



## THE NATIVITY

*IN THOSE DAYS* a decree went out from Caesar Augustus that all the world should be enrolled.



This was the first enrollment, when Quirinius was governor of Syria. And all went to be enrolled, each to his own city. And Joseph also went up from Galilee, from the city of Nazareth, to Judea, to the city of David, which is called Bethlehem, because he was of the house and lineage of David, to be enrolled with Mary, his betrothed, who was with child. And while they were there, the time came for her to be delivered. And she gave birth to her first-born son and wrapped him in swaddling cloths, and laid him in a manger, because there was no place for them in the inn.

And in that region there were shepherds out in the field, keeping watch over their flock by night. And an angel of the Lord appeared to them, and the glory of the Lord shone around them, and they were filled with fear. And the angel said to them, "Be not afraid; for behold, I bring you good news of a great joy which will come to all the people; for to you is born this day in the city of David a Saviour, who is Christ the Lord. And this will be a sign for you; you will find a babe wrapped in swaddling cloths and lying in a manger." And suddenly there was with the angel a multitude of the heavenly host praising God and saying,

*"Glory to God in the highest, and on earth  
peace among men with whom he is pleased!"*

When the angels went away from them into heaven, the shepherds said to one another, "Let us go over to Bethlehem and see this thing that has happened, which the Lord has made known to us." And they went with haste, and found Mary and Joseph, and the babe lying in a manger. And when they saw it they made known the saying which had been told them concerning this child: and all who heard it wondered at what the shepherds told them.

But Mary kept all these things, pondering them in her heart. And the shepherds returned, gloryfying and praising God for all they had heard and seen, as it had been told them.

# 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

*A publication of the*  
**RBO**

President - Basil G. Russin, Esq.  
Vice President - Nicholas Petronko  
Secretary/Treasurer - Stephen Wanko

**Corporate Secretary:**  
Heather M Bradley

**Supreme Council:**  
Edie Evans  
Donald Lambo  
David Carlock  
Alexander B. Russin, Esq.

**Auditors:**  
Daniel M Carlock  
Stephen Wasilewski  
Harrison Russin

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

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

*Christ is born!*



*Glorify Him!*

Once again it is a privilege indeed to extend to all our members and friends our warmest greetings on this great and holy day of Christmas. On this day the whole Christian world pauses to honor the Prince of Peace. He came to earth on that first Christmas over two thousand years ago and man beheld the glory of God and the very image of His substance in the person of Jesus. It is no wonder that the heavens were stirred and the angelic hosts burst forth declaring Glory to God . . . peace on earth . . . good will toward men.

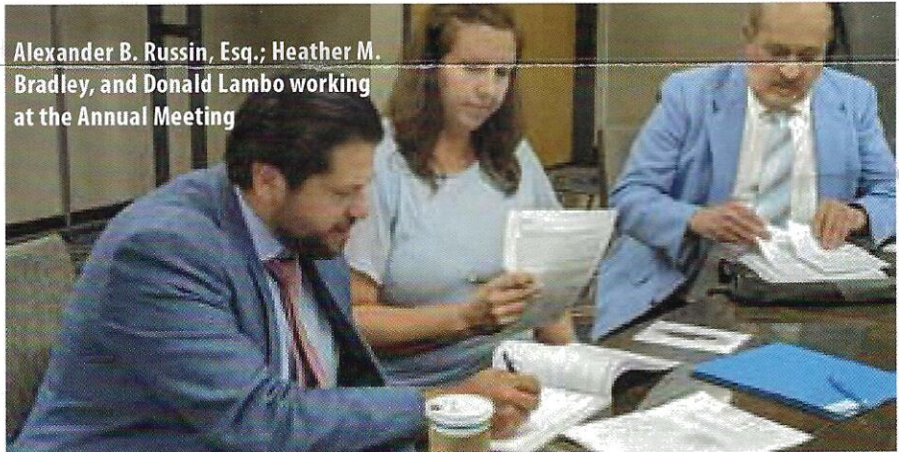
There is no better way to celebrate the coming of Christ and to acknowledge his birth than to go forth and likewise *"be the light of the world."* Light up the world around you with charity, kindness and friendliness. The Church is a *"kingdom of love and peace."* Its founder, the Lord, is the Prince of Peace. Love and peace go together and are inseparable. They feed and nourish each other. We must learn the meaning of love before we can have the blessing of peace.

We sincerely hope that Christmas 2024 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 heart we bid you and your loved ones a blessed Christmas and a Happy New Year.

