



PROCEEDINGS

ONE HUNDRED AND SIXTH SESSION

of the

SUPREME COUNCIL

held at

HYATT INNER HARBOR
BALTIMORE, MARYLAND

JULY 29 – JULY 30, 2024



PUBLISHED BY THE SUPREME COUNCIL

61 Batterymarch Street, Boston, MA 02110

PAST SUPREME REGENTS

*DARIUS WILSON of Massachusetts	1877-1878
*JULIUS M. SWAIN of Massachusetts	1878-1880
*A. E. KEYES of Ohio	1880-1882
*WILLIAM S. TENNANT of Michigan	1882-1883
*JOHN HASKELL BUTLER of Massachusetts	1883-1885
*ANDREW C. TRIPPE of Maryland	1885-1887
*SMITH M. LINDLSEY of New York	1887-1889
*LEIGH R. WATTS of Virginia	1889-1891
*CHARLES F. LORING of Massachusetts	1891-1891
*H. H. C. MILLER of Illinois	1891-1894
*CHILL W. HAZARD of Pennsylvania	1894-1895
*JOHN E. POUND of New York	1895-1897
*EDSON M. SCHRYVER of Maryland	1897-1899
*W. HOLT APGAR of New York	1899-1901
*JOSEPH A. LANGFITT of Pennsylvania	1901-1903
*A. S. ROBINSON OF Missouri	1903-1905
*HOWARD C. WIGGINS of New York	1905-1907
*ROBERT VAN SANDS of Illinois	1907-1909
*CLOVIS H. BOWEN of Rhode Island	1909-1911
*F. T. MCFADEN of Virginia	1911-1913
*FRANK B. WICKERSHAM of Pennsylvania	1913-1915
*SAMUEL N. HOAG of New York	1915-1917
*C. ARCH WILLIAMS of Illinois	1917-1919
*L. R. GREISENBERGER of Pennsylvania	1919-1921
*CARLTON E. HOADLEY of Connecticut	1921-1923
*RICHARD E. KROPP of Illinois	1923-1925
*HAROLD C. KNOEPPPEL of New York	1925-1931
*CHARLES H. HARING of New York	1931-1933
*JAMES E. NORTON of Pennsylvania	1933-1935
*MILTON A. WILLMENT of New York	1935-1937
*HERBERT W. JOHNSON of Nebraska	1937-1939
*WILLIAM C. ROOT of Massachusetts	1939-1941
*GEORGE W. MERCER of New Jersey	1941-1946
*WILLIAM ENNIS of Illinois	1946-1948
*EDMOND A. KNOEPPPEL of New York	1948-1952
*EDWARD E. SEDGLEY of Pennsylvania	1952-1956
*A. JOHN PLONSKI of New Jersey	1956-1958
*PETER P. STERMER of Illinois	1958-1960
*WILLIAM J. MOIR of New York	1960-1964
*EARLE E. FRIEDLANDER of Illinois	1964-1966
*J. PAUL MASSE of Quebec	1966-1968
*JACOB ZIMMERMAN of New Jersey	1968-1972
*DR. LOUIS GELFAND of Pennsylvania	1972-1974
*J. JELET CHRISTOPHER of Maryland	1974-1975
*AUTHUR S. MARS of Massachusetts	1975-1978
*HAROLD J. WITTENBAUER of New Jersey	1978-1980
*ERWIN N. RUSH of Pennsylvania	1980-1984
*LLOYD E. WILLIAMS of the Carolinas	1984-1986
*ALLAN S. BERGER of New Jersey	1986-1988
*ANTHONY J. MARCHESANO of New York	1988-1990
*H. JOSEPH HEPFORD of Pennsylvania	1990-1992
*EDWARD A. VICINANZA of New York	1992-1994
JOYCE A. CRAWFORD of Pennsylvania	1994-1996
*ROBERT H. LAW III of New York	1996-1998
*DONALD G. FOLEY of New York	1998-2000
JAMES E. O'NEILL of California	2000-2002
CYNTHIA A. MACON of New Jersey	2002-2004
AUGUST MAGNOTTA of New York	2004-2006
HERBERT J. SNYDER of Pennsylvania	2006-2008
*WILLIAM J. WIRE of Illinois	2008-2010
CAROL A. ZAVITZ of Ontario	2010-2012
PETER D. FERRARA of Pennsylvania	2012-2014
CARL J. KRZYSTOF CZYK of Illinois	2014-2016
ERRICA CONFORTO of New York	2016-2018
DEBORAH YOUNG of Ontario	2018-2019
†MARIA BETTINA DIBARTOLO of New York	2019-2024

† Acting Supreme Regent 2019-2022

*Deceased



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61 Batterymarch Street, Boston, MA 02110



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Advance Proceedings

Report to

ONE HUNDRED AND SIXTH SESSION

of the

SUPREME COUNCIL



held at

**BALTIMORE HYATT INNER HARBOR
BALTIMORE, MARYLAND**

JULY 29 – JULY 30, 2024

Crowne Plaza Hotel
 Annapolis, Maryland
 July 29 - July 30, 2024

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, 2024.

This report has been prepared on the basis of showing the Adult and Juvenile Membership as of February 28, 2022, February 28, 2023 and February 29, 2024.

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

	Adult Membership			Juvenile Membership		
	2022	2023	2024	2022	2023	2024
Arizona	19	16	18	0	0	0
California	630	626	595	140	128	116
Carolinas	487	535	565	14	13	13
Colorado	351	352	320	33	29	28
Connecticut	757	729	689	21	21	17
Delaware	1	1	3	0	0	0
Florida	276	276	270	15	14	7
Georgia	150	160	151	2	3	2
Illinois	895	900	862	31	31	32
Indiana	4	8	21	0	0	0
Louisiana.....	31	31	31	3	2	1
Maryland-Virginia	286	279	279	17	14	11
Maine.....	909	870	823	55	43	37
Massachusetts	1,428	1,359	1,287	20	16	14
Michigan	177	180	177	6	4	4
Minnesota	24	24	22	0	0	0
Mississippi	1	1	2	0	0	0
Missouri	142	153	155	0	0	2
New Hampshire.....	1,062	993	929	13	8	5
New Jersey	2,881	2,907	2,776	142	124	111
New York	3,462	3,602	3,667	125	113	117
Ohio	323	320	321	16	16	15
Ontario	638	0	0	40	0	0
Pennsylvania	1,304	1,310	1,256	55	48	55
Quebec	363	0	0	1	0	0
Rhode Island	345	334	313	11	11	8
Texas.....	14	23	63	0	0	0
Vermont.....	50	50	44	2	1	1
Washington	66	48	49	1	0	1
West Virginia	1	9	6	0	0	0
TOTALS	17,077	16,096	15,694	763	639	597

* Does not include Preeced or Medical Supplemental policies

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Adult Membership			Juvenile Membership		
			2022	2023	2024	2022	2023	2024
			Arizona			Arizona		
5400	Group AZ	Arizona	19	16	18	0	0	0
			California			California		
1013	San Pascual	Pasadena	21	21	20	0	0	0
1489	Los Angeles	Los Angeles	26	25	24	0	0	0
1999	California Group	California	458	457	435	140	128	116
2384	San Jose	San Jose	91	89	83	0	0	0
2416	San Joaquin Valley	Modesto	20	20	19	0	0	0
2439	Long Beach	Long Beach	14	14	14	0	0	0
		Totals	630	626	595	140	128	116
			Carolinas			Carolinas		
701	Rhododendron	Asheville, NC	216	214	199	3	3	3
1991	Prince Albert	Winston-Salem, NC	29	28	27	0	0	0
2420	Catawba	Hickory, NC	45	45	41	8	8	8
5200	Group NC	North Carolina	121	155	186	0	0	0
5300	Group SC	South Carolina	55	72	93	0	0	0
	S Carolina - ACA	South Carolina	21	21	19	3	2	2
		Totals	487	535	565	14	13	13
			Colorado			Colorado		
593	Denver	Denver	36	35	33	0	0	0
1908	Horsetooth	Fort Collins	26	26	24	0	0	0
1956	Railroad	Denver	74	76	68	2	2	2
1998	Independence	Littleton	215	215	195	31	27	26
		Totals	351	352	320	33	29	28
			Connecticut			Connecticut		
62	Fleur de Lys	Bristol	439	406	384	8	7	3
702	B.H. Webb	Hartford	11	11	9	0	0	0
713	Mattatuck	Waterbury	210	214	202	9	9	9
738	New Britain	New Britain	32	31	28	0	0	0
3300	Group CT	Connecticut	65	67	66	4	5	5
		Totals	757	729	689	21	21	17
			Delaware			Delaware		
5700	Group Delaware	Delaware	1	1	3	0	0	0
			Florida			Florida		
65	Soleil	Hollywood	55	52	52	9	9	3
2177	Treasure Coast	Vero Beach	165	168	167	6	5	4
2178	Golden Shores	Miami Beach	15	15	14	0	0	0
2206	Sarasota	Sarasota	10	10	10	0	0	0
2376	Sun Coast	Clearwater	31	31	27	0	0	0
		Totals	276	276	270	15	14	7

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Adult Membership			Juvenile Membership		
			2022	2023	2024	2022	2023	2024
			Georgia			Georgia		
775	Georgia	Augusta	43	41	38	0	0	0
1046	Yellow Pine	Thomasville	14	12	12	0	0	0
1581	Atlanta-Yonah	Atlanta	13	14	11	0	0	0
2466	Peach	Fort Valley	34	32	29	0	0	0
5000	Group GA	Georgia	46	61	61	2	3	2
Totals			150	160	151	2	3	2
			Illinois			Illinois		
29A	Peoria	Springfield, IL	1	1	1	0	0	0
65A	Kenosha	Kenosha, WI	33	33	33	0	0	0
112A	Chicago	Wheeling, IL	66	64	64	0	0	0
134A	Wisconsin	Cudahy, WI	13	13	10	0	0	0
139A	Evergreen Park	Evergreen Park, IL	2	2	2	0	0	0
199	Occident	Milwaukee, WI	19	17	17	0	0	0
216A	Chicago Monarchs	Westmont, IL	43	39	35	0	0	0
220	Racine	Racine, WI	15	16	14	0	0	0
278	Ft. Dearborn	Chicago, IL	240	244	227	5	5	5
805	Oakwood	Chicago, IL	17	17	17	0	0	0
1069	Union Pacific	Omaha, NE	21	20	19	0	0	0
1086	Waukegan	Waukegan, IL	30	30	29	0	0	0
1648	Medora	Chicago, IL	313	319	295	18	19	19
2274	Commodore	Decatur, IL	16	16	16	0	0	0
2700	Group IL	Illinois	29	37	53	6	5	6
3000	Group NE	Nebraska	1	1	2	0	0	0
3200	Group WI	Wisconsin	36	31	28	2	2	2
Totals			895	900	862	31	31	32
			Indiana			Indiana		
6100	Group IN	Indiana	4	8	21	0	0	0
			Louisiana			Louisiana		
	Louisiana - ACA	Lafayette	31	31	31	3	2	1
			Maryland-Virginia-DC			Maryland-Virginia-DC		
257	Carrollton	Baltimore, MD	68	67	63	1	1	1
357	Baltimore City	Baltimore, MD	37	37	31	0	0	0
405	Lynchburg	Lynchburg, VA	21	21	21	0	0	0
2136	Municipal	Washington, DC	12	12	12	0	0	0
4600	Group MD	Maryland	22	19	21	6	6	6
4700	Group VA	Virginia	71	70	86	5	3	2
	Maryland - ACA	Maryland	50	48	42	5	4	2
	Virginia - ACA	Virginia	5	5	3	0	0	0
Totals			286	279	279	17	14	11

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Adult Membership			Juvenile Membership		
			2022	2023	2024	2022	2023	2024
			Maine			Maine		
52	Dr Paul J Fortier	Lewiston	468	440	415	16	10	7
56	Chez Nous	Bangor-Orono	156	151	140	2	0	0
59	Haut St Jean	Fort Kent	179	170	162	9	7	4
4500	Group ME	Maine	106	109	106	28	26	26
			909	870	823	55	43	37
			Massachusetts			Massachusetts		
1	Alpha-Agassiz	W. Somerville	179	175	163	7	6	7
22	Ferd Gagnon-Montc	Gardner	136	132	124	1	0	0
23	Domremy	Lowell	84	77	72	0	0	0
24	St Rosaire	New Bedford	364	330	319	6	4	1
25	St Joseph	Salem-Lawrence	194	183	168	1	1	1
307A	ALW	Massachusetts	5	5	5	0	0	0
2000	Group Massachusetts	Massachusetts	313	305	297	4	4	4
2160	Dependable	Worcester	153	152	139	1	1	1
Totals			1,428	1,359	1,287	20	16	14
			Michigan			Michigan		
21A	Detroit	Howell	127	124	122	6	4	2
4900	Group MI	Michigan	50	56	55	0	0	2
			177	180	177	6	4	4
			Minnesota			Minnesota		
1160	Minnehaha	Minneapolis	24	24	22	0	0	0
			Mississippi			Mississippi		
5600	Group MS	Mississippi	1	1	2	0	0	0
			Missouri			Missouri		
791	South End	St. Louis	14	14	12	0	0	0
1032	North End	St. Louis	13	13	13	0	0	0
2033	Tower Grove	St. Louis	20	20	20	0	0	0
2491	Hawthorne	St. Louis	55	55	51	0	0	0
5500	Group Missouri	Missouri	40	51	59	0	0	2
Totals			142	153	155	0	0	2
			New Hampshire			New Hampshire		
7	Milette	Nashua	234	219	216	3	1	0
10	Lafayette	Concord	361	335	307	1	1	1
13	Home Office - ACA	Manchester	260	243	224	7	4	2
14	St Jean Baptiste	Berlin	176	167	154	1	1	1
1972	Gateway	Nashua	14	12	12	0	0	0
4800	Group NH	New Hampshire	17	17	16	1	1	1
			1,062	993	929	13	8	5

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Adult Membership			Juvenile Membership		
			2022	2023	2024	2022	2023	2024
			New Jersey			New Jersey		
115A	New Jersey	Edgewater	12	11	11	0	0	0
695	Bayonne	Bayonne	312	325	292	18	16	18
813	Coast City	Neptune	17	17	17	0	0	0
1358	Woodside	Union	248	252	234	4	2	4
1974	Merritt	Dumont	81	84	78	6	5	6
2002	Group NJ	New Jersey	62	69	82	10	8	5
2016	New Jersey - SOP	New Jersey	1,836	1,823	1,767	89	78	64
2501	Versatility	Bayonne	313	326	295	15	15	14
Totals			2,881	2,907	2,776	142	124	111
			New York			New York		
1A	Floral Park	Floral Park	11	11	11	0	0	0
6A	Binghamton	Binghamton	6	6	6	0	0	0
13A	Middletown	Middletown	50	48	47	0	0	0
49A	ALW	Oakville, CT	10	9	9	0	0	0
173	Long Island	Brooklyn	30	28	24	0	0	0
217	Stanley-Manhattan	New York	42	40	38	0	0	0
301A	ALW	New York	26	24	24	0	0	0
697	Fort Orange	Albany	51	47	46	0	0	0
725	DeLong	Brooklyn	25	30	25	0	0	0
1374	Bayside-Sunswick	Bayside	14	15	14	0	0	0
1417	Atlantic	Brooklyn	64	61	56	2	2	2
1655	Claremont	Bronx	769	766	707	33	25	29
1823	Dobbs Ferry	Dobbs Ferry	76	71	69	0	0	0
1937	Fillmore	Buffalo	78	75	71	0	0	0
2487	American Beauty	Bronx	43	40	36	0	0	0
2489	Staaten	Staten Island	32	32	31	0	0	0
5100	Group New York	New York	2,135	2,299	2,453	90	86	86
Totals			3,462	3,602	3,667	125	113	117
			Ohio			Ohio		
5	Lakewood	Lakewood	118	117	109	0	0	0
311A	ALW	Ohio	3	3	3	0	0	0
386	Western Reserve	Warren	18	18	16	0	0	0
2197	Republic	Canton	26	24	23	0	0	0
2476	Pheasant Haven	Findlay	22	22	20	0	0	0
3100	Group OH	Ohio	136	136	150	16	16	15
Totals			323	320	321	16	16	15

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Adult Membership			Juvenile Membership		
			2022	2023	2024	2022	2023	2024
			Ontario			Ontario		
757	Regina	Hamilton	23	0	0	0	0	0
1992	Royal York	Toronto	41	0	0	0	0	0
1993	Old Pals	Toronto	32	0	0	0	0	0
2224	Coronation	Windsor	157	0	0	34	0	0
2800	Group ON	Ontario	46	0	0	6	0	0
	UFA - Ontario	Ontario	324	0	0	0	0	0
	UFA - Manitoba	Manitoba	15	0	0	0	0	0
	Totals		638	0	0	40	0	0
			Pennsylvania			Pennsylvania		
37A	Elizabeth	Elizabeth	17	15	15			
100	Federal	Pittsburgh	88	85	79	4	3	4
142A	Pittsburgh	Carnegie	110	111	110	5	2	2
499	Harrisburg	Harrisburg	223	224	215	3	3	6
586	Integrity	Philadelphia	667	673	625	39	36	39
1029	Germantown	Philadelphia	122	123	114	0	0	0
3001	Group PA	Pennsylvania	77	79	98	4	4	4
	Totals		1,304	1,310	1,256	55	48	55
			Quebec			Quebec		
579	Papineau	Montreal	29	0	0	0	0	0
2219	Maisonneuve	Montreal	115	0	0	1	0	0
2402	Conseil Canadien	Montreal	18	0	0	0	0	0
2445	Jacques Cartier	Montreal	70	0	0	0	0	0
2490	Jeanne Mance	Montreal	80	0	0	0	0	0
2495	Ville D'Anjou	Montreal	18	0	0	0	0	0
	UFA - Quebec	Quebec	33	0	0	0	0	0
	Totals		363	0	0	1	0	0
			Rhode Island			Rhode Island		
44	Frere Andre	Woonsocket	218	203	193	6	7	4
63	Coronet	Newport	8	8	7	0	0	0
537	Pawtucket	Pawtucket	55	59	52	5	4	4
1147	Conanicut	Jamestown	18	18	18	0	0	0
1876	Haskell	Pawtucket	23	24	22	0	0	0
3800	Group RI	Rhode Island	23	22	21	0	0	0
	Totals		345	334	313	11	11	8
			Texas			Texas		
5900	Group Texas	Texas	14	23	63	0	0	0
			Vermont			Vermont		
	Vermont - ACA	Vermont	50	50	44	2	1	1

STATE OF THE ORDER - Subordinate Councils

No. of Council	Name	Location	Adult Membership			Juvenile Membership		
			2022	2023	2024	2022	2023	2024
			Washington			Washington		
1307	Tacoma	Tacoma, WA	13	13	11	0	0	0
1513	Majestic	Victoria, BC	17	0	0	0	0	0
1582	Oregon	Portland, OR	12	10	10	0	0	0
2900	Group OR	Oregon	5	4	5	0	0	0
2600	Group WA	Washington	19	21	23	1	1	1
Totals			66	48	49	1	0	1
			West Virginia			West Virginia		
6000	Group WV	West Virginia	1	9	6	0	0	0
Grand Totals			17,077	16,096	15,694	763	639	597

Pre Need

Location	Adult Membership		
	2022	2023	2024
RA PN Connecticut	96	90	80
ACA PN Connecticut	98	95	88
ACA PN Maine	93	82	78
ACA PN Massachusetts	566	513	465
RA PN Massachusetts	1,357	1,249	1,108
ACA PN New Hampshire	852	759	688
ACA PN Rhode Island	76	74	73
ACA PN Vermont	173	149	131
Grand Totals	3,311	3,011	2,711

Medical Supplemental

Location	Adult Membership		
	2022	2023	2024
Arizona	13	17	18
Colorado	21	34	75
Delaware	2	9	13
Florida	0	5	28
Illinois	252	624	733
Indiana	0	6	9
Maryland	0	6	24
Michigan	57	124	150
Mississippi	45	74	146
North Carolina	6	12	13
Nebraska	240	657	1,116
New Jersey	63	100	136
Ohio	2	2	3
Pennsylvania	0	6	9
South Carolina	33	33	34
West Virginia	0	0	2
Grand Totals	734	1,709	2,509

SUPREME TREASURER'S REPORT

January 1, 2022 - December 31, 2023

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, 2022 to December 31, 2023 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, 2023.

Included also is an abstract of the Annual Statements filed with the various Insurance Departments as of December 31, 2022 and December 31, 2023.

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, 2022 and December 31, 2023

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, Indiana, Maine, Manitoba*, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Ontario*, Oregon, Pennsylvania, Quebec*, Rhode Island, South Carolina, Texas, Vermont, Virginia, Washington, West Virginia and Wisconsin.

* Withdrew our license in 2023

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, 2022 and December 31, 2023 of the conditions and affairs of the Supreme Council of the Royal Arcanum, Home Office, 61 Batterymarch Street, Boston, Massachusetts, organized under the Laws of the Commonwealth of Massachusetts, made to the Commissioner of Insurance of the Commonwealth of Massachusetts, pursuant to the laws, thereof. Incorporated November 5, 1877, Commenced Business June 23, 1877. Supreme Officers: Supreme Regent Maria DiBartolo; Supreme Secretary Antal Basa, Jr; Supreme Treasurer John D. Crisanti; Directors or Trustees: Cynthia A. Macon, Chairman; Peter D. Ferrara; Carl J. Krzystofczyk; Errica Conforto; Janice S. Brazas; Nicole Covelli and Karen Lockaby.

**ANNUAL STATEMENT FOR THE YEARS 2022 AND 2023
SUPREME COUNCIL OF THE ROYAL ARCANUM**

ASSETS

	(2022)	(2023)
Bonds	90,954,863	80,420,695
Common Stocks	1,967,397	1,762,730
Real Estate:		
Properties occupied by the Society	181,375	165,351
Certificate Loans & Liens	4,250,700	4,172,097
Cash and short-term investments	781,522	505,114
Investment Income due and accrued	1,217,632	1,155,312
Premiums Uncollected.....	19,275	19,032
Electronic Data Processing Equipment.....	79,466	95,583
TOTALS	99,452,230	88,295,914

LIABILITIES AND SURPLUS

	(2022)	(2023)
Aggregate reserve for Life Certificates and Contracts	87,479,473	83,290,258
Aggregate reserve for accident and health certificates	85,773	79,251
Liability for deposit-type contracts	1,545,878	1,482,822
Certificate and contract claims: Life and A&H.....	538,673	441,992
Provisions for Refunds payable in following calendar year-estimated amounts-not yet apportioned	120,000	120,000
Degree fees and dues	265,527	264,121
Premiums and annuity considerations received in advance	88,212	89,870
Asset valuation reserve	1,362,028	1,348,683
Interest Maintenance Reserve	60,656	0
General Expenses due and accrued	12,091	40,316
Taxes, licenses, and fees due and accrued	-	-
Real Estate - Security deposit.....	35,983	35,983
Commissions held on deposit.....	(26,985)	(40,972)
Age 96 maturities Unpaid.....	32,959	92,941
Unassigned funds	7,851,962	7,050,649
TOTALS	99,452,230	94,295,914

**ANNUAL STATEMENT FOR THE YEARS 2022 AND 2023
SUPREME COUNCIL OF THE ROYAL ARCANUM**

SUMMARY OF OPERATIONS*

	(2022)	(2023)
Premiums and Annuity Considerations.....	4,574,690	4,403,359
Considerations for supplementary contract with life	-	222,367
Net Investment Income.....	4,524,681	4,170,584
Amortization of Interest Maintenance Reserve.....	100,498	60,378
TOTAL INCOME	9,199,869	8,856,688
Death Benefits.....	4,818,785	4,082,175
Matured Endowments.....	146,253	233,858
Annuity Benefits.....	2,617,686	4,818,623
Disability Benefits.....	104,271	187,842
Surrender Benefits and Withdrawals.....	1,120,474	1,032,634
Interests on Deposit Type Contracts.....	79,411	63,854
Payment on Supplementary Contracts with Life Contingency..	4,905	11,087
Increase in Reserves.....	<u>(3,997,036)</u>	<u>(4,195,736)</u>
TOTAL BENEFITS PAID	4,894,749	6,234,337
Commissions.....	709,825	910,689
General Expenses.....	2,622,215	2,517,965
Taxes, licenses, and Fees.....	137,646	172,309
Increase in Loading on Uncollected Premiums.....	160	(35)
TOTAL BENEFITS AND EXPENSES PAID	8,364,595	9,835,265
Net Gain from Operations before Refunds to Members.....	835,274	(978,577)
Refunds to Members.....	<u>114,524</u>	<u>106,465</u>
Net Gain from Operations after Refunds to Members.....	720,750	(1,085,042)
Net Realized Capital Gain (Losses).....	<u>166,933</u>	<u>(720,338)</u>
NET INCOME	887,683	(1,805,380)
Surplus Prior Year.....	11,674,341	7,851,962
Net Income.....	887,683	(1,805,380)
Change in Unrealized Capital Gain (Losses).....	(356,073)	60,701
Change in Net Unrealized Foreign Exchange.....	1,453,558	853,729
Change in Nonadmitted Assets.....	31,993	76,292
Change in Reserve.....	230,930	-
Change in Asset Valuation Reserve.....	28,681	13,345
Aggregate Write-ins - Transfer of Canadian business.....	<u>(6,099,151)</u>	<u>-</u>
NET CHANGE IN SURPLUS.....	<u>(3,822,379)</u>	<u>(801,313)</u>
SURPLUS.....	<u><u>7,851,962</u></u>	<u><u>7,050,649</u></u>

