	225,617	
Dividends on Common Stocks .....	438,664	
Mortgage Income .....	15,473	
Income from Real Estate .....	596,091	
Other Income .....	6,181	
 Total Receipts from Investment Income .....		 \$12,477,702

**NET INVESTMENT INCOME**

Net investment income for 2014 .....	5,139,778	
Net rate of interest earned for 2014 .....	4.99%	
Net investment income for 2015 .....	5,127,137	
Net rate of interest earned for 2015 .....	4.98%	

**REAL ESTATE\***

55-61 Batterymarch St., Boston, MA .....		\$141,228
Book Value of Real Estate December 31, 2015 .....		\$141,228

\* Whole Dollar amounts shown

**PREMIUMS AND ANNUITY CONSIDERATIONS  
ALLOCATED BY STATES  
DECEMBER 31, 2015**

STATES	LICENSED	Life Insurance	Annuity Considerations	Accident & Health
Alabama	NO			
Alaska	NO			
Arizona	YES			
Arkansas	NO			
California	YES	325,529	1,000	
Colorado	YES	154,372		
Connecticut	YES	252,675	34,700	23,662
Delaware	YES			
District of Columbia	YES			
Florida	YES	117,508	10,000	25
Georgia	YES	20,566	200	
Hawaii	NO			
Idaho	NO			
Illinois	YES	33,955	21,200	
Indiana	NO			
Iowa	NO			
Kansas	NO			
Kentucky	NO			
Louisiana	NO	15,811		825
Maine	YES	139,803	46,729	19,702
Maryland	YES	60,332		
Massachusetts	YES	3,547,226	1,087,545	12,637
Michigan	YES	6,179		
Minnesota	NO	1,200		
Mississippi	NO			
Missouri	YES	876		
Montana	NO			
Nebraska	YES	27		
Nevada	NO			
New Hampshire	YES	98,036	36,859	29,277
New Jersey	YES	129,065	426,874	
New Mexico	NO			
New York	YES	636,039	144,569	31
North Carolina	YES	32,543		
North Dakota	NO			
Ohio	YES	63,940		
Oklahoma	NO			
Oregon	YES			
Pennsylvania	YES	138,572	121,250	
Rhode Island	YES	44,847	16,400	2,407
South Carolina	YES	23,258		
South Dakota	NO			
Tennessee	NO			
Texas	NO			
Utah	NO			
Vermont	NO	5,762	9,965	2,969
Virginia	YES	21,832		
Washington	YES	8,139	2,661	
West Virginia	NO			
Wisconsin	YES	2,478	6,079	
Wyoming	NO			
Canada	YES	79,982	94,000	226
Subtotal		5,960,552	2,060,031	91,761
Dividends to purchase paid-up additions		167,916		
Less Reinsurance Ceded		(49,872)		(7,581)

**BOND HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Federal National Mortgage Assn FNMA	3.000	1FE	08/23/2032	500,000	500,435
Subtotal- U.S. Government - Issuer Obligations				500,000	500,435
Ginnie Mae - 08/20/37	5.750	1	08/20/2037	187,507	192,419
Ginnie Mae - 30 Year Jumbo	6.000	1	12/20/2033	6,415	6,682
Ginnie Mae - Series 2003-34	6.500	1	11/20/2032	102,106	109,347
Ginnie Mae Series 2008-11	5.277	1	02/20/2038	88,000	90,280
Ginnie Mae Series 2009-47 Class LT	5.000	1	06/20/2039	500,000	508,780
Ginnie Mae Series 2009-47 Class MB	5.000	1	06/20/2039	700,000	713,176
GNMA PL#650741X	5.500	1	02/15/2036	32,573	33,259
Subtotal- U.S. Government - Residential Mortgage-Backed Securities				1,616,601	1,653,943
Subtotals – U.S. Governments				2,116,601	2,154,378
Government of Bermuda - Reg S	4.138	1FE	01/03/2023	175,000	172,927
Government Of Canada	8.000	1FE	06/01/2023	550,000	394,402
Municipal Financial Authority B.C.	4.150	1FE	06/01/2021	100,000	72,013
Nova Scotia Prov	8.750	1FE	04/01/2022	500,000	506,318
Nova Scotia Prov	8.250	1FE	07/30/2022	850,000	859,266
Province of British Columbia	6.150	1FE	11/19/2027	115,000	106,728
Province of British Columbia	5.700	1FE	06/18/2029	240,000	209,687
Province of British Columbia	4.100	1FE	12/18/2019	226,000	163,624
Province of British Columbia	8.000	1FE	09/08/2023	100,000	71,526
Province of British Columbia	9.000	1FE	08/23/2024	300,000	211,343
Province of British Columbia	3.700	1FE	12/18/2020	250,000	183,362
Province of Manitoba	6.500	1FE	09/22/2017	300,000	220,918
Province of Manitoba	5.500	1FE	11/15/2018	70,000	51,456
Province of Manitoba	4.750	1FE	02/11/2020	200,000	144,205
Province of Manitoba	4.400	1FE	09/05/2025	100,000	72,797
Province of Manitoba	4.400	1FE	09/05/2025	480,000	375,816
Province of Manitoba	5.700	1FE	03/05/2037	150,000	145,342
Province of New Brunswick	4.650	1FE	09/26/2035	210,000	172,190
Province of New Brunswick	5.500	1FE	01/27/2034	219,000	169,944
Province of New Brunswick	6.750	1FE	06/27/2017	560,000	413,378
Province of Newfoundland	6.150	1FE	04/17/2028	100,000	86,809
Province of Nova Scotia	4.100	1FE	06/01/2021	100,000	72,114
Province of Ontario	5.500	1FE	06/02/2018	870,000	644,323
Province of Ontario	4.200	1FE	06/02/2020	300,000	223,538
Province of Ontario	4.000	1FE	06/02/2021	100,000	71,791
Province of Ontario	4.600	1FE	06/02/2039	225,000	155,928
Province of Ontario	4.700	1FE	06/02/2037	225,000	157,761
Province of Ontario	4.400	1FE	03/08/2016	250,000	180,144
Province of Ontario	4.850	1FE	06/02/2020	225,000	163,259
Province of Ontario	5.850	1FE	03/08/2033	330,000	292,918
Province of Ontario	6.250	1FE	08/25/2028	230,000	205,035
Province of Ontario	6.500	1FE	03/08/2029	100,000	89,907
Province of Ontario	8.000	1FE	06/02/2026	100,000	102,482
Province of Ontario	7.500	1FE	02/07/2024	100,000	72,177
Province of Ontario	4.400	1FE	06/02/2019	250,000	183,627
Province of Prince Edward Island	6.100	1FE	07/29/2027	200,000	160,210
Province of Saskatchewan	6.400	1FE	09/05/2031	800,000	597,004

**BOND HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Province of Saskatchewan	5.000	1FE	03/05/2037	65,000	52,587
Province of Saskatchewan	4.500	1FE	08/23/2016	200,000	144,339
Saskatchewan Prov	9.375	1FE	12/15/2020	100,000	103,627
Toronto Metro Munic	8.000	1FE	09/27/2016	300,000	217,158
Subtotals – All Other Governments				10,865,000	8,693,980
Baltimore, MD G/O Bond	6.040	1FE	10/15/2028	200,000	249,728
California State G/O Bonds	7.500	1FE	04/01/2034	60,000	80,251
California State G/O Bonds	7.500	1FE	04/01/2034	1,000,000	1,150,218
California State G/O Build America	7.550	1FE	04/01/2039	30,000	43,652
California State G/O Highway Safety	6.509	1FE	04/01/2039	25,000	26,899
California State Taxable G/O Bonds	6.650	1FE	03/01/2022	100,000	108,510
California State Taxable G/O Bonds	6.200	1FE	03/01/2019	200,000	208,588
Clark County WA G/O Bonds - REF-B	4.050	1FE	12/01/2029	95,000	97,366
Connecticut St Taxable Teachers Ret	5.850	1FE	03/15/2032	400,000	439,898
Cornell University	5.450	1FE	02/01/2019	200,000	203,529
Corpus Christi, Texas	5.424	1FE	08/15/2026	250,000	269,649
CT G/O Build America - Series D	5.090	1FE	10/01/2030	35,000	39,309
CT G/O QSCB Direct Subsidy Series-B	5.295	1FE	10/01/2029	55,000	62,562
CT State G/O Build America Bonds	5.632	1FE	12/01/2029	10,000	11,793
El Paso Texas General Obligation	5.177	1FE	08/15/2034	100,000	103,633
Georgetown County, S.C. School Dist	5.375	1FE	03/01/2025	100,000	105,868
Guam Govt Bus Privilege Tax Rev B-2	4.383	1FE	01/01/2022	200,000	206,442
Houston Texas Refunding - Taxable	5.361	1FE	03/01/2024	150,000	156,576
Houston, TEX RFDG	6.319	1FE	03/01/2030	200,000	207,644
Illinois State	6.750	1FE	03/01/2030	250,000	266,271
Illinois State	6.125	1FE	07/01/2021	240,000	245,825
Illinois State 'For Issue DTD'	5.877	1FE	03/01/2019	100,000	104,694
Illinois State G/O Pension Funding	5.100	1FE	06/01/2033	250,000	241,481
Illinois State Taxable Bond	6.200	1FE	07/01/2021	350,000	367,156
Illinois Toll Highway Authority	5.293	1FE	01/01/2024	300,000	300,462
Kentucky State Turnpike Authority	5.244	1FE	07/01/2025	250,000	289,981
Massachusetts State - Build America	5.456	1FE	12/01/2039	200,000	248,261
Massachusetts State Series D	4.500	1FE	08/01/2031	100,000	111,655
Memphis Tenn Gen Impt-B-Build	6.145	1FE	05/01/2030	100,000	114,526
Memphis Tenn Gen Impt-B-Build	6.045	1FE	05/01/2029	45,000	51,307
Miami - Dade County - Florida	5.319	1FE	04/01/2021	300,000	308,882
Midland County Texas Hospital	6.340	1FE	05/15/2029	50,000	57,353
Milwaukee County G/O Bond	6.840	1FE	12/01/2028	40,000	49,013
Mississippi State G/O Bond	5.669	1FE	10/01/2034	120,000	148,347
Mississippi State G/O Recovery Zone	5.445	1FE	11/01/2035	100,000	119,686
NAPA VALLEY, CA UNI SCH DIST-B	6.507	1FE	08/01/2043	135,000	190,114
Nassau County NY - Taxable	7.400	1FE	10/01/2035	300,000	305,922
Nassau County NY Taxable	5.450	1FE	04/01/2021	200,000	202,061
New Hampshire State Federal Highway	4.984	1FE	09/01/2025	50,000	55,910
New Orleans LA REF	4.961	1FE	09/01/2030	250,000	263,864
New York City - Go Build America C1	5.517	1FE	10/01/2037	70,000	87,052
New York City G/O Series F	6.271	1FE	12/01/2037	100,000	134,065
New York State Urban Dev. Corp. Rev	5.770	1FE	03/15/2039	200,000	245,097
New York, NY - Taxable	5.817	1FE	10/01/2031	50,000	54,149
New York, NY - Taxable	5.817	1FE	10/01/2031	350,000	362,318
New York, NY BABDP G/O D-1	5.985	1FE	12/01/2036	75,000	90,739
New York, NY 'For Prior Issues'	5.646	1FE	06/01/2027	75,000	80,504

**BOND HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
New York, NY G/O A-2 Build America	5.206	1FE	10/01/2031	75,000	85,332
New York, NYC G/O Build America D-1	5.399	1FE	12/01/2024	300,000	332,599
Penn State Turnpike Oil Franch Tax	6.378	1FE	12/01/2037	100,000	119,113
Port Authority of N.Y. & N.J.	6.040	1FE	12/01/2029	250,000	263,251
San Francisco Calif - Taxable	5.930	1FE	06/15/2028	350,000	359,995
San Francisco, CA City & County G/O	5.450	1FE	06/15/2025	40,000	45,480
Texas State BABDP HWY IMPT-A	4.123	1FE	04/01/2025	25,000	27,533
University of Houston Texas - Ref-B	4.450	1FE	02/15/2026	100,000	102,994
University of Minnesota - Series D	6.300	1FE	12/01/2028	500,000	524,055
Virginia Commonwealth Transn Brd	5.350	1FE	05/15/2035	25,000	30,603
Washington State Series F - B Am B	4.669	1FE	08/01/2024	50,000	55,074
Wilmington, DE NCRED G/O Series-C	4.631	1FE	11/01/2030	50,000	53,530
<b>Subtotal-States, Territories and Possessions-Issuer Obligations</b>				<b>9,925,000</b>	<b>10,868,369</b>
21st Century Fox America, Inc.	8.875	2FE	04/26/2023	100,000	129,167
21st Century Fox America, Inc.	8.500	2FE	02/23/2025	250,000	295,498
21st Century Fox America, Inc.	9.500	2FE	07/15/2024	80,000	109,707
21st Century Fox America, Inc.	5.650	2FE	08/15/2020	60,000	64,559
21st Century Fox America, Inc.	8.875	2FE	04/26/2023	200,000	257,927
Aetna, Inc.	7.250	1FE	08/15/2023	100,000	119,925
Aetna, Inc.	7.250	1FE	08/15/2023	30,000	35,010
AFLAC Insurance	4.000	1FE	02/15/2022	100,000	103,813
AIG - Medium Term Notes	5.850	1FE	01/16/2018	350,000	353,376
Alcoa, Inc.	6.150	2FE	08/15/2020	95,000	99,710
Alcoa, Inc.	5.870	2FE	02/23/2022	525,000	551,931
Alcoa, Inc.	5.870	2FE	02/23/2022	150,000	160,411
Alcoa, Inc.	6.150	2FE	08/15/2020	50,000	53,790
Alcoa, Inc.	5.125	2FE	10/01/2024	150,000	154,151
Allstate Corp.	6.750	1FE	05/15/2018	100,000	102,863
Altria Group, Inc.	4.750	2FE	05/05/2021	100,000	104,427
Altria Group, Inc.	9.250	2FE	08/06/2019	276,000	324,513
Amazon.com, Inc.	4.800	1FE	12/05/2034	100,000	102,527
Ameren Illinois Company	9.750	1FE	11/15/2018	100,000	116,042
American Home Products Debenture	7.250	1FE	03/01/2023	125,000	152,221
American Tower Corp.	5.000	2FE	02/15/2024	300,000	308,344
AmSouth Bancorporation	6.750	2FE	11/01/2025	100,000	119,492
Anadarko Petroleum Corp.	8.700	2FE	03/15/2019	100,000	117,340
Anglo Gold Holdings PLC	5.375	3FE	04/15/2020	100,000	104,292
Anglo Gold Holdings PLC	5.375	3FE	04/15/2020	150,000	154,328
Anheuser Busch Co's	6.800	1FE	08/20/2032	100,000	125,564
Anheuser Busch Co's Inc.	5.600	1FE	03/01/2017	138,000	138,563
ANR Pipeline Co. Debentures	7.375	1FE	02/15/2024	350,000	432,509
ANR Pipeline Co. Debentures	7.375	1FE	02/15/2024	80,000	96,545
AON PLC	3.500	1FE	06/14/2024	100,000	99,912
Associates Corp. Notes	6.950	2FE	11/01/2018	275,000	285,814
AT&T Broadband Corp. Notes	9.455	1FE	11/15/2022	100,000	133,567
AT&T Inc.	6.150	2FE	09/15/2034	50,000	55,671
AT&T Inc.	3.900	2FE	03/11/2024	250,000	252,006
AT&T Inc.	5.500	2FE	02/01/2018	200,000	200,366
Atlantic Richfield Co.	8.250	1FE	02/01/2022	484,000	574,793
Bank of America	6.400	2FE	08/15/2019	260,000	288,737
Bank of America - Global Sr. Notes	5.625	2FE	10/14/2016	100,000	100,236
Bank of America Corp.	4.100	2FE	07/24/2023	50,000	50,226

**BOND HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Bank of America Corp.	5.750	2FE	12/01/2017	400,000	403,295
Bank of America Corp.	4.250	2FE	10/22/2026	100,000	100,936
Bank of America-Subordinated Notes	5.750	2FE	08/15/2016	350,000	351,671
Bank of Montreal - Deposit Note	4.550	1FE	08/01/2017	100,000	71,090
Barclays Bank PLC	6.750	1FE	05/22/2019	500,000	529,819
Barclays Bank PLC	5.000	1FE	09/22/2016	250,000	252,097
Barclays Bank, PLC	5.140	2FE	10/14/2020	540,000	582,922
Barrick Australia Fin.	4.950	2FE	01/15/2020	100,000	103,290
Barrick Gold Corporation	3.850	2FE	04/01/2022	100,000	92,692
BB&T Corp.	5.250	2FE	11/01/2019	100,000	102,577
Bear Stearns Co., Inc.	7.250	1FE	02/01/2018	350,000	373,199
Bear Stearns Cos. Inc. - Notes	5.550	2FE	01/22/2017	350,000	350,364
Bell Canada	4.950	2FE	05/19/2021	100,000	77,334
BellSouth Telecom Debentures	7.000	2FE	10/01/2025	100,000	117,736
Berkshire Hathaway, Inc.	5.400	1FE	05/15/2018	300,000	298,969
Bristol Myers Squibb Co. Debenture	7.150	1FE	06/15/2023	128,000	163,383
Bristol Myers Squibb Co. Debentures	6.800	1FE	11/15/2026	100,000	126,441
Brookfield Asset Management, Inc.	4.820	1FE	01/28/2026	188,000	140,948
Buckeye Partners LP	5.500	2FE	08/15/2019	50,000	52,821
Buckeye Partners LP	4.875	2FE	02/01/2021	100,000	104,772
Burlington Northern RR - Series K	6.550	2FE	01/01/2020	59,000	61,843
Burlington Northern RR - Series O	6.550	2FE	01/01/2020	75,000	78,614
Burlington Northern Santa Fe	3.750	2FE	04/01/2024	50,000	49,860
Canadian Pacific LTD	4.450	2FE	03/15/2023	100,000	104,082
Canadian Pacific RailRoad Co.	5.100	2FE	01/14/2022	100,000	77,864
Canadian Pacific Railway	4.500	2FE	01/15/2022	50,000	53,076
Capital One Financial Co.	4.200	2FE	10/29/2025	50,000	49,809
Capital Power LP	5.276	2FE	11/16/2020	100,000	74,035
Caterpillar Inc.	7.900	1FE	12/15/2018	100,000	107,095
Caterpillar Inc.	9.375	1FE	03/15/2021	900,000	938,043
CD - CIT Bank - Salt Lake City, UT	2.600	1	07/18/2022	150,000	150,483
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 - GE Capital RET BK Draper - UT	2.600	1	08/03/2022	150,000	150,000
CD - GE Money Bank - UT	5.350	1	10/30/2018	96,000	96,000
CD - Goldman Sachs - New York, NY	2.650	1	08/08/2022	150,000	150,000
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 - Stockman Bank of Montana	5.250	1	09/15/2016	95,000	95,000
CD - US Bank - Custody - S Carolina	2.100	1	05/20/2020	5,000	5,000
Celegene Corporation	4.000	2FE	08/15/2023	150,000	149,060
CenturyTel, Inc.	6.150	3FE	09/15/2019	100,000	106,844
Cigna Corp.	7.650	1FE	03/01/2023	300,000	300,102
Cigna Corp.	8.300	2FE	01/15/2023	200,000	205,759
Citigroup, Inc.	6.625	2FE	06/15/2032	100,000	120,981
Citigroup, Inc.	6.000	2FE	10/31/2033	140,000	160,506
Citigroup, Inc.	6.125	2FE	11/21/2017	100,000	103,662
Citigroup, Inc.	8.500	2FE	05/22/2019	100,000	110,513
Citigroup, Inc.	4.000	2FE	08/05/2024	90,000	90,986
Citigroup, Inc.	3.375	2FE	03/01/2023	250,000	257,662
Citigroup, Inc.	3.500	2FE	05/15/2023	100,000	95,208
Citigroup, Inc.	5.500	2FE	09/13/2025	1,394,000	1,543,275
Citigroup, Inc.	4.450	2FE	09/29/2027	275,000	278,131
Citigroup, Inc.	3.750	2FE	06/16/2024	200,000	201,741

**BOND HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Citigroup, Inc. - Senior Note	7.000	2FE	12/01/2025	200,000	252,833
Coca-Cola Enterprises, Inc.	6.750	1FE	09/15/2023	32,000	38,444
Coca-Cola Enterprises, Inc.	6.950	1FE	11/15/2026	94,000	117,270
Comcast Corp.	6.300	1FE	11/15/2017	100,000	102,527
Con Edison Notes	7.125	1FE	12/01/2018	100,000	104,548
ConAgra Foods, Inc.	3.200	2FE	01/25/2023	100,000	98,773
ConAgra Inc. Senior Notes	7.125	2FE	10/01/2026	325,000	408,245
ConAgra Inc. Senior Notes	7.125	2FE	10/01/2026	100,000	115,291
ConAgra Inc. Subordinated Notes	9.750	3FE	03/01/2021	200,000	237,371
ConAgra Inc. Subordinated Notes	9.750	3FE	03/01/2021	100,000	128,551
Conoco/Phillips	6.000	1FE	01/15/2020	225,000	227,348
Conoco/Phillips - Notes	5.625	1FE	10/15/2016	250,000	251,483
Conoco/Phillips - Notes	5.750	1FE	02/01/2019	250,000	252,695
Constellation Brands, Inc.	6.000	3FE	05/01/2022	50,000	55,209
Corning Inc. - Debentures	8.875	2FE	08/15/2021	100,000	114,245
Countrywide Financial Corp.	6.250	2FE	05/15/2016	340,000	340,881
Credit Suisse	5.400	2FE	01/14/2020	600,000	610,918
Credit Suisse N.Y. BRH	6.000	2FE	02/15/2018	500,000	515,393
Credit Suisse New York	5.300	1FE	08/13/2019	100,000	101,291
CVS Caremark Corp.	6.125	2FE	09/15/2039	150,000	181,944
CVS Corp.	6.125	2FE	08/15/2016	250,000	251,008
CVS Health Corp.	4.875	2FE	07/20/2035	140,000	149,045
Dayton Hudson Corp.	9.875	1FE	07/01/2020	150,000	156,685
Dayton Hudson Corp.	9.000	1FE	10/01/2021	150,000	151,273
Diageo Capital PLC	5.500	1FE	09/30/2016	100,000	100,146
DirecTV Holdings/FING	4.450	2FE	04/01/2024	175,000	178,092
Dominion Resources, Inc.	5.950	2FE	06/15/2035	130,000	150,618
Dominion Resources, Inc.	5.250	2FE	08/01/2033	50,000	54,038
Dow Chemical Co.	4.250	2FE	11/15/2020	100,000	98,697
Dow Chemical Co.	9.400	2FE	05/15/2039	75,000	115,966
Dow Chemical Co.	7.375	2FE	11/01/2029	185,000	235,468
Dow Chemical Co. Debenture	8.850	2FE	09/15/2021	50,000	62,521
Dow Chemical Co. Debenture	9.000	2FE	04/01/2021	15,000	18,704
Dow Chemical Co. Debentures	7.375	2FE	03/01/2023	40,000	47,482
Dow Chemical Co. Debentures	7.375	2FE	03/01/2023	105,000	123,103
Dow Chemical Company	8.550	2FE	05/15/2019	50,000	58,651
Dow Chemical Company	8.550	2FE	05/15/2019	250,000	270,883
Du-Pont Debenture	6.500	1FE	01/15/2028	100,000	121,837
E.I. Du-Pont De Nemours	5.600	1FE	12/15/2036	75,000	82,082
Eaton Corp. Debentures	8.100	1FE	08/15/2022	50,000	62,053
El Paso Pipeline Part OP	4.300	2FE	05/01/2024	100,000	100,186
Energizer Holdings, Inc.	4.700	3FE	05/24/2022	38,000	40,199
Entergy Gulf States Louisiana, LLC	5.590	1FE	10/01/2024	250,000	272,191
EQT Corp.	4.875	2FE	11/15/2021	100,000	104,755
EQT Corp.	8.125	2FE	06/01/2019	50,000	57,277
Exelon Generation Co. LLC	5.200	2FE	10/01/2019	75,000	78,080
FEDEX Corp.	4.900	2FE	01/15/2034	50,000	53,160
Fifth Third Bancorp	4.300	1FE	01/16/2024	350,000	367,235
First American Treasury	1.890	1	11/29/2018	15,222	15,222
First Energy Corp.	6.800	2FE	08/15/2039	50,000	58,406
FirstEnergy Solutions Co.	6.050	2FE	08/15/2021	100,000	111,146
Florida Power & Lt - 1st Mortgage	5.850	1FE	05/01/2037	100,000	104,885
Florida Power Corp - 1st Mortgage	6.350	1FE	09/15/2037	35,000	36,341
Ford Motor Co. Debenture	7.125	2FE	11/15/2025	250,000	308,814

