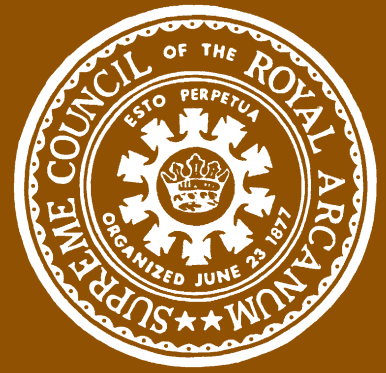


**ROYAL ARCANUM**  
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION



# Bulletin



**Fall Edition 2024**

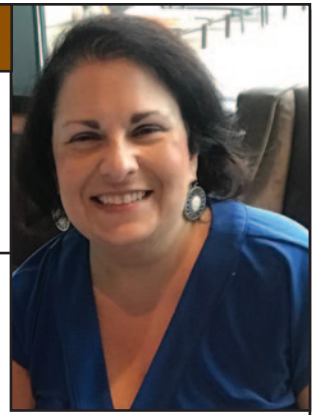


Official Publication of the  
**Supreme Council of the  
Royal Arcanum**

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

## A Message from the Supreme Regent Un Message Du Régente Suprême

Nicole M. Covelli - Supreme Regent



Dear Members,

It was my pleasure to have been elected as your new Supreme Regent for the next two years. I was happy to see so many old and new faces in Baltimore. It was a delight to present my program, **REVIVE** to our Royal Arcanum family. In addition to our meetings, we had time to enjoy many of the beautiful sites that were available. It was a wonderful and very productive session.

As you can see by the title of my program, I am hoping everyone can try to bring in at least one new member to help grow our Royal Arcanum family. If we can obtain this goal, we will begin to **REVIVE** the Society. I am looking forward to meeting more of you when I visit your jurisdiction in the coming months. When I visit, it is my goal for you to collect and distribute books to a charitable organization in your area. I feel books are so important in the development of young people. The books can be for any age group of your choosing.

Many of our members have experienced very difficult times due to Hurricane Helene and the most recent Milton. If you are a member who has been affected by these terrible storms, please do not hesitate to reach out to me. We are here to help in any way we can.

As we enter into the new year, I wish you all good health and much happiness.

Warm Regards in V.M.C.,

Nicole Marie Covelli  
Supreme Regent

Chers membres,

J'ai eu le plaisir d'avoir été élu nouveau régente suprême pour les deux prochaines années. J'étais heureux de voir autant de visages anciens et nouveaux à Baltimore. Ce fut un plaisir de présenter mon programme **REVIVE** à notre famille Royal Arcanum. En plus de nos rencontres, nous avons eu le temps de profiter de nombreux sites magnifiques disponibles. Ce fut une séance merveilleuse et très productive.

Comme vous pouvez le voir par le titre de mon programme, j'espère que tout le monde pourra essayer de recruter au moins un nouveau membre pour aider à développer notre famille Royal Arcanum. Si nous parvenons à atteindre cet objectif, nous commencerons à « **RAVIVER** » la Société. J'ai hâte de rencontrer davantage d'entre vous lors de ma visite dans votre juridiction au cours des prochains mois. Lors de ma visite, mon objectif est que vous collectiez et distribuiez des livres à une organisation caritative de votre région. Je pense que les livres sont très importants dans le développement des jeunes. Les livres peuvent s'adresser à n'importe quelle tranche d'âge de votre choix.

Beaucoup de nos membres ont vécu des moments très difficiles en raison de l'ouragan Héléne et du plus récent Milton. Si vous êtes un membre qui a été touché par ces terribles tempêtes, n'hésitez pas à me contacter. Nous sommes là pour vous aider de toutes les manières possibles.

Alors que nous entrons dans la nouvelle année, je vous souhaite à tous une bonne santé et beaucoup de bonheur.

Cordialement à V.M.C.,

Nicole Marie Covelli  
Régente suprême

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**Bulletin Deadline**

Articles and photos must be in the editorial office by **January 15, 2025**. Mail to the Royal Arcanum Bulletin, Home Office, 61 Batterymarch Street, Boston, MA 02110-3208.  
**Next Publication Date: February 17, 2025**

# LETTER FROM THE EDITOR: SAVING ENERGY

As the world continues to face the challenge of climate change, it has become increasingly important for individuals to make conscious efforts to reduce their energy consumption and minimize their impact on the environment. One effective way to do this is by implementing energy-saving practices around the home.

There are numerous simple and cost-effective ways to cut down on energy usage in a residential setting. One of the most common methods is upgrading to energy-efficient appliances.

Appliances such as refrigerators, dishwashers, washing machines, and air conditioners account for a substantial portion of a household's energy consumption. By switching to models that have earned the ENERGY STAR label, homeowners can significantly reduce their energy usage and lower their utility bills.

Another way to save energy is by improving the insulation in the home. Proper insulation helps maintain a consistent temperature indoors, reducing the need for heating and cooling. Adding weather stripping to windows and doors, sealing

air leaks, and insulating the attic and walls are all effective ways to increase energy efficiency and lower heating and cooling costs.



Lighting also plays a significant role in energy consumption.

By replacing traditional incandescent light bulbs with energy-efficient LED bulbs, homeowners can save energy and money. LED bulbs use significantly less electricity and last much longer than incandescent bulbs, making them a smart choice for any home.

In addition to these measures, implementing smart home technology can help homeowners track and manage their energy usage more effectively. Smart thermostats, for example, can learn a household's heating and cooling patterns and adjust the temperature accordingly, leading to significant energy savings over time.

Overall, the energy-saving practices described above are just a few of the many ways that homeowners can reduce their carbon footprint and contribute to a more sustainable future. By making small changes to everyday habits and investing in energy-efficient upgrades, individuals can make a positive impact on the environment while also saving money in the long run. It is

essential for everyone to do their part in conserving energy and protecting the planet for future generations.



# ROYAL ARCANUM SCHOLARSHIPS & GRANTS



**Royal Arcanum  
awarded \$60,000 in  
scholarships and  
grants in 2024.  
Apply today!!**

**Our competitive scholarships:  
based on merit and membership**

(Two) \$10,000 scholarships awarded at \$2,500  
per year for four years

(Two) \$8,000 scholarships awarded at \$2,000 per  
year for four years

(Two) \$5,000 scholarships awarded at \$1,250 per  
year for four years

(Ten) \$2,000 scholarships awarded at \$500 per  
year for four years

**Our competitive college grants:  
based on membership**

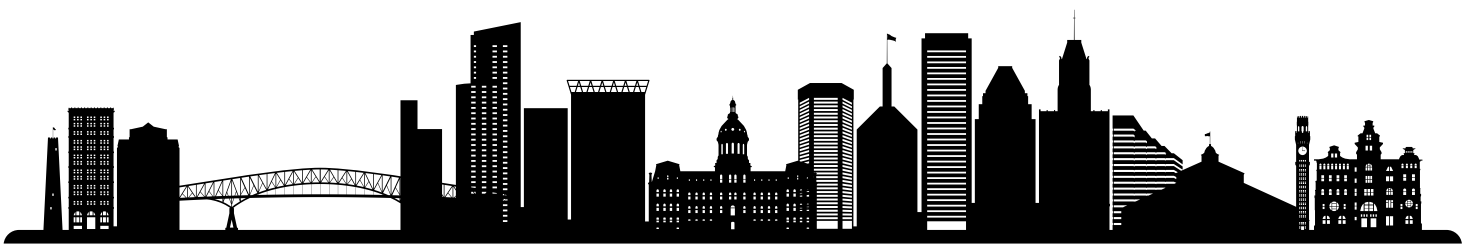
(Six) Continuing Education Grants • \$1,200 each