***Christ is born! Glorify Him!***

**Atty. Basil Russin, President  
And Officers of the RBO**

Alexander B. Russin, Esq.; Heather M. Bradley, and Donald Lambo working at the Annual Meeting



## 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 # \_\_\_\_\_

## Mary Brzuchalski Obituary

Mary T. Brzuchalski, 72, of Jermyn, PA, peacefully fell asleep in the Lord at the Carbondale Nursing and Rehab Center after a lengthy illness. She was the wife of David Brzuchalski (former RBO Council member and RBO Auditor). They celebrated their 46th wedding anniversary on July 1st of this year. In addition to her loving husband David, she is survived by her son, Nicholas and wife Sara of Jermyn; her daughter, Alexis of Philadelphia; two grandchildren, Emily and Thomas Brzuchalski.

Born in Medina Township, OH., daughter of the late John and Marie Supina, she was raised and educated in Brunswick, OH. Mary was a devoted member of All Saints Orthodox Church in Olyphant, and was very active in many church functions and organizations. She was a member of the Church Council, where she served as council secretary for many years, she sang alto in the church choir, taught Sunday School, and was a member of FOCA (Fellowship of Orthodox Christians in America) and served as the local chapter president. She loved spending time with her family and friends, and enjoyed reading, singing, sewing, and baking. She will be greatly missed by everyone who knew her.



*Memory Eternal*

## Vice President's Annual Report

It continues to be a privilege serving as Vice President alongside President Russin.

Over the course of the year, I have actively participated in executive board meetings. Ensuring that the needs of our members are being met as well as maintaining a solid financial footing is always of utmost importance. One of the many benefits of the executive board meetings is the opportunity for President Russin, Secretary-Treasurer Wanko, and myself to engage in collaborative planning and thorough decision making.

As an educator, I greatly appreciate my role in managing both the Alexis Russin Scholarship Award and the Mihaly Russin Scholarship Award. I firmly believe that rewarding some of our best and brightest members on a yearly basis speaks volumes about the nature of our organization. The applicants always impress with exemplary GPA's, acquired accolades, and a clear commitment to civic engagement.

After consultations with the scholarship judges, I have recommended that the judging criteria be slightly altered to reflect their feedback. Moving forward, sixty percent of the weight of consideration will be based on academic achievement and forty percent will be based on civic, church, fraternal, volunteer, extracurricular activities and the written essay.

Planning and preparation for the 2026 Supreme Convention are well underway. The executive board has engaged in some outside the box thinking with regard to the convention structure. We are striving to make this upcoming event a family friendly affair! I look forward to sharing all of the exciting details once they have been solidified. However, making the convention a successful one will require the effort of us all. Spreading the word and encouraging young families to attend is the first step.

I would be remiss if I didn't acknowledge the efforts of our Corporate Secretary, Heather Bradley. She and her staff skillfully navigate all of the daily activities of the home office, enabling the RBO to continue to run like a well oiled machine. Her commitment and dedication have been crucial in establishing efficient communication and record-keeping.

As Vice President, I remain committed to supporting and advocating for the members of the RBO. As we move forward into the coming year, I am dedicated to working alongside President Russin, the Executive Board, and the Supreme Council to further strengthen our organization and foster continued growth.

Thank you for your trust and support.

Fraternally,  
Nicholas Petronko  
Vice President



here & there

*"When we remember a special Christmas, it is not the presents that made it special, but the laughter, the feeling of love, and the togetherness of friends and family that made that Christmas special."*  
— Catherine Pulsifer

*"You are never too old to set a new goal or to dream a new dream."*  
— C.S. Lewis

*"For it is in giving that we receive."*  
— Francis of Assisi

*"Inflation is as violent as a mugger, as frightening as an armed robber and as deadly as a hit man."*  
— Ronald Reagan

*"When they saw the star, they rejoiced exceedingly with great joy"*  
— Matthew 2:10

*"Glory to God in the highest, and on earth peace, goodwill toward men."*  
— Luke 2:14

## The health benefits of playing cards

*Stress has a negative impact on everyone's health. One way to ease the stress in your life? Play a game of cards. That's—unsurprisingly—what Bicycle Cards advises. Here's how playing cards with friends can help: A card game isn't just about counting up points. It's a good path to friendly and lively conversations that can help you relax.*

• **Laughter.** Conversation usually leads to laughter, which can reduce tension in your mind and body.

• **Low pressure.** Assuming you're not playing high-stakes poker with your life savings on the line, a nice game of hearts or gin rummy offers entertainment without pressure. It doesn't matter if you win or lose as long as you're having fun.

