

# The TRUTH

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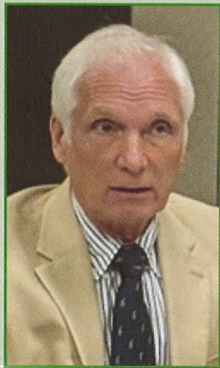
A Publication of the

**RBO** *Our Second Century*

## RBO Balance Sheet *for the year ended December 31, 2023*

Dear RBO Member,

I kindly request your review of the audited RBO Balance Sheet for the fiscal year ending on December 31, 2023. This comprehensive report provides insights into the current assets and liabilities of the RBO.



**Stephen J. Wanko**

Notably, the balance sheet reflects a decrease of \$663,138 in assets, bringing the total to \$15.6 million. This decline primarily stems from substantial withdrawals from church CDs. However, despite this decrease, the overall health of the RBO remains robust. These favorable outcomes are attributable to diligent management of our investment portfolio, in collaboration with our investment advisers, the Executive Board, and the support of the Supreme Council and the Audit Committee. Despite a negative cash flow from operations, careful oversight has facilitated in another year of positive operational gains despite a slight increase in expenses.

Furthermore, our insurance in force remains stable at \$17.9 million, while the solvency rate has risen to 128%. These achievements underscore the strong financial position of the RBO.

Looking ahead, the RBO Supreme Council, Executive Board, and the corporate staff are diligently preparing for the upcoming examination by the Pennsylvania Insurance Department. We are unwavering in our commitment to maintaining the highest standards in financial management, record-keeping, business documentation, standard operating procedures, and financial safeguards.

Lastly, our over reaching objective remains to attract new members and foster the growth of the RBO. We encourage you to share information about our organization, policies, and fraternal benefits with your friends and family.

Should you have any inquiries, please do not hesitate to reach out to me or the home office.

Warm regards,

Fraternally,

Stephen J. Wanko

Secretary/Treasurer

[secretarytreasurer@rbo.org](mailto:secretarytreasurer@rbo.org)

### ASSETS

Assets	
Bonds	13,990,884
Preferred Stocks	469,328
Common Stocks	374,337
Mortgage Loans on Real Estate	245,689
Properties occupied by the RBO	145,055
Cash	157,819
Contract Loans	30,354
Subtotal, cash and invested assets	\$15,413,466
Investment Income due and accrued	197,369
Uncollected premiums and agents' balances in the course of collection	3,700
Electronic data processing equipment and software	2,174
<b>Total Assets</b>	<b><u>\$15,616,709</u></b>

### LIABILITIES and SURPLUS

Aggregate reserve for life contracts	10,230,109
Liability for deposit-type contracts	130,489
Contract Claims- Death	17,855
Premiums and annuity considerations for life and accident and health contracts received in advance	117,163
Interest Maintenance Reserve	27,505
Commissions to agents due or accrued-life and annuity contracts	0
General expenses due or accrued	48,156
Taxes, licenses and fees due or accrued, excluding federal income taxes	24,405
Amounts withheld or retained by RBO as agent or Trustee	1,298,243
Miscellaneous Liabilities- Asset valuation reserve	256,638
Payable for securities	0
Aggregate write-ins for liabilities	34,358
<b>Total Liabilities</b>	<b>\$12,184,921</b>
Unassigned funds	3,431,788
<b>Total Liabilities and Surplus</b>	<b><u>\$15,616,709</u></b>

# The TRUTH

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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

*A publication of the*  
**RBO**

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**General Counsel:**  
Alexander B. Russin, Esq.

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

## Supreme Council Meeting

Is scheduled for  
Saturday, August 17, 2024,  
at 9:00 a.m.  
at the Sheraton- Langhorne PA.

### Going to the chapel?

Weddings can be expensive, and not just for the bride and groom. A survey of more than 2,000 adults by *NerdWallet* found that although 50% of Americans said they planned to attend a wedding as a guest during 2022, only 31% have included the costs involved in their budget, while 39% skipped a wedding because they couldn't afford to go.

People consider several factors when deciding to attend a wedding—the closeness of their relationship (51%), the distance from home (47%), and the expense of travel and lodging (43%). Fifty percent of people in the survey said they expected to pay \$500 or more on wedding travel for the year; 19% expected to spend \$2,000 or more.