**Our non-competitive college  
grants: based on membership**

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

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

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[www.royalarcanum.com](http://www.royalarcanum.com)



## THE 106TH SUPREME COUNCIL SESSION

# BALTIMORE

From July 28-31, 2024 Royal Arcanum officers, members, and friends met at the Hyatt Regency Inner Harbor Hotel in Baltimore, Maryland for the 106th Session of the Supreme Council. As attendees arrived by plane, train, and auto, they were immediately welcomed by the spirit of fraternalism that abounded. Everyone looked forward to the business meetings, fraternal activities, and social programs.

The venue, both inviting and comfortable, provided an uplifting experience for travelers. Located steps from the harbor and area attractions, many attendees ventured around town during session free time, with some even catching “Orioles Fever” at a major league baseball game at Camden Yards.

Sister Jan Brazas organized the reception process; guests were welcomed by credentials committee members Mark Hefner, Paula Allen, and Errica Conforto. Everyone received pocket agendas, informational packets, and totes filled with tasty snacks and beverages for renewed energy while keeping ‘on the go’ in the days ahead.



The Welcome Dinner in the Baltimore Dining Room gave everyone the opportunity to mingle and ‘catch up’ with friends from other jurisdictions while savoring the chef’s fine cuisine. Thankfully, everyone had safe and on-time arrivals with no flight re-routings or major delays on the tarmac. Arcanians were thrilled to be “back in session!” Supreme Regent Maria DiBartolo and Supreme Vice Regent Nicole Covelli were wished success for the proceedings and presented with lovely floral bouquets from the Supreme Council by Past Supreme Regents Peter Ferrara and Carl Krzystofczyk. Loretta Wehbe explained the process for the “Scavenger Hunt” and distributed rosters of 19 “to be found” items during the course of stay.

Bright-eyed, eager attendees met each morning to savor breakfast cuisine at the hotel or in a variety of area restaurants that featured traditional favorites and other early riser specialties; both hot and cold selections were particularly enjoyed afterwards by those who made it to the gym or managed a vigorous run around the harbor before 6 a.m.



# THE 106TH SUPREME COUNCIL SESSION BALTIMORE

On Monday morning, the Session Opening Ceremonies were conducted in the Annapolis Room. Officers, representatives, members, and guests were heartily welcomed by Supreme Council Executive Chairperson Cindy Macon. She then introduced Supreme Regent Maria DiBartolo as presiding officer.

Members of the Color Guard – Antal Basa, Jr., Mark Hefner, Anthony Basa, Joseph Bonness and Carl Krzystofczyk presented the flags of the United States and Canada in a dignified and patriotic manner. Past Supreme Regent, The Rev. Dr. Herbert J. Snyder gave the opening prayer. Executive Chairperson Macon instructed the new representatives – Lisa Crawford (IL), Paula Allen (MI), James Richvalsky (NJ), Ruth Richvalsky (NJ), and Dennis Deleo (NY). Chairperson of the Credentials Committee Lisa Kolek introduced Christine Krzystofczyk, Kevin Crawford, and Josh Crawford, all of the jurisdiction of Illinois, as guests at the meeting.



Past Supreme Regents Cindy Macon, Herb Snyder, Peter Ferrara, Carl Krzystofczyk, and Errica Conforto were each acknowledged for their presence and continued service to the Royal Arcanum as they were introduced by Supreme Orator Karen Lockaby.

Supreme Regent Maria DiBartolo presented a descriptive report of her term as Supreme Regent, recalling many fond memories of jurisdictional visitations, participating in charitable projects with members across the country, seeing the 'Cereal Box' campaign amplify with donations to after school programs, food pantries, community food banks, senior residences, and other places that provide nutritious food staples to the hungry and poor, welcoming new members and encouraging their service in the councils, working with the Executive Committee and Managers to further advancing the insurance and fraternal operations, and striving to develop new initiatives for the future. She warmly thanked everyone for the overwhelming support, with a particular note of gratitude to Claremont Council #1655, the Grand Council of New York, and her family and friends for helping to make the journey a most memorable experience.

The Report of the Executive Committee, in addition to distributed books, was given as a





# THE 106TH SUPREME COUNCIL SESSION BALTIMORE



power point presentation by COO Nick Benoit, Junior Director Errica Conforto, and Fraternal Director Cindy Macon. Special recognition was made to General Counsel Matthew P. D’Emilio for 14 years of distinguished service to the Society as Counsel. Committee Reports followed in an efficient and organized manner, thanks to Supreme Secretary Antal “Tony” Basa, Jr. and Supreme Treasurer John Crisanti. The Society’s new General Counsel, Andrew Marley was introduced to the members and welcomed. The business schedule was kept on track and provided some delightful (and unexpected) leisure time for the officers and delegates.

The inspiring “Memorial Garden” commemorated the lives and service of fifteen officers who were stellar fraternalists in their Subordinate and Grand Councils and in the Supreme Council.

The Nomination of Officers for the 2024-2026 term followed and by mid-afternoon, all Committee Reports had been presented and accepted by the Session body.



In the afternoon, the Garden of Remembrance Service was conducted in tribute to the officers who passed away since the 105th Supreme Council meeting. The songs for the service were beautifully arranged by Christine Krzystofczyk; she also led the vocals at all the event’s programs.

On Monday evening, guests visited the area’s points of interest. Some took an evening harbor cruise, some dashed for the popular aquarium, some strolled to “Little Italy”, and others dined at a Maryland crab fest. With a multitude of options, there was a favorite choice for everyone.

A memorable feature of Tuesday’s morning meeting was the presentation of awards by Executive Chairperson Cindy Macon, Supreme Regent Maria DiBartolo, and Executive Committee Member Jan







# THE 106TH SUPREME COUNCIL SESSION BALTIMORE

Brazas. A DSA pin with 18 diamonds was presented to Lillie Mae Panichelli.

The Supreme Council Life Membership Award was presented to John Crisanti/ Massachusetts and would be sent to James O'Neill/ California in acknowledgment of their 30 years of service in the Supreme Council.

Supreme Regent DiBartolo presented gifts of appreciation to volunteer recommenders of life insurance to Lillie Mae Panichelli, Antal Basa, and Cindy Macon. Additionally, a gift of gratitude was presented to Peter Ferrara since he was retiring from the Executive Committee for having reached the age limit to serve. The Committee was grateful to Brother Ferrara for having filled a vacancy as Sitting Past Supreme Regent for the 2022-2024 term.

