NEW MEMBERSHIP ROLL CALL
The Alliance of Transylvanian Saxons welcomes the following new members who recently joined our Fraternal Society.

Branch 1 - Cleveland
Daniel G. Dzurick
Heinrich Gregor
David W. Leifer

Branch 2 - Erie
Amanda D. Fitch

Branch 4 – Cleveland
Theresa M. Guelwine
Ava J. Salmen

Branch 5 – Lorain
Christopher V. Kauffman

Branch 17 – Canton
Jenna E. Westland
Jill R. Appel

Branch 19 – Salem
Anna R. Reid

Branch 22 – Youngstown
Joan L. Braker
Helene K. Beler
Rosemary Bocciolo
Yvonne M. Lare
Amanda L. Phillips
Eileen M. Reash
Colleen M. Wlasichak

Branch 25 – New Castle
Karl E. Herrmann
Karl J. Hermann
Marvin L. Mackeprang
Michael A. Matuch
Jerrod C. Palmer

Branch 26 – Merrilville
Emma L. Camarillo
Samuel B. Floyd
James A. Pile
Elsa A. Weinberg

Branch 27 – New Castle
Ken L. Emerich
Kristen A. Gipe
Kate L. Hardy
Carol A. McKnight

Branch 30 – Youngstown
Randall E. Coleman
Robert P. Glasser
Jon C. Rael

Branch 32 – Ellwood City
Meghan A. Cavanaugh

Branch 33 – Cleveland
Jason O. Krestel
Jennifer N. Krestel
Ellie K. Wible

With a good turnout of members on Saturday, September 10th, we received a copy of our new constitution. After a moment of silence for sister Josephine Schneider, the business of the Lorain Saxons for the month of August was discussed. All and during the meetings members should be receiving a copy in the mail of our revised constitution. Remember, if you have a change of address so that you continue to receive your newsletters and other information related to Branch 5 Lorain Saxons and other fraternal news of the ATS. Take note that meetings for the rest of this year to be held on the first Saturday of the month.

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On Sunday, September 11th, the TSBA had its first bowling session for the 2016-17 season. Before the bowling began, President of the TSBA, Glenn Spack, requested that everyone stand to give a moment of silence in honor of the TSBA bowlers who passed away and also for the victims of 9/11. The moment of silence was followed by the Pledge of Allegiance. It was enlightening to welcome several new teams from New Castle. And it sure was great to see everyone after the summer and share in a day of Gemütlichkeit. We thank the Lorain Bowlers for their fine hospitality.

The Fest Season has been in full swing starting in mid-August running through October. The Oktoberfest events are expressway to celebrate the German heritage, culture and traditions. These festivals were started to pass legends, knowledge and traditions on to the next generations. We are fortunate that several of the ATS Local Branches host their own Oktoberfest (Cleveland-West, Ellwood City, Youngstown and New Castle). This helps bring their local communities together to share in the German culture and bring light to the workings of their local organization. It was nice to see that several members of Chicago Branch 9 participated in the Chicago Steuben Parade displaying their Sachsen Trachts. Also, Detroit Branch 37 members in their Sachsen Trachts participated in the Parade of Flags from the affiliated groups of the GACC Clubs at the German Day Festival and also at the German Heritage Night. We commend the officers and members of these local Branches and their culture groups in working hard to promote our Saxon culture which in turn highlights our Fraternal Benefit Society.

As emphasized on the back page of the Volksblatt, September is Life Insurance Awareness Month. The premise for organizing the Alliance of Transylvanian Saxons was to help one another in time of sickness and death. Our insurance plans provide protection against the twin economic dangers of dying too soon and living too long. Nearly, all of us need more life insurance, either for family or estate protection. While you have the choice of where you purchase life insurance, in purchasing ATS Life Insurance you also benefit from the fraternalism that provides you with a voice in your organization, a feeling of belonging, social activities and fraternal benefits such as the scholarship program, child orphan income benefit which is given if one parent dies and other fraternal benefits. You simply get more for your money than if you own life insurance in a commercial company. We must remember that our ATS is a non-profit insurance company. Our forefathers established a company that we should be proud to be a part of and be eager to invite our relatives and friends to join. Because we are all owners of this company, we all need help in promoting its growth. Talk to your local ATS Deputy about your and your family’s life insurance needs.