GENERAL EXPENSES 2022 and 2023

	(2022)				(2023)			
	Life	Investment	Fraternal	Total	Life	Investment	Fraternal	Total
Rent	90,927			90,927	91,025			91,025
Salaries and Wages	991,379	14,166	415,187	1,420,732	1,014,211	17,500	404,570	1,436,281
Insured Benefit plans for employees	235,073			235,073	242,217			242,217
Uninsured Benefit plan for employees								
Other employee welfare	1,854			1,854	480			480
Legal fees and expenses	171,214			171,214	92,968			92,968
Medical Examination fees	20,843			20,843	23,896			23,896
Inspection report fees								
Fees of consulting Actuaries & Public Accountants	255,781			255,781	184,434			184,434
Expense of investigation of certificate claims								
Traveling expenses	11,187		2,741	13,928	41,180		6,514	47,694
Advertising	100			100	1,201			1,201
Postage, Express, Telegraph and Telephone	31,566	2,238	12,540	46,344	34,601	2,430	14,463	51,494
Printing and Stationary	18,523		3,269	21,792	12,601		2,224	14,825
Cost or Depreciation of Furniture & Equipment	19,490			19,490	19,517			19,517
Cost or Depreciation of EDP equipment and software	124,277			124,277	134,417			134,417
Rental of Equipment			104	104				
Lodge supplies for sale								
Miscellaneous losses								
Books and Periodicals	104	242		346	24	56		80
Bureau and Association dues			5,233	5,233			4,100	4,100
Insurance except on real estate	26,772			26,772	27,836			27,836
Collection and bank service charges		49,972		49,972		50,823		50,823
Sundry general expenses	25,017			25,017	25,886			25,886
Field expense allowance	42,581			42,581	8,680			8,680
Investment expenses not included elsewhere		28,623		28,623		19,535		19,535
Scholarships								
Official Publication			44,243	44,243			45,967	45,967
Expenses of Supreme lodge meetings			18,405	18,405			35,000	35,000
Fraternal assistance			53,805	53,805			49,953	49,953
Real estate expenses		284,281		284,281		225,722		225,722
General Expenses incurred	2,066,688	379,521	555,526	3,001,736	1,955,174	316,065	562,790	2,834,030
General expenses unpaid Dec. 31, previous year	14,082	-	33,138	47,220	10,270	105	1,716	12,091
General expenses unpaid Dec. 31, current year	10,270	105	1,716	12,091	13,739	104	26,473	40,316
General expenses paid during the year	2,070,500	379,417	586,948	3,036,866	1,951,705	316,067	538,033	2,805,806

TAXES, LICENSES AND FEES - 2022 AND 2023

	(2022)				(2023)			
	Life	Investment	Fraternal	Total	Life	Investment	Fraternal	Total
Real Estate Taxes		88,948	-	88,948		93,486	-	93,486
State Insurance Dept. Licenses & Fees	44,841			44,841	75,981			75,981
Other State taxes	2,862			2,862	5,021			5,021
Federal taxes	89,943			89,943	91,307			91,307
All other taxes				-				-
Taxes, Licenses and fees incurred	<u>137,646</u>	<u>88,948</u>	<u>-</u>	<u>226,594</u>	<u>172,309</u>	<u>93,486</u>	<u>-</u>	<u>265,795</u>
Taxes, Licenses and fees unpaid Dec. 31, previous year				-				-
Taxes, Licenses and fees unpaid Dec. 31, current year	<u>137,646</u>	<u>88,948</u>		<u>226,594</u>	<u>172,309</u>	<u>93,486</u>		<u>265,795</u>

REFUNDS TO MEMBERS - 2022 and 2023

	(2022)	(2023)
Applied to provide Paid-Up Additions		
Paid in Cash	106,659	98,776
Left on Deposit with the Society	1,626	1,492
TOTALS	<u>108,285</u>	<u>100,268</u>
Provision for refunds payable in following calendar year	114,524	106,465
Previous year	<u>120,000</u>	<u>120,000</u>
TOTALS	<u>234,809</u>	<u>206,733</u>
Total refunds to members	<u>114,524</u>	<u>106,465</u>

REPORT OF COMMITTEE ON NET INVESTMENT INCOME
January 1, 2023 - December 31, 2023

To the Officers and Members of the Supreme Council
of the Royal Arcanum:

Brothers and Sisters:

The following is a statement of Investment Income earned from January 1, 2023
to December 31, 2023

Interest on Bonds	3,818,211
Dividends on Preferred Stocks	0
Dividends on Common Stocks	48,948
Interest on Certificate Loans	266,639
Income from Real Estate	450,876
Other Income	11,486
 Total Gross Investment Income	 4,596,160
Investment Expenses.....	316,066
Investment Taxes.....	93,486
Depreciation on Real Estate.....	16,024
 Total Net Investment Income	 4,170,584

NET INVESTMENT INCOME

Net rate of interest earned for 2023	4.40%
Net rate of interest earned for 2022	4.48%
Net rate of interest earned for 2021	4.42%
Net rate of interest earned for 2020	4.58%

REAL ESTATE

Book Value 61 Batterymarch St., Boston, MA	165,351
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**PREMIUMS AND ANNUITY CONSIDERATIONS
ALLOCATED BY STATES
DECEMBER 31, 2023**

STATES	LICENSED	Life Insurance	Annuity Considerations	Accident & Health
Arizona	YES	9,566		34,912
California	YES	210,665	1,000	
Colorado	YES	97,790		99,029
Connecticut	YES	89,983	1,200	11,940
Delaware	YES	460		24,954
District of Columbia	YES	329		
Florida	YES	123,043	7,442	26,112
Georgia	YES	54,493		
Illinois	YES	49,633	1,050	1,049,313
Indiana	YES	11,895		17,332
Louisiana	NO	6,935		775
Maine	YES	105,100	7,600	12,109
Maryland	YES	30,474		25,375
Massachusetts	YES	278,245	41,000	7,818
Michigan	YES	49,793		190,576
Minnesota	NO	1,166		
Mississippi	YES	1,999		204,163
Missouri	YES	63,450		
Nebraska	YES	1,403		1,265,339
New Hampshire	YES	55,244	450	13,016
New Jersey	YES	152,225	45,200	260,602
New York	YES	1,777,518	105,300	
North Carolina	YES	160,009		21,892
Ohio	YES	89,092		5,359
Oregon	YES	4,013		
Pennsylvania	YES	153,760	27,804	11,861
Rhode Island	YES	34,691	2,400	700
South Carolina	YES	73,966		67,248
Texas	YES	46,402		
Vermont	NO	1,919		2,491
Virginia	YES	56,985		
Washington	YES	9,294		
West Virginia	YES	4,707		1,137
Wisconsin	YES	18,362		
Subtotal		3,824,609	240,446	3,354,053
Dividends to purchase paid-up additions		98,776		
Less Reinsurance Ceded		(5,839)		(3,106,740)
Totals (Direct Business)		3,917,546	240,446	247,313

BOND HOLDINGS AS OF DECEMBER 31, 2023

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Ginnie Mae - 30 Year Jumbo	5.631	1.A	12/20/2033	1,339	1,376
Ginnie Mae Series 2008-11	5.082	1.A	02/20/2038	62,808	63,871
Ginnie Mae Series 2009-47 Class LT	4.874	1.A	06/20/2039	177,666	180,090
Ginnie Mae Series 2009-47 Class MB	4.843	1.A	06/20/2039	250,206	253,863
GNMA PL#650741X	5.329	1.A	02/15/2036	3,912	3,971
Subtotal- U.S. Government - Residential Mortgage-Backed Securities				495,931	503,171
Baltimore, MD G/O	3.597	1.C FE	10/15/2028	115,000	127,252
Bayonne, NJ G/O Bonds	5.382	1.F FE	01/15/2033	90,000	91,898
California State G/O	4.720	1.D FE	04/01/2034	560,000	596,335
California State G/O	4.720	1.D FE	04/01/2034	500,000	579,698
California State G/O	4.403	1.D FE	04/01/2039	30,000	40,405
Clark County WA G/O	3.703	1.B FE	12/01/2029	95,000	95,133
Connecticut G/O	3.902	1.D FE	10/01/2030	35,000	37,281
Connecticut G/O	3.986	1.D FE	10/01/2029	55,000	58,664
Connecticut St Teachers Ret	3.862	1.D FE	03/15/2032	400,000	423,623
Connecticut State G/O	3.945	1.D FE	12/01/2029	10,000	10,882
El Paso Texas G/O Bond	4.870	1.C FE	08/15/2034	100,000	100,000
Georgetown County, S.C. School Dist	4.583	1.C FE	03/01/2025	100,000	100,883
Illinois State	6.062	1.G FE	03/01/2030	250,000	258,767
Illinois State G/O	5.404	1.G FE	06/01/2033	250,000	244,437
Kentucky State Turnpike Authority	3.272	1.F FE	07/01/2025	95,000	97,721
Massachusetts State - Build America	3.896	1.B FE	12/01/2039	200,000	236,750
Massachusetts State Series D	3.522	1.B FE	08/01/2031	100,000	106,460
Memphis Tenn Gen Impt-B-Build	4.624	1.C FE	05/01/2029	45,000	47,988
Memphis Tenn Gen Impt-B-Build	4.737	1.C FE	05/01/2030	100,000	107,621
Midland County Texas Hospital	4.833	1.D FE	05/15/2029	40,000	42,819
Milwaukee County G/O	4.518	1.D FE	12/01/2028	33,087	36,440
Mississippi State G/O	3.961	1.C FE	10/01/2034	120,000	138,680
Mississippi State G/O	3.998	1.C FE	11/01/2035	100,000	113,534
Napa Valley, CA - Sch Dist-B	3.965	1.E FE	08/01/2043	135,000	179,783
New Hampshire St. Federal Hwy	3.530	1.F FE	09/01/2025	50,000	51,165
New York City G/O	3.852	1.C FE	10/01/2037	70,000	82,344
New York City, G/O	4.803	1.C FE	06/01/2027	75,000	76,967
New York City, G/O	3.941	1.C FE	12/01/2024	153,887	155,882
New York City, G/O	3.936	1.C FE	12/01/2037	100,000	124,828
New York City, G/O	4.435	1.C FE	12/01/2036	75,000	86,336
New York City, G/O	4.017	1.C FE	10/01/2031	75,000	80,885
New York State Urban Dev. Corp.	4.234	1.B FE	03/15/2039	200,000	234,170
Penn State Turnpike Oil Franch Tax	4.940	1.F FE	12/01/2037	100,000	114,343
Port Authority of N.Y. & N.J.	5.490	1.D FE	12/01/2029	250,000	256,856
San Francisco, CA G/O	5.608	1.A FE	06/15/2028	350,000	354,378
San Francisco, CA G/O	3.718	1.A FE	06/15/2025	40,000	40,972
Texas State Hwy	2.868	1.A FE	04/01/2025	25,000	25,382
Virginia Commonwealth Transn Brd	3.716	1.B FE	05/15/2035	25,000	28,758
Washington State Series F	3.303	1.B FE	08/01/2024	50,000	50,391
Subtotal-States, Territories and Possessions-Issuer Obligations				5,196,974	5,636,711
Wilmington, DE Series-C	3.995	1.C FE	11/01/2030	50,000	51,883
NJ ST Transportation System	5.433	1.G FE	12/15/2028	125,000	126,720
Palm Beach County, FL	3.669	1.D FE	08/01/2025	200,000	205,270
Triborough Bridge & Tunnel	3.733	1.D FE	11/15/2025	55,000	56,247

BOND HOLDINGS AS OF DECEMBER 31, 2023

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Subtotal-U.S. Special Revenue-Issuer Obligations				430,000	440,120
Abbott Laboratories	4.375	1.D FE	11/30/2036	50,000	51,836
Abbvie Inc.	4.633	1.G FE	03/15/2035	50,000	49,639
Abbvie, Inc.	3.871	1.G FE	05/14/2035	400,000	415,958
Abbvie, Inc.	4.453	1.G FE	11/14/2028	50,000	49,557
Aflac Inc	5.995	1.G FE	08/15/2040	100,000	104,736
Aflac Inc	3.846	1.G FE	12/17/2039	50,000	68,084
Air Lease Corp.	3.769	2.B FE	10/01/2028	500,000	516,284
Alabama Power Co	5.263	1.G FE	06/01/2041	100,000	99,290
Alabama Power Co	5.292	1.G FE	03/15/2041	100,000	102,317
Alabama Power Co	4.508	1.G FE	03/01/2039	50,000	58,128
Allstate Corp	5.634	2.A FE	12/15/2032	100,000	103,411
Allstate Corp.	3.245	2.A FE	05/15/2038	50,000	70,855
Ally Financial, Inc.	3.442	2.C FE	11/01/2031	100,000	131,059
Ally Financial, Inc.	3.585	2.C FE	11/01/2031	400,000	511,926
Altria Group, Inc.	4.311	2.B FE	02/14/2029	28,000	28,622
Altria Group, Inc.	4.448	2.B FE	02/14/2039	500,000	601,847
Altria Group, Inc.	4.027	2.B FE	11/10/2038	75,000	124,302
Amazon.com, Inc.	4.598	1.E FE	12/05/2034	100,000	101,713
Amazon.com, Inc.	4.133	1.E FE	12/03/2025	150,000	152,806
American Electric Power Co Inc	5.646	2.B FE	03/01/2033	100,000	99,843
American Express Co	4.594	2.A FE	03/19/2038	50,000	68,406
American Express Sandy UT CD	5.000	1.A FE	03/23/2026	100,000	100,000
American Int'l Group	4.006	2.B FE	07/10/2035	50,000	53,176
American Tower Corp.	4.061	2.C FE	02/15/2024	300,000	300,133
Amgen	4.861	2.A FE	06/01/2038	150,000	182,781
Amgen	3.796	2.A FE	03/15/2040	50,000	61,740
Amgen	3.882	2.A FE	11/15/2041	50,000	58,112
Amgen, Inc	5.399	2.A FE	03/02/2043	200,000	204,747
AmSouth Bancorporation	4.298	2.B FE	11/01/2025	100,000	104,271
Anglo-American Capital PLC	4.240	2.B FE	09/11/2027	450,000	448,755
Anheuser Busch Co's	4.586	1.G FE	08/20/2032	100,000	115,635
Anheuser-Busch Co's	4.686	1.G FE	01/15/2033	100,000	109,285
Anheuser-Busch INBEV	3.309	1.G FE	01/15/2040	50,000	68,962
Anheuser-Busch INBEV	4.391	1.G FE	01/15/2039	50,000	70,801
Anheuser-Busch INBEV	4.345	1.G FE	01/23/2039	100,000	112,113
Anheuser-Busch INBEV	4.287	1.G FE	01/23/2031	50,000	51,849
Anheuser-Busch INBEV Fin.	3.970	1.G FE	02/01/2036	50,000	53,473
ANR Pipeline Co.	4.327	2.A FE	02/15/2024	430,000	431,711
Anthem Inc	4.327	2.B FE	08/15/2040	100,000	117,327
Anthem, Inc.	4.223	2.B FE	03/01/2028	100,000	99,535
AON PLC	3.512	2.B FE	06/14/2024	100,000	99,993
AON PLC	3.878	2.B FE	12/15/2025	150,000	149,990
Apache Corp.	4.672	3.A FE	10/15/2028	50,000	49,366
Arcelormittal	3.896	2.C FE	10/15/2039	225,000	314,580
Arcelormittal	4.277	2.C FE	03/01/2041	150,000	199,594
Arcelormittal	4.454	2.C FE	06/01/2025	150,000	153,398
Assurant, Inc.	4.519	2.B FE	03/27/2028	295,000	297,238
Assured Guaranty - US Holdings, Inc.	4.895	2.A FE	06/01/2034	390,000	493,251
AstraZeneca PLC	4.068	1.F FE	01/17/2029	100,000	99,691
AT&T Inc.	3.794	2.B FE	10/15/2041	50,000	60,152
AT&T Inc.	5.194	2.B FE	09/15/2034	50,000	53,883

BOND HOLDINGS AS OF DECEMBER 31, 2023

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
AT&T Inc.	4.814	2.B FE	05/15/2036	100,000	121,337
AT&T Inc.	3.981	2.B FE	02/15/2039	150,000	189,399
AT&T Inc.	4.522	2.B FE	05/15/2035	250,000	250,929
AT&T Inc.	4.601	2.B FE	03/01/2037	200,000	212,707
AT&T Inc.	4.691	2.B FE	06/01/2028	100,000	106,641
AT&T Inc.	4.661	2.B FE	02/15/2030	51,000	50,027
Banco Santander	2.396	2.A FE	03/25/2031	200,000	200,000
Bank of America Corp.	3.962	2.A FE	10/15/2025	650,000	682,565
Bank of America Corp.	4.487	2.A FE	10/22/2026	300,000	299,034
Bank of America Corp.	4.996	2.A FE	02/15/2038	400,000	476,033
Bank of America Corp.	4.264	2.A FE	11/15/2024	92,000	95,349
Bank of America Corp.	4.293	2.A FE	09/15/2026	45,000	47,189
Bank of America Corp.	4.079	2.A FE	11/25/2027	300,000	298,536
Bank of Nova Scotia	3.974	2.A FE	12/16/2025	100,000	100,981
Bank One Michigan	4.423	1.G FE	11/01/2024	125,000	128,860
BankUnited, Inc.	3.672	2.C FE	06/11/2030	200,000	213,417
Barclays PLC	4.356	2.C FE	05/09/2028	300,000	306,672
Barclays PLC	4.720	2.C FE	05/12/2026	50,000	50,527
Barclays PLC	3.979	2.A FE	01/12/2026	200,000	201,527
Bayer US Finance II LLC	4.238	2.B FE	07/15/2034	450,000	453,385
Becton Dickinson and Co	4.920	2.B FE	05/15/2039	50,000	55,775
Berkshire Hathaway Energy Co.	3.914	1.G FE	09/15/2037	100,000	126,822
Berkshire Hathaway Finance Corp	4.632	1.C FE	01/15/2040	50,000	56,276
Block Financial	3.638	2.C FE	08/15/2030	175,000	178,132
BNP Paribas	3.777	2.B FE	03/13/2027	150,000	153,790
Boeing Co.	3.027	2.C FE	02/01/2035	50,000	51,042
Boeing Co.	3.980	2.C FE	05/01/2040	100,000	120,567
Boeing Co.	4.091	2.C FE	03/15/2039	210,000	277,886
Boeing Co.	3.948	2.C FE	02/15/2038	240,000	309,827
Booz Allen Hamilton Inc	5.635	2.C FE	08/04/2033	100,000	102,304
Boston Scientific	4.970	2.A FE	11/15/2035	250,000	308,387
Brighthouse Financial	4.438	2.C FE	05/15/2030	100,000	106,521
Brinker International, Inc.	4.727	4.A FE	10/01/2024	50,000	50,096
Bristol Myers Squibb Co.	3.807	1.F FE	11/15/2026	100,000	108,066
Broadcom Inc	4.632	2.C FE	11/15/2032	50,000	48,800
Broadcom Inc.	3.657	2.C FE	02/15/2041	50,000	49,008
Brookfield Finance, Inc.	4.058	1.G FE	01/25/2028	200,000	198,820
Burlington Northern Santa Fe	3.789	1.G FE	04/01/2024	50,000	49,993
Burlington Resources, LLC.	4.341	1.G FE	10/15/2036	100,000	115,651
CA Inc.	3.867	2.B FE	03/15/2027	350,000	358,541
Campbell Soup Co.	4.502	2.C FE	03/15/2028	50,000	49,329
Canadian Natural Resources	3.927	2.C FE	03/15/2038	50,000	62,549
Canadian Natural Resources	3.398	2.C FE	01/15/2032	100,000	126,547
Canadian Natural Resources	3.558	2.C FE	06/30/2033	100,000	123,138
Canadian Natural Resources	4.098	2.C FE	02/15/2037	250,000	315,047
Capital One Financial Co.	3.796	2.C FE	07/28/2026	150,000	149,313
Capital One Financial Co.	4.569	2.C FE	10/29/2025	250,000	248,666
CBRE Services, Inc.	4.310	2.A FE	03/01/2026	25,000	25,288
CD - Mississippi Insurance Dep't	4.700	1.A FE	03/15/2025	50,000	50,000
CD - US Bank - SC	0.080	1.A FE	09/15/2025	5,000	5,000
Cenovus Energy, Inc.	4.150	2.C FE	06/15/2037	100,000	111,250
Centerpoint Energy Resources Corp	5.138	2.A FE	11/01/2037	200,000	230,099
CenterPoint Energy Resources Corp	3.902	2.A FE	02/01/2037	150,000	185,822
Charter Communications Oper	4.124	3.A FE	03/15/2028	200,000	200,574

BOND HOLDINGS AS OF DECEMBER 31, 2023

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Cigna Corp.	4.027	2.A FE	11/15/2036	75,000	90,866
Citigroup, Inc.	3.733	2.B FE	07/25/2028	100,000	101,628
Citigroup, Inc.	3.629	2.A FE	06/16/2024	200,000	200,106
Citigroup, Inc.	4.487	2.B FE	09/29/2027	575,000	576,525
Citigroup, Inc.	3.849	2.B FE	08/05/2024	90,000	90,077
Citigroup, Inc.	3.780	2.A FE	12/01/2025	200,000	211,789
Citigroup, Inc.	3.960	2.B FE	06/15/2032	150,000	172,274
Citigroup, Inc.	4.770	2.B FE	10/31/2033	140,000	153,375
Citigroup, Inc.	4.155	2.B FE	09/13/2025	1,394,000	1,424,551
Citizens Financial Group, Inc.	2.638	2.B FE	09/30/2032	400,000	400,000
Coca-Cola Refreshments USA, Inc.	4.024	1.E FE	11/15/2026	94,000	101,173
Comcast Corp.	4.013	1.G FE	03/15/2033	50,000	61,586
Comcast Corp.	3.998	1.G FE	08/15/2034	100,000	101,734
ConAgra Inc.	3.975	2.C FE	11/01/2038	150,000	172,231
ConAgra Inc.	4.058	2.C FE	10/01/2026	525,000	562,513
Concho Resources, Inc.	4.141	1.G FE	08/15/2028	50,000	50,328
Conoco/Phillips Company	4.201	1.G FE	11/15/2034	15,000	14,933
Conocophillips	5.244	1.G FE	05/15/2038	50,000	53,276
ConocoPhillips	4.017	1.G FE	03/30/2029	100,000	113,985
Consolidated Edison Co. of NY	3.634	1.G FE	03/15/2036	50,000	60,843
Constellation Brands, Inc.	4.405	2.C FE	11/15/2028	100,000	101,061
Crown Castle Int'l Corp.	3.805	2.C FE	02/15/2028	100,000	99,977
Csx Corp	5.334	2.A FE	04/15/2041	100,000	101,847
CVS Health Corp	3.555	2.B FE	05/15/2041	50,000	64,134
CVS Health Corp.	4.093	2.B FE	07/20/2035	290,000	301,472
CVS Health Corp.	4.606	2.B FE	09/15/2039	150,000	174,735
CVS Health Corp.	4.310	2.B FE	03/25/2028	127,000	126,757
CVS Health Corp.	3.866	2.B FE	03/25/2038	300,000	322,574
Daimler Finance	4.312	1.F FE	01/18/2031	100,000	125,214
Darden Restaurants, Inc.	3.771	2.B FE	08/15/2035	450,000	533,457
Dell International	3.697	2.B FE	07/15/2036	100,000	143,859
Deutsche Bank AG	3.921	2.B FE	01/13/2026	400,000	399,812
Devon Energy Corp	4.543	2.B FE	07/15/2041	50,000	56,340
DirecTV Holdings/FING	4.089	2.B FE	04/01/2024	175,000	175,100
Discover Bank	4.597	2.C FE	08/09/2028	250,000	250,863
Discover Financial Services	3.841	2.C FE	02/09/2027	350,000	351,968
Discover Financial Services	4.114	2.C FE	03/15/2028	100,000	101,090
Discovery Communications	4.269	2.C FE	09/20/2037	100,000	107,525
Dollar General Corp.	4.311	2.B FE	05/01/2028	75,000	74,624
Dollar Tree, Inc.	4.487	2.B FE	05/15/2025	50,000	49,677
Dollar Tree, Inc.	4.148	2.B FE	05/15/2028	250,000	248,571
Dominion Energy, Inc.	4.483	2.B FE	03/15/2033	50,000	56,788
Dominion Energy, Inc.	4.213	2.B FE	06/15/2035	230,000	261,126
Dominion Energy, Inc.	4.285	2.B FE	08/01/2033	500,000	533,720
Dow Chemical Co.	5.297	2.B FE	05/15/2039	75,000	107,077
Dow Chemical Co.	4.147	2.B FE	11/01/2029	235,000	268,521
Duke Energy Corp.	3.619	2.B FE	12/15/2024	100,000	99,469
Duke Energy Florida	6.030	1.F FE	09/15/2037	35,000	36,030
Duke Energy Indiana LLC	5.219	1.F FE	04/01/2039	175,000	197,447
Duke Energy Indiana LLC	4.718	2.A FE	10/15/2035	100,000	112,562
Du-Pont De Nemours, Inc.	3.731	2.A FE	11/15/2038	175,000	205,638
Edison International	4.129	2.C FE	03/15/2028	100,000	99,983
Eli Lilly and Co	4.949	1.E FE	11/15/2037	100,000	109,950
Eli Lilly and Company	4.093	1.E FE	01/01/2036	100,000	125,181

BOND HOLDINGS AS OF DECEMBER 31, 2023

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Emerson Electric Co	5.022	1.F FE	11/15/2039	100,000	102,464
Emerson Electric Co.	3.770	1.F FE	04/15/2039	100,000	127,168
Encana Corp	4.559	2.C FE	11/15/2041	100,000	107,169
Energy Transfer Operating LP	4.030	2.C FE	03/15/2035	100,000	107,776
Energy Transfer Operating LP	4.611	2.C FE	01/15/2026	150,000	150,520
Energy Transfer Operating LP	4.991	2.C FE	12/15/2045	50,000	57,512
Energy Transfer Operating LP	3.836	2.C FE	04/15/2029	100,000	106,703
Energy Transfer Operating LP	4.125	2.C FE	11/15/2029	250,000	301,059
Enterprise Products Oper	3.829	1.G FE	03/01/2033	400,000	485,107
Enterprise Products Oper	4.750	1.G FE	03/01/2035	100,000	108,581
Enterprise Products Operating	3.878	1.G FE	10/15/2039	100,000	126,338
Enterprise Products Operating	3.765	1.G FE	04/15/2038	500,000	677,668
Exelon Corp.	3.872	2.B FE	04/01/2032	100,000	126,107
Exelon Generation Co.	4.106	2.B FE	10/01/2039	850,000	1,041,358
Expedia Group, Inc.	3.465	2.C FE	02/15/2030	175,000	173,068
Expedia, Inc.	3.829	2.C FE	02/15/2028	50,000	49,944
Fedex Corp.	3.958	2.B FE	02/01/2035	100,000	99,483
FEDEX Corp.	4.140	2.B FE	01/15/2034	500,000	528,519
Fifth Third Bancorp	3.486	2.B FE	01/16/2024	350,000	350,098
Fifth Third Bancorp	4.988	2.B FE	03/01/2038	150,000	199,195
First American Treasury	1.890	1.A FE	09/20/2028	15,000	15,000
Florida Power & Light Co	5.117	1.E FE	04/01/2039	100,000	108,841
Florida Power & Light Co	5.138	1.E FE	02/01/2041	175,000	177,209
Florida Power & Light Co	5.128	1.E FE	02/01/2037	100,000	104,929
Florida Power & Light Co	4.713	1.E FE	06/01/2041	50,000	52,430
Florida Power & Light Co.	5.459	1.E FE	05/01/2037	100,000	103,662
Ford Motor Co.	4.105	3.A FE	11/15/2025	250,000	263,063
Ford Motor Co.	4.114	3.A FE	08/01/2026	25,000	27,053
Ford Motor Co.	6.075	3.A FE	10/01/2028	200,000	217,969
Ford Motor Credit Co.	4.014	3.A FE	08/04/2025	100,000	100,180
Fox Corp	5.153	2.B FE	01/25/2039	200,000	216,721
Freeport Minerals Corp.	4.714	3.A FE	11/01/2027	100,000	108,358
GE Capital Corp.	4.816	2.A FE	06/15/2034	50,000	51,766
GE Capital Corp.	3.818	2.A FE	06/15/2036	50,000	57,289
GE Capital Corp.	3.918	2.A FE	07/15/2034	100,000	107,255
GE Capital Corp.	4.917	2.A FE	07/15/2034	75,000	79,279
GE Capital Corp.	3.800	2.A FE	07/15/2034	175,000	196,795
GE Capital Corp.	4.069	2.A FE	05/15/2032	100,000	99,861
General Electric Co.	4.354	2.A FE	01/10/2039	200,000	248,496
General Electric Co.	4.374	2.A FE	03/15/2032	300,000	346,578
General Electric Co.	4.266	2.A FE	10/09/2042	8,000	7,854
General Mills, Inc.	4.460	2.B FE	04/17/2028	325,000	322,437
General Motors Co.	4.871	2.B FE	04/01/2035	200,000	203,085
General Motors Co.	5.042	2.B FE	04/01/2036	275,000	318,822
General Motors Co.	3.998	2.B FE	10/01/2027	100,000	100,693
General Motors Co.	4.801	2.B FE	04/01/2038	100,000	103,568
General Motors Financial Co.	4.077	2.B FE	01/17/2029	100,000	104,445
General Motors Financial Co.	3.853	2.B FE	01/17/2027	675,000	682,966
Georgia Power Co.	3.936	2.A FE	02/01/2039	200,000	245,475
Georgia-Pacific Corp.	3.610	1.G FE	05/15/2031	50,000	66,904
Goldman Sachs Group Inc.	3.616	2.A FE	03/15/2039	100,000	121,879
Goldman Sachs Group, Inc.	4.301	2.A FE	06/15/2033	50,000	54,652
Goldman Sachs Group, Inc.	3.332	2.A FE	07/15/2038	50,000	60,460
Goldman Sachs Group, Inc.	4.000	2.A FE	12/15/2037	100,000	102,669

