



THE SAXON NEWS

# Volksblatt

*Celebrating over 100 years of Saxon Fraternalism*

Published by  
**The Alliance  
of Transylvanian Saxons**  
Home Office: 5393 Pearl Road  
Cleveland, Ohio 44129-1597  
Tel: (440) 842-8442

ATS Founded in 1902

April 3, 2020

Issue 7

## BRANCH 2, ERIE By Tom Manning

Our monthly Branch 2 meeting was held on Sunday, March 15th at the Siebenbuerger Club. We started with the Pledge of Allegiance. Roll call was taken with all officers present except for Ray Borgia, Karen Olsen, and Dick Wolfe who were excused.

We held a moment of silence for three Branch 2 members who passed away since our last meeting. They were Virginia Bagnoni, Richard Brown, and John Waterhouse. We send condolences and prayers to their families and friends. We also send get well wishes to all of our members who are ill.

A motion was made to dispense with the reading of the minutes from our last meeting. Val Pinczewski gave her Treasurer report and Liz Manning gave her Financial Secretary report. Both reports were voted upon and accepted as read. We discussed the up-coming ATS Convention that will be hosted by Cleveland East, Branch 3. Tom and Liz Manning have been elected as delegates from Branch 2. They accepted the nominations.

We welcomed two new members to Branch 2. They are Miriam Bray and Larry Gronostaj.

An Audit Report will be given at our next meeting.

Due to regulations in accordance with the Corona virus, the Siebenbuerger Club is required to be closed until March 31st or longer. We will have our regular meeting on April 19th if the Club is open for business. We are delaying our Dinner/Business meeting until May 17th, if the Club is open. There will be no cost to our members for the meal.

As I mentioned earlier in this column, we had a very low attendance. I believe the Corona virus had a lot to do with the lack of attendance. I believe we should all listen to the medical experts and hopefully this virus will be contained. We pray and everyone stays well and may God bless all of us.

Members may contact Tom Manning at 814-864-6072 to verify that scheduled meetings in April or May may be rescheduled.

## ATTENTION SCHOLARSHIP APPLICANTS

**Due to the recent closures of schools because of the COVID-19 health crisis, the ATS Scholarship Committee has extended the deadline for scholarship applications until April 29, 2020.**

**The Committee will continue to monitor the situation and reserves the right to make changes as they deem necessary.**

**If you have any questions, please contact the ATS Home Office at (440) 842-8442 or email us at [office@atsaxons.com](mailto:office@atsaxons.com).**

## PRESIDENT'S MESSAGE

By Joan Miller-Malue  
ATS Nat'l President



**The current threat of COVID-19 virus is unprecedented affecting all aspects of our personal and business daily lives. It is important that we be patient and heed the warnings and advice given by the Center for Disease Control (CDC) and our government officials to take the necessary steps so that we do not expose ourselves to this virus. Remember you are our most important asset!**

**Due to the concern for the safety of our members, the ATS Board of Directors has cancelled the upcoming ATS Convention that was to be held at the Cleveland Marriott. With our states mandated stay at home restrictions, we are asking our Local Branches to contact their membership by phone or mail to elect their delegates and remit their delegates name to the ATS Home Office by April 30. We will vote on the Election of Officers and Proposed Budget by mailed balloting. Each Delegate will be sent a ballot along with information on the nominees and explanation of the proposed budgets. We want our membership to know that we put the safety of your health as our number one priority. The ATS Board of Directors are truly grateful for all the many hours Cleveland East – Branch 33 has devoted in preparation for this year's convention. We commend you for your dedication to the ATS. The ATS Board of Directors is asking for your support and confidence in other upcoming decisions we will be making concerning our national events in the coming months. We want to thank our members for their trust and loyalty as we navigate through this current crisis.**

