

ATS Founded in 1902

February 9, 2018

BRANCHES 14 AND 17, CANTON By Cheryl Schnebelen

I hope everyone is surviving the winter and staying well. Flu season is in full swing so please stay safe from the nasty germs and viruses, along with the snow and ice.

Branches 14 and 17 are continuously taking applications for post secondary scholarships which can be used for any accredited college, university, or post secondary training program. These are for the Canton ATS and their descendants. Anyone applying must have graduated from an accredited high school with a point average of at least 2.0, or received a GED through an accredited program. If you or a family member is interested in a scholarship please write to Cheryl Schnebelen, PO Box 640, Carrollton, Ohio 44615, or e-mail me at sherlee5@aol.com

Our next Branches 14 and 17 meeting will be held at Newman Creek Winery, 28 Charles Ave. S. E. Massillon, Ohio 44646. The first one will be Sunday, March 11th. We will be making wine. We will then have our second meeting on May 6th which is the first Sunday in May. We will bottle our wine at the second meeting. We hope to see you there!!

#### BRANCH 10, COLUMBUS By Susi Mueller

A big hallo to all of our members und good friends. I wish every one good health and lots of fun during these dreary winter days. However, we also had quite a few sunny days for which we should be grateful. All of you lucky folks vacationing in the warmer States, enjoy your time there.

We got invited to join the ATS "Bowl-Where-You-Are" Tournament. We have 13 members that are young enough to attend. We will discuss this at our February meeting.

Weather permitting, we will have our next meeting Monday, the 19th of February, at 1:00 o'clock with lunch at noon at the Hickory House in Gahanna. See you then.

### BRANCH 8, ALLIANCE By Lesley Reed

We held our first meeting of 2018 on January 17<sup>th</sup>. There were 11 members present and 5 members previously excused. Our hostesses were Sue Hertel, Penny Zeedrich, and Lesley Reed.

We had one member celebrating a birthday this month, Savannah McKelly. Attendance awards were presented to Lesley Reed and Savannah McKelley.

Old business included a reminder that there will be no February meeting and we will reconvene on Wednesday, March 21<sup>st</sup> at 6:30 p.m. The hostesses that evening will be Jan Ossler, Shari Edwards, and Mary Craven.

New business topics included President Aeling informing members of the various Saxon activities scheduled from now through July and that we should consider participating in and that all details can be found in our Volksblatt mailers. Scholarships were presented to Casey Crawford, Courtney Crawford, Sydney Hertel, and Emily Brennan. Again the second Sunday in April, we will be donating flower arrangements to the local Lutheran church and afterward they will be delivered to three of our beloved members. The Treasurer's report was read and accepted. Lastly, we expressed our appreciation for the donation from the ATS Board of Directors for our Christmas gathering and a holiday greeting we received from member Dorothy Brunie.



# PRESIDENT'S MESSAGE

By Joan Miller-Malue ATS Nat'l President

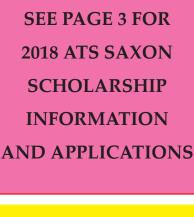


Several weeks ago, Robert Cunningham and I met with our new ATS Deputy, Lori Biddle-Berendt, a member of Branch 32. Lori is an insurance professional that will be serving the membership of the Ellwood City Saxon Club, Branches 32 and 45. She is well versed on life insurance and annuities and is anxious to do her best in helping to strengthen the growth of our fraternal benefit society. We are still looking to increase our sales team. Individuals must have a valid Life Insurance License or be willing to obtain a license for which the ATS will reimburse them for the cost of them getting their license. We will provide training and support throughout their work. Our sales team is vital to the growth of our fraternal and depends on our membership to help them by introducing them to potential new members. We all have a common bond to build a strong fraternal benefit society that serves the financial and social needs of its members as well as assist in the betterment of our community.

The "Bowl Where You Are Tournament" for our junior members is being held once again during the months of February and March. The Youth Activities Committee is glad to report that the following Branch Cities will hold a bowling party in conjunction with this tournament: Cleveland East (Mar 4), Cleveland West (Mar 4), Erie (Feb 17), Lorain (Feb 25), Salem with Alliance (Mar 4). I hope a few more of our Branch cities are considering to host a bowling party. This can be a family event, enjoyed by all ages. Parents, grandparents we need your help in getting your children to these parties. And for those junior members that cannot make the parties or do not live near their Branch city, you can bowl anytime during February and March at any local bowling lanes. Every participant will receive a free t-shirt and will earn scholarship award points that can benefit a member when they apply for an ATS Scholarship. A Transylvanian Saxon tradition has been the special winter celebration of Fasching or Karneval which occurs before the start of Lent. Karneval is associated with festivals of the Christian church (lively partying before Lent begins). However, it

Issue 3

TIMELY - DO NOT DELAY MAILED WEDNESDAY, FEBRUARY 7, 2018 Attention Postmaster: Send all Changes of Address to: The Alliance of Transylvanian Saxons 5393 Pearl Road Cleveland, OH 44129-1597



**Continued on Page 2** 



Countdown to our North American Saxon Heimattag Cleveland OH June 22 - 24, 2018 132 days to go!



# Schloss Horneck needs OUR help!

Since 1960 Schloss Horneck has housed the Siebenbürg-Museum, the Siebenbürger er Library and Archive, the Siebenbürger-Institut and is the base for many Saxon 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 Saxon 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

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

#### PRESIDENT'S MESSAGE Cont'd from Page 1

AMOUNT DONATED \$

goes back to pagan times, and was a way of driving out the evil spirits of winter and encouraging the coming of spring and good crops. In the past many of our Local Branches would hold a Fasching Ball. The celebration is still very popular among our Saxons in Germany where numerous Fasching events are held. After the partying, the Lenten season begins with Ash Wednesday, when many Christians gather to receive the Lord's Supper and ashes on their foreheads that are to represent our repentance from sin and Jesus Christ's sacrifice. The church has always been an integral of the Saxon community and Lenten season is a time that we reflect and repent in preparation for Easter. I remember as a youngster attending Teutsch Evangelical Lutheran Church that we were given Self-denial banks where we would deposit coins every week instead of going to the store to purchase a candy bar. It was to show that we would give up something which we enjoyed during the season of Lent. We were taught it was a reminder to remember the sacrifice Jesus made for us by dying for our sins. Lent starts this year on Valentine's Day, February 14. Transylvanian Saxon Trivia: The Transylvanian Saxons have always been known to be industrious people. During the Middle Ages, they developed their assigned areas commercially over a short period. They not only enriched the soil so that it could be cultivated but also improved agricultural methods. They made accessible and exploited the areas containing precious metals in the West and East Carpathians and in the Transylvanian high country salt deposits, and had advanced handicrafts and trade throughout the region. Ich wünsche allen einen schönen Tag.

## **Don't Burn That Food!**

It is frustrating when you burn food you are cooking, but often you can salvage your meal and still eat it. A recent study by the Food Standards Agency, however, offer caution if you are often eating overcooked food. As food cooks, it forms a compound called acrylamide. It is a natural by-product of the cooking process. This chemical substance is what causes food to brown as it cooks.

While some browning

#### Alliance of Transylvanian Saxons Home Office: 5393 Pearl Rd., Cleveland, Ohio 44129 Telephone: (440) 842-8442 FAX: 440-842-5442

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SECRETARIES TAKE NOTICE:				
	ADLINE DATE VEDNESDAY -	FOR ARTICLES 12 NOON.		
You ma	either			
MAIL	PO BO	OX 45198,		
	Westla	ake, OH 44145		
FAX:		399-9339		
E-MA	· · ·	volksblatt@aol.co	m	

is usually desired, an excess of acrylamide can cause problems, especially when it is from starchy foods like potatoes and breads. Acrylamide has been found to increase the risk of cancer. It is best to cook starchy foods like toast, chips, fries, and potatoes to only a light golden color rather than a dark brown. This will limit the amount of acrylamide and help reduce your risk of cancer in the long-term.

Articles e-mailed will receive an e-mailed confirmation by Noon Thursday. If you did not receive a confirmation, please give us a call.

DEADLINE DATES FOR ARTICLES:			
DEADLINE	ISSUE		
WEDNESDAY, FEBRUARY 14, 2018	FRIDAY, FEBRUARY 23, 2018		
WEDNESDAY, FEBRUARY 28, 2018	FRIDAY, MARCH 9, 2018		
WEDNESDAY, MARCH 14, 2018	FRIDAY, MARCH 23, 2018		

Please have your articles in by 12 Noon.

Did you miss the deadline? Have you emailed your article past 12 noon? Please call Hanz or Barb Hermann at (440) 892-0436.

# **ALLIANCE OF TRANSYLVANIAN SAXONS SCHOLARSHIP GRANTS – 2018**

#### **FRESHMAN ACADEMIC** SCHOLARSHIP GRANTS

To be eligible for a Freshman Academic Scholarship Grant you must be a high school senior with an accumulated grade point average in high school of 2.8, or better.

Twenty-one Scholarship Grants will be awarded to freshmen in undergraduate study at an accredited college or university in the United States and three renewable grants to present recipients of the Victor Deptner Scholarship.