BOND HOLDINGS AS OF DECEMBER 31, 2023

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Goldman Sachs Group, Inc.	3.908	2.A FE	01/26/2027	50,000	49,915
Goldman Sachs Group, Inc.	3.901	2.B FE	10/01/2037	100,000	130,086
Goldman Sachs Group, Inc.	4.206	2.B FE	01/15/2027	50,000	52,462
Goldman Sachs Group, Inc.	5.000	2.A FE	05/15/2024	150,000	150,000
Goldman Sachs Group, Inc.	5.100	2.A FE	06/15/2024	100,000	100,000
Goldman Sachs Group, Inc.	4.320	2.A FE	06/15/2024	120,000	120,439
Goldman Sachs Group, Inc.	3.921	2.A FE	05/15/2036	50,000	58,955
Goldman Sachs Group, Inc.	5.000	2.A FE	07/15/2024	150,000	150,000
Goldman Sachs Group, Inc.	4.023	2.A FE	11/15/2032	50,000	51,033
Goldman Sachs Group, Inc.	3.963	2.A FE	06/15/2033	100,000	110,137
Goldman Sachs Group, Inc.	4.304	2.A FE	08/15/2024	100,000	100,764
Goldman Sachs Group, Inc.	5.300	2.A FE	02/15/2025	100,000	100,000
Goldman Sachs Group, Inc.	4.638	2.A FE	02/15/2035	50,000	53,739
Goldman Sachs Group, Inc.	4.820	2.A FE	05/15/2037	50,000	53,349
Goldman Sachs Group, Inc.	4.780	2.B FE	05/01/2036	250,000	288,809
Halliburton Co.	4.043	2.A FE	09/15/2038	350,000	449,749
Halliburton Co.	3.847	2.A FE	09/15/2039	100,000	142,169
Halliburton Co.	4.178	2.A FE	11/15/2035	160,000	170,238
Hartford Financial Services Group Inc.	4.928	2.A FE	04/15/2042	170,000	224,704
Hasbro, Inc.	4.057	2.B FE	05/15/2044	50,000	57,177
Hasbro, Inc.	4.117	2.B FE	03/15/2040	525,000	634,309
Home Depot Inc	4.586	1.F FE	09/15/2040	50,000	54,713
HP Enterprise Co.	4.214	2.B FE	10/15/2025	100,000	101,164
HP Inc	3.599	2.B FE	09/15/2041	350,000	451,490
Humana, Inc	5.473	2.B FE	12/01/2042	75,000	67,565
Humana, Inc.	3.577	2.B FE	06/15/2038	200,000	300,430
Hyatt Hotels, Corp.	3.979	2.C FE	03/15/2026	300,000	303,748
Hyatt Hotels, Corp.	3.976	2.C FE	09/15/2028	200,000	202,198
Hydro-Quebec	8.156	1.D FE	12/01/2029	200,000	203,153
Ingersoll-Rand Company	4.306	2.A FE	11/15/2027	125,000	133,944
Ingredion, Inc.	4.620	2.B FE	04/15/2037	150,000	192,384
International Business Machines Corp	5.351	1.G FE	11/30/2039	250,000	262,598
International Business Machines, Corp.	4.005	1.G FE	01/15/2028	100,000	109,218
International Paper Co	5.326	2.B FE	11/15/2041	50,000	53,852
International Paper Co.	4.140	2.B FE	09/15/2035	50,000	53,954
J.M. Smucker & Co.	4.133	2.B FE	03/15/2035	100,000	101,036
Jefferies Group, LLC	4.761	2.B FE	01/15/2027	50,000	50,124
Jeffries Group, Inc.	4.751	2.B FE	06/08/2027	50,000	52,663
John Hancock Life Insurance Co.	3.808	1.F FE	06/15/2028	50,000	52,421
Johnson Controls International PLC	5.541	2.B FE	01/15/2036	150,000	155,988
JP Morgan Chase & Co	5.218	1.G FE	07/15/2041	100,000	104,347
JP Morgan Chase & Co	5.409	2.A FE	08/16/2043	300,000	307,757
JP Morgan Chase & Co.	3.559	1.G FE	10/15/2040	50,000	62,183
Kellogg Co.	4.254	2.B FE	05/15/2028	200,000	200,354
Kellogg Co	4.609	2.B FE	04/01/2031	50,000	58,665
Keurig Dr Pepper Inc	5.645	2.B FE	05/25/2038	50,000	46,775
KEYCORP	4.149	2.B FE	04/30/2028	300,000	299,901
Kinder Morgan Energy Partners	4.239	2.B FE	02/01/2024	400,000	400,001
Kinder Morgan Energy Partners	4.715	2.B FE	03/15/2031	100,000	115,770
Kinder Morgan Energy Partners	5.594	2.B FE	08/15/2033	50,000	56,276
Kinder Morgan Energy Partners	5.006	2.B FE	03/15/2035	50,000	53,369
Kinder Morgan Energy Partners LP	4.273	2.B FE	05/01/2024	100,000	100,004
Kinder Morgan, Inc.	4.482	2.B FE	06/01/2025	130,000	129,674
Kinder Morgan, Inc.	5.533	2.B FE	08/01/2031	50,000	56,939

BOND HOLDINGS AS OF DECEMBER 31, 2023

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Kinross Gold Corp	4.493	2.C FE	09/01/2041	150,000	193,293
KLA-Tencor Corp.	4.767	1.G FE	11/01/2034	50,000	53,699
Kohl's Corp	3.985	3.C FE	07/17/2045	125,000	152,026
Kohl's Corp.	3.751	3.C FE	01/15/2033	175,000	203,052
Kohl's Corp.	4.105	3.C FE	12/15/2037	200,000	244,840
Kraft Heinz Foods Co.	4.168	2.B FE	03/15/2032	300,000	351,927
Kraft Heinz Foods Co.	3.964	2.B FE	07/15/2028	200,000	219,837
Kraft Heinz Foods Company	4.022	2.B FE	07/15/2035	425,000	456,128
Kraft/Heinz Foods Co.	3.990	2.B FE	01/30/2029	100,000	101,949
Kraft/Heinz Foods, Co.	4.290	2.B FE	02/09/2040	50,000	62,755
Kroger Co.	4.700	2.B FE	06/01/2029	100,000	114,194
Kroger Co.	4.085	2.B FE	01/15/2029	150,000	152,516
Lehman Brothers Holdings	5.102	6.	07/19/2012	100,000	100
Lehman Brothers Holdings - CONTRA	6.399	6.	07/19/2017	150,000	0
Lincoln National Corp.	4.876	2.B FE	10/09/2037	250,000	294,154
Lincoln National Corp.	4.770	2.B FE	06/15/2040	125,000	167,756
Lloyds Banking Group PLC	4.603	2.C FE	03/24/2026	100,000	100,092
Loews Corp	5.498	1.G FE	02/01/2035	50,000	52,061
Lowe's Co's, Inc.	4.208	2.A FE	03/15/2029	150,000	165,765
Lubrizol Corp. Debentures	4.411	1.C FE	06/15/2025	100,000	103,957
Macy's Retail Holdings, Inc.	4.722	3.B FE	02/15/2028	14,000	15,181
Macy's Retail Holdings, Inc.	4.715	3.B FE	09/15/2028	75,000	81,211
Magellan MidStream Partners LP	3.623	2.B FE	05/01/2037	600,000	742,161
Marathon Oil Corp	3.580	2.C FE	03/15/2032	50,000	61,355
Marathon Petroleum Corp	3.654	2.B FE	03/01/2041	450,000	611,277
Marriott International	3.881	2.B FE	03/15/2025	85,000	84,866
Marriott International	4.189	2.B FE	10/01/2034	250,000	254,507
Marriott International	4.265	2.B FE	04/15/2028	325,000	322,124
Marriott Int'l Inc.	3.616	2.B FE	12/01/2028	50,000	52,308
Marsh & McLennan Cos Inc	5.154	1.G FE	08/01/2033	100,000	105,394
Martin Marietta Materials, Inc.	3.504	2.B FE	05/01/2037	100,000	123,186
McDonalds Corp.	3.945	2.A FE	07/15/2040	100,000	111,218
McDonald's Corp.	4.274	2.A FE	03/01/2038	150,000	182,041
McDonald's Corp.	4.314	2.A FE	10/15/2037	275,000	324,279
McDonald's Corp.	3.992	2.A FE	12/09/2035	250,000	263,636
McKesson, Corp.	4.569	2.A FE	03/01/2041	65,000	86,464
Metlife Inc	4.946	1.G FE	02/06/2041	200,000	223,590
Metlife, Inc.	5.953	2.B FE	12/15/2036	75,000	77,096
Midamerican Energy Co	5.502	1.F FE	12/30/2031	250,000	270,067
Mitsubishi UFJ Financial Group	4.050	1.G FE	09/11/2028	50,000	50,000
Molson Coors Beverage Co.	3.781	2.B FE	07/15/2046	250,000	266,347
Molson Coors Beverage Co.	3.408	2.B FE	05/01/2042	150,000	180,118
Mondelez International, Inc.	4.027	2.B FE	01/26/2039	150,000	196,158
Monsanto Co.	4.069	2.B FE	04/15/2038	50,000	59,707
Monsanto, Co.	3.751	2.B FE	07/30/2035	50,000	58,154
Morgan Stanley	4.281	2.A FE	09/08/2026	100,000	100,167
Morgan Stanley	4.811	1.G FE	07/24/2042	110,000	129,523
Morgan Stanley - Series F	4.144	2.A FE	04/23/2027	100,000	99,401
Morgan Stanley Purchase NY CD	5.000	1.A FE	03/23/2026	75,000	75,000
Morgan Stanley Salt Lake City UT CD	5.000	1.A FE	03/23/2026	75,000	75,000
Mosaic Co.	3.925	2.B FE	11/15/2027	250,000	250,892
Mosaic Co.	5.024	2.B FE	11/15/2033	250,000	258,613
MPLX LP	3.799	2.B FE	03/01/2047	50,000	60,728
MPLX LP	4.113	2.B FE	04/15/2038	50,000	52,075

BOND HOLDINGS AS OF DECEMBER 31, 2023

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
MPLX LP	3.676	2.B FE	12/01/2047	200,000	245,742
Mylan, Inc.	4.037	2.C FE	11/29/2043	250,000	302,108
National Fuel Gas Co.	5.132	2.C FE	06/13/2025	49,000	50,515
National Grid USA	5.630	2.B FE	04/01/2035	250,000	268,961
National Grid USA	4.044	2.B FE	11/15/2030	25,000	30,880
Nevada Power Co	4.884	1.F FE	09/15/2040	200,000	213,023
Newell Rubbermaid, Inc.	5.121	3.B FE	04/01/2036	400,000	442,636
Newmont Mining Corp	5.075	2.A FE	10/01/2039	100,000	112,495
NISource	4.697	2.B FE	08/01/2042	200,000	228,762
NISource, Inc.	3.662	2.B FE	12/15/2040	50,000	66,240
Nordstrom, Inc.	3.963	3.A FE	03/15/2028	250,000	275,419
Norfolk Southern Corp.	3.848	2.A FE	05/17/2025	100,000	102,311
Northrop Grumman Corp	5.098	2.A FE	05/01/2040	200,000	201,120
Northrop Grumman Corp.	4.542	2.A FE	02/15/2031	100,000	119,326
Northrop-Grumman Corp.	4.052	2.A FE	03/01/2026	100,000	107,846
Nucor Corp.	4.075	2.A FE	12/01/2037	250,000	312,009
Occidental Petroleum Corp.	4.130	3.A FE	07/01/2024	214,000	216,691
Occidental Petroleum Corp.	4.211	3.A FE	09/15/2036	100,000	121,846
Occidental Petroleum Corp.	3.966	3.A FE	09/15/2031	100,000	125,725
Ohio Edison Company	3.618	1.G FE	10/15/2038	100,000	152,675
Ohio Edison Company	4.852	2.B FE	07/15/2036	300,000	367,095
Ohio Power Co	5.391	2.A FE	10/01/2035	100,000	103,950
OneOK, Inc.	4.003	2.B FE	09/30/2028	100,000	112,302
OneOK, Inc.	4.898	2.B FE	06/15/2035	50,000	54,784
OneOK, Inc.	4.314	2.B FE	07/15/2028	150,000	152,038
OneOK, Inc.	4.196	2.B FE	01/15/2031	200,000	227,564
Oracle Corp	3.970	2.B FE	07/08/2039	100,000	124,786
ORACLE CORP	4.152	2.B FE	07/15/2040	175,000	206,984
Oracle Corp.	4.161	2.B FE	04/15/2038	100,000	124,997
Oracle Corp.	3.876	2.B FE	07/08/2034	125,000	126,769
Orange SA	4.125	2.A FE	03/01/2031	35,000	45,491
Ovintiv Inc	4.120	2.C FE	02/01/2038	100,000	125,230
Pacificorp	5.388	1.F FE	08/01/2036	100,000	106,436
Pacificorp 1st Mortgage	4.959	1.F FE	01/15/2026	15,000	15,503
Petro-Canada	4.310	2.B FE	05/15/2035	100,000	114,617
Philip Morris International	3.446	1.G FE	11/15/2041	100,000	112,317
Philip Morris International	4.384	1.G FE	03/20/2042	200,000	209,257
Philip Morris International	5.530	1.G FE	05/16/2038	100,000	108,294
Philip Morris International, Inc	5.286	1.G FE	02/15/2033	200,000	201,261
Phillips 66 SR	3.917	2.A FE	11/15/2034	200,000	206,253
Plains All American Pipeline	4.736	2.C FE	05/15/2036	50,000	59,111
Plains All American Pipeline	3.855	2.C FE	09/15/2030	350,000	345,534
Plains All American Pipeline	5.005	2.C FE	01/15/2037	100,000	115,617
PNC Financial Services	3.763	2.A FE	04/29/2024	50,000	50,020
Principal Financial Group Inc	5.537	2.A FE	10/15/2036	100,000	104,650
Principal Financial Group Inc.	4.067	2.A FE	09/15/2042	100,000	107,258
Progress Energy Inc	4.352	2.B FE	12/01/2039	100,000	118,777
Protective Life Corp.	3.860	2.A FE	10/15/2039	150,000	230,455
Prudential Financial Inc	5.410	1.G FE	12/01/2037	200,000	223,542
Prudential Fin'l Inc.	4.613	1.G FE	06/13/2035	100,000	106,940
Qualcomm, Inc.	3.891	1.F FE	05/20/2035	370,000	393,842
Quest Diagnostic, Inc.	4.009	2.B FE	04/01/2024	50,000	50,027
Quest Diagnostics	4.668	2.B FE	01/30/2040	50,000	56,070
Raytheon Technologies Corp	4.531	2.A FE	10/15/2040	50,000	52,004

BOND HOLDINGS AS OF DECEMBER 31, 2023

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Raytheon Technologies Corp	4.473	2.A FE	12/15/2041	50,000	51,392
Raytheon Technologies, Corp.	4.024	2.A FE	05/01/2035	50,000	56,209
Raytheon Technologies, Corp.	4.280	2.A FE	11/16/2038	50,000	50,925
Regions Financial Corp.	4.728	2.B FE	09/15/2024	40,000	40,825
Royal Bank of Canada	3.924	1.G FE	01/27/2026	200,000	203,150
Sabine Pass Liquefaction	3.872	2.B FE	03/15/2027	250,000	257,876
Sabine Pass Liquefaction	3.877	2.B FE	03/15/2028	150,000	151,791
Santander Holdings USA	4.186	2.B FE	07/17/2025	100,000	100,464
Santander Holdings USA	4.245	2.B FE	07/13/2027	100,000	100,501
Sempra Energy	3.920	2.B FE	10/15/2039	150,000	181,723
Shell International Finance BV	4.359	1.E FE	08/12/2043	100,000	102,494
Simon Property Group LP	4.904	1.G FE	03/15/2042	150,000	149,272
Societe Generale	4.232	2.C FE	04/14/2025	100,000	100,016
Societe Generale	4.548	2.C FE	01/17/2024	200,000	200,035
Sothorn California Edison Co	5.216	1.G FE	02/01/2038	200,000	214,515
Sothorn California Edison Co.	3.447	1.G FE	02/01/2036	100,000	121,370
Southern California Gas Co	5.086	1.E FE	11/15/2040	175,000	175,749
Southern Co.	3.711	2.B FE	07/01/2036	50,000	52,675
Southern Power Co	5.103	2.B FE	07/15/2043	50,000	50,900
SouthWest Airlines, Co.	2.996	2.B FE	03/01/2027	140,000	156,260
SouthWest Airlines, Co.	3.873	2.B FE	06/15/2027	100,000	104,012
Spectra Energy Capital	4.304	2.B FE	02/15/2032	90,000	104,949
Standard Charter	4.789	2.C FE	01/26/2024	350,000	350,078
Standard Charter	3.858	2.C FE	02/19/2027	400,000	404,680
Starbucks Corp.	4.006	2.A FE	11/15/2028	100,000	99,971
Starwood Hotels & Resort	3.998	2.B FE	10/01/2034	150,000	156,517
Synchrony Draper UT CD	5.000	1.A FE	03/24/2026	100,000	100,000
Synchrony Financial	3.717	2.C FE	07/23/2025	50,000	50,587
Synchrony Financial	4.045	2.C FE	12/01/2027	250,000	250,003
Synchrony Financial	4.143	2.C FE	08/04/2026	150,000	149,688
Synchrony Financial	4.582	2.C FE	03/19/2029	150,000	152,642
Sysco Corp.	3.810	2.B FE	04/01/2040	500,000	658,357
Teck Resources, LTD.	3.549	2.C FE	10/01/2035	600,000	680,693
Thompson Reuters Corporation	4.656	2.B FE	08/15/2035	100,000	107,507
Toyota Motor Credit Corp	5.125	1.E FE	11/20/2030	100,000	102,436
Trancanada Pipelines Ltd	6.041	2.B FE	01/15/2039	50,000	57,751
TransCanada Pipelines	4.053	2.B FE	03/01/2034	100,000	104,726
TransCanada Pipelines	5.046	2.B FE	08/15/2038	100,000	122,598
Travelers Cos Inc	4.264	1.F FE	11/01/2040	100,000	112,943
Truist Financial Corp.	4.650	2.A FE	02/15/2026	315,000	326,664
Tyson Foods, Inc.	4.523	2.B FE	08/15/2034	300,000	312,976
Unilever Capital Corp	5.274	1.E FE	11/15/2032	50,000	52,193
United Parcel Service, Inc.	3.531	1.F FE	11/15/2040	50,000	58,488
United Technologies Corp	5.121	2.A FE	04/15/2040	100,000	106,334
Unitedhealth Group Inc	5.129	1.F FE	11/15/2037	200,000	229,421
University of Chicago	3.616	1.D FE	10/01/2030	100,000	110,716
Unum Group	4.504	2.C FE	08/15/2042	300,000	357,421
UNUM Group Corp.	4.056	2.C FE	03/15/2028	76,000	85,292
UnumProvident Corp. Note	4.353	2.C FE	12/15/2028	125,000	137,946
Utah Acquisition Sub Inc.	3.706	2.C FE	06/15/2046	350,000	433,586
Valero Energy Corp.	4.928	2.B FE	06/15/2030	89,000	107,610
Valero Energy Corp.	3.550	2.B FE	04/15/2032	300,000	366,150
Valero Energy Corp.	4.072	2.B FE	06/15/2037	75,000	94,681
Valero Energy Corp.	3.832	2.B FE	04/01/2029	50,000	50,392

BOND HOLDINGS AS OF DECEMBER 31, 2023

DESCRIPTION	YIELD RATE	NAIC DESIG	MATURITY DATE	PAR VALUE	BOOK VALUE
Verizon Communications	3.930	2.A FE	01/15/2036	50,000	51,627
Verizon Communications	4.963	2.A FE	03/15/2034	40,000	40,273
Verizon Communications	4.162	2.A FE	11/01/2034	200,000	204,115
Verizon Communications	3.984	2.A FE	09/15/2033	175,000	206,722
Verizon Global Funding Corp.	5.113	2.A FE	06/15/2032	200,000	235,385
Verizon Global Funding Corp.	4.691	2.A FE	09/15/2035	565,000	609,521
VF Corp. NT	4.227	2.C FE	10/15/2033	125,000	142,576
VIACOMCBS, Inc.	5.091	2.C FE	04/30/2036	100,000	116,190
VIACOMCBS, Inc.	4.463	2.C FE	07/30/2030	450,000	526,512
VIACOMCBS, Inc.	3.937	2.C FE	06/01/2029	300,000	303,809
VM Ware, Inc.	3.623	2.B FE	08/21/2027	160,000	161,236
Vodafone Group, PLC	3.940	2.B FE	02/15/2030	365,000	441,864
Vodafone Group, PLC	4.025	2.B FE	11/30/2032	460,000	534,996
Vodafone Group, PLC	4.586	2.B FE	02/27/2037	50,000	57,657
Voya Holdings, Inc.	4.126	2.A FE	08/15/2036	25,000	31,941
Vulcan Materials Co	3.835	2.B FE	11/30/2037	50,000	67,743
Wachovia Corp.	4.185	2.B FE	10/15/2035	50,000	60,913
Wachovia Corp.	4.547	2.B FE	08/01/2035	50,000	54,252
Wachovia Corp.	4.323	2.B FE	04/15/2035	100,000	128,137
Wal-Mart Stores, Inc.	5.817	1.C FE	02/15/2030	100,000	108,809
Walt Disney Co.	5.895	1.G FE	02/23/2025	250,000	257,075
Walt Disney Co.	4.265	1.G FE	07/15/2024	80,000	82,205
Wells Fargo & Co	3.746	2.B FE	06/03/2026	150,000	151,117
Wells Fargo & Co.	5.720	3.A FE	12/15/2036	75,000	76,560
Wells Fargo & Co.	3.465	2.B FE	01/16/2024	200,000	200,080
Welltower Inc	5.259	2.A FE	03/15/2043	100,000	99,258
Welltower, Inc.	3.729	2.A FE	03/15/2041	150,000	201,520
Welltower, Inc.	4.328	2.A FE	04/15/2028	25,000	24,922
Western Digital Corp.	4.990	3.C FE	02/15/2026	200,000	200,040
Weyerhaeuser Co.	3.671	2.B FE	10/01/2027	50,000	55,691
Weyerhaeuser Co.	5.271	2.B FE	12/15/2033	50,000	56,148
Weyerhaeuser Co.	4.354	2.B FE	03/15/2025	100,000	104,167
Weyerhaeuser Co.	4.162	2.B FE	01/15/2025	200,000	208,605
Williams Companies, Inc.	4.368	2.B FE	06/24/2024	100,000	100,084
Wyeth	4.022	1.F FE	02/01/2034	200,000	238,637
Zimmer Holdings, Inc.	3.939	2.B FE	08/15/2035	100,000	102,876
Subtotal-Industrial and Misc.-Issuer Obligations				72,441,000	79,716,779
Credit Suisse First Boston	5.964	2.A FE	10/25/2033	92,311	92,560
Credit Suisse First Boston 2	5.985	1.E FE	12/25/2033	31,319	31,354
Subtotal-Industrial and Misc.- Multi-Class Residential Mortgage-Backed				123,630	123,914
TOTAL BONDS				78,687,535	86,420,695

COMMON STOCK HOLDINGS AS OF DECEMBER 31, 2023

DESCRIPTION	NO. OF SHARES	ACTUAL COST	RATE PER SHARE	MARKET VALUE
INDUSTRIALS:				
Amgen	300	51,446	288.020	86,406
Apple, Inc.	1,491	47,095	192.530	287,062
Becton Dickinson & Co	118	30,227	243.830	28,772
Berkshire Hathaway - Class B	238	49,004	356.660	84,885
Blackrock, Inc.	141	65,595	811.800	114,464
Blackstone Group, Inc. - Class A	1,500	53,190	130.920	196,380
Chevron Corp.	385	46,361	149.160	57,427
Coca-Cola Co.	1,000	49,327	58.930	58,930
Johnson & Johnson	218	30,879	156.740	34,169
JP Morgan Chase & Co.	389	23,156	170.100	66,169
Kenvue	522	9,205	21.530	11,239
Mastercard	120	41,089	426.510	51,181
McDonalds Corp	218	52,858	296.510	64,639
Mondelez International	1,215	49,994	72.430	88,002
Northrop Grumman	113	40,964	468.140	52,900
Pfizer, Inc.	1,342	45,288	28.790	38,636
Philip Morris International	1,830	82,170	94.080	172,166
T-Mobile	342	41,238	160.330	54,833
Verizon Communications	1,852	68,487	37.700	69,820
TOTAL INDUSTRIALS:		877,573		1,618,080
T. Rowe Price Japan Fund	3,887.189	61,124	11.600	45,091
Vanguard FTSE Europe ETF	2,397.000	149,937	64.480	154,559
TOTAL MUTUAL FUNDS		211,061		199,650
TOTAL STOCKS		1,088,634		1,817,730

