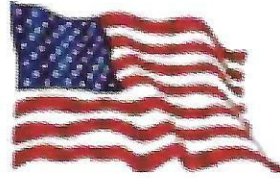


The **TRUTH**

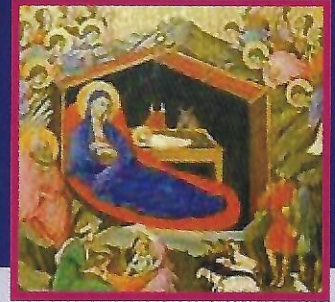
Vol. 123
No. 4
2025



A Publication of the

RBO *Our
Second Century*

THE STORY OF CHRISTMAS



AND IT CAME TO PASS in those days, that there went out a decree from Caesar Augustus that all the world should be taxed. (And this taxing was first made when Cyrenius was governor of Syria.) And all went to be taxed, everyone into his own city. And Joseph also went up from Galilee, out of the city of Nazareth, into Judaea, unto the city of David, which is called Bethlehem; (because he was of the house and lineage of David;) To be taxed with Mary his espoused wife, being great with child.

And so it was that, while they were there, the days were accomplished that she should be delivered. And she brought forth her firstborn son, and wrapped him in swaddling clothes, and laid him in a manger; because there was no room for them in the inn.

And there were in the same country shepherds abiding in the field, keeping watch over their flock by night. And, lo, the angel of the Lord came upon them, and the glory of the Lord shone round about them: and they were so afraid. And the angel said unto them. Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Saviour, which is Christ the Lord. And this shall be a sign unto you; Ye shall find the babe wrapped in swaddling clothes, 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, good will toward men.

The TRUTH

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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
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Christ is born! Glorify Him!

May those who believe in Him and follow
His teachings enjoy the bliss of living a
life of happiness and peace through the
"Prince of Peace."

May the Light of Christ shine upon all members
of the R.B.O., their families and friends with a steady
glow. May we all sing joyfully with Mother Church
the following exalting words: "Christ is born! Glorify
Him! Christ comes from heaven! Go to meet Him!
Christ is on earth! Be ye lifted up! Sing unto the Lord
all the whole earth."

Christ is born! Glorify Him!

Atty. Basil Russin, President
And Officers of the RBO

RBO on the internet - heather@rbo.org; Web page: www.rbo.org

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Members ... Give Us A Hand!

We'd like you to help us spread the word about the RBO. Surely you
know more than one person who would benefit from our modern life
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We are looking for new young members. Our policies can meet all their
life insurance needs and the RBO strives, at all times, to offer members,
the best possible protection at the lowest cost. So . . . spread the word.
Thank you!

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If your address is incorrect or if you know a member who is not receiving The Truth or if
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Why eat your vegetables?

Not just to get to dessert faster

Mother always said, "Eat your vegetables." The problem is that too many of us still aren't listening to her. According to the Centers for Disease Control and Prevention, only 26 percent of U.S. adults eat three or more servings of vegetables a day, although current recommendations call for four to five servings. The benefits are significant: Eating the right kind of vegetables in the appropriate quantities can cut one's risk of diabetes, heart disease, kidney failure, and other serious illnesses. What kinds of vegetables should you be eating? Well, all kinds, but here's what you're getting:

Fiber. Beans and other high-fiber vegetables fill the stomach, reducing your cravings for more food while reducing cholesterol levels and improving digestion and regularity.

Potassium. Tomatoes, sweet potatoes, spinach, and winter squash improve blood pressure. They may also reduce the risk of kidney stones and bone loss.

Vitamin A. Carrots, pumpkin, kale, collard greens, and other veggies enhance the health of eyes and skin. Beta-carotene and other carotenoids cut one's risk of macular degeneration, cataracts, coronary artery disease, and stomach cancer.

Folates. Asparagus, black-eyed peas, spinach, and other folates consumed during pregnancy help prevent birth defects, especially to the spinal cord, and help the body form red blood cells.

Don't get SAD during the winter season

The skies turn gray, days are shorter, cold weather sends us indoors—for most people, the winter months are a long slog, but a manageable one.

For some people, though, it's a different story. Seasonal Affective Disorder (SAD), a form of depression that typically begins in the fall and lasts until spring, may affect up to 5 percent of American adults.

