

#### ATS Founded in 1902

EVER

UR

HOT

IUG

ME

ES!

AYBEI

YES!

AYBE

March 10, 2017

CUTIE

MAYBE

NO

WAY

MAYBEI

MAYBE

MAYBEI PICNIK ILONE PICNIK SMILE MY LOVE YOURS ILOVE YOUR 4EVER

The Youth Activities Committee of the ATS would like to thank the following children who colored the Valentine picture that was in the Volksblatt. Each picture was wonderful. All participants received a sweet treat!

Griffin Begue Peter Brennan Colby Cunningham Ella Izenour Chloe Klotz Ella Leone Scarlet Palkovitch Xander Palkovitch Julia Schmidts Alex Spack Alexandria, OH Santa Fe, NM Aliquippa, PA Poland, OH Canfield, OH Hubbard, OH Bessemer, PA Bessemer, PA Inverness, IL Hudson, OH

Keep reading the paper for future activities!

YOURS

#### BRANCH 8, ALLIANCE By Shari Edwards

We held our January/February 2017 meeting on January  $18^{th}$ . Our attendance for this meeting was 15, with 1 excused and we had one visitor.

We started our meeting with a moment of silence for the passing of Matt Zeedrich.

Hostesses for this month were Sue Hertel, Penny Zeedrich and Lesley Reed.

The dinner after our meeting was pizza. It was very good as always.

Hostesses for our next meeting, which will be held on March 15, 2017 are Jan Ossler, Shari Edwards and Mary Craven.

Our 2015 audit report is done. Everything is as it should be. 2016 is being worked on.

Flowers for St. Paul's will be handled by Barbara Esterly. They will be delivered for the church service on April 9, 2017. The flowers will be delivered to home bound Saxons after church.

A reminder was made that the "Bowl Where You Are" is held from February 1 - March 31.

Jan Ossler expressed how much the

### PRESIDENT'S MESSAGE

By Joan Miller-Malue ATS Nat'l President



Fraternal benefit societies such as the Alliance of Transylvanian Saxons are membership organizations that unite individuals with a common bond, provide them the ability to secure their families' financial security through a variety of life insurance and savings products, and form one of the nation's most effective volunteer networks, delivering billions of dollars toward community services. Fraternals exemplify the "take care of your own" spirit that helped build America. As an ethnic fraternal that was founded by Transylvanian Saxon immigrants we are open to embrace all individuals of any ethnic origin that are of good character to share a common value system and support our Transylvanian Saxon heritage.

We need to strive for steady growth in a competitive insurance market to insure our member benefits and programs. Our sales team is vital to the growth of our fraternal benefit society. Our sales force which we refer to as ATS Deputies, work to increase our society's financial strength and depend on their local membership to assist them in introducing them to potential new members. I am happy to welcome a new ATS Deputy to our Team, Trudy Schaef, a member of Branch 4 Cleveland-West. We congratulate Trudy for recently finishing the Ohio insurance licensing courses and obtaining her Ohio Insurance License to sell ATS Life and Annuity products. We are still looking to increase our sales team. Individuals must have a valid Life Insurance License or be willing to obtain a license which the ATS will reimburse them for the cost of them getting their license. We will provide training and support throughout their work. If you are interested, please call the ATS Home Office. Let's us all make an effort to lend a hand to support the work of all our ATS Deputies by introducing them to potential new members.

This is a reminder to our ATS Local Branches that each year every Branch must file a 990-tax return for Tax-Exempt Organizations by May 15<sup>th</sup>. The majority of our Branches are able to file a 990-N whose annual gross receipts are normally \$50,000 or less. It is a very short form that is filed electronically. There is no paper form except the receipt of the submission which you need to keep a copy for your Branch records and also need to send a copy to the ATS Home Office. If the Branch's gross receipts are less than \$200,000 and total assets less than \$500,000 at the end of the year you would be required to file a Form 990-EZ. Any Branch with receipts equal to or above \$200,000 or assets equal to or above \$500,00 must file a 990-full return. The ATS Home Office must receive a copy of your 990-form

Issue 5

TIMELY - DO NOT DELAY MAILED WEDNESDAY, MARCH 8, 2017 Attention Postmaster: Send all Changes of Address to: The Alliance of Transylvanian Saxons 5393 Pearl Road Cleveland, OH 44129-1597 Alliance YWCA appreciates all that our club does for them.

Alice Freeders made a motion that we donate \$100 to the YWCA for their general expense. They are much higher in the winter months. She also made a motion to donate \$50 toward a basket for there fund raiser "Mardi Gras" The motion was seconded by Barbara Esterly and the motion carried.

Our treasurers report was read and a motion was made by Lesley Reed and a second was made by Savannah McKelley to accept it as read. Motion carried.

Our next meeting will be March 15th at 6:30 pm

Our WEBSITE is back up and running! Check it out! www.atsaxons.com **Continued on Page 2** 



### 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 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	_
STATEZIP CODE	
AMOUNT DONATED \$	

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

#### PRESIDENT'S MESSAGE Continued from page 1

your 990-form submission or copy of your return that we keep on file for verification when we have an examination by the Ohio Insurance Department and also for our annual submission to the IRS that we and our local Branches are in compliance with the applicable laws. If any Branch has a problem with the submission of their 990-N, please call the ATS Home Office and Monica Gilles will assist you with your filing.