- \$1,000 Four Year Renewable Grant from the Victor Deptner Memorial Scholarship
- Past ATS Officers' Memorial Scholarship \$1,000
- \$1,000 Henry Schindler Scholarship
- Michael W. Schassburger Memorial \$1,000 Scholarship
- \$1,000 Jon Weber Memorial Scholarship
- ATS Branch 33 National Scholarship \$1,000 **Endowment Award**
- \$1,000 Julia & Martin Konnerth Memorial Scholarship
- \$1,000 Julia & Martin Konnerth Memorial Scholarship
- \$1,000 Branch 10 – Columbus Scholarship
- \$1,000 Branch 14 – Canton Scholarship
- \$1,000 Davidson-Schuller Appreciation Scholarship Award in honor of ATS and Branches 33 & 34
- \$1,000 Rev. & Mrs. John Foisel Memorial Scholarship
- John F. Spack Memorial Scholarship \$1,000
- \$1,000 John and Mary Guip Memorial Scholarship
- Branch 5 Lorain Scholarship \$1,000
- \$1,000 Dale & Rose Segedi-Kaufman Memorial Scholarship
- \$1000 Dr. David E. Schuller Appreciation Scholarship in honor of his parents Elsie and Daniel S. Schuller
- \$1000 Dale & Rose Segedi-Kaufman
- Memorial Scholarship
- \$ 750 Niles-Branch 20 National Scholarship
- 750 New Castle Branch 27 Scholarship \$
- \$ 400 Donzella Herman Scholarship

Applicants for the Scholarships listed must be ATS members in good standing with a minimum of two years continuous membership prior to the scholarship application deadline of April 30th. High School seniors must have maintained a 2.8, or better, grade point average in high school.

Complete the Request Form below to receive your Application. Please note: upon our receipt of the Request Form, an official ATS Scholarship Application Form will be mailed to you. The completed official ATS Scholarship Application Forms from the applicant and school must be received at the ATS Home Office before April 30<sup>th</sup>.

REQUEST FOR ATS HIGH SCHOOL SENIOR SCHOLARSHIP
 Name
 Address
 City, State, Zip Code
Tele:
E-mail:
Br. No Cert. No

#### Requests must be received by March 15th

#### **UNDERGRADUATE CONTINUING ACADEMIC SCHOLARSHIP GRANTS**

The ATS is offering thirteen Academic Undergraduate Continuing Education Scholarship Grants to our members who are not current year high school graduates and are not entering college in their freshman year of study but are in an undergraduate program.

\$1,000	Award in memory of Marie Stirner
\$1,000	Award in memory of Marie Stirner
\$1,000	Award in memory of Marie Stirner
\$1,000	Award in memory of Marie Stirner
\$1,000	Award in memory of Gertie & Ernie Gottschling
\$1000	Lorain Saxon Ladies Branch 11 Scholarship
\$ 500	ATS Branch 34 Cleveland East Scholarship
\$ 500	Award in memory of Karl & Charlotte Klamer
\$ 500	Award in memory of Donald G. Miller
\$ 500	Farrell-Branch 7 Scholarship

- \$ 500 ATS Scholarship Award
- \$ 500 ATS Scholarship Award
- \$ 500 ATS Scholarship Award

Applicants must be ATS members in good standing, with continuous membership for a minimum period of two (2) years. They must have a grade point average of at least 2.8. They may be any age; however, they cannot be a current year high school graduate or entering their freshman year of college.

Applicants must be enrolled in an undergraduate program as a full-time student at an accredited college or university in the United States.

Requests for official ATS Undergraduate Continuing Academic Scholarship Applications may be made by calling the ATS Home Office (440) 842-8442, or by completing the Form printed below by March 30 2018.

Completed official ATS Applications for scholarship grants must be received at the ATS Home Office before April 30th. Undergraduate Continuing Academic Scholarship winners will be chosen in a random drawing conducted by the ATS Scholarship Committee.

> \*\* Scholarship winners will be announced at the ATS Convention on June 2, 2018 and winners will be notified by mail. \*\*

#### **BRANCH 33, CLEVELAND EAST By Arline Krestel-Suts**

Happy new year to everybody! I want to start the article by reminding Branch 33 members that there is NO MEETING in February. Our usual meeting date conflicts with Ash Wednesday, and you can certainly show up at St. John's Lutheran Church for Ash Wednesday services at 7pm, but no meeting

In January, Branch 33 installed the officers for 2018: President Ema Litschel, Vice President Bette Schmidt, Secretary Arline Suts, Treasurer Jeff Krestel, Financial secretary Mike Bretz, ATS secretary Karyn Schmidt, Membership chairperson Cindy Schneider, Trustees Barb Hum, Maria Phillips, and Margie Ziegler. We are in need of one more trustee, so if you're willing to help out please let President Ema know. Diane Hum had served as trustee the past few years, declined to continue in the position; we thank her for her previous years of dedicated service. We are planning an outing for the branch. We would like to do a Bowling Party, and invite all members and their

guests and all of our junior members to attend. Junior members should have received an invitation to 'Bowl Where You Are' competition by the ATS home-office. So we are hoping our Juniors will attend our bowling party with that purpose in mind. President Litschel has finalized the Bowling Party, It is going to be at Wickliffe Lanes, 30315 Euclid Ave. Wickliffe Ohio. (NOT "the Game) Date has been pushed back to March 4th, from 2 to 5 pm, and to all of our Juniors, please come and bring vour "Bowl-Where-You-Are" score sheets! And for adults, no precious experience necessary! This is social time! For reservations, Call President Ema at 440-358-1184 by February 23, 2018. Football is done so it'll be a nice way to spend a Sunday afternoon! I will put more details in the next article. We want to welcome new members Cassie Jordan, granddaughter of the Mahters; and David and John

crew sponsored by our long-

time member Eleanor Krew.

Sad to report Anna Schwen-

## **Quotations:** Love

Love is when the other person's happiness is more important than your own.

– H. Jackson Brown, Jr.

Let us always meet each oth*er with a smile, for the smile* is the beginning of love. - Mother Teresa

Kindness in words creates confidence. Kindness in thinking creates profoundness. Kindness in giving creates love.

-Lao Tzu

The greatest happiness of life is the conviction that we are loved; loved for ourselves, or rather, loved in spite of ourselves.

– Victor Hugo

When you trip over love, it is easy to get up. But when you fall in love, it is impossible to stand again.

– Albert Einstein

The best and most beautiful things in this world cannot be seen or even heard, but must be felt with the heart. – Helen Keller

zer passed away last month. We remember her fondly; our sympathies go out to her son Barney, and grandson Andrew. Also condolences to Maria Thellmann and her family on the loss of their family member John Boehm, a lifelong Youngstown ATS member and ATS national officer.

Please keep Bob Schneider, Florence Davidson, Nancy Mahter, Eleanor Krew, and all of our incapacitated members in your prayers.

Congratulations to Elizabeth Krestel on her graduation from Ohio Weslyan University, we wish her luck as

she applies to law school.

#### MAIL SCHOLARSHIP REQUEST FORM TO:

ATS Home Office 5393 Pearl Road Cleveland, Ohio 44129-1597

#### Request Forms must be received by March 30, 2018 Please note: Only official ATS Scholarship

Application Forms will be accepted for consideration.

#### REQUEST FOR ATS UNDERGRADUATE CONTINUING EDUCATION SCHOLARSHIP

	Name	
	Address	
	City, State, Zip Code	
Tele:		
E-mail:		_
Br. No.	Cert. No.	

Congratulations to Corin Bonnett Fogel, she got married in October: our Best Wishes! Happy birthday to

Inge Mahn who turned 90, Peg Maurer who is 97, Betty Schmidt turned 92 and Katherine Graul 99 years young. You go girls!!

Our next meeting will be March 14. We will start the evening with a soup and chili cook off, with the meeting to follow. Bring a pot of your favorite soup/chili to share, and you may win a prize. Remember... No business meeting in February.

# **FRATERNAL CALENDAR**

#### **NATIONAL EVENTS**

June 2-3, 2018 **ATS Convention Youngstown, Ohio** Host Branches 22 and 30 June 9, 2018 **TSBA** Convention, Cleveland Sachsenheim June 22 - 24, 2018 North American Heimattag, Cleveland Sachsenheim Hosts Branches 1 and 4 July 6 -8, 2018 **Revival of ATS Teen Weekend, Salem Saxon Club** July 15 - 20, 2018 Saxon Summer Camp at Camp Frederick July 28, 2018 **ATS Family Day at Waldameer Amusement Park** and Water World October 20-21, 2018 ATS Open-Bowling Tournament, Merrillville, Indiana, Host Branch 26

#### LOCAL EVENTS

February 12, 2018 Salem Br. 18 Trustee Audit 6:00 p.m. Salem Br. 18 Meeting 7:00 p.m. February 13, 2018 **Cleveland West Sachsenheim Mardis Gras Buffet** February 15, 2018 Salem Bar Open 5:00 p.m. - 7:00 p.m. Salem Set-up for Fish Fry 5:00 or 6:00 p.m. February 16, 2018 SALEM FISH FRY (1) 5:00 p.m. - 7:00 p.m. February 18, 2018 **Cleveland West Br. 4 Chinese Auction/Sausage Dinner** Youngstown Pork Kraut Dinner February 22, 2018 Salem Bar Open 5:00 p.m. - 7:00 p.m. February 22, 2018 Salem Set-up for Fish Fry 5:00 or 6:00 p.m. February 23, 2018 SALEM FISH FRY (2) 5:00 p.m. - 7:00 p.m. March 1, 2018 Salem Bar Open 5:00 p.m. - 7:00 p.m. March 1, 2018 Salem Set-up for Fish Fry 5:00 or 6:00 p.m. March 2, 2018 SALEM FISH FRY (3) 5:00 p.m. - 7:00 p.m. March 4, 2018 Salem "Bowl Where U-Are"1:00p.m. March 5, 2018 Salem Br. 19 Meeting 7:30 p.m. March 7, 2018 SALEM SAXON RETIREES 11:30 a.m. March 8, 2018 Salem Bar open 5:00 p.m. - 7:00 p.m. March 8, 2018 Salem Set-up for Fish Fry 5:00 or 6:00 p.m. March 9, 2018 SALEM FISH FRY (4) 5:00 p.m. - 7:00 p.m. March 12, 2018 Salem Br. 18 Meeting 7:00 p.m. March 15, 2018 Salem Bar Open 5:00 p.m. 7:00 p.m. March 15, 2018 Salem Set-up for Fish Fry 5:00 or 6:00 p.m. Youngstown Pork Kraut Dinner

March 16, 2018 SALEM FISH FRY (5) 5:00 p.m.-7:00 p.m.