• **Brain exercise.** Strategizing, keeping track of the play, and calculating your points at the end of the game helps keep your mind fresh.

• **You can play blackjack** on your smartphone, but a few hands of pinochle with friends lets you detach from technology for a while and reconnect with the rest of the world.

## RBO on the internet

heather@rbo.org

Web page: [www.rbo.org](http://www.rbo.org)

RBO forms are available

on-line at: [www.rbo.org](http://www.rbo.org)

## Stay fit and healthy as you celebrate

The holidays are full of temptation, and staying fit while everyone else is indulging in treats can be tough. If you don't want to start the new year with unwanted pounds, follow this advice from the *Abilene-RC* website:

• **Stick to your exercise routine.** Keep going to the gym or working out at home on your usual schedule. Recruit a buddy if necessary to keep you on track.

• **Choose fitness activities you enjoy.** Don't force yourself to do exercises that you find boring, or excruciatingly difficult. Pick something as simple as yoga, dance classes, or a light run that you'll actually do, not avoid.

• **Start out slow.** If you're starting an exercise routine during the holidays as a proactive measure, take things easy at first. Remember to stretch and warm up before any physical activity. Work with a personal trainer, at least up front, to learn how to get results without injuring yourself.

• **Watch your food intake.** It's all right to have a big dinner to celebrate, but don't overdo it. Stick to reasonable portions, and don't go back for seconds, thirds, or fourths

## Personal safety precautions for the holiday season

With the holidays upon us, it's a good time to focus on basic safety for the season. Parties, decorations, and increased travel create more risk of accidents or emergencies occurring during this time of year. Below are a few tips from the *American Red Cross* for a safe holiday:

• **Take care with holiday lighting.** Candles can be dangerous. Make sure you burn them in safe areas, away from other decorations and combustible materials. Never leave children unattended in a room with lit candles. Keep candles, matches, and lighters out of the reach of children, as well. Never display lit candles in windows, and never use them as decorations for trees, either.

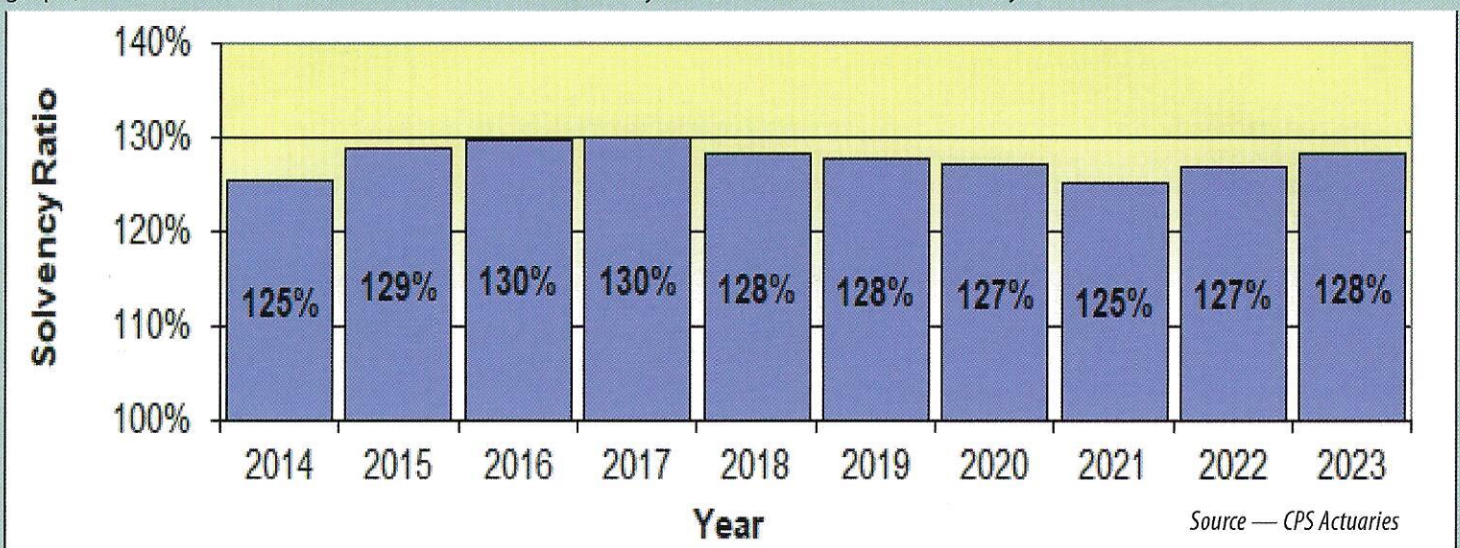
• **Make sure decorations are made of flame-retardant or noncombustible materials.** Do not use candles during parties. If you are going to allow guests to smoke, make sure you provide large, deep ashtrays, and check them often. When the party is over, check upholstery and trash cans for cigarette butts that may be smoldering.