Transylvanian Saxon History Trivia: Stephan Ludwig Roth (1792-1849) was a Transylvanian Saxon intellectual, leader and Lutheran pastor. He taught in Switzerland in 1818 and returned to Transylvania and in 1831 became the principal of the Mediasch Gymnasium as he became a leading educational reformer and promoter. In 1837, opposition led him to become a Lutheran pastor. He published a text in 1842 “Der Sprachkampf in Siebenbürgen” in which he argued that Romanian should be the primary language of Transylvania. He hoped for a strengthening of the Germans in Transylvania and the attainment of home rule. He stood by his principle during the 1848-1849 Revolution, proposing that official documents be published in Romanian, Hungarian and German. He earned the hostility of the Hungarians by opposing the Union of Transylvania with Hungary. With the outbreak of violent clashes between Imperial and Hungarian troops in October, 1848, Roth became a member of the Sibiu Pacification Committee and commissioner of 13 Saxon villages and then assistant acting administrator of the county. In January 1849, after the victories of the Hungarian troops, the local government was dismantled and Roth retired to his parish in Mediasch. Although he had amnesty, the commissioner had Roth arrested and brought to Klausenburg where he was tried by a military court for treason and was executed. Ich wünsche allen einen schönen Tag.

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Schloss Horneck needs OUR help!

Since 1960 Schloss Horneck has housed the Siebenbürger Museum, the Siebenbürger Library and Archive, the Siebenbürger-Institut and is the base for many Saxony organizations. A seniors home is also located on the property. Last September the Verband der Siebenbürger Sachsen in Deutschland purchased the property for one million Euro. Donations were received from individuals and organizations to help fund the purchase of the property. The purchase of Schloss Horneck gives the Siebenbürger Saxons throughout the world a central location where Saxon artifacts, books and other historical documents can be collected and stored to preserve our ethnic history for many years.

The Federation of Transylvanian Saxons is asking for donations from all Saxons and Saxony organizations to help in funding of this historical facility. If you are interested in giving a donation to help fund this project please complete the form below and send to the ATS Home Office, 5393 Pearl Road, Cleveland, OH 44129. Please make your check payable to the ATS.

DONATION FOR SCHLOSS HORNECK FUND

NAME ___________________________

ADDRESS ___________________________

CITY ___________________________

STATE __________ ZIP CODE ___________

AMOUNT DONATED $ ___________

You can indicate if donation is in memory or honor of someone: ___________________________

EINTRACHT SAXONIA SACHSENCHOR

By Edith Hebrank

On August 16, 2016 the members of our choir met after a long, hot summer recess. We began preparing for several performances coming this fall. Almost every singer showed up! Welcome back, Joe; we are happy to see you well again. We missed Inge and Hans Simon. The Choir had last met at Heimattag in Youngstown on June 26, 2016. All comments regarding the Heimattag were positive; of course, everyone was pleased to hear that.

A few of the members had met in July in order to select the songs for the entire year’s performances coming this fall. Our latest report about Inge and Hans informed us that they are well now. We hope to see you both next Tuesday!

Soon it is time to sing the most beautiful German song praising star trek thermometer

The sci-fi doctor waves a tiny device over a patients head and instantly knows everything. A new thermometer operates much the same way, except it only displays temperature. The Thermo by Withings reads your core temperature by waving the device across your forehead. Using a special algorithm the devices uses 16 infrared sensors to take 4,000 measurements in two seconds. Of course it can transfer data to the cloud or your phone. The $100 device is on sale now at the Apple Store.
ATS OPEN-BOWLING TOURNAMENT RULES

1. All bowlers must be Alliance of Transylvanian Saxons members in good standing to participate in this tournament.
2. Each bowler will receive 100% of the difference between his or her average and a two hundred ten (210) scratch with no limit on pins.
3. Averages to be used are:
   a) The average of the past five years' tournaments.
   b) If the bowler has no tournament average then the bowler will establish his or her average after the first three games rolled in the tournament, which will remain the bowler's average for the remainder of the tournament.
4. A bowler may bowl only once in each event in this tournament.
5. The tournament management has the right to return for correction any entry, which does not comply with the above rules.
6. Prizes will be awarded at the ratio of at least one (1) prize for each ten entries. One hundred percent of the prize fee must be returned. Prizes will be awarded by handicapped scores and not by gender.
7. It shall be the duty of the tournament manager to keep a running record of all bowlers' averages participating in each event.
8. Tournament starts on October 22 and ends on October 23, 2016.
9. Closing date for entries is October 12, 2016.
10. There will be no refunds of fees after October 19, 2016.
11. All Event Winners will be determined by actual scores bowled.
12. We will start with Doubles Event followed by the Singles Event on Saturday.