**BOND HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Ford Motor Co. Debenture	7.500	2FE	08/01/2026	25,000	32,202
Ford Motor Company	8.875	2FE	01/15/2022	600,000	600,510
Ford Motor Credit Co. LLC	4.134	2FE	08/04/2025	100,000	100,941
Ford Motor Credit Co. LLC	4.375	2FE	08/06/2023	50,000	50,903
Ford Motor Credit Co. LLC	5.875	2FE	08/02/2021	100,000	107,853
Ford Motor Credit Co. LLC	8.125	2FE	01/15/2020	43,000	50,171
Ford Motor Credit Company LLC	4.000	2FE	03/20/2024	300,000	300,000
Ford Motor Holdings Inc.	9.375	2FE	03/01/2020	550,000	545,902
Ford Motor Holdings Inc.	9.375	2FE	03/01/2020	90,000	109,054
FPL Group Capital, Inc.	6.000	2FE	03/01/2019	150,000	154,672
France Telecom S.A.	4.125	2FE	09/14/2021	50,000	50,603
France Telecom SA	5.375	2FE	07/08/2019	50,000	53,741
Gannett Co., Inc.	10.000	3FE	04/01/2016	100,000	101,011
Gap, Inc.	5.950	2FE	04/12/2021	200,000	218,587
GE Capital - InterNotes	5.150	1FE	05/15/2018	250,000	250,000
GE Capital Canada Funding - 4.55%	4.550	1FE	01/17/2017	100,000	71,535
GE Capital Corp - MTN	5.750	1FE	02/15/2023	130,000	143,900
GE Capital Corp.	5.100	1FE	06/15/2023	200,000	209,095
GE Capital Corp.	5.400	1FE	05/15/2022	100,000	106,389
GE Capital Corp.	5.150	1FE	06/15/2023	17,000	17,781
GE Capital Corp.	6.000	1FE	06/15/2018	70,000	73,257
GE Capital Corp.	5.150	1FE	12/15/2021	35,000	36,112
GE Capital Corp.	5.550	1FE	05/04/2020	650,000	628,886
GE Capital Corp.	5.625	1FE	09/15/2017	250,000	248,719
GE Capital Corp.	5.375	1FE	10/20/2016	100,000	100,002
GE Capital Corp.	5.600	1FE	02/15/2022	20,000	21,607
GE Capital Corp. - Med Term Note	5.450	1FE	10/15/2020	150,000	156,043
GE Capital Corp. - Med Term Notes	5.250	1FE	11/15/2021	20,000	20,664
GE Capital Corp. - Medium Term Note	4.250	1FE	09/15/2022	75,000	76,785
GE Capital Corp. - MTN	5.750	1FE	08/15/2021	10,000	10,635
GE Capital Corp. - MTN	5.650	1FE	03/15/2022	50,000	53,916
GE Capital Corp. - MTN	5.450	1FE	01/15/2022	73,000	77,736
GE Capital Corp. Med Term Notes	6.300	1FE	05/15/2018	100,000	105,453
GE Capital Corp. MTN	5.400	1FE	04/15/2023	25,000	26,903
GE Capital Internotes	5.000	1FE	05/15/2022	40,000	41,751
GE Capital Internotes	5.000	1FE	04/15/2022	75,000	78,150
GE Capital Internotes	4.250	1FE	08/15/2022	150,000	153,809
GE Capital Internotes	5.400	1FE	01/15/2022	40,000	42,282
GE Capital Internotes	5.150	1FE	06/15/2022	50,000	52,649
GE Capital Inter-Notes	5.500	1FE	03/15/2023	190,000	204,172
GE Capital Inter-Notes	5.350	1FE	04/15/2022	88,000	92,668
GE Capital Inter-Notes	5.500	1FE	02/15/2022	100,000	104,747
General Electric Capital Corp.	4.000	1FE	02/14/2033	200,000	199,551
General Electric Capital Corp.	5.300	1FE	02/11/2021	200,000	203,995
Genworth Financial, Inc.	8.625	3FE	12/15/2016	25,000	25,610
Genworth Financial, Inc.	7.700	3FE	06/15/2020	50,000	57,862
Genworth Financial, Inc.	6.515	3FE	05/22/2018	350,000	377,604
Genworth Holdings, Inc.	4.900	3FE	08/15/2023	75,000	74,842
Georgia Power Company	5.750	1FE	04/15/2023	50,000	54,115
Georgia-Pacific Corp.	8.000	1FE	01/15/2024	200,000	245,813
Goldman Sachs GP MTN	4.750	2FE	05/15/2022	50,000	49,842
Goldman Sachs GP MTN	4.850	2FE	05/15/2022	170,000	170,000
Goldman Sachs GP MTN	5.000	2FE	08/15/2022	170,000	171,129
Goldman Sachs GP MTN	5.000	2FE	05/15/2024	150,000	150,000

**BOND HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Goldman Sachs GP MTN	5.100	2FE	06/15/2024	100,000	100,000
Goldman Sachs GP MTN	5.000	2FE	08/15/2022	75,000	75,990
Goldman Sachs Group	5.300	2FE	02/15/2025	100,000	100,000
Goldman Sachs Group Inc.	5.625	2FE	01/15/2017	510,000	515,401
Goldman Sachs Group Inc.	5.000	2FE	07/15/2024	150,000	150,000
Goldman Sachs Group, Inc.	5.000	2FE	02/15/2023	100,000	107,541
Goldman Sachs Group, Inc.	6.250	2FE	09/01/2017	400,000	400,212
Goldman Sachs Group, Inc.	5.950	2FE	01/15/2027	50,000	57,635
Goldman Sachs Group, Inc.	5.100	2FE	06/15/2024	120,000	126,915
Goldman Sachs Group, Inc.	5.375	2FE	03/15/2020	150,000	147,340
Goldman Sachs Group, Inc.	7.500	2FE	02/15/2019	900,000	924,261
Goldman Sachs Group, Inc.	5.250	2FE	08/15/2024	100,000	109,077
GTE Corp	8.750	2FE	11/01/2021	30,000	36,001
Hartford Financial	5.500	2FE	10/15/2016	110,000	111,097
Hartford Financial Services Group	5.375	2FE	03/15/2017	25,000	25,275
Hershey Foods Corp.	8.800	1FE	02/15/2021	300,000	350,486
Hess Corp.	8.125	2FE	02/15/2019	100,000	115,637
Hewlett-Packard Co.	4.300	2FE	06/01/2021	250,000	254,903
Hewlett-Packard Co.	4.050	2FE	09/15/2022	250,000	253,198
HSBC Bank USA N.A. Global	4.875	1FE	08/24/2020	250,000	254,497
HSBC Holdings PLC	5.100	1FE	04/05/2021	100,000	104,884
HSBC USA, Inc.	5.000	1FE	09/27/2020	600,000	651,356
Humana, Inc.	6.300	2FE	08/01/2018	100,000	108,272
Humana, Inc.	3.150	2FE	12/01/2022	100,000	100,546
Hydro-Quebec	8.500	1FE	12/01/2029	200,000	205,635
ING BANK NV REG S	5.800	2FE	09/25/2023	425,000	445,468
International Paper - Debentures	9.375	2FE	05/15/2019	200,000	229,003
International Paper - Notes	5.250	2FE	04/01/2016	50,000	50,176
International Paper Co.	7.500	2FE	08/15/2021	280,000	313,767
International Paper Co.	3.650	2FE	06/15/2024	25,000	25,137
Internat'l Business Machine Corp.	8.375	1FE	11/01/2019	250,000	255,067
John Hancock Life Insurance CO	6.000	1FE	09/15/2023	57,000	63,943
John Hancock Life Insurance Co.	6.000	1FE	08/15/2023	50,000	55,326
John Hancock Life Insurance Co.	5.350	1FE	10/15/2022	40,000	44,494
John Hancock Life Insurance Co.	5.400	1FE	09/15/2022	44,000	49,066
JP Morgan Chase & Co.	6.300	1FE	04/23/2019	600,000	608,642
JP Morgan Chase & Co.	6.000	1FE	01/15/2018	1,000,000	1,006,380
JP Morgan Chase Global	4.400	1FE	07/22/2020	250,000	252,334
Kerr McGee Corp.	6.950	2FE	07/01/2024	450,000	534,987
Kinder Morgan Energy Partners	4.150	2FE	02/01/2024	400,000	401,032
Kinder Morgan Energy Partners	5.800	2FE	03/01/2021	70,000	76,470
Kinder Morgan Energy Partners	4.150	2FE	03/01/2022	100,000	103,143
Kinross Gold Corp. Reg-S	5.950	2FE	03/15/2024	100,000	103,848
Kraft Foods, Inc.	6.500	2FE	08/11/2017	150,000	151,130
Kroger Co.	3.850	2FE	08/01/2023	50,000	50,120
Lehman Brothers Holdings	6.000	6	07/19/2012	100,000	7,375
Lehman Brothers Holdings - CONTRA	6.500	6	07/19/2017	150,000	0
Lloyds TSB Bank PLC	6.375	1FE	01/21/2021	250,000	252,154
Loral Corp. Notes Book Entry	7.000	2FE	09/15/2023	50,000	62,089
Lubrizol Corp. Debentures	7.250	1FE	06/15/2025	100,000	121,752
Manulife Financial Corp.	7.768	1FE	04/08/2019	90,000	72,831
Masco Corp.	5.850	2FE	03/15/2017	50,000	51,383
Masco Corp.	7.125	2FE	03/15/2020	60,000	66,610
Masco Corp.	7.125	2FE	03/15/2020	310,000	346,436

**BOND HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Masco Corp.	5.950	2FE	03/15/2022	50,000	54,678
Masco Corp.	5.950	2FE	03/15/2022	100,000	109,974
May Department Stores	9.750	2FE	02/15/2021	13,750	14,138
McDonald's Corp.	4.700	2FE	12/09/2035	50,000	50,415
McDonald's Corp.	6.300	2FE	10/15/2037	200,000	245,764
Merrill Lynch	6.875	2FE	11/15/2018	250,000	262,386
Merrill Lynch & Co.	6.400	2FE	08/28/2017	100,000	100,588
Merrill Lynch & Co.	6.220	2FE	09/15/2026	45,000	52,376
Merrill Lynch & Co.	6.500	2FE	07/15/2018	65,000	66,665
Merrill Lynch & Co.	6.050	2FE	05/16/2016	300,000	300,380
MetLife Inc.	6.817	1FE	08/15/2018	57,000	58,445
MetLife Inc.	6.750	1FE	06/01/2016	200,000	201,266
MetLife Inc.	7.717	1FE	02/15/2019	100,000	107,026
MetLife Inc.	4.750	1FE	02/08/2021	250,000	257,526
Moody's Corp.	5.500	2FE	09/01/2020	50,000	54,306
Moody's Corp.	5.500	2FE	09/01/2020	490,000	510,542
Moody's Corporation	4.875	2FE	02/15/2024	200,000	209,578
Moody's Corporation	4.500	2FE	09/01/2022	100,000	104,401
Morgan Stanley	5.500	2FE	01/26/2020	400,000	396,937
Morgan Stanley	5.500	2FE	07/28/2021	50,000	54,248
Morgan Stanley	5.750	2FE	01/25/2021	20,000	21,712
Morgan Stanley	5.500	2FE	07/24/2020	100,000	102,359
Morgan Stanley - Series F	5.550	2FE	04/27/2017	500,000	504,492
Morgan Stanley - Series F	3.950	2FE	04/23/2027	100,000	98,260
Morgan Stanley Medium Term	5.750	2FE	10/18/2016	250,000	250,554
MOSAIC Co.	4.250	2FE	11/15/2023	100,000	100,801
Nabors Industries, Inc.	9.250	2FE	01/15/2019	120,000	137,138
NASDAQ OMX GROUP	4.250	2FE	06/01/2024	350,000	355,571
National Fuel Gas Co. - N.J.	7.375	1FE	06/13/2025	49,000	57,146
Nationsbank Corp.	8.570	2FE	11/15/2024	92,000	121,000
Nationsbank Corp. Subordinated Note	7.250	2FE	10/15/2025	650,000	801,647
NBD Bank N.A. Detroit, Mich.	8.250	1FE	11/01/2024	125,000	159,657
New Jersey Bell Telephone Co.	8.000	2FE	06/01/2022	200,000	234,028
Newmont Mining Corp.	3.500	2FE	03/15/2022	100,000	102,008
Newmont Mining Corp.	5.125	2FE	10/01/2019	100,000	105,117
Nexen, Inc.	6.200	1FE	07/30/2019	50,000	55,331
NISOURCE Finance Corp.	6.125	2FE	03/01/2022	25,000	28,226
Noble Holding International Ltd.	3.950	2FE	03/15/2022	50,000	50,775
Noble Holding Int'l Ltd.	4.625	2FE	03/01/2021	100,000	102,966
Norfolk Southern Corp. Notes	5.590	2FE	05/17/2025	100,000	113,601
Northrop Grumman Corp.	7.750	2FE	02/15/2031	100,000	134,806
Northrop-Grumman Corp. Notes	7.875	2FE	03/01/2026	100,000	131,593
NY State Electric & Gas	5.750	2FE	05/01/2023	80,000	88,487
Ontario Hydro	8.900	1FE	08/18/2022	225,000	157,752
Oracle Corp.	4.300	1FE	07/08/2034	75,000	74,926
Pacificorp 1st Mortgage	6.710	1FE	01/15/2026	15,000	17,057
PepsiCo, Inc.	7.900	1FE	11/01/2018	500,000	540,259
Phelps Dodge Corp.	7.125	2FE	11/01/2027	100,000	121,671
Philip Morris International	5.650	1FE	05/16/2018	75,000	75,937
Philips Electronics, N.V.	3.750	2FE	03/15/2022	100,000	103,501
Pitney Bowes, Inc.	4.625	2FE	03/15/2024	175,000	175,952
Plains All American Pipeline	8.750	2FE	05/01/2019	100,000	118,047
PNC Financial Services	3.900	2FE	04/29/2024	50,000	50,484
Potash Corp. of Saskatchewan, Inc.	3.625	1FE	03/15/2024	100,000	99,245

**BOND HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Progress Energy Inc.	7.050	2FE	03/15/2019	250,000	259,101
Prudential - 10 Yr Fixed/Float Rate	5.625	2FE	06/15/2043	320,000	319,248
Prudential - 10 Yr Fixed/Float Rate	5.625	2FE	06/15/2043	80,000	80,000
Prudential Fin'l Inc. - Series C	5.400	1FE	06/13/2035	100,000	110,035
PSEG Power LLC	4.300	2FE	11/15/2023	100,000	101,055
Quest Diagnostic, Inc.	4.250	2FE	04/01/2024	50,000	50,838
Quest Diagnostics	4.750	2FE	01/30/2020	100,000	106,064
QWEST Corp.	6.750	2FE	12/01/2021	200,000	227,515
QWEST Corp.	6.500	2FE	06/01/2017	250,000	262,296
QWEST Corp.	6.750	2FE	12/01/2021	150,000	164,941
Rabobank Nederland	4.625	2FE	12/01/2023	75,000	75,529
Regions Financial Corp. - Sub Notes	7.750	2FE	09/15/2024	40,000	48,540
Republic N.Y. Corp. Deb. Sub. Note	9.300	1FE	06/01/2021	250,000	292,104
Republic N.Y. Corp. Debentures	9.125	1FE	05/15/2021	755,000	881,036
Republic Services Global	4.750	2FE	05/15/2023	50,000	54,139
Reynolds American, Inc.	3.750	2FE	05/20/2023	100,000	97,210
Reynolds American, Inc.	8.125	2FE	06/23/2019	50,000	58,171
Rowan Companies, Inc.	7.875	2FE	08/01/2019	100,000	114,753
Sara Lee Corp.	4.100	2FE	09/15/2020	100,000	100,770
Scana Corp.	6.250	2FE	04/01/2020	85,000	92,402
Sempra Energy	6.150	2FE	06/15/2018	250,000	249,185
Simon Property Group LP	4.375	1FE	03/01/2021	250,000	253,873
Societe Generale Reg-S	5.000	2FE	01/17/2024	200,000	206,028
Standard Chartered PLC - Reg-S	5.200	2FE	01/26/2024	350,000	358,788
Stanley Black & Decker Fixed/Float	5.750	2FE	12/15/2053	50,000	52,793
Staples, Inc.	4.375	2FE	01/12/2023	400,000	404,945
Starwood Hotels & Resort	3.750	2FE	03/15/2025	85,000	84,140
SunAmerica Inc. Debenture	8.125	1FE	04/28/2023	250,000	315,080
SunTrust Banks, Inc.	6.000	2FE	02/15/2026	265,000	307,248
Symantec Corp.	4.200	2FE	09/15/2020	75,000	78,149
Symantec Corp.	4.200	2FE	09/15/2020	100,000	104,787
Tele-Communications Inc. Debentures	10.125	1FE	04/15/2022	65,000	87,019
Textron, Inc.	7.250	2FE	10/01/2019	50,000	56,348
Thermo Fisher Scientific	3.150	2FE	01/15/2023	25,000	23,974
Time Warner Cable, Inc.	5.000	2FE	02/01/2020	50,000	52,070
Time Warner Entertainment Co.	8.375	2FE	03/15/2023	450,000	556,174
Time Warner Entertainment Co.	8.375	2FE	03/15/2023	175,000	220,790
Time Warner Inc. Debenture	9.150	2FE	02/01/2023	100,000	132,325
Time Warner, Inc.	7.250	2FE	10/15/2017	80,000	82,743
Time Warner, Inc. Debentures	7.570	2FE	02/01/2024	100,000	122,914
Trans-Canada Pipeline - Series W	9.450	1FE	03/20/2018	100,000	77,813
Trans-Canada Pipelines	4.625	1FE	03/01/2034	100,000	107,304
TransCanada Pipelines LTD	7.250	1FE	08/15/2038	100,000	129,529
TransCanada Pipelines LTD Med Term	6.280	1FE	05/26/2028	150,000	130,667
Tyson Foods, Inc.	4.500	2FE	06/15/2022	100,000	106,912
Tyson Foods, Inc.	4.875	2FE	08/15/2034	50,000	52,197
Tyson Foods, Inc.	4.500	2FE	06/15/2022	100,000	102,638
United Parcel Service (UPS)	8.375	1FE	04/01/2020	200,000	223,370
United Technologies Corp.	8.750	1FE	03/01/2021	50,000	50,112
University of Chicago	5.420	1FE	10/01/2030	100,000	120,481
USX Marathon Group Debentures	8.125	2FE	07/15/2023	25,000	30,546
Valero Energy Corp.	9.375	2FE	03/15/2019	25,000	28,744
Valero Energy Corp.	6.125	2FE	02/01/2020	250,000	270,322
Verizon Communications	5.050	2FE	03/15/2034	40,000	40,412

**BOND HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	INTEREST RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Verizon Global Funding Corp.	5.850	2FE	09/15/2035	490,000	539,587
Verizon Global Funding Corp.	7.750	2FE	06/15/2032	200,000	257,418
Viacom, Inc.	3.875	2FE	04/01/2024	100,000	99,311
Virginia Electric & Power	5.950	1FE	09/15/2017	150,000	152,761
Wachovia Bank - Medium Term Notes	5.600	1FE	03/15/2016	250,000	250,124
Wachovia Bank Notes	5.750	1FE	02/01/2018	250,000	251,432
Wachovia Corp.	5.750	1FE	06/15/2017	250,000	247,761
Wachovia Corp.	5.500	1FE	08/01/2035	50,000	56,132
Walgreen Co.	5.250	2FE	01/15/2019	21,000	21,189
Wal-Mart Stores, Inc.	7.550	1FE	02/15/2030	100,000	116,525
Wal-Mart Stores, Inc. - Notes	6.500	1FE	08/15/2037	125,000	141,086
Walt Disney Company	5.875	1FE	12/15/2017	100,000	101,183
Washington Post Co.	7.250	3FE	02/01/2019	150,000	166,665
Washington Post Co.	7.250	3FE	02/01/2019	100,000	110,780
Weatherford International Ltd.	9.625	3FE	03/01/2019	200,000	233,580
Wells Fargo & Co.	3.450	1FE	02/13/2023	100,000	102,535
Wells Fargo & Co/OLD	4.600	1FE	04/01/2021	690,000	694,264
Wells Fargo & Company	4.100	1FE	06/03/2026	150,000	154,173
Wells Fargo & Company	4.125	1FE	08/15/2023	50,000	49,756
Wells Fargo & Company	4.480	1FE	01/16/2024	200,000	214,138
Weyerhaeuser Co. Debenture	8.500	2FE	01/15/2025	200,000	263,769
Weyerhaeuser Co. Debenture	7.125	2FE	07/15/2023	250,000	295,989
Weyerhaeuser Co. Debentures	7.950	2FE	03/15/2025	100,000	127,021
Williams Companies, Inc.	4.550	3FE	06/24/2024	100,000	101,276
Williams Companies, Inc.	3.700	3FE	01/15/2023	450,000	450,083
Williams Cos, Inc.	7.875	3FE	09/01/2021	290,000	349,375
Williams Partners LP	3.350	2FE	08/15/2022	50,000	49,643
WMX Technologies, Inc. Sr. Notes	7.100	1FE	08/01/2026	250,000	304,839
Wyeth	5.500	1FE	02/15/2016	500,000	500,498
Wyeth	6.500	1FE	02/01/2034	100,000	128,146
Wynn Las Vegas LLC / Capital Corp.	5.375	3FE	03/15/2022	150,000	153,969
Xerox Corporation	4.500	2FE	05/15/2021	50,000	51,649
Xerox Corporation	5.625	2FE	12/15/2019	50,000	54,279
Subtotal-Industrial and Misc.-Issuer Obligations				64,916,972	68,982,301
Credit Suisse First Boston (CSFB)	6.000	2FE	10/25/2033	498,829	500,817
Credit Suisse First Boston (CSFB)2	6.000	1FE	12/25/2033	425,900	426,599
Subtotal-Industrial and Misc.- Multi-Class Residential Mortgage-Backed				924,729	927,416
Subtotal-Industrial and Miscellaneous				65,841,701	69,909,717
<b>TOTAL BONDS</b>				<b>88,748,302</b>	<b>91,626,444</b>

**COMMON STOCK HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	NO. OF SHARES	ACTUAL COST	RATE PER SHARE	MARKET VALUE
<b>INDUSTRIALS:</b>				
AIG INC.	200.000	304,073	61.970	12,394
Altria Group, Inc.	2,000.000	33,549	58.210	116,420
American Express Co.	541.000	49,917	69.550	37,627
Apple, Inc.	800.000	95,180	105.260	84,208
AT&T Inc.	7,000.000	240,060	34.410	240,870
Bank of America	7,954.000	306,798	16.830	133,866
Blackrock, Inc.	300.000	99,079	340.520	102,156
Blackstone Group LP	1,500.000	59,992	29.240	43,860
Chemours	600.000	6,374	5.360	3,216
Chevron Corp.	800.000	96,335	89.960	71,968
Crown Castle Int'l Corp. - New	360.000	31,453	86.450	31,122
Eaton Corp., PLC	1,300.000	95,670	52.040	67,652
GlaxoSmithKline PLC - ADR	4,500.000	196,806	40.350	181,575
Hewlett-Packard Enterprise	4,885.000	59,588	15.200	74,252
HP Inc.	4,885.000	49,570	11.840	57,838
International Business Machines	779.000	80,665	137.620	107,206
J.P. Morgan Chase & Co.	1,739.000	100,377	66.030	114,826
Johnson & Johnson	3,400.000	144,656	102.720	349,248
KKR & Co. LP	1,316.000	31,554	15.590	20,516
L Brands, Inc.	1,900.000	103,651	95.820	182,058
Macy's Inc.	750.000	50,328	34.980	26,235
Nextera Energy Inc.	1,000.000	97,365	103.890	103,890
Occidental Petroleum Corp.	1,323.000	100,131	67.610	89,448
Pfizer, Inc.	3,386.000	118,589	32.280	109,300
Philip Morris International	2,300.000	100,135	87.910	202,193
PJT Partners	37.000	989	28.290	1,047
Raytheon Corp.	1,000.000	96,751	124.530	124,530
Time Warner Cable, Inc.	502.000	90,087	185.590	93,166
Time, Inc.	250.000	10,338	15.670	3,918
Wal-Mart	4,400.000	236,478	61.300	269,720
Wells Fargo & Co.	1,881.000	99,880	54.360	102,251
Williams Co, Inc.	500.000	25,793	25.700	12,850
<b>TOTAL INDUSTRIALS:</b>		<b>3,212,211</b>		<b>3,171,426</b>
BlackRock Int'l Growth&Income Trust	60,000.000	499,200	6.240	374,400
Center Coast MLP - Focus 1	45,004.500	500,000	8.180	368,137
IShares Int'l Select Div. ETF "IDV"	13,600.000	468,879	28.710	390,456
SPDR Series Trust - High Yield	8,900.000	348,815	33.910	301,799
<b>TOTAL MUTUAL FUNDS</b>		<b>1,816,894</b>		<b>1,434,792</b>
<b>TOTAL STOCKS</b>		<b>5,029,105</b>		<b>4,606,218</b>