Transylvania Saxon Trivia: The role of Bishop Friedrich Müller after World War II proved to show that he was a pious, courageous and clever leader not only of the church as an institution but also as a representative of the Saxon people. In 1947, all the Saxons were about to be deported to the eastern districts of Romania or possibly beyond, but Bishop Müller, almost the only Saxon to know of this plan, opposed it by a dramatic appearance in Bucharest, where he offered himself and others for execution instead of implementing this devastating action. He maintained the old-school view that it was the church's task to be responsible for the community as a whole, even to the extent of interfering in political initiatives. At that time the church was limited by the Department of Cults, which was established by the communist state. Liturgy and worship was to be maintained only within the walls of the church. Nevertheless, Bishop Müller along with his colleagues managed to organize social help for families of those that were deported to Russian labor camps. He also received permission to teach the catechism on Saturdays and Sundays. The bishop remained the true spokesperson for the people.

Ich wünsche allen einen schönen Tag.

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

Website: www.atsaxons.com

E-mail: office@atsaxons.com National Board of Directors President -Joan Miller-Malue Br. 4 (216) 251-6036 17105 Hilliard Rd., Lakewood, OH 44107 Honorary Past President -Thomas J. Manning Br. 2 (814) 864-6072 1027 West 30th St., Erie, PA 16508 First Vice President -Robert B. Cunningham III Br. 1 (216) 398-7520 9005 Memphis Villas Blvd., Brooklyn, OH 44144-2426 Second Vice President -Monica M. Weber Br. 4 (440) 356-5936 Third Vice President -John Boehm, Jr. Br. 30 (330) 821-5572 2416 Queensbury Rd. NE, Alliance, OH 44601 Secretary-Monica F. Gilles, Br. 11 (440) 309-7894 3520 Beavercrest Dr, Apt 107, Lorain, OH 44053 Treasurer-Denise Aeling Crawford Br. 8 (330) 821-5125 15970 Cenfield St. Alliance, OH 44601 **Trustees** Peter Karsti, II Br. 30 (330) 792-2281 4619 Canfield Rd., Canfield, OH 44406 Jacob F. Spor Br. 25 (724) 657-3773 2940 Plank Rd., New Castle PA 16105 Barbara Spack Br 18 (330) 337-7487 1389 Brookview Dr., Salem OH 44460 Hanz G. Hermann Br. 1 (440) 892-0436 29076 Fall River Dr., Westlake OH 44145 **Randall Floyd** Br. 26 (219) 798-6908 1806 E 73rd Ave, Merrillville IN 46410 **Chief Medical Examiner-**Dr. Andreas W. Schuster, Br. 1 Cleveland National Committee Appointees-(330) 862-2563 Br. 8 Alliance Helen E. Aeling Ingrid Weihs-Ferguson Br. 37 Detroit (586) 264-6136 Br. 10 Columbus (614) 834-1060 Brianna Mueller The Saxon News Volksblatt (ISSN 0894-1165), the official publication of the Alliance of Transylvanian Saxons, 5393 Pearl Road, Cleveland, Ohio 44129-1597, is published

> Annual Subscription rate for non-ATS members USA - \$15; Canada and Europe -\$50

Managing Editors HB Laser Communications, PO Box 45198, Westlake, Ohio 44145. "Periodicals Postage Paid" at Cleveland, Ohio. Postmaster: Send address changes to the Saxon News Volksblatt, 5393 Pearl Road, Cleveland, Ohio 44129-1597

SECRETARIES TAP	<b>KE NO</b>	TICE:
-----------------	--------------	-------

THE DEADLINE DATE FOR ARTICLES **IS WEDNESDAY - 12 NOON.** 

You may either

Bi-weekly.

Tou may entries	
MAIL:	PO BOX 45198,
	Westlake, OH 44145
FAX:	(440) 399-9339
E-MAIL:	saxonvolksblatt@aol.com

YOUNGSTOWN SAXON CLUB **PORK-KRAUT DINNER** MARCH 26, 2017

11:30 a.m. to 2:30 p.m. \$9.50 Children \$5.00 includes coffee/tea/pop and dessert **OPEN TO THE PUBLIC! TAKE OUTS AVAILABLE!** 

Q: How can you tell if an Irishman is having a good time? A: He's Dublin over with laughter!

Q: What would you get if you crossed Quasimodo with an Irish football player? A: The Halfback of Notre Dame!

Q: What would you get if vou crossed Christmas with St. Patrick's Dav? A: St. O'Claus!

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, MARCH 15, 2017 FRIDAY, MARCH 24, 2017 WEDNESDAY, MARCH 29, 2017 FRIDAY, APRIL 7, 2017 WEDNESDAY, APRIL 12,2017 FRIDAY, APRIL 21, 2017

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 – 2017

#### 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 Henry Schindler Scholarship \$1,000
- Michael W. Schassburger Memorial \$1,000
- Scholarship Jon Weber Memorial Scholarship \$1,000
- \$1,000 ATS Branch 33 National Scholarship
- **Endowment Award** Julia & Martin Konnerth Memorial \$1,000
- Scholarship
- \$1,000 Julia & Martin Konnerth Memorial Scholarship
- \$1,000 Branch 10 - Columbus Scholarship
- Branch 14 Canton Scholarship \$1,000
- \$1,000 Davidson-Schuller Appreciation Scholarship Award in honor of ATS and Branches 33 & 34
- \$1,000 Rev. & Mrs. John Foisel Memorial Scholarship
- \$1,000 John F. Spack Memorial Scholarship
- John and Mary Guip Memorial \$1,000 Scholarship
- Branch 5 Lorain Scholarship \$1,000
- Dale & Rose Segedi-Kaufman \$1,000 Memorial Scholarship
- \$1,000 Dale & Rose Segedi-Kaufman Memorial Scholarship
- \$1,000 Dr. David E. Schuller Appreciation Scholarship in honor of his parents Elsie and Daniel S. Schuller
- \$ 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 15th. 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 15th.