All Events will be a handicap event this year. Your all events final score will be your total individual score of singles, doubles, and team event plus your handicap total for the tournament. Separate men and women prizes will only be awarded in Singles event only. Doubles and team will be mixed.

Please note: There is no adult beverage or food service available at the bowling alley; you are welcome to bring your own.

ALLIANCE OF TRANSylvIANIAN SAXONS
NATIONAL OPEN HANDICAP BOWLING TOURNAMENT
hosted by: New Castle Saxon Bowlers
Colonial Lanes
3210 Wilmington Road
New Castle PA 724-654-5800
SATURDAY, OCTOBER 22 & SUNDAY, OCTOBER 23, 2016

Entry Fees Team Doubles Singles All Events - Actual Pins
Prize $ 50.00 $20.00 $10.00 $2.00
Bowling $ 45.00 $18.00 $ 9.00
Expense $ 5.00 $ 2.00 $ 1.00
TOTAL $100.00 $40.00 $20.00 $2.00

Prize fee returned 100% - All events is optional

Check in on Saturday at 10:30 am

DOUBLES: Saturday, October 22, 12:00 pm
SINGLES: Saturday, October 22 at 2:15 pm

Deadline for Entries: October 12, 2016

All fees MUST accompany this Form No Refunds after October 19, 2016

Submit all Entries to Jacob Spor
2940 Plank Rd, New Castle PA 16105
Any further questions call Jacob at Telephone: (724) 657-3773
or Email: spor2940@verizon.net

Make checks payable to: New Castle Saxon Bowlers

<table>
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TOTAL ENCLOSED $
FRATERNAL CALENDAR

NATIONAL EVENTS

October 22 - 23, 2016
ATS Open Handicap Bowling Tournament
Hosted by New Castle Br. 25

LOCAL EVENTS

September 25, 2016
Youngstown monthly Pork Dinners start up
Cleveland Branches 1 and 4 Membership Banquet

September 29, 2016
Salem Bar Open/ Peanut Night 8:00 p.m.-10 p.m.

October 1, 2016
Salem 50 Year Dinner (CH) 6:00 p.m.

October 6, 2016
Salem Saxon Retirees 11:30 a.m.

October 8, 2016
Salem Breakfast Buffet 7 a.m.-10 a.m.

October 8, 2016
Ellwood City Oktoberfest Dinner

October 10, 2016
Salem Br. 18 Trustees Audit 6:00 p.m.

October 15, 2016
Salem Breakfast Buffet 7 a.m.-10 a.m.

October 15, 2016
Salem Joint Social Dinner & Halloween Party (CH) 6:00 p.m.

October 17, 2016
Salem Sausage Orders Due

October 20, 2016
Salem Bar Open 8 p.m. - 10 p.m.

October 22, 2016
Salem Sausage Sale 9 a.m. - 1:30 p.m.

October 27, 2016
Salem Bar Open/Peanut Night 8 p.m.-10 p.m.

November 2, 2016
Salem Retirees 11:30 a.m.

November 3, 2016
Salem Breakfast Buffet 7 a.m.-10 a.m.

November 7, 2016
Salem Bar Open 8 p.m.-10 p.m.

November 10, 2016
Salem Br. 19 Meeting 7:30 p.m.

November 14, 2016
Salem Joint Social Dinner 6:00 p.m.

November 17, 2016
Salem Bar Open 8 p.m.-10 p.m.

November 19, 2016
Salem Breakfast Buffet 7 a.m.-10 a.m.

November 24, 2016
Salem Bar Closed

November 25, 2016
Salem Bar Open/Decorate for Christmas 7 p.m.

December 1, 2016
Salem Bar Open 8 p.m. - 10 p.m.

December 5, 2016
Salem Br. 19 Meeting 7:30 p.m.

December 7, 2016
Salem Retirees 11:30 a.m.

Salem Saxon Club Breakfast Buffet is back!

The Salem Saxon Club, will be serving its Breakfast Buffet every third Saturday of the month from 7:00 a.m.
- 10 a.m. Next Breakfast is October 15th.