**PREFERRED STOCK HOLDINGS AS OF DECEMBER 31, 2015**

DESCRIPTION	NO. OF SHARES	BOOK VALUE	ACTUAL COST	NAIC DESIG
<b>INDUSTRIAL &amp; MISCELLANEOUS:</b>				
Barclays Bank PLC - 7.75%	7,000.000	174,450	174,450	P3LFE
Barclays Bank PLC - 8.125%	16,000.000	399,200	399,200	P3LFE
HSBC Holdings PLC - 8.125%	10,000.000	250,000	250,000	P2LFE
Merrill Lynch Trust V - 7.28%	7,100.000	150,145	150,145	P3LFE
US Bancorp - F 6.5% FLTS	10,000.000	288,012	288,012	P2LFE
Wells Fargo & Co. - 8.0%	5,000.000	127,700	127,700	P2LFE
<b>TOTAL PREFERRED STOCK</b>		<b>1,389,507</b>	<b>1,389,507</b>	

**SUMMARY OF EXPENSES  
JANUARY 1, 2014 TO DECEMBER 31, 2014**

Description	2014 Budget	Dec. 31, 2014 Expended	Dec. 31, 2014 Variance
<b>RENT</b>			
Boston	80,000	80,000	-
Electricity	8,000	8,486	(486)
<b>SALARIES &amp; COMPENSATION</b>			
Home Office Employees	825,000	797,926	27,074
Field Department	48,000	47,067	933
Executive Committee	61,000	59,667	1,333
Investment Committee	12,500	12,500	-
Other Officers & Committee	187,000	181,371	5,629
Sales Force	120,000	218,530	(98,530)
Bulletin	25,000	25,000	-
Chief Agent of Canada	15,000	15,000	-
<b>COMPANY BENEFITS</b>			
Pension Plan & 401K	320,000	306,327	13,673
Health	170,000	188,472	(18,472)
Life & Dental	15,000	20,777	(5,777)
Other Employee Welfare	1,000	0	1,000
<b>LEGAL FEES &amp; EXPENSES</b>			
Retainer Fees	105,000	82,239	22,761
Other - Legal Publication, Expenses	10,000	11,550	(1,550)
<b>MEDICAL EXAM FEES &amp; REPORTS</b>			
Medical Examination Fees	5,000	4,752	248
MIB Inspection Report	10,000	9,200	800
Medical Examiner Retainer	12,000	12,000	-
<b>TRAVEL EXPENSES</b>			
Travel Expenses - Life	75,000	74,669	331
Travel Expenses - Fraternal	30,000	22,657	7,343
<b>ADVERTISING</b>	2,000	50	1,950
<b>POSTAGE AND TELEPHONE</b>			
Local & Long Distance Service	10,000	11,761	(1,761)
Express Mail	20,000	22,429	(2,429)
Postage	30,000	20,543	9,457
Misc. - Postage & Telephone Exec. Comm.	2,500	1,817	683
Telephone - Sales Agency	1,500	1,246	254
<b>PRINTING &amp; STATIONARY</b>			
General Printing	30,000	27,258	2,742
<b>DEPRECIATION OF FURN. &amp; EQUIP.</b>	15,000	4,929	10,071
<b>LODGE SUPPLIES (LESS \$ FROM SALE</b>	2,000	4,049	(2,049)
<b>BOOKS &amp; PERIODICALS</b>	1,000	856	144

**SUMMARY OF EXPENSES  
JANUARY 1, 2014 TO DECEMBER 31, 2014**

Description	2014 Budget	Dec. 31, 2014 Expended	Dec. 31, 2014 Variance
<b>BUREAU &amp; ASSOCIATION DUES</b>			
Dues - AFA - Fraternal Congress	5,000	5,500	(500)
<b>INSURANCE (EXCEPT ON REAL ESTATE)</b>			
Bonding	5,000	5,786	(786)
Directors & Officers	20,000	21,500	(1,500)
Workmen's Compensation	3,000	2,803	197
Agent E & O	0	22,434	(22,434)
<b>COLLECTION &amp; BANK SERVICE CHG.</b>			
Custody Fees - Morgan Stanley & Royal Trust	28,000	30,235	(2,235)
Other Fees - TD bank & Royal Bank	12,000	21,862	(9,862)
<b>SUNDRY GENERAL EXPENSES</b>			
Payroll Expenses & Office Supplies	35,000	38,131	(3,131)
<b>ACCOUNTANT &amp; ACTUARIAL FEES</b>			
Actuarial Fees	115,000	122,016	(7,016)
Auditing Fees	55,000	63,116	(8,116)
<b>SCHOLARSHIPS</b>			
	35,000	0	35,000
<b>FIELD EXPENSE ALLOWANCE</b>			
Field Expense	10,000	14,978	(4,978)
Agent Mailings & Sales Leads	20,000	36,027	(16,027)
Pre Need	125,000	21,613	103,387
<b>OFFICIAL PUBLICATION</b>			
Cost of Printing	33,000	21,318	11,682
Postage	19,000	18,088	912
Miscellaneous	1,000	190	810
<b>EXPENSE OF SUPREME LODGE MEETING</b>			
Travel	30,000	29,526	474
Per Diem	50,000	35,534	14,466
Miscellaneous	30,000	11,094	18,906
<b>FRATERNAL ASSISTANCE:</b>			
Subordinate Council	15,000	11,743	3,257
Grand Council	40,000	30,412	9,588
Prize Trips	10,000	8,201	1,799
Gift Redemption (Amway)	3,000	2,026	974
International Fraternal Service Program	15,000	9,895	5,105
Junior Promotion	15,000	14,895	105
Supreme Regent (Promotions)	20,000	18,328	1,672
<b>ELECTRONIC DATA PROCESSING</b>			
Service Fees	60,000	58,200	1,800
Software & Maintenance on Equip & Web Site	40,000	43,209	(3,209)
<b>GRAND TOTAL</b>	<b>3,097,500</b>	<b>2,991,788</b>	<b>105,712</b>

**SUMMARY OF EXPENSES  
JANUARY 1, 2015 TO DECEMBER 31, 2015**

Description	2015 Budget	Dec. 31, 2015 Expended	Dec. 31, 2015 Variance
<b>RENT</b>			
Boston	80,000	80,000	-
Electricity	8,000	9,149	(1,149)
<b>SALARIES &amp; COMPENSATION</b>			
Home Office Employees	830,000	835,446	(5,446)
Field Department	48,000	52,200	(4,200)
Executive Committee	61,000	68,430	(7,430)
Investment Committee	12,500	12,500	-
Other Officers & Committee	208,500	217,163	(8,663)
Sales Force	210,000	226,477	(16,477)
Bulletin	25,000	25,000	-
Chief Agent of Canada	15,000	15,000	-
<b>COMPANY BENEFITS</b>			
Pension Plan & 401K	70,000	46,558	23,442
Health	190,000	183,671	6,329
Life & Dental	22,000	19,187	2,813
Other Employee Welfare	1,000	331	669
<b>LEGAL FEES &amp; EXPENSES</b>			
Retainer Fees	100,000	100,000	-
Other - Legal Publication, Expenses	10,000	8,106	1,894
<b>MEDICAL EXAM FEES &amp; REPORTS</b>			
Medical Examination Fees	5,000	2,447	2,553
MIB Inspection Report	10,000	9,450	550
Medical Examiner Retainer	12,000	12,000	-
<b>TRAVEL EXPENSES</b>			
Travel Expenses - Life	75,000	66,272	8,728
Travel Expenses - Fraternal	25,000	24,954	46
<b>ADVERTISING</b>			
	2,000	300	1,700
<b>POSTAGE AND TELEPHONE</b>			
Local & Long Distance Service	10,000	13,067	(3,067)
Express Mail	25,000	16,870	8,130
Postage	30,000	33,225	(3,225)
Misc. - Postage & Telephone Exec. Comm.	2,500	1,457	1,043
Telephone - Sales Agency	1,500	1,181	319
<b>PRINTING &amp; STATIONARY</b>			
General Printing	25,000	18,714	6,286
<b>DEPRECIATION OF FURN. &amp; EQUIP.</b>			
	15,000	19,000	(4,000)
<b>LODGE SUPPLIES (LESS \$ FROM SALE</b>			
	0	2,656	(2,656)
<b>BOOKS &amp; PERIODICALS</b>			
	1,000	649	351

**SUMMARY OF EXPENSES  
JANUARY 1, 2015 TO DECEMBER 31, 2015**

Description	2015 Budget	Dec. 31, 2015 Expended	Dec. 31, 2015 Variance
<b>BUREAU &amp; ASSOCIATION DUES</b>			
Dues - AFA - Fraternal Congress	5,000	5,495	(495)
<b>INSURANCE (EXCEPT ON REAL ESTATE)</b>			
Bonding	6,000	3,934	2,066
Directors & Officers	20,000	21,900	(1,900)
Workmen's Compensation	3,000	4,779	(1,779)
<b>COLLECTION &amp; BANK SERVICE CHG.</b>			
Custody Fees - Morgan Stanley & Royal Trust	30,000	35,909	(5,909)
Other Fees - TD bank & Royal Bank	18,000	23,847	(5,847)
<b>SUNDRY GENERAL EXPENSES</b>			
Payroll Expenses & Office Supplies	40,000	30,927	9,073
<b>ACCOUNTANT &amp; ACTUARIAL FEES</b>			
Actuarial Fees	135,000	126,322	8,678
Auditing Fees	65,000	69,160	(4,160)
<b>FIELD EXPENSE ALLOWANCE</b>			
Field Expense	15,000	9,425	5,575
Agent Mailings & Sales Leads	45,000	43,169	1,831
Pree Need	20,000	22,189	(2,189)
<b>OFFICIAL PUBLICATION</b>			
Cost of Printing	24,000	24,651	(651)
Postage	19,000	18,192	808
Miscellaneous	1,000	190	810
<b>FRATERNAL ASSISTANCE:</b>			
Subordinate Council	12,000	9,399	2,601
Grand Council	35,000	31,495	3,505
Prize Trips	20,000	24,169	(4,169)
Gift Redemption (Amway)	3,000	3,790	(790)
International Fraternal Service Program	15,000	9,124	5,876
Junior Promotion	15,000	18,297	(3,297)
Supreme Regent (Promotions)	20,000	5,995	14,005
<b>ELECTRONIC DATA PROCESSING</b>			
Service Fees	60,000	61,200	(1,200)
Software & Maintenance on Equip & Web Site	55,000	46,630	8,370
<b>GRAND TOTAL</b>	<b>2,811,000</b>	<b>2,771,648</b>	<b>39,352</b>

## **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, 2014 to December 31, 2015.

All claims for Death Benefits, Disability Payments, Withdrawal Equities, Interest payments on money left on deposit by Members and Beneficiaries were carefully reviewed to ascertain if files were completed and the proper disbursements made with the approval of the General Counsel as required.

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

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

The examination included an audit of all transactions made by the Investment Committee for the Consolidated Account. All securities listed in the report for Morgan Stanley, Royal Trust of Canada, Citizens, Insurance Department of North Carolina and the Insurance Department of South Carolina were checked with the Annual Statement as of December 31, 2015 and found to be correct.

Joseph R. Macon, FICF  
Ralph Ferrara  
Nicole Covelli



103rd Supreme Council Session  
Welcoming Exercises

Caribe Royale Resort  
Orlando, Florida

Sunday, July 24, 2016  
7 - 9:00 p.m.  
Martinique Room II

**Program**  
**A Fraternal Celebration**

Supreme Regent Carl J. Krzystofczyk, Presiding

Invocation Richard J. Macon  
Supreme Chaplain

Our National Anthems Assemblage  
"Star Spangle Banner,"  
"O Canada

Welcome to the Omni  
Charlotte Hotel Member of Staff

103<sup>rd</sup> Session Activities James E. O'Neill  
Program Chairman

Songs of Patriotism: Assemblage  
"America,"  
"Our Two Nations"

Closing Remarks Carl J. Krzystofczyk  
Supreme Regent



## 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 ARCANEUM

**103rd  
Supreme Council  
Session  
Program of Activities  
"A ROYAL GIFT"**



*Caribe Royale Resort*

Orlando, Florida

July 24 - 28, 2016

# SESSION ACTIVITIES

103rd 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 103rd Supreme Council Session in Orlando, Florida.

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 103rd 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 “**A ROYAL GIFT**” 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,

A handwritten signature in black ink, appearing to read 'Carl J. Krzystofczyk', written in a cursive style.

Carl J. Krzystofczyk  
Supreme Regent

**Sunday, July 24, 2016:**

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

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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.

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7:00-9 p.m.                  Welcome Dinner  
Happy Birthday Roy Al  
Martinique Room II



**Monday, July 25, 2016:**

6 – 8:00 a.m.                Breakfast Buffet  
Tropicale Room

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

9 a.m.                        Color Guard Presentation

12 Noon                      Lunch on your Own

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

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

Dinner on Own

7-9 p.m. Game Night  
Cayman Room



**Tuesday, July 26, 2016:**

7 a.m. Breakfast Buffet  
Tropicale Room

9 a.m. Second Day Session  
Martinique Room I

9:15 a.m. Nomination of Officers

12:30 p.m. Lunch on Own

1:30 pm Grand Regent/DSR Meeting  
***By Invitation only***  
Martinique Room I

3:00 p.m. Afternoon Session  
Martinique Room I

- 5:00 p.m. Legion of Honor Presentation  
Carl Krzystofczyk  
Ralph Ferrara
- 6 - 7:00 p.m. Hospitality Party  
Cayman Room
- 7 - 10:00 p.m. Formal Banquet & Dance  
Martinique Room II  
Dinner/Dance



**Wednesday, July 27, 2016:**

- 7:00 a.m. Breakfast  
Tropicale Restaurant
- 8:30 a.m. Third Day of Session  
Martinique Room I
- 10:00 a.m. Election of Officers
- 12 Noon Lunch on Own
- 1:15 pm Installation of Officers
- Supreme Regent's  
Program Presentation  
Sweepstakes Drawing  
Must be present to win

7-11 p.m. Theme Night, Dinner/Dancing  
Sports Team Theme  
Cypress Room  
Charity Presentation to the  
FL United Methodist Children's  
Home

**Thursday, July 28, 2016:**

7:00 a.m. Breakfast  
Tropicale Restaurant

11:00 am Check out



Farewell:

The Caribe Royale Resort and the Supreme Council  
Session Committee wish to thank you for coming to the  
103<sup>rd</sup> 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 2017.



Committee:

James E. O'Neill  
Cynthia A. Macon  
Carl J. Krzystofczyk  
Errica Conforto



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

*designed by dorothismarie*

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

CARIBE ROYALE RESORT  
Orlando, Florida  
July 25 - 27, 2016

The One Hundred and Third Supreme Council Session opened at 8:30 a.m., on July 25, 2016 at the Caribe Royale Resort, Orlando, Florida with Supreme Regent Carl J. Krzystofczyk presiding.

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

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

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

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

Supreme Regent reported on absent Supreme Council Officer(s) - Past Supreme Regents Donald Foley and Carol Zavitz and instructed the Supreme Secretary to send a gift of cheer to them.

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



Sister Francis presented the following:

### REPORT OF THE COMMITTEE ON CREDENTIALS

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

Polly Veino	Rep	Massachusetts	May 2015
Lynda Rodil	Rep	Massachusetts	May 2015
* Dotti Pagnani	Rep	Massachusetts	May 2015
Joseph Conforto	Rep	New York	June 2015
Fred DiBartolo	Rep	New York	June 2015
Frances Magnotta	Rep	New York	June 2015
* Salvatore DiFranco	Alt Rep	New York	June 2016
Stella Rakowski	Rep	New Jersey	June 2015
Rosella Berger	Rep	New Jersey	June 2015
* Marie Baranowski	Alt Rep	New Jersey	June 2015
* Evelyn Margaban	Rep	New Jersey	May 2016
* John Baranowski	Rep	New Jersey	June 2015
Joanie Francis	Rep	California	June 2014
* Gregory Hahn	Rep	Illinois	June 2015
Chris Krzystofczyk	Rep	Illinois	June 2015
* Donna Hahn	Rep	Illinois	June 2015
Gloria Donaldson	Rep	Ontario	June 2016
Morgan Young	Alt Rep	Ontario	June 2016
Judy Kolek	Rep	Rhode Island	June 2016
Jackie Wudkiewicz	Rep	Rhode Island	June 2016

Mark Hefner	Rep	Michigan	June 2015
Keith Armbruster	Rep	Michigan	June 2015
David Simpson	Rep	Ohio	June 2014
Ruth Rupnik	Rep	Ohio	July 2016
Jane Merrill	Alt Rep	Carolinas	June 2014
* Annette Ferrara	Rep	Pennsylvania	June 2016
Joseph Tedesco	Rep	Pennsylvania	June 2016
Carmine Rodia	Rep	Pennsylvania	June 2016
Lillie Mae Panichelli	Rep	Pennsylvania	June 2016

\*First time Rep.

Your Committee moves for adoption of this Report.

Joanie Francis  
Gregory Hahn  
Gloria Donaldson  
Dotti Pagnani

Report Adopted.

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

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

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

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

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

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

Supreme Chaplain Richard J. Macon read the prayer.

The Supreme Regent asked Supreme Secretary to proceed with the roll call.

After Roll Call Supreme Treasurer John Crisanti advised that the value for 29 Reps and 33 Officers were Reps 1 full vote and Officers .44.

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

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
Peter D. Ferrara	2012 - 2014

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

Immediately following,

Motion was made by James O'Neill:

“I move for consent to admit to this 103rd Session of the Supreme Council any member of Royal Arcanum who desire to be admitted.”

The Supreme Regent asked the Chairman of the Credentials Committee, Joanie Francis to see if any visitors were in the ante room waiting to be introduced to the Session body. Joanie Francis returned with the visitors and introduced the following:

Nicholas G. Benoit, Pawtucket CL, RI  
Matthew D’Emilio, Integrity CL, PA  
Joanne Covelli, Ft. Dearborn CL, IL  
Sharon Bayliss, Coronation CL, ON  
Pat Budzeleski, Versatility CL, NJ  
Angela DiFranco, Claremont CL, NY  
Lisa Crawford, Ft. Dearborn CL, IL  
Florence Wire, Medora CL, NY  
Anthony Bellov, Sons of Poland CL, NJ  
Dayle Vander Sande, Sons of Poland CL, NJ

Motion by Janice Brazas:

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

Motion Adopted.

Motion by Cynthia Macon:

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

RESOLVED: That the Supreme Council Rules of Order be suspended for this Session so that the introduction of New

Business be not permitted after the morning Session of the Second Day of this Session, except by unanimous consent.”

Motion Adopted.

Motion by Peter Ferrara:

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

Motion Adopted.

Motion by Supreme Treasurer John Crisanti:

“I move that the number of days of this Session be fixed and limited to three (3). In lieu of Per Diem, hotel rooms and meals will be paid for by the Supreme Council, meal allowances (for all Representatives and Supreme Council Officers) will be reimbursed \$75.00. Mileage allowance is 56.5 cents per mile up to 500 miles, each way. Traveling by air or other means of travel, will be reimbursed actual travel expenses for the most economical and reasonable method of transportation.”

Motion Adopted.

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

Advanced Reports  
Supreme Regent’s Report  
Executive Committee Report  
2014 Session Proceedings  
Constitution and Laws



**SESSION COMMITTEES  
ONE HUNDREDTH AND THIRD  
SUPREME COUNCIL SESSION  
JULY 25 - 27, 2016**

**CREDENTIALS COMMITTEE:**

Joanie Francis, Gregory Hahn, Gloria Donaldson, Dotti Pagnani

**EXECUTIVE ADMINISTRATION:**

Jackie Wudkiewicz, Freddy DiBartolo, David Simpson

**STATE OF THE ORDER:**

Mark Hefner, Frances Magnotta, Joe Tedesco

**SALARY AND COMPENSATION/PER DIEM:**

Keith Armbruster, Evelyn Magarban, Carmine Rodia

**MEMORIALS:**

Lillie Mae Panichelli, Jane Merrill, Lynda Rodil, Marie Baranowski

**COLOR GUARD:**

Antal Basa, Jr., August Magnotta, Richard Macon, Tom Bayliss, Donald Ferry, Jr.

Supreme Regent announced a short break.

Supreme Regent announced that Director of Operations Nicholas Benoit, Jim O'Neill, Deborah Young, Cynthia Macon and Matt D'Emilio will offer a Power Point presentation of the Executive Committee Report and that the Supreme Regent's Report to the Session will also be included in this presentation.



Caribe Royale Resort  
Orlando, Florida  
July 24 - 27 , 2016

To the Members of the Supreme Council:

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

**MEETINGS**

Charlotte, NC	August 1-3, 2014
Orlando, FL	January 9-10, 2015
Charleston, SC	May 15-16, 2015
Williamsburg, VA	July 24-25, 2015
San Diego, CA	March 9-11, 2016
Orlando, FL	July 21-23, 2016

**TELECONFERENCE MEETINGS**

September 24, 2015  
October 17, 2015  
November 17, 2015  
January 12, 2016

**EXECUTIVE COMMITTEE ORGANIZATION**

At the meeting following the close of the 2014 Session, the following were unanimously elected or appointed to serve the ensuing two years:

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

Chairman O'Neill appointed the following Sub-Committees for the Supreme Council 2014-2016 Term:

Dividend Committee	Macon-Krzystofczyk-O'Neill
Assessment and Benefits	Brazas-Macon-Bayliss
Assistance to Grand Councils and Subordinate Councils	Conforto-Ferrara-Young
Blanks, Forms & Instruments	Conforto-Ferrara-Bayliss
Budget	O'Neill-Brazas-Kolek
Educational Loan & Scholarships	Conforto-Young-Bayliss
General Policy	O'Neill – Brazas-Young
Home Office Procedures	Brazas-Macon-Kolek
IFS Fund	Krzystofczyk-Macon-Conforto
Investments	Kolek-Ferrara
Insurance	Brazas-Macon-Ferrara
Juniors	Young-Krzystofczyk-Macon
Legislation	O'Neill-Ferrara-Brazas
Official Bulletin	Macon-Krzystofczyk-Kolek
Place of next Session/Mini-Vacation	Macon-Ferrara- Krzystofczyk-O'Neill-Conforto
Annuity	Ferrara-Brazas-O'Neill
Pension	O'Neill-Brazas-Benoit-Crisanti

**First Person Listed is Chairman of the Committee**

**JUNIOR DEPARTMENT**

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

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

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

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

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

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

The Junior Department was pleased to provide over 1,400 gifts for Juniors which were distributed at these family events.

In the last two years, the Royal Arcanum awarded \$132,400 in educational awards. There were 32 scholarship winners and 17 grant recipients.

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

## CONTINUING EDUCATION GRANT

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

### The winner of the 2015 competition is as follows:

Nicholas Santa Maria	Bayonne Council #695	NJ
Gio Alfonso Tugade	CA Group #1999	CA
Amanda Caputi	Chicago Council #112A	IL
Allison Rye	Detroit Council #21A	MI
Michael DiGianivittorio	Integrity Council #586	PA
Maricris Saker	CA Group #1999	CA

No applications were received for 2016.

