



August 2nd?

The Declaration of Independence

You know July 4th is for fireworks and parades, but how much do you know about its history? The facts may surprise you. The *Automatic Payroll Systems* website shares these little-known facts about the nation's founding:

★ The Declaration of Independence wasn't signed on July 4. The Second Continental Congress voted on the Declaration on July 2, 1776, and it was finalized on July 4, but it wasn't signed by a majority until **August 2**.

Because of all this, John Adams, the 2nd president of the United States, didn't recognize or celebrate July 4th as Independence Day.

★ The vote was not unanimous. Richard Henry Lee proposed a bill declaring independence on June 7, 1776. Twelve of the 13 colonies voted to adopt it; New York abstained. On July 4, only nine of the colonies voted in favor of the declaration; Pennsylvania and South Carolina voted against it, New York abstained again, and Delaware was undecided.

★ The declaration had a strategic purpose. The point of the formal declaration was to attract foreign allies in the fight for independence. The signers . . .

Continued on page 2

The TRUTH

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John Uram, Editor

A publication of the
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RBO

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

Supreme Council Meeting

The RBO's Supreme Council Meeting has been scheduled for
Saturday, August 19th, 2023, at 9:00 a.m.
at Hampton Inn & Suites Yardley PA.

Death Claims Paid Jan-Mar 2023

Lodge	State	Name of Deceased	Date of Death	City of Death	State of Death
88	NY	Kassatkin, John	10/6/22	Morristown	NJ
L18	PA	Petorak, John Jr.	6/13/20	Jermyn	PA
121	PA	Kolesin, Dolores	9/12/22	Baden	PA
253	IL	Lyons, Anne	8/25/22	Worth	IL
168	NY	Simple, Mark John	1/10/23	Binghamton	NY
129	PA	Ditchkus, Irene	12/5/22	Blakely	PA
10	PA	Gerek, Edward M.	1/14/23	Archbald	PA
29	NJ	Burka, Joseph	9/27/19	Lincoln Park	NJ
247	PA	Lazorchak, Rose (Uram)	4/2/21	McMurray	PA
247	PA	Rapinchuk, Kathryn	12/21/19	Zion	IL
157	NJ	Povanda, John	3/5/21	Garfield	NJ
L18	PA	Pendrak, Michael Jr.	8/30/22	Rockaway Borough	NJ
57	PA	Matechak, Martha	2/21/23	Old Forge	PA
48	PA	Sawicki, Carol	11/5/19	Wilkes Barre	PA
204	OH	Repasky, Luba (Homiak)	8/15/20	Akron	OH

Declaration Of Independence *Continued from cover*

wanted to present the 13 colonies as a united front, or they felt other countries like France wouldn't take them seriously.

About the signers: Fifty-six people signed the document. Eight in Britain; the rest were born colonists (*all were still technically British subjects at the time of the signing*). One signer recanted after being captured by British forces. The last person to sign was Matthew Thornton, on Nov. 4, 1776.

RBO on the internet - heather@rbo.org; Web page: www.rbo.org
RBO forms are available on-line at: www.rbo.org

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
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The Rev. Dn. Dr. Harrison Russin, an auditor of the RBO, was ordained to the Holy Diaconate by His Beatitude Metropolitan Tikhon of the Orthodox Church in America (OCA) on May 20, 2023 in Three Hierarchs Chapel, St. Vladimir's Orthodox Seminary, Yonkers, N.Y.

Pictured above are Mother Christophora, Abbess of the Monastery of the Transfiguration, Ellwood City, PA., cousin of the newly ordained Deacon, James and Heidi Kushlan, in-laws of Deacon Harrison, Gabrielle Russin, wife of Deacon Harrison, Deacon Harrison, Simon Russin, son, Metropolitan Tikhon, Basil Russin, president of the RBO, and Shelley Russin, parents of Deacon Harrison.

Did we drink more during COVID-19?

Locked down in 2020 because of the spreading coronavirus outbreak, many people baked bread, studied foreign languages, and stopped wearing pants. But did they drink more? It might have been tempting, but a study conducted on behalf of the Beer Institute (*reported on the Craft Brewing Business website*), found that most people didn't increase their consumption of beer and other alcoholic beverages, despite the assumption that drinking must have increased during the lockdown.

Echelon Insights conducted a nationally representative survey of registered voters age 21+ during March 1–4, 2021. One in five respondents indicated they did drink more beer, wine, and liquor last year, but the same number also reported drinking less, and 60% said their drinking habits hadn't changed at all since the beginning of the pandemic.