**The ATS strategic planning management policy has had a business continuity plan in place that provides us the ability to conduct our company's operations in a situation such as the current COVID-19 pandemic. The ATS is considered an essential business by Homeland Security and the State and will remain open to process all insurance claims, annuity deposits, insurance premiums, annuity withdrawal requests, new insurance and annuity applications. We want to assure our members that their automatic annuity payments will be made on a timely basis. We are taking precautions to protect our Home Office Staff and members. We are currently not allowing members or vendors to physically access our building. Our Home Office Staff will partly be working from home with limited work hours at the Home Office. If you call the office and reach the answering machine please leave a message and we will get back to you. You may also email us at [office@atsaxons.com](mailto:office@atsaxons.com) and of course, you can use the US Mail to send in your payments, deposits, claim paperwork or other requests. Rest assured, we are here to serve our membership as promptly as possible.**

**The pandemic has affected the investment markets with substantial declines over the last few**

Continued on Page 2

**TIMELY - DO NOT DELAY  
MAILED WEDNESDAY, APRIL 1, 2020**

**Attention Postmaster: Send all Changes of Address to:  
The Alliance of Transylvanian Saxons  
5393 Pearl Road Cleveland, OH 44129-1597**



**KEEP CALM  
AND  
STAY  
AT  
HOME!**

weeks. I have written about the ATS investment management strategy on the back page of this issue to assure our members that we have not been affected by this decline in the stock market since the ATS has only one percent of its total investment portfolio in common stock. Our investment strategy operates under a disciplined framework for asset allocation. We believe our commitment to a risk-controlled investment policy puts the ATS in a better position to navigate through the conditions we face now and in the future.

We assure you that the Life and Annuity business you have with the ATS is safe. The current crisis has not diminished the statement value of your annuity(ies), IRAs or value of your life insurance contracts.

The ATS Board of Directors pledges that sound fiscal decisions will continue to be made to protect our members’ business placed with the ATS.

Due to the pandemic the

Heimattag in Dinkelsbuehl has been cancelled. This annual celebration was to be held the weekend of May 30 - 31. This annual event attracts around 20,000 individuals and is a huge undertaking for the Verband der Siebenbürger Sachsen in Deutschland. It was a necessary decision made by our Saxon leaders.

We have extended the deadline for Scholarship Applications to April 29<sup>th</sup>. Although schools are not in session, school employees are still working to assist in getting out the needed transcripts. Don’t lose out on some financial support for your college education.

Coronavirus shutdowns are forcing historically unprecedented changes to our celebrations of Easter. For many of us, our worship will be by TV or online viewing. It is important for us to realize that suspension of in-person gatherings is not a suspension of worship. Holy week is very important to our Transylvanian Saxon families. It starts on Palm Sunday

with the commemoration of Christ’s triumphal entry into Jerusalem. It continues on Maundy Thursday with a retelling of the story of the Last Supper, and Jesus’ betrayal by a disciple. Good Friday we remember Jesus’s death on the cross and on Easter we proclaim the Resurrection and celebrate the assurance that not even death could separate us from God’s grace. The pandemic may have taken away the manner in which we worship on Easter, but it cannot take away the importance of our faith in God.

Here’s to an Easter spent remembering what the holiday is really about: peace, forgiveness and the gift of Jesus. Have a blessed Easter!

Transylvanian Saxon Trivia: A Transylvanian Saxon tradition during Easter was for the young boys and men would visit girls’ and women’s houses, sprinkling water or home-made perfume on them, as a symbol of rejuvenation and prosperity. The ladies would offer them red dyed eggs and pastry of either Hunklich or Striezel and to the older ones, a shot of a very strong, home-brewed brandy (pali) in return.

Ich wünsche allen einen schönen Tag!

Reckless Driving

A man driving his car down the road came up behind a slow moving truck. All of a sudden a large box fell off the back of the truck. The man swerved around the box just in time. When the box hit the ground, it broke open spilling nails and tacks all over the road.

A police officer driving the other way saw the man swerve. The officer turned around and pulled the man over.

“What did you pull me over for?” asked the man.

“Reckless driving,” answered the cop.

“But I had to swerve or I would have hit all those nails and tacks and blown a tire!” protested the man.

“Ok,” said the officer, “but I’m still giving you a ticket.”

“For what?” asked the man.

“Tacks evasion!” answered the officer.

Schloss Horneck needs OUR help!



