

# The TRUTH

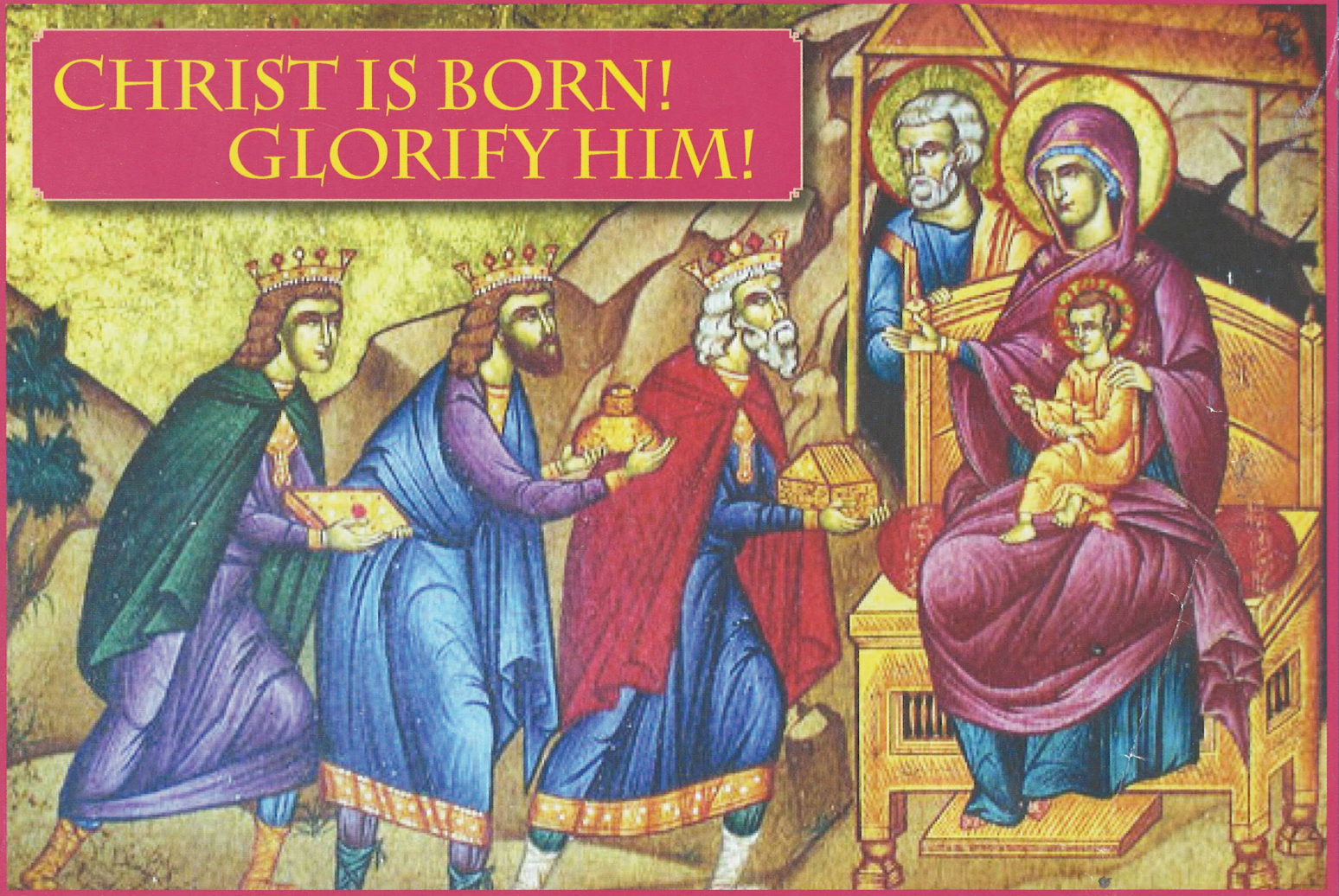
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A Publication of the

**RBO** *Our  
Second Century*

CHRIST IS BORN!  
GLORIFY HIM!



AFTER JESUS WAS BORN IN BETHLEHEM IN JUDEA, DURING THE TIME OF KING HEROD, MAGI FROM THE EAST CAME TO JERUSALEM AND ASKED, "WHERE IS THE ONE WHO HAS BEEN BORN KING OF THE JEWS? WE SAW HIS STAR WHEN IT ROSE AND HAVE COME TO WORSHIP HIM."