COVID-19 did have an impact on the beer industry, though. The pandemic resulted in a loss of almost \$20 billion in retail beer sales, and more than 561,000 U.S. jobs were lost, the majority in bars and restaurants that suffered from restrictions or closed outright.

Treat sunburn quickly

If you've been enjoying the great outdoors after a year of lockdown, chances are good you've been exposed to the sun, and that can cause sunburn if you're not careful. The *Patience* website shares these guidelines for treating sunburn effectively:

- **Get out of the sun.** If your skin starts to feel hot or sore, get into the shade as quickly as possible to avoid further damage.
- **Cool affected skin.** Use a cool, damp washcloth, or take a bath or shower. This may feel uncomfortable, but it will help minimize the damage.
- **Hydrate.** Drink lots of water. Sunburn is often associated with heatstroke and fatigue, so getting more fluids into your body helps heal you from the inside out.
- **Take painkillers.** Try over-the-counter pain relief and anti-inflammatory medications like ibuprofen or paracetamol to relieve soreness.
- **Moisturize.** Skin lotions can soothe pain and replace moisture lost by burning. Look for more natural products that won't irritate your skin further.

here & there

You can have **unbelievable intelligence**, you can have **connections**, you can have **opportunities** fall out of the sky. But in the end, **HARD WORK** is the true, enduring characteristic of **successful people**.

—Marsha Evans

The two most important requirements for major success are first, being in the right place at the right time, **and second, doing something about it.**

—Ray Kroc

It didn't matter how big our house was; it mattered that there was **love** in it.

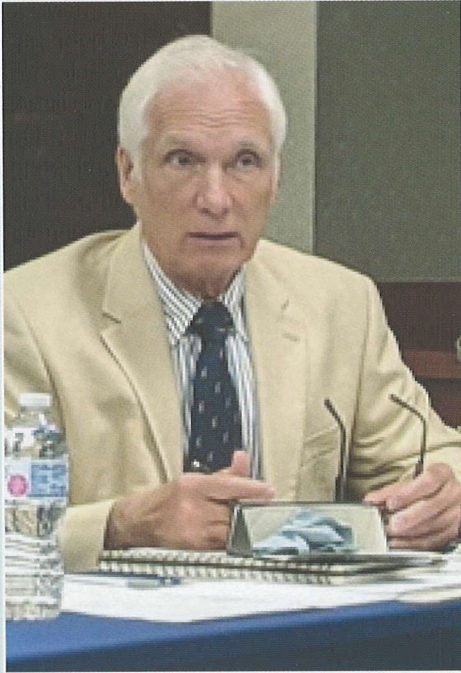
—Peter Buffett

There are times when you devote yourself to a higher cause than personal safety.

—John Glenn

Fail often so you can succeed sooner.

—Tom Kelley



Stephen J. Wanko
Secretary/Treasurer

Dear RBO Member,

Please review the audited RBO Balance Sheet for the year ended December 31, 2022. The balance sheet reveals the current assets and liabilities of the RBO. This report shows a decrease of \$485,719 in assets this year to 16.2 million dollars. This decrease was largely due to a few large withdrawals from church CD's. Other than this the overall health of the RBO remains very stable. 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 a continued decrease in expenses. The insurance in force increased to 18 million dollars. The solvency rate also increased to 127%. These results show the RBO is in strong financial health.

Regarding the Pennsylvania Insurance Department examination initiated in 2021 the Department completed in May of 2022. This year long examination resulted in no major finding. The inspectors were satisfied with our financials, record keeping, business documentation, standard operating procedures, and financial safeguards. We will continue to maintain our high standards in preparation for future regulatory inspections. Finally, as always, our goal is to attract new members and continue to grow the RBO. Please reach out to your friends and family and introduce them to our organization, our policies, and fraternal benefits.

