

The TRUTH

Vol. 120
No. 3
2022



A Publication of the

RBO

*Our
Second Century*

Have a great summer!

COVER PHOTO - John Uram

Reg
Self

4.509

Diesel
Self

6.399

Photo taken
May 10, 2022 in
NE Pennsylvania

Even though, gas prices hit all-time highs . . . summer gasoline is always more expensive to produce, passing a 10 to 15-cent-per-gallon increase onto motorists. It now costs you about \$23 more to fill up the gas tank than a year ago.

You can save money as gas prices rise

Gasoline prices are high and poised to go higher. To spend less at the pump, follow this advice from *Kiplinger*:

- **Declutter your trunk.** Don't carry anything in your trunk that you don't really need. Golf clubs, cases of water, and other unnecessary loads add weight that wastes gas.
- **Take racks off your roof.** Cars are designed to be aerodynamic, cutting down on wind resistance that forces the engine to use more fuel. If possible, tow your equipment in the slipstream behind your car. If not, at least remove the rack when you don't need it.
- **Cut down on trips.** Plan your shopping and other activities so you can combine them instead of going out separately. You won't drive as many miles, and the fewer times you need to start up your vehicle, the less gas you'll use.
- **Don't let your car idle.** Idling wastes gas. If you're stopped with the engine running, you're using gas unnecessarily within 10 seconds. Many new cars shut off the engine when the car is stopped, so don't disable this feature. And if you have an older car, turn it off whenever you're stopped, no matter how short a time.
- **Drive with care.** Lower speeds require less fuel, so slow down whenever you can. Learn to anticipate so you don't have to hit the brakes. Letting your car glide to a stop at a red light uses less gas than braking at the last minute. Use cruise control when you can.
- **Monitor your tire pressure.** Don't rely solely on your car's computerized tire monitoring system. It may not signal a problem until your tires are 25% or more lower than they should be, which can affect fuel consumption. Check your tires once a month to stay on top of this.

The TRUTH

Editorial Office
910 Linden Street
Mayfield, PA 18433
E-mail: ypam1010@echoes.net

Subscription Rates: In the United States
\$8.00 a year, in Canada and foreign
countries: \$15.00
ISSN 0041-3690

Non-Profit postage paid at Tampa, FL

Subscription and Circulation Office:
301 Oxford Valley Road Suite 1602B
Yardley, PA 19067-7721

The opinions expressed in the articles are those of the authors and do not necessarily represent the policy or beliefs of this publication or the RBO.

John Uram, Editor

Published by
RBO

John Wanko, President
Atty. Basil Russin, Vice President
Stephen Wanko, Sec./Treasurer

CORPORATE SECRETARY
Heather M. Bradley

SUPREME COUNCIL
Walter Dudich, Chairman
David Carlock
Nicholas Petronko
Stephen Wasilewski
Alexander B. Russin

AUDITORS
Daniel M. Carlock
David Brzuchalski
Harrison Russin

General Council
Alexander B. Russin

RBO
A Fraternal Benefit Society
301 Oxford Valley Road Suite 1602B
Yardley, PA 19067-7721

A brief history of honoring Dad

The "mother" of Father's Day was Sonora Smart Dodd, according to many historians. The daughter of a widowed Civil War veteran who had raised her on his own, Dodd came up with the idea when listening to a Mother's Day sermon in 1909. She held her own special tribute for her father on June 19, 1910, in Spokane, Wash., and began a campaign for an official celebration thereafter.

Initially the idea of Father's Day was met with skepticism. But in 1919, President Calvin Coolidge expressed support for the holiday, and in 1926 a National Father's Day Committee was formed in New York City to join the campaign. In 1966 President Lyndon Johnson signed a proclamation designating the third Sunday in June as Father's Day, but it wasn't until 1972 that President Richard Nixon officially recognized it as a national holiday.

The official flower of Father's Day is the rose: red for fathers who are still living, and white for fathers who have passed away.

Fathers Day Gift

Father's Day is June 20 this year, and the 65 million fathers in the United States (give or take a few million) will bask in familial attention and be showered with gifts—mostly neckties (maybe).