—MATTHEW 2:1-16

# The TRUTH

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CHRIST  
IS  
BORN!



GLORIFY  
HIM!

## PRESIDENT'S MESSAGE

*The Birthday of the Saviour is here, and we are once again reminded that Christmas is a family day-whether it be our immediate family, our church family or our organizational family. It is a day of reunions and feasting, and a day of joyous gifting.*

*But let us not forget, as we fill the stockings and surround the tree with packages, the most important gifts of all... the gifts that bear neither price tags nor gay wrappings, yet are of infinite value. These are the gifts of kindness! tolerance, consideration and compassion. Let us hope that this Christmas will revive the true spirit of giving that began with the Birth of a Holy Child... to bring peace and good will to all.*

*We fervently hope that this Christmas will enrich your lives with deeper love and understanding that peace, joy and prosperity may accompany you throughout the coming New Year. With these sentiments in our hearts we bid you and your loved ones a blessed Christmas and a Happy New Year.*

*Christ is born! Glorify Him!*

*From*

John Wanko, President  
and the Officers and Staff of the RBO

## MAILING LIST CHANGES

If your address is incorrect or if you know a member who is not receiving The Truth or if you want to remove someone from the mailing list please fill out this form and mail to:

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here & there

## ANTHONY PADUCHIK

October 8, 1939 ~ October 30, 2021

Anthony Paduchik Jr., beloved husband and cherished father and grandfather, fell asleep in the Lord on Saturday, October 30, 2021. He was a member of St. Nicholas Orthodox Church in Mogadore, Ohio where he served faithfully and in earnest in various leadership, volunteer, and fraternal positions. **Tony was Secretary of the St. Nicholas Russian Brotherhood and Auditor Chairman for the national RBO.**



A longtime resident of Tallmadge Ohio, Tony was known for many, many years of community service. He was an Auxiliary Police Officer with the Tallmadge Police Department. Tony was a member and served as president of both the Tallmadge Lions and the Jaycees. At one time he was photographed with Tallmadge's most famous resident, Archie the snowman.

Most notable of his public service, Tony was closely associated with Tallmadge Little League Baseball where he was a coach, umpire, and league president from 1978-82. In his last year as president, all four Tallmadge All-star teams were crowned state

champions, a singular achievement for the program.

Tony is survived by his wife of 57 years Judith Ann Paduchik (Tkach) and his children and grandchildren; Robert and Amanda (Myers) and their daughters Elena and Larissa, Barbara Yerian and Forrest, and their children Nicholas, John and Jillian; and Jason and Michele (Clark) and their children Andrew and Samantha.

Funeral Service was held Tuesday, November 2, 2021 at 7 p.m. at St. Nicholas Orthodox Church, 755 S. Cleveland Ave. Mogadore, Ohio. Panachida service was held Wednesday at 11 a.m. at the church with interment following at St. Nicholas Cemetery. Very Rev. Fr. Nicholas Wyslutzky officiating. Make donations to St. Nicholas Orthodox Church at [stnickoca.org](http://stnickoca.org). (Kucko-Anthony-Kertesz Chapel, Akron)

**MEMORY ETERNAL**

“On coming to the house, they saw the child with his mother Mary, and they bowed down and worshiped him. Then they opened their treasures and presented him with gifts of gold, frankincense and myrrh.”  
—Matthew 2:11

“The only real blind person at Christmas-time is he who has not Christmas in his heart.”  
— Helen Keller

Family is not an important thing.  
It's everything.  
—Michael J. Fox

“Therefore the Lord himself will give you a sign: The virgin will conceive and give birth to a son, and will call him Immanuel.”  
— Isaiah 7:14

## FOR YOUR INFORMATION

### Where and why we spend time on social media

How much time do you spend on social media every day? An infographic from *FameMass.com* reports that the average person spends two hours and 23 minutes a day on social media, up from one hour and 30 minutes in 2012.