### Match cards to leisure

Look for credit card rewards that match your leisure activities.

It's a good way to discount the things you buy anyway, according to The Simple Dollar.

A frequent Amazon shopper could take advantage of the company's 5 percent cash back card for Amazon Prime members.

Other cards offer points for dining; perfect for the person who likes to try new restaurants.

Capital One offers a gaming card that offers points on PlayStation store purchases.

Some cards have online shopping portals offering fitness and sports gear.

# Youngstown Saxon Culture Group's Spring 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 Robert Bachinger 330-792-5177

You can also email your order to

Saturday, March 17, 2018

> Pickup is from 9:00 to 2:00 in the pavilion.

> > Orders will be accepted until March 14, 2108



#### **BRANCH 2, ERIE** By Lee Wolfe

Our Dinner/Business Meeting was held Sunday, January 21st, at 2:30. We all enjoyed the Schnitzel dinner.

After the dinner the meeting was called to order. We now have a flag in the rug room. As decided at our last meeting we all stood up and said the Pledge of Allegiance. And we will continue to do so before each meeting.

Please note we will not have a meeting in February. Our next meeting will be held Sunday, March 18th at 2:30 PM.

We held a moment of silence for deceased members John D. Paris and Albert F. DeRosa. Also for National Board member John Boehm. President Manning said John was a truly nice man, and very intelligent. Even though he earned a Doctor's Degree he did not use that distinction in his name. Some of us "old timers" will remember John from attending the Conventions and Bowling Tournaments. We extend our sincere sympathy to the de-parted's families and friends. The Bowl Where You Are Tournament for our young members will be held Saturday, February 17th at 11:00 AM. Pres. Manning will call some of the families that have a child eligible to bowl in this tournament. It's difficult getting in touch with the families as so many have Cell Phones and got rid of their land line. The good thing is the Home Office will send letters to the members advising them of this tournament. At our Branch the member can call Tom Manning at 814-864-6072.

There is no charge for this tournament. Pizza and pop will be served after the tournament. Participants will receive T-Shirts and the winners will receive a trophy. This is a fun time for our young members and we know that the young members who have bowled in this tournament in the past all say they had a good time.

A voluntary collection was taken up for our annual Christmas donation to a Charity of the member's choice. Lee Wolfe put in her bid to give the donation to Cure SMA, a spinal muscular atrophy and known to us as Muscular Dystrophy. Remember Jerry Lewis years back when he hosted a "Telethon" for donations for this disease. Lee and Dick Wolfe have a two year old Great Grandson who has been afflicted with this disease, but he is undergoing treatment with medication which he gets at a children's hospital in Boston. The only trouble is they live in Albany, NY so we do not get to see him that much. Our sincere thanks to the members for their donation to this cause. George Cook of our Nominating Committee advised that no one wanted to run for an office, so the incumbents agreed to stay in their positions for 2018. Jerry Olson did the swearing in of the following for 2018: Tom Manning, President - Val Pinczewski, Treasurer, - Lee Wolfe, Recording Secretary, - Liz Manning, Financial Secretary, and Richard Wolfe, Inner Guard, Auditors: Ray Borgia, Evelyn Holdsworth, and Char Manning.

Flo Martin won the 50/50 and Lee Wolfe won the Club's Dinner Gift Certificate.

We received a nice letter from the Vets Hospital for our donation which will be used for the Erie VAMC Dream-a-Dream Program which enables our Hospice patients to fulfill a "last wish".

Avery Happy Birthday to our February celebrants some of whom are: Dominick Comi, Kaitlyn Griffith, Joseph Garofalo, Tyler Pecorella, Sara Lynn Morrow, Ralph D. Loper, Laurel Morschhauser, Dr. Leon Sims, Andrew Barthelmes, Clair Wagner, Rachel Burbules, and Ron Barthelmes.

Avery Happy Anniversary to our February couples: George and Wilma Wood, 47 years; and Luis & Blanche Hesah, 60 years.

We hope you all have a beautiful day.

I will see you at the March meeting. In the mean time, stay well and stay warm.

### Cheap, and useful, tool

Curtain tension rods aren't



# The Salem Saxon Club

will host its six annual Lenten Public Fish Fries beginning on Friday, February 16 thru March 23 serving from 5-7 pm. Dinners include choice of baked or fried ocean cod, or breaded pork chops, escalloped potatoes, green beans, applesauce or

coleslaw, homemade cake, coffee/tea, iced tea or punch. The cost is \$11.00 for adults and \$6.00 for children 6-12, under 6 free. Carry outs available by calling (330) 222-1770 after 4:30 pm. Cash bar open to the public.

just for curtains.

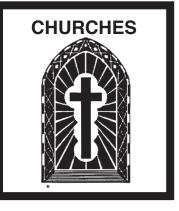
The useful little devices can help you create all sorts of things:

- Under the kitchen sink, use tension rods as a hanger for spray cleaners.

- In cabinets, tension rods can be used upright for plate or pan lid separators.

- In closets, use them to hang shoes, according to HGTV. - In craft spaces, use them to hang spools of ribbon.

- In kitchens, use them to hang rolls of paper towels in cabinets or under the sink.



St. Peter's German and Saxon Lutheran Church 11423 Chicago Rd. Warren, Michigan 48093 (586) 979-3850 stpeters \_church@sbcglobal.net www.stpeterswarren.or

10:00 Bilingual Service Nursery Coffee following service Senior Circle Sunday School Church Choir Bell Choir

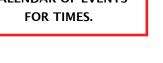
St. John's Lutheran Church 1000 Ford Road Highland Hts., Ohio (440) 449-1334

> Rev. Paul Stork Pastor

10:00 Worship Service



SALEM SAXON CLUB BAR IS OPEN EVERY THURSDAY. PLEASE CHECK CALENDAR OF EVENTS FOR TIMES.





#### BRANCH 4, CLEVELAND By Joan Miller-Malue

It is time to enjoy a delicious Mardi Gras Buffet on Fat Tuesday, February 13<sup>th</sup>. Onkel Grumpy will be serving up Jambalaya, Gumbo, Rice and Beans, fish, and many more delicious culinary treats. Buffet is only \$11.95.

We hope you have made your reservations for the 26th Annual Chinese Auction/ Sausage Dinner that will be held on Sunday, February 18. Deadline for prepaid reservations was February 8<sup>th</sup>. We have some wonderful items to bid on and will also have a 50/50 drawing and sideboards. We are very grateful to our members and friends who have donated an item or monetary contribution and to those who attend this event and make it a successful fundraiser for the Sachsenheim. I hope to see you there!

Our next monthly meeting will be held the day after the Chinese Auction which is Monday, February 19 at 7:00 PM. Collection of local dues can be made starting at 6:30 pm.

The month of March will be busy time at the Sachsenheim. First, the Sachsenheim's Sausage Sale will be held on Saturday, March 3rd. Deadline for sausage is February 25<sup>th</sup>. Orders are being taken by Edith Hebrank (440)734-2584; Christa Herbert (440)888-6094 or email Kranstuber@roadrunner. com. (No phone orders after 9:00 pm. If you are leaving a message include your name and phone number). You may also preorder a sausage/sauerkraut, polenta dinner for \$8.

Sausage sandwiches will be available the day of the Sale. Orders are to be picked up on Saturday, March 3<sup>rd</sup> after 1:00 pm. This is the last sausage sale for the season, so make sure you stock up!

The following weekend will be the Cleveland Saxon Dance Group Annual Chili Cook-Off on Saturday, March 10. Doors open at 7 pm. Tickets are \$12 in advance or \$15 at the door. Children under the age of 12 are half price. Contact a member of the Dance Group for your advance tickets. Admission includes three chili samples and dessert. Additional samples are \$1. If you are interested in entering your Chili, please contact Stephanie Miller-Hanek at 440-647-3229 or email her at samiller55@sbcglobal.net. Cost is \$20 per entry which includes one admission ticket. Prizes will be awarded for the top entries. Judging is done by the attendees and is based on their cast ballots. The weather has been very cold so what a great time to enjoy some chili with your family and friends. Purchase your tickets today and test out the various chili's while enjoying music by the Dirty Franks. Let's get out there and support the Cleveland Saxon Dance Group!

The Junior Committee is making arrangements for the Breakfast with the Easter Bunny that will be held on Saturday, March 24 at 10:00 am. Invitations will be sent out shortly to the Junior members of Cleveland East, Cleveland West and Lorain. Please reserve the date.

#### Stent patients should beware of sleep apnea, study warns

Obstructive sleep apnea, bosis the most common type of OSA. sleep problem, has long Peo been linked to coronary ar- quent

bosis than patients without OSA.

People with OSA fre- risk. quently snore and gasp for OS

women, but men with OSA have double or triple the risk.

OSA is a treatable condi-

# One shot could someday reduce heart attack risk

Gene therapy might lead to a one-time vaccine-like treatment that would permanently lower bad cholesterol and reduce the risk of heart attack by as much as 88 percent.

Heart disease is currently responsible for about one in every four deaths in the United States, adding up to more than 600,000 deaths each year.

According to the Harvard Stem Cell Institute, however, new genome research shows great promise of permanently reducing the risk of heart attack.

Work on this project first started in France in 2003 when researchers discovered that a specific gene in the liver, PCSK9, seemed to be responsible for cholesterol regulation. Some families with a mutation of this gene had very high cholesterol and were very likely to have early heart attacks.

Meanwhile, in Texas, another research group identified a population that had a different kind of mutation of PCSK9 -- this time a very good mutation. This mutation produced the opposite effect. People with the mutation have very low levels of low-density lipoprotein (LDL or bad) cholesterol levels. What's more, they were significantly less likely to have a heart attack.