**SUMMARY OF EXPENSES
JANUARY 1, 2022 TO DECEMBER 31, 2022**

Description	2022 Budget	Dec. 31, 2022 Expended	Dec. 31, 2022 Variance
RENT			
Boston	80,000	80,000	-
Electricity	9,000	10,786	(1,786)
SALARIES & COMPENSATION			
Home Office Employees	925,000	991,583	(66,583)
Field Department	57,400	57,400	(0)
Executive Committee	66,000	65,667	333
Investment Committee	12,500	14,167	(1,667)
Other Officers & Committee	230,000	170,083	59,917
Sales Force	195,000	81,000	114,000
Bulletin	25,000	25,833	(833)
Temporary Help	0	0	-
Chief Agent of Canada	15,000	15,000	-
COMPANY BENEFITS			
401K	43,000	40,383	2,617
Health	220,000	181,199	38,801
Life & Dental	20,000	12,701	7,299
Other Employee Welfare	2,000	1,854	146
LEGAL FEES & EXPENSES			
Retainer Fees	100,000	96,667	3,333
Other - Legal Publication, Expenses	5,000	79,023	(74,023)
MEDICAL EXAM FEES & REPORTS			
Medical Examination Fees	8,000	7,969	31
MIB Inspection Report	10,000	10,110	(110)
Medical Examiner Retainer	15,000	2,500	12,500
TRAVEL EXPENSES			
Travel Expenses - Life	65,000	11,187	53,813
Travel Expenses - Fraternal	15,000	2,551	12,449
ADVERTISING	1,000	100	900
POSTAGE AND TELEPHONE			
Local & Long Distance Service	8,000	15,127	(7,127)
Express Mail	13,000	6,293	6,707
Postage	30,000	21,258	8,742
Misc. - Postage & Telephone Exec. Comm.	1,500	1,578	(78)
PRINTING & STATIONARY			
General Printing	30,000	21,792	8,208
DEPRECIATION OF FURN. & EQUIP.	6,000	19,490	(13,490)
LODGE SUPPLIES (LESS \$ FROM SALE	3,000	104	2,896
BOOKS & PERIODICALS	1,000	346	654

**SUMMARY OF EXPENSES
JANUARY 1, 2022 TO DECEMBER 31, 2022**

Description	2022 Budget	Dec. 31, 2022 Expended	Dec. 31, 2022 Variance
BUREAU & ASSOCIATION DUES			
Dues - AFA - Fraternal Congress	6,000	5,233	767
INSURANCE (EXCEPT ON REAL ESTATE)			
Bonding	4,000	3,635	365
Directors & Officers	23,000	21,348	1,652
Workmen's Compensation	3,000	1,789	1,211
COLLECTION & BANK SERVICE CHG.			
Custody Fees - Morgan Stanley & Royal Trust	36,000	28,623	7,377
Other Fees - TD bank & Royal Bank	36,000	49,972	(13,972)
SUNDRY GENERAL EXPENSES			
Payroll Expenses & Office Supplies	30,000	24,083	5,917
ACCOUNTANT & ACTUARIAL FEES			
Actuarial Fees	130,000	189,722	(59,722)
Auditing Fees	60,000	66,060	(6,060)
FIELD EXPENSE ALLOWANCE			
Field Expense	34,000	57,567	(23,567)
Medical Supplemental	0	(11,893)	11,893
Pre Need	15,000	0	15,000
OFFICIAL PUBLICATION			
Cost of Printing	20,000	22,767	(2,767)
Postage	18,000	20,766	(2,766)
Miscellaneous	1,000	709	291
EXPENSE OF SUPREME LODGE MEETING			
Travel	30,000	11,868	18,132
Per Diem	35,000	30,251	4,749
Miscellaneous	20,000	8,286	11,714
FRATERNAL ASSISTANCE:			
Subordinate Council	7,000	4,579	2,421
Grand Council	30,000	27,982	2,018
Prize Trips	15,000	0	15,000
Gift Redemption	3,000	5,764	(2,764)
International Fraternal Service Program	10,000	5,932	4,068
Junior Promotion	15,000	2,166	12,834
Supreme Regent (Promotions)	20,000	7,516	12,484
ELECTRONIC DATA PROCESSING			
Service Fees	60,600	62,800	(2,200)
Software, Maintenance & Web Site	55,000	61,313	(6,313)
GRAND TOTAL	2,928,000	2,752,588	175,412

**SUMMARY OF EXPENSES
JANUARY 1, 2023 TO DECEMBER 31, 2023**

Description	2023 Budget	Dec. 31, 2023 Expended	Dec. 31, 2023 Variance
RENT			
Boston	80,000	80,000	-
Electricity	10,000	11,383	(1,383)
SALARIES & COMPENSATION			
Home Office Employees	1,000,000	1,036,130	(36,130)
Field Department	57,400	57,400	(0)
Executive Committee	70,000	65,000	5,000
Investment Committee	12,500	17,500	(5,000)
Other Officers & Committee	151,250	151,250	-
Sales Force	81,000	81,000	-
Bulletin	25,000	27,500	(2,500)
Temporary Help	0	0	-
Chief Agent of Canada	0	500	(500)
COMPANY BENEFITS			
401K	43,000	42,389	611
Health	200,000	187,455	12,545
Life & Dental	12,000	12,461	(461)
Other Employee Welfare	2,000	480	1,520
LEGAL FEES & EXPENSES			
Retainer Fees	100,000	73,333	26,667
Other - Legal Publication, Expenses	5,000	19,635	(14,635)
MEDICAL EXAM FEES & REPORTS			
Medical Examination Fees	17,000	17,002	(2)
MIB Inspection Report	11,000	6,458	4,542
TRAVEL EXPENSES			
Travel Expenses - Life	50,000	41,180	8,820
Travel Expenses - Fraternal	10,000	6,569	3,431
ADVERTISING	1,000	1,201	(201)
POSTAGE AND TELEPHONE			
Local & Long Distance Service	15,000	21,598	(6,598)
Express Mail	7,000	6,202	798
Postage	20,000	20,792	(792)
Misc. - Postage & Telephone Exec. Comm.	1,000	2,814	(1,814)
PRINTING & STATIONARY			
General Printing	15,000	14,825	175
DEPRECIATION OF FURN. & EQUIP.	20,000	19,517	483
LODGE SUPPLIES (LESS \$ FROM SALE	0	0	-
BOOKS & PERIODICALS	1,000	80	920

**SUMMARY OF EXPENSES
JANUARY 1, 2023 TO DECEMBER 31, 2023**

Description	2023 Budget	Dec. 31, 2023 Expended	Dec. 31, 2023 Variance
BUREAU & ASSOCIATION DUES			
Dues - AFA - Fraternal Congress	5,000	4,100	900
INSURANCE (EXCEPT ON REAL ESTATE)			
Bonding	4,000	3,780	220
Directors & Officers	23,000	21,345	1,655
Workmen's Compensation	3,000	2,711	289
COLLECTION & BANK SERVICE CHG.			
Custody Fees - Morgan Stanley & Royal Trust	15,000	19,535	(4,535)
Other Fees - TD bank & Royal Bank	50,000	50,823	(823)
SUNDRY GENERAL EXPENSES			
Payroll Expenses & Office Supplies	25,000	26,326	(1,326)
ACCOUNTANT & ACTUARIAL FEES			
Actuarial Fees	90,000	123,435	(33,435)
Auditing Fees	49,500	61,000	(11,500)
FIELD EXPENSE ALLOWANCE			
Field Expense	30,000	73,069	(43,069)
Medical Supplemental	25,000	(68,267)	93,267
OFFICIAL PUBLICATION			
Cost of Printing	20,000	23,125	(3,125)
Postage	20,000	22,182	(2,182)
Miscellaneous	1,000	660	340
EXPENSE OF SUPREME LODGE MEETING			
Travel	15,000	0	15,000
Per Diem	17,500	10,000	7,500
Miscellaneous	10,000	0	10,000
FRATERNAL ASSISTANCE:			
Subordinate Council	5,000	3,650	1,350
Grand Council	30,000	31,095	(1,095)
Prize Trips	0	0	-
Gift Redemption	3,000	250	2,750
International Fraternal Service Program	10,000	11,034	(1,034)
Junior Promotion	5,000	4,178	822
Supreme Regent (Promotions)	5,000	0	5,000
ELECTRONIC DATA PROCESSING			
Service Fees	60,600	63,000	(2,400)
Software, Maintenance & Web Site	55,000	71,400	(16,400)
GRAND TOTAL	2,593,750	2,580,085	13,665

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

Hyatt Regency Hotel
Baltimore, Maryland
July 29 - 30, 2024

The One Hundred and Sixth Supreme Council Session opened at 8:30 a.m., on July 29, 2024 at the Hyatt Regency Inner Harbor Hotel, Baltimore, Maryland.

Supreme Regent Maria DiBartolo 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, led by Antal Basa, Anthony Basa, Mark Hefner, Joseph Bonness, and Carl Krzystofczyk. The singing of the National Anthems followed.

Supreme Regent DiBartolo 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 be seated.

The Supreme Regent called Lisa Kolek for the Report of the Chairman of the Committee on Credentials.

Sister Kolek 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.

Joanne Covelli	Illinois
*Lisa Crawford	Illinois
Lynda Rodil	Massachusetts
*Paula Allen	Michigan
Keith Armbruster	Michigan
Carl Petlik	New Jersey
Geraldine Petlik	New Jersey
*James Richvalsky	New Jersey
*Ruth Richvalsky	New Jersey
*Dennis Deleo	New York
Gary Deleo	New York
Joseph Bonness	Ohio
Loretta Wehbe	Pennsylvania
Lisa Kolek	Rhode Island

*First time Representative.

Our committee moves for adoption of this Report.

Lisa Kolek
Joanne Covelli
Loretta Wehbe

Report Adopted.

The Supreme Regent instructed Supreme Guide David Covelli and the Chairman of the Credentials Committee Lisa Kolek to retire and introduce all New Representatives. Introduction was done by the Chairman of the Committee on Credentials.

The Supreme Regent designated Past Supreme Regent, Cynthia Macon, to instruct the new Representatives in the Secret Work.

Supreme Regent DiBartolo thanked Sister Macon, welcomed the new Representatives and invited them to take seats at their Jurisdiction's tables.

Guests were introduced by Sister Lisa Kolek:

Christine Krzystofczyk Medora Council 1648 IL

Supreme Regent DiBartolo appointed Nicholas Benoit to serve on the Committee on Laws for the Supreme Council Session.

The Supreme Regent called on the Past Supreme Chaplain the Rev. Dr. Herbert J. Snyder to read the prayer.

The Supreme Regent asked Supreme Secretary Antal Basa to proceed with the Roll Call. All were present.

Following Roll Call, Supreme Treasurer John Crisanti advised that the value for 14 Reps and 22 Officers was: Reps 1 full vote and Officers .318 vote.

The Supreme Regent requested that the Past Supreme Regents in attendance present themselves at the

altar and were then introduced by Supreme Orator Karen Lockaby:

Cynthia A. Macon	2002 - 2004
Herbert J. Snyder	2006 - 2008
Peter D. Ferrara	2012 - 2014
Carl J. Krzystofczyk	2014 - 2016
Errica Conforto	2016 - 2018

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

Immediately following,

Motion by Nicole Covelli:

“I move for consent to admit to this 106th Session of the Supreme Council any member of Royal Arcanum who desires to be admitted.”

Motion adopted.

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 Carl Krzystofczyk:

“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 two (2). In lieu of Per Diem, hotel rooms and meals will be paid for by the Supreme Council, meal allowance for all Representatives and Supreme Council Officers will be reimbursed \$35.00. Mileage allowance is 67 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 had been appointed and that copies of the following reports were distributed:

Advance Reports

Supreme Regent's Report
Executive Committee Report
2022 Session Proceedings
Constitution and Laws



**SESSION COMMITTEES
ONE HUNDREDTH AND SIXTH
SUPREME COUNCIL SESSION
JULY 29 - 30, 2024**

CREDENTIALS COMMITTEE:

Lisa Kolek, Joanne Covelli, Loretta Wehbe

EXECUTIVE ADMINISTRATION:

Lisa Crawford, Dennis Deleo, Keith Armbruster, James Richvalsky

STATE OF THE ORDER:

Carl Petlik, Anthony Basa, Lisa Kolek

SALARY AND COMPENSATION/PER DIEM:

Lynda Rodil, Joseph Bonness, Carl Petlik

MEMORIALS:

Gary Deleo, Geraldine Petlik, Ruth Richvalsky, Paula Allen

COLOR GUARD:

Antal Basa, Jr., Anthony Basa, Mark Hefner, Joseph Bonness, Carl Krzystofczyk



Supreme Regent Maria DiBartolo presented her report to highlight the “Into the Future” program:

SUPREME REGENT’S REPORT

To the Members of the Supreme Council:

Dear Brothers and Sisters,

Welcome to the 106th Supreme Council Session of the Royal Arcanum. If you are a first time Representative, we hope you have a wonderful experience. For those returning, we greet you once again and hope that everyone has an enjoyable stay as we conduct the business of our fraternal benefit society and take time to reconnect with members of our extended family.

I began my journey in Annapolis, Maryland in August 2022. There, I was elected the Supreme Regent of the Royal Arcanum - one of the highest achievements in our organization. My goal was to continue the great work that past Brothers and Sisters have done for over 147 years. Let us continue *Into the Future...*for another 147+ years!

The past four years have been challenging for all of us. We had a lot against us during and immediately after the pandemic, but we made it through and have come out stronger. We will continue to bring that positivity and success *Into the Future*.

I am grateful and proud to see several councils with such great leaders continuing their charitable projects and wonderful volunteer recommenders enrolling new members into their jurisdictions.

I had the honor of traveling throughout the US to visit a few jurisdictions to present my program, *Into the Future*. The highlight of every trip was seeing members we haven't seen since before the pandemic. I pray to have made a positive impact and hope my message resonated with all of the attendees at the events. I encourage them and all members to spread the good news of the Royal Arcanum and enroll family and friends. Even starting an annuity with a \$500 deposit would make a difference! I also invited everyone to join us at the Supreme Council Session.

I thank Supreme Secretary Antal (Tony) Basa, Jr. for sending out letters and e-mails and making phone calls to Subordinate and Grand Council Officers and Deputy Supreme Regents to keep members informed and involved in my program. I also thank everyone who went out of their way to make my visitations possible and for welcoming me.

I always encourage everyone to keep the energy going within their jurisdiction by getting together every once in a while-it could be for charitable projects or simply for a social gathering. Coming together makes the difference, and as I always say, "Even if it's one person at a time, we can grow stronger and make a difference *Into the Future*."

During this 2-year term as Supreme Regent, I invited all councils to participate in one of the easiest charitable projects - to collect boxes of cereal and donate them to any place in need, such as churches, schools, shelters, or food pantries. I appreciate all those who participated.

In September 2022, I presented my program for the first time in New York and collected boxes of cereal for Children of Promise NYC. This is an after-school program for children whose parents are incarcerated. The program not only provides education but also clothing and food for the children and their siblings.

In January 2023, my husband, Freddy and I visited Integrity Council #586 in Philadelphia, Pennsylvania. We were welcomed by all the members, including Grand Regent Antoinette Malone, and Past Supreme Regents Rev. Dr. Herbert Snyder and Peter Ferrara. Here, we also donated boxes of cereal, as well as socks and toiletries, to the Arch Street United Methodist Church to be used in the ministry for the homeless.

On September 23, 2023, I visited Rhode Island and was welcomed by Grand Regent Lynn Kolek. Of course, we collected boxes of cereal and other food items for the Pawtucket Soup Kitchen.

The next day on September 24, I made my way to the Grand Council of Massachusetts. It was very special for me to be there and to be introduced by

Grand Regent Anthony Basa and future leader Harry Benoit. Boxes of cereal collected were donated to Our Daily Bread Food Pantry in Mansfield.

On October 8, 2023 Freddy and I traveled to Detroit, Michigan. Jan Brazas made the arrangements to meet the members in a beautiful Hungarian restaurant. The councils' generous monetary donation and various school supplies were given to the Penrickton Center for Blind Children. We had the honor of receiving a private tour of the school. We saw the activity and special needs rooms and the very expensive equipment that is used to help the children. It was a heartwarming experience!

On May 18, 2024 Freddy, Tony Basa, and I visited the Ohio jurisdiction. There, we met with Michael Bonness and his family. Not only did I have the pleasure to present my program, but Tony prepared a wonderful speech about the Royal Arcanum. It was several years since a Supreme Regent's presentation was made in Ohio. I also encouraged some of the younger members to consider attending the Supreme Council Session.

Last but not least, on June 30, 2024, Freddy and I and Junior Director Errica Conforto and Joseph Conforto visited our members "across the bridge" at the Grand Council of New Jersey. We met at The Chandelier to be welcomed by the members and where I had the pleasure to present my program. I also had the honor of participating in their charitable project of collecting school supplies for Ukrainian kindergarten

students; the gifts would be sent to arrive for the children in time for the first day of a new school year.

I thank, once again, all of our members for the support during my term in office. It was truly a memorable time for me and it's hard to believe that two years have passed. The warmth and kindness that I received during my visitations will stay with me forever.

I appreciate working with Executive Committee and exchanging ideas with the members for plans *Into the Future*. Special thanks to Cindy and Nick for always supporting me and helping me to achieve my goals. I am grateful to my home council, Claremont #1655 and the New York Grand Council for promoting my program in their many charitable projects. I am especially thankful to my husband, Freddy and our family for their love and understanding, and for sharing this journey with me.

I hope that our members have enjoyed my program as much as I have and will continue the good work our organization does *Into the Future!*

Sincerely yours in V.M.C.,
Maria Bettina DiBartolo
Supreme Regent

The members expressed their support with a thunderous applause and acknowledged the Supreme Regent for her dedicated service to the organization.

After a short break, the Supreme Regent announced that Chief Operations Officer Nicholas Benoit, Fraternal-Communications Director Cynthia Macon and Junior Director Errica Conforto would offer a Power Point presentation of the Executive Committee Report.

EXECUTIVE COMMITTEE REPORT

The Executive Committee remains committed to working diligently for the growth of the Society *Into the Future* and has worked as a dedicated team to ensure the effective operations of the Supreme Council. Meetings were held either “in-person” or by teleconference.

MEETINGS

Myrtle Beach, SC	May 3-4, 2023
Providence, RI	September 20-21, 2023
Pittsburgh, PA	April 18-29, 2024
Baltimore, MD	July 27-28, 2024

TELECONFERENCE MEETINGS

October 27, 2022
December 12, 2022
January 18, 2023
October 27, 2023
December 7, 2023
January 24, 2024

Additionally, sub-committees and special committees frequently met by teleconference to complete assignments.

Monthly re-cap reports from the Chairperson were distributed as a synopsis of activity and to outline future project planning.

EXECUTIVE COMMITTEE ORGANIZATION

At the meeting following the close of the 2022 Session in Annapolis, the following were unanimously elected or appointed to serve the ensuing two years:

Chairperson, Executive Committee	Cynthia A. Macon
Investment Committee	Carl J. Krzystofczyk Jancie S. Brazas John D. Crisanti
Director of Juniors	Errica Conforto
Fraternal-Communications Director	Cynthia A. Macon
Senior Counsel	Paul F. D’Emilio
General Counsel	Matthew P. D’Emilio
Actuary	CPS Actuaries

Chairwoman Macon appointed the following Sub-Committees for the Supreme Council 2022-2024 Term:

Dividend Committee	Macon-Covelli-DiBartolo-Benoit
Assessment and Benefits	Krzystofczyk-Lockaby-Ferrara-Benoit
Assistance to Councils	Basa-Conforto-Ferrara
Blanks, Forms & Instruments	Basa-Krzystofczyk-Ferrara
Budget	Crisanti-Brazas-Macon
Educational Loan/Scholarships	Conforto-Covelli-Macon
General Policy	Macon-Krzystofczyk-Lockaby-DiBartolo
Home Office Procedures	Macon-Conforto-Covelli
Int’l. Fraternal Service Fund	Krzystofczyk-DiBartolo-Macon
Investments	Krzystofczyk-Brazas-Crisanti
Insurance	Benoit-Basa-Macon

Juniors	Conforto-DiBartolo-Lockaby
Legislation	Lockaby-Krzystofczyk-Basa-Benoit
Official Bulletin	Macon-Braza-Basa
Place of Next Session	Macon-Conforto-DiBartolo-Covelli-Brazas
Annuity	Covelli-Benoit-Ferrara-Brazas
Red Book	Krzystofczyk-Macon-Crisanti-Benoit
Session Proceedings	Crisanti-Macon-Ferrara-Conforto



NECROLOGY

It is with deep sadness and respect that we report the deaths of the Officers and Representatives who have gone to be with their Maker since our last meeting. We shall rise, without the sound of the gavel, as their names are called:

JURISDICTION

MEMBER

CALIFORNIA

ALICE MANGANO

San Jose Council #2384
 Supreme Representative 2010,2012,2014
 Supreme Cl. Pillar of Fraternalism 2012

CAROLINAS

GARY D. DOTSON

Rhododendron Council #701
 Legion of Honor Award Recipient #37

CAROLINAS

BILLY JOE MERRILL

Rhododendron Council #701
Supreme Representative 1978, 1980, 1982, 2008
SC Committee on Juniors 1982-1986
SC Committee on Appeals 2008-2018
Deputy Supreme Regent
Legion of Honor Award Recipient #69

COLORADO

ROGER GUDENKAUF

Denver Council #593
Supreme Representative 2000

FLORIDA

LOUISE G. REYNOLDS

Treasure Coast Council #2177
Supreme Representative 1982-1992, 2000-2004
Supreme Sentry 2006-2018
Deputy Supreme Regent
Supreme Council Life Member 2018
Legion of Honor Award Recipient #61
'1105' Royal Purple Achievement Award-
Trailblazer #26

BLANCHE VICINANZA

Sun Coast Council #2376
Royal Arcanum "First Lady" 1992-1994

ILLINOIS

MARGE GRONKO

Ft. Dearborn Council #278
Supreme Representative 2002-2010

WILLIAM J. WIRE

Medora Council #1648
Supreme Representative 1988, 1990
Supreme Warden 1992-1996
SC Committee on Appeals 1996-1998

Elective Member, SC Executive Committee 1999-2002
Supreme Orator 2002-2004
Supreme Vice Regent 2004-2008
Supreme Regent 2008-2010
Sitting Past Supreme Regent 2010-2012
Chairman, SC Executive Committee 2010-2012
Supreme Council Life Member 2018
Legion of Honor Award Recipient #90

MARYLAND **AGNES RADECKI**
Carrollton Council #257
Supreme Representative 1976-1986,
1990-2002

NEW JERSEY **RICHARD SLAWINSKI SR.**
Woodside Council #1358
Legion of Honor Award Recipient #95

NEW YORK **CARMINE CAMPO**
Claremont Council #1655
Supreme Representative 1998-2002, 2012
SC Service Outreach Award Recipient 2014

FRANCES MAGNOTTA
Claremont Council #1655
Supreme Council Representative 1994, 2010-2018
Elective Member, SC Executive Committee 1996-2000
SC Committee on Laws 2000-2006
Fraternal Field Director
Editing Staff, Royal Arcanum BULLETIN
Legion of Honor Award Recipient #70
'1105' Royal Purple Achievement Award-
Trailblazer #31
Royal Arcanum "First Lady" 2004-2006

PENNSYLVANIA GRACE HEPFORD

Harrisburg Council #499
Royal Arcanum "First Lady" 1990-1992

PAUL F. D'EMILIO, ESQ.

Integrity Council #586
Supreme Representative 1982
Chairman/Member SC Committee on Laws 1990-2023
Supreme Council Life Member 2016
Legion of Honor Award Recipient #48
'1105' Royal Purple Achievement Award-
Trailblazer #30
Founders' Ring with Diamond Award Recipient
Royal Arcanum Legal Counsel 1996-2023

QUEBEC

JACQUELINE BEDARD

Jeanne Mance Council #2490
Supreme Representative 1990-1994, 2002-2014
Deputy Supreme Regent

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.

We remember all of our Royal Arcanum officers
and members, their families and friends, all of whom
passed away since our last meeting.

MAY THEIR SOULS REST IN ETERNAL PEACE.



VOLUNTEER RECOMMENDERS

FOUNDERS' RING OF DISTINCTION

This award - the highest a member can attain for volunteer 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 1, 2024, there are two living members who have earned the Founders Ring of Distinction award:

Past Supreme Regent
AUGUST MAGNOTTA
Ring of Distinction

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 1, 2024 there are four living members who have earned the '1105' Royal Purple Achievement Award:

Joseph R. Macon	August Magnotta
Cynthia A. Macon	Kenneth J. Kolek

LEGION OF HONOR

The Legion of Honor is presented to members for producing at least \$825,000 in protection, with a minimum of 15 new enrollments. * = *deceased*

The LOH Standings listed are as of July 1, 2024:

**SUPREME COMMITTEEMAN
JOSEPH R. MACON, FICF**

Legion of Honor	10 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	2 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	7 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	6 Diamonds
Founders' Ring of Distinction	

***SUPREME CL. LIFE MEMBER LOUISE G. REYNOLDS**

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

**SUPREME COMMITTEEWOMAN
GENEVIEVE A. MACON**

Legion of Honor	1 Diamond
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PAST SUPREME REGENT CYNTHIA A. MACON

Legion of Honor	10 Diamonds
Legion of Honor Center Diamond	
Legion of Honor Circle	10 Diamonds
Founders' Ring of Distinction w/ Diamond	LOH Bar- 1 Diamond

SISTER MARIE CAVALLO

Legion of Honor	2 Diamonds
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SUPREME SECRETARY EMERITUS 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	6 Diamonds
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PAST GRAND REGENT DEBORAH L. YOUNG

Legion of Honor	10 Diamonds
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PAST SUPREME REGENT CARL J. KRZYSTOFczyk

Legion of Honor	5 Diamonds
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SUPREME COMMITTEEMAN RALPH FERRARA

Legion of Honor	10 Diamonds
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BROTHER DAVID HRYNIEWICH

Legion of Honor	10 Diamonds
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***PAST GRAND REGENT RICHARD SLAWINSKI SR.**

Legion of Honor	10 Diamonds
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SUPREME REGENT MARIA DIBARTOLO

Legion of Honor	7 Diamonds
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SUPREME COMMITTEEMAN GREGORY HAHN

Legion of Honor	5 Diamonds
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DISTINGUISHED SERVICE AWARDS

Listed below are the Sisters and Brothers who have earned the DSA award.