#### Where are they spending their time each day?

Facebook	58 minutes
Instagram	53 minutes
YouTube	40 minutes
Snapchat	35 minutes
Twitter	3 minutes

#### Why are they on social media?

Stay up to date with news	40%
Stay in touch with friends	39%
Find entertaining content	38%
Fill spare time	37%
Network	33%

### Why we do—and don't—go to church

Americans go to church for many reasons—and some avoid church for reasons of their own. The **Pew Research Center** looked into what draws people to religious services and what keeps them away. *Here's what it found:*

#### Reasons for going to church

To become closer to God	81 percent
To give children a moral foundation	69 percent
To be a better person	68 percent
For comfort in times of grief or sorrow	66 percent

#### Reasons for rarely or never attending services

Practice faith in other ways	37 percent
No religious belief	28 percent
No church/religion they like	23 percent

## CANDLE SAFETY

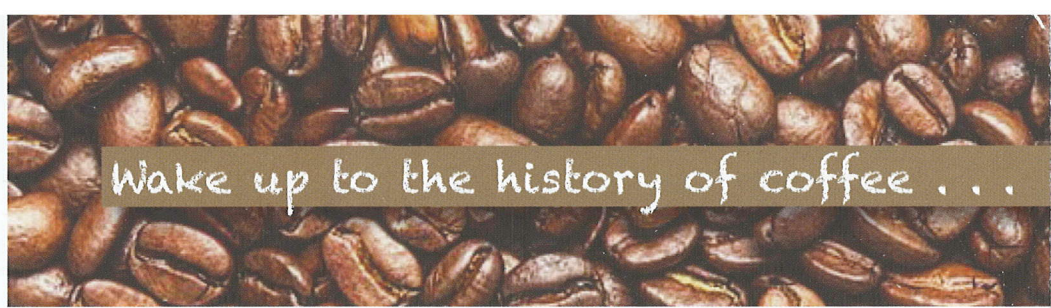
Whether you enjoy candles for a romantic dinner or holiday celebration, you should handle them carefully. The National Candle



Association says to properly put out a candle's flame, hold your finger in front of the flame and blow at it. The air will flow around the finger and extinguish the candle from both sides, preventing hot wax from splattering.

*Other tips for candle keeping and use:*

- Never leave a burning candle unattended.
- Keep lighted candles out of the reach of children and pets.
- Keep burning candles away from combustible materials like drapes.
- Store candles in a cool, dark, dry place.
- Before using, light and extinguish the candles so they burn better.
- Avoid drafts to prevent rapid, uneven burning or excessive dripping.
- Keep wicks trimmed to one-half inch.
- To remove wax from fabrics, scrape off excess and run boiling water through the material.
- Remove wax from holders by running hot water over them.
- Candles refrigerated before use will burn more slowly and evenly.
- Extinguish candles when they get within 2 inches of the bottom.



Wake up to the history of coffee...

**F**rom that morning mug of java to a cup of decaf with dessert, many people rely on coffee to get through the day. *The Cracked* website shares the fascinating history of our favorite hot beverage:

A legend goes that in Ethiopia around 850 A.D., a farmer named Kaldi noticed that the sheep in his flock had more energy and slept less after eating fruit from a particular plant. He tried it himself, and also felt more energized, so he took it to a nearby monastery where the monks used it to brew a tea. They found that the tea helped them stay awake during their evening prayers.

The first written mention of coffee came a few decades later, when a Persian physician wrote about a berry called "bunchum." "Bunn" was the Ethiopian word for the coffee berry.

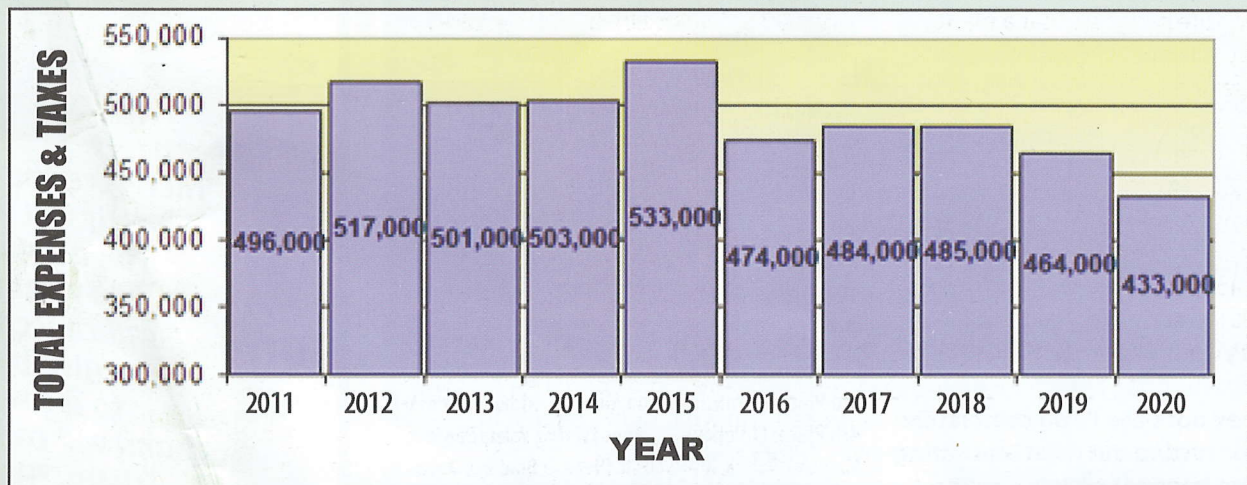
The Ottoman empire spread coffee through the lands it conquered. It reached Europe during the 17th century. Early Christians thought it evil and asked the current Pope to ban it. The Pope, however, decided to try drinking it himself first, and declined to forbid its use.