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

## \$600 GRANT WINNERS

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

### The winners of the 2015 program are as follows:

Dexter Canton	MA Group	MA
Michael Richvalsky	Bayonne Council #695	NJ
Brandon Clark	Illinois Group #2700	IL
Erin Penney	Coronation Council #2224	ON

Cooper Watt                      Harrisburg Council #586                      PA

**The winners of the 2016 program are as follows:**

Colin K. Penney	Coronation Council #2224	ON
Stephen F. Hoppe	Merritt Council \$1974	NJ
Ryan Ball	Pawtucket Council #537	RI
Angelika C. Caoile	CA Group #1999	CA

**\$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 2015 are as follows:**

Hayley Barrett	Harrisburg Council #499	PA
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**The winners for 2016 are as follows:**

Andrew Kopacz	Bayonne Council #695	NJ
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**COMPETITIVE SCHOLARSHIP PROGRAM**

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

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

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

**The winners of the two \$10,000 Scholarships for 2015 are:**

The Joseph E. Hallinan Memorial Scholarship

Amanda Bristowe Integrity CI #586 PA

The Lloyd E. Williams Memorial Scholarship

Sarah Friedman St. Rosaire CI #24 MA

**The winners of the two \$8,000 Scholarships for 2015 are:**

Rochelle Biteng California Group #199 CA

Kaitlyn Jones Carrollton Council #257 MD

**The winners of the two \$5,000 Scholarships for 2015 are:**

Brice Hagan Bayonne Council #695 NJ

Quinn Miers Germantown Council #1029 PA

**The winners of the ten \$1,500 Scholarships for 2015 are:**

Zachary Campo Claremont Council #1655 NY

Samantha McKillop Claremont Council #1655 NY

Matthew Hamilton Pittsburgh Council #142A PA

Sabrina Greco Claremont Council #1655 NY

Lauren Mondak Mattatuck Council #713 CT

Jeanne Friedlander Medora Council #1648 IL

Makayla Ballenger Rhododendron Council #701 NC

Trevor Jones Integrity Council #586 PA

Adriel Rillera California Group #1999 CA

Elizabeth Goida Merritt Council #1974 NJ

**The winners of the two \$10,000 Scholarships for 2016 are:**

The Joseph E. Hallinan Memorial Scholarship

Lauren Bavaro Ft. Dearborn Council #278 IL

The Lloyd E. Williams Memorial Scholarship

Alexandra Richer      Woodside Council #1358      NJ

**The winners of the two \$8,000 Scholarships for 2016 are:**

Shane P. Fitzgerald      Alpha-Agassiz Council #1      MA  
Hannah Kimmel      Detroit Council #21A      MI

**The winners of the two \$5,000 Scholarships for 2016 are:**

Carl U. Jimenez      CA Group #1999      CA  
Savanna Lenker      Harrisburg Council #499      PA

**The winners of the ten \$1,500 Scholarships for 2016 are:**

Edward J. Winters      Merritt Council #1974      NJ  
Raven N. Pfeiffer      Integrity Council #586      PA  
Jermaine P. Bello      California Group #1999      CA  
Kim P. Reyes      California Group #1999      CA  
Krystianna Pietrzak      Versatility Council #2501      NJ  
Samantha C. Culver      BH Webb Council #702      CT  
A'Jeannine V. White      ACA Council #13      ME  
Mackenzie Saucier      Haut-St-Jean Council #59      ME  
Brandon Basa      Alpha-Agassiz Council #1      MA  
Matthew B. Amos      Harrisburg Council #499      PA

**\$500 CAREER TRAINING GRANT**

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

No applications were received in 2014, 2015, 2016.

## ROYAL ARCANUM SCHOLARSHIP FUND, INC.

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

**Members and friends are 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, MA.**

### EDUCATIONAL LOAN PROGRAM FOR JUNIORS

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

### GUARANTEED EDUCATIONAL LOANS FOR JUNIORS

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

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

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

## GRADUATE COLLEGE EDUCATIONAL LOANS

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

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

## PARENT EDUCATIONAL LOAN PROGRAM

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

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

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

## RESOURCES

A paid subscription by the Supreme Council offers our high school students and their parents with on-line

resources to assist in researching colleges, scholarships, and career planning.

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

### **BROCHURES**

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

### **16/16/16 PROGRAM**

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

### **ROYAL ARCANUM BULLETIN**

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

Each issue features the Supreme Regent's Message, Junior and Fraternal Department Updates, Supreme Secretary's Column, Director of Operations Column, product information, Grand and Subordinate Council news, activities and events, junior contests and topics of general interest to our readers. Our Editor, Patrick

Fitzgerald continues to do a superb job in preparing quality publications for the Royal Arcanum; his talents and expertise are very much appreciated.

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

Councils are encouraged to share their “news” on activities, community projects, member service, donations and junior programs by submitting articles and photos to the Bulletin. These provide the ‘blueprints’ for producing interesting and informative issues of our Society’s magazine.

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

## **WEBSITE AND FACEBOOK PAGE**

Our website, [www.royalarcanum.com](http://www.royalarcanum.com) and Facebook page are great vehicles to obtain the latest information within the Royal Arcanum insurance operation as well as our fraternal activities. The site contains information on our insurance products, and the ability to download forms for making changes to a policy, doing council reports, and in some cases, completing forms on-line for a quicker processing time. There are sections on the site on the Order’s history, council activities, fraternal events, memorials, Supreme Council Officers and Home Office

Employees, college scholarships and grants, the Supreme Regent's visitation schedule and more.

The Facebook page is a social media outlet which was developed in Autumn 2013 to assist in the effort to increase Royal Arcanum's exposure and make more people aware of the Society. The site is mainly dedicated to listing the latest happenings and events throughout our councils as well as in the Home Office. Just type "Royal Arcanum" to stay connected with your Society.

### **INTERNATIONAL FRATERNAL SERVICE PROGRAM**

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

Under the guidelines of this program, council donations of up to \$500 can be matched for pre-approved community welfare projects, annually.

For the period of June 2014 through June 2015, thirty-five contributions were made through this program, totaling \$15,550.00. From July 2015 through June 2016, twenty-eight contributions were given, totaling \$11,441.00. These amounts include the matching funds from the Supreme Council.

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

As a reminder, this is a matching-funds program, not a reimbursement program. A copy of the acknowledgment(s) from the charitable recipient(s) **should** be sent to the Home Office.

### FRATERNAL ACTIVITIES

Members throughout the Supreme Council jurisdiction demonstrate that fraternalism is the “heart” of their councils. Projects, programs and activities provide opportunities for members and friends to volunteer together in a spirit of good will and fellowship. The mission of volunteer service in community outreach efforts and in support of charitable causes is evident on all council levels. In several grand and subordinate councils, members are becoming more engaged, sharing ‘**A Royal Gift**’ by doing good work as members of the Royal Arcanum.

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

In 2014 and 2015, the Supreme Council conducted the Fraternalist of the Year Program. The winners were determined based on scores made by a panel of judges who independently evaluated biographical sketches of the nominees. Grace Howell of San Jose Council #2384 in California and Evelyn Magarban of Versatility Council #2501 in New Jersey were conveyed the honors and presented with the “Fraternalist of the Year” Award in

2014 and 2015, respectively for their exemplary leadership and volunteerism to our society and to the community.

In appreciation for his untiring volunteerism in the community and in organizing charitable support on a continual basis, Carmine Campo of Claremont Council # 1655 in the Bronx, New York was presented with the Royal Arcanum's Service Outreach Award at the 102<sup>nd</sup> Supreme Council Session in August 2014.

Fraternal Director Cynthia Macon and the Fraternal Events Committee coordinated the Royal Arcanum's Family Summer Gifting Project in August 2014 to benefit Philips Academy in Charlotte, North Carolina, a 501 (c) (3) charity to help children with developmental disabilities and autism. Monetary donations and a host of school supplies were gifted to Deborah Hofland, Executive Director and representatives of the school who attended our 'Sports Theme' Dinner Party in the Queen City.

In July 2015, our project in Williamsburg was a 'Friendship Baby Shower.' Here's where Roy Al Arcanum made his debut! Since then he's been trekking many miles, worldwide, sharing cheer and good will as our Fraternal Ambassador. In Williamsburg, our volunteer efforts reached out to help newborns and infants in need through programs conducted by Catholic Charities, a 501 (c) (3) non-profit human service agency which operates throughout eastern Virginia. As a hands-on activity, volunteer members helped coordinate shower games, trivia challenge, shopping excursion, and diaper delivery, all organized as the Arcanian fraternal team for another worthy cause.

Again, with the overwhelming generosity expressed by our members, councils, and friends, the Royal Arcanum made a positive imprint to bring joy where the need was greatest. Executive Director Christopher Tan and staff

members participated in our 'Salute to Patriotism' Dinner Party and expressed their thankfulness for the multitude of beautiful and useful infant and toddler gifts.

In appreciation for the tremendous support made to Catholic Charities of Eastern Virginia, the Royal Arcanum was recently honored with an inscribed brass leaf on the organization's new 'Tree of Life' wall sculpture at its main office in Virginia Beach.

At both Supreme Council events, we, as members and friends, helped support Supreme Committeeman Donald E. Ferry Jr.'s participation in the Jimmy Fund Walk for the Dana Farber Cancer Institute in Boston. For his extreme volunteerism and service in support of helping finding a cure for cancer, Donald was recognized in 2014 as "Walker of the Year."

This year at the 103<sup>rd</sup> Supreme Council Session in Orlando, Florida, our summer project will be conducted for Florida United Methodist Children's Home, another 501 (c) (3) charitable organization that was established in 1908 to provide a home for orphans. Today it serves as a diverse ministry that includes residential, therapeutic group, foster, and emergency care for children, primarily ages 6 through 17 years. Monetary donations and items from the Residential Care Program's "Wish List" (healthcare products, school supplies, twin bedding, t-shirts, socks, Cabbage Patch Dolls, etc.) will comprise our gift to bring cheer for the youngsters.

The recipients of the 2014, 2015, and 2016 summer gifting projects were selected by a committee from suggestions submitted by our members. We are thankful for everyone's support; their consideration and generosity made each project possible to enable our goal not only to be attained, but surpassed.

The “Lend a Hand - Lift a Heart” program continues to acknowledge the fraternal and charitable service and activities coordinated by the councils, encourage publicity and document the good work being done by Arcanian members in our jurisdictions. Councils in CA, NJ, NY, PA, and ONT have recently earned awards for their activity submissions.

The “Lorraine J. D’Emilio Legacy of Hope” Award was established to continue Lorraine’s selfless volunteerism as a fraternalist. The program welcomes all councils to conduct a service project from September 1 through February 28 for the charity of their choice. Councils may submit only one project entry per year; the one which best exemplifies how members provided *hope* through the volunteer efforts of members and friends working as a team. The council must be the organizer-sponsor of the activity. The charity which was supported by the project receives a \$1,000 donation from the Supreme Council and an appreciation check of \$300 is awarded to the council for their use.

The award recipients to date are:

- 2012** Integrity Council #586 Pennsylvania  
*“Feeding the Homeless-Italian Buffet”* -  
Arch Street United Methodist Church  
South Philadelphia, PA
- 2013** Versatility Council #2501 New Jersey  
*“Winter Carnival for Special Needs Youngsters”* -  
Felician School for Exceptional Children,  
Lodi, NJ
- 2014** Coronation Council #2224 Ontario  
*“Helping Together”* - Windsor Welcome Center  
(crisis shelter & support programs)

2015 Integrity Council #586

Pennsylvania

*"Holiday Time with Seniors"* - Simpson House

Philadelphia, PA

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

During the '**A Royal Gift**' Campaign, a sampling of Arcanian support, through monetary donations, goods, and services, was made to hospices, hospitals, schools, libraries, sports teams, animal shelters, veterans' programs, homeless shelters, funds to find cures/medical research, food-soup kitchens, programs for the poor, pediatric oncology-family support initiatives, and more. The Supreme Council is pleased to acknowledge all councils for their allegiance to our founding attributes of mercy and charity and for consistently expanding their annual council programs to increase fraternal and charitable endeavors.

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

### **AMERICAN FRATERNAL ALLIANCE HONORS**

Each year our Royal Arcanum's Fraternalist of the Year recipient is nominated for the American Fraternal Alliance's Annual Award Program. At the meeting held in

September 2014 in Austin, Texas, Sister Grace Howell of San Jose Council #2384, San Jose, California was honored as the Alliance's Fraternalist of the Year.

At the meeting held in September 2015 in Indianapolis, Indiana, Sister Evelyn Magarban of Versatility Council #2501, Bayonne, New Jersey was honored 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. Grace and Evelyn were presented with a golden medallion and crystal trophy. Additionally, a one thousand dollar honorarium, given by the Alliance and selected by the recipients was made.

Grace's honorarium was given to North Central Shelter Intervention Program (dog rescue) California and Evelyn's was made to the Felician School for Exceptional Children (youngsters with disabilities), Lodi, New Jersey.

Videos highlighting Grace and Evelyn's volunteer efforts in their communities and service with their fellow council members were shown at the general session of the Alliance's meetings.

We congratulate Grace and Evelyn, and all our past winners on receiving these distinguished honors, for their dedication to the Royal Arcanum and for continuing to inspire our members to participate in fraternal initiatives.

Royal Arcanum Fraternalists of the Year:

**2007**      Lorraine D'Emilio                      Integrity Council, PA.  
                    AFA First Runner-Up

- |             |   |                         |
|-------------|---|-------------------------|
| <b>2008</b> | Marjorie Mierzejewski<br>AFA Fraternalist of the Year | Versatility Council, NJ |
| <b>2009</b> | Herbert J. Snyder<br>AFA First Runner-Up              | Integrity Council, PA   |
| <b>2010</b> | Marsha Simpson<br>AFA Nominee                         | Republic Council, OH    |
| <b>2011</b> | Errica Conforto<br>AFA Fraternalist of the Year       | Claremont Council, NY   |
| <b>2012</b> | Deborah Young<br>AFA Fraternalist of the Year         | Coronation Council, ON  |
| <b>2013</b> | August Magnotta<br>AFA Second Runner-Up               | Claremont Council, NY   |
| <b>2014</b> | Grace Howell<br>AFA Fraternalist of the Year          | San Jose Council, CA    |
| <b>2015</b> | Evelyn Magarban<br>AFA Fraternalist of the Year       | Versatility Council, NJ |

Effective 2016, the American Fraternal Alliance's FOTY Program concluded.

### **LORRAINE J. D'EMILIO MEMORIAL PROGRAM**

Named in honor of the Royal Arcanum's "2007 Fraternalist of the Year", the Supreme Council continues 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 cancers. Lorraine motivated our fraternal brothers and sisters to the call of volunteer service to help those in need

and this program enables her good work to continue. The organization aids women affected by cancer enhance their health and well-being through participation in a professional program of support, education and hope.

### **RA/LDS SPORTING EVENTS**

Members and friends of the RA/LDS councils actively sponsor family oriented activities such as an annual golf outing, trip to the Detroit Tigers' baseball game, and bowling leagues. Fraternalism abounds at these fun-filled events where funds are also raised in support of different charitable causes.

### **HOME OFFICE SUPPORTS CHARITABLE CAUSES**

The Associates of the Boston Home Office are developing ways to support area charities together. A 'Cradles to Crayons' Campaign generated a huge supply of winter weather gear for poor children, a family in need was gifted at Christmastime, and a generous supply of food staples for a soup kitchen was recently donated.

### **MANUAL FOR COUNCIL OFFICERS AND MEMBERS**

The Fraternal Director, assisted by General Counsel, and Director of Operations, prepared a new 60-page Manual for the benefit of council officers and members. The book is arranged into user-friendly sections to cover key points on the society, products, programs, awards, forms, officers' duties, and more. Copies are available from the Home Office.

Together with the Voluntary Recommender's Book, Ritual Book, brochures, and website, these tools are

available for use by our members to maintain and grow their councils and to promote the Royal Arcanum.

### NEW COUNCIL

The Royal Arcanum is pleased to report that the Sons of Poland Council #2016 was established in Carlstadt, New Jersey in May 2016; fraternal members of the Council have been elected to serve in office for the coming year. Fraternal activities, charitable projects, and social events are being planned in the New Jersey-New York area. The "O.K. - Our Kids" Fundraising Luncheon in September will support a children's hospital.

## SUPREME COUNCIL OF THE ROYAL ARCANUM CONFLICT OF INTEREST POLICY

### PURPOSE

The Supreme Council of the Royal Arcanum (the "Royal Arcanum") is a nonprofit, tax-exempt organization. Maintenance of its tax-exempt status is important both for its continued financial stability. Therefore, the IRS, as well as state regulatory and tax officials, view the operations as a public trust, which is subject to scrutiny by and accountable to such governmental authorities, as well as to its members and the members of the public. Consequently, there exists between Royal Arcanum and the members of its Executive Committee, officers, and management employees and the public, a fiduciary duty, which carries with it a broad and unbending duty of loyalty and fidelity. The Executive Committee HAS the responsibility of administering the affairs with honesty and prudence, and of exercising their best care, skill, and judgment for the sole benefit of the Royal Arcanum. Those persons shall exercise the utmost good faith in all transactions involved in their duties, and they shall not use

their positions with or knowledge gained there from for their personal benefit. The interests of the organization must be the first priority in all decisions and actions.

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

### **PERSONS CONCERNED**

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

### **AREAS IN WHICH CONFLICT MAY ARISE**

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

Persons and firms supplying goods and services to Royal Arcanum;

Persons and firms from whom Royal Arcanum leases property and equipment;

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

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

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

Family members, friends, and other employees.

### **NATURE OF CONFLICTING INTEREST**

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

Direct Conflicts of interest involving the Executive Committee include:

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

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

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

Indirect Conflicts of interest include:

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

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

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

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

### **INTERPRETATION OF THIS STATEMENT OF POLICY**

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

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

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

## DISCLOSURE POLICY AND PROCEDURE

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

The conflicting interest is fully disclosed;

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

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

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

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

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



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

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

---

(Signature)

Dated: \_\_\_\_\_ 201\_



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

\_\_\_\_\_

(Signature)

\_\_\_\_\_

(Title)

Dated: \_\_\_\_\_ 201\_

**PROPOSED CHANGES TO THE CONSTITUTION  
AND LAWS OF THE ORDER**

The Executive Committee recommends the following changes to the Constitution and Laws of the Order (deleted items are shown as ~~strikeouts~~; new language is shown as underlined):

**Section 485**

For a variety of reasons, it has been difficult to form new councils to help spread the message fraternalism. The Executive Committee believes that by reducing the number of members needed to form a new council, the Society can attract new councils. As a result the Executive Committee recommends that Section 485 of the Constitution and Laws of the Order be amended as follows:

**Sec. 485.** A Council shall not be instituted with more than two hundred nor less than ~~twenty five~~ Charter Members.

**Is amended to read:**

**Sec. 485.** A Council shall not be instituted with more than two hundred nor less than sixteen Charter Members.

**And also the following changes to conform to current operations:**

**Sec. 2. Which now reads**

The objects of the Order are:

**Fraternal Union**

**1st.** To unite fraternally all persons of good moral character, who are socially acceptable and over ~~sixteen~~ years of age.

**Is amended to read:**

The objects of the Order are:

**Fraternal Union**

**1st.** To unite fraternally all persons of good moral character, who are socially acceptable and over eighteen years of age.

**Section 2 which now reads:**

The objects of the Order are:

**Juvenile Protection**

**6th.** To provide Juvenile protection for all children and to issue Certificates from birth up to the age of ~~sixteen~~ years.

**Is amended to read:**

**Juvenile Protection**

**6th.** To provide Juvenile protection for all children and to issue Certificates from birth up to the age of eighteen years.

**Section 150 is out of date and should be removed:**

**The Application**

~~**Sec. 150.** The application for the institution of a Grand Council must be signed by not less than ten Past Regents or Regents in good standing who represent five or more different Councils within the territory in which the Grand Council is to be instituted.~~

**Sections 180(5) and (6) are out of date and should be removed.**

~~(5) A council shall be composed exclusively of men or exclusively of women, and no member of opposite sex shall be entitled to admission thereto at any time, except to assist in its organization or upon a special invitation after a vote of the Council duly held pursuant to the provisions of Section 180 (6).~~

~~(6) Notwithstanding the provisions of Sections 180 (5), 361, 363 (1) 363(3) and 364, requiring members of a~~

~~Council to be of the same sex, a Council may accept as members persons of both sexes, provided that the Council by a two-thirds vote of its members present at a meeting called as hereinafter provided vote to do so. Notice of such meeting shall be mailed at least fourteen days prior to the meeting to each member of the Council, addressed to him at his address appearing on the Secretary's book, and shall contain a notice to the effect that a vote will be taken upon the question as to whether persons of both sexes shall be admitted to membership in the Council.~~

**Section 265 should be revised to reflect the current age for adult membership :**

**Qualification.**

**Sec. 265.** Each person admitted to membership in the Royal Arcanum must be a person of good moral character, a believer in a Supreme Being, and over the age of ~~sixteen~~ years.

**Is amended to read:**

**Qualification.**

**Sec. 265.** Each person admitted to membership in the Royal Arcanum must be a person of good moral character, a believer in a Supreme Being, and over the age of eighteen years.

**Parts of Section 269 are out of date and should be removed.**

**Application to Be Signed**

**Sec. 269.** (1) Each applicant for membership in the Order must sign the application for admission to membership. Said application shall be prescribed by the Supreme Council and shall state the date of the applicant's birth, his age, occupation and residence, and the name and residence of his proposed beneficiary or beneficiaries together with sufficient information to identify such beneficiary or beneficiaries. No such application shall take effect so as to entitle the applicant to benefit membership in the Order until the same shall have been approved by the Home Office of the Order.

~~(2) He must be recommended by two members in good standing, one whom must be a member of the Council to which he makes application, and the recommenders~~

~~must sign the application personally.~~

~~(3) An applicant who cannot write his name may make his mark with two witnesses thereto.~~

~~(4) Any former member of the Order who has severed his connection by reason of taking advantage of Optional Extended Protection shall have the right to apply for membership as new member, subject to the foregoing provision and restrictions.~~

~~(5) Any member taking a Certificate of Final Withdrawal may be readmitted only as a new member, but the payment of the Degree fee and all of the ceremony of conferring the Degree, except the obligation and instruction in the signs, words and password, may be dispensed with.~~

**Two sections are amended to delete the reference to Life Members and add the Director of Home Office Operations:**

**Sec. 8.** The Supreme Council shall be composed of its elective officers, the representatives from the Grand Councils, Past Supreme Regents, ~~Life Members of the Executive Committee~~, and members who have served thirty years or more in the Supreme Council, provided they remain in good standing in their Subordinate Councils, and providing further that no member who is a full time paid representative of the Field, Promotion and Council Service Departments shall be eligible for membership in such Supreme Council. The representatives from the Grand Councils, or their alternates, shall be entitled to not less than two-thirds of the votes of the entire membership of the Supreme Council, and should their number become less than two-thirds, then and in such event each member of the Supreme Council not sitting as a representative or alternate shall be entitled to only a fraction of the vote as will make the aggregate vote of such members equal to one-third of the votes of the entire membership. No other member of this Order, except the General Counsel, Director of Promotion, Director of Council Service, Editor of the Official Bulletin, Director of

the Junior Department and Actuary of the Order, shall under any circumstances be admitted to the Session of the Supreme Council and they shall not be entitled to a vote, unless otherwise qualified, except that the Supreme Council may, admit as spectators any members in good standing shall under any circumstances be admitted to the Session of the Supreme Council and they shall not be entitled to a vote, unless otherwise qualified, except that the Supreme Council may, admit as spectators any members in good standing in the Order, provided that they shall be seated in a part of the room where the Session is held, separate and apart, from the members of the Supreme Council.

**Is amended to read:**

**Sec. 8.** The Supreme Council shall be composed of its elective officers, the representatives from the Grand Councils, Past Supreme Regents, and members who have served thirty years or more in the Supreme Council, provided they remain in good standing in their Subordinate Councils, and providing further that no member who is a full time paid representative of the Field, Promotion and Council Service Departments shall be eligible for membership in such Supreme Council. The representatives from the Grand Councils, or their alternates, shall be entitled to not less than two-thirds of the votes of the entire membership of the Supreme Council, and should their number become less than two-thirds, then and in such event each member of the Supreme Council not sitting as a representative or alternate shall be entitled to only a fraction of the vote as will make the aggregate vote of such members equal to one-third of the votes of the entire membership. No other member of this Order, except the General Counsel, Director of Promotion, Director of Council Service, Director of Home Office Operations, Editor of the Official Bulletin, Director of the Junior Department and Actuary of the Order, shall under any circumstances be admitted to

the Session of the Supreme Council and they shall not be entitled to a vote, unless otherwise qualified, except that the Supreme Council may, admit as spectators any members in good standing in the Order, provided that they shall be seated in a part of the room where the Session is held, separate and apart, from the members of the Supreme Council.