On behalf of the Supreme Council, COO Nick Benoit presented the "Gift of Sport...Fit to a Tee" to

CFO/ Supreme Treasurer John Crisanti who was moving to Florida in a few weeks but will be maintaining his role with the Royal Arcanum. We won't let John retire any time soon.

Fraternal Director Cindy Macon was happy to recognize the members of Versatility Council #2501/New Jersey as the recipient of the 2023 Lorraine J. D'Emilio Legacy of Hope Award for their project coordinated for the Felician School for Exceptional Children, Lodi. She also applauded the members of Claremont Council #1655/ New York; the recipient of the 2023 Donald E. Ferry Jr. Spirit of Service Award for their support to St. Theresa's Parish 'Feeding Our Neighbors' (children's) Program, Bronx.

Fraternal Director Cindy Macon thanked everyone for the generous support to the Summer National Gifting Project; this year's recipient was St. Elizabeth School in Baltimore.





# THE 106TH SUPREME COUNCIL SESSION BALTIMORE



Opened in 1961, St. Elizabeth School is a co-educational program for elementary, middle, and high school students with special needs, ages 6-21 in grades 1-12. Students

receive instruction in academics, social/ emotional development, and vocational areas. Youth who may be challenged by autism spectrum disorders, intellectual disabilities, traumatic brain injury, emotional disability, speech, visual, hearing, or orthopedic impairments, or a specific learning disability attend St. Elizabeth's. The school creates a community environment that fosters a sense of belonging and helps the students "Go the Distance!"

The tradition of sponsoring a Supreme Council Session charitable gifting project proudly continued this year. The Fraternal Director was happy to introduce Michael Thorne, Executive Director and Kristin O'Ferrall, Development Director, who expressed their utmost gratitude for St. Elizabeth to

have been selected as the Royal Arcanum 2024 beneficiary. They spoke of the history of the school, its developments, and outlined several of the innovative programs that are helping students attain and surpass their goals. They were very thankful for the \$7,000 monetary donation and array of useful school and student supplies from the Royal Arcanum family. The items would be ready for the students' return to classes in a few days. The project, promoted by the Fraternal Events Committee was well-received and aligned with Supreme Regent Maria DiBartolo's campaign message to volunteer together for a good cause, today and **INTO THE FUTURE!**

The Election of Officers was completed by Supreme Secretary Antal Basa, Jr. casting one ballot for the entire slate for the 2024-2026 term. Led by members of the jurisdiction of Illinois, Supreme Regent-Elect Nicole M. Covelli was congratulated with a fanfare of balloons, noisemakers, confetti, and party props, as the Supreme Council offered jubilant wishes during the celebration.





# THE 106TH SUPREME COUNCIL SESSION BALTIMORE

Following the election, the officers and committee members took the oath of office and were installed by Past Supreme Regent Carl Krzystofczyk, with the assistance of Supreme Guide David Covelli, who incidentally is the new Supreme Regent's dad. Many well-wishing telegrams for Supreme Regent Covelli were read; each containing pledges of support to our Society's new leader.



embracing the fraternal spirit to **REVIVE**, the Royal Arcanum will thrive for future generations!

After retiring the Colors and reading the closing prayer, the Supreme Regent adjourned the 106th Session at 11:45 a.m.

In the afternoon, members visited the sites, shopped for souvenirs, scouted for items on the scavenger hunt list, and enjoyed ice cream sundaes and root beer floats under Baltimore's warm and sunny skies!

Past Supreme Regent Errica Conforto was delighted to present the Past Supreme Regent's jewel to Maria DiBartolo and offered heartfelt appreciation and admiration to Sister "Bettina" for her leadership and dedication to the Royal Arcanum.

Later that evening, Arcanians arrived for the 'Americana Tuesday - Set for the Olympics' Theme Dinner. Everyone donned a splash of the US patriotic colors and there was red, white, and blue, everywhere! A hospitality party preceded the Land and Sea Buffet, a nod to the state of Maryland.

Supreme Regent Covelli introduced the new campaign - **REVIVE** - to an attentive audience, with the encouraging words for members to invite family and friends to enroll as members, volunteer together to conduct charitable and fraternal projects, and promote the Royal Arcanum in all jurisdictions. By

Junior Director Errica Conforto presented gifts to the Juniors and looks forward to greeting them again at future events.





## THE 106TH SUPREME COUNCIL SESSION BALTIMORE

The winners of the guessing contest were announced by Jan Brazas. Joe DiBartolo and Lillie Mae Panichelli received prizes for having the best entry in the flip tab mystery tally. The flip tabs continue to be saved for Ronald McDonald Charities.

Loretta Wehbe and Karen Lockaby reviewed the results of the Scavenger Hunt and presented prizes to the winners. The team of Lisa Kolek and Robert Galdon secured 18 of the 19 items to take First Place honors. Second Place was secured by Lisa Crawford, and the team of Jim and Ruth Richvasky took Third Place.

Some unusual items on the roster made for a truly unique contest!

Fraternal Director Cindy Macon spoke about the fraternal efforts demonstrated by the Home Office Associates in Boston. To support their Christmas Cheer Project for the Plymouth Coalition for the Homeless, a raffle would be hosted after dinner, coordinated by Errica Conforto, Maria DiBartolo, and Christine Piscitelli. In addition to a monetary prize, a beautifully framed photograph of a spider monkey, taken by Royal Arcanum Editor-in-Chief Patrick Fitzgerald, was donated as a prize. Anthony Basa was the lucky recipient of the monetary prize

and in support of the charitable project, donated the winnings. Lynda Rodil (dressed as Betsy Ross), was the lucky winner of the photograph and could not have been more thrilled! A total of \$450 was raised for the Christmas Cheer Project.

Since the games of the Summer Olympics were soon to begin in Paris, the Fraternal Director ordered “fraternal torch work-lights” that were gifted to all attendees. It was a glorious scene when Past Supreme Regent Maria DiBartolo passed “the fraternal flame” to Supreme Regent Nicole Covelli and the light of fraternalism illuminated the reception room!

COO Nick Benoit offered his appreciation to the Executive Committee, Site Committee, Boston staff, officers, members, and friends for their efforts and enthusiasm shared to make the 106th Session a memorable event.

As we know, all good things come to an end, as did this Supreme Council gathering. Until next time... Join Supreme Regent Nicole Covelli in sharing the good news of the Royal Arcanum and invite family and friends to join us!



## HONORS IN THE GARDEN STATE

The New Jersey - New York Fraternal Alliance is an organization comprised of twenty fraternal benefit societies. Several Royal Arcanum members have held office as Alliance President; most recently was Robert Galdon, Jr. in 2016. Fraternal Director Cindy Macon is currently serving as Secretary-Treasurer.