Coffeehouses spread quickly across the continent—Venice in 1645, England in 1650, and France in 1672. It eventually crossed the ocean in 1676, when a coffeehouse opened in Boston.

For a while, farmers in Mediterranean countries enjoyed a monopoly on coffee, but that ended when the Dutch started growing and exporting it from the Indonesian territory of—wait for it—**Java**.

France is responsible for the first iced coffee, thanks to troops who dubbed their concoction "café mazagan" after the fortress they were stationed at. Today, we consume more than 2 billion cups of coffee a day around the world, making it the most popular beverage around.

In the last issue of *The Truth* we showed a graph of operational growth over the last 10 years. **Well, controlling EXPENSES is a key item for achieving operational gains.** The following graph shows the trend in total expenses over the last 10 years.



Expenses decreased in 2020. Traveling expenses and meeting costs were down \$20,000 as the pandemic eliminated the opportunity for in-person meetings. There was also a \$17,000 reduction in actuarial and accounting fees, which was primarily due to the fact that in 2019 there was a cost for developing new 2017 CSO plans that were required to be issued starting January 1, 2020; there was no such cost for 2020.

Source — CPS Actuaries

## HEALTH WATCH

### Add more plant-based foods to your diet for better

### HEART HEALTH

Even if you're not a vegetarian, this information may come in handy. According to the *Science Daily* website, a new study suggests that cutting back on animal-based foods and eating more plant-based foods may lead to a healthier heart.

Researchers analyzed data on food intake from more than 10,000 middle-aged adults in the United States who participated in a study from 1987 through 2016. None of them had any cardiovascular

disease at the outset of the study. The researchers looked at the proportion of plant-based food the participants ate compared to animal-based foods. Those who ate the most plant-based meals had a 16% lower risk of cardiovascular disease (heart attack, stroke, heart failure, and other conditions), a 32% lower risk of dying from a cardiovascular disease, and a 25% lower risk of death in general compared with those who ate the least amount of plant-based food.

Meanwhile, another study reported on the **Harvard T.H. Chan School of Health** website suggests that a plant-based diet may help ward off type 2 diabetes. Researchers looked at data from nine studies that included health data from more than 300,000 participants, of whom 23,544 had type 2 diabetes. Their review of adherence to an overall predominantly plant-based diet found that people with the highest adherence had a 23% lower risk of type 2 diabetes than those with weaker adherence to the diets.

You may not have to go completely vegan, but cutting out meat and eating more fruits, vegetables, legumes, and whole grains can have a positive effect on your physical well-being.

*"Christmas is about giving from the heart more than giving from the store."*

— Toni Sorenson

### Marjorie Ann Ovack

Marjorie Ovack, age 70, passed away peacefully on November 7, 2021, at her home in Bensalem, with her family by her side.

Marjorie was born in Philadelphia to the late Robert and Elizabeth. She was the devoted wife of the late Joseph Ovack, who passed away in 2010. Marjorie was the beloved mother of Kimberly Stokes (her husband, David) and Heather Bradley (her husband, Patrick). She was the cherished grandmother of Patrick Stokes, Stephanie Bradley, and Ryan Bradley.

Marjorie worked as a secretary her entire life, **most recently alongside her daughter, Heather, for 16 years (RBO Home Office)**. She was a devoted homemaker and mother. In her free time, Margie enjoyed cooking, baking, shopping, dining out, and most of all, spending time with her grandchildren. Marjorie, better known as "Marmie" to her family and those closest to her, will forever be remembered for her generosity, kind heart, and beautiful laugh... the kind of laughter that was contagious and brought joy to all of those around her.