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

Fraternally,
Stephen J. Wanko
Secretary/Treasurer

Assets

Bonds	14,423,458
Preferred Stocks	469,328
Common Stocks	470,304
Mortgage Loans on Real Estate	276,841
Properties occupied by the RBO	149,891
Cash	254,059
Contract Loans	32,912
Subtotal, cash and invested assets	\$16,076,793
Investment Income due and accrued	195,407
Electronic data processing equipment and software	4,347
Total Assets	\$16,276,547

Liabilities and Surplus

Aggregate reserve for life contracts	10,604,901
Liability for deposit-type contracts	77,089
Contract Claims- Death	17,907
Premiums and annuity considerations for life and accident and health contracts received in advance	116,271
Interest Maintenance Reserve	34,139
Commissions to agents due or accrued-life and annuity contracts	4,700
General expenses due or accrued	17,109
Taxes, licenses and fees due or accrued, excluding federal income taxes	4,310
Amounts withheld or retained by RBO as agent or Trustee	1,566,413
Miscellaneous Liabilities- Asset valuation reserve	226,367
Payable for securities	131,135
Aggregate write-ins for liabilities	47,700
Total Liabilities	\$12,848,041
Unassigned funds	3,428,506
Total Liabilities and Surplus	\$16,276,547

The facts about **ransomware** attacks

Cybercriminals are increasingly demanding what's called "ransomware" to halt their attacks on company data around the world. A survey of 120 executives by *Threatpost* looked at its rise and implications.

Less than a third of respondents to the survey said they had suffered ransomware attacks. Of those that did, 17% were in the tech industry and 15% were in manufacturing, followed evenly by companies in finance, health care, and infrastructure.

However, 80% said they didn't pay the demanded ransom. Their main reason: They couldn't be sure paying the thieves would actually get them a decryption key. They were probably smart—80% of organizations that did pay the ransom were hit by a second attack from the same source, and a third said they suffered another attack by somebody else.

Of those companies that paid, five percent decided that giving into the demands was easier than dealing with the threatened business disruption, and two percent relied on cybersecurity insurance to cover the costs.

Sixty-five percent of attacked companies suffered a revenue loss as a result, and about a quarter had to shut down; 53% reported that their brands and reputations suffered damage, and 32% reported losing top-level talent as a result.

Getting back to normal—slowly

With vaccines now available and society seemingly reopening for business, at least some of us are ready to say that things are going back to normal after the pandemic years. According to Gallup, 66% of adults in the U.S. say their lives have "somewhat" or "completely" returned to normal. That's 57% saying their lives are somewhat normal again, with only nine percent saying things are completely normal, and 34% saying normal life has yet to come back.

Complicating the return to normalcy is the finding that 52% of Americans say their life is still being disrupted because of the pandemic—14% say "a great deal" and 38% say "a fair amount." And that may not change soon. Thirty-nine percent expect the disruption to continue through the end of the year, and 16% feel the impact will last longer.

RBO INSURANCE **20 Year Payment Life Plan**

For the 20 Year Payment Life plan, premiums are payable for a period of 20 years only. The plan becomes fully paid-up at the end of 20 years and the face amount of insurance continues in force for the life of the member. Cash values will accumulate for this plan.

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
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1-215-563-2537

SUPER FOOD

Tumeric and pepper



Turmeric an Indian spice is highly anti-inflammatory, it reduces the tissue damage that causes many diseases. It also suppresses angiogenesis, the growth of new blood vessels required for cancer cells to thrive. Our body can absorb it 2,000 times better when it is mixed with black pepper.

*A generous donation was made to the
Ss. Cyril & Methodius Scholarship Fund
By Nancy J Gresko (Lodge 93)*

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 con-tribution by publishing same in **The Truth**.*

Name _____ Amt. \$ _____

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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
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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

The lighter side



Intellectual humor

You have to be pretty smart to get these:

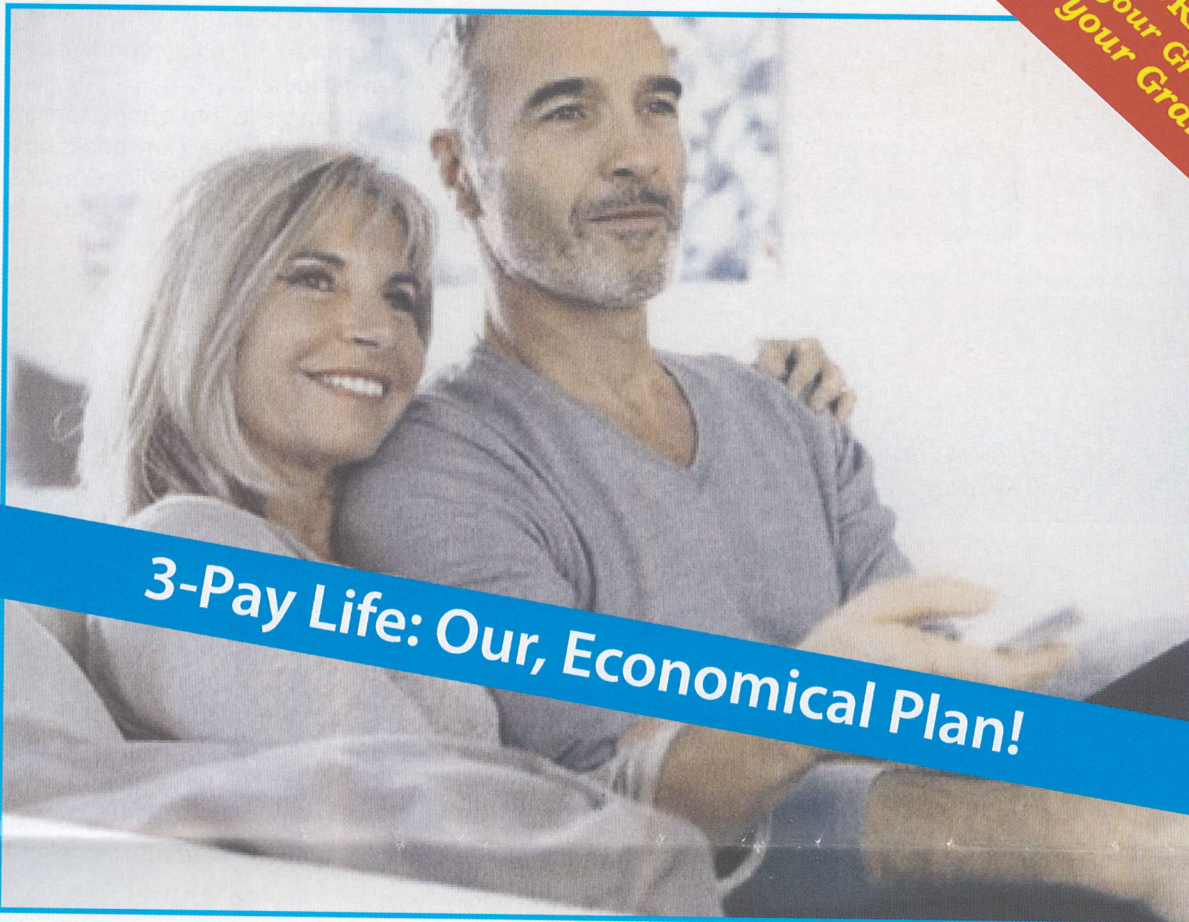
- A man walks into a bookstore and asks, "Do you have any books on Pavlov's dogs and Schrödinger's cat?" The bookseller responds, "**It rings a bell**, but I'm not sure if it's here or not."
- A biologist, a chemist, and a statistician are out hunting. The biologist shoots at a bear and misses five feet to the left. The chemist takes a shot and misses five feet to the right. The statistician yells, "**We got him!**"
- Pavlov is sitting at a pub enjoying a pint. The phone rings and he jumps up shouting, "Oh no, I forgot to feed the dog!"

A few one-liners

These are either really brilliant or just dumb:

- * Did you hear about the guy who stole a calendar? He got 12 months.
- * I have an inferiority complex, but it's not a very good one.
- * A man walked into his house and discovered that someone had stolen all his lamps. He was delighted.
- * I like whiteboards. They're remarkable.
- * Will glass coffins become popular? Remains to be seen.
- * I, for one, like Roman numerals.
- * My lack of knowledge on mythology has always been my Achilles' elbow.
- * It's hard to explain puns to kleptomaniacs because they always take things literally.
- * I used to be addicted to soap, but I'm clean now.
- * My therapist says I have a preoccupation with vengeance. I'll show her.
- * You don't need a parachute to go skydiving—you need a parachute to go skydiving twice.

123 YEARS
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Good for your Grandparents
Great for your Grandchildren



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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

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Recipe

Sauerkraut Salad

*American adaptation of
an European Recipe*

- 1 large can sauerkraut
- 1 cup chopped celery
- 1 cup chopped peppers, red and green, if possible
- 1 small chopped onion
- 1 grated carrot or pimento, optional

Dressing

- 1/2 cup oil
- 2 Tbls. white sugar, or less
- 1/4 cup vinegar

Squeeze juice from sauerkraut and reserve the juice. Taste the sauerkraut. If it's too sour, wash in cold water, then drain. Add celery, peppers, and onion. Carrots or pimento give color. Mix ingredients for dressing until sugar is dissolved. Add and mix well. Taste, adding more sugar and some of the reserved juice if desired.

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RBO
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