REQUEST FOR ATS HIGH SCHOOL SENIOR SCHOLARSHIP	
Name	
Address	
City, State, Zip Code	
Tele:	
E-Mail:	
Br. No Cert. No	
Request must be received by March 15th	

MAIL SCHOLARSHIP REQUEST FORM TO: ATS Home Office 5393 Pearl Road Cleveland, Ohio 44129-1597 Request Forms must be received by

#### 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 Award in memory of Marie Stirner
- \$1,000
- Award in memory of Gertie \$1,000 & Ernie Gottschling
- \$1,000 Lorain Saxon Ladies Branch 11 Scholarship
- ATS Branch 34 Cleveland East \$ 500 Scholarship
- Award in memory of Karl \$ 500 & Charlotte Klamer
- Award in memory of Donald G. Miller \$ 500
- \$ 500 Farrell-Branch 7 Scholarship
- \$ 500 ATS Scholarship Award
- ATS Scholarship Award \$ 500
- \$ 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 15, 2017.

Completed official ATS Applications for scholarship grants must be received at the ATS Home Office before April 15th. Undergraduate Continuing Academic Scholarship winners will be chosen in a random drawing conducted by the ATS Scholarship Committee

	R ATS UNDERGRADUATE DUCATION SCHOLARSHIP
	Name
	Address
City,	State, Zip Code
Tele:	
E-Mail:	
	Cert.No
Request must b	be received by March 15th

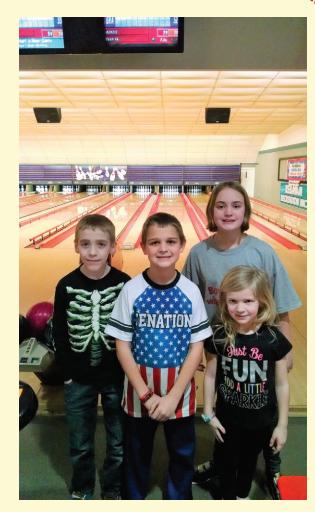
MAIL SCHOLARSHIP REQUEST FORM TO: ATS Home Office 5393 Pearl Road Cleveland, Ohio 44129-1597

Request Forms must be received by March 15, 2017 Please Note: Only official ATS Scholarship Application Forms will be accepted for consideration

#### **Behind on student loans**

According to Marketwatch, about 40 million Americans currently have student loan debt of some kind. Coupled with a complex job market, one in four students are either delinquent or in default on their loans. Personal Finance publication Kiplinger says that the most important thing to do is to contact the loan servicer immediately. After 90 days federal loans are reported to the credit bureaus, and after 270 days the loan typically goes into default which will cause the borrower to lose federal loan benefits like repayment plans and loan forgiveness. Contacting the loan company before or during a missed payment will allow the borrower to adjust their terms or apply for deferment or forbearance.

S JUNIORS: CORNER Have an accomplishment of your Junior member that you would like to share with your fraternal family? Email photos and/or info to: Saxonvolksblatt@aol.com



#### **BRANCH 5 LORAIN BOWL WHERE YOU ARE**

Participants were Logan Ralph, Kyle Smith, Mackenzie Smith, and Grace Zgola.



of Branches 1, 4, 5 and 33 are invited to attend "Breakfast with the Easter Bunny" at no charge.

Breakfast will be served starting at 10:00 a.m. Following breakfast "JimBadaBim the Magic Man" will entertain us with some magic. After the entertainment is over you will be invited to participate in an Easter Egg Hunt. And, all Children will have the opportunity to make a craft.

Make your reservations by calling or e-mailing: Patty Cunningham - (216) 398-7520

(If you reach the answering machine, leave your name and telephone number – Patty will return your call) E-Mail: prscunn@yahoo.com

March 15, 2017 Please note: Only official ATS Scholarship Application Forms will be accepted for consideration.

# Do you know?

...It's hard to explain puns to kleptomaniacs because they always take things literally.

...If you are addicted to brake fluid, you can stop whenever you want.

...Exaggerations went up by a million percent last year.

... What to call a magic dog? A Labracadabrador.