## EXECUTIVE COMMITTEE

### Who Constitute

**Sec. 91.** (a) The Supreme Regent, Supreme Vice-Regent, Supreme Orator, Sitting Past Supreme Regent, Supreme Secretary, the Elective Members to be selected from any of the members who compose the Supreme Council ~~and Life Members of the Executive Committee~~, shall constitute a standing committee to be known as the Executive Committee. Such Executive Committee shall elect from its membership a Chairman who shall appoint all subcommittees and be an ex-officio member thereof and shall appoint a member of the Order to act as Recording Secretary. The Committee shall have the power to elect and fix the compensation of the Vice Chairman to perform such duties as may be assigned and to act as Chairman in the absence of the Chairman. No member who has reached his or her 75th birthday shall be eligible for election to the Executive Committee. If a member over 75 years of age is elected to an office which automatically includes membership on the Executive Committee, such member shall not be entitled to vote on matters that come before the Committee. If a member under age 75 is elected to the Executive Committee thereafter reaches 75, such member may continue on the Committee, with voice and vote, until the next election at a Supreme Council Session. The Compensation of the Chairman and said Recording Secretary may be fixed by the Executive Committee

**Is amended to read:**

**Sec. 91.** (a) The Supreme Regent, Supreme Vice-Regent, Supreme Orator, Sitting Past Supreme Regent, Supreme Secretary, the Elective Members to be selected from any of the members who compose the Supreme Council, shall constitute a standing committee to be known as the Executive Committee. Such Executive Committee shall elect from its membership a Chairman who shall appoint all subcommittees and be an ex-officio member thereof and shall appoint a member of the Order to act as Recording Secretary. The Committee shall have the power to elect and fix the compensation of the Vice Chairman to perform such duties as may be assigned and to act as Chairman in the absence of the Chairman. No member who has reached his or her 75th birthday shall be eligible for election to the Executive Committee. If a member over 75 years of age is elected to an office which automatically includes membership on the Executive Committee, such member shall not be entitled to vote on matters that come before the Committee. If a member under age 75 is elected to the Executive Committee thereafter reaches 75, such member may continue on the Committee, with voice and vote, until the next election at a Supreme Council Session. The Compensation of the Chairman and said Recording Secretary may be fixed by the Executive Committee

**The following sections are amended to reflect current operations:**

**There is added to Section 45 the following:**

**SUPREME SECRETARY**

**Other Duties**

**Sec. 45(a).** Such other duties as may be assigned by the Executive Committee.

**Section 92(7)(b) which now reads**

(b) They shall have the power to appoint an Actuary for the Order and a General Counsel for the Order and to fix the compensation for such appointees. They shall also

have the power to appoint a ~~General Manager of the Home Office~~, whose duty it shall be to supervise the employees at and in said Home Office, and who shall also have such powers and shall perform such duties as the Executive Committee shall designate. Such appointment shall be upon such terms and compensation as shall be determined from time to time by the Executive Committee.

**Is amended to read:**

(b) They shall have the power to appoint an Actuary for the Order and a General Counsel for the Order and to fix the compensation for such appointees. They shall also have the power to appoint a Director of Home Office Operations, whose duty it shall be to supervise the employees at and in said Home Office, and who shall also have such powers and shall perform such duties as the Executive Committee shall designate. Such appointment shall be upon such terms and compensation as shall be determined from time to time by the Executive Committee.

### **HOME OFFICE OPERATIONS**

The Proceedings of the 102<sup>nd</sup> Supreme Council Session in Charlotte, North Carolina were prepared, printed and available to send to the Massachusetts Insurance Department, Supreme Council Officers, Supreme Council Representatives, and to the Chief Agent in Canada upon request.

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

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

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

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

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

### **STANDARD ANALYTICAL SERVICE**

Standard Analytical Service, Inc. produced the annual report for 2015 showing Royal Arcanum with an asset over Liability ratio of \$113.54 of assets compared to every \$100 of Liabilities. This indicator continues to display the Financial Strength of Royal Arcanum, as the average 25 leading Life Insurance carriers had a \$106.01 ratio.

### **MERGER WITH THE ASSOCIATION OF THE SONS OF POLAND**

In January of 2016 a merger with the Association of the Sons of Poland domiciled in Carlstadt New Jersey was completed. As a result of the merger, we added approximately 3,400 certificates to our Society and added approximately \$994,000 to our Surplus. This merger has been a benefit on many levels, as the former "ASOP" share many of the same beliefs as our members. Our vision is to continue to grow our Society by creating and building

Fraternal Activities together. The merger announcement was published in our quarterly Bulletin, on our website and social media. In addition to the assets received, the Royal Arcanum received the former "ASOP" home office building in Carlstadt New Jersey.

### **EMPLOYEE PENSION PLAN**

The previously frozen employee pension plan effective January 1<sup>st</sup> 2011 was terminated in February of 2016. The participants were given the option of maintaining their guaranteed benefits or choosing a lump sum distribution. The elimination of this plan will reduce yearly operational expenses.

### **OPERATIONS / SURPLUS**

In 2014 the Society experienced an operational gain of \$106,922; however after providing dividends to members we faced an operational loss of \$72,638. The Surplus was reduced by \$639,108 bringing the total to \$13,717,863.

In 2015 the Society experienced an operational gain of \$233,034 after providing dividends to members, our net gain was \$51,635. The Surplus also decreased by \$1,178,501 to \$ 12,539,362.

A major factor in our overall Surplus is our Canadian operation and the effects of the foreign currency exchange rate. When the Canadian dollar is strong, the risk factor is minimal; however as the Canadian dollar has been weak over the past few years, this has affected our Surplus in the negative by \$910,000 in 2015 and by \$1.8 million over the last 3 years. When the Canadian dollar increases in value so will our surplus.

## **DISTRIBUTION OF DIVIDENDS**

During the years 2014 and 2015 \$179,560 and \$181,399 were provided to members.

Dividend payments will continue to be reviewed and evaluated on an annual basis, based upon the society's business operation.

## **FRATERNAL INVESTMENT BILL**

In 2013 Nick Benoit submitted a request to amend a Massachusetts general law that restricts Fraternal Orders domiciled in the state of Massachusetts to invest only up to 25% of our surplus in stocks. Nick submitted a request to increase this to 50%, allowing the Investment committee the ability to increase their investment opportunities available to obtain a higher return. This bill wasn't passed in Legislation, however a new bill H869 was refiled with Legislation in 2015 in attempts to having the law amended. We have gained additional support from House Representatives and we are confident in having the bill approved this session in 2016.

## **MASSACHUSETTS MARKET CONDUCT EXAM**

The Massachusetts Department of Insurance completed a Market Conduct Exam in May of 2016 and found Royal Arcanum in very good standing. The review found Royal Arcanum with a solid and strong outlook, which is certainly a positive review and one we expect to earn when reviewing our operation. Our Business plan that Director of Operations Nick Benoit created in 2013 was found to be extremely accurate in many phases regarding production levels as well as business endeavors, such as merging with fraternal societies when an opportunity is presented. The only material issue

discovered was our Investments being above the 25% allotment, as previously mentioned in our Investment Bill currently in Legislation.

### **DISASTER RECOVERY PLAN**

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

Nick Benoit substantially upgraded our Anti-Fraud plan to ensure compliance with each state Department of Insurance that we are licensed. This extensive plan includes an involved approach to preventing fraud and an annual training for the home office staff.

### **SALES OPERATION**

Our operation has focused on bringing in high quality business that stays active for the membership standpoint as well as the financial standpoint. After an overhaul in our Sales philosophy in 2013, we increased our persistency dramatically in 2013 and this 81% first year level has been sustained since then. We have seen an increase in overall persistency when reviewing longer time periods such as 2 years +. Our sales have also increased our renewal premium on an annual basis, which helps lead to increased revenue for the Society and a major asset toward profitability since commissions are minimal after the first year. There is a continued focus put on recruiting new agents/distribution channels and terminating agents with less than impressive persistency rates and showing no sign of improvement after measures were taken to address the persistency issues.

Since we terminated our Pre Need Insurance agreement with Catholic Holy Family Society in February 2013, we have seen our Pre Need Insurance production increase dramatically. In 2012 our Pre Need division produced \$1.12 million in premium and while this was solid we produced over \$4 million in premium in 2015. We continue to monitor this business line to ensure the business we are producing is in line with our overall product portfolio mix.

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

## **INSURANCE PRODUCTS**

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

These products are currently offered:

Whole Life	Single Premium Whole Life
Simplified Issue	Whole Life Paid up at Age 65
20 Pay	Graded Benefit
Term to 25	Pre Need (available in Massachusetts and Connecticut)

**ROYAL ARCANUM IS LICENSED IN THE  
FOLLOWING JURISDICTIONS**

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

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

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

**MEMBER BENEFITS**

In 2015 a new member benefit, **Perk Spot** was introduced to members via the quarterly Bulletin as well as through our Web Site and Social Media. This benefit provides members with savings on monthly cell phone plans, hotel, and car rentals, and for products offered through many vendors.

## HOME OFFICE BUILDING

Our Home Office Building is at 61 Batterymarch Street Boston, Massachusetts and is managed by CB Richard Ellis. The Royal Arcanum Operation utilizes 2 of the 6 floors in the building, while we lease out the remaining 4 floors to tenants. Litigation Document Services occupies the 4<sup>th</sup> floor and signed a lease in November of 2015 extending the lease from the previously expiry date of April 30<sup>th</sup> 2016 to April 30<sup>th</sup> 2021. Litigation Document Services has been leasing out space in the building for over 20 years. Mercury Business Services occupies the first and second floors and we have extended their lease to April 30<sup>th</sup> 2021. The fifth floor has been leased out to the Lawyers' Committee for Civil Rights and Economic Justice, Inc. with the lease expiring on August 31<sup>st</sup> 2026.

Effective February 1<sup>st</sup>, 2014 a new vendor - Precision Elevator was contracted to replace Eagle Elevator as the building's elevator contractor, as their contract expired. This move reduces our Annual Maintenance Service Fee by about \$1,000 as well as reduces the call back service visits by \$20 an hour. The reason for the move was partly financial and poor service since Eagle Elevator was visiting the building routinely to fix the same issue multiple times in the same week. We have had no issues since switching providers.

## MILEAGE ALLOWANCE

All Officers and Representatives traveling by air, train or other means of travel to the 103<sup>rd</sup> Supreme Council Session, will be reimbursed actual travel expenses for the most economical and reasonable method of transportation; receipts **must** be attached to the Form No.47.

Officers and representatives traveling by automobile will be reimbursed at the rate of .565 cents per mile, for

their actual mileage to the Session, up to a maximum of 500 miles, and 500 maximum return miles. If one car/van is utilized to transport multiple Officers and/or Representatives, only ONE member will be entitled for mileage/tolls/parking reimbursement from the Supreme Council. Toll receipts or EZ Pass statements should be attached to the Form No. 47

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

Fraternally Submitted,

James E. O'Neill  
Carl J. Krzystofczyk  
Errica Conforto  
Cindy A. Macon  
Peter D. Ferrara  
Kenneth J. Kolek  
Janice S. Brazas  
Deborah Young  
Tom Bayliss



Caribe Royale Resort  
Orlando, Florida  
July 24 - 28, 2016

## REPORT OF THE SUPREME REGENT

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

Dear Brothers and Sisters,

Welcome! Thank you for your participation in the 103<sup>rd</sup> Session of the Royal Arcanum at the Caribe Royal Resort, Orlando, FL.

139 years ago, our founders organized the Supreme Council of the Royal Arcanum to offer financial protection in the face of personal loss to a wide range of people who, like us, believe in a Supreme Being watching over and protecting us. For the past two years, I've had the privilege of guiding our Society in continuation of that mission, helping to navigate the changing times that are altering our traditional fraternal activities. Embracing the changes, we remain strong as an organization, firm in our financial and business foundation, and a leading social and charitable force in the world of fraternalists. It is in confidence that I prepare to hand over the reins to a new leader, sure in the knowledge we will continue to move forward into an ever-stronger Society.

The focus of "**A ROYAL GIFT**" was to recognize the gift of membership in the Royal Arcanum, the gifts you offer your families in providing protection for them, and the gift we offer our communities through our charitable work. The *Notice Our Royal Gift* initiative provided members working charitable events with a way to identify themselves with a Royal Arcanum cap, and leave behind Arcanum bags, pens, and brochures with potential future

members. The *Royal Arcanum E-tendance* program provided a pathway to use Facebook to keep in touch with members of your councils. Our online presence through our blog and web site, including easier-to-use online bulletins continue to grow our digital footprint. We will continue to make ourselves viable in the changing demands of technology.

## VISITATIONS

I challenged our jurisdictions to embrace a single visit explaining my program, and pair that visit with a charitable event. I was humbled to find an incredibly warm welcome in every jurisdiction, and an enthusiastic response in my challenge to be charitable. It is overwhelming to be the recipient of the welcomes we received everywhere. Time is precious, but it was liberally shared, as were the many gifts extended to those less fortunate. Here is a brief summary of my visitations and the recipient of the charitable generosity of our members during my visit:

### **OCTOBER 2014**

Quebec	North Carolina
	Visit to recovering Grand Regent Harley Sampson

### **NOVEMBER 2014**

Rhode Island	Pawtucket Soup Kitchen
Illinois	Neediest Families Fund
Ontario	Welcome Centre Shelter for Women

### **DECEMBER 2014**

Ohio	Community Commons Care Center
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### **MARCH 2015**

New York	James J. Peter Veteran Center
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**APRIL 2015**

California Ronald McDonald House

**AUGUST 2015**

New Jersey Felician Sisters of  
Our Lady of Lourdes Care Center

**OCTOBER 2015**

Pennsylvania Arch St. United Church of Christ  
Grace Café for the Homeless  
Michigan St. Vincent de Paul Food Collection  
Massachusetts Hole in the Wall Gang Camp



**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**  
**CAROLINAS**

**NAME**

**WILMA J. TATE**  
Supreme Representative  
1990 - 1994, 1998

**FLORIDA (NY)**

**LOUIS BRILL**  
Supreme Representative  
1980 - 1990, 2012  
Committee on Juniors  
1992 - 1996  
Supreme Sentry 2000  
Supreme Trustee 2002 - 2008,  
2012

**EDWARD A. VICINANZA**  
Supreme Representative  
1976-1982  
Executive Committee  
1984-1986  
Supreme Orator 1988  
Supreme Vice Regent 1990  
Supreme Regent 1992  
SP Supreme Regent 1994  
Past Supreme Regent 2010  
Life Member 2014  
Founders' Ring with Diamond

**GEORGIA**

**WYNELLE ESTES**  
Supreme Representative  
1994 - 2010

**MARYLAND**

**JOSEPH J. RADECKI, SR.**  
Supreme Representative  
1966, 1968, 1970  
Supreme Sentry 1976 - 1978  
Supreme Warden 1980 - 1986  
Supreme Trustee 1988 - 2002  
Life Member 2004

**MASSACHUSETTS**

**SYLVIA G. FERRY**  
Supreme Representative  
2006, 2010, 2014

**NEW JERSEY**

**HELEN C. KOPACZ**  
Supreme Representative  
1994 - 2002, 2006

**SOPHIA SMERAGLIA**  
Supreme Representative 2002

**ONTARIO**

**ANDREW ST. DENIS**  
Supreme Representative 1972

QUEBEC

MAURICE LA RIVIERE  
Supreme Representative 1980,  
1982

Though their smiles are gone forever,  
And their hands we cannot touch,  
Still we have so many memories  
Of the ones we loved so much.  
Their memories are our keepsakes  
With which we'll never part.  
God has them in His keeping,  
We have them in our hearts.

**MAY THEIR SOULS REST IN ETERNAL PEACE**



**INTERNATIONAL FRATERNAL  
SERVICE PROJECTS**

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

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

**2014**

**PAWTUCKET CL #537**

Pawtucket Soup Kitchen	\$ 50.00
Cystic Fibrosis Foundation	
Laps for Lauren & Cael & Crusaders	\$ 200.00

**CLAREMONT CL #1655**

Covenant House	\$ 500.00
Wounded Warriors Foundation	\$ 500.00

**SAN JOSE CL #2384**

USO Donation	\$ 500.00
Fisher House	\$ 500.00

**MATTATUCK CL #713**

ASRC/ Autism Services & Resources	\$ 200.00
Sunshine Fund	\$ 100.00

**MASSACHUSETTS GRAND COUNCIL**

Philips Academy	\$ 500.00
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**RHODE ISLAND GRAND COUNCIL**

Philips Academy	\$ 200.00
Jimmy Fund Walk	\$ 100.00

**DEPENDABLE CL #2160**

Jimmy Fund Walk	\$ 200.00
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**GEORGIA GRAND COUNCIL**

Shriner's Children's Hospital	\$ 150.00
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**DR. PAUL FORTIER CL #52**

Central Maine Heart Walk	\$ 300.00
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**VERSATILITY COUNCIL #2501**

Felician School for Exceptional Children-Lodi	\$1,000.00
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**BAYONNE CL #695**

Giordano Food Pantry at O.L. of Assumption	\$1,000.00
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**WOODSIDE CL #1358**

Purple Stride Tampa Bay (Pancreatic Cancer)	\$ 500.00
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<b>MEDORA CL #1648</b>	
Philips Academy	\$ 200.00
<b>CORONATION CL #2224</b>	
Hiatus House	\$2,500.00
<b>MICHIGAN GRAND COUNCIL</b>	
Father Kohler's Cancer Camp For Kids	\$ 500.00
<b>RHODODENDRON CL #701</b>	
Provide Hope/Western Carolina Rescue Ministries	\$ 500.00
<b>ALPHA-AGASSIZ CL #1</b>	
Jimmy Fund Walk	\$ 500.00
<b>HARRISBURG CL #499</b>	
Tri-County Association for the Blind	\$ 100.00
Downtown Daily Bread Food Bank	\$ 50.00
Vision Resources of Central PA In Memory of Wyllene Peirce	\$ 100.00
<b>MERRITT CL #1974</b>	
Food Packaging for Anti-Hunger Food Pantries in NJ	\$ 500.00
<b>INTEGRITY CL #586</b>	
Donations to Various Charities	\$2,000.00
<b>ALPHA-AGASSIZ CL #1</b>	
Friendship Baby Shower	\$ 500.00
VA New England Adaptive Sports	\$ 500.00

**PAWTUCKET CL #537**

Cystic Fibrosis Fdn.-Cael Crusaders	\$ 100.00
Cystic Fibrosis Fdn.-Laps for Lauren	\$ 100.00
Coventry Library Race for Reading	\$ 100.00
Hemophilia Foundation/Lone Star Chapter	\$ 100.00

**CLAREMONT CL #1655**

Wounded Warriors & March of Dimes	\$1,000.00
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**SAN JOSE CL #2384**

South Bay Blue Star Moms	\$ 200.00
Pathway Hospice	\$ 100.00
VA Blind Center Rehabilitation	\$ 200.00
Food for the Needy	\$ 225.00
Survival Bags for Homeless	\$ 166.00

**MASSACHUSETTS GRAND COUNCIL**

Jimmy Fund Walk	\$ 500.00
National Hemophilia Foundation - Andrew's Crusaders	\$ 500.00

**RHODE ISLAND GRAND COUNCIL**

American Lung Assn. - Lung Walk	\$ 50.00
Friendship Baby Shower	\$ 200.00
Jimmy Fund Walk	\$ 150.00

**NEW JERSEY GRAND COUNCIL**

Felician School for Exceptional Children - Lodi, NJ	\$1,000.00
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**CORONATION CL #2224**

Up about Downs	\$1,000.00
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**DETROIT CL #21A**

St. Vincent de Paul Society	\$ 500.00
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<b>VERSATILITY CL #2501</b>	
Felician School for Exceptional Children – Lodi, NJ	\$1,000.00
<b>BAYONNE CL #695</b>	
Bayonne Veterans’ Museum	\$ 500.00
Companion Animal Rescue & Education	\$ 500.00
<b>MATTATUCK CL #713</b>	
Sunshine Fund	\$ 100.00
<b>WOODSIDE CL #1358</b>	
Friends of Little Egg Harbor Library	\$ 100.00
<b>CHICAGO CL #112A</b>	
Ronald McDonald House	\$ 500.00
<b>LAKESWOOD CL #5</b>	
Youth After School/Shower Programs	\$ 200.00
<b>DEPENDABLE CL #2160</b>	
Veterans’ Wish List Program	\$ 300.00
<b>PEACH CL #2466</b>	
Children’s Hospital – Macon, GA.	\$ 400.00

**2016**

<b>INTEGRITY CL #586</b>	
Easter Seals of Southeastern PA., MANNA, Philadelphia Reads, Shriner’s Hospital, Lorraine J. D’Emilio Fdn.	\$2,500.00
<b>SAN JOSE CL #2384</b>	
V.A. Blind Rehabilitation Services	\$ 200.00
<b>DETROIT CL #21A</b>	
Hope Network – Lowell, MI.	\$ 500.00

**CORONATION CL #2224**

Hiatus House \$ 2500.00

**PAWTUCKET CL #537**

Mae Organization for the Homeless \$ 50.00

**RHODE ISLAND GRAND COUNCIL**

Cystic Fibrosis Foundation \$ 200.00

Rotary Run for Reading \$ 100.00

**MERRITT CL #1974**

Parkinson's Unity Walk \$1,000.00

**NEW JERSEY GRAND COUNCIL**

Operation Shoebox NJ for Military \$1,000.00



**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 15, 2016, three 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 - **PAUL F. D'EMILIO**  
Ring of Distinction with Diamond

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



**'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 15, 2016 six living members have earned the '1105' Royal Purple Achievement Award:

\*Edward A. Vicinanza  
Joseph R. Macon  
Paul F. D'Emilio  
Cynthia Macon

\*Louis Brill  
August Magnotta  
Frances Magnotta  
Kenneth J. Kolek



**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 are as of July 15, 2016:

**\*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, FICF**

Legion of Honor	10 Diamonds
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**\*BROTHER ANDREW ST. DENIS**

Legion of Honor	2 Diamonds
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**PAST SUPREME REGENT DONALD G. FOLEY**

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

Legion of Honor	4 Diamonds
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**BROTHER GARY DOTSON**

Legion of Honor	10 Diamonds
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**SUPREME COMMITTEEMAN PAUL F. D'EMILIO**

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

**PAST SUPREME REGENT AUGUST MAGNOTTA**

Legion of Honor	10 Diamonds
Legion of Honor Center Diamond	
Legion of Honor Circle	5 Diamonds
Founders' Ring of Distinction	

**\*SUPREME COMMITTEEMAN  
JOSEPH R. RADECKI, SR.**

Legion of Honor	7 Diamonds
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**SUPREME SENTRY LOUISE G. REYNOLDS**

Legion of Honor	9 Diamonds
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**PAST GRAND REGENT CONRAD BOLDUC**

Legion of Honor	2 Diamonds
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**BROTHER DONALD G. HARMAN**

Legion of Honor	9 Diamonds
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**SUPREME COMMITTEEMAN B. JOE MERRILL**

Legion of Honor	2 Diamonds
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**PAST GRAND REGENT FRANCES MAGNOTTA**

Legion of Honor	10 Diamonds
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**SUPREME COMMITTEEWOMAN  
GENEVIEVE A. MACON**

Legion of Honor	1 Diamond
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**\*DEPUTY SUPREME REGENT LOUIS BRILL**

Legion of Honor	10 Diamonds
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**PAST SUPREME REGENT CYNTHIA A. MACON**

Legion of Honor	10 Diamonds
Legion of Honor Center Diamond	
Legion of Honor Circle	7 Diamonds
Founders' Ring of Distinction w/ Diamond	

**PAST GRAND REGENT MORGAN R. YOUNG**

Legion of Honor	1 Diamond
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**SISTER MARIE CAVALLO**

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

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

**PAST SUPREME REGENT WILLIAM J. WIRE**

Legion of Honor	4 Diamonds
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**SUPREME COMMITTEEMAN DONALD E. FERRY, JR.**

Legion of Honor	1 Diamond
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**SUPREME ORATOR DEBORAH L. YOUNG**

Legion of Honor	8 Diamond
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**SUPREME REGENT CARL J. KRZYSTOFczyk**

Legion of Honor	1 Diamond
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**SUPREME COMMITTEEMAN RALPH FERRARA**

Legion of Honor	1 Diamond
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**BROTHER DAVID HRYNIEWICH**

Legion of Honor	1 Diamond
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**BROTHER RICHARD SLAWINSKI SR.**

Legion of Honor	1 Diamond
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*\*deceased*



**DISTINGUISHED SERVICE AWARDS**

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

## **20 Diamonds**

- Joseph R. Macon – Bayonne Council – New Jersey  
\* Edward A. Vicinanza – Sun Coast CI – Florida  
\* Andrew St. Denis – Coronation Council – Ontario  
Donald G. Foley– Treasure Coast Council – Florida  
Peter D. Young – Coronation Council – Ontario  
Gary D. Dotson – Rhododendron Council – Carolinas  
Paul F. D’Emilio–Integrity Council – Pennsylvania  
August Magnotta–Claremont Council – New York  
Donald M. Harman–Wyomissing CI–Pennsylvania  
\* Joseph J. Radecki, Sr. – Carrollton Council – Maryland  
Louise G. Reynolds –Treasure Coast Council – Florida  
Conrad Bolduc – Jacques Cartier Council – Quebec  
B. Joe Merrill – Rhododendron Council – Carolinas  
Frances Magnotta – Claremont Council – New York  
Genevieve A. Macon–Versatility CI – 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  
William J. Wire – Medora Council - Illinois  
Donald E. Ferry, Jr. – Alpha-Agassiz Council – MA  
Deborah L. Young – Coronation Council – ON  
Carl J. Krzystofczyk – Medora Council – Illinois  
Carmen Rodia – Integrity Council – Pennsylvania  
Robert Marcella – Mattatuck Council – Connecticut  
Ralph Ferrara – Integrity Council – Pennsylvania  
David Hryniewich – Alpha-Agassiz - Massachusetts  
Richard Slawinski – Woodside Council – New Jersey