• **Choose and keep fresh trees.** Choose a fresh tree, and use a sturdy stand. Do not place the tree near heat sources or near exits. Water your tree daily. If you buy an artificial tree, make sure it's flame retardant. If you decide to hang stockings on your mantel, make sure you don't use your fireplace for fires.

• **When you attend a party, always designate a non-drinking driver.** If you throw a party, make sure you provide plenty of nonalcoholic drinks for those who will be driving.

## RBO's Solvency Ratio and RBC Ratio:

The solvency ratio increased slightly for the 2nd year in a row. The overall solvency ratio, as illustrated by the following graph, now stands at 128%. This means that the Society has \$128.00 of assets for every \$100. of liabilities.



## THE CHRISTMAS STORY

### Cast of Characters

#### THE MOTHER

Her name in Aramaic is "Miriam," but we all know her by the English name Mary. She was the only child of Joachim and Anna, who dedicated their child to the service of God. She was raised in the temple, and after the age of 14 was betrothed to a just man, Joseph.

#### JOSEPH

Western art often portrays Joseph as a young man, but the Eastern Church has always pictured him as an older man. Betrothed to the Virgin Mary, he gave legal status to the Family, and helped Mary raise her Child. A carpenter by trade, Joseph, while not the father of Christ, protected Him and taught Him.

#### CAESAR AUGUSTUS

He was the emperor, ruling the vast lands that comprised the Roman Empire two thousands years ago. He issued the order that a census be taken of the peoples in his empire, and so it was that Joseph and Mary, coming from the lineage of King David, had to make their way to Bethlehem, David's city. He was the nephew of Julius Caesar, and ruled from 31 B.C. to 14 A.D.

#### THE INNKEEPER

Bethlehem was crowded for the census. The innkeeper was, no doubt, busy with his guests. At the arrival of Joseph and Mary, he had to turn them away from the inn, but suggested the stable where the animals were quartered as a place of lodging for the couple.

#### THE SHEPHERDS

On that fateful night, shepherds were in the fields near Bethlehem, tending their flock. They were simple folk, earning their daily keep in the constant labor of watching the sheep.

#### THE ANGELS

Suddenly, Angels appeared in the sky proclaiming the good news of Christ's birth. The glory of the Angelic Host shown as one said to the shepherds: "Fear not, for behold I bring you tidings of great joy, which shall be for all people. For unto you is born this day in the city of David a saviour, who is Christ the Lord..."

#### THE WISE MEN

The three Wise Men bring one of the most fascinating and mysterious elements into the

*Continued on page 7*

# 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's Life Paid-Up at 85 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.

### The following have donated to Cyril & Methodius Scholarship Fund:

Rapoch Semian Funeral Home Inc.; RBO in memory of Mary Brzuchalski; Anonymous (Lodge 102); Helen Wanko, Lodge 100, made donation in memory of Mary Brzuchalski, dec'd. Donations have been made to Mihaly Russin Fund by Stephen Wasilewski, Lodge 100; Ronald J Bane Jr, Lodge 182; Daniel K Donlick II, (Lodge 216) made a donation to Alexis Russin Scholarship Fund; and Deborah Donlick (Lodge 216) donated to all three scholarship funds. **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



### Goofy warning labels for your contemplation

Here are some of the wackiest warning labels of the past few years according to the Michigan Law Suit Abuse Watch Web site. A label on a baby stroller warns: "Remove child before folding."

◆ A brass fishing lure with a three-pronged hook on the end warns: "Harmful if swallowed."

◆ A popular scooter for children warns: "This product moves when used."

◆ A flushable toilet brush warns: "Do not use for personal hygiene."

◆ The label on an electric hand blender promoted for use in "blending, whipping, chopping and dicing," warns: "Never remove food or other items from the blades while the product is operating."

◆ A digital thermometer that can be used to take a person's temperature several different ways warns: "Once used rectally, the thermometer should not be used orally."

◆ A household iron warns users: "Never iron clothes while they are being worn."

◆ A warning on an electric drill made for carpenters cautions: "This product not intended for use as a dental drill."