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

### FRATERNAL CALENDAR

#### NATIONAL EVENTS

February - March 2017 **Bowl Where You Are Tournament** May 20, 2017 **Branch Presidents' Meeting** Host Cleveland West Br.1 June 23 - 24, 2017 North American Saxon Heimattag **Kitchener ONT Canada** July 16, 2017 Saxon Summer Camp **Camp Frederick** July 29, 2017 **ATS Family Day** Waldameer Park, Erie PA August 3 - 16, 2017 Federation Saxon Jugendlager Transylvania/Romania

#### LOCAL EVENTS

March 10, 2017 Salem Fish Fry (2) 5:00 - 7:00 p.m. March 11,2017 **Cleveland Saxon Dance Group Chili Cook-Off** New Castle "9-pin" No-Tap Tournament at Colonial Lanes 1:30 p.m. Youngstown Culture Group Sausage Sale-Lunch March 12, 2017 Youngtsown Branches 22 and 30 meet 2:00 p.m March 13, 2017 Salem Br. 18 Meeting 7:30 p.m. March 15, 2017 Youngstown Fish Dinner / Lounge Salem Set-up for fish fry 6:00 p.m. March 16, 2017 Salem Bar open 6 p.m. - 8 p.m. March 17, 2017 Salem Fish Fry (3) 5:00 - 7:00 p.m. **Cleveland Sachsenheim Corned Beef and Fish Dinners** Youngstown St. Patrick's Day Special / Lounge March 18, 2017 Youngstown Presidents' Goulash Dinner 6:30 p.m. March 22, 2017 Youngstown Fish Dinner / Lounge March 23, 2017 Salem Set-up for fish fry 6:00 p.m. Salem Bar Open 6 p.m. - 8 p.m. March 24, 2017 Salem Fish Fry (4) 5:00- 7:00 p.m March 26, 2017 Youngstown Pork and Kraut Dinner 11:30 am to 2:30 p.m. March 29, 2017 Youngstown Fish Dinner / Lounge March 30, 2017 Salem Set-up for Fish Fry 6:00 p.m. March 30 Salem Bar Open 6 p.m. - 8p.m. March 31, 2017 Salem Fish Fry (5) 5:00-7:00 p.m. **Cleveland Br. 1 250 Club Dinner** April 1, 2017 New Castle Brewfest in the Saengerhalle April 3, 2017 Salem Br. 19 Meeting 7:30 p.m. April 5, 2017 Salem Saxon Retirees 11:30 a.m.



St. Patrick's Day: From local to global in 400 years

Everyone's Irish on St. Patrick's Day, and that means everyone -- worldwide.

Somehow a local celebration of a revered holy man became a global celebration.

St. Patrick himself is a sympathetic figure. Most of what is known about the 5th century missionary and bishop comes from The Confessio -- written by the man himself. In it, Patrick, who is thought to have been born in Roman Britain, tells of being kidnapped at 14 by Irish raiders who enslaved him. Patrick wrote that, after six years as a slave, the voice of God guided him to a ship waiting to take him home. In Britain, he studied to become a priest before returning to Ireland. There he worked miracles and converted thousands to Christianity, famously using a shamrock to explain the Holy Trinity.

Patrick is said to have died in 461 on the 17th of March, a day that became a Christian feast day in the early 17th century.

It started as a public holiday in a few places - the Republic of Ireland, Northern Ireland, a British colony called Montserrat and two Canadian provinces, Labrador and Newfoundland.

What started small is now a global celebration. In the 21st century, there are celebrations as far afield as New Zealand, Argentina, and Tokyo as well as closer to home in places like New Orleans in the US state of Louisiana and in the Canadian city of Montreal.

Experts say that while this has been partly influenced by the migration of the Irish around the world, the diaspora effect does not provide a full explanation. The festival also exists in places where there aren't many ethnic Irish people and is celebrated in more countries than any other national festival. Although criticized in many places for being commercial and promoting stereotypes of Irish culture, St. Patrick's Day festivals around the world have very little in common apart from the thematic color green. According to Patrick Griffin, a history professor at Notre Dame, there is nothing really Irish about the celebrations now with each location lending its own history to the event to create something unique. In Tokyo, for instance, where

### Youngstown Saxon Club 41<sup>st</sup> ANNUAL PRESIDENT'S AUTHENTIC GOULASH DINNER

<u>60 60 60 60 60 60</u>



#### Saturday March 18, 2017 Social 6:00-6:30 Complimentary Beer & Soft Drinks Family style dinner 6:30 Entertainment by The Saxon Culture Brass Band

Adults \$16 per person Children age 12 and under: \$7.50 per person

Reservations are a MUST! Due by Monday, March 13<sup>th</sup> 2017 All reservations need to be paid in advance

Call the Saxon Club office at 330-792-7973 or contact Ernie Roth, June Hoelzel, Jim Mauch or Walter Benesch for tickets The public is invited



### BE A PART OF THE ATS TEAM LOOKING FOR MEMBERS THAT ARE INTERESTED IN LIFE AND ANNUITY SALES

Looking for energetic members who are interested in selling ATS Life Insurance and Annuities on a part time basis. Individuals must have a valid Life Insurance License or must be willing to obtain a license. (The ATS will reimburse individuals for the cost of obtaining a license.) We will provide training and support throughout your work. You must be ambitious and a self-starter with integrity and strong work ethic. Earnings are commission based and are paid monthly. Contact us: office@atsaxons.com or call (440) 842-8442 for further information.



#### April 6, 2017 Salem Set-up Fish Fry 6:00 p.m.



**The Salem Saxon Club** is hosting its annual Lenten public fish fries on Fridays thru April 7, 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, cof-

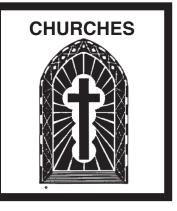
fee/tea, iced tea or punch. The cost is \$11.00 for adults and \$6.00 for children 6–12, under 6 free. Carry outs available by calling (330) 222–1770 after 4:30 pm. Cash bar open to the public.