Schloss Horneck located in Gundelsheim, Germany is the international location for our Siebenbürger Sachsen to house Sachsen artifacts, books and other historical documents and records. It is important to our worldwide Sachsen community to help in the maintenance expenses of this historical facility that will preserve our Sachsen culture and heritage.

The Federation of Transylvanian Saxons requests donation to help in the funding of the facility. If you are interested in giving a donation, 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

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_  
Zipcode \_\_\_\_\_

Amount Donated \$ \_\_\_\_\_

Please indicate if donation is in memory  
or honor of someone

\_\_\_\_\_

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SECRETARIES TAKE NOTICE:

THE DEADLINE DATE FOR ARTICLES IS WEDNESDAY - 12 NOON.

You may either

MAIL: PO BOX 45198  
Westlake OH 44145

E-MAIL: saxonvolksblatt@aol.com  
PLEASE NOTE: FAX SERVICE IS NO LONGER AVAILABLE

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, APRIL 8, 2020	FRIDAY, APRIL 17, 2020
WEDNESDAY, APRIL 22, 2020	FRIDAY, MAY 1, 2020
WEDNESDAY, MAY 6, 2020	FRIDAY, MAY 15, 2020

Please have your articles in by 12 Noon.

Did you miss the deadline?

Have you emailed your article past 12 Noon?

Please call Hanz Hermann at (440) 525-0020



# ATS



Saxon Summer Camp  
 June 21-26 2020  
 Camp Frederick Rogers, Ohio  
 New Adventure Grades 1 - 2 (completed)  
 Discoverers Grades 3 - 4 (completed)  
 Journeymen Grades 5 - 6 (completed)  
 Ultimate Challenge Grades 7- 9 (completed)

Saxon Heimattag  
 Salem Saxon Club  
 July 10—12, 2020

ATS Family Day  
 July 25, 2020  
 Waldameer Park, Erie PA

*Plus Coloring Contests during the Year  
 and  
 Coloring Projects in the Volksblatt*

## Easter Crossword



### ACROSS

4. You might do this to eggs for Easter
7. A hen makes this
8. Used to color eggs
9. The hen's baby
10. Colorful candy you might find in an Easter basket
11. Peter Cottontail is one

### DOWN

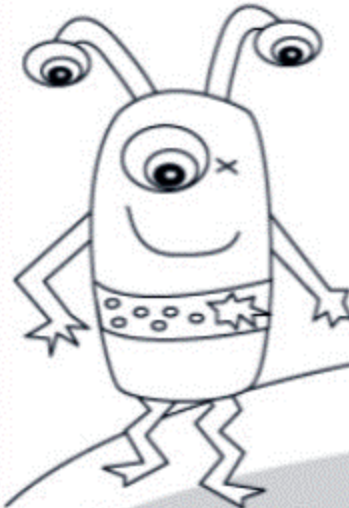
1. Eggs might be made from this
2. Look for eggs
3. Easter Day event
4. Yellow or white spring flower that grows from a bulb
5. What the Easter Bunny brings
6. A pretty hat worn on Easter
9. Don't eat too much of this or you might get a belly ache



Aliens need you to  
 Unscramble the letters and Write the German  
 word for that Day of the Week. Then color  
 the flying saucers and aliens!



Montag



DIENSTAG    DONNERSTAG    SAMSTAG  
 MONTAG    MITTWOCH    FREITAG    SONNTAG



FRATERNAL CALENDAR

BRANCH 33,  
CLEVELAND EAST  
By Arline Krestel-Suts

NATIONAL EVENTS

May 30 - 31, 2020  
ATS Convention **CANCELLED**  
Host Cleveland East Br. 33  
Marriott East, Beachwood OH  
June 13, 2020  
TSBA Bowlers Convention  
Host Cleveland West Bowlers  
June 21-26, 2020  
Saxon Summer Camp  
Camp Frederick Rogers, Ohio  
July 10 - 12, 2020  
North American Saxon Heimattag  
Salem, Ohio  
July 25, 2020  
ATS Family Day  
Waldameer Park Erie, PA  
October 10 - 11, 2020  
ATS Open Bowling Tournament  
Host Youngstown Saxon Bowlers