The modern necktie evolved from the small, knotted neckerchiefs worn by Croatian mercenaries working for the French in the Thirty Years' War. The word cravat derives from a combination of the French "Croate" and the Croatians' own name for themselves, "Hrvati."

With the rise of the business class in the 19th century, demand grew for neckwear that was durable, comfortable, and easy to tie.

In 1926, a New York tie maker named Jesse Langsdorf developed a technique that improved the tie's elasticity, which allowed it to revert more easily to its original shape. The "Langsdorf" became the most popular form of necktie.

Since then, ties have widened as far as 4.5 inches and thinned to three inches (or skinnier) depending on the current style, but they seem to be on their way out like the felt hats did, decades ago.

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:

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

Phone: 1-215-563-2537 Web page: www.rbo.org

Address Change New Member Remove from list
Include old address

Name _____

Address _____

City _____ State _____

Zip _____ - _____ Lodge # _____

Curb your diet just a little to help your heart

Cutting a modest number of calories from your daily diet could have a significant impact on the health of our heart, according to an article on the *NPR* website.

In a two-year study, 218 people 21–50 years old who were of normal weight or slightly overweight were placed on different diets. Some were on a diet that reduced their calorie intake by 25%, while others were assigned a normal diet. For four weeks they ate at a clinical center and were counseled on how to cut calories. After that, they adopted an eating plan based on their personal preferences. Although at first most stuck to their diets and reduced calories by about 20%, by the end of the study that figure had dropped to about 12%—just 300 fewer calories per day.

Still, even this modest reduction led to an average weight loss of 16.5 pounds, lower cholesterol and blood pressure, improved insulin resistance and metabolic rates, and other factors associated with heart health.

How COVID-19 will change consumer behavior

The coronavirus crisis is likely to change American culture and behavior long after it's passed. *Ad Age* points out these trends that are likely to endure:

- **Trust in tried-and-true brands.** The stress of change will coax consumers into sticking with time-tested brands, experts say. Launching anything new will be difficult as Americans shy away from what they're not already familiar with.
- **Do-it-yourself will stay strong.** We're already cooking more at home and trying out new recipes, and that's likely to continue. For example, sales of yeast rose 650% for the week ending March 21, compared with the same period last year, reflecting how many Americans are baking more often.
- **We'll rely more on digital outlets.** Just as digital streaming is replacing going out to the movies, digital shopping is on the upswing. For example, almost 40% of online grocery shoppers in April made their first online grocery purchase in March.
- **Flexible work is here to stay.** A poll of 500 adults age 40–50 said they expect to go back to their previous routines, including work, school, recreation, and entertainment. However, as **working from home** has boomed during the pandemic, it's likely that more employers will offer this option and employees will scoop it up, experts predict.

Do you know these words?

How many of these names for common things do you recognize?

- **Aglet:** The plastic or metal coating at the end of your shoelaces.
- **Agraffe:** The wire holding a cork over a wine bottle.
- **Armscye:** The arm in clothes where the sleeve is sewn.
- **Columella nasi:** The space between your nostrils.
- **Dysania:** Difficulty getting out of bed in the morning.
- **Glabella:** The space between your eyebrows.
- **Griffonage:** Illegible handwriting.
- **Petrichor:** The smell of the air after a rain.
- **Vocables:** Words in songs that don't have any meaning, like "la, la, la."



RBO 39th Supreme Convention

Monday, August 22nd, 2022 - Tuesday, August 23rd, 2022

Hilton Garden Inn- Pittsburgh/Southpointe
1000 Corporate Drive, Canonsburg, PA 15317

For more information, please call or email the home office at:

215-563-2537 / heather@rbo.org

here & there

Success does not consist in never making mistakes but in never making the same one a second time.

—George Bernard Shaw

Make a decision, trust yourself, and stick with it.

—Christof Koch

I don't dwell on success. Maybe that's one reason I'm successful.

—Calvin Klein

To keep oneself safe does not mean to bury oneself.