20 Diamonds

Errica Conforto - Claremont Council - New York
John D. Crisanti - Alpha-Agassiz Council- Massachusetts
Carmen Rodia - Integrity Council - Pennsylvania

19 Diamonds

Joseph Tedesco - Integrity Council - Pennsylvania
Loretta Wehbe - Integrity Council - Pennsylvania

18 Diamonds

Lillie Mae Panichelli - Integrity Council - Pennsylvania

16 Diamonds

Antal Basa, Jr. - Alpha-Agassiz Council - Massachusetts

14 Diamonds

Ellen D. Phillips - Railroad Council - Colorado

12 Diamonds

Joyce Crawford - Germantown Council - Pennsylvania

Loretta DiGianivittorio - Integrity Council - Pennsylvania

* Blanche Vicinanza - Sun Coast Council - Florida

11 Diamonds

Ivan Snyder - Integrity Council - Pennsylvania

Carol A. Zavitz - Coronation Council - Ontario

10 Diamonds

Dotti Pagnani - Alpha-Agassiz Council - Massachusetts

Carmen Toma - Alpha-Agassiz Council - Massachusetts

9 Diamonds

* Herbert Chronister - Yorktowne Council - Pennsylvania

Peter Ferrara - Integrity Council - Pennsylvania

Andrew Madonna - Wmsbridge Council - New York

Ethel Reitsema - Merritt Council - New Jersey

8 Diamonds

Charlotte Brill - Treasure Coast Council - Florida

Matthew D'Emilio - Integrity Council - Pennsylvania

*Roger Gudenkauf - Denver Council - Colorado

7 Diamonds

Herbert J. Snyder - Integrity Council - Pennsylvania

6 Diamonds

Rosella Berger - Woodside Council - New Jersey
David Covelli - Ft. Dearborn Council - Illinois
Raymond Raniszewski-Bayonne Council-New Jersey

5 Diamonds

Richard J. Macon, FIC - Bayonne Council - New Jersey

4 Diamonds

Richard C. Blase - Dependable Council - Massachusetts
James Donati - Rhododendron Council - Carolinas
Jane Merrill - Rhododendron Council - Carolinas
Gerard Pelletier - Maisonneuve Council - Quebec
Arlayne Skridulis - Mattatuck Council - Connecticut

3 Diamonds

James Boufford - Coronation Council - Ontario
Inge Huber - Claremont Council - New York
Antonio Perillo - Claremont Council - New York
Richard M. Phillips - Railroad Council - Colorado
Michelle N. Rhode - Ft. Dearborn Council - Illinois
Robert W. Rowlands -Hoboken Council - New Jersey

2 Diamonds

Ann Antuzzi - San Jose Council - California
Sharon Bayliss - Coronation Council - Ontario
Janice Brazas - Detroit Council - Michigan
Elizabeth Delgado - Claremont Council - New York
Gloria Donaldson - Coronation Council - Ontario
Kathleen Doyle - Mattatuck Council - Connecticut
Grace Gavin - Versatility Council - New Jersey
Randolph P. Kriz - Coronation Council - Ontario
Thomas McGruddy - Integrity Council - New York
John P. Opitz III - Merritt Council - New Jersey
Kevin Power-Alpha-Agassiz Council - Massachusetts
Patecia Tindell - Railroad Council - Colorado
Marjorie Trout - Harrisburg Council - Pennsylvania

Harry Uberroth Jr. - Germantown Cl. - Pennsylvania

1 Diamond

George Arseneault - Dependable Cl - Massachusetts
Arlene Baker - Regina Council - Ontario
Nicholas Benoit -Alpha-Agassiz Council - Massachusetts
Heidi L. Bonness - Lakewood Council - Ohio
Margaret Cameron - Coronation Council - Ontario
Glenda Cole - Catawba Council - Carolinas
J.A. Dehainout - Medora Council - Illinois
Madeline Dumouchelle - Coronation Council - Ontario
Mary Ann Emrick - Detroit Council - Michigan
Alan Foote - Merritt Council - New Jersey
Robert A. Galdon Jr. - Bayonne Council - New Jersey
Robert Koval - Bayonne Council - New Jersey
Jeannette Murray - Milette Council - New Hampshire
Robert Musso - Bayonne Council - New Jersey
Carl Nelson - Woodside Council - New Jersey
Chris O'Neil - Coronation Council- Ontario
James E. O'Neill - San Jose Council - California
Walter Pagurek - Bayonne Council - New Jersey
John Parris - Rhododendron Council - Carolinas
Carl Petlik - Bayonne Council - New Jersey
Stella Pettinelli - Penn Laurel Council - Pennsylvania
Babette Quinn - Horsetooth Council - Colorado
Ann Rescigno - Claremont Council - New York
Judith Relovsky - Versatility Council - New Jersey
Ann Rescigno - Claremont Council - New York
Rosalie Rinaldi - Mattatuck Council - Connecticut
Joseph J. Riolo - San Jose Council - California
Leonard Rowlands - Metuchen Council - New Jersey
F.B. Seeley - Royal York Council - Ontario
Robert Shea - BH Webb Council - Connecticut
*Lucille Stewart - Germantown Council - Pennsylvania
Paulina Thomas - Harrisburg Council - Pennsylvania
*Johnsie Waddell - Rhododendron Council - Carolinas

Allan White – Coronation Council – Ontario
Eleanore Yelenovsky – Versatility Council – New Jersey

**Deceased*

JUNIOR DEPARTMENT

At our Supreme Council Sessions and at other events, we are always happy to enjoy the participation of our youngsters. Fun activities are planned at which time new friends are made.

Junior Director Errica Conforto considers it a privilege to work with Juniors of all ages and to be able to provide them with wonderful opportunities and programs. She appreciates the Executive Committee and Senior Management for their trust and support to all the new projects that premiered during this term and thanks the Supreme Council Junior Committee for their assistance with the greeting card mailings.

During this term, the Junior Committee sent 150 Valentine cards to newly enrolled Juniors and to Juniors, ages 0 through 6. A total of 645 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 Royal Arcanum Bulletin to earn a \$10 Amazon Gift Card.

Our young members are encouraged to avail themselves of workshops and training classes for

improving scores on SAT, ACT, PSAT, or LSAT college entrance exams. We offered up to \$50.00 reimbursement to those taking advantage of this opportunity. Effective September 1, 2024, the reimbursement will be increased to \$100.00.

Postcards are also sent to our teen members as a reminder of application deadlines and to submit their application for the scholarship and grant program.

The college care package program continues. The Junior Director sent gift cards with a letter of "Well Wishes" to member-students who provided their contact information to the Junior Department during their exam preparation time.

The Junior Department was pleased to provide gifts for the Juniors to be distributed at Junior Christmas Parties held in our jurisdictions. Plush animals, backpacks, and ear buds, imprinted with the Royal Arcanum logo were recent gifts sent to the councils.

THE JUNIOR WRITING AWARD continued during this term. Junior writers were welcome to submit their own short story, poem, essay, etc. that would be featured in the Royal Arcanum Bulletin. In addition to the literary piece being published in the magazine, along with the author's photo, the winner(s) received a trophy, certificate and gift card. We are pleased to report that several jurisdictions have had their young members receive the award and encourage our officers to promote this program.

The Junior Director applauds the membership for taking part in the **YOUTH OF THE YEAR AWARD PROGRAM**; the purpose of the program is to recognize our Junior members that distinguish themselves by leadership and volunteerism in their councils and communities. Nominees eligible for the award must be enrolled in the Royal Arcanum for at least two years and be a member in good standing. The award program is divided in two age groups with a \$300 prize for each winner. There is one award for members between 12 and 14 years old and another for members between 15 and 17 years old. Nominations for the annual award must be postmarked by November 30th of the current year.

Congratulations to our Youth of the Year award recipients:

2022: 1 Winner

Alexandra Orr Claremont Council #1655 NY
(group 15-17)

2023: 2 Winners

Meredith Benoit Alpha-Agassiz Council #1 MA
(group 12-14)

Marilou Decha Versatility Council #2501 NJ
(group 15-17)

A special note of thanks is given to the Home Office Associates, particularly Steven Haddock, 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 encouraged the many activities and services for our younger members.

From 2023 through 2024, the Royal Arcanum awarded \$116,800 in educational awards. There were 24 scholarship winners and 4 grant recipients.

CONTINUING EDUCATION GRANT

The Executive Committee maintains 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. In 2024 this grant award was increased from \$750 to \$1,200 and is payable over the number of years remaining in college or graduate school.

The winners of the competition are as follows:

Collin Gill	(2024) Sons of Poland #2016	NJ
Emma Thompson	(2024) Colorado Group #1998	CO
Sara Thompson	(2024) Colorado Group #1998	CO
Justin Nader	(2024) Bayonne #695	NJ

\$600 GRANT

This grant is awarded to high school seniors. Winners are drawn by lottery at the Home Office and the award is a one-time amount of \$600. There were no participants during this term.

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, who 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 Scholarships.

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

Effective for the 2024 scholarship awards program, the Scholarship Program Board of Directors approved the following three changes to be implemented.

- The (10) \$1,500 scholarships be increased to \$2,000.
- The (10) \$250 grants be eliminated.
- The (4) \$750 continuing education grants will be changed to (6) in the amount of \$1,200.

There were no changes for the (2) \$10,000, (2) \$8,000, and (2) \$5,000 scholarships that are awarded annually by the Royal Arcanum.

The winners of the \$10,000 Scholarships are:

The Joseph E. Hallinan Memorial Scholarship

Amanda Raymond (2023) Dr. Paul Fortier #52 NY
Matthew MacDougall (2024) Integrity # 586 PA

The Lloyd E. Williams Memorial Scholarship

Adele Sobieski (2023) Sons of Poland #2016 NJ
Katarzyna Tomaszkowicz (2024) Sons of Poland #2016 NJ

The winners of the \$8,000 Scholarships are:

Robert Aboud (2023) Integrity #586 PA
Alexis Cannon (2023) Versatility #2501 NJ
Christopher Zawadzki (2024) Sons of Poland #2016 NJ
Julia Gill (2024) Sons of Poland #2016 NJ

The winners of the \$5,000 Scholarships are:

Kelsea Harshbarger (2023) Harrisburg #499 PA
Aleksandra Tomaszkowicz (2023) Sons of Poland #2016 NJ
William O'Keefe (2024) Bayonne #695 NJ
Charleendale Pare (2024) California Group #1999 CA

The winners of the \$1,500 Scholarships in 2023 are:

Andrea Narciso California Group #1999 CA
Angelika Narciso California Group #1999 CA
Hannah Richvalsky Versatility #2501 NJ
John Huhn Bayonne #695 NJ
Nathan Voisine Haut St. Jean #59 ME
Emily Stetina Sons of Poland #2016 NJ
Dylan Welsh Integrity #586 PA
Gary Kozikowski Fleur de Lys #62 CT

The winners of the \$2,000 Scholarships in 2024 are:

Dylan Dratch Merritt #1974 NJ
Sofia Torricella Claremont #1655 NY
Ryan McAvoy Sons of Poland #2016 NJ
Natalia Nowobilaska Sons of Poland #2016 NJ

\$500 CAREER TRAINING GRANT

With a focus on expanding the fraternal benefits that are offered to Royal Arcanum members, the Executive Committee instituted a Career Training program. These grants are presented 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 for the program were received during this term.

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 welcome to make a tax-deductible donation to our scholarship fund.

Contributions should be made payable to:

Royal Arcanum Scholarship Fund, Inc.

and sent to:

Royal Arcanum Home Office

61 Batterymarch St., Boston, MA. 02110

EDUCATIONAL LOAN PROGRAM **FOR JUNIORS**

The Educational Loan Program was a fraternal benefit offered by the Royal Arcanum for many years. It was popular in years past but currently minimal requests have been received (less than 5 in the past 7 years) from eligible members. The Society will honor all guaranteed loans that were indicated at the time the life insurance certificate was issued. The program is now discontinued, with no educational loans being offered with new enrollments.

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

BROCHURES

Our brochures outline the benefits available and the requirements for obtaining a Royal Arcanum Scholarship or Grant. Members can contact the Home Office (1-888-ARCANUM) for copies and/or additional information. Highlights are also found on the Society's website, www.royalarcanum.com.

The popular RA 'Timeline Brochure' was updated by Carl Krzystofczyk and Patrick Fitzgerald during this term. It gives a "snapshot" of products and benefits and is a handy guide to introduce the Society to family and friends who may be unacquainted with the Royal Arcanum.

ROYAL ARCANUM BULLETIN

The Royal Arcanum's quarterly magazine, the Bulletin, is printed in full color and mailed directly to our members from LCS Communications.

Each issue contains the Supreme Regent's Message, Junior and Fraternal Department Updates, Supreme Secretary's Column, Chief Operations Officer's Column, product information, Supreme, Grand and Subordinate Council news, activities and events, Junior contests, Junior writing awards, 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 shared with the Society for more than 20 years are very much appreciated.

The Bulletin is an excellent informational tool which features our members as fraternalists in action throughout the Supreme Council jurisdiction. 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 “Baker’s Box/Cook’s Nook” page presents recipes shared by Past Supreme Regent Errica Conforto, along with photos of the prep process and finished “treat”; this page continues to be popular and is appreciated by our readers.

A “Treasure from Our Past” block is featured when space permits to highlight our Society’s history with a description and photo of a memorabilia item from Society archives.

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.

Members are also reminded to submit clear photos for publication; blurred and out-of-focus photos may be declined.

The editing staff enjoys working with Editor-in-Chief Patrick Fitzgerald; they network consistently in preparing each issue and are steadfast in completing pre-presswork efficiently.

WEBSITE, FACEBOOK PAGE, E-MAIL NEWS

Our website, www.royalarcanum.com and Facebook page are routinely updated to provide user-

friendly experiences and beneficial content for members, potential applicants and field agents.

The website provides clear and concise information for all things Royal Arcanum. The site gives an overview of the Society and contains materials pertaining to our insurance products. Forms for making changes to a policy (beneficiary, name, address, etc.), completing council reports, or for participating in fraternal programs can be downloaded from the site. In some cases, forms can be completed 'on-line'.

The Facebook page is a social media outlet which we are continuing to develop and update to provide current and relevant information on the latest happenings between councils and for the overall Society. Please be sure to like our page. Just type "Royal Arcanum" to stay connected with your Society.

A monthly e-mail newsletter (distributed on the first Tuesday) from the Supreme Council successfully continues; it is sent to members who have submitted their e-mail address to the Home Office. It informs members of Royal Arcanum events, product announcements, council activity, general news topics (special days, historical facts, and more) and future plans. The newsletter content is prepared by Carl Krzystofczyk, with an assist from Cindy Macon and Nick Benoit.

Anyone wishing to receive the newsletter should send their e-mail address to: info@royalarcanum.com.

**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 are an integral part of council service in most jurisdictions.

The Supreme Council is proud to share in the good works of the council through the IFS Program and will provide funds, up to \$1,000 per calendar year, per council. For example: If a subordinate or grand council makes a donation of \$600 to a shelter and it was approved under the guidelines of the IFS program, the Supreme Council will send a check for \$300 to the council.

All approved reimbursements now include a Facebook post, thanking the council for the donation, without mention of any dollar amounts, and tagging the charity when possible.

Since the 105th Supreme Council Session, a total of 58 projects were completed, with \$36,521.60 being donated by the Royal Arcanum to charitable causes.

<u>Time Frame</u>	<u># Projects</u>	<u>Total Donations</u>
July-Dec. 2022	22	\$ 12,978.00
Jan.-Dec. 2023	30	\$ 18,393.60
Jan.-June 2024	6	\$ 5,150.00

These amounts include 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. Several charitable organizations are still struggling to recover from losses to their programs in the aftermath of the global pandemic. Donations help to make a positive difference!

As a reminder, a copy of the acknowledgment(s) from the charitable recipient(s) **should** be sent to the Home Office with the IFS submission. When possible, a write-up of the donation presentation and photo should be sent for publication in the RA Bulletin.

The Home Office staff continues to participate as a team in charitable works. To acknowledge their spirit of giving and as a way to show support for their efforts, the IFS Committee has been pleased to provide additional donation(s) to aid their efforts for sponsored projects, up to an annual limit equal to the limit that is applied to the subordinate and grand councils.

The following is a list of projects adopted since the last Supreme Council Session.

July 2022 - December 2022

INTEGRITY COUNCIL #586	
The Center - Philadelphia	\$ 500.00
MANNA	\$ 500.00

RHODE ISLAND GRAND COUNCIL	
RA Ukraine Project	\$ 150.00
FT. DEARBORN COUNCIL #278	
Advocate Healthcare Charitable Foundation	\$ 478.00
VERSATILITY COUNCIL #2501	
Felician Sisters Haiti Mission/Jacmel	\$ 2,000.00
BAYONNE COUNCIL #695	
Felician School for Exceptional Children	\$ 2,000.00
NEW JERSEY GRAND COUNCIL	
Felician School for Exceptional Children	\$ 2,000.00
RHODODENDRON COUNCIL #701	
Shriners Children's Hospital - Mountain Buggies	\$ 500.00
HARRISBURG COUNCIL #499	
Caitlin's Smiles	\$ 200.00
Downtown Daily Bread	\$ 200.00
Leukemia & Lymphoma Society	\$ 200.00
St. Jude Children's Research Hospital	\$ 200.00
Vision Resources of Central Pennsylvania	\$ 200.00
ILLINOIS GRAND COUNCIL	
RA Ukraine Project	\$ 250.00
NEW YORK GRAND COUNCIL	
Children of Promise NYC	\$ 500.00
CLAREMONT COUNCIL #1655	
Calvary Hospital	\$ 500.00
Sisters of Life	\$ 500.00
Sisters, Servants of Mary, Ministers to the Sick	\$ 500.00

MASSACHUSETTS GRAND COUNCIL		
New England Hemophilia Association		\$ 500.00
MEDORA COUNCIL #1648		
RA Ukraine Project		\$ 500.00
MATTATCUK COUNCIL #713		
Wounded Warrior Project		\$ 100.00
RA HOME OFFICE		
Plymouth Area Coalition Holiday Fund		\$ 500.00

2023

ALPHA-AGASSIZ COUNCIL #1		
Pan Mass Challenge-Dana Farber Cancer Institute		\$ 400.00
Plymouth Area Coalition		\$ 600.00
CALIFORNIA GRAND COUNCIL		
Boys & Girls Club of Silicon Valley		\$ 500.00
"Los Bomberos" Children's Toy Drive		\$ 493.60
SAN JOSE COUNCIL #2384		
Boys & Girls Club of Silicon Valley		\$ 500.00
BAYONNE COUNCIL #695		
Felician School for Exceptional Children		\$ 2,000.00
VERSATILITY COUNCIL #2501		
Felician School for Exceptional Children		\$ 2,000.00
NEW YORK GRAND COUNCIL		
RA Ukraine Project '2023'		\$ 500.00
Calvary Hospital		\$ 1,000.00

FLORIDA GRAND COUNCIL	
The Soup Kitchen at Boynton Beach- Volunteer Service Day	\$ 1,000.00
CLAREMONT COUNCIL #1655	
Children of Promise NYC	\$ 500.00
The NY Institute for Special Education	\$ 500.00
Thanksgiving Food Drive O.L. of Mt. Carmel	\$ 500.00
Parroquia San Pedro y San Pablo Children's Fund	\$ 250.00
DETROIT COUNCIL 21A	
Penrickton Center for Blind Children	\$ 1,000.00
MICHIGAN GRAND COUNCIL	
Penrickton Center for Blind Children	\$ 1,000.00
INTEGRITY COUNCIL #586	
The Center - Philadelphia	\$ 500.00
MANNA	\$ 500.00
NEW JERSEY GRAND COUNCIL	
Felician School for Exceptional Children	\$ 2,000.00
MASSACHUSETTS GRAND COUNCIL	
New England Hemophilia Association	\$ 500.00
Mansfield Food Pantry	\$ 250.00
MEDORA COUNCIL #1648	
Maryville Academy	\$ 100.00
Friends of Silver Springs State Park	\$ 100.00
HARRISBURG COUNCIL #499	
Alzheimer's Association	\$ 200.00
Caitlin's Smiles	\$ 200.00
Downtown Daily Bread	\$ 200.00
Leukemia & Lymphoma Society	\$ 200.00

Speranza Animal Rescue	\$ 200.00
Vision Resources of Central Pennsylvania	\$ 200.00

RA HOME OFFICE

Plymouth Area Coalition Holiday Fund	\$ 500.00
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2024

NEW YORK GRAND COUNCIL

Alzheimer’s Association In Memory of Frances Magnotta	\$ 250.00
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ALPHA-AGASSIZ COUNCIL #1

Pan Mass Challenge-Dana Farber Cancer Institute	\$ 400.00
Gift of Adoption Fund	\$ 500.00

FLORIDA GRAND COUNCIL

St. Lucie West Lions Club Foundation	\$ 1,000.00
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MICHIGAN GRAND COUNCIL

Penrickton Center for Blind Children ‘RA Buddy Project’	\$ 1,000.00
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VERSATILITY COUNCIL #2501

Felician School for Exceptional Children	\$ 2,000.00
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FRATERNAL ACTIVITIES

The Supreme Regent’s *“Into the Future”* campaign emphasized the significance of fraternal and charitable work and in particular, the positive impact that volunteer efforts can make.

Members throughout the Supreme Council jurisdiction enthusiastically demonstrate that

fraternalism is the “heart” of their councils. Fraternal-Communications Director Cynthia Macon is most grateful for everyone’s support and participation. 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, new members are being inspired, and community causes are aided by the Arcanians as fraternal volunteers.

In communicating “Fraternal Department” items of interest to the councils, officers and members, quarterly newsletters from the 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, educational programs, and veterans.

We thank and are proud of all of our recipients of the distinguished Royal Arcanum Fraternalist of the Year Award. Although the program concluded in 2015 by the American Fraternal Alliance, we take this opportunity to once again recognize our stellar leaders for their achievements.

<u>Year</u>	<u>Recipient</u>	<u>Council</u>
2007	Lorraine D'Emilio AFA First Runner-Up	Integrity Council, PA.
2008	Marjorie Mierzejewski AFA Fraternalist of the Year	Versatility Council, NJ
2009	Herbert J. Snyder AFA First Runner-Up	Integrity Council, PA
2010	Marsha Simpson AFA Nominee	Republic Council, OH
2011	Errica Conforto AFA Fraternalist of the Year	Claremont Council, NY
2012	Deborah Young AFA Fraternalist of the Year	Coronation Council, ON
2013	August Magnotta AFA Second Runner-Up	Claremont Council, NY
2014	Grace Howell AFA Fraternalist of the Year	San Jose Council, CA
2015	Evelyn Magarban AFA Fraternalist of the Year	Versatility Council, NJ
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2016	Lillie Mae Panichelli	Integrity Council, PA
2017	Joanie Francis	San Jose Council, CA

=== The final awards program for the American Fraternal Alliance was conducted in 2015.

The Fraternal-Communications Director and the Fraternal Events Committee coordinated the Royal Arcanum's Family Summer Gifting Project at the 105th Supreme Council Session in Annapolis (August 2022) as a "Newborn and Toddler Friendship Shower" for Ukrainian children. Monetary donations (\$4,000), new clothing articles (962) sizes 3 months through 4 toddler, and other essentials were gifted and sent overseas for Ukrainian families who were residing in Poland and neighboring countries since their country was brutally invaded earlier that year.

In commemoration of the 145th Anniversary milestone of the Royal Arcanum, the "**Share Some Sunshine**" facet of the project was introduced. Members participated by "signing" a sunflower (a national symbol of Ukraine) as a "Thinking of You" gesture. A total of 424 honor and remembrance sunflowers filled our crafted garden. The sunflower donations were forwarded to purchase diapers, wipes and formula (since these items were weighty to send overseas); the flowers were attached to the children's gifts which were individually packaged and appropriately tagged.

The tradition of a national gifting project will continue at the 106th Session. St. Elizabeth School in Baltimore will be the beneficiary of the project. Opened in 1961, the school provides 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 developments, and vocational areas.

Youth who may be challenged by autism spectrum disorders, social/emotional 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!" Monetary donations and "Wish List" items (school supplies, backpacks, lunch boxes, sensory skill items, Legos, socks, Kleenex, Lysol Wipes, etc.) will be appreciated as gifts for this charitable cause.

The recipients of all of the Supreme Council gifting projects continue to be selected by the volunteer Fraternal Events Committee; all members of Royal Arcanum councils. Anyone who is interested in serving as a committee member is welcome to join the efforts, as the members interact and exchange ideas throughout the year.

We are thankful for everyone's support; their consideration and generosity make each project possible to enable our realistic goals not only to be attained, but surpassed.

When Ukraine was invaded on February 24, 2022, the world saw in real time the brutality of an unprovoked war; the Ukrainian people were being challenged by the darkest days in Europe since World War II. The Royal Arcanum councils, members, families, friends, and colleagues generously responded to a request by the Fraternal Director to send aid directly to the people through contacts in Poland. One

hundred percent of project funds are at work to help the Ukrainian people - those who have fled to Poland and its neighboring countries and those who have remained in Ukraine during the crisis. In addition to the monetary contributions, parcels of basic necessities, including clothing articles, outerwear, shoes, healthcare items, medical supplies, and other essentials - all new are shipped for the cause. The project continues; the Fraternal Director was able to witness the positive impact the Royal Arcanum has made during a recent trip to eastern Europe. Our fraternalists continue to be a beacon of hope during a stormy time. Much appreciation is extended to everyone for extending 'Charity' across the miles.

The "**Lend a Hand - Lift a Heart**" program, conducted on a monthly basis, 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 several jurisdictions have earned awards in this term for submitting their activity summary and photo.

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 volunteerism. The council must be the organizer-sponsor of the activity

donations, along with articles/photos. These materials are documented for our Society's national reports.

The "**Dime a Day Drive**" was a new initiative introduced for this term. The program ran from November 1, 2022 through October 23, 2023 (350 days), with the objective of each participant "saving" \$35 in the eleven-month period. Five hundred dollars was raised and donated to I Honor Your Service to America; a 501 (c)(3) charity with a mission to support and encourage deployed troops stationed worldwide with care packages from home. Laurie Wise Simms, member of RA Merritt Council #1974 and a US veteran, serves as secretary of the non-profit organization. A random drawing of all participant names was conducted at the Boston Home Office. Two winners were selected, with each winner receiving a \$150 gift check as an appreciation gift for taking part and helping to send holiday cheer to the troops. The winners were Peter D. Ferrara (PA) and Joseph R. Macon (NJ).