Though many of us suffer some form of "winter blues," the symptoms of SAD are deeper and more serious. They include:

- ◆ **Depression**, including feelings of sadness, anxiety, or irritability
- ◆ **Fatigue** and a need to sleep more than usual
- ◆ **Weight gain**
- ◆ **Increased appetite**, particularly for carbohydrates like pasta and bread
- ◆ **Loss of interest** in familiar activities, including sex
- ◆ **Difficulty with concentration** and processing information

Because SAD is associated with diminished sunlight during the fall and winter, therapy includes treatment with bright light. Patients sit in front of a light-emitting box for a half-hour or so, usually in the morning. Antidepressants and counseling are also used to help sufferers control their symptoms.

WHO WERE THE WISE MEN?

The etymology of the word is as follows: In Russian translation the word is *Volkhvi*. The Russian dictionary categorizes this term as "ancient wise-men, sorcerers of the East, magicians of India, Arabia or Egypt."

In the Greek text, they are called *magoi*. From this root comes the English word "magician," which, of course, also means sorcerer.

In the New Testament this title is given to the Samaritan Simon (Acts 8:9) and to the false Jewish prophet Bar-Jesus (Acts 13:6).



However, the term also has a positive evaluation. Matthew Henry writes: "Many understand
Continued on page 7

here & there

I had the blues because I had no shoes until upon the street, I met a man who had **no feet.**
—Denis Waitely

The finest gift you can give anyone is encouragement. Yet, almost none gets the encouragement they need to grow to their full potential. If everyone received the encouragement they need to grow, the genius in most everyone would blossom and the world would produce abundance beyond the wildest dreams.
We would have more than one Einstein, Edison, Schweitzer, Mother Theresa, Dr. Salk and other great minds in a century.
—Sidney Madwed

Not what we have, but what we enjoy, constitutes our abundance.
—Epicurus

If you find it in your heart to care for somebody else, you will have succeeded.
—Maya Angelou

You don't choose your family. They are God's gift to you, as you are to them.
—Desmond Tutu

Take advantage today of the
**Guaranteed Issue Program &
Family Incentive Plan**
Now Through December 31, 2025

For a limited time, the RBO is offering two special programs to its members. The Guaranteed Issue Program allows current members to purchase additional life insurance with no health questions asked. Additionally, our Family Incentive Program provides a special incentive for you to get your family and friends to join the RBO and help them secure their own financial future.

GUARANTEED ISSUE PROGRAM *(existing members of RBO)*

As an RBO member, you have taken the important step of protecting your family's future. Now for a limited time you can extend that protection even further with our Guaranteed Issue Program. This program offers you an exclusive opportunity to get up to \$15,000 of Life Insurance without any health questions or a medical exam. You'll get coverage for unexpected death, adding an extra layer of security for your loved ones.

To take advantage of this special offer, purchase a Single Premium or 3-year pay plan by completing a Simplified form and sending your 1st payment payable to RBO.

FAMILY INCENTIVE PROGRAM

Through this special offer "THE FAMILY INCENTIVE PROGRAM" we will pay \$50 for each RBO life insurance policy you sell to any family member or friend prior to December 31, 2025. This \$50 cash reward for each new policy sold by you (excluding those sold through the Guaranteed Issue Program) will be in addition to the normal commissions provided and will count towards our sales awards program. This program is being made possible through the purchase of a new RBO Single Premium Life plan or 3-year pay policy. To qualify for the additional \$50 cash incentive, please complete an insurance application on the life of the new member and send the 1st premium payable to RBO.

Protecting the ones you love starts with a single step. Whether you're planning for your family's future, a new home, a baby, or simply wanting to cover final expenses, life's big moments often come with new financial considerations. We invite you to take this opportunity to not only re-evaluate your own life insurance coverage, but also to think about the financial security of your loved ones. Let the RBO help you find the right coverage to protect what matters most.