—Seneca the Younger

Anyone can be a father, but it takes someone special to be a dad, and that's why I call you dad, because you are so special to me. You taught me the game, and you taught me how to play it right.

—Wade Boggs

No legacy is so rich as honesty.

—William Shakespeare

RBO Balance Sheet for Period ending 2021

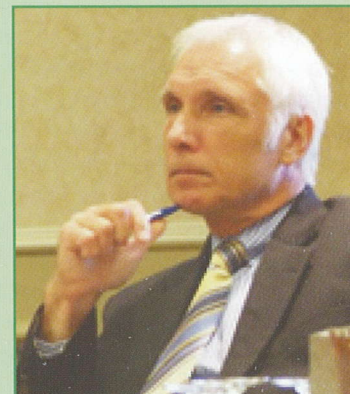
Dear RBO Member,

Please review the audited RBO Balance Sheet for the year ended December 31, 2021. The audited balance sheet reveals the current assets of the RBO. The balance sheet shows another year of increased assets to a new record of 16.7 million dollars. These results were achieved by closely managing the investment portfolio, with our investment advisers, the Executive Board, support of the Supreme Council and the Audit committee. This careful management has led to another year of positive cash flow from operations and decreasing expenses. The RBO also maintained the same face value amount of insurance in force at 17.9 million dollars. The solvency rate of the RBO remained strong at 125%. These results show the RBO is in strong financial health.

On another note, the Pennsylvania Insurance Department initiated a full examination of the RBO starting in 2021. This extensive examination is expected to be completed within the next several weeks. The final report should be available by the end of the summer. I will report the Departments' findings to the membership following the receipt of the final report.

Please feel free to contact me or the home office with any questions.

Fraternally,
 Stephen J. Wanko
 Secretary/Treasurer
 Stephen.Wanko@gmail.com



ASSETS	
Bonds	14450561
Preferred Stocks	469,328
Common Stocks	633,349
Mortgage Loans on Real Estate	523,431
Properties occupied by the RBO	154,726
Cash	289,219
Contract Loans	38,725
Subtotal, cash and invested assets	\$16,559,339
Investment Income due and accrued	202,527
Uncollected Premiums and Agents balances in the course of collection	3,700
Total Assets	\$16,765,566

LIABILITIES and SURPLUS	
Aggregate reserve for life contracts	10499471
Liability for deposit-type contracts	94,128
Contract Claims- Death	12,377
Premiums and annuity considerations for life and accident and health contracts received in advance	122,970
Interest Maintenance Reserve	70,582
Commissions to fieldworkers due or accrued-life and annuity contracts	0
General expenses due or accrued	94,977
Taxes, licenses and fees due or accrued	80,325
Amounts withheld or retained by RBO as agent or Trustee	2,115,489
Miscellaneous Liabilities- Asset valuation reserve	253,129
Aggregate write-ins for liabilities	49,781
Total Liabilities	\$13,393,229
Unassigned funds	3,372,337
Total Liabilities and Surplus	\$16,765,566

Convention Scholarship Drive

Anyone making a donation of **\$10** or more to the Scholarship Fund will be eligible to be awarded a

\$500 annuity at the convention.

Please make your payment to the home office.

Winner need not be a delegate or present at the convention.

Donations should be payable to RBO Mail to: RBO 301 Oxford Valley Road Suite 1602B Yardley, PA 19067

First day of summer—*are you ready to celebrate?*

Summer begins in 2022 on June 21 with the summer solstice, the day when the Earth's axis tilts our northern hemisphere most prominently toward the sun. On this day, the sun will reach its highest point in the sky, and afterward the daylight hours will grow shorter.

The solstice has been a time of celebration and ritual in cultures around the world throughout history. At Stonehenge, a visitor standing in the center of the stone circle can see the sun rising directly over the Heel Stone, located just outside the ring of stones. The Egyptian Great Pyramids were built in such a way that an observer standing near the Sphinx can watch the sun set directly between two of the Pyramids.