LOCAL EVENTS

April 11, 2020  
Salem Easter Egg Hunt 1:00 p.m. **CANCELLED**  
April 18, 2020  
CC Salem Clean-up Day (1) 1:00 p.m. - 5:00 p.m.  
April 19, 2020  
Cleveland Sachsenheim Schnitzel Fest  
April 25, 2020  
CC Salem Clean-up Day (2) 1:00 p.m. - 5:00 p.m.  
Cleveland ES Sachsenchor Spring Concert  
May 2, 2020  
CC Salem Clean-up Day (3) 1:00 p.m. - 5:00 p.m.  
Cleveland Saxon Dance Group Trachtenball  
May 5, 2020  
Cleveland Sachsenheim Cinco de Mayo/Taco  
Tuesday  
May 9, 2020  
Chicago Br. 9 Siebenbürger Sachsen Stiftungsfest  
June 14, 2020  
Chicago Br. 9 Picnic, Lynn Woods Morton Grove  
June 20, 2020  
Cleveland Sachsenheim Sausage Fest  
July 15, 2020  
Cleveland Brs 1 and 4 Host Group from Traun  
Austria  
July 16, 2020  
Cleveland Brs 1 and 4 Concert Group from  
Traun, Austria  
August 15, 2020  
Cleveland Brs 1 and 4 Oktoberfest  
September 20, 2020  
Cleveland Brs 1 and 4 Membership Banquet  
October 17, 2020  
Cleveland Saxon Dance Group Traubenfest  
October 30, 2020  
Cleveland Brs 1 and 4 Children's Halloween Party  
November 8, 2020  
Cleveland Brs 1 and 4 Veterans Day Dinner  
November 21, 2020  
Cleveland Brs 1 and 4 Sausage Sale  
December 12, 2020  
Cleveland Brs 1 and 4 Children's Christmas Party

April Meeting Canceled  
Stay Home, Social Dis-  
tancing Self-Quarantine,  
Pandemic, Flatten the Curve  
Coronavirus.

New words that have  
unfortunately become part  
of our everyday vocabu-  
lary. These are crucial times  
and the choices we make  
now, not only today but made  
last week, as well as in the  
near future, affect our lives  
and the lives of many other  
people. Local, State and  
Federal officials and medical  
experts are doing their best  
to lead us in this war against  
COVID-19.

For Ohio, Gov. Michael  
DeWine and state officials  
announced a stay at home  
order remaining in effect at  
least until April 7. The order  
bans people from gathering  
in groups and also require  
businesses to close unless  
they're deemed essential,  
such as grocery stores, hos-  
pitals, and pharmacies.

Due to concerns for every-  
one's well-being, the officers  
of Branch 33 have decided to  
CANCEL THE MEETING for  
Wednesday, April 8th. We  
will get together again, have  
tales to share, when we get  
to the safer side.

I cannot emphasize  
enough... Please stay home.  
Limit the people you come  
into face-to-face contact with.  
And no matter where you are,  
whatever age gender creed  
or religion, take a moment  
every day to reflect and pray  
for the health of the whole  
world.

Stay safe Brothers and  
Sisters.

ATTENTION:  
Members Cleveland East Branch 33  
2020-2021 Application  
for Scholarship/Reimbursement College Expenses

Branch 33 members who are newly entering or continuing  
college (undergraduate studies only) are invited to apply for  
a Freshman (\$1,000) or Sophomore/Junior/Senior (\$500)  
scholarship for the 2020-2021 academic year. IT IS THE  
MEMBER'S RESPONSIBILITY to call or write to RE-  
QUEST an application.

DEADLINE IS May 31, 2020.

Here are the eligibility requirements, i.e. the RULES.

1. At least one parent or guardian or grandparent of the  
applicant must be a member in good standing of ATS  
Branch 33 for the past two (2) years.
2. Scholarship applicants must be a member in good  
standing of ATS Branch 33 for the past two (2) years,  
having transferred from Junior/Juvenile status to Active/  
Adult i.e. local dues paying status.
3. Freshman: High School accumulative GPA minimum  
2.0
4. Upperclassman: College accumulative GPA minimum  
2.5

Branch 33 members attending college for undergraduate stud-  
ies can request an application by mailing in the form below  
or via e-mail to Karyn Schmidt at mbks26@gmail.com.