## **19 Diamonds**

Errica Conforto – Claremont Council – New York

## **16 Diamonds**

Antal Basa, Jr. – Alpha-Agassiz CI – Massachusetts  
John D. Crisanti – Alpha-Agassiz CI - Massachusetts  
Stella Rakowski – Versatility Council – New Jersey

### **15 Diamonds**

- \* Carmine Maisano – Claremont Council – New York
- Lillie Mae Panichelli – Integrity Council - Pennsylvania
- Ellen D. Phillips - Railroad Council - Colorado
- Loretta Wehbe – Integrity Council – Pennsylvania
- Perry Whisenant – Catawba Council – Carolinas

### **14 Diamonds**

- Joyce Crawford – Germantown Cl – Pennsylvania
- Harold E. Estes – Peach Council - Georgia

### **13 Diamonds**

- Herbert Chronister – Yorktowne Cl - Pennsylvania

### **12 Diamonds**

- Roger Gudenkauf – Denver Council - Colorado
- Robert H. Law III – Dobbs Ferry Council – New York
- Louis Marchesano – Horsetooth Council – Colorado
- Blanche Vicinanza – Sun Coast Council – Florida

### **11 Diamonds**

- Ivan Snyder – Integrity Council - Pennsylvania

### **10 Diamonds**

- \* Wynelle Estes – Peach Council – Georgia
- Dotti Pagnani – Alpha-Agassiz Cl - Massachusetts
- Joseph Smeraglia – Woodside Council – New Jersey
- Joseph Tedesco – Integrity Council - Pennsylvania

### **9 Diamonds**

- Charlotte Brill – Treasure Coast Council - Florida
- Andrew Madonna – Wmsbridge Council – New York
- Joseph Panzarella – Wmsbridge Council – New York

### **8 Diamonds**

- Jacqueline Bernier – Jeanne Mance Council – Quebec
- Maria Di Bartolo - Claremont Council - New York
- Peter Ferrara - Integrity Council - Pennsylvania
- Herbert J. Snyder – Integrity Council – Pennsylvania

## **6 Diamonds**

Rosella Berger - Woodside Council - New Jersey  
Carmine Campo - Claremont Council - New York  
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  
Raymond Raniszewski-Bayonne Council-New Jersey  
Ethel Reitsema - Merritt Council - New Jersey  
Carol Zavitz - Coronation Council - Ontario

## **5 Diamonds**

James Donati - Rhododendron Council - Carolinas  
\* Helen Kopacz - Versatility Council - New Jersey  
\* Maurice LaRiviere - Conseil Canadian - Quebec  
Richard J. Macon - Bayonne Council - New Jersey  
Gerard Pelletier - Maisonneuve Council - Quebec  
Alex Yorkston - Regina Council - Ontario

## **4 Diamonds**

Helen Bartolettt - Penn Laurel Council - Pennsylvania  
Richard C. Blase - Dependable Cl - Massachusetts  
Robert A. Galdon Jr. - Bayonne Council - New Jersey  
Gregory Hahn - Medora Council - Illinois  
Susan B. Lorelli - Claremont Council - New York  
Robert Marcella - Mattatuck Council - Connecticut  
Jane Merrill - Rhododendron Council - Carolinas  
Richard M. Phillips - Railroad Council - Colorado  
Arlayne Skridulis -- Mattatuck Cl - Connecticut

## **3 Diamonds**

\* Florence Campbell - Sincerity Council - New Jersey  
Eleanor Clarke - Penn Laurel Council - Pennsylvania  
Charles S. Crawford - Germantown Cl-Pennsylvania  
Inge Huber - Claremont Council - New York  
Cheryl Mazzola - Lakewood Council - Ohio  
O. Reed Pence - Bergen Council - New Jersey  
Antonio Perillo - Claremont Council - New York  
Michelle N. Rhode - Ft. Dearborn Council - Illinois

Larry M. Robinson – Rhododendron Cl - Carolinas  
Robert W. Rowlands –Hoboken Council – New Jersey  
Helen Spinelli – Claremont Council – New York  
Patrecia Tindell – Railroad Council – Colorado

## **2 Diamonds**

Ann Antuzzi – San Jose Council - California  
J. Albert Baker – Regina Council – Ontario  
Heidi L. Bonness – Lakewood Council - Ohio  
Heidi A. Bonness – Lakewood Council – Ohio  
Janice Brazas – Detroit Council – Michigan  
\* Theodore Daddario – Integrity Council - Pennsylvania  
Elizabeth Delgado – Wmsbridge Council – New York  
Loretta DiGianivittorio – Integrity Cl- Pennsylvania  
Gloria Donaldson – Coronation Council - Ontario  
Mary Ann Emrick – Detroit Council - Michigan  
Randolph P. Kriz – Coronation Council - Ontario  
Peter Madonia – Claremont Council – New York  
Kay K. Ollivier – Penn Laurel Council - Pennsylvania  
John P. Opitz III – San Jose Council - California  
Kevin Power–Alpha-Agassiz Council – Massachusetts  
Ann Rescigno – Claremont Council – New York  
Judith Relovsky – Versatility Council – New Jersey  
Marjorie Trout – Harrisburg Council – Pennsylvania  
Johnsie Waddell – Rhododendron Council – Carolinas

## **1 Diamond**

George Arseneault - Dependable Cl - Massachusetts  
Arlene Baker - Regina Council - Ontario  
Sharon Bayliss – Coronation Council – Ontario  
Nicholas Benoit – Pawtucket Council – Rhode Island  
Lila Bork – Atlantic Council – New York  
\* Marie Caggiano – Woodside Council – New Jersey  
Henrietta Chronister – Yorktowne Cl – Pennsylvania  
Madeline Dumouchelle – Coronation Cl – Ontario  
Carolyn Krapp – Mattatuck Council – Connecticut  
Jeannette Murray – Milette Council – New Hampshire  
Robert Musso – Bayonne Council – New Jersey

James E. O'Neill - San Jose Council - California  
 John Parris - Rhododendron Council - Carolinas  
 Carl Petlik - Bayonne Council - New Jersey  
 Stella Pettinelli - Penn Laurel Council - Pennsylvania  
 Babette Quinn - Horsetooth Council - Colorado  
 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  
 Nancy Tucker - Germantown Council - Pennsylvania  
 Allan White - Coronation Council - Ontario

\*Deceased



**DEPUTY SUPREME REGENTS**

Thank you to the Deputy Supreme Regents who have served as my voice in their assigned jurisdictions.

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



## **IMPORTANT HIGHLIGHTS**

The Royal Arcanum once again was honored at the American Fraternal Alliance with awards as National Fraternalist of the Year to Royal Arcanum members. In September 2014, Sister Grace Howell of San Jose Council in California was acclaimed at their meeting in Austin, Texas. The following year, in September 2015, Sister Evelyn Magarban of Versatility Council in New Jersey was named their National Fraternalist of the Year. They are a tribute to our Society and wonderful models for all our members.

Royal Arcanum members continue to support our Summer Gifting projects with impressive consistency. Last session's project with the Philips Academy added over \$8,500 along with goods and supplies to the Charlotte area's school for those with autism and other developmental disabilities. The Williamsburg, Virginia mini vacation in August 2015 brought in over \$10,000 for the Catholic Charities of Eastern Virginia, along with an incredible amount of baby supplies to help single and unwed mothers, military families, and families in need. Catholic Charities of Eastern Virginia were so grateful, they will be honoring the Royal Arcanum with an engraved leaf on their giving tree that is under construction. This session's gifting project is for the Methodist Children's Home for orphans, and our members have already begun to pour in donations since it was announced in our Fraternal Newsletter.

In December of 2015 we were pleased to announce the merger of the Association of the Sons of Poland with the Supreme Council of the Royal Arcanum. The merger has helped ensure a solid financial foundation for all members, and both fraternal's history of strong fraternalism and charitable support guarantees a strong and active future for all our members now and for our future generations.

And let's not forget the introduction of Roy Al Arcanum, our new mascot that made his debut in Williamsburg and is celebrating his first birthday. Roy has been making the rounds in vacation spots throughout the world, spreading the message of the Royal Arcanum everywhere he goes. We hope he continues to pop up on social networks and in our Bulletin regularly.

## IN CONCLUSION

The Royal Arcanum has a proud history of extending financial protection to its members, but an even prouder history of demonstrating the finest examples of fraternalism. Our membership has consistently shared their care for others in their own communities and in support of causes embraced in other councils, jurisdictions, or at the Supreme Council level. It is this fervor for fraternalism – for the social gatherings of our members and our charitable actions – that will sustain the Royal Arcanum for years to come.

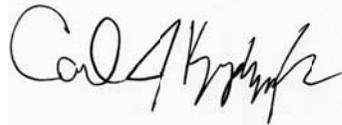
Remember to share our stories and our enthusiasm with your family, friends, and neighbors. Remind your children and your grandchildren of all the good we do, and invite them to join you to experience it themselves. Proudly wear your Royal Arcanum shirts, hats, jackets and sweaters, and boastfully use your pens, coffee mugs, or playing cards, and use them as an excuse to tell them why it's a privilege to be counted as members.

Many thanks to the countless members who have supported my term in office and advanced the reach of the Royal Arcanum over the past two years. Thanks to your Executive Committee that has worked to grow our Society. Thank you to our Home Office staff for their dedication and professional work as our customer face to members and potential members.

Thank you to everyone who made visiting our jurisdictions an incredibly wonderful experience. I cannot hope to express the deep gratitude to everyone who helped plan my visits, accompanied us, chauffeured us, housed us, became our tour guides, allowed us to join into their selfless giving, and welcomed us not just as a friend, but truly as family. Our hearts are full with a depthless gratitude for the selfless outpouring not only for the honor of the office of Supreme Regent and our benevolent Society, but personally to my wife Christine and me.

A final tribute is in order to those who have walked with me on my journey as an Arcanian. Beginning with my invitation to join the Royal Arcanum upon my engagement to my late first wife Jan, by her parents Ann and Nick Shargo, throughout my years, to my current 100% Royal Arcanum family with Christine and our son Geoff Raye, there have been hundreds of members who have taught me through their Virtue, Mercy, and Charity. From stalwart leaders of the Supreme Council, whose names are known by all, to quiet local subordinate council members, nameless to most, but whose smiles and encouragement I can never forget, to the assembled body here today: everyone in my past and present remains in my heart and in my prayers. May my example and encouragement inspire many to become **A Royal Gift** for the future.

Fraternally yours in V. M. C.



Carl J. Krzystofczyk  
Supreme Regent



Chairman O'Neill thanked Nick Benoit, Carl Krzystofczyk, Cindy Macon, Debbie Young and Matt D'Emilio for their efforts to make the presentation enlightening and informative.

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

A Motion was made by Errica Conforto:

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

A Motion was made by Deborah Young:

"I move that the Report of the Supreme Regent be received, and printed in the Proceedings of this 103<sup>rd</sup> Supreme Council Session."

The Supreme Regent announces Roll Call of Grand Councils for Resolutions. Resolutions were made by the Grand Councils present for Life Memberships. New York, August Magnotta; Pennsylvania, Paul D'Emilio and Herbert Snyder and Rhode Island, Kenneth Kolek. Rhode Island Grand Council presented another Resolution. This Resolution was to present the retiring Supreme Secretary with the title Supreme Secretary Emeritus.

Motion by Supreme Regent Carl Krzystofczyk to recess for lunch. Carl announced that the Memorial service will begin promptly at 1:30 pm.

After lunch, the “Garden of Remembrance” takes place. The Session reconvened right after the “Garden of Remembrance.”

The Supreme Regent welcomed the assemblage for the afternoon proceedings.

The Supreme Secretary called the Roll.

Supreme Regent called for the presentation of Reports:



Brother Ferry presented the following:

### **REPORT OF THE JUNIOR COMMITTEE**

The Supreme Council Junior Committee would like to extend its appreciation to our officers, representatives and members for their continued support with helping to promote and further the development of our junior department. Our enthusiasm and a willingness to put forth the necessary effort will afford to our 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. With the challenges families face these days of less time together due to work, school and extracurricular activities it is hard to fit in time to take part in the fraternal system. Hopefully we can come up with ways through social media and other avenues to help keep the younger generations engaged and challenged enough to inspire them to become dedicated well rounded individuals who can carry on the Royal Arcanum tradition well into the future.

Due to the growing cost of higher education and the increased debt our students are facing after graduation, it is imperative to keep a close eye on the awards we give and make sure our programs endure and evolve with the needs of our young members and remains a benefit to them. We need to find better ways to engage our graduating high schoolers so that they don't miss out on their opportunity for our benefits. The Scholarship program for our juniors and young adults has been a staple program of this society for many years and with close monitoring will continue to help the junior department and the Royal Arcanum prosper into the future if it keeps up with the demand of our members and their families.

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 along with new ideas will ensure a positive future for our juniors as we prepare them for when it is their turn to take the reins and lead our society.

We are very thankful for and appreciate the 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 and need to look more closely at what we are purchasing and keep it fresh and engaging and not repetitive. Also, as mentioned previous reports we must use the internet and our website to promote junior participation. For example, we could create an online Junior Bulletin with articles only written and managed by junior members along with a junior facebook page. As an

incentive we could give out grants for later for college for participation. Our Juniors' participation in this organization at an early age can only help us stay strong into the future.

Your Junior Committee Chairman would like to thank Junior Director Debbie Young and the other members of the junior committee, Gen Macon, Maria DiBartolo, Ashley Lockaby and Anita Ferrara their hard work over the last two years. Hopefully we can continue to serve our junior members together as a team with the confidence of our representatives at this 103<sup>rd</sup> Supreme Council Session.

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 102<sup>nd</sup> Supreme Council Session. We will be forever ready to serve our great society in the future whenever and wherever we are needed.

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

DONALD E. FERRY JR  
GENEVIEVE MACON  
MARIA DEBARTOLO  
ANITA FERRARA  
ASHLEY LOCKABY

Report Adopted.



Sister Calain presented the following:

### **REPORT OF SUPREME TRUSTEES**

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

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

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

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

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

Report Adopted.



Sister Reitsema presented the following:

### **REPORT OF THE COMMITTEE ON APPEALS**

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

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

Ethel M. Reitsema  
Tammy Fluegge  
Marsha Simpson  
B. Joe Merrill

Report Adopted.



Brother Hefner presented the following:

### **COMMITTEE ON STATE OF THE ORDER**

Your Committee is pleased to report that as presented in the printed Executive Committee Report and in the Power Point presentation that the Royal Arcanum continues to prosper on all council levels. The growth of our membership continues through the efforts of our volunteer recommenders and paid agency force. We are happy to welcome the new members who joined our Society through the recent merger with the Association of Sons of Poland Fraternal. We applaud the Executive Committee for continuing to seek new fraternal benefits and products to appeal to prospective applicants and current members who wish to purchase a life insurance policy or annuity. Our councils strive to uphold our fraternal principles and their charitable and junior programs are most noteworthy.

Although economic conditions may be challenging, we appreciate the attention that the Executive Board has been giving to strengthen our business and fraternal branches.

We congratulate Supreme Regent Carl Krzystofczyk for his leadership and his "*A Royal Gift*" Program which was well received and which reflects allegiance of our

members to our Fraternal Order, especially to our greatest attribute of Charity.

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

Mark Hefner  
Frances Magnotta  
Joe Tedesco

Report Adopted.



The Supreme Secretary called for Resolutions and the following were presented:

**RESOLUTIONS**  
**LIFE MEMBERSHIP OF THE SUPREME COUNCIL**

Grand Regent Maria Bettina DiBartolo on behalf of the Grand Council of New York nominated August Magnotta as Life Member of the Supreme Council.

Grand Regent Annette Ferrara on behalf of the Grand Council of Pennsylvania nominated Paul D'Emilio and Herbert Snyder as Life Member of the Supreme Council.

Supreme Representative Judy Kolek on behalf of the Grand Council of Rhode Island nominated Kenneth Kolek as Life Member of the Supreme Council.

Supreme Representative Judy Kolek on behalf of the Grand Council of Rhode Island nominated Kenneth Kolek as Supreme Secretary Emeritus.

Resolutions were Approved.



Sister Lockaby presented the following:

### **REPORT OF THE COMMITTEE ON LAWS**

The Committee on Laws shall examine and approve all laws of the Grand Councils and by-laws of the Subordinate Councils and all amendments thereto, and shall examine and report on all amendments to the Constitution and Laws of the Order.

The Committee has not received any amendments to the laws of the Grand or Subordinate Councils. The Committee has received and reviewed the amendments to Sections 2, 8, 45, 91, 92, 150, 180, 265, 269, and 495 of the Constitution and Laws of the Order, and approves them for adoption.

This Report is signed by all of the members of the Committee, who move for its adoption.

Paul F. D'Emilio  
Antal Basa, Jr.  
Karen Lockaby

Report Adopted.



Brother Macon presented the following:

### **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, 2014 to December 31, 2015.

All claims for Death Benefits, Disability Payments, Withdrawal Equities, Interest payments on money left on deposit by Members and Beneficiaries were carefully reviewed to ascertain if files were completed and the proper disbursements made with the approval of the General Counsel as required.

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

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

The examination included an audit of all transactions made by the Investment Committee for the Consolidated Account. All securities listed in the report for Morgan Stanley, Royal Trust of Canada, Citizens, Insurance Department of North Carolina and the Insurance Department of South Carolina were checked with the Annual Statement as of December 31, 2015 and found to be correct.

Joseph R. Macon, FICF  
Ralph Ferrara  
Nicole Covelli

Report Adopted.

The Supreme Regent recessed until Tuesday morning at 8:30 am.



**2016 SESSION MEMORIAL COMMITTEES**

**DECEASED**

**JURISDICTION**

**FLOWER  
BEARER**

**CAROLINAS**

WILMA J. TATE

JANE MERRILL

**FLORIDA/NEW YORK**

LOUIS BRILL

FRANCES MAGNOTTA

EDWARD A. VICINANZA

AUGUST MAGNOTTA

**GEORGIA**

WYNELLE A. ESTES

GENEVIEVE A. MACON

**MARYLAND**

JOSEPH J. RADECKI, SR.

B. JOE MERRILL

**MASSACHUSETTS**

SYLVIA G. FERRY

DONALD E. FERRY SR.

**NEW JERSEY**

HELEN KOPACZ

EVELYN MAGARBAN

SOPHIA SMERAGLIA

ROSELLA BERGER

**ONTARIO**

ANDREW ST. DENIS

DEBORAH YOUNG

**QUEBEC**

MAURICE LA RIVIERE

GLORIA DONALDSON

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

<b>OFFICE</b>	<b>NAME</b>	<b>ADDRESS</b>	<b>COUNCIL</b>	<b>GRAND COUNCIL</b>
<b>*Supreme Regent</b>	Carl J. Krzystofczyk	417 So. Helena Ave., Mt. Prospect, IL 60056	Medora #1648	Illinois
<b>*Supreme Vice Regent</b>	Ericca Conforto	2033 Colonial Drive, Bronx, NY 10461	Claremont #1655	New York
<b>*Supreme Orator</b>	Deborah L. Young	7026 Howard Ave. Oldcastle, ON N0R 1L0	Coronation #2224	Ontario
<b>*S.P. Supreme Regent</b>	Peter D. Ferrara	928 McKean St, Philadelphia, PA 19148	Integrity #586	Pennsylvania
<b>Supreme Secretary</b>	Kenneth J. Kolek	61 Battery March St, Boston, MA 02110	Pawtucket #537	Rhode Island
<b>Supreme Treasurer</b>	John D. Crisanti	61 Battery March St, Boston, MA 02110	Alpha-Agassiz #1	Massachusetts
<b>Supreme Chaplain</b>	Richard Macon	24 E. 43 <sup>rd</sup> St, Bayonne, NJ 07002	Bayonne #695	New Jersey
<b>Supreme Guide</b>	David Covelli	124 Cornell Ct, Glenview, IL 60026	Ft. Dearborn #278	Illinois
<b>Supreme Warden</b>	Robert A. Galdon	PO Box 37, Hibernia, NJ 07842	Bayonne #695	New Jersey
<b>Supreme Sentry</b>	Louise Reynolds	13110 Via Vesta, Delray Beach, FL 33848	Treasure Coast 2177	Florida
<b>*Elective Members Executive Committee</b>	James E. O'Neill	6196 Kaski Ct, San Jose, CA 95123	San Jose #2387	California
	Cynthia A. Macon	24 E. 43 <sup>rd</sup> Street, Bayonne, NJ 07002	Versatility #2501	New Jersey
	Janice S. Brazas	23826 Valley Dr, Brownstown, MI 48174	Detroit #21A	Michigan
	Tom Bayliss	2900 Ruth Road, Windsor, ON N8R 2H7	Coronation #2224	Ontario
<b>Committee on Laws</b>	Paul F. D'Emilio	200 North Belfield Ave, Havertown, PA 19083	Integrity #586	Pennsylvania
	Antal Basa Jr.	8 Benjamin Dr, So. Easton, MA 02375	Alpha-Agassiz #1	Massachusetts
<b>Committee on Finance</b>	Karen Lockaby	100 Ridge Rd, Smithfield, RI 02917	Pawtucket #537	Rhode Island
	Ralph Ferrara	920 McKean Street, Philadelphia, PA 19148	Integrity #586	Pennsylvania
<b>Supreme Trustees</b>	Nicole Covelli	1373 Orleans Dr, Mundelein, IL 60060	Ft. Dearborn #278	Illinois
	Diane Calain	2628 Lyntz Rd, Lordstown, OH 44481	Republic #2197	Ohio
	Donald E. Ferry, Sr.	241A Riverside Ave, Medford, MA 02155	Alpha-Agassiz #1	Massachusetts
	Antoinette Malone	1020 Jackson St, Philadelphia, PA 19148	Integrity #586	Pennsylvania
<b>Committee on Juniors</b>	Donald E. Ferry Jr.	241A Riverside Ave, Medford, MA 02155	Alpha-Agassiz #1	Massachusetts
	Genevieve A. Macon	24 E. 43 <sup>rd</sup> Street, Bayonne, NJ 07002	Versatility #2501	New Jersey
	Anita Ferrara	920 McKean Street, Philadelphia, PA 19148	Integrity #586	Pennsylvania
	Maria DiBartolo	1313 Puritan Avenue, Bronx, NY 10461	Claremont #1655	New York
<b>Committee on Appeals</b>	Ashley Lockaby	74 Raleigh Road, Bridgeport, CT 06806	Pawtucket #537	Rhode Island
	Ethel Reitsema	45 Holland Avenue, Demarest, NJ 07627	Merritt #1974	New Jersey
	Billy Joe Merrill	332 Morgan Branch Road, Weaverville, NC 28787	Rhododendron #701	Carolina
	Tammy Fluegge	2435 Waterfront Dr, Imperial, MO 63052-4312	Hawthorne #2491	Missouri
<b>Past Supreme Regents</b>	Marsha Simpson	200 Potters Circle, Girard, OH 44420	Lakewood #5	Ohio
	August Magnotta	3379 Campbell Dr, Bronx, NY 10465	Claremont #1655	New York
	William J. Wire	4708 N. Thatcher Ave, Norridge, IL 60706	Medora #1648	Illinois
	Herbert J. Snyder	#902, 604 Washington Sq, So, Philadelphia, PA 19106	Integrity #586	Pennsylvania

**REPRESENTATIVES FROM GRAND COUNCILS**

<b>JURISDICTION</b>	<b>NAME</b>	<b>ADDRESS</b>	<b>COUNCIL</b>	<b>DATE</b>
<b>California</b>	Joanie Francis	6196 Kaski Court, San Jose, CA 95123	San Jose #2384	June 2014
	Jane Merrill	332 Morgan Branch Rd, Weaverville, NC 28787	Rhododendron #701	June 2014
<b>Illinois</b>	*Donna Hahn	2141 N. 77 <sup>th</sup> Ave, Elmwood Park, IL 60707	Medora #1648	June 2015
	Chris Krzystofczyk	417 So. Helena Ave, Mt. Prospect, IL 60056	Medora #1648	June 2015
	*Gregory Hahn	2141 N. 77 <sup>th</sup> Ave, Elmwood Park, IL 60707	Medora #1648	June 2015
<b>Massachusetts</b>	Polly Veino	23 Beech Street, Cambridge, MA 02140	Alpha-Agassiz #1	May 2015
	Lynda Rodil	44 Wycliff Ave, W Roxbury, MA 02132	Alpha-Agassiz #1	May 2015
<b>Michigan</b>	*Dotti Pagnani	25 Beech Street, Cambridge, MA 02140	Alpha-Agassiz #1	May 2015
	Keith Armbruster	15691 Liverpool, Livonia, MI 48154	Detroit #21A	June 2015
<b>New Jersey</b>	Mark Heffner	15108 Nola, Livonia, MI 48154	Detroit #21A	June 2015
	Stella Rakowski	36 New Street, Bayonne, NJ 07002	Versatility #2501	June 2015
	Rosella Berger	45 Stanford Ave, W. Orange, NJ 07052	Woodside #1358	June 2015
	*John Baranowski	102 E. 26 <sup>th</sup> St, Bayonne, NJ 07002	Bayonne #695	June 2015
	*Marie Baranowski	102 E. 26 <sup>th</sup> St, Bayonne, NJ 07002	Versatility #2501	June 2016
<b>New York</b>	*Evelyn Margaban	8 West Grand St, Bayonne, NJ 07002	Versatility #2501	June 2016
	Freddy DiBartolo	1313 Puritan Ave, Bronx, NY 10461	Claremont #1655	June 2015
<b>Ohio</b>	Joe Conforto	2033 Colonial Drive, Bronx, NY 10461	Claremont #1655	June 2015
	Frances Magnotta	3379 Campbell Dr, Bronx, NY 10465	Claremont #1655	June 2015
	*Salvatore DiFranco	180 Woodruff Ave, Scarsdale, NY 10583	Claremont #1655	June 2015
<b>Ontario</b>	David Simpson	200 Potters Circle, Girard, OH 44420	Lakewood #5	June 2014
	Ruth Rupnik	2411 SE Alfonso Ave, Port St Lucie, FL 34952	Republic #2197	July 2016
<b>Pennsylvania</b>	Gloria Donaldson	4500 Ypres, Windsor, ON	Coronation #2224	June 2016
	Morgan Young	RR #1, 7026 Howard Ave, Oldcastle, ON N0R1L0	Coronation #2224	June 2016
	Joseph Tedesco	19001 JFK Blvd, Philadelphia, PA 19103	Integrity #586	June 2016
<b>Rhode Island</b>	Lillie Mae Panichelli	328 Summit Ave, Jenkintown, PA 19046	Integrity #586	June 2016
	*Annette Ferrara	1020 Jackson St, Philadelphia, PA 19148	Integrity #586	June 2016
<b>Rhode Island</b>	Carmine Rodia	100 Canopy Lane, Sewell, NJ 08080	Integrity #586	June 2016
	Jackie Wudkiewicz	16 Arch St, Pawtucket, RI 02860	Pawtucket #537	June 2016
	Judy Kolek	9 Angle Street, Pawtucket, RI 02860	Pawtucket #537	June 2016

\*First Time Representatives



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

Caribe Royale Resort  
Orlando, Florida  
July 26, 2016

Supreme Regent Krzystofczyk welcomed assemblage.