**Royal Arcanum members are joined by NJ-NY Fraternalist Alliance Vice President Roman Hirniak of Ukrainian National Association and President-Elect Jennifer Stockdale of GBU Life in congratulating Diane Bajor as Fraternalist of the Year.**

This year the state fraternal alliance sponsored the 'Fraternalist of the Year' Award program to recognize an individual within the fraternal benefit system who, through example and accomplishments, provides outstanding volunteer service. The Royal Arcanum was honored with the selection of Diane Bajor of Versatility Council #2501 as the 2024 award recipient. Diane was recognized at the fraternal luncheon at the Alliance's 91st Annual Convention held on October 3rd at the Tropicana Hotel in Atlantic City.



**NJ-NY Fraternalist Alliance President Scott Pogorelec of Slovak Catholic Sokol and Award Committee Chairperson Frederick Durso of Knights of Columbus present the Fraternalist of the Year Award to Diane Bajor.**

Diane consistently volunteers for the charitable projects and programs that are conducted on all council levels, including support for special needs children, the poor and homeless, mothers and infants

in need, animal shelters and humane services, and many other causes. She is a key organizer for the society's ongoing effort to help Ukrainian children who are residing in Poland. Active in Our Lady of Mt. Carmel Church, she penned the parish's historical account as the 125th Jubilee was recently celebrated. She sings lead soprano with the St. Cecilia Choir, and is a member of the Friends of Saint Francis volunteer organization and Polish heritage societies. An art teacher, Diane encourages her students to share their love of art for community causes. Many times, she is the one "behind the scenes" in untiring service to others as a very supportive teammate.

At the award luncheon, Diane was commended by the Fraternalist of the Year Committee for her exemplary volunteerism and was presented with a handsomely inscribed plaque and gift check from the Alliance. She responded with heartfelt appreciation for the recognition, being "stunned and humbled to have been nominated" and will be ever-thankful for the opportunity to volunteer with others to provide hope to those in need.

Several Royal Arcanum members were in attendance at the luncheon to celebrate Diane's

achievement. The Supreme Council extends congratulations and gratitude to Sister Bajor for her inspiring and selfless example of volunteerism, together with all good wishes for the future.

# FRATERNAL DEPARTMENT NEWS

Dear Sisters and Brothers,

If our members needed a catchphrase to perk the interest of those who are unfamiliar with fraternal benefit societies, a fitting one might be – “Kind people are my kind of people!” I think it describes fraternal members in councils, in community, and most especially as wonderful volunteers who make a positive difference for others, each and every day.

The Royal Arcanum gratefully recognizes the kind people who are our members, our friends, and our extended family! Together they are sowing kindness! The generosity of heart expressed through the good works being done as fraternalists who uphold the Society’s founding principles of Virtue, Mercy, and Charity does not go unnoticed. The Supreme Council, with over 147 years of history, continues to grow in membership and fraternal activity because of the same kind people who share the message of the Royal Arcanum and invite their relatives and friends to learn more about the Society. Together, we are thankful for the past, celebrate the present, and envision the future!

It doesn’t require much effort to share kindness. I remember part of presidential historian Jon Meacham’s eulogy for President George H.W. Bush. He recalled an occasion when then Vice President Bush visited a children’s oncology ward in Krakow, Poland. One small boy, in particular, was extremely excited to meet the American vice president. Mr. Bush learned that the boy had the same type of blood cancer that took his daughter Robin’s life, 35 years earlier. Soon the Vice President was overcome with emotion and tears streamed from his eyes. Numerous television cameras were in focus behind him. How would he turn around? As he looked at the child, Mr. Bush wished that he wouldn’t notice the obvious tears that he could not hold back. The Vice President later said that if the boy did see the tears, he hoped the boy felt that he loved him.

This example of human kindness, offered by Mr. Bush, moved me to tears. In a most meaningful way, it reiterated the message that no matter who you are, what you’re doing, or where you are, a simple

act of kindness can truly change someone’s day for the better.

Arcanian kindness is limitless. I thank the subordinate and grand councils for conducting charitable service projects and social events for keeping members engaged. The International Fraternal Service program has made



contributions this year to a host of charitable causes, near and far. The Session gifting project to St. Elizabeth School shared kindness with students with special needs in Baltimore. Kindness shown for youngsters and families through the Ukrainian project continues to extend friendship across the miles. The relief effort for the recent hurricanes in the southeast US displays the kindness of our fraternal family to helping in times of natural disasters. The Lorraine J. D’Emilio Legacy of Hope and Donald E. Ferry Jr. Spirit of Service programs encourage members to have kindness be the source of their efforts as they honor these Arcanians and organize a charitable activity. This year’s

Operation Holiday Chest project invites councils to sponsor a gifting project in tribute to former Fraternal Director Frances Magnotta for a charity of their choice. These examples of fraternalism-in-action are rooted in kindness and fellowship towards others; the underpinning of fraternal service.

I wish you and yours a blessed, healthy, and happy holiday season. Let’s especially be thankful for the kind people who enrich our lives with friendship, compassion, and good will. In anticipation of the new year, be hopeful that lasting peace and kindness will soon be a reality for all.

With gratitude for all you do...

Cindy Macon



Fraternal-Communications Director



# 20 PayLife

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## HELP FOR THE LITTLE ONES

The members of Versatility Council #2501 in Bayonne, New Jersey continue their support of the mission of the Sisters of Life and their programs to help mothers and babies in need. After hosting a summer "Friendship Shower", the members looked forward to furthering their efforts since the brisk autumn season and chilly winter months were approaching quickly; warm clothing articles for the little ones would be appreciated.

The fraternalists generously contributed a host of new baby outfits, blankets, accessories, diapers, and other healthcare essentials, plus a variety of useful gifts for the mothers; these were sorted by size and packaged for delivery to the Sisters of Life in Philadelphia. The sisters, tendering hope and healing, serve in several states, including Pennsylvania,



Gift donations for the infants

Colorado, New York, and New Mexico. Dedicated to their vocation, they help mothers of the unborn, the unborn, those who are frail, vulnerable or ill, and those in danger of being put to death. Their work includes a strong commitment to prayer, offering crisis pregnancy help, advocating to protect the unborn, and providing end of life care.

The project was well-received by council members and friends. The sisters were most grateful for the special remembrances for the little ones in their care and to the Royal

Arcanum family for sharing their blessings to give babies a joy-filled start.



Fraternal Service Committee members Gen Macon and Evelyn Magarban pack the baby and mothers' gifts for delivery to Philadelphia.



The Sisters of Life thank Evelyn Magarban for the bounty of gifts contributed by the Royal Arcanians.



## GRAND COUNCIL OF MASSACHUSETTS

On September 28, 2024, Grand Council of Massachusetts members participated in the Annual Hemophilia Walk with the New England Hemophilia Association. It was a cool fall day for the walk and all the different activities that were planned. Grand Regent Anthony Basa graciously volunteered for the dunk tank. However, Anthony first presented a

donation from the Grand Council to Rich Pezzillo, Director of NEHA. With the help of the Grand Council and others, NEHA reached their goal of \$315,000. This money will go toward camp, classes, and emergency funds that will help those in the hemophilia community.