The Fraternal Department was happy to promote the special project that was designated by the Supreme Regent for the *Into the Future* program. Councils and members were encouraged to rally for the "**Cereal Box Campaign**" by donating the "any time of day" food staple to a charity of their choice. The grocery item is light to tote, enjoyed by all ages, and is one of the most requested items by organizations that serve the poor, hurting, and hungry. The response from the membership was positive, with several councils conducting multiple cereal collections to help provide

nourishment for those suffering from hunger and food insecurity.

In October 2023, the new “**Buddy Project**” successfully launched. The goal of the pilot program is to have brothers, sisters, and juniors of “team” jurisdictions volunteering together, promoting the Royal Arcanum with support to a charitable cause that they choose, providing opportunities for member engagement.

Four teams were on the initial roster:

Massachusetts-Florida-Ohio
Support for the Blind and Sight-Impaired

Michigan-Illinois
Support for the Blind and Sight-Impaired

Pennsylvania-New York-New Jersey-California
Support for Church-Community Programs for the Homeless and Hurting

Rhode Island-North Carolina
Support for Children’s Hospitals

Results have been exemplary. The enthusiasm expressed for continuing endeavors as teams is the catalyst for welcoming new participants *Into the Future* and for advancing the fraternal mission of charitable service.

During the past two years, 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, music therapy programs, 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 'Virtue, Mercy, and Charity' and for consistently expanding their annual council programs to increase fraternal and charitable endeavors. We are grateful to everyone in our councils for maintaining charitable initiatives, particularly since the pandemic forced many non-profit and volunteer organizations to close and donations were scaled back. Some that remained in operation still struggle to meet the needs of those whom they serve since there is a growing rise in the number of people seeking assistance.

The Fraternal Director is in frequent communication with RA staff and extends appreciation to all of our Boston Home Office Managers and Associates for their service and willing assistance, and for the courtesy always shown to our members. Gratitude is also conveyed to the members of the Executive Committee for embracing the fraternal initiatives and volunteering with members across the Supreme Council jurisdiction in support of the department's new ventures.

SPORTING EVENTS

Members and friends of our grand and subordinate councils actively sponsor family-oriented activities such as annual golf outings and trips to baseball games. Fraternalism abounds at these fun-filled events where funds are also raised and gifts are contributed for charitable causes.

MEMBER BENEFITS

It is great to report that our “Royal Perks” member benefit is consistently being utilized, with over 5,000 members registered in the discount program. This benefit can be accessed through our website and social media pages and is routinely promoted in our Bulletin and newsletters. This benefit provides members with savings on monthly cell phone plans, hotel accommodations, car rentals, and for a variety of products offered by many vendors. Visit www.royalarcanum.perkspot.com to enroll.

MANUAL FOR COUNCIL OFFICERS AND MEMBERS

The Council Manual is available from the Home Office; the book is arranged into user-friendly sections to cover key points on the Society, products, programs, awards, forms, officers’ duties, and more.

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

can be used by our members to maintain and grow their councils and to promote the Royal Arcanum.

HOME OFFICE OPERATIONS

The Proceedings Book of the 105th Supreme Council Session at the Crowne Plaza Hotel, Annapolis, Maryland (August 21-25, 2022), was prepared, printed and available to send to the Massachusetts Insurance Department, Supreme Council Officers, and Supreme Council Representatives, upon request. Highlights of the Session were published in the Autumn 2022 issue of the Royal Arcanum Bulletin.

Chief Operations Officer Nick Benoit oversees the Home Office and Insurance Operations, working closely with the Supreme Treasurer/Chief Financial Officer John Crisanti 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.

The Supreme Treasurer annually files Form 990 (Return of Organization Exempt from Income Tax). He also files a 990N (e-Postcard) on behalf of each Grand and Subordinate Council and Association. **It is mandatory for all councils to have their own tax ID number on record in the Home Office.**

Baker Tilly US, LLP 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.

SOLVENCY RATIOS

In 2022, the Royal Arcanum had a solvency ratio (the ratio of assets to liabilities) of 108.6% and in 2023 of 108.1%. This last figure means that the Order has \$108.10 of assets for each \$100 of liabilities.

Insurance regulators have recently turned attention to the Risk Based Capital (RBC) ratio. Ratios below 250% and at times 300% are closely monitored by state regulators.

Royal Arcanum's RBC ratios were:

2022	658%
2023	622%

These indicators continue to validate the financial strength of the Order.

OPERATIONS/SURPLUS

In 2022 the Society experienced an operational loss of \$600,000 after providing dividends (in the sum of \$114,000) to members.

In 2023 the Society experienced an operational loss of \$1,085,000 after providing dividends (in the sum of \$106,000) to members.

The Surplus in 2023 was \$7,000,000.

Several factors impacted financial operations during this term. Anticipated increased expenses in 2022 and 2023 were due to the costs associated with exiting business in Canada. Another factor was investment income. Until recently, it was difficult to obtain the same or higher rate of return on bonds that matured. The promising news is that we have begun to secure higher yields in the past few months.

Application volume increases within New Business has enabled our operations to increase first year and renewal life insurance premium. The renewal premium is pivotal since there are minimal operational expenses after the first year when the expenses of underwriting, commissions, and the cost of issuing the policy are incurred. Our renewal premium has consistently increased annually.

During this term, New Business was written in 29 of the 30 states, as well as in the District of Columbia, where the Society is licensed.

New Business:

2022	1,434 applications
2023	1,993 applications

First Year Premium:

2022	\$636,000
2023	\$725,948

Renewal Premium has increased to **over \$3,000,000**. This is an all-time high for the Order.

Policies in Force:

2022	23,630
2023	23,893

Medi-Care Supplement:

2022	894 policies
2023	715 policies

In 2023, as projected, the Order had a gain in revenue, based on the Med-Sup product's initiative and is expected to continue earning revenue annually.

EXITING CANADA

As thoroughly explained at the 105th Supreme Council Session, there had been a significant increase in expenses for the Order to continue doing business as a financial services provider in Canada. Mandates, regulations, and testing protocols were becoming more costly each year and additional regulations for operations were being established. Expenses to continue operations were estimated at \$200,000 annually and expected to increase each year. The Royal Arcanum had minimal new business written in Canada over the past several years and membership was declining. Avenues geared to increasing membership rolls had been exhausted. The Executive Committee made an extremely difficult decision to exit Canada.

With the Royal Arcanum exiting Canada, a reinsurance assumption agreement was completed on December 6, 2022 with Teacher's Life, a fraternal in

Mississauga, Ontario, Canada that would now administer the products. Notices were mailed to all Royal Arcanum Canadian members and were also printed in the Canada Gazette and Hamilton Standard newspapers. Royal Arcanum Canadian member life insurance policies and annuities were transferred to Teacher's Life.

CFO John Crisanti was attentive to have all remaining Royal Arcanum funds in Canadian accounts successfully transferred back to the United States.

The Executive Committee's hope to maintain the dues paying Canadian members as RA fraternal non-benefit members by the establishment of a new class of members (Class Fifth) was realized. The Constitution was amended to include this addition.

INSURANCE INITIATIVES

The Order continues to evolve to provide quality products and professional services to members and potential applicants. The COO and Executive Committee are diligent in seeking updated and/or new tools to further expand business operations in an efficient and cost-effective manner.

The **Milliman IRIX Medical Data Software** was implemented for RA in April 2023. It provides medical and prescription information for processing applications, creating automated efficiencies for a more streamlined process. Ninety percent of

applications submitted receive a decision for issuing the policy in the same day. The program increases productivity by approving healthy “risks” while continuing to decline high risk applicants based on product outlines.

The Royal Arcanum began utilizing **iCover Digital Insurance Service** for e-applications in 2024. The program provides a point-of-sale decisions platform and enables business operations to address increases in production without the need to increase staff. This digital transformation allows the Royal Arcanum to compete with larger insurers in a cost-effective manner. The development and start-up of the e-APP initially added an expense to the Order in 2023, but use of the product is expected to increase life insurance sales in 2024 and beyond.

FRATERNAL INVESTMENT BILL

We have continued advocating for a bill within the Massachusetts Legislature to amend a Massachusetts general law that restricts investments for Fraternal Orders domiciled in the state. The antiquated law limits fraternal investments to up to 25 percent of surplus in the stock market. The current bill, H.1100 would change that parameter to allow investment of 10 percent of a society’s assets. Such a change would potentially increase operational revenue and provide additional opportunities for the Investment Committee to consider.

MASSACHUSETTS MARKET CONDUCT EXAM

The Massachusetts Department of Insurance is in the process of conducting the regular triennial Market Conduct Exam of the Royal Arcanum for the period of 2021–2023. Chief Operations Officer Nick Benoit provided the Order’s updated Business Plan and Corporate Governance Plan to the auditors for review.

DISASTER RECOVERY PLAN/ ENTERPRISE RISK MANAGEMENT PLAN “ERM”

The Disaster Recovery & Enterprise Risk Management “ERM” plan has been maintained and updated to ensure compliance in all states that the Society is licensed.

Nick Benoit has continued to enhance our Anti-Fraud and Anti-Money Laundering plans, ensuring compliance with each state Department of Insurance where we are licensed and do our due diligence to limit potential fraud situations. This extensive plan includes an involved approach for preventing fraud, as well as an annual training for the Home Office staff.

CORPORATE GOVERNANCE

We have created an extensive Corporate Governance Plan which was filed with the Massachusetts Department of Insurance. This has

become a required document in many states where we are licensed to conduct business.

The plan ensures our Executive Committee is qualified to handle their responsibilities for leading this Society, as well as ensuring Senior Management is qualified and running operations properly.

SALES OPERATION

Our staff remains focused on increasing production that is profitable and offer products that are in demand in the marketplace. We have frequent communications with independent brokerage channels and have expanded our sales territory, leading to business being written in more states.

The sales team concentrates 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 any persistency issues.

INSURANCE PRODUCTS

Royal Arcanum currently has many Life Insurance Products in our Portfolio; they are listed below. The Royal Arcanum also has a Fixed Annuity. We are consistently reviewing potential Insurance Products to add to our Portfolio. The focus has been on Simplified Issue/Final Expense type policies with reduced underwriting. However, the new underwriting tools

make the application process easier; we look forward to implementing ways to market our products to the younger audience.

These products are currently offered:

Whole Life	Single Premium Whole Life
Simplified Issue	Whole Life Paid-up at Age 65
20 Pay	Graded Benefit
Fixed Annuity	Medi-Care Supplement

ANNUITIES

The Order experienced a significant increase in annuity surrenders, mainly due to higher rates being given by competitors. The Royal Arcanum remains limited by the investment restrictions imposed on fraternal benefit societies in the state of Massachusetts. On October 1, 2022, the Royal Arcanum increased its credited rate for annuities to 4%.

The current credited annuity rate (as of July 1, 2024) is 4%.

ROYAL ARCANUM STATE LICENSES

Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Maine, Maryland, Massachusetts, Mississippi, Missouri, Michigan, Nebraska, New Hampshire, New Jersey, New York, North Carolina,

Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Texas, Virginia, Washington, West Virginia, Wisconsin.

Increasing the number of states that the Society is licensed further expands production opportunities.

BETTER BUSINESS BUREAU

The Royal Arcanum has earned an **A+** rating from the “BBB”. The accreditation is noted on our website and provides additional positive exposure for the Society.

HOME OFFICE BUILDING

Our Home Office Building is at 61 Batterymarch Street Boston, Massachusetts and is managed by CB Richard Ellis. The Royal Arcanum Operations utilizes 2 of the 6 floors in the building, while we lease out the remaining 4 floors to tenants. Mercury Business Services occupies the first, second & fourth floors; their lease was extended to April 30, 2026. 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, 2026. All of the leases signed significantly increased our building revenue.

The Executive Committee commends the Home Office associates for serving our Society with professionalism, positivity and a strong work ethic. Much gratitude is expressed to COO Nick Benoit and

CFO John Crisanti for their untiring work which cannot go unnoticed; they are the “pulse” of our operations in Boston.

MILEAGE ALLOWANCE

All Officers and Representatives traveling by air, train or other means of travel to the 106th Supreme Council Session in Baltimore will be reimbursed actual travel expenses for the most economical and reasonable method of transportation; receipts **must** be attached to their Form No.47.

Officers and Representatives traveling by automobile will be reimbursed at the rate of .67 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 and toll reimbursement from the Supreme Council. **Toll receipts or EZ Pass statements should be attached to the Form No. 47.**

CLOSING THOUGHTS

It is always difficult to lose special friends. During this term we suffered the loss of truly dedicated members; one being our Senior Counsel, Brother Paul F. D’Emilio, on June 19, 2023.

Paul faithfully attended our Executive Committee meetings since 1990 and shared his knowledge and experience for the Society to continually succeed. His

absence this year in the board room and on teleconferences has been deeply felt. Paul's unparalleled service to our organization and especially his friendship, to our councils, to our members, and especially to the Board, will not be forgotten.

As the Royal Arcanum begins its 147th year as a fraternal benefit society, we reflect upon its vibrant history. The vision of Dr. Darius Wilson, a physician, and the other founding members of the Order is carried forth in service to members and community. We honor their legacy by the works that are accomplished in the Home Office and by endeavors throughout the Supreme, Grand, and Subordinate Councils.

We have been honored to serve as the Executive Committee for the 2022-2024 term. May the Royal Arcanum continue to be guided by the principles of Virtue, Mercy, and Charity and celebrate further progress and productivity *Into the Future*.

Fraternally Submitted,

Cynthia Macon
Maria DiBartolo
Errica Conforto
Nicole M. Covelli
Karen Lockaby
Peter D. Ferrara
Antal Basa Jr.
Janice S. Brazas
Carl J. Krzystofczyk



In the PowerPoint presentation Nicholas Benoit explained the proposed changes to the Constitution:

The Executive Committee recommends that the Constitution and Laws of the Order be amended as follows:

**Amendment to Section 16
Section 16 which now reads:**

The elective offices of the Supreme Council shall be: Supreme Regent, Supreme Vice-Regent, Supreme Orator, Sitting Past Supreme Regent, Supreme Auditor who shall also be a member and Chairman of the Committee on Finance, Supreme Secretary, Supreme Treasurer, Supreme Chaplain, Supreme Guide, Supreme Warden, Supreme Sentry, four elective members of the Executive Committee, three members of the Committee on Laws, two additional members of the Committee on Finance, four Supreme Trustees, four members of the Committee on Juniors and four members of the Committee on Appeals. The first member elected on the Committee on Laws, Supreme Trustees, Committee on Juniors and Committee on Appeals shall be Chairman of the Committee. All of said officers shall be elected to serve for the term of two years or until their respective successors shall have been elected or installed. One member may be elected to serve in both the offices of Supreme Secretary and Supreme Treasurer, and in the event of a vacancy in either the office of Supreme Secretary or Supreme Treasurer, the Supreme Regent may appoint the surviving Supreme Secretary or the surviving Supreme Treasurer to fill both the offices of Supreme Secretary and Supreme Treasurer. In the event of

the death or resignation of a member who has been elected or appointed to both the offices of Supreme Secretary and Supreme Treasurer, the Supreme Regent shall appoint one member to both the offices of Supreme Secretary and Supreme Treasurer. Where one member holds both the office of Supreme Secretary and Supreme Treasurer he shall perform the duties of both offices, and if he is appointed to such offices his salary shall be fixed by the Executive Committee. In addition to the foregoing elective offices, the Supreme Council may at any session elect a Supreme Secretary Emeritus for life. When so elected, the duties of such Supreme Secretary Emeritus shall be designated by the Executive Committee.

Is hereby amended to read:

The elective offices of the Supreme Council shall be: Supreme Regent, Supreme Vice-Regent, Supreme Orator, Sitting Past Supreme Regent, Supreme Auditor who shall also be a member and Chairman of the Committee on Finance, Supreme Secretary, Supreme Treasurer, Supreme Chaplain, Supreme Guide, Supreme Warden, Supreme Sentry, four elective members of the Executive Committee, three members of the Committee on Laws, two additional members of the Committee on Finance, **two** Supreme Trustees, **two** members of the Committee on Juniors and **two** members of the Committee on Appeals. All of said officers shall be elected to serve for the term of two years or until their respective successors shall have been elected or installed. One member may be elected to serve in both the offices of Supreme Secretary and Supreme Treasurer, and in the event of a vacancy in either the office of Supreme Secretary or Supreme Treasurer, the Supreme Regent may appoint the surviving Supreme Secretary or the surviving Supreme Treasurer to fill both the offices of Supreme Secretary and Supreme Treasurer. In the event of

the death or resignation of a member who has been elected or appointed to both the offices of Supreme Secretary and Supreme Treasurer, the Supreme Regent shall appoint one member to both the offices of Supreme Secretary and Supreme Treasurer. Where one member holds both the office of Supreme Secretary and Supreme Treasurer he shall perform the duties of both offices, and if he is appointed to such offices his salary shall be fixed by the Executive Committee. In addition to the foregoing elective offices, the Supreme Council may at any session elect a Supreme Secretary Emeritus for life. When so elected, the duties of such Supreme Secretary Emeritus shall be designated by the Executive Committee.

Immediately after the presentation, Supreme Regent Maria DiBartolo announced that the proposed changes to the Constitution and Laws of the Order would require a resolution to the Session and then referred to the Supreme Council Law Committee.

A motion was made by Antal Basa:

“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 Peter Ferrara:

“I move that the Supreme Regent’s Report be received and printed in the Proceedings of this 106th Supreme Council Session.

The Supreme Secretary took Roll Call of Grand Councils for Resolutions. The Grand Council of Massachusetts and two on behalf of the Executive Committee announced they

would have resolutions pertaining to life membership and for Constitutional changes.

The Supreme Regent called for the presentation of Reports:

Brother Freddy DiBartolo presented the following:

REPORT OF SUPREME TRUSTEES

In accordance with Section 87 of the Constitution and Laws of the Royal Arcanum, your Supreme Trustees present 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 and in such an exceptional manner.

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

It had been a privilege to serve the Society as committee members and we look forward to the continued growth and success for our organization.

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

Freddy DiBartolo
Joseph Conforto
Nicholas Benoit
Anthony Basa

Report Adopted.

Sister Lillie Mae Panichelli 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.

Lillie Mae Panichelli
Andrew Basa
Christine Piscitelli

Report adopted.

Sister Lisa Crawford presented the following:

**REPORT OF THE COMMITTEE ON EXECUTIVE
ADMINISTRATION**

The Supreme Council Committee on Executive Administration is happy to report that the Executive Committee continues its diligence and commitment to the business and fraternal operations of the Society and recognizes their dedicated efforts to developing and expanding upon programs for the benefit of members, councils, and communities.

We recognize that lingering effects of COVID pandemic impact council activity across the Supreme Council jurisdiction, but the Royal Arcanum members

have been able to continue the mission of fraternal service and provide charitable support wherever and whenever possible.

The Junior Department's programs – The Junior Writing Award and Junior Volunteer of the Year Award are fine examples of the Society's interest and encouragement of the young members to becoming Arcanian fraternalists-in-action and these are fitting ways to recognize their skills and leadership. The scholarship and grant program acknowledges the academic achievements of our members and having awarded over one million dollars in awards is a testament of the Society's dedication to our Junior Department's programs.

The Fraternal Department's varied programs to encourage and recognize the volunteerism of members and councils that is being provided on behalf of the Royal Arcanum, clearly demonstrate that "Charity" is the heart of the Society's mission of service. Our councils are pleased to participate in the Supreme Council's charitable gifting projects and commend the volunteers of the Fraternal Events Committee.

The Royal Perks program has been well-received in our jurisdictions. The quarterly Bulletin, RA website, Fraternal Department newsletters, Facebook page and e-newsletters enable members "across the miles" to further engage in the good works of the organization.

The power point presentation demonstrated that the Royal Arcanum continues to be a leading Fraternal Benefit Society that is moving forward; reaffirming pride in our membership, particularly as the organization celebrates 147 years of service this year. We are

confident that the new initiatives such as the e-application will further increase membership. It is great to learn that there has been a consistent increase in new application volume and renewal premium, with production being secured in all thirty states in which the Royal Arcanum is licensed and the District of Columbia. The designation of A+ by the BBB and the asset to liability ratio are both indicators of the strength of the Society as an insurance provider.

We commend the Executive Committee for their unwavering dedication to their position and thank COO Nick Benoit, CFO John Crisanti and the Home Office staff for their exceptional work to take the Royal Arcanum **Into the Future** with progress and success.

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

Lisa Crawford
Dennis Deleo
Keith Armbruster
James Richvalsky

Report adopted.

Brother Carl Petlik presented the following:

REPORT ON THE STATE OF THE ORDER

The Committee on The State of The Order has reviewed the Advance Proceedings and is pleased to report the following:

The Royal Arcanum maintains a solid portfolio of permanent life insurance products and continues to evolve to best serve members and potential applicants. Senior Managers work closely with the Executive Committee to further growing the Society *Into the Future*. It is noteworthy to mention that during the 2022-2024 term, new business was written in all of the 30 states in which the Society is licensed. An all-time high of renewal premium was also attained in this period; a testament of the fine work being done by our COO and Sales Department.

We appreciate the positive record and financial strength of the Royal Arcanum. In 2023, the Order's Asset over Liability ratio was \$108.10 of assets for each \$100 of liabilities.

It is fitting to note that the Royal Arcanum has earned an A+ rating from the Better Business Bureau; such is indicated on the website and provides additional positive exposure for the Society.

Implementing new initiatives including the Milliman IRIX Medical Data Software and iCover Digital Insurance Service's e-application have enhanced efficiencies for issuing policies.

The Royal Arcanum is steadfast in meeting all regulatory requirements and is consistently attentive to its corporate governance plan, disaster recovery plan, enterprise risk management plan, anti-fraud plan, anti-money laundering plan, and others which are vital to our business operations.

Although it was a difficult decision to exit Canada due to escalating costs, new protocols, mandates, and regulations being enforced and minimal production being

secured, an agreement with Teacher's Life, a Canadian fraternal, to manage the life insurance policies was accepted at the 105th Supreme Council Session. As a fraternal, we are pleased that the Supreme Council established a new class of Members (Class Fifth) to maintain the dues paying Canadian members as RA fraternal non-benefit members enabling their participation in our activities and programs.

We continue support to the H.1100 Bill that is currently in the Massachusetts Legislature which will hopefully be favored to change investment parameters and potentially increase fraternal benefit societies' operational revenue and other opportunities for the Investment Committee to consider.

We recognize the prompt attention given by the Benefits Department in processing all death benefits, maturity endowments and surrenders and the Underwriting Department for addressing applications in a very timely manner.

Special Thanks is extended to the entire Boston Office staff for their courtesy and professionalism, always shown to our officers and members.

This Committee acknowledges the actions taken to ensure the stability, future growth and success of our Society and the programs and fraternal benefits provided for our members, as indicated in the Executive Committee Report and Power Point presentation.

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

Carl Petlik
Anthony Basa
Lisa Kolek

Motion Adopted.

A motion was made by Supreme Secretary Antal Basa to recess for lunch at 11:30 p.m. He then announced that the Memorial service will begin promptly at 1:00 p.m.



After lunch, the "Garden of Remembrance" service was conducted. The Session reconvened immediately after the conclusion of the service.

The Supreme Regent welcomed the assemblage for the afternoon proceedings.

The Supreme Secretary called the Roll.

A Motion was made by Peter Ferrara:

"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 called for the presentation of Reports:

Brother Gary Deleo presented the following:

REPORT OF THE COMMITTEE ON MEMORIALS

The Committee on Memorials received the Session Necrology Program and reports as follows:

As delegates of our respective jurisdictions, we acknowledge the Supreme Council for setting time at this 106th Session in Baltimore, Maryland to conduct the "Garden of Remembrance" memorial service in tribute to our recently departed members. These members were motivated to the call of fraternalism and fellowship, dedicating time and service to our councils on the subordinate, grand and supreme levels. With saddened hearts, we respectfully and gratefully remember their example, good works and friendship. We recommend that their obituaries be included in the Session Proceedings and that the memorial program be sent to their families.

We move for the adoption of this report.

Respectfully submitted,
Gary Deleo
Geraldine Petlik
Ruth Richvalsky
Paula Allen

Report Adopted.

Brother Benoit presented the following:

**Resolution from the Grand Council of Massachusetts
Life membership for John Crisanti.**

Today, I have the honor of bringing to light the outstanding achievements of Brother John D. Crisanti of Alpha-Agassiz #1. On November 29, 1988, he became a member of the Home Office in Boston. Then, in 1994 he became a representative of the Grand Council of Massachusetts. While attending the Supreme Council Session in 1994, Brother Crisanti was elected to the position of Supreme Treasurer for the Royal Arcanum.

Brother Crisanti has been instrumental in ensuring that all council financial/election reports were received on time and accurate for upcoming sessions. He did not stop there, the numerous tasks that he took on, billing, budgeting, dividend reports, helping members with issues, training Home Office personnel so the office could run smoothly in time of need. Brother Crisanti had one time of the year he absolutely loves, the State Auditors. He could be heard saying things like, "you need what..... Here you go".

The Home Office has Brother Crisanti to thank for ushering us Into the Future, With his expertise in the field of computers, telephone systems, and everything IT related.

Brother Crisanti has also held a dual role in the Royal Arcanum, not only has he been Supreme Treasurer, but he has also held the position of Grand Treasurer for the Grand Council of Massachusetts. Here he kept the Grand Regents in check with council funds (me included). His favorite quote at the Grand Sessions is "when are we playing golf". Brother Crisanti is also the recipient of the Distinguished Service Awards 20 diamonds.

It is with great honor that the Grand Council of Massachusetts nominates Brother John Crisanti as a Life Member of the Supreme Council.

Resolution was approved.

Sister Macon presented the following:

**Resolution from the Executive Committee
Life membership for James E O'Neill.**

Today, on behalf of the Executive Committee members, as officers, colleagues, and friends, I am pleased to speak to you about a Royal Arcanum member whose steadfast dedication to our Society, to our councils, and to our members, is noteworthy to be shared.

Brother James E. O'Neill, known to many of us as "Jim", enrolled in San Jose Council #2384 in 1965. He capably served the Subordinate Council and Grand Council of California in many officers and was appointed by several Supreme Regents to serve as Deputy Supreme Regent to California and Colorado.

Brother O'Neill served as a Supreme Representative and was elected at Supreme Orator for the 1994-1996 term and Supreme Vice Regent for the 1996-1998 term. At the Supreme Council Session in sunny San Diego, California, as we celebrated the new Millenium, the west coast Arcanians were beyond ecstatic for Jim's election to the office of Supreme Regent for the 2000-2002 term. He trekked thousands of miles across the United States and Canada promoting the Strike It Rich and Rising Star campaigns and had one of the most successful terms for voluntary enrollments across the Supreme Council jurisdiction.

In 2002, Jim spearheaded festivities in celebration of the Society's 125th Anniversary with accolades, parties, and special events taking place in all of the Royal Arcanum's jurisdictions and the publication of a Commemorative Jubilee Book that highlighted the organization's rich and vibrant history and its goals for the future.