The Supreme Secretary took roll call. Dotti Pagnani was excused.

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

Gabriella Orr, Claremont CI, NY  
Alexandra Orr, Claremont CL, NY

A Motion was made by Janice Brazas:

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

Motion Adopted.

The Supreme Regent thanked the members who participated in the "Garden of Remembrance" memorial

tribute for our recently departed fraternal brothers and sisters.

The Supreme Regent announced the new Life Member of the Supreme Council, Highest Producer Awards and other Fraternal Awards. Supreme Regent Krzystofczyk, assisted by Executive Committee Chairman and the Fraternal Director presented the following awards: Life Membership Award - Paul F. D'Emilio (Matt D'Emilio accepted his father's award), August Magnotta, Herbert Snyder and Ken Kolek; DSA award recipients - Errica Conforto (19), Maria Bettina DiBartolo (8), Gregory Hahn (8), Dotti Pagnani (10), Joe Tedesco (10) and John Crisanti (16); Highest Producers (2014-2015) were Male - Paul F. D'Emilio and Female - Maria Bettina DiBartolo; Lorraine D'Emilio Legacy of Hope Award Winner was Claremont Council, NY for the Bishop Pernicone Center in the Bronx; (2016) RA Fraternalist of the Year - Lillie Mae Panichelli, Integrity CL, PA.

Following the ceremony, the Supreme Regent called on Keith Armbruster, Chairman of the Committee on Salaries and Compensation and Miles and Per Diem to present his committee's report.



Brother Armbruster presented the following:

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

Your Committee on Salaries and Compensation submits the following Resolutions:

## **1. Salaries and Compensation**

RESOLVED: That yearly salaries, payable monthly, be allowed the following named officers for the period beginning September 1, 2016 and ending August 31, 2017:

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

RESOLVED: That yearly salaries, payable monthly, be allowed the following named officers for the period beginning September 1, 2017 and ending August 31, 2018:

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

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

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

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

## **2. Mileage and Per Diem**

That the Supreme Treasurer issue meal allowances in the amount of \$75 to all Representatives and Supreme Council Officers who are present at the 103rd Supreme Council Session meetings. And that he be authorized to reimburse Representatives and Supreme Council Officers auto mileage allowance of .565 cents per mile, up to 500 miles each way, or the actual travel cost by air or train, providing the most economical and reasonable method of transportation was used to attend this Session.

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

Keith Armbruster  
Evelyn Magarban  
Perry Whisenant

Report Adopted.



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

Brother Crisanti presented the following:

**PROPOSED BUDGET  
SUPREME COUNCIL OF THE ROYAL ARCANUM**

**FOR THE CALENDAR YEARS 2015 - 2016**

	<u>2017</u>	<u>2018</u>
<b>*INCOME</b>		
Premium Income	2,800,000	2,850,000
Preneed	3,000,000	3,200,000
Bond Income	4,700,000	4,700,000
Dividend Income	350,000	350,000
Real Estate	70,000	75,000
Loan Interest	<u>285,000</u>	<u>295,000</u>
<b>Total Income</b>	<b>11,205,000</b>	<b>11,470,000</b>

\*Does not reflect Annuities

<b>BENEFITS</b>		
Death / Maturity	2,500,000	2,500,000
Pre-Need	2,300,000	2,300,000
Surrender	1,200,000	1,200,000
Refunds to members	185,000	185,000
Commissions	550,000	550,000
Taxes	140,000	150,000
*Reserves (Life Insurance)	400,000	600,000
Int. on Annuity Deposits	<u>850,000</u>	<u>900,000</u>
<b>Total Benefits</b>	<b>8,125,000</b>	<b>8,385,000</b>

**EXPENSES**

	<b>RENT</b>		
71005-100	Boston	80,000	80,000

71005-300	Electric	9,000	9,000
<b>SALARIES &amp; COMPENSATION</b>			
71010-100	Home Office Employees	950,000	970,000
71010-200	Fraternal Field Department	53,000	53,000
71010-300	Executive Committee	66,000	66,000
71010-350	Investment Committee	12,500	12,500
71010-400	Other Offs. & Committees	219,000	230,000
71010-450	Sales Force	235,000	235,000
71010-500	Bulletin	25,000	25,000
71010-700	Chief Agent of Canada	15,000	15,000
<b>INSURED BENEFIT PLAN FOR EMPLOYEES</b>			
71015-100	401K Plan	40,000	40,000
71015-200	Health	200,000	210,000
71015-300	Life & Dental	22,000	22,000
<b>71035-000</b>	<b>OTHER EMPLOYEE WELFARE</b>		
	-Educational Classes	1,000	1,000
<b>LEGAL FEES &amp; EXPENSES</b>			
71050-100	Retainer Fees	100,000	100,000
71050-200	Other	10,000	10,000
	-West Law, Misc. Expenses		
<b>MEDICAL EXAMINATION FEES</b>			
71055-100	Medical Examination Fees	4,000	4,000
71055-200	MIB Inspection Report	10,000	10,000
71055-300	Medical Examiner Retainer	12,000	12,000
<b>TRAVELING EXPENSES</b>			
71075-100	Life	65,000	65,000
71075-200	Fraternal	25,000	25,000
<b>71080-000</b>	<b>ADVERTISING</b>	<b>2,000</b>	<b>2,000</b>
<b>POSTAGE AND TELEPHONE</b>			
71085-100	Local & Long Distance	12,000	12,000
	Telephone-Home Office		
71085-300	Express Mail & Shipping	20,000	20,000
71085-400	Postage	30,000	30,000

71085-500	Miscellaneous -Frat. Depart/Exec. Comm.	2,000	2,000
71085-700	Telephone-Sales Agents	1,500	1,500
<b>71090-100</b>	<b>PRINTING AND STATIONARY</b>	20,000	30,000
<b>71095-000</b>	<b>COST OR DEPREC. OF FURN. &amp; EQUIP.</b>	25,000	15,000
<b>71105-000</b>	<b>LODGE SUPPLIES LESS \$ FROM SALES</b> -Purchase of Jewels & Engraving	0	3,000
<b>71110-000</b>	<b>BOOKS &amp; PERIODICALS BUREAU &amp; ASSOCIATION DUES</b>	1,000	1,000
71115-100	NFC - CFA - Fraternal Congress	6,000	6,000
	<b>INSURANCE, EXCEPT ON REAL ESTATE</b>		
71120-100	Bonding	5,000	5,000
71120-200	Directors & Officers Liability	22,000	22,000
71120-400	Workmen's Compensation	5,000	5,000
	<b>COLLECTION &amp; BANK SERVICE CHARGES</b>		
71130-100	Custodial & Advisory Fees -RBC Dexia & Morgan Stanley	33,000	33,000
71130-200	Other -TD Bank & Royal Bank Dexia Charges	28,000	28,000
<b>71135-100</b>	<b>SUNDRY GENERAL EXPENSES</b> -Office Supplies, Payroll Exp. & Miscellaneous	35,000	35,000
	<b>FEES OF ACCOUNTANTS &amp; ACTUARIES</b>		
7114-100	Actuarial Fees -Allan Ferrone-CPS (US) & Merv Worden (Canada)	125,000	130,000

71140-200	Auditing Fees -Vision Financial Group (US) John Milnes (Canada)	70,000	70,000
<b>SCHOLARSHIPS</b>			
71145-100	Competitive Scholarships	0	0
<b>FIELD EXPENSE ALLOWANCE</b>			
71150-100	Field Expense -LIMRA (Agent background Checks) Travel Direct. of Sales	15,000	15,000
71150-200	Agent Mailings & Sales Leads (Based on sales & persistence criteria)	45,000	45,000
71150-300	Preneed -Sales Agent Travel	20,000	20,000
<b>OFFICIAL PUBLICATION</b>			
71165-100	Printing of Bulletin	22,000	22,000
71165-200	Postage	18,000	18,000
71165-300	Miscellaneous -Expenses of Bulletin Editor (Equipment, Classes, Software, Photography)	1,000	1,000
<b>EXPENSE OF SUPREME LOGE MEETINGS</b>			
71170-100	Travel		30,000
71170-200	Per Diem		35,000
71170-400	Miscellaneous		20,000
<b>FRATERNAL ASSISTANCE</b>			
71180-100	Subordinate Council	8,000	8,000
71180-200	Grand Council	30,000	30,000
71180-250	Prize Trip	20,000	10,000
71180-270	Gift Redemption	3,000	3,000
71180-300	International Fraternal Service Program	10,000	10,000
71180-400	Junior Promotion -Bulletin Prizes, Giveaways	15,000	15,000
71180-600	Supreme Regent-Promotion -Production Incentives & Giveaways	20,000	20,000

<b>ELECTRONIC DATA PROCESSING</b>			
71205-100	Service Fees -CPS, (Disaster Recovery, ADS, Firewall, log monitoring)	60,000	60,000
71205-300	Software & Maintenance on Equipment & Web Site	55,000	55,000
<b>Total Expenses</b>		<b>2,938,000</b>	<b>3,062,000</b>
<b>Gain from Operation</b>		<b>142,000</b>	<b>23,000</b>



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

Report Adopted.

Immediately after the above a Motion was passed, a Resolution was made by Supreme Secretary, Ken Kolek:

RESOLVED: That with the approval of the Executive Committee, the Budget for January 1, 2017 to December 31, 2017 and January 1, 2018 to December 31, 2018, may be increased up to fifteen percent if circumstances warrant such action."

Motion Carried.



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

Brother O'Neill then announced that a personal bio will be presented for the candidate for the office of Supreme Regent and recognized Augie Magnotta. Brother Magnotta nominated Errica Conforto for the Office of Supreme Regent for 2016 – 2018. Motion seconded.

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

After the last nomination, Jim asked for a Motion to close Nominations.

The Supreme Regent announced that the Grand Regent/DSR meeting is moved up to 10:45 a.m. and the Legion of Honor Presentation will take place at 5:00 p.m. and invited everyone to attend. Then he called for a Motion to recess at 10 a.m., and for the session to reconvene on Wednesday July 27<sup>th</sup> at 8:30 a.m.



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

Caribe Royale Resort  
Orlando, Florida  
July 27, 2016

The Session reconvened at 8:30 a.m.

The Supreme Regent welcomed the assemblage.

The Supreme Secretary took roll call.

The Supreme Regent requested Chairman of the Credentials Committee to introduce new visitors.

Christine Piscitelli, Versatility CI, New Jersey

The Supreme Regent welcomed the guests.

**ELECTION OF OFFICERS**

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

Brother O'Neill appointed Nicole Covelli as Judge and Judy Kolek and Jackie Wudkiewicz as Tellers.

A Motion was made by John Crisanti:

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

Motion Approved.

.....

**SUPREME REGENT**

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

.....

**SUPREME VICE-REGENT**

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

.....

**SUPREME ORATOR**

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

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**SITTING PAST SUPREME 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 Sitting Past Supreme Regent.

.....

**SUPREME SECRETARY**

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 Secretary.

.....

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

.....

**SUPREME CHAPLAIN**

Brother Richard Macon, FIC 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 Chaplain.

.....

**SUPREME GUIDE**

Brother David W. Covelli of Illinois was nominated by the Nominating Committee. There being no further

nominations, the Chairman declared nominations closed and Brother Covelli was elected Supreme Guide.

.....

**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.

.....

**SUPREME SENTRY**

Sister Louise Reynolds of Florida was nominated by the Nominating Committee. There being no further nominations, the Chairman declared nominations closed and Sister Reynolds was elected Supreme Sentry.

.....

**FIRST ELECTIVE MEMBER OF THE  
EXECUTIVE COMMITTEE**

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

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**SECOND ELECTIVE MEMBER OF THE  
EXECUTIVE COMMITTEE**

Sister Cynthia A. Macon of New Jersey was nominated by the Nominating Committee. There being no further

nominations, Sister Macon was elected Second Elective Member of the Executive Committee.

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**THIRD ELECTIVE MEMBER OF THE  
EXECUTIVE COMMITTEE**

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

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**FOURTH ELECTIVE MEMBER OF THE  
EXECUTIVE COMMITTEE**

Brother Thomas Bayliss of Ontario was nominated by the Nominating Committee. There being no further nominations, Brother Bayliss was elected Fourth Elective Member of the Executive Committee.

.....

**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. Sister Annette Ferrara of Pennsylvania was nominated by Ralph Ferrara.

There being no further nominations, the Chairman requested the appropriate ballots be distributed to Officers and Representatives. Judge Nicole Covelli announced that Sister Ferrara received 19.47 votes, Sister Karen Lockaby received 38.18 votes, Brother D’Emilio received 35.86 votes

and Brother Antal Basa Jr. received 25.58 votes. Sister Lockaby was elected Chairman of the Committee on Laws, Brothers D'Emilio and Basa were elected to the Committee on Laws.

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**COMMITTEE ON FINANCE**

Ralph Ferrara of Pennsylvania and Sister Nicole M. Covelli of Illinois and were nominated by the Nominating Committee. There being no further nominations, Brother Ferrara and Sister Covelli were elected to the Committee on Finance.

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**SUPREME TRUSTEES**

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

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**COMMITTEE ON JUNIORS**

Brother Donald E. Ferry, Jr., Sister Anita J. Ferrara of Pennsylvania, Sister Lillie Mae Panichelli of Pennsylvania and Sister Ashley Lockaby of Rhode Island were nominated by the nominating committee. Sister Ruth Rupnik of Ohio was nominated by Brother Ferry Jr.

There being no further nominations, the Chairman requested the appropriate ballots be distributed to Officers

and Representatives. Judge Nicole Covelli announced that Sister Ferrara received 21.35 votes, Sister Panichelli received 19.47 votes, Brother Ferry Jr. received 31.11 votes and Sister Lockaby received 32.98 votes and Sister Rupnik received 28.67 votes. Sister Lockaby was elected Chairman of the Committee on Juniors, Brother Ferry Jr. and Sisters Ferrara and Rupnik were elected to the Committee on Juniors. Sister Genevieve Macon is a Life Member of the Junior Committee.

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**COMMITTEE ON APPEALS**

Sister Ethel Reitsema of New Jersey, Brother B. Joe Merrill of the Carolinas and Sister Marsha Simpson of Ohio and Brother Dayle Vander Sande of New Jersey were nominated by the Nominating Committee. There being no further nominations, Sister Reitsema was elected Chairman of the Committee on Appeals, Sister Simpson and Brothers Merrill and Vander Sande were elected to the Committee on Appeals.

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

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**INSTALLATION OF OFFICERS**

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

The Supreme Guide read the list of Officers elected:

Supreme Regent	Errica Conforto
Supreme Vice Regent	Deborah L. Young

Supreme Orator	Maria Bettina DiBartolo
Sitting Past Supreme Regent	Carl J. Krzystofczyk
Supreme Secretary	Peter D. Ferrara
Supreme Treasurer	John D. Crisanti
Supreme Auditor	Joseph R. Macon, FICF
Supreme Chaplain	Richard J. Macon, FIC
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 Janice S. Brazas Thomas Bayliss
Committee on Laws	Karen Lockaby Paul F. D'Emilio Antal Basa, Jr.
Committee on Finance	Joseph R. Macon, FICF Ralph Ferrara Nicole Covelli
Supreme Trustees	Diane Calain Donald E. Ferry Sr. Antoinette Malone Carmen Rodia
Committee on Juniors	Ashley Lockaby Genevieve A. Macon Donald E. Ferry Jr. Anita Ferrara Ruth Rupnik
Committee on Appeals	Ethel Reitsema Marsha Simpson B. Joe Merrill Dayle Vander Sande

.....

The above officers were installed in their respective stations.

Sister Macon presented the new Supreme Regent with the Constitution, gavel and jewel of office. Brother O'Neill had the pleasure of presenting Carl J. Krzystofczyk with his Past Supreme Regent's Jewel.

Brother Krzystofczyk once again thanked the members of the Supreme Council for electing him to serve in the prestigious office of Supreme Regent for the 2014 -2016 term. It was a memorable experience and one which he is grateful to have had. He looks forward to continuing to work with the new officers and members in our jurisdictions to grow the Royal Arcanum in membership and activity.

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

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

Supreme Regent Conforto called upon Supreme Chaplain Richard Macon to offer the closing prayer.

The Supreme Regent invited everyone present to attend the evening's **"Disney on Parade Dinner Party,"** making mention that the summer charity gifting project for Florida United Methodist Children's Home will take place at that time.

There being no further business the Supreme Council closed its 103rd Supreme Council Session at 12:00 p.m. and stood adjourned sine die.

Kenneth J. Kolek,  
Supreme Secretary

The Supreme Regent presented her new campaign, "TEAM WORK" and encouraged everyone to become involved in their jurisdiction.



## TELEGRAMS

On behalf of myself, my husband Steve, our children Alexandra and Logan, and my brother Fred, I would like to say we are very proud of my mother and what she has accomplished as part of the Royal Arcanum. She has been a role model and a perfect example of fraternalism and charity. We are very happy and excited about her new endeavors and confident she will utilize her infectious enthusiasm and ambition to lead the Royal Arcanum to success. You are the BEST Mom and Nonna. We love you.

Love,  
Gabriella



Errica,

Congratulations on your election as Supreme Regent. I know that you will do an Incredible Job. You have my full support and that of the Pennsylvania Jurisdiction.

Pete Ferrara



**WAY TO GO!**

We are so “proud” of your achievement on becoming the “Supreme Regent!” We will help you in any way we can! Please call on us at any time. We can’t wait to see you in California to have a special time.

Love,

Joanie Francis & Jim O’Neill



Errica & Joe,

Morgan and I are very excited to meeting with your both during your visitations.

Love to you both!  
Deborah Young



Follow your heart....It knows all the best shortcuts.

Dear Errica,

You are Amazing, we are so proud of you and we stand right beside you to help you on this New Journey.

We love you and we will always be there for you.

Freddy & Maria B. DiBartolo



Dear Errica,

Only you are in control of your destiny and your destiny looks very rosy for you!!

Love,  
Christine & Carl Krzystofczyk



Errica,

Congratulations on becoming our new Supreme Regent! Looking forward to working with you over the next 2 years. You have my full support.

Best Wishes!  
Fraternally,  
Jan Brazas



Congratulations from Ontario,

We look forward to working with you, and look forward to your visit with your program.



Dear Errica,

God Bless You with a Happy and profitable experience as our Supreme Regent.

Herb Snyder



Dear Errica,

Congratulations, Supreme Regent! Prayerful good wishes that you and Joe be blessed with good health, joy-filled times, and safe travels as you lead our Society and visit our fraternal family in the United States and Canada. We are delighted for you and thrilled to be on your team! May you always be as happy as you are today.

Heartfully,  
The Macons  
Joe, Gen, Richard & Cindy



Cara Errica,

Tanti, Tanti, Auguri. You have our utmost support!!

Love,  
Bill and Florence

P.S. Congratulations to Joe too!!



Errica,

We wish you success in your new position as Supreme Regent. You have our complete support.

Fraternally,  
Ken & Judy Kolek



Dear Errica,

Congratulations on becoming Supreme Regent. I look forward to working with you in your new position.

John Crisanti  
Supreme Treasurer



Errica,

Congratulations and Best Wishes on your upcoming term as Supreme Regent. I'm looking forward to working closely with you.

Fraternally,  
Nicholas G. Benoit  
Director of Operations



Dear Errica,

On behalf of the Home Office, we wish you the very best in your oncoming 2 years in office. We look forward to working with you.

Fraternally in V.M.C.,

The Staff at the Home Office



To Errica,

Tanti Auguri per la nuova assegnazione. Siamo conrinti che brillerai!

Szczęścia, zdrowia, pomyslnosci!

From your friends and neighbors,  
Sons of Poland Council



Dear Errica,

Cheers with Much Love from the Executive Girls!  
We're very proud of you and happy to celebrate your achievement!!!

Bettina-Debbie-Jan- and Cindy



Errica:

Congratulations. We are happy that you will be our new Supreme Regent. We know you will do a good job.

Carmine & Carmen Rodia  
Pennsylvania



Congratulations Errica,  
On your election to Supreme Regent.

Best Wishes from the  
Grand Council of Ohio



*Toast of the Town*

Supreme Regent Errica Conforto,

It's your day - enjoy the limelight! Congratulations!

Royal Arcanum  
San Jose Council #2384 of California  
Alice Mangano, Secretary



Congratulations Errica,

We look forward to working for you.

Dave & Marsha Simpson



Errica,

Congratulation and Best Wishes for a very successful term as our Supreme Regent.

We know you will do a great job. You have our full support.

Ralph & Anita Ferrara



Supreme Regent Errica,

Our Very Best Wishes to both you and Joe for a happy, healthy, and successful term as you lead us as Supreme Regent. It is our sincere and heartfelt pleasure to wish you many blessings in all you do. We pledge our complete support and look forward to working with you to make your term production, successful and memorable.

Fraternally,  
Bayonne Council #695  
Versatility Council #2501  
New Jersey



Sister Supreme Regent Errica,

Best Wishes and Warm Congratulations are sent from all the officers and members in the State of New Jersey. We pledge our full support and invite you to “cross the bridge” into the Garden State to enjoy fellowship with us, any time you and Joe have the time.

Fraternally,  
Richard J. Macon, FIC  
Grand Regent



Dear Errica,

Congratulations and best wishes on becoming Supreme Regent! We look forward to working with you over the next 2 years!

Best Wishes,  
Annette Ferrara, Grand Regent of PA



Integrity Council Congratulates and supports you on your election to Supreme Regent. Best of Luck!

Respectfully,  
Lillie Mae Panichelli  
Regent of Integrity



Dear Errica,

Congratulations and best wishes to you as Supreme Regent. The Grand Council is looking forward to your visit. We are especially looking forward to working with you.

Fraternally,  
Officers of MA Grand Council



Dear Errica,

Congratulations and Best Wishes to you as Supreme Regent.

Dependable CI #2160



Sister Errica,

Congratulations on your recent election as Supreme Regent. I look forward to hearing your program and to seeing the organization progress under your leadership.

Karen Lockaby



Dear Errica,

Congratulations on being elected as Supreme Regent of the Royal Arcanum. We wish you much success with your program and term. We look forward to working with you. We will help in any way we can.

Sincerely,  
Keith Armbruster  
MI Grand Regent



Dear Errica,

Alpha-Agassiz Cl #1 wishes you the best of luck in your up-coming term as Supreme Regent. We are looking forward to your visitation.