## Dränk uch äfz, asen vergot net vergäfz

the festival began in 1992 and is largely organized by people who aren't Irish, festivities focus on cultural exchange and unity and are managed by a non-profit called Irish Network Japan.

In Montreal, St. Patrick

Day parades began when Irish soldiers in the British army observed the day while there on conquest. Its perpetuation has mainly been due to shared faith in Catholicism, say experts, rather than any desire to maintain a sense of Irish identity.



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. Roberta Davis-Newhouse Pastor

9:00 Worship Service



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

### Youngstown Saxon Club



In our Main Ballroom Sunday Evenings

DOORS OPEN @ 5PM

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

Charles Schultz wrote, "all you need is love. But a little chocolate now and then doesn't hurt. " And so with that thought in mind, I want to thank Maria Thellmann for bringing chocolate heart lollipops to our February meeting. We started the Wednesday evening with a soup and chili cook off. Margie Ziegler took third place with her Chili, Mike Bretz in second with his Chicken Paprikash Soup, and Arline Suts in first place with Chipotle Pork Chili. I believe there were seven entries in all, and it was so much fun tasting everything. And thank you to Holly Prankas who, I think everyone agrees, should get a special award for the wonderful cornbread she makes. Thank you to the bakers as well. There certainly was plenty to eat.

I am sorry to report that our longtime member Elizabeth Adam passed away; she had been in hospice but not very long. Aquiet and caring woman, and I think we would all agree, a tremendously patient and dedicated mother. All Branch 33 members send condolences to her family.

Florence and Myron Davidson have not been able to make it to the meetings but Florence did send a lovely note. (Florence, we miss seeing you and 'Chick' just as much.) And we were thrilled to hear that Florence was honored by the community for spearheading the building of an addition to the Orange Village Community Center. Clara Weber got new 'electrical hardware', and we hope it paces her into better health. Of course, greetings to all of our members who have not been able to make it to events and meetings; we hope you're all feeling better with the warmer weather this past week. A little sunshine can lift everyone's spirits.

Branch 33 wants to remind all of our junior members who are coming up on their 16th birthday, or are between the ages of 16 and 18, that you are not "automatically" an adult member. You do need to sign up to get your full adult membership benefits. So please don't let your Branch 33 membership lapse. You or a parent or even a grandparent can call Ema Litschel or Cindy Schneider or any of the officers, and we will get you inducted as a full Branch 33 member. Stay proud of your Saxon-German heritage!

A reminder to those who are going to be starting college or are in the midst of your undergraduate studies: The Branch 33 membership scholarship application will be posted in the *Volksblatt* from March to May. The application needs to be sent to Karyn Schmidt.

As for outings that are coming up: the first will be the Membership Banquet on Sunday, April 23 at Saint Noel's Banquet Center in Willoughby Hills, 1 pm to 5 pm. This event is free to all members. Please come and join us to celebrate YOU, and being a member of the ATS Cleveland East branch.

Branch 33 is again hosting an evening at the Lake County Captain's baseball game. Barb Hum is organizing the outing and the tentative date is July 8, a Saturday evening game with fireworks. I'll give you more details in the next article.

We have set the date of Sunday, August 20th, for our annual summer picnic at Penitentiary Glen.

Branch 33's next meeting will be Wednesday, March 8. The evening will start at 7 PM with Margie Ziegler and Reflexology. So please come and learn a new way to relax!

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

We had another successful Chinese Auction/Sausage Dinner this year! We had 323 people enjoy a delicious homemade sausage dinner prepared by our wonderful Saxon cooks. We had over 100 wonderful items to raffle off plus side boards and a 50/50 raffle. We are so thankful for their support that day and are so very grateful to our members and friends who donated an item or monetary gift. We also want to thank our Auction Committee and everyone who helped set-up and tear-down, the cooks, those that sold tickets, raffle tickets, side boards, servers, our announcer. It was a fun afternoon that helped support the maintenance of our Sachsenheim. We can be proud in Cleveland that we have dedicated members and friends that care about our fraternal home!

Chili Cook-off this Saturday, March 11<sup>th</sup>. Doors open at 7 pm. It is a fun evening sampling the various chili's and getting to see who the winners are for the best chili's. This year they have added music by the "Dirty Franks" that will entertain the crowd after the awarding of prizes. They are having a 50/50 which you can purchase tickets from any Dance member. The winner need not be present. So, if you cannot make this event at least show your support by purchasing a 50/50. This group is dedicated to fostering our Transylvanian Saxon heritage and is working to bring the young children together to form a new group for the young ones. Advance tickets were \$12 and at the door they are \$15 which entitles you to three chili samplings. Additional samples can be purchased for \$1 each. It is a great event, make sure you are there!

#### Losing your spouse to exercise

It may feel as though your spouse is having an affair, and he or she is. Kind of.

But it is an affair with the gym not Jim. This is the kind of affair that, in our health conscious world, is hard to criticize.

According to the Washington Post, fanatical obsessions with fitness nonetheless usually leave one spouse complaining about eating alone, cold sheets and no fun.

What to do? The obvious answer would seem to be in the old adage 'if you can't beat them, join them.'