***Apply Now!* These offers end DECEMBER 31, 2025**

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Eat a healthful snack-

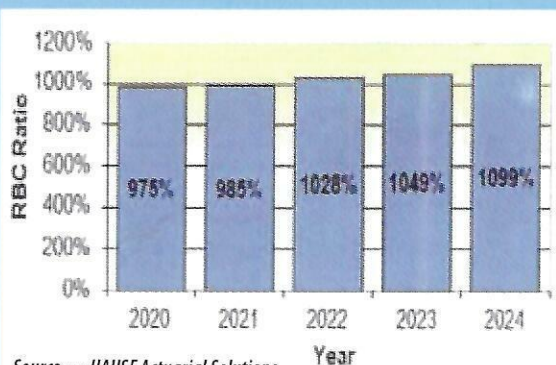
a simple idea, but what?

You're hungry. What should you eat? If you're trying to avoid junk food and excess calories, consider these healthy snack options:

- **Olives.** A snack of five olives has just 43 calories.
- **Hummus and carrots.** Four ounces of hummus and three carrot sticks contain only 80 calories.
- **Pineapples and pistachios.** Mix 1/2-cup of dried pineapple slices with about 25 pistachio nuts. Fruits and nuts are a good source of antioxidants. Also try peanuts and raisins or almonds and dried apricots.
- **Cottage cheese and apples.** Top a sliced apple with about 1/2-cup of low-fat cottage cheese. Benefits: calcium, protein, and fiber.
- **Mini-pizza.** Slice a whole-wheat pita in half. Spread a little tomato sauce, then sprinkle some cheese and vegetables on top. Heat in microwave or toaster oven until cheese melts.
- **Rice cakes.** These can be eaten by themselves or with various low-fat toppings. Look for rice cakes made from whole-grain brown rice.
- **Water.** A tall glass of water is terrific for you. It revitalizes your body while assuaging hunger pangs. And it's caffeine- and calorie-free.

FINANCIAL HEALTH OF THE RBO

A recent method for measuring the financial health of an organization is to look at the Risk Based Capital (RBC) ratio. This ratio combines your surplus and AVR and divides it by a number that is related to the riskiness of your assets and your liabilities. The results of the calculation appear in the 5-Year Historical pages of the annual statement. The PA Insurance Department has indicated that they will start looking into a society much more closely when the ratio drops below 300%, whereas most other states use 250% or 200% as the guideline. The following graph shows the progression of the RBC Ratio:



Source — HAUSE Actuarial Solutions

The ratio increased again in 2024 primarily because of (a) the decrease in the amount of common stocks owned (which makes your assets less risky and therefore improves the ratio), (b) the decrease in the amount of annuities in force (which makes your liabilities less risky and therefore improves the results), and (c) the increase in surplus.

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.

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Superfoods Support Longevity

Superfoods are a smart way to upgrade your diet with disease-fighting compounds. These foods deliver a variety of essential vitamins, minerals, and antioxidants that help maintain energy, strength, and overall well-being as we age. Most foods earn that title thanks to their antioxidant content, disease risk reduction potential, and fatty acid profile. These benefits can lead to improved overall health, which becomes more important as you get older and more susceptible to disease.

Christmas tree decorations was banned once by the government. Tinsel contained lead at one time, now it's made of plastic.

**The following has donated to Cyril & Methodius Scholarship Fund:
Walter Fecica, Lodge 11**

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:

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

Our Fine Fraternal Products:

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- 3-Pay Life
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- 20-Pay Life
- Accidental Death Riders
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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 _____

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The lighter side



Christmas trees . . . shorts

* In 1979, the National Christmas Tree was not lighted except for the top ornament? This was done in honor of the American hostages in Iran.

* Since 1966, the National Christmas Tree Association has given a Christmas tree to the President and first family.

* The first decorated Christmas was in **Riga, Latvia in 1510.**

* The first Christmas tree retail lot in the United States was started in 1851 in New York by Mark Carr.

* Christmas trees take an average of 7-10 years to mature.

* The use of evergreen trees to celebrate the winter season occurred **before** the birth of Christ.

* Christmas trees are grown in all 50 states including Hawaii and Alaska.

* 2-3 seedlings are planted for every harvested Christmas tree.

* In **1856 Franklin Pierce**, the 14th President of the United States, was the first President to place a Christmas tree in the White House.

* President Coolidge started the National Christmas Tree Lighting Ceremony on the White House lawn in 1923.

* In 2002, 21% of United States households had a real tree, 48% had an artificial tree and 32% had no tree.