◆ The label on a bottle of drain cleaner warns: "If you do not understand, or cannot read, all directions, cautions and warnings, do not use this product."

◆ A massage chair warns: "DO NOT use massage chair without clothing ... and, NEVER force any body part into the backrest area while the rollers are moving."

◆ A cardboard car sunshield that keeps sun off the dashboard warns, "Do not drive with sunshield in place."

◆ A label on a hand-held massager advises consumers not to use "while sleeping or unconscious."

◆ A 13-inch wheel on a wheelbarrow warns: "Not intended for highway use."

◆ A can of self-defense pepper spray warns users: "May irritate eyes."

### Tell this one to your doctor

Konrad Adenauer, chancellor of West Germany when he was in his 90s, was being examined by his doctor.

"I'm not a magician," the physician said. "I cannot make you younger."

"I haven't asked you to," said the chancellor. "All I want is to go on getting older."

## The Players

Continued from page 5

Nativity story. They were astronomers of the ancient East, and seeing a new star in the heavens recognized it as a sign from God that a New King was born. They followed the star and finally came to Bethlehem. There they knelt at the Child and offered their gifts of frankincense, myrrh, and gold—symbolical and significant gifts at the time.

## KING HEROD

He was the ruler for Augustus at the time of the Lord's birth in the Jewish kingdom. It was he who directed the Wise Men to Bethlehem after they had made inquiry at his palace. It was Herod, jealous of the new-born King, who ordered the killing of all male infants in Bethlehem and its environs. He had hoped that in this way, the new King would be slain. But warned in a dream, the Mother and Joseph woke in the night and escaped to safety in the land of Egypt.

## THE CHILD

Of course, the most important Character of Christmas is the Christ-child. St. John the Apostle identifies and describes Him in his Gospel: *"In the beginning was the Word, and the Word was with God, and the Word was God . . . And the Word was made flesh, and dwelt among us, and we beheld His glory, the glory as of the only-begotten of the Father, full of grace and truth . . ."*

## RBO's 20 Year Endowment Plan

(Not available in New York State)

For the 20 Year Endowment plan, premiums are payable for a period of 20 years. The plan matures at the end of the twenty year period and the maturity proceeds become immediately payable to the insured. Cash values will accumulate for this plan.

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

## 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.

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
0	\$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

# 1-215-563-2537

## The TRUTH

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

NON-PROFIT ORG.  
U.S. Postage  
**PAID**  
Permit # 3698  
Tampa, FL

\*\*\*5-850\*\*\*\*\*MIXED AADC 335\*\*\*

Russian Brotherhood Organization of America  
301 Oxford Valley Rd Ste 1602B  
Yardley, PA 19067-7721



We are looking for . . .

# LODGE SECRETARIES

Call Heather at 1-215-563-2537

## Recipes

### Baked Stuffed Fish

3 lbs. fish	2 T. chopped parsley
1 large onion chopped	1/4 t. pepper
1/2 cup diced fine celery	1 T. salt
1/2 cup sliced mushrooms	2 grated carrots
1/2 cup oil	1 T. lemon juice
2 cups cooked rice	2 T. chopped celery tops

Wash fish. Sprinkle lightly with salt inside and outside. Fry onion, celery and mushrooms in the oil until tender. Combine with the remaining ingredients. Fill the fish cavity with the stuffing. Brush the stuffed fish generously with oil and sprinkle with paprika. Place the fish in a pan lined with greased paper. Bake in a hot oven 450 F. for 10 minutes. Then reduce heat to 350 F. for 30 minutes. Baste it a few times. Place the fish on a hot platter. Garnish with sprigs of parsley and lemon slices.

### Kecelitsa

4 c. long cooking Quaker oats	2 pieces finely chopped garlic
1 yeast cake	Salt to taste
2qt. warm water	Fava beans or mashed potatoes

Dissolve yeast in 1/2 cup lukewarm water. Mix oats with the room temperature water and add the yeast. Pour into a deep bowl, cover and place in warm place for about 15 -18 hours or until it smells sour. Sometimes it takes a little longer. Strain the liquid and put in double boiler or a heavy aluminum to make sure it does not catch bottom if being cooked in a pot. It is easier to make this in a double boiler. The garlic should be added just about 10 minutes before being served.

This is served at the Christmas Eve supper. It is very good when served with Fava beans or mashed potatoes. Can be stored in refrigerator. If too thick, can be diluted with a little water without ruining the taste.

Contact the RBO Today

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