Exercising with your spouse can give you a common interest as a couple and give you time to and topics to talk about. It could be a win win.

Not everyone thinks so.

According to Jenna Bergen Southerland, writing in Prevention magazine, exercising is a lovely personal space that often isn't fun to share with your spouse. Then there is the competition angle, when he tries to run faster than her or the opposite.

But one of the most important points is that couples might like to exercise differently. Men might prefer weightlifting to aerobic dance. Women might prefer yoga to pushups.

If you are competing with your spouse's Gym, try using the time to make your own space in the exercise world. You will still share an interest and you will get to do something you like.



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.

Alice B. Seiverth Age 95 Died: January 3, 2017 Branch 33, Cleveland OH

**Rita S. Graffi** Age 85 Died: February 8, 2017 Home Branch, Cleveland OH

Sandra D. Neveu Age 58 Died: February 13, 2017 Branch 22, Youngstown OH

Fred W. Schieb Age 88 Died: February 17, 2017 Branch 33, Cleveland OH

Doris H. Rock Age 82 Died: February 20, 2017 Branch 22, Youngstown OH

#### Paul G. Schobel Age 76 Died: February 20, 2017 Branch 30, Youngstown OH

Arthur E. Pinczewski Age 88 Died: February 22, 2017 Branch 2, Erie PA

Edward J. Theis Age 91 Died: February 22, 2017 Home Branch, Cleveland OH

12, our junior members will enjoy a Bowling Party at the Freeway Lanes in Parma at noon. Patty Cunningham has made all arrangements. Everyone will enjoy pizza and pop, have a chance to win some gift cards and enjoy three games of bowling. They will be competing with other ATS members in the national Bowl Where You Are Tournament for a bowling award in the various age groups. The ATS will mail a free t-shirt to each participant. Participation in this national event will earn scholarship award points that will benefit a member when they apply for an ATS scholarship. So if you have not made arrangements to be part of this Sunday's bowling party, you still can bowl 3 games during the month of March and submit the official signed scoresheet to the ATS Home Office. We want to congratulate our member, Trudy Schaef, on finishing her insurance course and obtaining her insurance license to be an ATS Deputy. We know Trudy is very energetic and personable that she can be

a number one sales person for our Alliance. We need to get behind her efforts and recommend family and friends that would be potential members of our fraternal. Good luck, Trudy!

The Junior Committee will be hosting Breakfast with the Easter Bunny on Saturday, April 8 at 10:00 am. After breakfast we will be entertained by JimBadaBim the Magic Man followed by an Egg Hunt. The party is free for Junior members of ATS Branches Cleveland East, Cleveland West and Lorain. Adults admission is \$4 and non-member children \$10. We ask that everyone bring an item or two of non-perishable food items for our Local Food Bank. To make reservations please call Patty Cunningham at 216-398-7520 or email her at prscunn@yahoo.com. Deadline for reservations is April 1<sup>st</sup>. Our next monthly meeting will be held on Monday, March 20th at 7:00 pm. Collection of local dues will be taken at 6:30 pm. We hope to see you there.

BINGO STARTS @ 6:45PM

\$10, \$15 & \$20 Special Packages Tear Offs

Birthday Specials Pig Number

We're wheelchair accessible!

Food Available! Security Inside & Outside!

Now it is time to get out to support the Cleveland Saxon Dance Group at their Annual

The next day, Sunday, March

# PotPourri

# Your Horoscope

#### **March 2017**

Aries 3/21 - 4/19: This is your month to celebrate. Permission is granted by the stars since you have been so hard-working lately. You will be a bit fussy over details for a time yet.

Taurus 4/20 - 5/20: Bulls of the Zodiac find themselves on the move the first half of the month, calming down by the end of of the month. There is room for romance. Mind and heart unite at the full moon.

Gemini 5/21 - 6/20: Your mental energy is focused now. Avoid quarrels. If there have been any, now is the time to apologize. Making up can be great fun.

Cancer 6/21 - 7/22: The second week of March opens with an idea. Follow it through. It should work out quite well, but don't expect help from others.

Leo 7/23 - 8/22: Wow, do you have energy this month! Lions, you might need to roar at the beginning of the month, as the old cliche says about March. Complete any unfinished project early in the month.

Virgo 8/23 - 9/22: A good month for you. If you need extra help or advice, it will be there for you. Be sure to ask because you will be busy. Take time to play.

Libra 9/23 - 10/21: Things will be a little tense at mid-month, afterward there will be time to relax a little. Use this time to be more assertive. It isn't often the stars give you that kind of go ahead.

Scorpio 10/22 - 11/21: You are not feeling especially perky. It's wise not to work too hard or push yourself too much. Your body might need extra care. Look at the glass as half full, not half empty.

Sagittarius 11/22 - 12/21: What you set your mind to do will be accomplished. You are strong and determined this month, especially the last two weeks. If you are too stubborn, expect to be challenged.

Capricorn 12/22 - 1/19: Your normal cautious attitude is thrown to the wind. You are ready to try something new and will surprise people with your adventurous idea.

Aquarius 1/20 - 2/18: Opportunities await you. Don't overlook anything since even small gestures can grow into something much bigger. After the 20th, things change course. Don't pressure yourself.

Pisces 2/19 - 3/20: You are feeling better about things this month. Money is a concern, but takes the back seat to other issues. Reading is your best escape.