**Grand Regent Anthony Basa presented Rich Pezzillo, Director of NEHA with the Grand Council's donation.**



**Grand Regent Anthony Basa getting ready to go for a dunk.**

## STORM PREP CHECKLIST

With the recent rash of hurricanes hitting the USA, it is important to take stock of the preparation you and your family can take to reduce the impact that the storms have on you. Here is a top ten for storm prep to get you started.

1. Stock up on non-perishable food and water for at least 3 days
2. Gather essential medications and first aid supplies
3. Secure important documents in a waterproof container
4. Create an emergency communication plan with loved ones



5. Make sure to have a battery-powered radio, flashlight, and extra batteries
6. Trim trees and bushes around your home to prevent damage
7. Stay informed by monitoring weather updates and following evacuation orders
8. Prepare your home by boarding up windows, securing outdoor furniture, and turning off utilities if necessary
9. Have a go-bag ready with important items like clothing, toiletries, medications and personal items
10. Stay inside during the storm and follow safety guidelines from local authorities.

# DETROIT DOINGS

Here in Michigan, you can tell fall is upon us with the beautiful landscape of autumn colors.

On September 7th, Eric & Barb Kimmel hosted our 40th RA/LDS Golf Outing at Carrington Golf Club. We had 12 foursomes in attendance, including members from our Chicago Council! It was a cold and windy day; however, we all braved through those 18 holes! After, we all enjoyed a steak dinner followed by a 50/50 raffle and great door prizes. In appreciation of Eric Kimmel's past 20 years of organizing and hosting the golf outing, I presented Eric with a Certification of Appreciation from

our Chairman, Cindy A Macon. Eric was very surprised with receiving the recognition!

In honor of our 40th Outing, we asked all golfers to donate a box of cereal to support the Penrickton Center for Blind Children. In all, we collected 45 boxes of cereal and some cash donations. The staff at Penrickton Center was very appreciative and happy to receive the donations. Enjoy the Fall Season!

*Jan Brazas  
Detroit Reporter*



**Jan Brazas presenting Penrickton Center with Cereal Box donations**



**Eric & Barb Kimmel, Jan Brazas & Keith Armbruster boxing up cereal box donations**



**Jan Brazas presenting Eric Kimmel with the Certification of Appreciation**



**All RA/LDS 1st Place Team - Jen & Jim Jakaitis and Pete & Mary Ann Palermo**

## A REQUEST FOR HELP

In times of disaster, fraternal benefit societies have answered the call to provide relief to victims of tragedies through funding efforts, goods, supportive services and prayers. The Royal Arcanum has a great presence in the city of Asheville, North Carolina and its surrounding communities. Situated at the hub of the Blue Ridge Mountains and Smoky Mountains, Asheville was heavily damaged and in part, completely destroyed, as were the nearby areas, when Hurricane Helene struck in late September.

The Royal Arcanum is seeking support from councils, members, and friends to our Society's efforts for hurricane

relief by asking everyone to consider offering a monetary donation for this purpose. If a contribution has already been made to a global or national aid organization, "Thank you."

It is the intent of the Fraternal Events Committee to provide direct support to the Royal Arcanum members who have been "uprooted" from their homes in North Carolina, lost their belongings, and are now facing the difficult challenge of "starting over."

The North Carolina Arcanians uphold our Society's objectives of Virtue, Mercy, and Charity by their unflinching community service initiatives and charitable projects and promote our outreach efforts

with drive and compassion. As a fraternal family, we are here to help our fellow brothers, sisters and neighbors recover from the recent natural disaster as they prepare to start a long journey of rebuilding their lives. We anticipate providing gift cards and donations directly to the members and to local volunteer rescue/relief squads. In a small way, our support will offer a ray of hope during a grave time; the winter season can be especially brutal in the mountainous parts of the state.



Monetary donations by check payable to: Royal Arcanum (Memo line – Hurricane Relief NC) should be mailed to:

Cindy Macon, Fraternal Director  
24 East 43rd Street  
Bayonne, NJ 07002

All gifts will be acknowledged. A sincere "thank you" is extended in advance for the support to this effort.

# CHIEF OPERATIONS OFFICER CORNER

Every Fall in New England brings a level of getting back into the swing of everyday schedules, thinking about the approaching holidays and prompting us to contact those who may not be as active today as they once were in our councils. This also rings true for reaching out to those whom you haven't spoken with for a period of time. Take the opportunity to plan to get together if possible, or schedule regular calls. It's also a great time to give back. Make the move to get involved with a local charity, whether it's through an existing program with your council or by creating a new program that could impact the community for the better.

It was wonderful to see so many members at the Supreme Council Session in Baltimore, MD., where we elected our new Supreme Regent, Nicole Covelli. I look forward to continue working with her for the **REVIVE** campaign; it's been a joy with Nicole as a board member in the past few years.

I congratulate all of the 2024 Scholarship winners. It was great to personally communicate with some of them. Good wishes are sent to all of our students for a productive and enjoyable school year. It's hard to believe my oldest daughter Meredith has entered high school and will soon begin thinking about potential college or career choices. Sometimes I still think she's in middle school!

Our life insurance volume continues to keep the Home Office associates busy. The application volume at the end of October surpassed the annual total from 2023. This is the 2nd consecutive year that I'm sharing such great news! There are many reasons for this accomplishment, including the products that are offered, the service the staff provides to members and potential applicants, recommender and agent production, and our efficient processes. The launch of the e-application platform enables an application to be completed in as little as 5 minutes, depending on the product type. Previously, the

application would take a half hour to complete. The use of electronic medical records and algorithms has also aided the simplified issue products to obtain real-time decisions and in some cases is effective for the whole life product as well. The feedback received has been wonderful, and by enhancing processes, our insurance operations are moving forward.



Our Executive Committee and Senior Management continue to discuss various business and fraternal initiatives that focus on the current and future direction of Royal Arcanum as we strive to best serve our members and our communities.

As I write this message, I wish all of our members much health and safety in the wake of the impact Mother Nature has had across the country. Hurricanes Helene and Milton were disastrous for many communities in the southeast.

I thank you for being part of the Royal Arcanum family and for supporting our Society as a policyholder.

Sincerely,

A stylized, handwritten signature in black ink, appearing to read 'Nicholas G. Benoit'.

Nicholas G. Benoit  
Chief Operations Officer  
[nbenoit@royalarcanum.com](mailto:nbenoit@royalarcanum.com)



## OPERATION HOLIDAY CHEST

This year we have the opportunity to participate in a special program that was introduced at the Supreme Council Session in Baltimore. The Royal Arcanum's **"Operation Holiday Chest 2024"** is being sponsored in remembrance of Past Fraternal Director Frances Magnotta of Claremont Council #1655, New York.