A recently developed gene editing technology called CRISPR/Cas9 allowed these researchers to alter the PCSK9 gene in mice to convert it to the good version that would potentially help them live longer. This change caused the liver to stop producing a particular protein that would prevent the removal of cholesterol in the bloodstream. It also solved the problem that traditional cholesterol drugs have - they don't last very long. Rather than constantly having to get shots or take medicine to reduce cholesterol, scientists hypothesize that it may be possible to have a lifetime change in effect with just one application.



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.

Donna L. Mize Age 86 Died: December 22, 2017 Branch 5, Lorain OH

#### Anna De Cooman

Age 86 Died: December 31, 2017 Branch 32, Ellwood City PA

#### Donald D. Weyer Age 83 Died: January 2, 2018 Branch 30, Youngstown OH

#### Robert J. Vogt Age 92 Died: January 7, 2018 Branch 30, Youngstown OH

Edward F. Ridel

Age 86 Died: January 18, 2018 Branch 30, Youngstown OH

#### **Michael J. Bartell** Age 64 Died: January 22, 2018

Died: January 22, 2018 Branch 30, Youngstown OH

#### Mathilda Ameser Age 99 Died: February 1, 2018 Branch 8, Alliance OH

# Collision

A lawyer was on vacation in a small farming town. While walking through the streets on a quiet Sunday morning, he came upon a large crowd gathered by the side of the road. Going by instinct, the lawyer figured that there was some sort of auto collision. He was eager to get to the injured parties but couldn't get near the car. Being a clever sort, he started shouting loudly, "Let me through! Let me through! I am the son of the victim."

tery disease, stroke and other heart-related problems.

A new study takes these findings further, linking OSA to blood clot formation in stents in heart patients.

The condition, called stent thrombosis, is a life threatening problem.

Writing in the August 2017 issue of BMC Cardiovascular Disorders, researchers found that patients with OSA had a 7.34 times greater risk of stent thrombreath during sleep. They can be excessively sleepy during the daytime and have insomnia at night. They also have frequent incidents of nightmares.

OSA affects the cardiovascular system by disrupting the balance of clotting and anticlotting factors, leaving the person predisposed to blood clotting, according to Duke Medicine.

OSA increases the risk of stroke for both men and

tion. Continuous Positive Airway Pressure (CPAP) is one treatment.

The new study also suggests that in stent surgery on OSA patients, cleaning out plaque before inserting a stent might reduce rates of later thrombosis. The researchers also advised using the largest stent possible and following up with the most potent antiplatelet drugs to inhibit clots.

The crowd made way for him. Lying in front of the car was a donkey.



NOW HIGHER INTEREST 2.40% ANNUAL INTEREST YIELD effective October 1, 2017

On Current Annuity and IRAS Issued 10/1/2012 and After



# CLEVELAND SACHSENHEIM'S WURSTMARKT/SAUSAGE SALE

SATURDAY, MARCH 3, 2018 Cleveland Sachsenheim 7001 Denison Avenue



- H.V.	PPY NE NZO
Name:	Branch NoCert. No
Address:	
City:	State:Zip Code:

Please mail to ATS Home Office; 5393 Pearl Road; Cleveland, OH 44129 Before February 14, 2018



# ATS BRANCH 4 - 2018 FUND RAISER 27th ANNUAL CHINESE AUCTION/ SAUSAGE DINNER

Sunday, February 18, 2018 Cleveland Sachsenheim 7001 Denison Avenue Dinner at 1:00 pm

Auction of items to follow dinner

ADMISSION BY PREPAID RESERVATIONS ONLY! \$10.00 - Adults Children 10 & Under - \$5.00 Auction Tickets Sold at the Door - \$7.00

> Chinese Auction / Sausage Dinner Sunday, February 18, 2018

Pork Sausage with or without garlic \$3.60 per pound

Sausage/Sauerkraut with Polenta Dinner \$8.00 per meal (Please preorder meal)

Sausage sandwiches will be available for purchase

Orders are to be placed by calling: Edith Hebrank 440-734-2584 Christa Herbert 440-888-6094 Email: Kranstuber@roadrunner.com No phone orders after 9:00 p.m. When leaving a message, include your name and phone number to receive your order confirmation.

If ordering by email you will receive a return order confirmation.

#### FIRM DEADLINE FOR SAUSAGE ORDERS: February 25, 2018

Orders can be picked up at the Sachsenheim AFTER 1:00 p.m (not before) on Saturday, March 3, 2018

	By Prepaid Reservation Only	
	Make Check payable to ATS Branch	
		14
	Send to: Donna Jankow	
	7663 Ragall Parkway	
	Middleburg Hts., OH 44130	
	Adult Dinners @10 .00 each	\$
	Children's Dinners @ \$5.00 ea	\$
	Total Amount Enclosed	\$
Name		
Address		
Tele No.	Email	
	Meal Tickets will be held at the Do	or.
We will have as specific individ	signed seatingPlease indicate if yo uals	ou wish to sit with
1	Deadline for Reservations is Februar	y 8th



# **MARCH 4, 2018**

# 1:00 PM

Salem Saxon Club Branches 18 and 19

# FAMILY BOWLING PARTY

A family bowling party will be held at the Hunt Club Lanes in Salem on Sunday, March 4, 2018 at 1:00pm. All members of Branches 18 and 19 and guests are invited to bowl. The club will provide free shoe rental and 3 games of bowling to all branch 18 and 19 members. Non-member guests are welcome to bowl at their own expense. Juvenile ATS members ages 6 to 17 may participate in the Bowl-Where-You-Are tournament. Don't forget to bring your official ATS tournament score sheet. Please RSVP by calling 330-501-1491 before February 28, 2018.

HUNT CLUB LANES

188 Railroad Street Salem OH 44460

Free Bowling

Free Shoes

Pizza

Soft Drinks

Free for all Adult and Juvenile Branch 18 and 19 Members

Non-Member guests are welcome to join. Bowling and shoes will be at guest expense.

Juvenile members age 6 – 17 bring your ATS Bowl-Where-You-Are scoresheet

RSVP by February 28, 2018

Barbara Spack 330-501-1491

# Feel the breeze? A home for your Valentine is in the wind

If you have a heart for a new home this year, the real estate market is shaping up nicely for February.

The market has a nice breeze pushing it along as good job numbers, lower tax rates, and a stronger economy push a market that has been good for sellers because prices are higher, and good for buyers because mortgage rates are low.

Meanwhile, the Federal Reserve is widely expected to raise interest rates incrementally during 2018 to reach a 2 percent increase. Since the next Fed meeting isn't until the end of March, February remains a great time to get a mortgage and buy a home. Homeowners who have waited to market their properties are increasingly likely to do so now because asking prices are a little higher but still attractive to potential buyers.



ers, at least as far as the new mortgage deduction is concerned.

For buyers of very expensive homes, it allows a deduction of mortgage interfect many people nationally, according to realtor.com. That's because homeowners can only take the deduction if they itemize and only about one-third of taxpayers

# **At The Cleveland Sachsenheim**



Grumpy's Amazing Fat Tuesday Buffet February 13, 2018 Serving 5:30 - 8:30 pm



Only \$11.95 No Reservations Required

Join us for the Cleveland Saxon Dance Group's 8th Annual Chili Cook-off Fundraiser

> Westside Sachsenheim 7001 Denison Avenue Cleveland, OH

Saturday March 10, 2018 Doors open at 7pm

Tickets \$12 in advance from any Dance Group member or \$15 at the door. Children under 12 half price.

> Includes admission, three chili samples, accompaniments and desserts Additional chili samples \$1 each A cash bar will be available

Stay after the cook-off and enjoy music by the Dirty Franks



Contact Stephanie Miller at 216-647-3229 or email her at samiller55@sbcglobal.net with any questions or if you would like to enter a chili for judging in the contest. Cost is \$20 per entry (includes admission ticket for entrant) and prizes will be awarded for the top entries based on ballots cast by attendees.

For buyers, the time is right to get a jump on the Spring sales season.

The new tax plan passed by Congress in December 2017 won't affect many homebuyest up to \$750,000. This is lower than the previous limit of \$1 million.

The limit only affects new mortgages, not existing mortgages. Since the median list price of a home is about \$250,000, most homeowners won't be affected by the limit decrease. The new limit is expected to affect about 1.3 percent of new mortgages on very expensive homes, usually in expensive housing markets such as coastal areas.

The new limits on deductions aren't expected to afdo that. Of those that itemize, just over 21 percent use the deduction. However, it will affect high-cost markets in local areas.

Experts are divided as to the impact of the new tax plan on housing. Some see the tax changes as encouraging renting in high-cost areas, causing housing prices to fall. On the other hand, with a higher standard deduction, taxpayers in lower brackets could find themselves able to buy a home. That could push prices up, according to realtor.com.



#### FEBRUARY IS HEALTHY HEART MONTH

### Wichtige Gedenktage 2018

Ereignisse, die die Geschichte der Siebenbürger Sachsen geprägt haben, Geburts- und Todestage von Persönlichkeiten mit besonderen Leistungen in Politik, Kultur und Wirtschaft.