Adults/children $7.00/under 5 yrs. Free. Menu includes bacon, sausage gravy and biscuits, fried potatoes, sausage, scrambled eggs, Belgian waffles, pancakes, tropical fruit, various baked goods, juice, coffee and tea.

Saxon News VOLKSBLATT September 23, 2016 - 4
Saxon News from the West Coast
It’s been a while, I’ll try to catch up. Some get well wishes are due, George Klein is resting and recovering from a procedure. Get well wishes go to Tom Hahn with some medical procedures, and Dave and Theresa Striffler and any members that are in need of some TLC, keep them all in your prayers. I received the notice of the passing of Blane Fritz on Monday, September 12th. Our prayers are with Dick; their son John passed away in June.

Once again if you did not attend either the Saxon Speck Fry or the Saxon Club Dinner at the Saxon Club you missed two fine affairs, check them out next year. Don’t pass up the next two Pork and Kraut dinners Sunday, September 25, first of the season. The next one is October 23, 2016. Mark your calendars to be there and bring friends or relatives to enjoy this Saxon cooked Dinner, from 11:30 AM until 2:30 PM.

Culture Group Sausage sale with Sausage sandwiches and band music on Sunday, October 1st. I would get some but shipping is more than the sausage. In the Lounge for your listening and dancing pleasure “Mule Faith Brothers Band” Saturday, September 24th from seven to eleven, special drink specials, 50/50 drawing and basket raffles. Sounds good to me. If we were in town we would surely be there, Saturday and Sunday dances were always a way to chill down, talk to friends and relax. Support the efforts of the club. Saturday, October 15th is Sweetheart Night. Treat your sweetheart to a Saxon Dinner, the Lounge will be accepting reservations, call 330-792-7973. October 21st this is Betty or Barry Garhammer at the 500 Club. The Trachtenfest is Saturday night, September 11, 2016. Hope to see you there and enjoy the party call or see Michelle at the bar or the office, and enjoy the Trachtenfest. Thanks and so goes the News.

INVEST YOUR ANNUITY PLAN

Saxon News VOLKSBLETT September 23, 2016 - 5

We remember our Sisters and Brothers who have departed this life in recent days. Our sincere sympathy is extended to the members of the bereaved families.

Siero J. Frontino
Age 98
Died: April 10, 2016 Branch 2, Erie PA

T. Boyd Lukehart
Age 85
Died: August 14, 2016 Branch 30, Youngstown OH

Carl W. Hertel
Age 82
Died: September 3, 2016 Branch 3, Alliance OH

How can some people live to 113?
The older you get, the healthier you have been.

That’s the finding of research by the Boston University School of Medicine. People who live longer and approach the absolute limits of human lifespan are those who delay, escape or survive disability and death. Boston’s New England Centenarian Study found that about 15 percent of the study subjects managed to escape disease completely and had no discernable disease at age 100. About 43 percent of centenarians seemed to delay age-relat-ed disease until age 90 or later. Finally, 42 percent were survivors of disease before age 80.

The Boston began in 1995 and boasts one of the largest samples of centenarians ever studied. No magic location

The study so far has found claims of regional longevity to be false. People do not live longer in Ecuador, the Russian Caucasus or in Tibet. However, the study found that many regions had more active 80- and 90-year-olds. The study so far has found that demen-tia and Alzheimer’s were not regions had more active 80- and 90-year-olds. The study so far has found that demen-tia and Alzheimer’s were not regions had more active 80- and 90-year-olds. The study so far has found that demen-tia and Alzheimer’s were not regions had more active 80- and 90-year-olds. The study so far has found that demen-tia and Alzheimer’s were not regions had more active 80- and 90-year-olds. The study so far has found that demen-tia and Alzheimer’s were not regions had more active 80- and 90-year-olds. The study so far has found that demen-tia and Alzheimer’s were not regions had more active 80- and 90-year-olds.
The great cone ice cream cone controversy

While you’re enjoying your favorite ice cream on National Ice Cream Cone Day, September 22, think about the container. Is it waffle cone, sugar cone, or a cake cup? All of these are relatively new ways to eat ancient confection and there is much disagreement as to who first came up with the edible cone.

In the 19th century, ice cream was served on biscuits and wafers, in cups and bowls, and in glass, metal, and paper cones. It was stuffed into cornets and cornucopias. About that time, street vendors appeared, selling ice cream from in biscuit cups.