Fraternally,  
The Officers & Members of  
Alpha-Agassiz Council



Errica,

Congratulations and Best Wishes on your election to Supreme Regent!

I look forward to working with you for the next 2 years.

Fraternally,  
Mark Hefner  
DSR MI



Dear Errica,

Congratulations!!! You are the right person to carry on the basics of the RA – Virtue, Mercy and Charity again!

Best of Luck,  
Greg and Donna Hahn



Dear Sister Errica,

Congratulations and best wishes.

Yours in V.M.C.,  
The Committee on Appeals



Dear Sister Errica,

Congratulations and best wishes.

Fraternally,  
Ethel M. Reitsema  
Merritt Cl #1974, NJ



Dear Errica,

I know you will do a great job.

Congratulations!

Rosella Berger



Dear Errica,

Woodside Council congratulates you.

Good Luck!



Congratulations! Looking forward to having y'all Down South.

Grand Council of Carolinas



Errica,

Congratulations on your election as Supreme Regent. I know you will do a wonderful job!

Love ,  
Nettie Malone



Errica,

Congratulations! From your newly-elected Junior Committee. We are here to support you with anything you may need over the next 2 years and are very excited to have you as the newly-elected Supreme Regent.

Best of Luck!  
The Junior Committee



Sister Errica,

Congratulations on your election as our Supreme Regent. In Florida we will try our best to help you and your program.

Louise Reynolds  
Grand Regent, Florida



Dear Errica,

Congratulations and Best wishes to you in your upcoming program. I look forward, with enthusiasm to working with you for the next two years.

Fraternally,  
Dotti Pagnani  
[Your Secretary]



Errica,

Congratulations! You have the complete support of the Grand Council of Rhode Island.

Lynn Kolek  
Grand Regent



Dear Errica,

Congratulations on your Election as our Supreme Regent. You can count on “The Donald’s” to be there supporting you the whole way through your term.

Donald Ferry Sr.  
& Donald Ferry Jr.



Errica,

Please know that we are excited for you and your election to Supreme Regent.

May the next two years be all that you have dreamed of.

God Bless,  
Diane Calain  
& Ruth Rupnik



Dear Errica,

We are very proud to call you our new Supreme Regent. You are a hardworking, caring and devoted fraternalist.

Best Wishes,  
Pawtucket Council  
Members



Errica,

Congratulations from the Ontario Grand Council on being elected our new Supreme Regent. We look forward to your visitation. Best wishes with all your travels.

Gloria Donaldson  
Grand Regent



Congratulations and Good Luck!

Lillie Mae & Carmen Panichelli



You are absolutely over-the-top amazing!  
Don't Ever Forget It!

Congratulations on your election to Supreme Regent!  
Best wishes for a successful term.

Warmly,  
David, Joanne and Nicole Covelli  
& Lisa Crawford



We're all thinking of your today...And sending happy thoughts your way!

To our Supreme Regent, Errica

Congratulations from all the members of your Council. New York can't wait to have you back home in New York and Celebrate.

Grand Regent of NY  
Maria B. DiBartolo  
& Members



A sincere compliment... Smart, Charming, Special,  
Remarkable, Extraordinary and Unique

Dear Errica,

Congratulations!

.....and a heartfelt wish that every day will bring you closer to where you want to be.

From,  
Alex, Kristina,  
Artan and Agran Berisha



You made it happen! Congratulations!

To our Dear Friend Errica.

You bring people together and make things happy, you care and inspire all of us. We are very proud for your achievements, Congratulations and Best Wishes.

Love,  
Sal and Angela DiFranco



Congratulations to you!  
Congratulations! You have a lot to celebrate!

Errica,

California is behind you 100%. Good Luck on your Program and we are looking forward to seeing you in California.

Grand Council of California



The Supreme Regent appointed the Deputy Supreme Regents for 2016-2018.

DEPUTY SUPREME REGENTS

2016 - 2018

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
Illinois	David Covelli
Massachusetts	Donald E. Ferry, Sr.
Michigan	Mark Hefner
New Jersey	Genevieve A. Macon
New York	Errica Conforto
Ohio	Marsha Simpson
Ontario	Tom Bayliss
Pennsylvania	Antoinette Malone
Quebec	Jacqueline Bedard
Rhode Island	Lisa Kolek





**ROYAL ARCANUM  
MEMORIAL SERVICES**

**103RD SUPREME COUNCIL SESSION**

**CARIBE ROYALE  
ORLANDO, FLORIDA**

**MONDAY , JULY 25, 2016  
AT THE HOUR of 1:30 p.m.**

## ORDER OF SERVICE

<b>HYMNS OF PATRIOTISM:</b>	Assemblage
"America, The Beautiful"	
"O Canada"	
<b>CALL TO WORSHIP:</b>	Cindy Macon, Regent
<b>INVOCATION:</b>	Herb Snyder, Chaplain
<b>HYMN 1:</b>	Chris Krzystofczyk
<b>MUSICIAN:</b>	
<b>CALLING THE ROLL:</b>	Jan Brazas, Secretary
<b>WE REMEMBER THEM:</b>	Tony Basa, Warden
<b>HYMN OF ETERNAL LIFE:</b>	Assemblage
"Abide With Me"	
<b>THE ATTRIBUTES OF BROTHER HOOD:</b>	
"VIRTUE"	Carl Krzystofczyk, Vice Regent
"MERCY"	Joanie Francis, Orator
"CHARITY"	Diane Calain, P. Regent
<b>HYMN 2:</b>	Dayle Vander Sande
	Anthony Bello
<b>OUR MEN IN SERVICE:</b>	Carmen Rodia, Guide
<b>BENEDICTION:</b>	Herb Snyder, Chaplain
<b>FLORAL REMEMBRANCE:</b>	Louise Reynolds, Flower Girl and Marsha Simpson, Assistant

## CONCLUSION OF SERVICE

### 2016 SESSION MEMORIAL SERVICE COMMITTEE

Regent: Cindy Macon  
Vice Regent: Carl Krzystofczyk  
Orator: Joanie Francis  
Past Regent: Diane Calain  
Chaplain: Herbert J. Snyder  
Guide: Carmen Rodia  
Warden: Tony Basa  
Secretary: Janice Brazas  
Flower Girl: Louise Reynolds  
Assistant Flower Girl: Marsha Simpson  
Vocalists: Chris Krzystofczyk, Dayle Vander Sande and Anthony Bello

### SUPREME COUNCIL MEMORIAL SERVICE COMMITTEE

CYNTHIA A. MACON, Chairperson  
ERRICA CONFORTO  
PETER D. FERRARA  
KENNETH J. KOLEK

*“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>
WILMA TATE	CAROLINAS
LOUIS BRILL EDWARD A. VICINANZA	FLORIDA [NEW YORK]
WYNELLE ESTES	GEORGIA
JOSEPH R. RADECKI, SR.	MARYLAND
SYLVIA FERRY	MASSACHUSETTS
SOPHIA SMERAGLIA HELEN C. KOPACZ	NEW JERSEY
ANDREW ST. DENIS	ONTARIO
MAURICE LARIVIERE	QUEBEC

**“May Theirs Be Peace Eternal”**

*Monday, July 25, 2016 at the Hour of 1:30 p.m.  
Caribe Royale Resort, Orlando, Florida*

## 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 tempter'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.  
Amer.

SUPREME COUNCIL OF THE ROYAL ARCANUM

# IN MEMORIAM

JOSEPH J. RADECKI, SR.  
1920 - 2015

Joe was born in Canton to our Busi (a Polish immigrant) and Dziadzi. Neither of his parents spoke English until their children went to school. As a little “aside” when I used to take dad to the VA hospital I always pretended that I didn’t know the way – he was always so happy to give me the full East Baltimore tour. We would ride by the house where he was born and every time without fail he would say –you know a great thing happened there on December 10, 1920 – on that day I was born in this house... Indeed it was a great thing- Our good Lord was kind enough to place Joseph Radecki on this earth and actually loaned him to us for 94 Blessed years. Dad went to St Casimir’s school then to Polytechnic High school. In April of 1942 he received his Certificate of Engineering from Johns Hopkins. Like many other Patriotic young men of that time on August 1 1942 dad joined the US Navy where he served as a flight engineer until 1946. I’m not exactly sure when he started his career at Bethlehem steel but worked there for about 40 years as a supervisor in the power plant.

After returning home from the Navy, one of his buddies fixed him up with a beautiful and very young Agnes Bogdan. You see dad was 26 and mom only 17 – thus he earned the nickname “cradle snatcher”. They married on April 1948 and I guess that my Grandmother was all wrong about the “cradle snatcher” – dad and mom were a match made in heaven and even with the trials and tribulations of having 6 kids 20 years apart – their marriage remained strong and Blessed. After our youngest sister moved out of the house dad called me to tell me he

was changing all the locks on the house but of course he was just kidding.

Dad was a founding member of Our Lady Of Fatima Church supporting it many ways. . Dad and mom had either a child or grandchild in OLF for 29 consecutive years. That must have been some sort of record. Many a Friday evening he was the “donut” fryer at popular “Friday night Bingo”. He was a member of the Santa Maria Council of the Knights of Columbus and remained a loyal member of the Jolly Club and appreciated all of his many friendships.

Dad was very involved in a Fraternal Organization known as the Royal Arcanum which he joined in March 1942. He held various offices in the organization. He became a Life Member of the Supreme Council in 2004. (This means he served on the Supreme Council for 30 years). He was also a Royal Arcanum Legion of Honor Award member. During this time, he also was involved with the Fraternal Congress of Maryland for which held several offices until serving on the Board as President and then Past President.

He loved the Orioles, the Colts and eventually he even accepted the Ravens as his home team (though he would call them “bums” if they weren’t winning.) He loved tradition – especially his Polish heritage. In earlier years he became quiet proficient in making homemade Polish Sausage, Raisin bread and perogee. He loves when his children and grandchildren carry on the traditional Polish customs at weddings, Easter and Christmas.

As his children we were fortunate to have a father that instilled both faith and values. His church and God were very much a part of his life. He worked hard to give his children a Catholic education and taught us by example many of life’s lessons. He was equally proud of his country

- every day raising a flag on the pole that still stands in their yard.

He could fix anything. He earned the nickname by a family member as MacGyver - never called in a repair man. I remember coming home from school one day and the entire washing machine was all over the basement floor. The next day it was back together washing clothes just like it was brand new - Dad never threw anything out that could be fixed.

He taught us by his example the value of hard work. He used to say that if you work hard enough you can do anything you want, don't depend on other people to give you anything - work for it and if you can't do it right then don't do it all.

I could go on and on about one of God's most perfect creations - but I think that you have the picture. Dad we love you, we will miss you terribly and you will always be in our hearts. With 14 grandchildren and 21 (plus 2 on the way) great grandchildren - your legacy will always live on.

I am sure that dad is looking down from heaven and saying don't weep for me - but honor me by living well the life that God has created for you.

Thank you all for joining us to celebrate the legacy of our dad's life.

*May his soul rest in Eternal Peace.*



**SYLVIA G. FERRY**  
**1942 -2015**

Sylvia G. Ferry was born in Lackawanna, NY and lived in Massachusetts for the last 54 years. She died after a valiant four year battle with stage IV lung cancer in July.

A member of Alpha Agassiz Council #1 of Massachusetts, Sylvia served as Regent and was a Representative to the Supreme Council in 2006, 2010, 2014. Together with her husband, Donald she enjoyed every Session and Mini-Vacation from 1996 through 2012 and made many friends at these fraternal gatherings.

An avid fraternalist, she was also a 50-year member of the Arlington Emblem Club of Massachusetts. Sylvia was a giver and one of her many endearing qualities was always lending a hand to anyone who needed it.

Two of Sylvia's greatest passions were baking and ceramics. She started classes in the early 70's and became a Glare Certified Instructor in the early 90's. A true artist and master of the craft, Sylvia probably made over a thousand ceramic pieces, including gifts for the holidays, family members, for herself, and created many specially designed pieces at the requests of others.

Sylvia is survived by her husband of 54 years, Donald Sr.; daughter, Deborah Flaherty & husband James; son, Donald Jr.; and grandchildren Ryan and Joshua Flaherty, Jamie Pelletier and husband Jake B.

*May her soul rest in Eternal Peace.*



**SOPHIA SMERAGLIA**  
**1929 - 2016**

Sophia Smeraglia of New Jersey passed away on February 15, 2016. She served in several offices in the Grand Council and was a Supreme Representative. Sophia was a dedicated Secretary of Woodside Council #1358 for many years; her computer and organizational talents were the catalyst to a host of fraternal and charitable projects.

She had worked for the Exxon Corporation's Research and Engineering Departments before retiring a few years ago.

Sophia enjoyed helping others. She was a communicant of St. Mary of the Pine's Church in Manahawkin and volunteered with the Friends of the Little Egg Harbor Library. Her hobbies included gardening, photography, reading, and bird watching.

Sophia is survived by her loving husband of 64 years, Joseph; son Joseph Smeraglia Jr. (Beth); daughter Diane Gilmore (Jim); grandchildren Caroline and James III and great grandchild Thomas. The Royal Arcanum Family is grateful for Sophia's friendship and untiring service.

*May her soul rest in Eternal Peace.*



**WILMA JOHNSON TATE**  
**1924 - 2016**

Wilma Johnson Tate of North Carolina passed away on March 18, 2016. A member of Rhododendron Council #701, Wilma was always actively engaged in Fraternal Work.

She served as Regent of Rhododendron Council, Grand Regent of the Carolinas, and was a Supreme Representative. She was instrumental in coordinating the council's annual May Frolic, was a member of the Degree team, and a DSA Recipient.

Wilma was preceded in death by her husband of 63 years, Dufay B. Tate. THEY are fondly remembered for the joy they shared dancing the night away during the evening festivities of Royal Arcanum Sessions and Mini-Vacations.

Devoted to her family and her church, Wilma lived a full life, and the Royal Arcanum is very grateful for her dedication and fraternal spirit that she willingly shared.

*May her soul rest in Eternal Peace.*



## WYNELLE ESTES

1928-2016

Wynelle Allen Estes was born on February 7, 1928 in Fort Valley, Georgia to the late William Homer Allen and Helen Wilson Allen. She had worked for the Peach County Hospital, the Leader Tribune, and Allen Insurance Group. She was a member of the Eastern Star and Fort Valley United Methodist Church. She married the love of her life, Harold E. Estes on April 25, 1948 and made Fort valley their home together.

Wynelle enrolled as a member of Peach Council # 2466 in Ft. Valley, where she served in various offices, culminating with her election as Regent. She was the first woman to be elected as the state Grand Regent, and in this

position, represented councils throughout the jurisdiction of Georgia. She coordinated a host of International Fraternal Service and Gifting Projects, through which the Georgia Councils provided support, through monetary donations, goods, and services to a host of charitable organizations and causes. She led the members in many “friendship projects” for the veterans, hospitalized children, and the poor. Her organizational and communication skills were valued by council members, as she assumed the dual role of Grand Secretary-Treasurer and was instrumental in mentoring future state leaders.

As a Supreme Council Representative, Wynelle attended the Sessions and Mini Vacations and notably headed several committees. She was the Chairperson for the Society’s Necrology Team and helped create the ‘Garden of Remembrance’ Service, a permanent memorial tribute at which she served as Presider at many national conventions.

In 2004, at the Society’s biennial Session, Wynelle was presented with the Supreme Council Fraternal Legacy Award for her lifelong commitment and untiring service to extending the mission of ‘Virtue, Mercy, and Charity’ in her council and in the community. She was also a recipient of the Distinguished Service Award and was a leading woman fraternalist, respected and admired by the Arcanians for her fervent dedication, gentle grace, and selfless spirit for advancing the cause of fraternalism.

Wynelle and Harold enjoyed the friendships made through the Royal Arcanum and were always happy to welcome the Supreme Regent and Officers who visited Georgia on behalf of the Order, escorting them throughout the region as hospitable and knowledgeable travel guides, so that the guests could take home a unique memory of the Peach State. Their kindness - a special gift was natural to both of them.

Wynelle passed away on June 11, 2016. A celebration of her life was held at the Fort Valley United Methodist Church and she was laid to rest at Oaklawn Cemetery.

Wynelle is survived by her devoted and loving husband of 68 years, Harold E. Estes, daughter Karen (Roy) Giles, granddaughter Jessica E. Giles, and many family members and friends who are ever grateful for the gift of the Wynelle's presence in their lives.

*A beautiful life that came to an end,  
She died as she lived, everyone's friend.*

*May she rest in heavenly peace.*



**EDWARD A. VICINANZA**  
**1926 - 2016**

Past Supreme Regent Edward A. Vicinanza passed away on May 26, 2016. Born in the Bronx, New York, Ed went to trade school for dressmaking and later owned several successful dress factories with his family. He served as a PFC in the U.S. Army and in 1952 married Blanche (Bianca) Amato. Proud parents to three children, they raised their family in New York.

A stellar fraternalist, Ed was devoted to the Royal Arcanum, having enrolled in Williamsbridge Council #1416 and then serving our Society for more than 45 years. He was a Past Grand Regent of New York and was elected as Supreme Regent from 1992 to 1994. He was diligent in enrolling family and friends into the Royal Arcanum and attained the highest honor for recommenders - the Founders' Ring with Diamond. As Ed traveled the US and Canada representing our Society, he earned the love and respect of our members. Several years ago, Ed and Blanche

moved to Florida where he was instrumental in organizing Sun Coast Council. In 2014 he was conferred Life Membership in the Supreme Council.

Ed is survived by his loving wife of 63 years, Blanche; his three children - son, Philip and his wife Cindy; son, Ed and his wife Elise; and daughter, Marianne and her husband Fred; also grandchildren Bianca, Philip, Lauren, Eddie and Michael Vicinanza, and many, many relatives and friends. Ed touched the lives of all he came to meet. His love for his family and his country, and his allegiance to the Royal Arcanum and its attributes of Virtue, Mercy, and Charity will not be forgotten.

*May he rest in heavenly peace.*



**ANDREW ST DENIS**  
**1934- 2016**

Brother Andrew "Andy" St Denis passed away peacefully on May 21, 2016. He was 81 years old. Andy was a devoted husband and father; grandfather of 10 and great grandfather of 8. He was a 21 year member of Coronation Council #2224 and recipient of the Legion of Honor with two diamonds. He will be missed by all that knew him.

*May he rest in Eternal Peace.*



**LOUIS R. BRILL**  
**1927 - 2015**

Louis Brill was born in Brooklyn, New York; the youngest sibling among four sisters and one brother.

He was a member of the Merchant Marines and served three years in the US Army. Following his discharge, he began a career as a book binder and continued in this occupation until his retirement. He married his bride, Charlotte, in 1950 and their union was blessed with two children, Michael and Stephanie.

Brother Brill enrolled as a member of Atlantic Council # 1417 in New York and served his council with pride and dedication. He advanced into offices of the New York Grand Council and was elected to the position of Grand Regent and Supreme Representative. He notably served the Supreme Council as a Member of the Junior Committee, Supreme Sentry, Supreme Trustee, and Deputy Supreme Regent.

Lou promoted the Royal Arcanum with a dedicated spirit and sought to see his council prosper and grow. He was committed to increasing membership and earned the DSA, was invested with the Legion of Honor as member #79, and also achieved the Royal Purple Achievement Award.

Following his retirement, Lou and his wife Charlotte relocated to the Sunshine State. There he was instrumental in organizing Treasure Coast Council # 2177 and reactivating the Grand Council of Florida, serving as Secretary and Treasurer.

Both he and Charlotte looked forward each year to participating in the Supreme Council Session or Mini

Vacation. They trekked many miles as fraternalists, meeting and greeting Arcanian members.

Brother Brill's dedication to the Royal Arcanum was exemplary. In carrying forth the mission of fraternal service, he made lasting friendships. He is survived by his loving wife, Charlotte; their children, spouses, and grandchildren, and a host of grateful friends.

*May he rest in eternal peace.*



**HELEN KOPACZ**  
**1925-2015**

Helen Kopacz enrolled as a member of Versatility Council #2501 in New Jersey and from her initial introduction to the Royal Arcanum, she immersed herself in council work for the growth of fraternalism and good fellowship.

She served in several council positions and was elected Regent. It was in fervently serving our society that she brought joy to others; her creative skills and artistic talents highlighted many of the projects and programs conducted by the council.

Active in the New Jersey Grand Council, Sister Kopacz served as Grand Orator and Supreme Representative and enjoyed attending the Supreme Council Sessions and Mini Vacations. She was an avid participant in the premiere productions to introduce several campaigns of the Supreme Regents. Helen was deeply involved in the charitable gifting projects on all council levels and inspired others to become involved and help those in need, particularly special needs children, the poor and infirm.

In the community, Sister Kopacz was an active communicant of St. Anthony's church in Jersey City, New Jersey, where she was an office and/or member of several societies and their special committees. She promoted the pride in her Polish heritage, chairing many events and activities to demonstrate Polish American culture and to provide assistance for charitable causes. Her hobbies included crafting, dance, travel, and reading.

Sister Kopacz is survived by her loving family and many, many friends. Her life of service to others is an example of the heart of fraternalism.

*May she rest in heavenly peace.*



**MAURICE LARIVIERE**  
**1929 - 2014**

Maurice La Riviere was enrolled as a member of the Royal Arcanum into Conseil Canadien #2402 in Montreal.. He took an active role in the fraternal work of the council, serving in various offices and eventually becoming an officer in the Grand Council of Quebec. Brother Maurice served as a Representative at the Supreme Council Sessions in 1980 and 1982. A dedicated Arcanian, he sought to advance fraternalism and council programs was instrumental in working with future leaders of the Quebec jurisdiction. He died on October 13, 2014

*May he rest in eternal peace.*



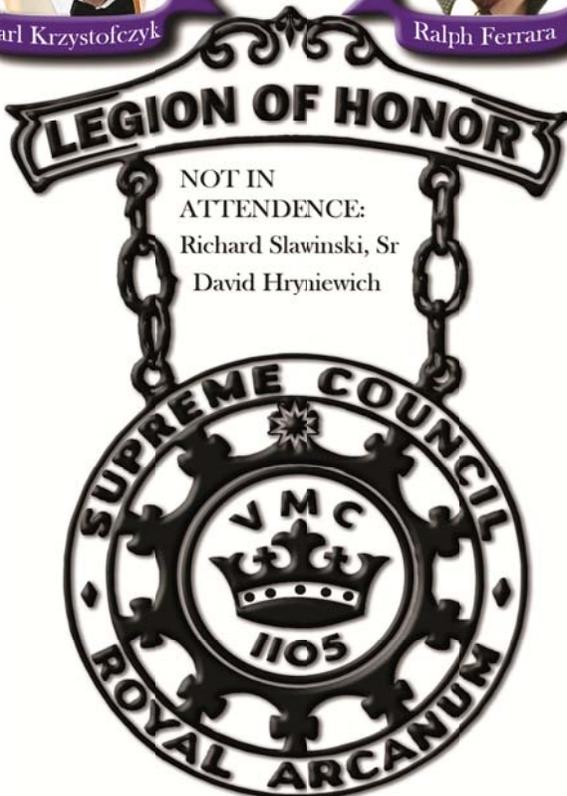
*The Supreme Council of the Royal Arcanum  
Honors our 93rd, 94th, 95th & 96th  
Members of the Legion of Honor*



Carl Krzystofczyk



Ralph Ferrara



*Tuesday July 26th, 2016*

*At 5:00PM*

*at the Caribe Royale Resort*

**OUR NEWEST AWARD RECIPIENTS**

**#93 Ralph Ferrara, Supreme Committeeman, Integrity, PA**

**#94 Carl Krzystofczyk, Supreme Regent, Medora, IL**

**#95 Richard Slawinski, Sr., Past Grand Regent, Woodside, NJ**

**#96 David Hryniewich, Member, Alpha-Agassiz, MA**



**INVESTITURE CEREMONIES**

**PRESIDING OFFICER**

**August Magnotta  
Past Supreme Regent**

**WELCOME OF NEW LEGION OF HONOR MEMBERS**

**Escorted by Legion of Honor Members in  
Attendance**

**HYMNS OF PATRIOTISM**

**Assemblage**

**INVOCATION**

**Richard Macon  
Supreme Chaplain**

**PRESENTATION OF LOH PLAQUES**

**James O'Neill  
SCEC Chairman**

**PRESENTATION OF CHARMS**

**Kenneth Kolek  
Supreme Secretary**

**PRESENTATION OF LOH JEWELS**

**William Wire  
Past Supreme Regent**

**INTRODUCTION OF LOH MEMBERS**

**Cynthia Macon  
Past Supreme Regent**

## LEGION OF HONOR RECIPIENTS

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

## *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**

**PETER D. FERRARA  
KENNETH J. KOLEK  
CYNTHIA A. MACON  
ERRICA CONFORTO  
CAROL A. ZAVITZ**

*Designed by dorothismarie  
Artwork by Donald*