#### **Eine neue Marienburg**

Nach dem Beispiel der Burgen von Rosenau und Reps ist nun auch in Marienburg die alte Burg wiederaufgebaut worden. Es ist eine Rekonstruktion und keine Restaurierung oder Renovierung. Das ist ein gewaltiger Unterschied, denn über Sinn und Folgen der Rekonstruktionen wird in der Denkmalpflege kontrovers diskutiert. So war es unumgänglich, dass die "wiederhergestellte" Marienburg, wie auch die Burgen von Rosenau und Reps, schnell ins Visier der Kritiker gerieten.

"Totsaniert", "schrecklich", "grauenhaft", "Kitsch à la Disneyland", "Kullissenarchitektur" - das sind Begriffe, die in diesem Zusammenhang fielen und die, bis zu einem Punkt, auch gerechtfertigt erscheinen. Dass solche kostspielige Arbeiten zu oft auch mit Korruption in Verbindung gebracht werden (egal in welcher Phase: Genehmigung, Entwurf, Ausschreibung, Durchführung, Abnahme der Bauarbeiten), macht eine sachliche Diskussion nicht leichter. Wenn es dabei an Fachkräften mangelt und Inkompetenz hineinpfuscht, dann wäre es besser, zunächst eine einfache Notsicherung der historischen Denkmäler vorzunehmen und größere und komplexere Eingriffe jenen zu überlassen, die sich wirklich auskennen und die das dafür ausgegebene Geld auch tatsächlich verdienen. Im Falle der drei Burgen im Kreis Kronstadt muss hinzufügt werden, dass zwei von ihnen (die Repser Burg und die Marienburg) in der Tat Ruinen waren, wo selbst deren Besichtigung nur "auf eigene Gefahr" erfolgen konnte,



Blick von Westen auf die neue Marienburg. Foto: Ralf Sudrigian

herabstürzende Steine oder tel und Lösungen nur dann fehlende Sicherung, zu einem Unfall kommen können. Keine der drei Burgen ist im Besitz der evangelischen Kirchengemeinden. Sie gehören den Kommunen, die sich von ihrer touristischen Nutzung einen zusätzlichen Bekanntheitsgrad der Ortschaft und damit verbundene Einkommen erhoffen. Zumindest im Falle von Rosenau scheint die Rechnung aufgegangen zu sein. Wenn solche Rekonstruktionen auch tatsächlich unter Einhaltung der Denkmalschutzgesetze fachgerecht vorgenommen werden (wie es immer wieder betont

wann immer hätte es, durch wird), wenn moderne Mit-

#### dances in the Lower Lounge on Friday or Saturday nights about 5:00 p.m., consider an entree special offered by the Chef

Pork and Kraut Dinner, Sun-

Bingo every Sunday in the Ballroom 6:45 p.m., open to

300 Club monthly drawing March 22, and the third Wednesday of each Month until August for paid up ticket holders,

Bar Bingo every Wednesday at 7:30 PM, Saxon Drawing every Wednesday at 8:00 PM in the Bar and Lounge, Queen of Hearts drawing on Thursday 8:35 PM in the Bar and Lounge.

Friday night Fish Fry and other favorites. Read the Volksblatt and Saxon News for information

Those who are to graduate this year please don't delay, get your application in for Branch 22 Scholarships. Contact Julaine Gilmartin, Rosemary Zamary or Bev Meyers for information and applications. Deadline for applications is April 15, 2017

Tickets are still available for the 300 Club. Call or contact your ticket salesperson or contact Rick Lieb, 3929 Ayershire Dr, Youngstown OH or call 330-518-7593.

We are delighted to have the Kuzmans Bar and Dance Club at the Saxon Club in the Ballroom on Friday night. This is a well known group who are known for their loyal dancers and patrons. The Ballroom is open to the public during their



#### **BRANCH 30, YOUNGSTOWN** By Tom Fizet

#### Saxon News from the North West

Saxon News for information on

and your waitress. Patronize

the sponsors advertising in the

Saxon News; it will mean a lot.

Memorial and Celebration com-

mittee are greatly appreciated

and are used for good upkeep

and restoration; you can send

these contributions to the Saxon

Club. Mike Teutsch Sr. has been

a good servant and uses the

funds for much needed resto-

ration. Tom Hahn, Chairman

of the Restoration Committee,

is looking into a short order

food refrigerator and check-

ing into better lighting in the

Lower Lounge, which could be

LED lights, more light and less

electricity, start-up is a higher

expense, there could be some

chance of help with the cost from

The dues for Branch 30 are

\$50.00 per year, please be

paid by April 1, 2017. After that

date it will be \$ 5.00 to restart

FYI, Paul Schobel, age 76,

born in Chicago IL, son of John

and Sara Schobel, passed away

on February 19, 2017. Paul's

mother Sara and her sister in law

Mary Roth were faithful cooks

in the early days of the Saxon

Everyone is Irish on March

17th and so is the Saxon Club.

Come down and enjoy a good

Irish meal and a brew to top

Club on Meridian Road.

So Goes the News

the Utility company.??

your card.

it off.

Your contributions to the

What is going on at the evening entertainment. Youngstown Saxon Club: Check out: The Bulletin Board and the

The Annual Presidents' German Goulash Dinner, Saturday March 18, 6:00 p.m.