Relatives and friends were invited to Marjorie's Life Celebration on Saturday, November 13, 2021, from 10:30 am – 12:00 pm, followed immediately by her memorial service at noon, at Beck-Givnish Funeral Home, 7400 New Falls Road, Levittown, PA 19055. Inurnment was private.



## Trying to save MONEY?

*The RBO understands the difficulty and importance of saving money and maximizing your return when you are a non profit church or church organization.*

### Consider the RBO's Certificate of Deposit

A savings account. The RBO Certificate of Deposit is a high yield savings account.

An extremely competitive rate of interest. The Executive Committee reviews these rates, and is committed to keeping them as high as prudence will allow. Compare them to your bank's CD or Money Market Fund rates.

No-cost administration. There is never an annual fee, or any maintenance charge for administering your annuity account.

Flexible Contributions. Your organization or church can contribute up to \$50,000 a year.

Low minimum investment. The initial deposit may be as low as \$100 and accounts may be increased at any time with additional contributions of \$100 or more.

Complete an Application and Deposit Agreement. Qualifying is simple. Complete an Application and Deposit Agreement and you are finished. Simply contact our office.

## RBO

301 Oxford Valley Road, Suite 1602B  
Yardley, PA 19067-7721

# 1-215-563-2537

### RBO SALES AWARDS WINNERS

(July 1, 2019- June 30, 2020)

#### NUMBER OF POLICIES SOLD

1st Place: (9 Policies): Christopher Dupkanick  
2nd Place: (3 Policies): John Wanko  
3rd Place: (2 Policies): John Mindala, Nicholas Lezinsky  
4th Place: (1 Policy) Anne Cvercko, Valery Danilack, Margaret Wallick, RBO Website (Heather Bradley), Donald Lambo, Michael Senyk, William Dupkanick, Jennifer Doran (Heather Bradley), Sharon Hitzner, Ronald Boras

#### DOLLAR AMOUNT OF SALES

1st Place: (\$230,000): John Wanko  
2nd Place: (\$70,000): Christopher Dupkanick  
3rd Place: (\$20,000): John Mindala  
4th Place: (\$15,000): Nicholas Lezinsky

# SUPER FOOD

## Unsweetened Greek yogurt

Non-fat, plain Greek yogurt has a pleasant tartness that's a perfect foil for the natural sweetness of berries, bananas, or your favorite breakfast cereal. It's strained, so even the fat-free versions are thick and creamy. And the lost liquid means that the yogurt that's left has twice the protein of ordinary yogurt - about 18 grams in 6 ounces of plain Greek yogurt.



## The lighter side



### A steady flight

An Airbus 380 was on its way across the Atlantic. It was flying at 30,000 feet, when suddenly a fighter jet appeared.

The pilot of the fighter jet slowed down, flew alongside the Airbus, and greeted the pilot of the passenger plane by radio: "Hello, Airbus! Boring flight, isn't it? Have a look here!"

He rolled his jet on its back, accelerated, broke through the sound barrier, rose rapidly to a dizzying height, then swooped down almost to sea level in a breathtaking dive. He looped back next to the Airbus and asked, "Well, what do you think of that?"

The Airbus pilot answered, "Very impressive! Now you look!"

The jet pilot watched the Airbus, but nothing happened. It continued to fly in a stubbornly straight line at the same speed.

After 15 minutes, the Airbus pilot radioed, "Well, how was that?"

Confused, the fighter pilot asked, "What did you do?"

The Airbus pilot laughed and said, "I got up, stretched my legs, walked to the back of the aircraft to use the washroom, then got a cup of coffee and a chocolate fudge pastry."

**The moral of the story:** Speed and adrenaline may seem to be great, but sometimes stability and peace are more important.

**A generous donation made to the Ss. Cyril & Methodius Scholarship Fund in 2021 is always welcome!**

## SCHOLARSHIP FUND

*I wish to donate to the Ss. Cyril and Methodius Scholarship Fund to help young members of the R.B.O. receive a college education. Please acknowledge my contribution by publishing same in **The Truth**.*

Name \_\_\_\_\_ Amt. \$ \_\_\_\_\_

Address \_\_\_\_\_ Lodge # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

All checks should be made payable to the Russian Brotherhood Organization, Ss. Cyril and Methodius Scholarship Fund and mailed to the Home Office of the R.B.O., 301 Oxford Valley Road Suite 1602B, Yardley, PA 19067-7721

### Check here for RBO information on:

#### Our FREE Fraternal Benefits:

- Scholarship Program
- Newborn Insurance
- Child Cancer Benefit
- Nursing Home Waivers
- Lodge Matching Grants
- The TRUTH Subscription
- Heritage Project
- College Book Buy Program
- Other FREE Benefits

#### Our Fine Fraternal Products:

- Single Premium Life
- 3-Pay Life
- Whole Life
- 20-Pay Life
- Accidental Death Riders
- Annuities

Would you be interested in having a speaker address your congregation on our immigrant heritage or other topics?