Following the completion of his term as Supreme Regent, Jim was elected as Sitting Past Supreme Regent (2002-2004) and then as an Elective Member of the Executive Committee (2004-2022). In 2012, he was elected as Chairman of the

Supreme Council Executive Committee, a position he held until he retired from the Board.

His vision and commitment as a member of the Society's leadership team were the catalyst to several new initiatives and programs that the Society implemented for members, councils, and communities. His professional background in business management had been an asset for our business operations and endeavoring to see that the RA was always competitive in the industry, while maintaining and expanding the portfolio of quality life insurance products.

Jim's dedication to fraternalism and the principles of Virtue, Mercy, and Charity have been unwavering. He is an avid supporter of the charitable projects that are organized on all council levels and truly has led by example.

Jim has served the Royal Arcanum with loyalty, honor and gratitude.

As the current Executive Committee, we echo the appreciation of the Grand Council of California and request that Brother James E. O'Neill be conferred Life Membership in the Supreme Council for having completed 30 years of uninterrupted and exemplary service.

Resolution was approved.

Cindy Macon, as Past Supreme Regent, presented a formal resolution to amend the Constitution as was recommended by the Executive Committee and explained during the power point presentation.

Resolution was approved.

Sister Lynda Rodil 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, 2024 and ending August 31, 2025:

SUPREME REGENT	\$45,000.00
SUPREME VICE REGENT	\$25,000.00
SUPREME ORATOR	\$10,000.00
SITTING PAST SUPREME REGENT	\$15,000.00
SUPREME AUDITOR	\$25,000.00
SUPREME SECRETARY	\$15,000.00
SUPREME TREASURER	\$20,000.00
CHAIRMAN, INVESTMENT COMMITTEE	\$ 7,500.00
SECOND MEMBER, INVESTMENT COMM.	\$ 5,000.00
THIRD MEMBER, INVESTMENT COMM.	\$ 5,000.00
1 st ELECTIVE MEMBER, EXEC. COMM.	\$10,000.00
2 nd ELECTIVE MEMBER, EXEC. COMM.	\$10,000.00
3 rd ELECTIVE MEMBER, EXEC. COMM.	\$10,000.00
4 th ELECTIVE MEMBER, EXEC. COMM.	\$10,000.00

RESOLVED: That yearly salaries, payable monthly, be allowed the following named officers for the period beginning September 1, 2025 and ending August 31, 2026:

SUPREME REGENT	\$45,000.00
SUPREME VICE REGENT	\$25,000.00
SUPREME ORATOR	\$10,000.00
SITTING PAST SUPREME REGENT	\$15,000.00

SUPREME AUDITOR	\$25,000.00
SUPREME SECRETARY	\$15,000.00
SUPREME TREASURER	\$20,000.00
CHAIRMAN, INVESTMENT COMM.	\$ 7,500.00
SECOND MEMBER, INVESTMENT COMM.	\$ 5,000.00
THIRD MEMBER, INVESTMENT COMM.	\$ 5,000.00
1 st ELECTIVE MEMBER, EXEC. COMM.	\$10,000.00
2 nd ELECTIVE MEMBER, EXEC. COMM.	\$10,000.00
3 rd ELECTIVE MEMBER, EXEC. COMM.	\$10,000.00
4 th ELECTIVE MEMBER, EXEC. COMM.	\$10,000.00

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 \$35 to all Representatives and Supreme Council Officers who are present at the 106th Supreme Council Session meetings. And that he be authorized to reimburse Representatives and Supreme Council Officers auto mileage allowance of .67 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.

Lynda Rodil
Joseph Bonness
Carl Petlik

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 2025 - 2026**

	<u>2025</u>	<u>2026</u>
*INCOME		
Premium Income	4,325,000	4,400,000
Net Investment Income	4,200,000	4,250,000
Total Income	8,525,000	8,650,000
BENEFITS		
Death / Maturity	2,600,000	2,600,000
Pre-Need	1,200,000	1,000,000
Surrender	800,000	800,000
Refunds to members	120,000	120,000
Commissions	1,050,000	1,100,000
Taxes	165,000	165,000
*Reserves (Life Insurance)	(700,000)	(500,000)
Int. on Annuity Deposits	<u>800,000</u>	<u>800,000</u>

Total Benefits	6,035,000	6,085,000
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*Does not reflect Annuities

EXPENSES

RENT

71005-100	Boston	80,000	80,000
71005-300	Electric	12,000	12,000

SALARIES & COMPENSATION

71010-100	Home Office Employees	1,050,000	1,070,000
71010-300	Executive Committee	283,650	294,150
71010-350	Investment Committee	17,500	17,500
71010-450	Sales Force	81,000	81,000
71010-500	Bulletin	25,000	25,000

INSURED BENEFIT PLAN FOR EMPLOYEES

71015-100	401K Plan	43,000	43,000
71015-200	Health	200,000	210,000
71015-300	Life & Dental	13,000	13,000

71035-000 OTHER EMPLOYEE WELFARE

-Educational Classes	2,000	2,000
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LEGAL FEES & EXPENSES

71050-100	Retainer Fees	45,000	45,000
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MEDICAL EXAMINATION FEES

71055-100	Medical Examination Fees	75,000	75,000
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TRAVELING EXPENSES

71075-100	Life	40,000	40,000
71075-200	Fraternal	10,000	10,000

71080-000	ADVERTISING	1,000	1,000
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POSTAGE AND TELEPHONE

71085-100	Local & Long Distance	24,000	24,000
	Telephone-Home Office		

71085-300	Express Mail & Shipping	7,000	7,000
71085-400	Postage	24,000	24,000
71090-100	PRINTING AND STATIONARY	15,000	20,000
71095-000	COST OR DEPREC. OF FURN. & EQUIP.	7,000	7,000
71105-000	LODGE SUPPLIES LESS \$ FROM SALES -Purchase of Jewels & Engraving	0	3,000
71110-000	BOOKS & PERIODICALS	1,000	1,000
	BUREAU & ASSOCIATION DUES		
71115-100	American Fraternal Alliance Dues	3,100	3,100
	INSURANCE, EXCEPT ON REAL ESTATE		
71120-100	Bonding	4,000	4,000
71120-200	Directors & Officers Liability	23,000	23,000
71120-400	Workmen's Compensation	2,000	2,000
	COLLECTION & BANK SERVICE CHARGES		
71130-100	Custodial & Advisory Fees	12,000	12,000
71130-200	Other -TD Bank, Credit Cards	56,000	59,000
71135-100	SUNDRY GENERAL EXPENSES -Office Supplies, Payroll Exp. & Miscellaneous	25,000	25,000
	FEES OF ACCOUNTANTS & ACTUARIES		
71140-100	Actuarial Fees	100,000	100,000
71140-200	Auditing Fees	60,000	63,000
	FIELD EXPENSE ALLOWANCE		
71150-100	Field Expense iCover, Vector One(Agent Financials)	100,000	100,000

-LL Global(Agent background checks), Google

OFFICIAL PUBLICATION

71165-100	Printing of Bulletin	25,000	25,000
71165-200	Postage	25,000	25,000

EXPENSE OF SUPREME LOGE MEETINGS

71170-100	Travel	0	15,000
71170-200	Per Diem	10,000	15,000
71170-400	Miscellaneous	0	15,000

FRATERNAL ASSISTANCE

71180-100	Subordinate Council	5,000	5,000
71180-200	Grand Council	30,000	30,000
71180-250	Prize Trip/Gift Redemption	3,000	8,000
71180-300	International Fraternal Service Program	10,000	10,000
71180-400	Junior Promotion	5,000	5,000
71180-600	Supreme Regent-Promotion	0	10,000

ELECTRONIC DATA PROCESSING

71205-100	Service Fees - Disaster Recovery, Firewall, Spam filter, Web Site, log monitoring	63,000	63,000
71205-300	Software & Maintenance on Equipment	85,000	75,000

Total Expenses	2,702,250	2,796,750
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Gain from Operation	(212,250)	(231,750)
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After reading the Budget, the Supreme Treasurer moved for its adoption.

Report Adopted.

Immediately following, a Resolution was made by Supreme Secretary Antal Basa:

RESOLVED: That with the approval of the Executive Committee, the Budget for January 1, 2025 to December 31, 2025 and January 1, 2026 to December 31, 2026, may be increased up to fifteen percent if circumstances warrant such action."

Motion Carried.

The Supreme Regent called on Executive Committee Chairperson Cindy Macon to conduct nominations. She recognized the Nominating Committee - Supreme Regent Maria DiBartolo, and members David Covelli, James O'Neill, and Jackie Wudkiewicz and thanked them for their service.

Sister Macon then announced that a personal bio will be presented for the candidate for the office of Supreme Regent and then recognized Brother David Covelli. Brother Covelli nominated Nicole M. Covelli for the Office of Supreme Regent for 2024 - 2026.

Motion seconded.

Cindy 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. No nominations were made 'from the floor.'

After the final Supreme Council position's nomination was announced, Cindy Macon asked for a Motion to close Nominations.

Motion was made and seconded.

The Supreme Regent called for a motion to recess at 3:00 p.m. until Tuesday morning, July 30th at 8:30 a.m.

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

OFFICE	NAME	COUNCIL	GRAND COUNCIL
*Supreme Regent	Maria B. DiBartolo	Claremont #1655	New York
*Supreme Vice Regent	Nicole Covelli	Ft. Dearborn #278	Illinois
*Supreme Orator	Karen Lockaby	Pawtucket #537	Rhode Island
*S.P. Supreme Regent	Peter Ferrara	Integrity #586	Pennsylvania
*Supreme Secretary	Antal Basa, Jr	Alpha-Agassiz #1	Massachusetts
Supreme Treasurer	John D. Crisanti	Alpha-Agassiz #1	Massachusetts
Supreme Guide	David Covelli	Ft. Dearborn #278	Illinois
Supreme Warden	Robert A. Galdon	Bayonne #695	New Jersey
Supreme Sentry	Mark Hefner	Detroit #21A	Michigan
*Elective Members Executive Committee	Carl J. Krzystofczyk Cynthia A. Macon Janice S. Brazas Errica Conforto	Medora #1648 Versatility #2501 Detroit #21A Claremont #1655	Illinois New Jersey Michigan New York
Committee on Appeals	Andrew Basa Lillie Mae Panichelli Christine Piscitelli	Alpha-Agassiz #1 Integrity #586 Versatility #2501	Massachusetts Pennsylvania New Jersey
Supreme Trustees	Anthony Basa Nicholas Benoit Joe Conforto Freddy DiBartolo	Alpha-Agassiz #1 Alpha-Agassiz #1 Claremont #1655 Claremont #1655	Massachusetts Massachusetts New York New York
Past Supreme Regents	Herbert J. Snyder	Integrity #586	Pennsylvania
Life Member	Diane Calain	Treasure Coast #2177	Florida

*Executive Committee

REPRESENTATIVES FROM GRAND COUNCILS

JURISDICTION	NAME	COUNCIL
Illinois	Joanne Covelli *Lisa Crawford	Ft. Dearborn #278 Ft. Dearborn #278
Massachusetts	Lynda Rodil	Alpha-Agassiz #11

Michigan	*Paula Allen Keith Armbruster	Detroit #21A Detroit #21A
New Jersey	Carl Petlik Geraldine Petlik *James Richvasky *Ruth Richvasky	Bayonne #695 Versatility #2501 Bayonne #695 Versatility #2501
New York	*Dennis Deleo Gary Deleo	Claremont #1655 Claremont #1655
Ohio	Joseph Bonness	Lakewood #5
Pennsylvania	Loretta Wehbe	Integrity #586
Rhode Island	Lisa Kolek	Pawtucket #537

*First Time Representatives

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

Hyatt Regency Hotel
Baltimore, Maryland
July 29 - 30, 2024

Supreme Regent DiBartolo welcomed the assemblage.

The Supreme Secretary took roll call.

Guests were introduced by Sister Lisa Kolek:

Christine Krzystofczyk	Medora Cl. 1648
Kevin Crawford	Ft. Dearborn Cl. 278
Josh Crawford	Ft. Dearborn Cl. 278

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 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.

Special recognition was made to General Counsel Matthew D'Emilio for 14 years of distinguished service to the Society as Counsel.

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.

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 School in Baltimore to have been selected as the RA 2024 beneficiary. Opened in 1961, students with special needs are given opportunities to help them “Go the Distance!” and succeed *Into the Future*. 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. days. The project, promoted by the Fraternal Events Committee was well-received and aligned with Supreme Regent’s Maria DiBartolo’s campaign message to volunteer together for a good cause, today and **INTO THE FUTURE!**



ELECTION OF OFFICERS

Executive Committee Chairperson Cindy Macon declared that since there were no contested positions for the 2024-2026 term, all positions/members named by the nominating committee were now closed.

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SUPREME REGENT

Sister Nicole Marie Covelli of Illinois was elected Supreme Regent.

.....

SUPREME VICE-REGENT

Sister Karen Lockaby of Rhode Island was elected Supreme Vice Regent.

.....

SUPREME ORATOR

Brother Mark Hefner of Michigan was elected Supreme Orator.

.....

SITTING PAST SUPREME REGENT

Sister Maria DiBartolo of New York was elected Sitting Past Supreme Regent.

.....

SUPREME SECRETARY

Brother Antal Basa Jr. of Massachusetts was elected Supreme Secretary.

.....

SUPREME TREASURER

Brother John Crisanti of Massachusetts was elected Supreme Treasurer.

.....

SUPREME AUDITOR

Brother Richard J. Macon, FIC of New Jersey was elected Supreme Auditor.

.....

SUPREME CHAPLAIN

Sister Evelyn Magarban of New Jersey was elected Supreme Chaplain.

.....

SUPREME GUIDE

Brother David W. Covelli of Illinois was elected Supreme Guide.

.....

SUPREME WARDEN

Brother Robert A. Galdon, Jr. of New Jersey was elected Supreme Warden.

.....

SUPREME SENTRY

Sister Christine Piscitelli of New Jersey was elected Supreme Sentry.

.....

**FIRST ELECTIVE MEMBER OF THE
EXECUTIVE COMMITTEE**

Sister Cynthia Macon of New Jersey was elected First Elective Member of the Executive Committee.

.....

**SECOND ELECTIVE MEMBER OF THE
EXECUTIVE COMMITTEE**

Sister Janice S. Brazas of Michigan was elected Second Elective Member of the Executive Committee.

.....
**THIRD ELECTIVE MEMEBR OF THE
EXECUTIVE COMMITTEE**

Sister Errica Conforto of New York was elected Third Elective Member of the Executive Committee.

.....
**FOURTH ELECTIVE MEMBER OF THE
EXECUTIVE COMMITTEE**

Brother Carl Krzystofczyk of Illinois was elected Fourth Elective Member of the Executive Committee.

.....
COMMITTEE ON LAWS

Brothers Jay Newlin of Pennsylvania, Brother Nicholas Benoit of Massachusetts and Sister Joanie Francis of California were elected to the Committee on Laws. Jay Newlin was elected Chairman of the Committee on Laws

.....
COMMITTEE ON FINANCE

Brother Joseph Macon, FICF of New Jersey and Brother Ralph Ferrara of Pennsylvania were elected to the Committee on Finance.

SUPREME TRUSTEES

Brother Joseph Conforto of New York, Brother Anthony Basa of Massachusetts, Brother Carl Petlik of New Jersey and Sister Lynda Rodil of Massachusetts were elected to the Supreme Trustees.

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COMMITTEE ON JUNIORS

Sister Kaitlyn Lockaby of Rhode Island, Sister Anita Ferrara of Pennsylvania, Sister Antoinette Malone of Pennsylvania and Sister Ruth Rupnik of Florida were elected to the Committee on Juniors and Sisters Kaitlyn Lockaby was elected Chairman of the Committee on Juniors. Sister Genevieve Macon of New Jersey is a Life Member of the Junior Committee.

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COMMITTEE ON APPEALS

Brother Andrew Basa of Massachusetts, Brother Gregory Hahn of Illinois, Sister Lisa Kolek of Rhode Island and Sister Lisa Crawford of Illinois were elected to the Committee on Appeals.

.....

INSTALLATION OF OFFICERS

Executive Chairperson Cynthia Macon invited Past Supreme Regent Carl Krzystofczyk to serve as Installing Officer and also requested Supreme Guide David Covelli to assist with the ceremony.

The Supreme Guide read the list of Officers-Elect:

Supreme Regent	Nicole M.Covelli
Supreme Vice Regent	Karen Lockaby
Supreme Orator	Mark Hefner
Sitting Past Supreme Regent	Maria Bettina DiBartolo
Supreme Secretary	Antal Basa Jr.
Supreme Treasurer	John D. Crisanti
Supreme Auditor	Richard J. Macon, FIC
Supreme Chaplain	Evelyn Magarban
Supreme Guide	David W. Covelli
Supreme Warden	Robert A. Galdon Jr.
Supreme Sentry	Christine Piscitelli
Elective Members of the Executive Committee	Cynthia A. Macon Janice S. Brazas Errica Conforto Carl J. Krzystofczyk
Committee on Laws	Jay Newlin Nicholas Benoit Joanie Francis
Committee on Finance	Richard J. Macon, FIC Joseph R. Macon, FICF Ralph Ferrara
Supreme Trustees	Joseph Conforto Anthony Basa Carl Petlik Lynda Rodil
Committee on Juniors	Kaitlyn Lockaby Genevieve A. Macon Anita Ferrara Antoinette Malone

Ruth Rupnik

Committee on Appeals

Andrew Basa
Gregory Hahn
Lisa Kolek
Lisa Crawford

.....

The officers were installed and escorted to their respective stations.

Brother Krzystofczyk presented the new Supreme Regent, Sister Covelli with the Constitution and gavel of office and extended good wishes for a wonderful term as the Society leader.

Sister Conforto presented the Past Supreme Regent's jewel to Sister DiBartolo and on behalf of the Supreme Council, thanked her for her example and commitment to having the Royal Arcanum succeed *Into the Future*.

Many congratulatory greetings and telegrams for the new Supreme Regent were delivered.

Supreme Regent Nicole Covelli presented her program, "Revive" to an attentive and enthusiastic assembly.

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

Supreme Regent Covelli called upon Past Supreme Regent Herb Snyder to offer the closing prayer.

The Supreme Regent invited everyone to attend the evening's "Americana Tuesday - Set for the Olympics Themed Hospitality & Dinner Party" at 6:00 p.m. In

addition to the Scavenger Hunt and Session Contest results being announced then, a special 'helping hands raffle' would be conducted in support of the Home Office staff's Christmas Holiday Project for the Plymouth Area Coalition for the Homeless in Massachusetts.

There being no further business, the Supreme Council closed its 106th Supreme Council Session at 1:00 p.m. and stood adjourned sine die.

Antal Basa Jr.
Supreme Secretary



TELEGRAMS

Congratulations Nicole!
We are so very proud of what you have achieved.

Love, Mom & Dad



Nicole,
Congratulations & best wishes on your new role! We're so proud of you & are excited to see all that you'll accomplish! We're here to support you on this new journey!

Love, Lisa, Kevin, Josh & Matthew



Dear Nicole,
We are so happy for your achievement of Supreme Regent.
We always saw you as a hard worker and you couldn't
have made the family more proud! Good luck in your new
position.

Love always,
Aunt Barb & Uncle Les



Congrats on your new position! We are thinking of you
and all the joy this will bring you!

Glen & Gloria



Nicole,
The journey to success was long and often hard, but you
never lost sight of your dreams. Congratulations!

Jerry



Congratulations Nicole!
The Grand Council of Illinois is here to support you. Just
know, so many are looking down on you & smiling: Bill
Wire, Nick & Ann Shargo and of course Grandma &
Grandpa. I know they are all so proud of you! Best wishes
for a great two years!

Lisa, Grand Regent of Illinois



Congratulations Nicole!
You and your family are amazing Arcanians! You will
make a terrific Supreme Regent and make Illinois proud.
Call on us for anything.

Fraternally in V.M.C.
Carl & Chris Krzystofczyk
And Medora Council #1648



Dear Nicole,
So happy to celebrate your election to the office of
Supreme Regent. May you be blessed with a joy-filled and
memorable time as our Society leader. Wishing you the
very best, today and always. Here to help you in any
way....Cheers!

Many Hugs,
Cindy Macon



Nicole,
Congratulations and best wishes as Supreme Regent; on
behalf of the Home Office we look forward to working
with you.

Fraternally,
John Crisanti, CFO
Nicholas Benoit, COO
Home Office staff

Dear Nicole,
Congratulations! Freddy and I are so proud of you! For all you're going to do, just the best of luck to you, Newly elected Supreme Regent!

Maria Bettina and Freddy DiBartolo



Dear Nicole,
Congratulations on your achievement. Joe and I wish you a good term as our new Supreme Regent. New York is looking forward to work with you and we know that you will accomplish wonderful things for our Society. You have all of our support.

Best Wishes,
Errica & Joe



Nicole,
Congratulations on your election to Supreme Regent! I wish you the best over the next two years and you have our support. Looking forward to your visit to Detroit, MI.

Yours in V.M.C.,
Jan Brazas



Nicole,
Congratulations on becoming Supreme Regent. It is an honor well deserved. I know you will do a great job.

Pete Ferrara

Congratulations Nicole on your election to Supreme Regent. Looking forward to working with you and promoting your program for the Royal Arcanum.

Fraternally yours,
Mark Hefner



Dear Nicole,
We are delighted to share this joyful day with you and look forward to your fraternal leadership as Supreme Regent. We wish you success and happiness to achieve your goals and pledge our full support of your campaign!

Our Best,
Bayonne Council #695
Versatility Council #2501



Dear Nicole,
A hearty congratulations to you! I have had the pleasure of getting to know you & serving with you on the Executive Committee. I look forward to continuing to work with you in your endeavor to "Revive" our Royal Arcanum Family.

Sincerely in V.M.C
Karen Lockaby



Nicole,
Congratulations on becoming Supreme Regent. You have the full support of the Grand Council of Pennsylvania.

Peter Ferrara
Grand Secretary/Treasurer

Nicole,
It has been a pleasure watching you grow up. You have become a lovely and productive young lady. Much success in your future!

Integrity Council



Congratulations from the Grand Council of MA! We look forward working with you!

Anthony Basa, Grand Regent



Nicole,
Alpha-Agassiz congratulates you and we look forward to working with you.

Antal Basa
Supreme Secretary



Dear Nicole,
I wish you the very best as our new Supreme Regent and look forward to your visiting with us in Philadelphia. If I can help you in any way, please do not hesitate to contact me!

Yours in V.M.C.
Herb Snyder



Dear Nicole,
Congratulations! Sister Supreme Regent! Wishing you many happy experiences and wonderful memories as our Society leader. Be assured of our support to help achieve your goals! Enjoy every day!

In Friendship,
Joe & Gen Macon



Dear Nicole,
Congratulations on this momentous occasion of election to Supreme Regent. May your fraternal journey be filled with good health, productivity, success and happy times! We look forward to working with you and celebrating our Society as brothers and sisters as you lead the way during the new term.

Fraternally,
Richard Macon, Grand Regent
And the New Jersey Grand Council



Dear Nicole,
Congratulations! We wish you much success and an abundance of happiness as you embark on the journey as our Supreme Regent. May each day be a rewarding one! We pledge our full support of your campaign!

Our Best,
Bayonne Council #695
Versatility Council #2501



Nicole,
Rhode Island and the Kolek family want to congratulate you on this tremendous accomplishment. We wish you the best of luck & look forward to seeing you in RI.

Lisa Kolek



Nicole,
We as a 100% family are extremely excited for you.

Yours in V.M.C.
Diane Calain
Ruth & Brent Rupnik



Nicole,
The Grand Council of Florida congratulates you and will help you Revive our great Society.

Diane Calain
Grand Regent



Nicole,
Everyone in New York is sending you well wishes for you being elected the new Supreme Regent of the Royal Arcanum. See you soon in New York.



Nicole,
Congratulations on becoming Supreme Regent. We will support you in any way that you need.

Keith Armbruster
Michigan Grand Council



106th Supreme Council Session
Memorial Services



Hyatt Regency Inner Harbor Hotel

Baltimore, Maryland
Monday July 29, 2024
At the hour of 1:30 p.m.

ORDER OF SERVICE

Hymns of Patriotism	Christine Krzystofczyk
“America, the Beautiful” & “O Canada”	leading Assemblage
Call to Worship	Nicole Covelli, Regent
“When Tomorrow Starts without Me”	Carl Krzystofczyk, Sentry
Invocation	Herbert J. Snyder, Chaplain
Hymn	Christine Krzystofczyk
Calling the Roll	Jan Brazas, Secretary
We Remember Them	Maria DiBartolo, Warden
Hymn of Eternal Life	Christine Krzystofczyk
“Abide with Me”	leading Assemblage
The Attributes of Brotherhood	
“Virtue”	Mark Hefner, Vice Regent
“Mercy”	Karen Lockaby, Orator
“Charity”	Diane Calain, Past Regent
Memorial Reflections	Cindy Macon
For Those in Service	Antal Basa Jr., Guide
Benediction	Herbert J Snyder, Chaplain
Floral Remembrance	Chris Piscitelli, Flower Girl
Assistant	Lillie Mae Panichelli,
Conclusion	

SESSION MEMORIAL SERVICE COMMITTEE

Regent: Nicole Covelli
Vice Regent: Mark Hefner
Orator: Karen Lockaby
Past Regent: Diane Calain
Chaplain: Herbert J. Snyder
Guide: Antal Basa Jr.
Warden: Joseph Tedesco
Sentry: Carl Krzystofczyk
Secretary: Janice Brazas
Flower Girl: Christine Piscitelli
Assistant: Lillie Mae Panichelli
Vocalist: Christine Krzystofczyk

SUPREME COUNCIL ARRANGEMENTS COMMITTEE

Cynthia Macon
Maria DiBartolo
Carl Krzystofczyk
Peter Ferrara

“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>Member</u>	<u>Jurisdiction</u>
ALICE MANGANO	CALIFORNIA
GARY D. DOTSON	CAROLINAS
BILLY JOE MERRILL	CAROLINAS
ROGER GUDENKAUF	COLORADO
LOUISE G. REYNOLDS	FLORIDA
BLANCHE VICINANZA	FLORIDA
MARGE GRONKO	ILLINOIS
WILLIAM J. WIRE	ILLINOIS
AGNES RADECKI	MARYLAND
RICHARD SLAWINSKI SR.	NEW JERSEY
CARMINE CAMPO	NEW YORK
FRANCES MAGNOTTA	NEW YORK
GRACE HEPFORD	PENNSYLVANIA
PAUL F. D’EMILIO, ESQ.	PENNSYLVANIA
JACQUELINE BEDARD	QUEBEC

HYMNS OF PATRIOTISM

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 patriotic 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 helpers, 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.