For nearly 40 years, "Fran" spearheaded a multitude of charitable programs and in honoring her untiring service to our Society, we're inviting every subordinate council to consider conducting a charitable gift project from Thanksgiving until New Year's Day. The project is totally the choice of the council! No matter the size, be assured that the thought and time taken to help where there's a need will be appreciated and can make the holidays a bit



brighter for very grateful recipients. The project can be delivering craft supplies to a children's program, non-perishable groceries to a food pantry, socks and toiletries to a shelter, greeting cards to a senior residence, handcrafting blankets, filling stockings with useful items, making a monetary donation to a charitable cause or any type of activity that council members would care to organize.

Take a photo (if possible) to be included in a future Royal Arcanum Bulletin and posted on the website and notify the Fraternal Director with a brief description of the project [2 or 3 sentences is fine!]

Please join the Arcanians in making **"Operation Holiday Chest 2024"** a wonderful tribute to "Fran" with an overflow of council participation. We look forward to hearing from you!

## TREASURE FROM OUR PAST

Pictured is a Royal Arcanum pin from the 1940 Society campaign, 'The Fraternal Circle.' Since the organization's founding in 1877 in Boston as a fraternal benefit society, its core principles of Virtue, Mercy, and Charity have been constant.

In 1940, the first full year of the second global war of the 20th century, the Royal Arcanum's commitment was staunchly displayed and affirmed founder Dr. Darius Wilson's objective for the Society "[to] bring cheer as well, and comfort, and untold blessings to countless numbers of widows and orphans."

The charitable mission of the Royal Arcanum has continued to this day... 147 years of fraternalism and counting!



## COOK'S NOOK: PASTA WITH ZUCCHINI

Try this recipe submitted by Past Supreme Regent Errica Conforto for a dish that will surely become a year-round family favorite.

### INGREDIENTS:

2-3 zucchini (cut into slices)  
3 cloves of garlic  
4-5 Tablespoons of extra virgin olive oil  
fresh basil leaves (10-12 leaves, chopped)  
1/2 cup Pecorino Romano cheese  
salt  
pepper  
3/4 lb. rigatoni or other pasta of your choice  
1/2 cup of the pasta water

Bring a large pot of water to boil. Add salt and cook the pasta very al dente.

Meanwhile, heat the olive oil in a large skillet over medium heat. Add zucchini and cook for 2-3 minutes. Add garlic, salt and pepper to taste, and cook the zucchini until golden. Lower the flame and add the basil. Add the pasta, the 1/2 cup of pasta water and half of the cheese. Simmer over medium heat for few minutes until pasta is cooked.

Remove skillet from heat and plate. Top with remaining cheese and enjoy!



## ***Community-centered life insurance: Behind the Business with Royal Arcanum in Boston, MA***

Since its founding in 1877, Royal Arcanum in Boston has provided life insurance to middle- and lower-income families. Royal Arcanum is a fraternal benefit society and a non-profit. In short, the life insurance company operates differently from commercial insurers. Royal Arcanum reinvests its profits into its communities, including funding scholarships, participating in community projects, and supporting charitable causes.

Chief Operating Officer Nick Benoit describes the organization as a “community insurer,” highlighting the difference between for-profit insurance companies and fraternal organizations like Royal Arcanum. “When we make money, it doesn't go into a stock price or executives’ bonuses. It benefits the community—whether it's college scholarships, walks for causes like the Jimmy Fund or funding schools like St. Elizabeth's in Baltimore,” Benoit shared.

The fraternal model of life insurance is rooted in history. In the late 1800s, only the wealthy could afford life insurance; it was out of reach for working-class families. Fraternal organizations like Royal Arcanum emerged as a solution, pooling resources within communities to provide affordable life insurance policies to families. “Fraternalists were in some way almost passing the plate,” Benoit said. He illustrated the concept further with a sports analogy. “If you go to a local baseball game, like the Cape Cod League, you might have a player passing a hat to raise funds for a cause.”

Royal Arcanum operates in 30 states and Washington, D.C. today, continuing to offer life insurance solutions to families that commercial insurers might otherwise overlook. The company's policies are designed to be accessible. “We have a niche market. Some commercial companies have minimum coverage amounts of \$300,000, but with us, you can get a \$50,000 whole-life policy at a lower premium. It's about making sure that families who can't afford higher coverage still have protection,” Benoit explained.

Those who become customers of Royal Arcanum are considered members and can obtain whole life insurance, limited-payment life insurance plans, annuities, and Medicare supplement plans.

For those unfamiliar with traditional life insurance offerings, whole life insurance provides a guaranteed

death benefit and cash value accumulation over time. Premiums remain level throughout the policy's life. Next, limited payment life insurance policies require payments for a set period, after which the policy is fully paid. The death benefit remains active for the insured's lifetime. The term life insurance option offers temporary coverage with lower premiums, providing financial protection for a specific period. Annuities are insurance products designed to offer a stable income stream and are often used in retirement planning. Lastly, Medicare supplement insurance plans help cover out-of-pocket costs not paid for by Medicare, such as copayments, coinsurance, and deductibles.



In addition to its insurance offerings, Royal Arcanum provides various member benefits, including scholarship programs, discounts, and access to community events. “When you buy a policy from us, you're not just a customer—you become a member. That comes with a whole host of benefits that help you and your family,” Benoit noted.

When asked how Royal Arcanum attracts new members, Benoit shared that, unlike commercial firms with large marketing budgets, Royal Arcanum relies on word of mouth to spread awareness. He noted the advantages of being a smaller, more nimble organization. “I know I can make an impact here. If we need to make changes to benefit our members or the community, we can act quickly without all the red tape,” he said.

Switching gears to Royal Arcanum's community impact, Benoit shared one of his favorite programs: a partnership with the Plymouth Area Coalition in Kingston, MA, through which Royal Arcanum provides holiday gifts to needy children. “I'm a softie for Christmas. My own kids help with the gift shopping for other children who might not have much to open on Christmas morning. It's something I feel strongly about—making sure every child feels the magic of the holidays,” Benoit shared.

After 12 years at Royal Arcanum and a decade at a commercial insurance firm before that, Benoit is passionate about his work. “I love talking life insurance, but what really keeps me going is the opportunity to make a difference, both for our policyholders and in the community,” he said.

By Better Business Bureau in Eastern MA, ME, RI & VT.  
October 15, 2024.

## GRAND COUNCIL DINNER MEETING

Royal Arcanum members came together for the PA Grand Council and Integrity Council #586 regular dinner meeting at Popi's Italian Restaurant in Philadelphia on Saturday, September 21st.

This dinner was especially nice because of their special guests and friends: Cynthia Macon and Evelyn Magarban from Bayonne, NJ. Cindy and Evelyn were invited because they were in Philadelphia to deliver a van-load of clothing from New Jersey and New York to be distributed to the homeless via Arch Street United Methodist Church's Center. Integrity members also brought some clothing for the Center. The contributions were then taken to the Arch Street Methodist Church by Herb Snyder. All this demonstrates what can be accomplished when we all work together, as these three jurisdictions are doing because of the "BUDDY PROJECT," and the venture was so exciting and fun. Fraternalism at its best!