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

Parish Affiliation \_\_\_\_\_

Mail to the Home Office of the R.B.O., 301 Oxford Valley Road Suite 1602B, Yardley, PA 19067-7721



With gas prices surging it seemed like a nice time to remind our younger members that gas, at one time, cost just 54c a gallon... and receive a FREE glass with a fill up.

## Single Premium Life plan



If you purchase a \$10,000 Single Premium Insurance Policy for your child at the age of 0-1 at a cost of \$905.00 (male) \$780 (female), that youngster will be eligible to receive a RBO Scholarship Grant of \$400 a year for four years, while he / she is in college. That's receiving \$1,600 back or \$695/\$820 more than you spent on the original policy, and the individual is still insured for \$10,000 for the rest of his/her life.

121 YEARS  
**RBO**  
**INSURANCE**  
 Good for your Grandparents  
 Great for your Grandchildren

For the **Single Premium Life plan**, with one single payment the face amount of insurance is guaranteed for life. The plan immediately becomes fully paid-up and no further premiums are paid. Cash values will accumulate for this plan.

### MALE

Age at Issue	\$10,000	\$25,000
0	\$905	\$2,255
10	\$1,245	\$3,105
20	\$1,695	\$4,230
40	\$3,065	\$7,655
60	\$5,375	\$13,430

### FEMALE

Age at Issue	\$10,000	\$25,000
0	\$780	\$1,935
10	\$1,070	\$2,660
20	\$1,480	\$3,685
40	\$2,750	\$6,860
60	\$4,830	\$12,060

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We are looking for . . .

# LODGE SECRETARIES

Call Heather at 1-215-563-2537

## FRATERNAL BENEFIT

### CABBAGE SOUP

- |                                 |                                  |
|---------------------------------|----------------------------------|
| 3 tablespoons unsalted butter   | 8 cups vegetable stock           |
| 1 large onion, chopped          | 2 large russet potatoes          |
| 1 large head cabbage, shredded  | coarsely chopped                 |
| 1 large carrot, coarsely grated | 14-ounce can diced tomatoes,     |
| 1 stalk celery, chopped         | undrained                        |
| 1 bay leaf                      | Salt and pepper to taste         |
| Black peppercorns, to taste     | Sour cream and dill, for garnish |

Add the butter to a large saucepan over medium heat. Add the onion and sauté until translucent. Add the shredded cabbage, grated carrot, and chopped celery. Sauté about 3 minutes, stirring frequently. Add the bay leaf and black peppercorns. Pour in vegetable stock and bring to a boil. Reduce the heat and simmer, covered, for 15 minutes. Add the potatoes to the soup and bring it back to a boil. Reduce the heat and simmer, covered, until the potatoes are tender, about 10 minutes.

Add the undrained canned tomatoes and bring the soup back to a boil. Reduce the heat and simmer, uncovered, for 5 minutes. Season with salt and pepper to taste. Remove the bay leaf and peppercorns from the pot. Serve bowls of the soup topped with fresh sour cream and fresh dill.

### Alex Russin Scholarship Award

All current SS. Cyril & Methodius scholarship recipients who have completed 30 semester hours (45 quarter hours) are eligible to apply for this award. This award of \$600 is given in addition to the \$400 SS. Cyril & Methodius Scholarship award (for a total scholarship of \$1,000) This scholarship award is given on a competitive basis based on college G.P.A., a written essay, and fraternal service to church, community, civic organizations, and extracurricular activities. Winners are determined by a committee of professionals not associated with the RBO. This award may be received a maximum of twice for those students pursuing four year or Bachelor level degrees, and once for those pursuing two year or associate degrees.

Members with a SPWL also qualify for Scholarship. An Application, proof of membership, photograph, biographical questionnaire and acceptance letter from the college must be provided.

3 ways to Contact the RBO

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