### SILICA GEL BAGS

Those little silica gel bags that come with every product you purchase are meant to absorb moisture.

Maybe you knew what these little packets were meant to do, but did you know you don't have to throw them away after you bring your new products home? These silica gel pockets can be used to prevent bacteria in your gym bag, avoid rust in your toolbox, stop jewelry from tarnishing, and much more.



### RBO's LIFE PAID-UP AT 85 INSURANCE PLAN

The Life Paid-Up at 85 plan offers the **highest amount of insurance** for each dollar of premium for any plan which provides cash values and is offered by the RBO of the USA. Premiums are payable until the policy anniversary nearest the member's 85th birthday. Cash values will accumulate.

**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  
*Include old address*

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Zip \_\_\_\_\_ - \_\_\_\_\_ Lodge # \_\_\_\_\_

## Automobile accessories that didn't make the cut

James Bond's cars come equipped with ejector seats and machine guns. Real-life automakers have been similarly creative with accessories, though not all of them have stood the test of time. The Allstate website notes three of the more unusual variations that autos have sported at one time or another:

**The record player.** The 1956 Chrysler, DeSoto, Dodge, and Plymouth models offered an optional turntable that slid out from beneath the dashboard to play drivers' vinyl records as the touch of a button.

**The third headlight.** The 1948 Tucker Sedan sported an additional headlight in the center of its hood, capable of swiveling along with the car's steering wheel for improved visibility when turning corners. Only 51 of the sedans were ever built, and the extra headlight had to be hidden behind a cover because of laws in 17 states prohibiting more than two headlights on cars.

**The invisible gas cap.** For a more streamlined look, some carmakers tried hiding fuel caps behind taillights and rear license plates; the 1956 Chevy Bel Air featured a rear headlight that would flip down to reveal the gas cap. The practice was discontinued when safety experts pointed out that in a rear-end collision, even a small bump could create a dangerous gasoline leak.



## RBO Nursing Home Waiver

If a member is in a Nursing Home on a permanent basis, RBO will waive any premium payments due on any one certificate in force.

## Follow these habits to success

We all know people whose success we'd like to emulate. What do they do? The answer is in their personal habits. The Ladders website explains the daily routine of highly successful people:

- **Exercise.** Staying healthy through good exercise improves your energy, stamina, and brain activity. It reduces stress and offers challenges which can boost your self-confidence.
- **Eat breakfast.** It may be tempting to skip breakfast if you're busy, but you need sustenance to get through your morning. A mix of protein, carbs, and some fruits or vegetables will give you energy and help you prepare to tackle your day.
- **Reflect.** Take some time every day to meditate or just think about what you're doing, without making plans or worrying about the future. Clear your mind and let your thoughts go wherever they want to. You'll feel refreshed and more creative overall.
- **Focus.** Plan your time so you can work productively without distractions or needless interruptions. When you're working, work. Don't waste time on the internet or your phone. Breaks are important, but the key to getting things done is to concentrate on the task at hand.
- **Connect.** Make an effort to get to know people in your workplace and industry—not just your immediate co-workers, but people in different departments, and not just peers in your own industry but knowledgeable people in other fields. You'll increase your knowledge and also have a reliable network of acquaintances to draw on when you have questions or need assistance. (By the same token, always be ready to offer assistance to people in your network.)
- **Stay up to date.** Don't bury your head in the sand. Keep up on what's happening in your industry and the world at large. Follow reliable news sources so you don't fall for scams or hoaxes. Talk to people

**When you're working, work.**

here & there

**I DESTROY MY ENEMY WHEN I MAKE HIM MY FRIEND.**

—Abraham Lincoln

**Success is not final, Failure is not fatal: It is the courage To continue that counts.**

—Winston Churchill

America was not built on fear. America was built on **courage**, on **imagination** and an unbeatable determination to **do the job at hand.**

—Harry S. Truman

**IT'S NOT OVER WHEN YOU LOSE IT'S OVER WHEN YOU QUIT**

**Self-discipline**

Learn to manage and regulate your emotions. When you can do this, you'll be able to meet challenges without feeling fearful or overwhelmed, and respond to stress without exploding in anger.