Some say the inventor of the edible dish was Italo Marchiny. In 1896, he had a chain of 45 ice cream pushcarts in New York City; he used edible biscuit cups and even got a patent in 1903 for a machine to make them. But it wasn’t a cone. It wasn’t until the 1904 St. Louis World’s Fair that the American cone was born, and the debate began.

One convincing story is that one of the 50 ice cream vendors at the fair, Arnold Fornachou, ran out of paper ice cream cups. Ernest Hamwi was selling waffles in the next cart and rolled up one for him to use. When Hamwi saw people liked the combination, he started making ice cream waffle cones for other vendors.

Soon most vendors copied the presentation. Many claimed to be the inventor of the cone; a few said they worked for Hamwi. In the next 20 years, several patents were issued on cone-making machines, several cone companies produced enough ready-mades for Fairs nationwide, and by 1924, production reached 245 million. Modern machines can produce 150,000 rolled cones every 14 hours. Joy Cone Company in Hermitage, PA, is the largest ice cream cone company in the world and produces more than 1.5 billion cones each year. It opened in 1918 and is still owned by the same family.

GREAT FAMILY, FUN FILLED EVENING

Cleveland Saxon Dance Group’s Annual Traubenfest
Westside Sachsenheim
7001 Denison Avenue, Cleveland, OH
Saturday, October 8, 2016
Doors open at 6pm  Dinner served at 6:30pm
Enjoy a delicious Roast Pork dinner with all the trimmings!
Performance by the Cleveland Saxon Dance Group
Dancing to the music of the Klang & Gesang
Children will be deputized and will throw all the “grape thieves” in jail.
Prepaid reservations are strongly recommended as seating is limited
Adults $18.00  Children ages 4-10 $9.00
Make checks payable to: The Cleveland Saxon Dance Group
Prepaid reservations are strongly recommended
Deadline for reservations is October 1, 2016
Meal tickets will be held at the door.
Please indicate if you wish to sit with specific individuals.

# Adult tickets @ $18.00 per ticket
# Child tickets at $9.00 per ticket

Name
Address
Phone

Youngstown Saxon Culture Group’s Fall Sausage Sale

We are now taking orders for hot, mild, and garlic sausage.
All flavors come in 3lb and 5lb links or 5lb bulk packages (each with a little overage). The price is $3.50 per pound

You can call in orders to:
Maria Bachinger 330-792-4005
Walter Benesch 330-398-5449
Andy Kuthy 330-792-4846
email: akuthy@ymail.com

We will take your phone orders through Tuesday, September 27 and email orders through Wednesday, September 28.

Saturday, October 1, 2016
Pickup is from 9:00 to 2:00 in the pavilion.

All are welcome to join us for German music, beer and sausage sandwiches the day of the pickup, October 1

Please mark this in your calendar.

Hey Kids! Color this Halloween Picture and receive a Halloween Treat.

Name ____________________________  Br. No. ____________________________  Cert No. ____________________________
Address _____________________________________________
City ____________________________  State ____________________________  Zipcode ____________________________

Submit Picture to: ATS Home Office, 5393 Pearl Road, Cleveland, OH 44129

Craft Beer Tours
Tourism bureaus are developing travel events through local breweries, pubs and beer-themed special events, according to Skift magazine.

Denver, Portland, Seattle, San Diego, and San Francisco were the first to develop sophisticated beer crawls complete with digital storytelling around craft beers. Tampa Bay recently launched tours of 26 breweries in the area.

Craft beers are big right now. According to the Brewers Association, U.S. sales of small-maker beers rose 16 percent in 2015.
TRANSYLVANIAN SAXON BOWLING LEAGUE

PRESIDENT
Glenn Spaczak
943 Stewart Rd.
Salem, OH 44460
(330) 332-8174
spspaczk2@neo.rr.com

VICE PRESIDENT
Tom Simon
3616 Avalon Ct.
Austintown, OH 44515
(330) 720-7988
rs112003@gmail.com

SECRETARY-TREASURER
Jenny Miller King
25321 Conover Dr.
Bay Village, OH 44140
(216) 551-1728
jmill411@yahoo.com

STATISTICAL SECY. (Men & Women)
Carl J. Schmitz
26852 Redwood Dr.
Olmsted Falls, OH 44138
(440) 235-3343
cjsainthilre@aol.com