Those attending the meeting pictured with this article in addition to Cindy, Evelyn, and Herb, are Peter Ferrara (Integrity Council Regent), Ralph and Anita Ferrara, Lillie Mae Panichelli, Joseph Tedesco, Nettie Malone (PA Grand Council Regent), Lottie Wehbe Bruno, and Jay Newlin.

As part of the regular meeting, Integrity Council and PA Grand Council planned their annual Christmas Party, which will be held at Buca D'Oro Restaurant, 711 Locust St, Philadelphia, on Tuesday, December 10th. Everyone is asked to bring some new white socks as a Christmas gift to those in need. The socks will then be taken to The Center at Arch Street Church for the nurses to give to the homeless when bathing and attending to their feet. Reservations for the dinner should be made with Nettie Malone.





# JUNIOR DEPARTMENT NEWS AND VIEWS

As the autumn season arrives, you've probably noticed the sun disappearing a little bit earlier and the leaves starting to fall. September is the time when postal cards are mailed out to all eligible high school senior members to remind them to apply for our competitive college scholarships. The deadline to apply is December 31st, 2024. Scholarship forms can be downloaded from our website ([www.royalarcanum.com](http://www.royalarcanum.com)) or requested from the Home Office (1-888-ARCANUM).

I remind all of the scholarship winners to submit their tuition bill each year in order for the award funds to be sent to their colleges. Please include the student ID with the tuition bill. Please note that winners must claim their award within six months of being notified of their scholarship. Any scholarships not claimed within that timeframe will be forfeited.

Any Royal Arcanum member who is enrolled in college and would like to receive a gift care package from us, please send us your college or home address so that we can mail one to you.

In July, at our 106th Supreme Council Session in Baltimore, our Junior Committee ladies were re-elected to serve for the new term. I congratulate

and thank them for all the wonderful work they've done, including sending out birthday and Valentine's Day cards to our Junior members.

If your council is planning a Junior Christmas event, please be sure to have the member in charge request gifts from the Home Office. Request forms are available and can be downloaded from the website.

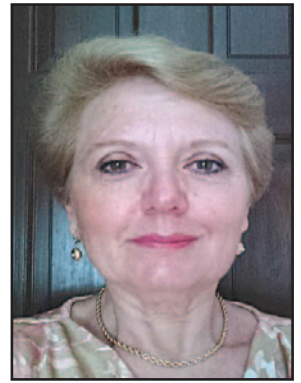
I wish everyone a very blessed Thanksgiving and a beautiful holiday season with health and happiness in the coming year.

Yours in V.M.C,



Errica Conforto

Junior Director



**Junior Department  
Director  
Errica Conforto**



# FALL JUNIOR PUZZLE

# AUTUMN

— crossword puzzle —



## JUNIOR CONTEST RULES

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

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



**Junior Must Submit:**

Name \_\_\_\_\_

Age \_\_\_\_\_

Council \_\_\_\_\_

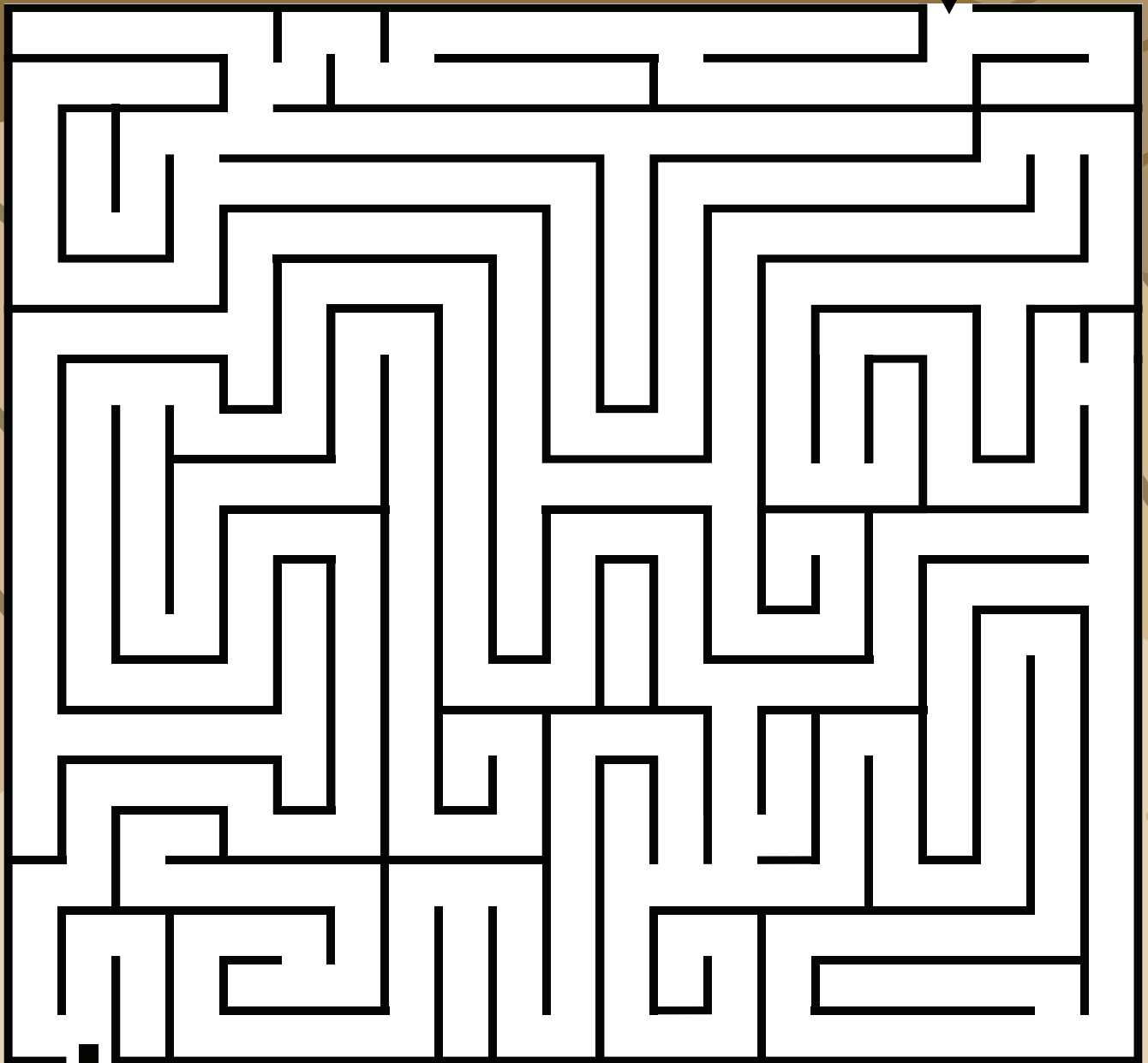
Email Address \_\_\_\_\_

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

# FALL MAZE



## HELP THE TURKEY GET TO THE FIELD



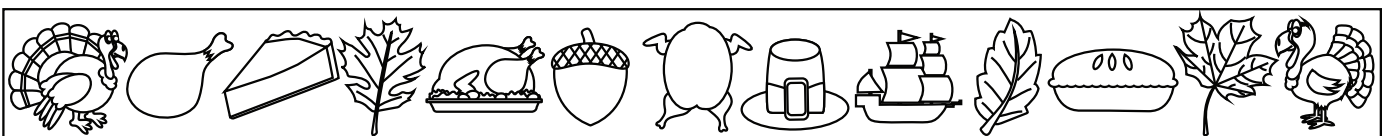
Spot the Twins

Try to find the two identical pictures of cows.