#### Historische Ereignisse

Vor **700** Jahren verlieh der ungarische König Karl Robert den zwei Stühlen Mediasch und Schelk das Recht der Hermannstädter Provinz, 1318

650 Jahre seit der ersten urkundlichen Erwähnung von28.11.1868 in CraiovaBrenndorf, 23.6.1368125. von Friedrich K

**475** seit Johannes Honterus' Reformationsbüchlein und Schulordnung für das Gymnasium in Kronstadt, 1543

**450** Jahre seit Erlass des siebenbürgischen Landtags für religiöse Freiheit und Toleranz, 13.1.1568 in Thorenburg

**425** Jahre seit der ältesten dörflichen Schulordnung in Siebenbürgen, 1593 in Deutsch-Kreuz

175 Jahre seit Erscheinen des Archivs des Vereins für Siebenbürgische Landeskunde, 1843

175 Jahre seit Gründung des Siebenbürgisch-sächsischen Landwirtschaftsvereins

**150** Jahre seit Erscheinen des ersten Bandes des Schriftsteller-Lexikons, 1868 in Kronstadt

150 Jahre seit Inbetriebnahme der Eisenbahnstrecke Arad – Karlsburg (Alba Iulia), 1868

**150** Jahre seit Erscheinen des Siebenbürgisch-deutschen Wochenblatts, 1.6.1868 in Hermannstadt

**150** Jahre seit Gründung der Transsylvania Allgemeinen Versicherungs AG in Hermannstadt

**100** Jahre seit dem Anschluss Siebenbürgens an Rumänien, 1.12.1918 Karlsburg (Alba Iulia)

**50** Jahre seit Erscheinen der Hermannstädter Zeitung, 25.2.1968

**50** Jahre seit der erstmaligen Verleihung des Siebenbürgisch-Sächsischen Kulturpreises und der Einweihung der Glocke der Heimat, Pfingsten 1968 in Dinkelsbühl

#### Geburtstage

**475**. von Valentin Franck von Franckenstein, Sachsengraf, Dichter, Übersetzer, 1643 in Hermannstadt

**200.** von Karl Brandsch d.Ä., Schulmann, Pfarrer, getauft am 13.3.1818 in Tobsdorf

**200.** von Josef Fabritius, Arzt, 18.11.1818 in Schäßburg 200. von Theodor Glatz, Maler, Zeichner, Radierer, Litograph, Fotograf, 10.12.1818 in Wien

**175.** von Oskar Meltzl v. Lomnitz, Rechtsgelehrter, Leiter des Siebenbürgisch-Deutschen Tagblatts, Bankdirektor, 18.10.1843 in Sächsisch-Regen

**150.** von Gottfried Gunesch, Forstmann, 13.9.1868 in Reps

**150.** von Albert Metz, Dirigent, Violonist, 13.12.1868 in Havadtö/Viforoasa

**125**. von Hans Benning, Diplomlandwirt, Schriftleiter der Landwirtschaftlichen Blätter, 3.4.1893 in Kleinscheuern

### Todestage

**175**. von Samuel Hahnemann, Begründer der Homöopathie, 2.4.1843 in Paris

**150.** von Carl Theodor Wagner, Komponist, Dirigent, 28.11.1868 in Craiova

**125**. von Friedrich Krasser, Arzt, Dichter, Sozialreformer, 9.2.1893 in Hermannstadt

**125.** von Michael Albert, Dichter, 21.04.1893 in Schäßburg

**125.** von Georg Daniel Teutsch, Lehrer, Historiker, Pfarrer, Bischof, 2.7.1893 in Hermannstadt

**125.** von Martin Malmer, Lehrer, Pfarrer, Volksliedforscher, Mundartdichter, 12.12.1893 in Großdorf/Selischte

**125**. von Johann Wolff, Sprachwissenschaftler, Ethnograph, 30.12.1893 in Petersdorf bei Mühlbach

**100.** von Rudolf Lassel, Organist, Chordirigent, Komponist, 18.1.1918 in Kronstadt

**100.** von Adolf Gottschling, Schulmann, Meteorologe, 20.1.1918 in Hermannstadt

100. von Josef Schuller sen., Fotograf, 12.2.1918 in Kronstadt

**100.** von Friedrich Martin Berwerth, Mineraloge, 22.9.1918 in Wien

**100.** von Julius Gebhard Gmeiner, Gesangspädagoge, 24.11.1918 in Klausenburg

**100.** von Ernst Thullner, Schriftsteller, 1918 in Mühlbach

**75.** von Gerhard Schuster, Lehrer, Prediger, Komponist, 31.1.1943 in Hermannstadt

**75.** von Gustav Adolf Raupenstrauch, Forscher, Erfinder, 21.4.1943 in Wien

**75.** von Fred Fakler, Schriftsteller, 19.9.1943 in Kronstadt

**75.** von Georg Alfred Scherg, Pfarrer, Leiter der kirchlichen Gemeinschaftsbewegung, 25.11.1943 in Kronstadt

**75**. von Richard Csaki, Literaturhistoriker, Politiker, 31.12.1943 in Perugia, Italien

**75.** von Norbert Wolfgang Stephan Hannenheim (Hann von Hannenheim), Komponist, 1943 vermutlich in Berlin

**50.** von Schuster Dutz (Gustav), Schriftsteller, 1.1.1968 in Mediasch

**50.** von Wilhelm Csaki, Industrieller, 24.4.1968 in Westerholt, Westfalen

50. von Viktor Cloos, Fotograf, 14.5.1968 in Mühlbach50. von Albert Franz Arz von Straußenburg, Magistratsrat,Heraldiker, Graphiker, 14.8.1968 in Hermannstadt

# 450 Jahre Toleranzedikt von Thorenburg

Thorenburg-Das Toleranzedikt von Thorenburg (Turda) verankerte vor 450 Jahren als eines der ersten in Europa die Religionsfreiheit in der politischen Verfassung eines Landes. Am 13. Januar 1568 vom siebenbürgischen Landtag unter König Johann Sigismund erlassen, erkannte es die Reformierte, die Evangelische, die Römisch-Katholische und die Unitarische Kirche an und legte eine Duldung für die Rumänisch-Orthodoxe Kirche fest.

Auf den Tag genau 450 Jahre später fand in der katholischen Kirche in Thorenburg eine Feier statt, die von Vertretern aller Glaubensrichtungen besucht wurde, berichtet die Hermannstädter Zeitung. Reinhart Guib, Bischof der Evangelischen Kirche A.B. in Rumänien, erinnerte in seinem Geistlichen Wort daran, dass das Edikt das "Tor der Toleranz, der Religionsund Meinungsfreiheit für alle Konfessionen in Siebenbürgen stark aufstieß", und lobte die gute Zusammenarbeit mit den anderen Kirchen. Staatspräsident Klaus Johannis teilte in einem schriftlichen Grußwort mit, religiöse Freiheit und Toleranz seien fundamentale Pfeiler der Menschheit. Im Rahmen der Feier wurde vor der katholischen Kirche das Denkmal Glaubensfreiheit der des Klausenburger Künstlers Liviu Mocan enthüllt. SBZ Online 1. Februar 2018

**125.** von Luise Treiber-Netoliczka, Germanistin, Museologin, Volkskundlerin, 29.7.1893 in Kronstadt

**125.** von Ernestine Konnerth-Kroner, Malerin, 7.9.1893 in Hermannstadt 125. von Grete Csaki Copony, Malerin, Zeichnerin, 12.10.1893 in Zernescht (Zărnești) bei Kronstadt

**125.** von Albert Hermann, Schulmann, 3.11.1893 in Lechnitz

**100.** von Walter Biemel, Philosoph, 19.2.1918 in Topčider bei Belgrad

**100.** von Wolfram Wolff, Forstmann, Weidmann, Publizist, 30.4.1918 in Kronstadt

**100.** von Kurt Hermann Adler, Oberarzt der Chirurgie, 16.10.1918 in Hermannstadt

**50.** von Wilhelm Gebhard Blücher, Chemiker, Wasserzeichenforscher, 5.10.1968 in Kronstadt

50. von Heinrich Ernst Teutsch, Bankier, Wirtschafts-

fachmann, 10.10.1968 in Kronstadt

**25.** von Hans Markus Konrad, Opern-, Operetten-, Konzertsänger, 23.2.1993 Düsseldorf

- **25.** von Wilhelm Georg Berger, Komponist, Musikwissenschaftler, 8.3.1993 in Bukarest
- **25.** von Maja Philippi, Historikerin, 10.3.1993 in Hermannstadt
- **25**. von Joana Maria Gorvin, Schauspielerin, 2.9.1993 in Klosterneuburg
- **25.** von Annemone Latzina, Dichterin, Übersetzerin, 18.11.1993 in Bukarest



lch bin ein SiebenbuergeR.de

#### Proposed Constitution Revison - Branch 18 Salem OH 2 of 2 printings

#### ARTICLE I. NAME

The name of this Society is The First Transylvanian Women's Benefit Society, Branch 18, of the Alliance of Transylvanian Saxons of Salem, Ohio. Except, as fully set forth hereafter, the organization shall be herein referred to as "the Society

#### ARTICLE IL PURPOSE

The purpose of the Society shall be to provide fraternal fellowship and brotherhood for its members as envisioned in the following goals:

- To perpetuate the preservation of the Transylvanian Saxon heritage 1.
  - and culture
  - 2. To support its members in times of need and sorrow. 3. To encourage all members to be good and loyal citizens of the
  - United States.
  - To fulfill its obligations and support as members of the national, 4. Alliance of Transylvanian Saxons

#### ARTICLE III. MEETINGS

The Society shall hold regular monthly business meetings, with any num-Section 1. ber of members in good standing, and a majority of the Officers present.

Section 2. The January, April, July and October meetings are designated as General Meetings in which special reports, etc. are given.

Section 3. Special meetings may be called by the President or by written request of six members in good standing

Section 4. Robert's Rules or Order, latest edition, shall govern parliamentary procedures of all meetings of this Society.

#### ARTICLE IV. MEMBERSHIP

d.

Applicants for active membership in this Society must be female and a Section 1. national Alliance member, having qualified as follows:

- Is of Transvlvanian Saxon or German birth or a descendant thereof. а b.
- Be married to a Saxon or German descendant thereof.
- If other than the above, applicant must agree to support the preservation of the ethnic and cultural goals outlined in the national Alli-
- ance Constitution and By-Laws. Is an owner of an Alliance life insurance or an Annuity contract.
- The age requirement for adult membership is age 16 or older Section 2. a. Ages for juvenile members range from birth through Age 15.