Celts and *Slavs celebrated the event with bonfires and dancing to help the sun increase its strength.* The Native American Hopi tribe had males dress as dancing spirits of rain and fertility known as Kachinas—messengers between humanity and the gods who left the villages at midsummer to live in the mountains, where they were said to visit the dead.

The ancient Druids' belief that the solstice represented the wedding of heaven and Earth is responsible for the tradition of brides planning a lucky June wedding.

Trust in media ebbs

American's trust in the news media is on the decline, according to a Gallup poll. Just 41% say they have "a great deal" or "a fair amount" of trust in newspapers, television, and radio to report the news "fully, accurately and fairly." That's down by 4% from last year.

Unsurprisingly, there's a partisan divide in America's view of the news media. Sixty-nine percent of Democrats say they have trust and confidence in the news, but only 15% of Republicans agree, along with 36% of independents.

**JUST
41%
TRUST
Newspapers
Television
And
Radio**

Older Americans defy stereotype, embrace tech

Forget the stereotypes about older people being inept when it comes to technology. AARP's annual technology survey found that adults 50 and over are streaming movies and TV, using Zoom and other video apps to reach out to family and friends, and using smartphones, tablets, watches, and home assistants on a daily basis.

More than half of adults 70 or older (53%) own a tablet, for example, up from 40% in 2019, and 69% of them use their tablets every day. Older adults spend an average of \$1,144 a year on technology, up from \$394 in 2019. Their top three purchases are smartphones, smart TVs, and Bluetooth headsets/earbuds.

BOOK

A History of **Ukraine** *The Land and Its Peoples*

Paul Robert Magocsi Second Revised and Expanded Edition

First published in 1996, *A History of Ukraine* became the authoritative account of the evolution of Europe's second largest country. In this fully revised and expanded second edition, Paul Robert Magocsi examines recent developments in the country's history and uses new scholarship in order to expand our conception of the Ukrainian historical narrative.

Maintaining his depiction of the multicultural reality of past and present Ukraine, Magocsi tells the story of Ukraine's various peoples and its diasporas, including the Carpatho-Rusyns. Comprehensive, innovative, and written in a reader-friendly style, the second revised and expanded edition of *A History of Ukraine: The Land and Its Peoples* is ideal for teachers, students, and general readers interested in this important part of the world.

- 53 chapters about the history of Ukraine from classical antiquity to the post-Soviet period
- 46 maps that illustrate the ethnographic, geographic, and political borders of Ukraine
- 23 tables that present demographic data about Ukraine and its various peoples
- 72 easy-to-read text inserts that explain the most common questions about Ukraine, such as "What is Eastern Europe?" and "The Origin of Rus"

6.9" X 9.74" | Paperback | 896 pages | ISBN: 978-1-4426-1021-7 Toronto: University of Toronto Press, 2010. \$59.00 To order or more info: C-RRC.ORG (Carpatho-Rusyn Research Center, Inc.)

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

SUPER FOOD

Fish

Fish can be a good source of protein and omega-3 fatty acids, which help prevent heart disease.



How to include it: Buy fresh, frozen, or canned fish. Fish with the highest omega-3 content are salmon, tuna steaks, mackerel, herring, trout, anchovies, and sardines.

The lighter side



The patient mother

A woman walked in the grocery store with a three-year-old girl in the seat of her shopping cart. As they passed the cookie section, the little girl asked for cookies, and her mother told her no.

The little girl immediately began to whine and fuss. The mother said quietly, "Now, Monica, we just have half of the aisles left to go through; don't be upset. It won't be long."

Soon they came to the candy aisle, and the little girl began to beg for candy. When her mother said she couldn't have any, the little girl began to cry. The mother said, "There, there, Monica—only two more aisles to go, and then we'll be checking out."

When they got to the checkout, the little girl immediately started clamoring for gum, and she threw a loud tantrum when her mother refused. The mother patiently said, "Monica, we'll be through this checkout lane in five minutes, and then you can go home and have a nice nap."

A man followed them out to the parking lot and stopped the woman. "I couldn't help noticing how patient you were with little Monica," he said.