# Ss. Cyril and Methodius Scholarship Award \$500/yr. Beginning September 2024

**T**he Ss. Cyril & Methodius Scholarship Award named in honor of Ss. Cyril and Methodius who were scholars and educators and the patron saints of the R.B.O.

They brought Christianity and enlightenment to the Slavic people; established schools, built churches and trained priests. They invented a new alphabet and a written language which is still used in most churches of the Orthodox faith and in the Greek Catholic Byzantine faith.

Each year the scholarship is available from the R.B.O. on a competitive basis. Awards will be renewed for an additional 3 years.

Beginning in 2019, winners of the Ss. Cyril and Methodius Scholarship may attend on a full-time basis (post high school) any accredited college, uni-

versity, seminary, technical institute or nurses training center in the U.S.

Now, beginning with 2024-2025 School year, RBO will be increasing the annual award to \$500/yr.

To qualify for the competition, the applicant must hold an RBO life insurance certificate of not less than \$10,000 and in force for 2 years and be a member in good standing of the society. Endowments excluded.

If the membership of the applicant is terminated, then in that event the RBO reserves the right to cancel the scholarship award. The applicant is also expected to maintain active status in the organization and if his or her certificate becomes paid up, such applicant should sign up the R.B.O. for an insurance certificate of \$10,000 or more.

Candidate must be a graduate of a senior high school or prep school.

To be considered for a Ss. Cyril and Methodius Scholarship, you should follow this procedure:

1. Complete the Ss. Cyril & Methodius Scholarship Application
2. Provide a copy of your college acceptance letter and a picture of yourself.
3. Mail the information to the Home Office:

Office:

RBO

301 Oxford valley Road Suite 1602B  
Yardley, PA 19067

Your application for scholarship must be received not later than September 30th.

## Women's war memorial



The Vietnam Women's Memorial is a memorial dedicated to the nurses and women of the United States who served in the Vietnam War. It depicts three uniformed women with a wounded male soldier to symbolize the support and care giving roles that women played in the war as nurses and other specialists. It is part of the Vietnam Veterans Memorial and is located on the National Mall in Washington, D.C., a short distance south of popular *The Wall* and north of the Reflecting Pool. The statues are bronze and the base is made of granite.

More than 11,500 American women served as nurses and other roles in the War.

Around 25,000 people gathered to attend the memorial's dedication on Veterans Day, 1993.

The women's memorial "was the first in the nation's capital to exclusively recognize the patriotic service of [American] women, both military and civilian."

Source — Wikipedia

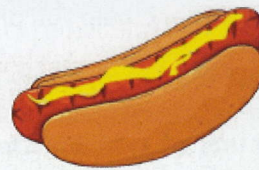
## Get yer hot dogs! The (sort of) true origin of a treat

**A**mericans love hot dogs. Every year we eat about 7 billion of them between Memorial Day and Labor Day alone. And the typical American eats about 60 a year.

Where do hot dogs come from (aside from ballpark vendors, of course)? Their origins are shrouded in mystery. Some sources say they date back to the 1st century, when the Roman emperor Nero's cook first experimented with stuffing the intestines of pigs with spiced meats. The word "frankfurter" comes from Frankfurt, Germany, where pork sausages in buns are said to have been served in the 15th century; "wiener" is from Vienna (Wien), home to pork sausages originally called "wienerwurst" (Vienna sausage) in the 1800s.

In the United States, a German immigrant named Charles Feltman is credited with selling sausages in rolls around the year 1870, in Coney Island, N.Y. Another German native, Antoinette Feuchtwanger, is said to have sold sausages in St. Louis at around the same time, offering a split bun to hold them at the suggestion of his wife.

And the term "hot dog" itself? That's similarly shrouded in mystery. According to one of the more popular tales, a newspaper cartoonist in 1900 drew a picture of a frankfurter with legs, a tail, and a head, but unable to spell "Dachshund," dubbed it a "hot dog." The story is disputed, however. What's beyond doubt is that hot dogs are the meal of choice for lots of hungry people around the world—whatever condiments they want to load them up with.