#### Section 3. Applicants for social membership in this society must be female and must agree to support the preservation of the ethnic and cultural goals of the Society.

- A Social Member may participate in all social functions of the Society and shall fulfill committee duties.
  - A Social Member shall pay dues.
  - A Social Member has the privilege of voting for all local issues and can make and second motions but may not vote on issues of the c. Alliance or for delegates to the convention.
  - A Social Member may not hold an office. d.
  - Social Membership may not exceed 10% of the regular membership of the Society

#### ARTICLE V. OFFICERS

The elected Officers of this Society shall be: President, Vice Presidents, Recording Secretary, Treasurer, Financial Secretary, Trustees, ATS Secretary, and Sergeant-at-Arms.

ARTICLE VI. ELECTION OF OFFICERS The election of Officers shall be held each year in November meeting of the Society.

Section 1. The term of Office for all Officers, except the Trustees, shall be one year. Trustees shall serve two-year terms with their term ending in alternate years

Section 2. The election shall be conducted by the President, who may appoint an Election Committee to assist in collecting ballots, tallying votes, etc. All Officers shall be elected by secret ballot. a.

Candidates for Office must have been members in good standing for at Section 3. least three months

Section 4. Each nominee must secure an absolute majority of the votes cast in order to be officially elected.

Section 5 All Officers' terms shall begin on the first day of January and end on the last day of December.

Vacancies in office during the year shall be filled by election or appoint-Section 6. ment at the discretion of the Society meeting, except for the office of Presidency whereby the Vice President automatically assumes the office.

#### ARTICLE VII. DUTIES OF OFFICERS

Section 1. All Branch Officers must be members in good standing with the Alliance.

Section 2. The President shall preside at all Society meetings, maintaining order and enforcing observance of the Society's Constitution and By Laws. She shall represent the Society at every suitable opportunity

- The President shall appoint all committees. She shall appoint Orphan Representative, Helping Hand and Birthday Secretary. She shall sign all legal documents as may be required.
- The President shall have full knowledge of all matters pertaining b. to the operation and activities of the Society. She shall see that all Officers fulfill the duties of their respective offices

Section 3. The First Vice President shall diligently support the President in all official duties.

a. She shall fulfill all presidential duties during any temporary absence of the president

b. If the Office of President becomes vacant, the Vice President shall become President and shall assume the duties and responsibilities of the President until the next election c. She shall see that committees are appointed for all functions of the

Society.

Section 4. The Second Vice President shall send get-well cards, visit sick members,

- She shall maintain records of all Society benefits paid to active members.
- She shall mail notification to members who become three months delinquent in dues payments. If no response, notice to be followed by one first class letter.
- Her books must be audited by the Trustees quarterly and an annual report must be given to the Society.
- d. She shall keep addresses of members current

The Trustees shall examine the financial records of the Society quarterly Section 8. and report their findings to the Society at the Quarterly and Annual meetings. They shall assist in other duties as assigned by the President.

- They shall guard the property of the Society and assure that all monies are deposited in the way and manner designated by the
- Society b. They shall examine all bills to assure that they are paid promptly.

Section 9. The ATS Secretary is responsible for the financial collections and records of the Alliance with our Branch

She shall collect all payments due the Alliance from members at a. each regular meeting of the Branch and remit them to the Alliance

- within five days after the meeting. She shall complete and forward to the office of the Alliance all
- required reports within five days after the meeting.
- She shall preserve the records, receipts and duplicate copies of the C. reports to the Alliance in the Branch Archives for a period of at least
- seven years. d. She shall immediately report the death of a member to the office of
- the Alliance. She shall promptly report to the Alliance any illness or accident to e
- members which may result in claims. She shall, in spirit of fraternal helpfulness, be of service to members f. in all Alliance business

Section 10. The Sergeant-at-Arms shall maintain order during Society meetings, shall present non-member visitors to the President for permission to attend the meeting, shall present new member candidates for induction to the Society, and assist in other duties as requested by the President.

She shall keep the door closed during the reading of the minutes and shall not permit a member to leave the meeting without the permission of the President.

#### ARTICLE VIII. BRANCH DEPUTY/AGENT

The Society President shall appoint or recommend a Branch Deputy who Section 1. is interested in sales work, soliciting new members, and selling Alliance insurance and annuity contracts. The Branch Deputy must be qualified as prescribed by the State Insurance Department's regulations and approved by the Alliance

Section 2. Branch Deputy must become knowledgeable on membership requirements and Alliance insurance and annuity savings plans.

- Deputy/Agents shall forward immediately all applications and mona. ies received to the Alliance Home Office.
  - b. They must deliver the issued benefit plan contracts to the members as soon as they receive them from the Home Office.
  - The Deputy/Agent must present the applicant to the Branch for acceptance and induction.

#### ARTICLE IX. APPLICATION FOR MEMBERSHIP

Written application for membership must be made to a Branch Deputy or Section 1. Agent on application forms provided by the Alliance and the Local Branch.

a. A premium payment or annuity payment as specified for the certificate contract must accompany Alliance applications.

Section 2. When applications require a medical examination, the applicant shall pay the examination fee. The ATS will reimburse the current fee allowance to the applicant.

Upon approval of an application, a certificate contract for the plan applied Section 3. for shall be forwarded to the Branch Deputy or Agent for delivery to member.

Section 4. If an applicant is not approved by Branch membership, the applicant may apply to another Branch or be accepted in the ATS Home Branch.

ARTICLE X. ALLIANCE CONVENTION DELEGATES The Society shall elect Delegates to represent the Society at the Alliance Convention meetings

Section 1. The Society is entitled to send one Delegate per fifty Alliance members in good standing to Convention, with a minimum representation of two Delegates and a maximum limit of twenty Delegates.

- If the total number of Society members in good standing is greater than any multiple of fifty, an additional Delegate may become eligible if he represents less than fifty but more than twenty-five nembers
- All Delegates must be in good standing, that is, they must be fully b. current with all payments to the Alliance and the Branch as of December 31, preceding the Convention.

The Society must forward the name and certificate number of its Delegates Section 2. on certified official forms to the Alliance Home Office by April 15, preceding the Convention.

Section 3. Any Alliance member in good standing, regardless of ancestry or affinity, may be elected or serve as a Delegate

Section 4. The President and ATS Secretary shall automatically be the first two Delegates and remaining Delegates shall be elected.

#### ARTICLE XI. DUTIES AND RIGHTS OF MEMBERS

Section 1. It shall be the duty of members to mutually aid each other, to strive for fraternal cooperation, and to assist in the promotion and advancement of membership activities in the best interests of the Society and the Alliance

Section 2. Members shall abide and protect the Constitution and By-Laws of the Society and the Alliance

Section 3. Members shall attend Society meetings regularly and participate in all deliberations pertaining to the business and activities of the Society. They shall serve on and generally enjoy all rights and privileges of the Society and the

Fraternal: \$150 (not to exceed \$24 in any calendar year) Death: \$150

- From age 60 years and 1 day to age 70 years at time of membership Dues: \$1.00 per month
  - Fraternal: None

Death: None

Section 4. No fraternal benefits will be paid for the first three months following initiation.

Section 5. It is the duty of the member to request fraternal benefits and provide her doctor's written release

A member who has fulfilled her contract with the ATS, and cashes her Section 6. certificate, is eligible to remain a member of the Society. If a member cashes her policy before fulfilling her contract with the ATS, she is no longer eligible to be an active member of the Society

#### ARTICLE XIII. SOCIETY CAPITALIZATION

ARTICLE XV. CHARGES AND GRIEVANCES

suspended from office until a decision has been made.

The capital of the Society shall be \$125,000. If the capital shall fall below this amount, the Society shall adjust local dues amounts, fraternal benefit amounts, etc. as needed.

#### ARTICLE XIV. AFFILIATED GROUPS

Section 3.

the Society.

Section 1.

present.

Section 2.

Section 4.

chairperson.

Section 1.

the

to the

then to

Section 1.

Section 2.

Section 3.

BY-LAWS

10.

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seated

are

or

Society, it cannot be disbanded.

ARTICLE XVII. AMENDMENTS

ARTICLE I. ORDER OF BUSINESS

Benefits:

Affiliated groups organized and sponsored by the Society shall be governed as follows:

Section 1. Applicants for membership in an affiliated group must be members of the Society.

Section 2. A group must submit an annual activity report and financial report to the Society by February 15th each year.

If the group becomes inactive the remaining funds and other assets must be remanded to

writing to the President who shall refer the matter to the Committee of Reconciliation

who are to hold an impartial hearing of the parties involved. Their recommendations

shall be presented at a regular meeting and approved by two-thirds (2/3) of the members

Section 3. If a party involved refuses to attend the hearing, the case shall proceed as if

Trustees, the 1st Vice President, and the immediate Past-President, the latter to be the

Section 5. A member who, at a meeting or outside of the Society, is guilty of im-

proper action towards another member (so far as the Society affairs are concerned), or

Section 2. The Society may consolidate or merge with any branch of the Alliance

Section 3. Should the Society be disbanded, all remaining assets shall be remitted to

The preceding Articles constitute the laws of the Society.

tution at a general meeting only by a majority vote of members present

necessary in order to agree with the National Constitution.