The mother laughed. "My little girl's name is Tammy. I'm Monica."

A miracle?

Sister Mary was a devoutly religious woman. Besides her duties as a nun, she was very active in various hospitals visiting sick patients and taking care of all their needs.

One day she found her car was out of gas in the hospital parking lot, and the only container she could find to put any gas into was a bedpan.

Sister Mary walked two blocks to the closest gas station, filled up the bedpan with gas, and headed back to her car.

As Sister Mary started tipping the gas into the fuel tank, a man walked out of the hospital. He stopped and watched her. Just when she finished pouring in the last drops of gas, he said, "I promise, if that car starts, I'm going to church this Sunday!"

Deacon Paul Sokol (Lodge 102), Natalie Ceja (Lodge 123), Barbara E Perry (Lodge 168), Stephen & Deborah Wanko (Lodge R6 & Lodge 100), and David & Donna Carlock (Lodge 167) made a generous donation to the
Ss. Cyril & Methodius Scholarship Fund

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

122 YEARS
RBO
INSURANCE
Good for your Grandparents
Great for your Grandchildren



3-Pay Life: Our, Economical Plan!

For the 3 Year Payment Life plan, premiums are payable for a period of 3 years only. The plan becomes fully paid-up at the end of 3 years and the face amount of insurance continues in force for the life of the member. Cash values will accumulate for this plan.

MALE			FEMALE		
Age at Issue	\$10,000	\$25,000	Age at Issue	\$10,000	\$25,000
0	\$325	\$805	0	\$280	\$685
10	\$435	\$1,080	10	\$380	\$935
20	\$595	\$1,480	20	\$520	\$1,285
40	\$1,075	\$2,680	40	\$950	\$2,360
60	\$1,905	\$4,755	60	\$1,710	\$4,260

1-215-563-2537

The TRUTH

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

NON-PROFIT ORG
U.S. POSTAGE
PAID
TAMPA, FL
PERMIT NO. 3698

4-871**SCH 3-DIGIT 190***

RBO

301 Oxford Valley Rd Ste 1602B
Yardley, PA 19067-7721



We are looking for . . .

LODGE SECRETARIES

Call Heather at 1-215-563-2537

Recipe

BORSCH FROM BUCZACZ

(Town in Western Ukraine)

- 2 - 3 lbs pork or beef ribs or soup bones
- 3 quarts water
- 2 Tbsp. salt
- 1/2 tsp. pepper
- 1/2 lb. cabbage, shredded
- 1 diced onion
- 2 cans whole beets or 4 beets, cooked
- 2 Tbsp. lemon juice of vinegar
- 1/4 cup chopped fresh dill or 1 Tbsp. dried dill
- 1 Tbsp. Sugar
- 1 cup sour cream

Place pork or beef ribs in a 4 quart kettle; add water to cover. Bring to a boil, skimming the surface as necessary. Add salt and pepper; simmer until meat is tender, about 1 hour. Slice cabbage, onion and beets into thin strips or grate and add to kettle. Add beet juice, lemon juice and dill. Simmer until vegetables are tender. Season to taste. Serve with the sour cream and boiled potatoes on the side.

Source — *Recipes Bless the Heart and Home*
SS. Peter & Paul Orthodox Church, Herkimer, NY

SS. Cyril & Methodius Scholarship Award

This award is given to students pursuing an undergraduate degree. A recipient of this award receives **\$400 each year** automatically renewable for three years.

To Qualify: You must have a life insurance policy of \$10,000 or more and be a member for at least two years.

September 30, 2022

Is the deadline if you graduated high school this year and you have been accepted at a college or other school for the Fall semester.

In order to be considered for a SS. Cyril and Methodius Scholarship, you should go to rbo.org and

- (1) click RBO Scholarship,
- (2) click Application for Ss. Cyril & Methodius Scholarship Program . . . fill out the scholarship application and
- (3) return it to the RBO. (*address below*)

Contact the RBO

301 OXFORD VALLEY ROAD • SUITE 1602B • YARDLEY, PA 19067-7721 • RBO.org • 215 563-2537