Questions call Karyn at (216) 382-7397.

Application Request for Branch 33  
College Scholarship/Reimbursement

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: ( ) \_\_\_\_\_  
College/University: \_\_\_\_\_  
Year: circle one  
Freshman Sophomore Junior Senior  
Parent/Guardian/Grandparent Name: \_\_\_\_\_

DEADLINE IS May 31, 2020:

Mail to: Karyn Schmidt  
4979 Anderson Road, Lyndhurst OH 44124

Tax time: Go for the refund, or no?

Not to be a downer, but if  
you get a refund come tax  
time, it means one thing:  
you had too much money  
withheld from your pay-  
check throughout the year  
and you gave the govern-  
ment an interest-free loan.

Not that that's a bad thing.  
The debate will surely rage  
on about whether it's a good  
idea to set yourself up for a  
refund, with many experts  
loudly proclaiming it a bad  
idea.

Regardless, the average  
taxpayer received a refund  
of roughly \$3,000 each of  
the last few years, accord-  
ing to NerdWallet. And if  
you're one of the many peo-  
ple who look forward to that  
windfall every April, here

are some ideas to be fiscal-  
ly smart when your money  
comes back around to you:

- Pay off or pay down  
high-interest credit cards,  
or, if the refund won't pay  
them down completely,  
consider rolling the balance  
over onto cards with lower  
interest rates. (Note: consid-  
er the interest you pay dur-  
ing the course of a year and  
whether it's better to have  
less money withheld from  
your paycheck so you can  
pay that debt off sooner.)
- Add funds to your emer-  
gency account. Or set one  
up if you don't have it al-  
ready.
- Invest it. From the Nerd-  
Wallet article: A taxpayer  
who received a \$3,000 re-

fund in 2010, invested it  
and earned a 6% average  
annualized return would  
have more than \$5,000 in  
that investment today. If  
they did the same for each  
of the past 10 years, they'd  
have more than \$47,000 to-  
day.

- Put it toward retirement.  
Whether that's your 401(k)  
or some version of an IRA,  
you can use the refund in a  
tax-free investment for your  
golden years.
- Put it toward an educa-  
tion fund or a 529 plan, each  
of which offers tax benefits  
as well. (Always consult  
your CPA.)
- Buy life insurance.
- Donate to your favorite  
charity.

The Salem Saxon Club  
FISH FRYS  
(Carry outs available)

Every Friday Beginning  
February 20  
thru April 3







**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**

**YOUNGSTOWN SAXON RETIREES**  
By Ro Dundon

Back together again. It was so good to see the members who attended. Our group is small, missing were the Florida travelers Kay, Lisa and Roger. Also, Teri, Susan, Eileen and Rose. Sorry to say Rose probably will not be with us as she is now in assisted living.

We put off having lunch for some minutes so we could catch up on the comings and goings of the group.

Lunch was great. I think it was a welcome back gift from John. Although all his meals are really good. We had stuffed cabbage in red sauce, mashed potatoes, succotash, salad and blueberry pie and ice cream. Thank you, Lucy, hostess for March, for the delicious lunch choice and all the nibbles.

Business was as usual after lunch. Diana led the pledge, prayer ad song. Since our last meeting was

**Looking Good  
at Age 97  
ATS Past Trustee  
Elmer Schneider**



**In lock down at Anchor Lodge Assisted Living playing "Hall Bingo" with his fellow residents.**



**April 2020: Bunnies, kites, and reverence**

As months go, April is a great month for families.

This year, Easter comes in April and you can hardly miss that. Every store displays Easter baskets, chocolate eggs, grass, and jelly beans.

April is usually great for kite flying, another fantastic family activity.

But there is another side to April-- the reverent side.

**Easter**

Easter is the most important and oldest festival of the Christian church. Christmas might be the most showy, but Easter is the most sacred. In Christian belief, Easter is the day when Jesus of Nazareth was raised from the dead to live again and defeat death. Easter is the most popular day to attend church.