IN MEMORIAM



Alice Mangano
1935-2022

Sister Alice Mangano passed away on September 8, 2022. A Past Regent of San Jose Council #2384, Past Grand Regent of California, and Supreme Council Representative, Sister Mangano was the gentle, quiet, humble leader who was “always there for everyone.” Many members will recall Alice driving cross-country or traveling on AMTRAK (with multiple connections) to join the Royal Arcanum family at Supreme Council Sessions and mini vacations.

Without exception, Alice was s one of the first members to volunteer for the Fraternal Events Committee and help organize our Society’s charitable gifting projects. Her generous spirit and benevolent heart were reflected in the many activities for pediatric cancer patients, veterans, humane societies /pet shelters, people with disabilities, youth programs, cloistered religious, and so many more that she helped to coordinate. She was dedicated beyond measure to the Royal Arcanum and to its mission of charitable service.

Alice was an active, engaging, and inspiring officer but one who was thrilled to let other members shine, as she humbly volunteered from the background. Recognizing this special quality, the Supreme Council honored Sister Mangano with the “Pillar of Fraternalism” award at the Supreme Council Session in 2012; a most deserving tribute for her countless voluntary endeavors. Alice faced challenges which she confronted with grace, and her upbeat

spirit, selflessness, and supportive word for everyone she met always abounded.

The Royal Arcanum is grateful for Sister Mangano's unsung fraternal service and eternal friendship.

May she rest in heavenly peace.



Gary Dotson
1940-2021

Brother Gary Dotson passed away on July 7, 2021.

A lifelong native of Buncombe County, North Carolina, Gary graduated from Reynolds High School and served in the US Marine Corps. He was a faithful member of Reynolds Baptist Church and retired from Duke Energy formerly CP&L-Progress Energy.

A member of Rhododendron Council #701 in Asheville, Brother Dotson served as Council Regent was a key organizer for many of the fraternal and charitable events, including the annual May Frolic. His dedication to the fraternal principles never wavered and he was instrumental in enrolling family and friends as members of the Royal Arcanum. He attained the Legion of Honor Award and was invested as its 37th recipient.

In his spare time, Brother Gary enjoyed gardening and had a vast collection of tools. He appreciated time spent with family and friends and being active with fellow council members in Rhododendron Council. His volunteerism with the council provided for many charitable projects and enabled its continual growth in the western region of North Carolina.

May he rest in eternal peace.



**Billy Joe Merrill
1938-2024**

Brother Billy "Joe" Merrill passed away on January 5, 2024.

"Joe" was a firefighter for 30 years with the Asheville Fire Department and was a volunteer at Barnardsville for 23 years.

He hailed from Royal Arcanum's Rhododendron Council #701 in Asheville, North Carolina where he enrolled as a member in 1968. "Joe" served the jurisdiction in many offices, including Grand Regent. He will long be remembered for his dedication as Grand Secretary-Treasurer and for mentoring new officers as they were elected to serve the subordinate and grand councils. "Joe" spearheaded a host of International Fraternal Service Projects, many for the benefit of children.

"Joe" welcomed family and friends to enroll into the Royal Arcanum and became the 69th member of The Order's prestigious Legion of Honor. He led The Carolinas as a Supreme Representative and was appointed as Deputy Supreme Regent by several Supreme Regents. He also was elected a member of the Supreme Council Junior Committee and member of the Appeals Committee. He and his wife, Jane looked forward to the Supreme Council Sessions and mini vacations and the opportunities the events provided for members of the extended fraternal family to gather for both business meetings and social-charitable activities. They trekked many miles across the country for Arcanian events and frequently recalled driving to New Jersey for a Grand Council Session in 1979 while a gas shortage plagued

the country. Fellow members in the Garden State filled milk containers with gasoline to ensure the Carolinians of having an ample supply for the trip back to Asheville.

“Joe” is survived by his beloved wife Jane, son C.D. and a host of family members and friends, many in the Royal Arcanum. His untiring service and loyalty to the principles of Virtue, Mercy, and Charity will endure in the continued fraternal work of the council and Society.

May he rest in eternal peace.



Roger Gudenkauf
1943-2023

Brother Roger Gudenkauf passed away on July 5, 2023.

Roger was a native of Corning, Kansas and served in the Air Force from 1962 to 1965. In 1963, while stationed in Denver’s Lowry Air Force Base, he met Shirley VanWoensel. Upon his return from being station in Turkey for 17 months, they married in 1965. In January 1976 they moved to Colorado and started their own business, Mifax Denver. This venture began his entrepreneurship of numerous businesses. He retired in 2012.

Brother Gudenkauf was a member of Denver Council #593 where he held several offices. He proudly served the jurisdiction of Colorado as Grand regent and was a Supreme Council representative at the Session held in San Diego, California in 2000.

Brother Roger enrolled family and friends into the Society and earned the Distinguished Service Award with 8 diamonds. He promoted the council by organizing many fraternal and family activities in the state of Colorado; these welcomed members to take active roles in leading the council and furthering its good work and also provided the opportunity for friends to learn more about the Royal Arcanum and potentially enroll as members.

He was a great leader and mentor who enjoyed time with family and friends. Brother Roger's service inspired fellow Arcanians in Colorado to volunteer and take the councils to great heights in the Centennial State.

May he rest in eternal peace.



Louise G. Reynolds
1935-2023

Sister Louise Reynolds passed away on August 30, 2023.

Originally enrolled as a member of American Beauty Council #2487 in New York, Louise became an active fraternalist, advancing through the chairs to serve as Regent. Her steadfast dedication and many talents were soon recognized by the jurisdiction with her being honored with unanimous election as the first woman Grand Regent for the State of New York. Her inspiring program - 'Fraternalism Encourages Members' was the catalyst to a host of the jurisdiction's charitable and fraternal projects. Later when Louise moved to Florida, she transferred into Treasure Coast Council #2177 and her abilities and

communication skills were tapped into again with her election as Grand Regent of the Sunshine State.

Sister Reynolds enjoyed attending the Royal Arcanum sessions and mini vacations, traveling across the United States to participate with officers and members of the Supreme Council. She was elected a Supreme Representative and later Supreme Sentry. For having been a member of the Supreme Council for thirty uninterrupted years, Sister Reynolds was awarded Life Membership in the Supreme Council in Orlando, Florida in 2018. She was a valued member of the Degree and Necrology Teams on all council levels.

Her commitment to the Society was unwavering, as she notably upheld the pledge to devote a part of each day to the Royal Arcanum. Her efforts as a volunteer recommender were exceptional. She attained the Distinguished Service Award and Legion of Honor Award - Recipient # 61. At the Supreme Council Session in Annapolis, Maryland in 2022 she was presented with the '1105' Royal Purple Achievement Award, becoming the Society's 36th Trailblazer.

A humble individual, Louise shied away from spotlight yet was a driving force as a fraternal leader whose volunteerism for fraternal objectives was ever present. Her commitment to the charitable programs conducted by the Royal Arcanum was always sincere. She fervently promoted the annual national gifting project to councils, members, family, and friends and was a core team volunteer for the Fraternal Events Committee to plan and conduct projects for a variety of charitable causes.

Louise truly lived the attributes of 'Virtue, Mercy, and Charity', giving of herself to help those in need. She

made many lasting friendships with members of the Royal Arcanum from coast to coast and she was blessed with the gift to make new acquaintances feel right “at home” from the start. A pillar of our Society, Louise will be greatly missed but her shining light and infectious joy will surely remain to guide our fraternal efforts Into the Future.

Sister Reynolds’ untiring service and enthusiasm to advance fraternalism will be remembered by a very grateful fraternal family in the Royal Arcanum.

May she rest in eternal peace.



Blanche Vicinanza
1928-2023

Sister Blanche Vicinanza passed away on March 26, 2023. Originally enrolled into Williamsbridge Council #1416, New York, she later transferred to Sun Coast Council #2376, Florida when she and her husband, Edward moved to the Sunshine State. Blanche served in several officers of the subordinate councils and was a DSA recipient.

Many of the Arcanians will recall Sister Blanche as our Society’s “First Lady” when Edward served as Supreme Regent from 1992 through 1994. Together they covered hundreds of miles across the Supreme Council jurisdiction promoting the Trailblazer campaign and meeting fraternal brothers and sisters in the grand councils.

Predeceased by Edward, Sister Vicinanza is survived by their three children and their spouses, and five grandchildren. The Royal Arcanum is very appreciative of

Sister Vicinanza's active role in the Society and for her service to the fraternal mission.

May she rest in eternal peace.



Marge Gronko
1932 -2023

Sister Marge Gronko passed away on November 17, 2023.

Sister Gronko was a member of Ft. Dearborn Council #278 and served in many offices of the council and for the Grand Council of Illinois. She represented the Illinois as a Supreme Council Representative at the Sessions held from 2002 through 2010. Sister Marge enjoyed participating in Royal Arcanum mini vacations and other activities and sharing fellowship with members from across the Supreme Council jurisdiction.

May she rest in eternal peace.



William J. Wire
1936-2023

Brother William James "Bill" Wire passed from this life on January 26, 2023.

Bill was born and raised in the Little Italy neighborhood of Chicago, Illinois. He was a veteran of the United States Army, having served as a Paratrooper in the

101st Airborne Division. He later returned to Chicago to enter the workforce. His commitment to a strong work ethic was always demonstrated; he retired as Administrator of SEIU Local #4 Health and Welfare Fund. He was also an active officer and member of several community organizations in the Chicago area and enjoyed spending time with family and friends, whether at a council event, a Cubs baseball game, a stop at a casino, or for dinner at a quiet restaurant or even a lively diner.

Bill enrolled into Royal Arcanum's Medora Council #1648 in 1965. He held various offices, including Council Regent, Grand Regent of Illinois, and Supreme Representative. Brother Wire served as Supreme Warden, Supreme Committeeman on Appeals, Elective Member of the Executive Committee, Supreme Orator, and Supreme Vice Regent. At the 99th Supreme Council Session held in Willowbrook, Illinois, he was honored to be elected as Supreme Regent for the 2008-2010 term. His motivational campaigns, 'On the Move' and 'Keeping on the Move' were enthusiastically received across the United States and Canada. Brother Bill became Past Supreme Regent in 2010 and that same year was elected as Chairman of the Executive Committee. In recognition of 30 years of uninterrupted service in the Supreme Council, Brother Wire was conferred the distinction of "Life Member" at the 104th Supreme Council Session in Orlando in 2018. Even after retiring from the Executive Board, Bill's passionate drive for the Royal Arcanum's future growth and productivity fervently continued. In a humble manner, he shared wisdom and experience, always availing himself to mentor, assist, and support members with their responsibilities as officers. He was bestowed Honorary Membership in Bayonne Council #695, NJ and in the Grand Council of New Jersey.

For achievements as a voluntary recommender of new members into the organization, Brother Wire attained the prestigious Legion of Honor Award, becoming its 90th member.

The Royal Arcanum is thankful for Bill's untiring dedication to the attributes of Virtue, Mercy and Charity and for his selfless service to council and community. In all of his endeavors at work and for the Society, Florence, his beloved wife of over 60 years was at his side; partners whose love for each other and love for life were admired by many. Together they attended Sessions, mini vacations and other events across the Supreme Council jurisdiction. For years, they trekked from the North Pole to the delight of the Juniors in Illinois, delivering Christmas parcels from Santa's workshop. The Wires were avid volunteers of the Fraternal Events Committee to promote and support the charitable causes for each year's gifting project. Bill's good nature and sense of humor shined at Session activities, including 'Game Night', bowl-a-rama, DSA breakfasts and costume parties. Many will recall his entry for the RA's 135th Anniversary Baby Photo Contest that won 1st prize!

Royal Arcanum members assuredly have wonderful memories of Brother Bill Wire.

A man of great integrity, he was a stellar leader, officer and colleague whose knowledge, vision, patience, and countless efforts contributed to the success of the Society and its councils. Bill greeted everyone with smile, shared a host of stories, and offered respect and understanding by always being a good listener.

Left to cherish Bill's memory is his devoted wife, Florence, their nieces, nephews and families, plus countless

friends who are thankful to have known Bill and have been honored to call him “brother”.

May he rest in eternal peace.



Agnes Radecki
1929-2023

Sister Agnes M. Radecki passed away on April 16, 2023.

A member of Carrollton Council #257 in Baltimore, Sister Radecki served the subordinate council and was elected to serve as the Grand Regent of the jurisdiction of Maryland-D.C.-Virginia. For many years she and her husband Joseph Sr. greatly assisted in the planning of the east coast jurisdictional spring frolic which welcomed many grand and subordinate council members from Massachusetts to Florida for an annual weekend gala that was held at a New Jersey shore resort.

Sister Agnes proudly served as a representative to the Supreme Council from 1976 through 1986 and from 1990 through 2002. She and Joe enjoyed the fraternal family reunions that were hosted at the Supreme Council Sessions and Mini Vacations and the opportunity to share fellowship with the Arcanians at lovely venues throughout the USA and Canada.

Predeceased by Joe Sr., Sister Radecki is survived by their six children and their spouses, fourteen grandchildren, and thirty-three great-grandchildren. The Royal Arcanum is grateful for her dedicated service to her council and to the Society.

May she rest in eternal peace.



Richard Slawinski Sr.
1929-2023

Brother Richard Slawinski Sr. passed away on June 9, 2023.

A native of New Jersey, Richard was a graduate of Stevens Institute of Technology; the first US college solely dedicated to Mechanical Engineering. Later he built a business; with OILCO Liquid Handling Systems, he pioneered the design and manufacture of the most extensive line of swivel joints available worldwide and remained active in the direction of the company until his passing.

He and his wife Margaret were the parents to two children, Patricia and Richard. They raised thoroughbred horses, racing them at Belmont and Monmouth Park and also raised Saint Bernard dogs. He was active in his church and enjoyed traveling with family.

Enrolled into Woodside Council #1358 in New Jersey, Brother Slawinski served the council in many offices and was elected Grand Regent of the Garden State. In that position he hosted monthly Grand Regent Nights throughout the state with each one specifically designated to recognize the service of subordinate council officers, from trustee to sitting past regent. This concept led to more members learning about each office and later aspiring to serve their council.

Brother Slawinski was instrumental in enrolling new members into the Royal Arcanum and earned the Legion of Honor Award to become its 95th recipient. Dedicated to the principles of Virtue, Mercy, and Charity, he encouraged and supported fellow members to embrace fraternalism and volunteer for council initiatives.

Brother Richard was preceded in death by his wife, son and daughter-in-law, and son-in-law. He was an exemplary leader, especially to the members of Woodside Council who, for many years, rallied with him to promote the Royal Arcanum in New Jersey communities.

May he rest in eternal peace.



Carmine Campo
1927-2022

Brother Carmine Campo passed away on September 13, 2022.

Carmine grew up in the Belmont section of the Bronx, "Little Italy"; the neighborhood that he would be fond of for his entire life. After high school, Carmine was drafted into service during World War II. When he returned to the states, he met his future wife, Antoinette [Annette]. Blessed with 72 years of marriage, they raised three children. Over time the family grew with the children's spouses and later with eight grandchildren and three great grandchildren.

Brother Campo was a member of the Royal Arcanum for 44 years. He served the Society as Regent, in several offices of the Grand Council, and as Supreme Council Representative. He was a DSA recipient, was

actively involved with the fraternal and charitable initiatives of the New York jurisdiction, was an organizer of its Hospital Association, and participated in the Supreme Council Sessions and mini vacations. He also volunteered for many community organizations and was a dedicated communicant and volunteer at Our Lady of Mt. Carmel Church.

Carmine lived a life of service and was always willing to help those in need, treating everyone with respect and giving his support to make a positive difference. His fraternal spirit was genuine and his service to the Society is very much appreciated.

May he rest in eternal peace.



**Frances Magnotta
1936-2024**

Sister Frances “Fran” Magnotta passed away on February 22, 2024.

Born Frances Barbara Propato, Fran grew up in the Bronx, New York and it was at her “Sweet Sixteen” birthday party that she was introduced to a young man, “Augie” who would become her beloved partner for life. Following the party, Agostino “Augie” Magnotta asked Fran on their first date – to a daytime movie. That date led to the start of a wonderful journey together. They were married in 1956 and later were blessed as the parents to two children, Laura and Michael.

Fran had a long and stellar career as an executive assistant and office manager for several attorneys at their

law firms in Manhattan. With attention to detail, Fran was knowledgeable and dedicated to the profession. She and Augie were devout and active communicants of Our Lady of Assumption Church in the Bronx.

When Fran and Augie enrolled in 1980 into Claremont Council #1655 in the Bronx, they immediately became immersed in the fraternal and charitable endeavors of the Royal Arcanum. They worked side by side, hand in hand for the growth of the Society on all council levels.

Fran served in various offices of Claremont Council, including Regent and then advanced in the Grand Council to be elected to the position of Grand Regent and lead a successful campaign for the jurisdiction. She served as an Elective Member of the Supreme Council Executive Committee from 1996 through 2000 and as a member of the Committee on Laws from 2000 through 2006. In 1994 and from 2010 through 2018 she was a Supreme Council Representative.

In addition to the many offices that she held in the Supreme, Grand, and Subordinate Councils, Fran served as Fraternal Field Director and on the editing staff for the Royal Arcanum Bulletin. She represented the organization at the National Fraternal Congress of America and spearheaded various national charitable projects for the Royal Arcanum. A major effort was coordinated for the 9/11 Fund following the national tragedy in 2001. When the Supreme Council convened for Sessions and mini vacations, she introduced councils to regional charities that were being supported by projects conducted on behalf of the Fraternal Department at the events.

With a strong allegiance to the founding attributes of Virtue, Mercy, and Charity, and recognizing the spirit of

fellowship that abounded throughout the organization, both Augie and Fran dedicated themselves to having the Royal Arcanum continually succeed with council productivity and innovative programs. As volunteer recommenders, they enrolled a host of family and friends as new members. For her steadfast efforts, Fran attained the Distinguished Service Award, was invested as a Legion of Honor Award recipient, becoming its 70th member and also attained the 1105 Royal Purple Achievement Award as a Royal Arcanum trailblazer.

When Augie was elected Supreme Regent for the 2004-2006 term, Fran graciously served as the Royal Arcanum's "First Lady" and trekked across the United States and Canada with him to promote the Society and to encourage members to volunteer as fraternalists to "Achieve Our Goals." Many lasting friendships were formed during these ventures and the visits created bountiful memories for them as Royal Arcanians.

Fran was an avid reader, crossword puzzle solver, and writer. She enjoyed vacationing with Augie on cruises to exciting destinations, summers in the Hamptons, and upholding Italian traditions, especially during the holidays. Her greatest joy was time spent with family.

Left to cherish Fran's memory are her beloved husband, Augie, their children Laura (John) Flocco, Michael (Katie) Magnotta; six grandchildren, nine great-grandchildren, extended family members, and many, many friends in the Royal Arcanum.

Fran was a genuine "Pillar of Fraternalism." Her legacy will inspire Royal Arcanians to volunteer with selfless acts of kindness done with compassion and understanding to help make the world a better place.

May she rest in eternal peace.



**Grace Hepford
1927-2022**

Sister Grace Hepford passed away on September 20, 2022.

A graduate of Albright College, Grace's degree in home economics led her to working for the United Gas Improvement Company in Harrisburg, Pennsylvania. She also appeared in popular television advertisements for gas powered appliances; one of which she demonstrated baking a boxed cake mix by using a gas oven. Grace became a skilled cook and baker; her dishes and desserts were favorites of family and friends.

Grace married H. Joseph Hepford in 1952 and together they raised two daughters. She enrolled into Royal Arcanum's Harrisburg Council #499 in 1964 and from the start, she and Joe were engaged in service to our Society. Following the election of Brother Hepford as Supreme Regent in 1990, Grace, as the Royal Arcanum's "First Lady", accompanied him on ventures throughout the United States and Canada to lead the innovative "Be a Performer" and "Go for the Gold" campaigns.

Sister Grace organized the golf tournaments at many Supreme Council Sessions and was instrumental in developing fraternal and charitable service projects that were conducted on behalf of the Society. Joe and Grace had traveled extensively across the globe. They were frequent guest speakers at councils throughout the Northeast to

share their experiences and adventures of many countries, including a thrilling African safari.

Sister Hepford was active in volunteering for a host of community organizations throughout her life. She was a humble, gracious and generous person whose kindness touched countless individuals. She was always encouraging and deeply involved in the fraternal work being done in the Royal Arcanum. Blessed with a marriage of 57 years, Grace was predeceased by her beloved husband Joe. In addition to their two daughters and their spouses, they are survived by five grandchildren.

The Royal Arcanum is grateful for Sister Grace Hepford; she was a genuine fraternalist and loyal friend.

May she rest in eternal peace.



Paul F. D'Emilio, Esq.
1946-2023

Brother Paul F. D'Emilio, Esq. passed away on June 19, 2023.

A lifelong resident of Havertown, Pennsylvania, Paul was a talented individual, dedicated to his faith, family, friends, and fraternity. He graduated Monsignor Bonner High School in Drexel Hill, PA. He furthered his education to graduate from Villanova University in 1968 and its School of Law in 1972. He served his country in the United States Army Reserve.

A well-known and respected attorney and member of the community, Paul practiced law in Pennsylvania for most of his adult life. He served as Vice-Chair for the Parish Council of St. Dorothy's Church in Havertown. Paul had

been 9th Ward Commissioner and Vice-Chair of the Planning Commission for Haverford Township, Delaware County, PA. He served as President of the Optimist Club of Havertown and was a Distinguished Lieutenant Governor of Optimist International. Paul was a member of the Sons of Italy and a 4th degree member of the Knights of Columbus. A fraternalist-in-action, he built houses with Habitat for Humanity. Service was ingrained to his core and numerous organizations were the beneficiaries of his time, experience, and untiring volunteerism.

Brother D'Emilio enrolled into Royal Arcanum's Integrity Council #586, Philadelphia in December 1974. He had served in multiple offices of the subordinate and grand councils, including Regent and Grand Regent of Pennsylvania, and for many years was secretary for Integrity Council and a member of its degree team. Paul was a jurisdictional Supreme Council Representative at the 1982 Session. From 1990 until his passing, Brother D'Emilio served as Chairman/Member of the Supreme Council Committee on Laws and in 2016 at the Supreme Council Session in Orlando, Florida, he was awarded Life Membership in the Supreme Council for 30 years of service.

Paul's commitment to the attributes of the Society was constant. He enrolled family members and friends to achieve the Founders' Ring of Distinction with Diamond, the highest award that the Society bestows.

For the past 27 years Brother D'Emilio served as Legal Counsel for the Royal Arcanum and many of the Society's successes are credited to Paul for his exceptional work. His wisdom, experience and approachability were greatly appreciated, especially by members of the Executive Committee and Home Office Associates. He was extremely knowledgeable in the business and fraternal operations of the Society and could name/quote the sections of the 170-

page Constitution and Laws in an instant! He was gifted with a brilliant mind and as bright a personality!

Paul was engaged in various fraternal organizations and represented the Royal Arcanum with pride. He served on the Board of Directors and Law Committee of the National Fraternal Congress (AFA) and was a member of the Association of Fraternal Benefit Counsel. On several occasions he was a presenter at fraternal society conferences.

Brother D'Emilio and his beloved wife, Lorraine, married in 1974. Their union was blessed with three children; they were a 100% Royal Arcanum family. Their generosity of heart was always expressed for the Society's charitable programs and for a multitude of causes sponsored on all council levels. Each year, Paul was a 'Secret Santa' and contributed a holiday gift in honor of the Royal Arcanum to a charity designated by the Fraternal Department.

Following Lorraine's death in 2010, as a way to honor her memory and to help women afflicted with GYN cancers, Paul formed the Lorraine J. D'Emilio Foundation with the purpose of offering hope and providing support, in a variety of uplifting ways, to patients as they battle illness.

Paul took great pleasure in reconnecting with Arcanians and friends at Sessions and Mini Vacations. He would often "light up the room," playing piano in the meeting space or hotel lobby. He was quite a chef and a master of Italian cuisine yet a refreshing ice cream topped his list of favorite foods. He delighted in the adventures of travel but also winding down to watch M*A*S*H reruns on television. Paul "lived and loved" life to the fullest!

Brother D'Emilio is survived by his beloved children- Michelle (Jamie) Welsh, Angela Urso, Matthew (Katie) D'Emilio Esq., eight grandchildren, companion Rosanne Kozlow, and a host of friends across the Supreme Council.

The Royal Arcanum officers and members were honored to have called Paul "Brother" and are deeply grateful for his unparalleled service. He was a stellar leader and bona-fide friend whose legacy can be carried forth in the Society through service to others and to community, today and into the future.

May he rest in eternal peace.



Jacqueline Bedard
1937-2022

Sister Jacqueline Wilson Bedard passed on November 17, 2022.

Jacqueline, who was affectionately known as Jackie, enrolled as a Royal Arcanum member in 1962 into Jeanne Mance Council #2490 in Montreal, Quebec, Canada. She served the council in various offices, culminating with her election as Regent. She was one of the first women to be elected as the province Grand Regent. She later mentored other members and prompted them to challenge their energies and aspire to the position, always availing herself to ensure the success of their programs and activities. She coordinated a host of International Fraternal Service and gifting projects, by which the Quebec Councils provided support, through monetary donations, goods, and services

to charitable causes; many specially tailored for pediatric hospitals and children's organizations.

As a Supreme Council Representative, Sister Jackie attended the Sessions and Mini Vacations and served on several committees. She and her beloved husband, Gilles, LOH member and Supreme Council Officer, volunteered tirelessly to promote the good work of the Royal Arcanum. They were always enthusiastic and supportive of the RA annual national gifting program and sought to further the fraternal-charitable mission of the Society through their leadership and example.

Jackie and Gilles truly enjoyed the friendships made through the Royal Arcanum and were always happy to welcome visiting officers to Montreal, escorting them throughout the region as hospitable and knowledgeable travel guides, assuring the guests of taking a unique memory of Canada back to their home. She was a wonderful hostess who arranged bi-jurisdictional socials when buses from the Northeast, filled with Arcanian brothers and sisters, journeyed to Canada. Sister Jackie embodied goodness to the core, always seeing the best in others and helping wherever and whenever she could with a dedicated and compassionate heart.

Sister Bedard was predeceased by her loving husband Gilles and is survived by their daughter, Christiane and son-in-law, Luc, two grandchildren and their spouses, and three great grandchildren.

The Royal Arcanum family will fondly remember Jackie as a cherished sister and friend.

May she rest in eternal peace.



The Road to Eternity

*Life is but a stopping place, a pause in what's to be,
a resting place along the road to sweet eternity.
We all have different journeys, different paths along
the way, we all were meant to learn some things, but
never meant to stay. Our destination is a place, far
greater than we know, for some, the journey's
quicker, for some, the journey's slow. And when the
journey finally ends, we'll claim the great reward,
And find an everlasting peace, together with the Lord.*

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