Get the lead out

A truck driver reported for a hearing on his claim for worker compensation benefits. The company lawyer asked him who he was and what he did for the company.

"My name is Bill Jones, and I drive a truck that carries radioactive waste from a power plant to a processing site. I'm sick."

The lawyer nodded. "Has the company done anything to protect you from radiation poisoning?"

"Well, yeah. I drive a truck lined with lead. I wear a special suit with lead covering, and a lead helmet, and the material itself is packed up in lead containers. But I'm still sick."

"Hang on a minute," the lawyer said sternly. "The company has furnished you with protective lead clothing to drive radioactive waste stored in lead in a truck with lead barriers. How can you claim to have gotten radiation poisoning?"

"I'm not. I'm sick from lead poisoning!"

WISE MEN

Continued from page 3

this term in a positive and good sense. The Magi among the Persians were also philosophers and heathen priests."

Some presuppose that these Wise Men were astronomers or astrologists. (Astronomy is a strict science about the skies; Astrology is the so-called self-styled science of foretelling the future by the juxtaposition of the heavenly planets and their satellites.)

The Wise Men were people of science, judging by their knowledge of astronomy and geography.

Various Churches have different traditions about the Wise Men. There is a teaching that they were kings and therefore the Roman Catholic Church even honors their memory with a feast day known as "The Three Kings," even giving their names as Casper, Melchior and Balthasar. As a Biblical basis, those who follow this tradition base their belief on Psalm 72:10-11.

Even though it is unknown in what sense they were Wise Men, it is understood that they were given their wisdom from God to understand through the star that the "King of the Jews" was born. Their wisdom appeared also in their veneration of Christ because "the beginning of wisdom is the fear of the Lord" (Prov. 1:7). The Wise Men came "from the East." The countries laying eastward from Palestine, namely, Arabia, Persia, Mesopotamia, and Babylonia. The gifts they brought are products of these countries.

It is possible that the Wise Men were acquainted with the idea of monotheism—the belief in one God. The Old Testament mentions certain instances when the Lord opened Himself up in a certain measure to heathens also, as, for example, to Jethro (Ex. 18:10), to Balaam (Numbers 22:8). It is possible that God revealed Himself in such a manner to the Wise Men.

In the Book of Numbers 24:17, one can find the prophecy of Balaam which says: "I see him, but not now, I behold him, but not nigh; a star shall come forth out of Jacob, and a scepter shall rise out of Israel..."

This prophecy is related to the coming of the Messiah. It is possible that the Wise Men of the East knew of this prophecy and therefore interpreted the appearance of the unusual star as a sign of the birth of the "King of the Jews."

For Christmas ... The perfect gift a 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.

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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

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Recipe

Christmas Eve Bread

- | | |
|-----------------|------------------------|
| 1 pkg dry yeast | 1/2 cup lukewarm water |
| 1 1/8 tsp. salt | 5 T. sugar |
| 6 cups flour | 4 T. salad oil |

Dissolve yeast in warm water with 1/8 teaspoon salt and 1 tablespoon sugar. Set in warm place to rise. Sift 6 cups flour in deep bowl, add 2 cups warm water, 4 tablespoons sugar, 1 teaspoon salt, 4 tablespoons salad oil.

Knead well and set aside to rise. When double in bulk, punch down, let rise again until double. Punch down. Divide dough in two. Shape one part into round bread, cover and let stand 20 minutes. Punch down and reshape. Place in greased pan. Allow to rise until double in bulk. Bake at 350°F for 1 hour.

bobal'ky

Use other half of dough for bobal'ky. Knead and roll on floured board into rope. Cut and roll into 1 inch diameter balls. Place on floured pan and let rise 15 minutes. Bake at 350° for 10 minutes or until lightly brown. Cook, then place in deep bowl, pour boiling water over just to soak a little. Drain in a colander, then place in serving dish, heat honey with a little water and pour over bobal'ky.

Mix 1/2 cup ground poppy seed and 1/4 cup sugar, then add to bobal'ky. Let stand several hours in cool place (or refrigerator) before serving.

Some bobal'ky are served with sweet cabbage or sauerkraut. Saute cabbage or sauerkraut with onion in salad oil, then mix with bobal'ky.

Contact the RBO Today

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