In the past, attendance at church on Easter was even required. In the Roman Catholic church before 1963, you weren't considered a member unless you attended church on Easter.

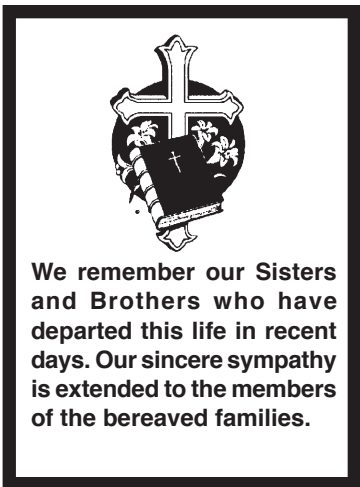
For Catholics, the 40 days of Lent have been dim inside the church, without holy water, sometimes with statues covered, and with penitential colors. But on Easter, the church is light and filled with color as they celebrate the risen Lord.

**Passover**

Jewish families gather on the first night of Passover for the Seder, a ritual meal for Passover.

The youngest at the Seder table asks four questions of Passover that remind everyone why Passover is different from any other night. Passover recalls the escape of the Jews from slavery in Egypt and their rescue by God.

The Seder meal uses salt water to represent the tears of the Jews in slavery; a fruit-nut paste to remind them they made bricks in Egypt; dipping sauce to remind them they are free; unleavened bread to remind them they had to flee Egypt in haste and could not wait



**Ladislaus Bondor**  
Age 96  
Died: March 11, 2020  
Home Branch

**Henry A. Spack, Sr.**  
Age 84  
Died: March 12, 2020  
Branch 19, Salem OH

**Josephine M. Lutsch**  
Age 93  
Died: March 19, 2020  
Branch 33, Cleveland OH

for the bread to rise; bitter herbs to recall the bitterness of slavery. And, finally, with all reclined at the table, they commemorate their freedom by dining as royals did, reclining on cushions.



**Lenten breakfast: Uova in purgatorio**

As a Lenten dish, Eggs in Purgatory (uova in purgatorio) makes perfect sense since it has no meat and you can make purgatory as mild or as hot and spicy as you want!

The dish is nothing more than eggs poached in a tomato sauce -- making it a favorite in Italy -- but it really transcends cultures.

In Muslim countries, it is called Shaksuka, often made with lamb and feta. In Israel you'll find it for dinner with lovely challah bread. There is even a version made with kosher Spam. In Mexico, Huevos Rancheros are generally made with fried eggs with a spicy tomato salsa.

The one thing you really need with this recipe is a crusty bread for dipping. Sliced and toasted French bread works well.

Once the eggs are finished, use a soup ladle to dish out a generous portion onto plates.



**Super-easy heresy**

Here's one idea for the dish, which will be a Lenten heresy to purists, but is very fast and tasty.

Use olive oil to warm in pan. Take pasta sauce (without meat, if you are observing Lent) and mix in your favorite salsa, in whatever proportion you prefer. Unlike the proper recipes, you don't have to saute onions, peppers or other ingredients. Simply warm up the sauce on medium low heat (preferably in an iron skillet) until it is hot and shimmering. Then make openings for your eggs. Most important, cover the pan so the eggs poach slowly and thoroughly. Cook 2 or 3 minutes

for runny yokes.

Add chopped parsley on top for a colorful presentation.

**Proper**

Many variations on this dish add all sorts of ingredients.

The New York Times recommends browning garlic, red pepper flakes, and (optional) anchovies in the pan, then adding a can of diced tomatoes and a basil sprig. Mash down tomatoes and cook slowly until it becomes a thicker sauce. Add salt and butter and stir in Parmesan.

Bon Appetit recommends using 20 ounces of cherry tomatoes, slightly smashed during cooking, for a three-dimensional look.

Some recipes advise adding greens to the sauce.

For a more Middle Eastern flair, add peppers, sweet paprika, and cumin. Many recipes for Shaksuka offer some wonderful variations.