Lenten Wednesday Fish Fry in the Lounge open to the Public.

day, March 26, 11:30 a.m.

the Public.



angewandt werden, wenn sie unumgänglich sind und wenn solche Eingriffe deutlich gekennzeichnet werden, dann sollte man nicht vorschnell alles pauschal schlecht reden. Denn es gibt keine "neue Ruinen" und keine "Gebraucht-Burg". Es gibt aber zum Beispiel Kirchenburgen, die verlassen sind und die verfallen. Es gibt Türme, die plötzlich zusammenstürzen. Zerstörungen sind Teil der Geschichte, sollten aber nicht schicksalsergeben hingenommen werden. Allerdings: wenn eine Rekonstruktion als Restau-



Die Ruinen der Marienburg vor der **Rekonstruktion.** Foto: Bürgermeisteramt Marienburg

rierung dargestellt (und auch bezahlt) wird, ist das nicht in Ordnung. In Marienburg sollen die vom Kreisrat getragenen Bauarbeiten, die noch nicht wie vorgesehen im September abgeschlossen werden konnten, rund 12 Millionen Lei (ohne MwSt) gekostet haben, das sind umgerechnet 2,6 Millionen Euro. Ursprünglich sollten

Die Ruinen der alten Burg sind nun von einer Burg-Replik ersetzt worden, die den Anspruch hat, möglichst originalgetreu auszusehen (so wie im 17. Jahrhundert, laut Angaben der Baufachleute).

#### Ralf Sudrigian

(Erstveröffentlichung in der Karpatenrundschau, Beilage der Allgemeinen Deutschen Zeitung für Rumänien, 9. Februar 2017)

#### SBZ Online 21. Februar 2017



# 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 18920 Laurell Circle Strongsville 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

Debbie Tomusko 1511 Pennsylvania Ave Lorain, OH 44052 (440) 288-8668 dtomusko@gmail.com

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!



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)

DVD - "Leaving Transylvania" producer/director Dieter Auner A documentary on an elderly Saxon couple from Arbegen 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 emigrating to Germany to be with family. \$20 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.



YOUNGSTOWN SAXON RETIREES Meets 2nd Thursday PRESIDENT Katherine Ring 1043 Villa Pl Girard, OH 44420 (234) 421-5116 Tank1043@yahoo.com

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

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

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

Branch No.

Certificate No.

EKIE		Dianon No.	
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	Name
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
KAR CK	Michael Bachinger		VOLKSBLATT ONLY
X A PH	3134 Neosho Rd		
( <sup>™</sup> ""	Youngstown OH 44511	Date:Signa	ture of Person Making Change
<u></u>	(330) 788-7535		
<u> </u>	Musik005@aol.com		

Ich bin ein SiebenbuergeR.de

Saxon News VOLKSBLATT February 10, 2017 - 7



# LIFE INSURANCE IS A SURE BET!

In our lifetime, we work, we earn, we save and we spend. We spend money we earned for possessions like homes, automobiles, luxuries, etc. Once we have acquired a possession with our savings, we become concerned about the loss of that possession. So it becomes a priority for us to insure these expensive belongings. We know that if we pool the risk with others our cost is kept lower than if we bore the risk ourselves.

Insurance, therefore, is really a simple concept that involves sharing the risk of loss among many people so that the loss to one is not so steep. The rate we pay for the risk we share is based on theories of probability, the likelihood of an incident happening. The folks who determine these probabilities are called actuaries and the field they are in is called actuarial science.

There is little question in the public mind about insuring autos and homes. But many still question the reasons for life insurance. Let's look at it this way---what made the auto and home possible. Obviously, an individual person who worked, earned and saved. Now let's look at the probability of loss as determined by actuaries on the auto, the home and the individual life. Actuaries tell us that:

- the odds of an auto being damaged are 1 in 250
- the odds of loss of a home are 1 in 1200
- the odds of an individual losing his/her life 1 in 150

Where is the greatest risk? It lies in the very thing that made the auto and home possible---the Individual!

Everyone is generally optimistic about his or her future. Therefore, people are inclined to postpone decisions about life insurance. It is beneficial to understand the human life value concept to see the significance of life insurance. Let's take a simplified example on estimating human life value: If someone is 30 years old, earning at present \$40,000 a year, never gets a raise, and works to age 65, that individual has an economic worth of \$1,400,000. That's what will be earned during that person's lifetime, a very simplistic scenario of a human life value. If the person only owned \$25,000 life insurance, he or she certainly would not be "taking care of business" as far as providing financial security to his family.

When you plan for the future, one of the things you count on is continuing income for yourself and your family. Life insurance is what most Americans use to guarantee a replacement income for themselves and their families if their employment income should stop from an untimely death. Life Insurance creates an instant estate to ensure that our loved ones are protected against financial difficulties in the event of a premature death.

And when the cash values of permanent life insurance are converted into an annuity, life insurance can also provide a guaranteed income for the insured and dependents in retirement.

Life insurance is a means of sharing the risk. It can be a sure bet in providing financial security for one's loved ones. In the case of the 30 year-old with \$1,400,000 of potential income to be earned and only \$25,000 of life insurance, it can be clearly seen that more life insurance is needed.

Don't take an unnecessary risk, make a sure bet... Contact your Local ATS Deputy Today!