TRUSTEE AUDITORS
Rich Baker
232 Reiber Road
Hermitage PA 16148
(724) 854-0149

DEAR SIEBENBURGER SINGERS
Meet Monday at Siebenburger Club
PRESIDENT
Tim Clint
5805 West Road
McKean, PA 16426
(814)572-6639
Email: tbcinlct@verizon.net

SECRETARY
Roland Mueller
3918 Lancaster Rd
Erie, PA 16506
(814)920-2113
muelleram@yahoo.com

YEONGTOWN SAXON RETIREE
Meets 2nd Thursday of each month
PRESIDENT
Kay Ring
1043 Villa Pl
Girard, OH 44420
(234) 421-5116

SECRETARY
Mary Terese Laret
3304 Quentin Dr.
Youngstown, OH 44511
(330) 799-2789

SALEM SAXON RETIREE
Meets 1st Wednesday of each month
PRESIDENT
Lois Whallace
15425 Lisbon St.
Minerva, OH 44657
(330) 862-2607

SECRETARY
Dianne Kutterl
4282 McCann Rd
Salem OH 44460

TUESDAY, OCTOBER 11, 2016

Books

The Saxon Cook Book - Third Edition
Over 400 Saxon/American Recipes $12.00 per copy (postpaid)

Flucht aus Siebenbürgen by Monika Görig/Maria Schneider
A true story of the author's experiences during World War II
and her immigration to America in the 1950's. $14.00 per copy (postpaid)

Saxons Through Seventeen Centuries, author Rev. John Foisel
A documentary on an elderly Saxon couple from Arbegian that
had chosen to stay in Transylvania during the massive exodus
of Saxons in the 1990's and now after a decade of loneliness and
disorientation is faced with abandoning their home and emigrat-
ing to Germany to be with family. $20 per copy (postpaid)

DVD - "Leaving Transylvania" producer/director Dieter Auner
A true story of the author's experiences during World War II
and phases of intellectual development of the Transylvanian
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Saxon News VOLKSBLETT September 23, 2016 - 7
“Unexpected things happen all the time, both good and bad. And while you can’t control the future, you can take steps to improve the odds that good things will happen, like wearing a seatbelt or eating healthy. You buy life insurance for the same kind of reason — to help ensure that if you die prematurely, your loved ones will be provided for financially.”

By Life—the Life and Health Insurance Foundation for Education

You want your loved ones to have lives filled with happiness, comfort and opportunities, and you work very hard to make that happen. But what would happen to your family’s quality of life if you were suddenly gone and no longer able to provide for them? Would they be able to make ends meet financially with you no longer in the picture? Could they continue to live in your home? In short, would the legacy you leave be one of financial hardship or financial security?

The choice is yours. Maybe you’ve been diligently saving money for many years and already have enough put away to guarantee a financially secure future for your loved ones. But if you are like most people, you probably haven’t achieved all of your long-term savings goals yet. That’s where life insurance comes in. When you’ve done the proper life insurance planning, you can rest easy knowing that your loved ones will be provided for after you are gone.

Contact your ATS Deputy or the ATS Home Office
To learn about our Life Insurance Plans:

Single Payment Life
Only one premiums pays up this plan for life.

Seven-Payment Life
Payments are made for only seven years.

20-Payment Life
Can complete premium payments during one’s best income earning years.

Life Paid Up at Age 65
Premium payments are completed by retirement age.

Whole Life
Provides the maximum amount of permanent life Insurance with cash value at the lowest rates.

THERE ARE NO “DO-OVERs” WITH LIFE INSURANCE

Life turns on a dime. You have no idea when you will “need” life insurance. That is why it is important to purchase it as soon as a need arises. To figure out if you need life insurance, answer this one question: Would anyone who depends on you suffer financially if you were to die tomorrow? If the answer is “yes,” then you need life insurance.

Life Insurance........

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Allows loved ones to focus on their grief by helping to pay for the funeral and other final expenses.

2. Provides a Fresh Start
Lets loved ones start with a clean slate by helping to pay off credit card bills, outstanding loans and even the mortgage.

3. Generate Income
Helps replace lost income for years to come so that surviving family members can continue to pay for life necessities.

4. Creates Opportunities
Can provide funding to pay for schooling so surviving family members can train for a new career.

5. Funds the Future
Offers a way to fund long-range goals like a college education for the kids or a secure retirement for a surviving

Our ATS Fraternal Life Insurance can offer you financial security, Plus fraternal benefits, social and cultural activities and more!