## I SPY: LOOK AND FIND ACTIVITY PAGE

Count the number of each item and record it in the boxes below and then color the page.



<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Look, find, and count objects. Write your answers in the boxes. Objects can be colored for more fun!

## FRATERNAL EFFORTS FOR UKRAINE CONTINUE

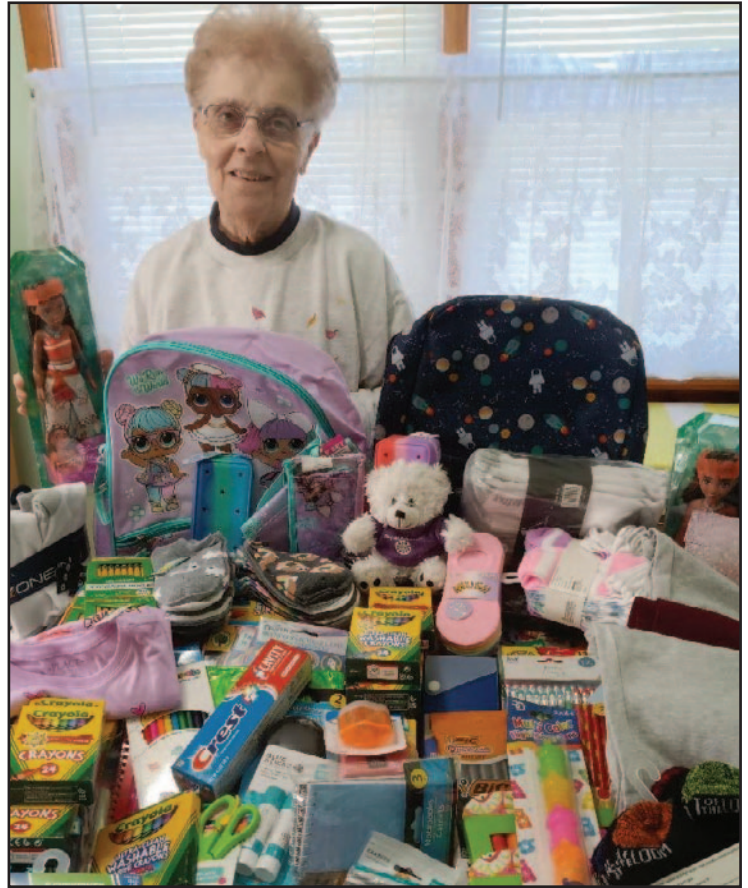
The Supreme Council acknowledges our fraternal family's ongoing benevolent support to our Society's projects for the Ukrainian people as their homeland remains impacted by war. All monetary donations and gifts directly help the Ukrainian people – those who fled to Poland and neighboring countries and those who remained in Ukraine to face uncertainty, every day.

The generosity of Arcanian councils, members, and friends has provided all-new clothing, bedding and other goods, food, medicine and medical supplies, supportive services and prayers for the Ukrainian people to our secure contacts in Poland. Some forms of assistance are also delivered via Polish transport (when possible) into Ukraine. The challenges and crises are great. As the war severely impacts the people, especially the children and the elderly, our charitable program is providing compassion, healing, and hope across the miles.

Every gift parcel has been acknowledged by the Felician Sisters in convents throughout Poland who have welcomed and care for Ukrainian "guests". In addition, the sisters have organized programs to get aid across the border into various regions of Ukraine. They are persevering in educating children, finding jobs for mothers, establishing hospices, offering outlets for medical care and more. Urgent needs are prevalent and the sisters remain steadfast in dedicated service to their neighbors.

The Fraternal Events Committee's recent effort included preparing "Back to School" packages for children that were filled with school supplies, clothing, sneakers, and small treats, plus monetary donations for library aids for primary school grades. The team will soon begin preparing "Satchels from St. Nick" with an assortment of gifts to be sent in time for the December 6th holiday in Europe.

It is our fervent hope that international harmony and peace will soon be a lasting reality for all people in all parts of the world.



**Gen Macon sorts back to school project items for Ukrainian children.**



**Stacking parcels for shipment**

# A WORD FROM THE SUPREME SECRETARY

## CHANGE IS IN THE WIND...

I hope this issue of our Bulletin finds everyone safe and sound, especially our Brothers & Sisters in the southern states, as hurricane season is upon us. Please reach out to each other to make sure all is well.

The leaves are changing color and falling (at least that's what I see in my yard; more work to be done). I sit here thinking...Where did the last ten months go? I know it was a busy year. High school graduation, daughter starting college, and now we're already moving into the holiday season. A lot of things have changed in our house. Anthony moved out, Grace is in college, Andrew is still with us; the house has an eerie quiet to it.

As we prepare for the holidays, let's not forget about our family and friends. A simple call or mailing a card can make anyone's day. Reconnecting with our Brothers & Sisters is a great way to **REVIVE** our Royal

Arcanum family. Another way to **REVIVE** any family is to hold gatherings and parties. I hope that each jurisdiction plans a social gathering during the holiday season. Ask one member at the event to take photos to submit for the next Royal Arcanum Bulletin. (For any youth under the age of 13, make sure you have the parents sign the release form so that their photos can be published. The form can be



found on our web site, [www.royalarcanum.com](http://www.royalarcanum.com).)

One exciting way to **REVIVE** your jurisdiction is to reach out to family and friends and invite them to join our family. You can contact the RA Home Office or I can always assist you. Whether it's Life Insurance or Annuity products, we are here to help. It only takes \$500.00 to start an Annuity with Royal Arcanum.

The savings and growth are endless because you have the option to add to it any time you wish.

The definition of "ARCANUM" is secret but we don't want to keep the Royal Arcanum a secret. We want to let everyone know about the Society and **REVIVE** our family.

I wish everyone a safe and healthy holiday season and let's keep our Brothers and Sisters in the southern jurisdictions in our prayers and thoughts.



A handwritten signature in black ink that reads "Antal Basa Jr".

Yours in V.M.C.,

Antal (Tony) Basa Jr  
Supreme Secretary  
[Abasa@royalarcanum.com](mailto:Abasa@royalarcanum.com)  
617-429-8763

# ANNUITIES

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

**Tax-Deferred Until Withdrawal**

**No Service Charges**

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

**6-Year Declining Surrender Charge**

**\$500 Minimum Deposit**

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

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

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

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