Call to Order by the President

Report on New Candidates

Induction of New Members

Reading of Correspondence

Report of Illness and Need Reports of Special Committees

Roll Call of Officers

Unfinished Business

Treasurer's Report

New Business

Adjournmen

ARTICLE II. RULES OF ORDER

Pledge of Allegiance to the Flag

Reading of Minutes of Previous Meeting

Good and Welfare - Announcements

the national Alliance where they will be held in trust for one year. If, during that year, the

a. If the Society does not re-activate, the national Alliance will distribute

assets first to the Salem Branch 19 of the Alliance, if in existence; second

Salem Saxon Scholarship Trust Fund, if in existence; or, if neither exists,

Changes, additions, corrections, amendments, may be made to the Consti-

Article II, VII, Sec 6; VIII and X can be amended or changed only if

Section 4. All previous Constitutions, By-Laws, and Resolutions which do not coin-

cide with the provisions as now constituted effective this date are now null and void.

the Alliance to establish a scholarship fund in the name of this Society.

who shows herself undeserving of Society membership, shall be suspended or expelled.

she were present. A request for one postponement shall be granted a member

ARTICLE XVI. MERGER AND DISSOLUTION OF THE SOCIETY

according to the constitution and by-laws of the Alliance.

Society is re-activated the assets will be returned to the Society.

The names of the affiliated groups shall remain the property of the Society.

Disputes and Grievances arising between members may be directed in

Should a complaint or grievance be made against an Officer, she shall be

The Committee of Reconciliation shall consist of five members, three

As long as 30 members in good standing desire the continuation of the

- a. She shall maintain a record of all reports of illness and need and supportive actions taken, including calls, visits and cards sent.
- b. She will send flowers or a monetary memorial to the organization of the family's choice at the death of a member, member's spouse, or member's child.

Section 5. The Recording Secretary shall record the Minutes of all Society meetings, maintain an up-to-date name and address membership list, and keep records of receipts and expenses.

- She shall handle Society correspondence.
- She shall submit news articles containing information of the Societv's announcements and activities to the Saxon News Volksblatt publisher and to local newspapers.

Section 6. The Treasurer shall receive all monies taken in by the Financial Secretary, Committees, etc. and pay all approved expenses, bills, etc. promptly by check

- She shall provide a receipt to the Financial Secretary for monies a. received for dues.
- She shall deposit immediately all monies received in the Society's b depository banks.
- She shall maintain an accurate record of receipts and expenditures and report at each meeting on the previous month's activity.
- She shall provide books for audit to the Trustees quarterly and d. annually
- All checks and withdrawal forms must be countersigned by the e. Treasurer with authorization from the Trustees
- f. The Society may furnish a Blanket Position Bond to cover the Treasurer and any other person involved in handling Society funds.

The Financial Secretary shall collect Society membership dues and main-Section 7. tain a record thereof. All monies collected each month shall be immediately remitted to the Treasurer for deposit and a receipt from the Treasurer will be received.

Alliance.

Section 4. Members must pay their local dues according to the payment schedule voted on by the Society. Local dues and certificate payments may be paid at the Society meeting or mailed to the ATS Home Office.

A member of this Society may retain his membership in the Society even Section 5. though he should relocate in a city in which there may or may not be another Society.

The Society will accept members who wish to join by transferring a. from another Society who will issue the Certificate of Transfer form.

#### ARTICLE XII. DUES AND BENEFITS

Section 1. The Annual Dues and amount of financial assistance available to members in good standing in times of need may be determined annually.

Section 2. The Society shall send a floral arrangement or a memorial donation upon death of a member, spouse, or juvenile member child; and shall offer limited financial assistance as stated in Section 3.

Section 3. New members shall be accepted in accordance with the age and benefit table shown here. In case of death, any balance in the fraternal benefit account of the member reverts to the Society.

Rates for New Candidates

From age 16 to 50 years at time of membership

Dues: \$1.00 per month

Benefits:

Fraternal: \$300 (not to exceed \$48 in any calendar year) Death: \$300

From age 50 years and one day to age 60 years at time of membership Dues: \$1.00 per month

Benefits:

the President

No one is permitted to leave or enter the meeting room while the Minutes being read.

The President shall call the Meeting to order and all members shall be

No Member shall talk more than two times on one subject without the

The President shall preserve order and parliamentary procedures

A Member desiring to speak shall stand and address the President.

Members must respect one another during Meeting discussions and de-

bates A Member who conducts herself without decorum uses disorderly words denies respect to the Chair, shall be called to order by the President and in case of repetition, be retired from the meeting room. Should disturbances arise during the Meeting, the President shall have the

power to postpone the Meeting for any length of time or call for its adjournment.

#### ARTICLE III. ORDER OF INITIATION

"I have the honor to incorporate you as Member of this Society. This is a National Fraternal Benefit Society whose interests are to provide financial security by its insurance and annuity plans and to promote fraternal fellowship and Transylvanian Saxon heritage and culture.

"If you are ready to join this Society and accept the obligations of membership please raise your right hand and take the oath I am about to give you.'

Gavel: strike three times (all Members stand)

"You promise herewith, in the presence of the Officers and Members, that you will acknowledge and uphold the Constitutions of the First Transylvanian Women's Benefit Society of Salem, Ohio and the National Alliance of Transylvanian Saxons. Furthermore, you promise to respect your fellow members, and to safeguard and protect the welfare and property of the Society. If you are prepared to keep these promises, then answer by saying Yes.'

Handshake between President and new member

President says: "(Name), I welcome you to our Society. I now declare a short recess so that you can acquaint yourself with our new member, (name)

# PotPourri

## Secret Sauce: Sriracha spices up steak and peppers



The wildly popular Sriracha hot sauce will put some spice into your Valentine dinner.

Sriracha is the 80-year-old invention of a Thai cook, Thanom Chakkapak, who limited the secret sauce to family and friends until her friends demanded more. She then manufactured the sauce, quickly making it the most popular sauce in Thailand.

According to Community Table, the sauce was unknown in the West until a Vietnamese immigrant marketed his own version of the sauce through Huy Fong Foods with the famous rooster logo.

Today, its fame is widespread and you can find it on the shelves of nearly any grocery store.

Its name is pronounced See-rah-jah, as if the syllables were separate words.

This recipe for flank steak and peppers from emeals.com showcases the flavors of Sriracha. Experiment with the sauce, since it is spicy.

#### **Sriracha Steak and Peppers**

#### Ingredients

- 1/2 pound flank steak
- 1/2 teaspoon pepper
- 4 teaspoons toasted sesame oil
- 1 red bell pepper (or any color), thinly sliced
- 1 cup thinly sliced green onions
- 2 cloves garlic, minced
- 2 tablespoonss soy sauce
- 1 tablespoon water
- 1 1/2 teaspoons Sriracha hot sauce
- 1 1/2 teaspoons cornstarch

#### Instructions

Thinly slice beef across the grain; sprinkle with pepper. Heat 2 teaspoons oil in a large wok or nonstick skillet over high heat. Add beef to pan,

# **Ransomware threat grows;** small businesses at risk



A recent uptick in hackers using ransomware to take their victims' data hostage means that organizations should aggressively move to back up data -- and teach employees how hackers work.

According to PC Magazine, in a ransomware attack criminals deploy malicious code through email or websites. The code then encrypts computer data so that the company can no longer access it. Criminals then demand payment for unlocking it.

The technique has been very successful. Ransomware reports rose 35-fold from the last quarter of 2015 to the first quarter of 2016. Some extremely high profile cases have made big news, such as the U.K.'s National Health Service data that cost the organization \$100,000 in ransom and an estimated \$1 billion in damages.

However, small businesses are just as likely -or more likely -- to have a ransomware attack. In fact, according to PC magazine, some criminals exclusively target small businesses, which rarely have the IT resources in place to prevent such attacks. One attack on a small business can not only disrupt commerce, but likely poison relationships with larger companies.

Employees themselves are often responsible for letting the hackers in by downloading malicious files through email. These email attachments can masquerade as innocuous pdfs, but, in fact, they are executable programs. No one should ever click on an attachment in email if they do not recognize the sender.

Even legitimate websites can often host malicious programs and one visit to such a website can mean ransomware infection. Malicious links are one way these programs take over. Users should never click links or popups to update extensions, for example.

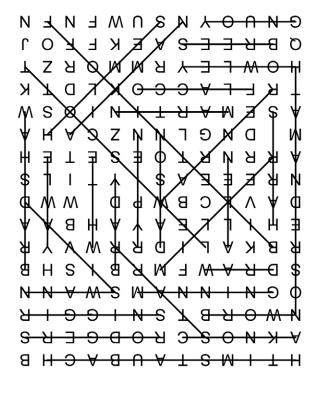
Preparation is key. Constantly update all computers. Updates might be a pain, but they are critical since updates often address security issues. Cybercriminals love old operating systems. They know how they work. They may not know yet how to compromise the newest and best systems.

Experts recommend deploying so-called hosted endpoint security to manage computers, networks and cook 3 minutes or until browned. Remove and mobile devices. These inexpensive programs are provided by companies such as F-secure, Webroot Secure, and Avast. Finally, a great step to take in avoiding ransomware involves finding a backup solution to fall back on in case the defenses fail and the data is already being held for ransom. Sophisticated solutions exist that allow a company to maintain several layers of backups that can be rolled back to a time before hackers compromised the data just like nothing ever happened. If you are attacked, should you pay? Experts say no -- easy to say but not easy to do if you are facing catastrophic data loss. But remember, these are criminals. There is no guarantee they will restore your systems after you pay and every chance they won't.