The American flag's design has gone through 27 different versions since its creation in 1777. The current design, with 50 stars and 13 stripes, was adopted on July 4, 1960, after Hawaii became the 50th state in 1959.

**A better way to say,  
'Thank you for your service'**

**N**inety percent of Americans say they've thanked a veteran for his or her service, but a recent survey suggests that the best way to thank veterans may not be to say, "Thank you for your service."

The survey was commissioned by the Cohen Veterans Network (CVN), a national nonprofit network of mental health clinics for post-9/11 veterans and military families. The survey found that 49% of active and former military service members grow uneasy when told, "Thank you for your service." What to do instead? The survey found that veterans and current service members prefer questions about **when they served, where they were stationed, and what kinds of jobs they did.**

**Tips for staying awake  
when you're on the road**

Fatigue can be a killer, especially when you've been driving on the open highway in the night. Here are a few tips on how to stay safe at the wheel:

- **Get enough rest.** Never start a trip late in the day. Long-distance driving is tough. Be ready and awake.
- **If possible, don't drive alone.** Passengers can take turns driving, talking to each other and keeping each other up if need be.
- **Adjust your car's environment.** Use your controls to keep you awake and alert. Keep the temperature cool, with open windows or air conditioning in the summer and frugal amounts of heat in the winter.
- **Watch your posture.** Drive with your head up and your shoulders back. Tuck your buttocks against the seat back. Legs should not be fully extended, but flexed at about a 45-degree angle.
- **Take frequent breaks.** Stretch. It's a good thing.

**RBO's 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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## Super duo



### Olives and tomatoes

Olives are loaded with the antioxidant vitamin E and tomatoes contain lycopene, a cancer fighting chemical. Together research shows that vitamin E and lycopene can slow prostate growth, and that a diet high in olive oil and lycopene can cut the risk of heart disease.

## SCHOLARSHIP DONATIONS

**Stephen Wasilewski** (Lodge 100) to Mihaly Russin Fund;  
**Deborah Donlick** (Lodge 216) to all three scholarship funds;  
**Anonymous** (Lodge 102) to Cyril & Methodius Scholarship Fund

*Thank You to all donors*

## 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*

## The lighter side



### Adoption

A husband and wife who worked for the circus went to an adoption agency looking to adopt a child, but the social workers there had doubts about their suitability.

The couple produced photos of their 50-foot motor home, which was clean and well maintained and equipped with a beautiful nursery.

The social workers were satisfied by this, but then raised concerns about the kind of education a child would receive in their care. The husband put their mind at ease, saying, "We've arranged for a full-time tutor who will teach the child all the usual subjects, along with French, Mandarin, and computer skills."

Next, the social workers expressed concern about a child being raised in a circus environment. This time the wife explained, "Our nanny is a certified expert in pediatric care, welfare, and diet."

The social workers were finally satisfied, so they asked the couple, "What age child are you hoping to adopt?" The husband said, "It doesn't really matter, as long as the kid fits in the cannon."

### The sermon

The new minister stood at the church door greeting the members as they left the Sunday morning service. Most of the people were very generous, telling the new minister how much they liked his message, except for one man who said, "That was a very dull and boring sermon, pastor."