# SUPERBOWL MVPs

НТІМЅТАUВАСНВ AKNOSCRODGERS NWORBTSNIGG IR OGNINNAMSWANN S DRAWFMRBISHB RBKALIDRRWVYR EHILLEAYAHBAA DAVLCBWPDIWWD NREEEASIYT ILS ARRNRTOESETEH MIDNGLNNZCAHA ASEMARTINIOSW Т Я Ғ L А С С О К L D Т К HOWLEYRMMORZT QBREESAEKFFOJ GNUOYNSUWFNFN

AIKMAN	MANNING
ALLEN	MARTIN
ANDERSON	MILLER
BILETNIKOFF	NAMATH
BRADSHAW	RIGGINS
BRADY	RODGERS
BREES	RYPIEN
BROWN	SCOTT
CSONKA	SMITH
DAVIS	STARR
DAWSON	STAUBACH
ELWAY	SWANN
FLACCO	WARD
HARRIS	WARNER
HOLMES	WHITE
HOWLEY	YOUNG
LEWIS	



from pan. Heat 2 teaspoons oil in same skillet over medium-high heat. Add bell pepper, green onions and garlic; cook 3 minutes or until tender. Whisk together soy sauce, water, Sriracha and cornstarch in a small bowl until blended. Add beef and sauce mixture to pan. Bring to a boil and cook 1 to 2 minutes, stirring constantly, or until sauce is thickened.

ASK ... ASK YOUR DEPUTY HOW A CERTIFICATE OF MEMBERSHIP IN THE ATS CAN HELP YOU TO SAVE!



"We're looking for someone who can hunt, gather and collate."



# Choruses

**CLEVELAND, SECTION 1 EINTRACHT SAXONIA** SACHSENCHOR Rehearsal: Tuesdays 1:30 - 3:00 p.m.

#### PRESIDENT

Horst Hebrank 26148 Kennedy Ridge Rd No Olmsted OH 44070 (440) 734-2584 SECRETARY Christa Herbert 4703 West Ridgewood Dr. Parma, OH 44134 440-888-6094

**NEW CASTLE, SECTION 6 EINTRACHT MÄNNERCHOR** Rehearsal: Every Tuesday at 7:30 p.m.

#### PRESIDENT

Jonathan Baisch 3336 Plank Rd New Castle PA 16105 (724) 519-0519 newcastleeintracht@gmail.com

#### SECRETARY

Ralph Minton 23 E Oakwood Way New Castle PA 16015





**CLEVELAND SAXON DANCE GROUP** Rehearsal: Fridays 6:30 p.m Children 7:30 pm Adults Westside Sachsenheim PRESIDENT Amanda Donnellan 9578 W. 130th St. Cleveland, OH 44136

(216) 235-5240 seilerbotsch@yahoo.com SECRETARY

Monica Gilles 3520 Beavercrest Dr Apt 107

### **TRANSYLVANIAN** SAXON BOWLING LEAGUE

PRESIDENT **Glenn Spack** 

943 Stewart Rd. Salem, OH 44460 (330) 332-8174 sspack2@neo.rr.com

VICE PRESIDENT Tom Simon 3916 Avalon Ct. Austintown, OH 44515 (330) 720-7988 ts112063@gmail.com

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

#### STATISTICAL SEC'Y. (Men & Women)

Carl J. Schmitz 26652 Redwood Dr. Olmsted Falls, OH 44138 (440) 235-3343 cjsaintrite@aol.com

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

Karen Kinser 13626 Beech St. NE Alliance, OH 44601 (330) 581-5049

Monica Gilles 3520 Beavercrest Dr Apt 107 Lorain, OH 44053 (440) 309-7894 gillemo76@hotmail.com

# Are your children, grandchildren, nieces and nephews members of the ATS? Let them benefit from our fraternal program and be a part of our history!



# BOOKS

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

Fleeing to the Friendly Enemy by Barbara Ohler Weber 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)

Flucht aus Siebenbürgen by Monika Görig/Maria Schneider Memoirs of Maria Schneider written in German describing her family's hardships when they had to flee from their home in 1944 and start a new life in Austria. \$20 per copy (postpaid)

Saxons Through Seventeen Centuries, author Rev. John Foisel A paperback which provides a romantic account of the customs and phases of intellectual development of the Transylvanian people. Not intended to be a history of Transylvania, rather a story of our people based upon seventeen centuries of history. \$15 per copy (postpaid)

Why Can't Somebody Just Die Around Here?, author Gerhard Maroscher. Tells the story of how his family was impacted by World War II. His mother fled Transylvania with two young sons and his father reluctantly served in three Axis armies and was a prisoner of war by the Russians. Family immigrated to the USA to live the American dream. \$24.95 per copy (postpaid)

All books unless noted have English Text.

Proceeds from book sales go to the Saxon Orphan Fund Program.

#### **Order From:**

The Alliance of Transylvanian Saxons 5393 Pearl Road, Cleveland, Ohio 44129 Make Checks/Money Orders payable to ATS ORPHAN FUND ATS Member, please indicate Branch number.

# SAXON SENIORS

YOUNGSTOWN SAXON RETIREES Meets 2nd Thursday 11:30 a.m. Youngstown Saxon Club (March - December) PRESIDENT Margaret Teutsch 5704 Kirk Rd, Canfield OH 44406 (330) 799-7794 SECRETARY Cindy Blubaugh 4540 Deopham Green Dr Austintown OH 44515 (330) 793-9189

SALEM SAXON RETIREES Meets 1st Wednesday of each month

PRESIDENT Lois Whitacre 15425 Lisbon St. Minerva, OH 44657 (330) 862-2607

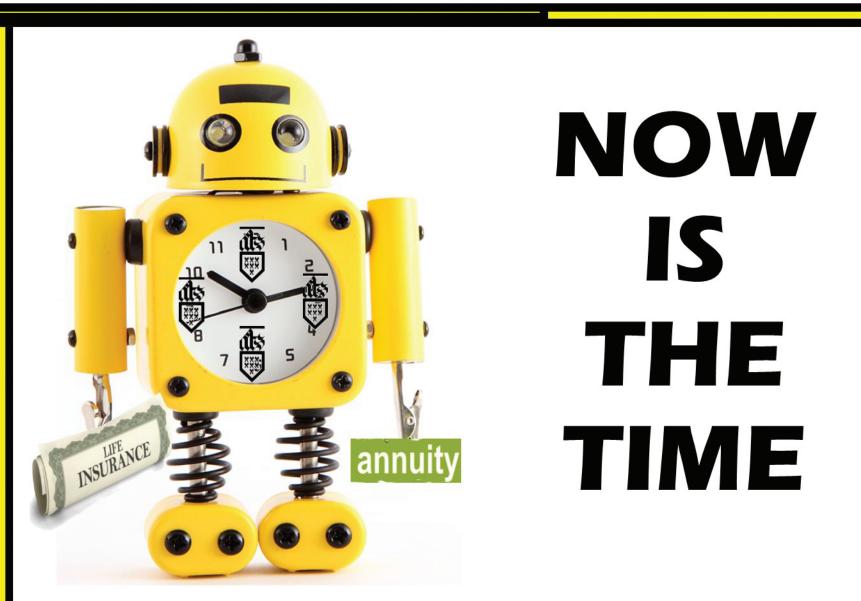
SECRETARY Dianne Kuttler 4282 McCann Rd Salem OH 44460 (330) 525-0120

USE ONLY THIS FORM FOR CHANGE OF ADDRESS AND CANCELLATIONS **CHANGE OF ADDRESS FORM** 

D al NI

ERIE	COLO DOUVOIDICOL DI APL 107	Branch No	Certificate No 55#	
SIEBENBUERGER SINGERS	Lorain OH 44053			
Meet Monday at	YOUNGSTOWN	All information in the form	Date of Birth	
Siebenbuerger Club	SAXON CULTURE GROUP	to the right and below must	Nama	
PRESIDENT	Meets: 2nd Sunday of Month	be correctly typed, or	Name	
Tim Clint	Youngstown Saxon Club	legibly written.	Old Street Address was	
5805 West Road	PRESIDENT	CHANGE		
McKean, PA 16426	Robert Bachinger		City/State/Zip	
(814)572-6639	5268 N Beacon Dr	□ CANCELLATION		
Email: tjbclint@verizon.net	Youngstown OH 44515		New Street	
	(330) 792-5177	□ NEW to receive paper	City/State/Zip	
	bman1017@gmail.com			
	SECRETARY	THIS CHANGE IS FOR:	HOME OFFICE RECORDS & VOLKSBLATT	
CK CK	Michael Bachinger		VOLKSBLATT ONLY	
X A PH	3134 Neosho Rd			
	Youngstown OH 44511	Date:Signa	ature of Person Making Change	
<u></u>	(330) 788-7535			
<u> </u>	Musik005@aol.com			

Ich bin ein SiebenbuergeR.de



During your earning years (ages 25 - 65) you will have earned a fortune. But, how much will you have saved to provide for future needs for yourself and your family?

Having the foresight to provide family life insurance and a retirement savings plan is very wise, but unfortunately too often neglected.

# Now is a good time to give it some serious thought!

The purpose of life insurance is to replace your income should you die. It ensures that your family will be able to continue living as it does now. To determine how much life insurance you need, you must determine how much money your family will need in your absence over the course of many years:

- Consider living expenses per month then adjust this amount up or down to account for things such as diminished expenses in your absence, additional child care expenses, health care coverage that will disappear etc.
- ♦ Funeral expenses expenses that normally run between \$8,000 \$15,000.
- Mortgage and other loan payoffs.
- ♦ College expenses If you plan to send your children to four year college, US average costs are \$90,000 for an In-State College and \$182,000 for a private college.
- Consider other expenses such as estate administration expenses, possible estate taxes, emergency fund for your family, etc.

**NOW**, is the time to provide for planned or unplanned financial needs of your family should your income be cut out suddenly by a prolonged illness or death.

# ATS Life Insurance and Annuity Plans Can help cover needs in such difficult times!

**NOW**, is the time to set-up a plan to help increase and preserve your hard earned savings for guaranteed income during your retirement years.

# ATS Annuity Savings Plans can do the job for you!

NOW, is the time to contact your Local ATS Deputy or the ATS Home Office for information on our Insurance and Annuity Plans as well as our various fraternal benefits and fraternal activities.