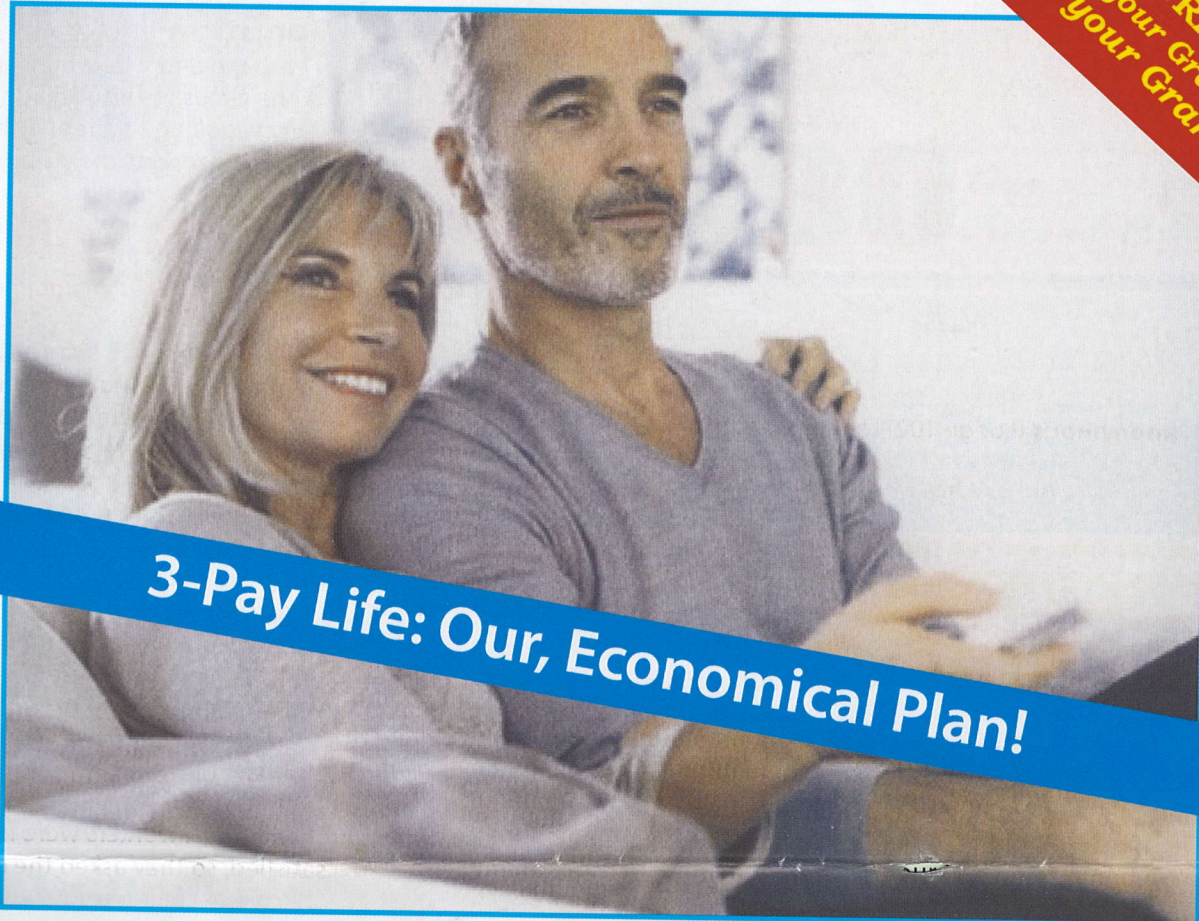
A few minutes later, the same man again appeared in line and said, "I don't think you did much preparation for your message."

For a third time the man appeared, this time muttering, "You really blew it. You didn't have a thing to say, pastor."

Finally, the minister went to one of the deacons and inquired about the man.

"Oh, don't let that guy bother you," said the deacon. "All he does is go around repeating whatever he hears other people saying."

**124 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

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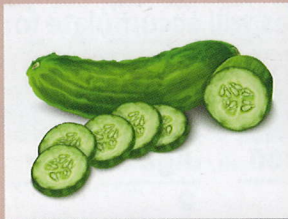
We are looking for . . .

# LODGE SECRETARIES

Call Heather at 1-215-563-2537

**Recipe**

## Cucumber Salad



- 2 large cucumbers
- 1 teaspoon salt
- 1 cup sour cream
- 1 tablespoon vinegar or lemon juice
- Sugar
- Pepper

Peel and slice cucumbers thin. Sprinkle with salt, cover and let stand in refrigerator for about 1 hour.

Prepare dressing with remaining ingredients. Squeeze out the cucumbers, discarding the liquid. Cover with the sour cream dressing and adjust seasonings. You may add a very thinly sliced small onion.

# An RBO Annuity

Effective 8/18/2023

<b>Introductory 1st Yr. Rate:</b>	<b>3%</b>
<b>Renewal Rate:</b>	<b>2.5%</b>
<b>Guaranteed Rate:</b>	<b>2.5%</b>

*Compare to your bank's CD or  
Money Market Fund rates*

**1-215-563-2537**

Contact the RBO Today

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