*It matters not  
where you were born, or where you live, but  
what's in your HEART.  
Be Proud to be  
Transylvanian Saxon!*



# PotPourri

## Your Horoscope

### April

**Aries 3/21 - 4/19:** It's up to you to determine the pattern your relationship will take. Examples of love are all around you. You can earn the respect of bosses and co-workers through honesty and dedication.

**Taurus 4/20 - 5/20:** Your great ability to solve problems under pressure will be tested soon. You can handle it well. It pays to give others your attention rather than dominate conversations with your own stories.

**Gemini 5/21 - 6/20:** Sometimes in order to reach a work-related or financial goal, you have to revise your plan. It pays to be flexible while keeping your eye on the target. If you review your daily life, you will see neglected areas.

**Cancer 6/21 - 7/22:** Health issues soon come to the forefront. Be prepared to change some habits and follow medical advice. Singles should consider someone with children. It could be interesting to get a ready-made family.

**Leo 7/23 - 8/22:** When you feel great and look great, you have a greater influence on others. Get lucky with money without gambling on the lottery. Saving that investment could make you a big winner over time.

**Virgo 8/23 - 9/22:** A change in what you do at this time of year could bring new opportunities. Get organized or you won't get the job done. Organizing takes time now but saves a lot of time later.

**Libra 9/23 - 10/21:** When different versions of a story emerge, be patient and avoid taking sides. As you successfully deal with obstacles, you get stronger and more attractive to the kind of people who are good for you.

**Scorpio 10/22 - 11/21:** Teaching others how to solve their own problems will save you some time, but don't get too bossy. In new situations, take stock of what you do and don't know.

**Sagittarius 11/22 - 12/21:** Strategy is important at this stage of your life and career. Negotiate new financial arrangements that will make life easier. New clothes do your image a lot of good.

**Capricorn 12/22 - 1/19:** You need downtime now. Try to arrange time for yourself without neglecting your family. It's been too long since you contacted an older relative who would love to see you now.

**Aquarius 1/20 - 2/18:** Make time to get those technical skills. No need for hesitation. No need for fear. Suddenly it will all make sense. But try.

**Pisces 2/19 - 3/20:** You may not realize it, but you are making some pivotal life decisions by simply not deciding. Time to make a choice.

Trojan, Johannes (1837-1915)

### Hasensalat

Morgens in den Garten trat  
Liese, klein und niedlich,  
Saß ein Häslein im Salat,  
Schmaust und tat sich götlich.

Liese sprach: Du armes Tier,  
Wart einmal, indes ich  
Lauf ins Haus und hole dir  
Zum Salat den Essig.

Kommt zurück schon mit dem Krug,  
Niemals lief sie schneller  
Essig gießt sie jetzt genug  
Auf den Hasenteller.

Lieselchen, ich danke dir,  
Sprach der kleine Fresser,  
Eigentlich doch schmeckt es mir  
Ohne Essig besser.



### Bunny Care 101: Plan before you get a bunny for Easter

'Tis the season: bunny fever will soon be upon us. And, Easter traditions notwithstanding, bunnies ARE pretty cute.

Plus they seem like a low-maintenance pet É a little lettuce and a few carrots, and they're good to go, happily twitching their adorable little noses in their hutch.

Not so fast. Bunnies are actually a bit of work, so before you make an impulse buy, consider what's involved. Each year, shelters get inundated with rabbits that were given up when people decided they couldn't take care of them.

PetMD points out that domestic rabbits are indoor pets that require as much attention as any other pet; including a specific diet and daily meals, regular cleaning of their quarters, daily monitoring and time out of their cage, plus medical care from a veterinarian with knowledge and experience working with rabbits.

They're also highly social and love contact and interaction with their caretakers.

Other considerations include habitat: they like to hop around, so a big dog cage or puppy playpen Ñ at least four feet by two feet Ñ is ideal. They also need a litter box in there. And, perhaps surprising to new owners: they need four to five hours outside of the crate each day to exercise and socialize.

Rabbits eat hay, vegetables, and pellets, and need fresh water daily. Grooming tools and toys are also necessary to keep them healthy.

With the right care, domestic rabbits can live 10 years or more, sometimes into their teens.

**Q: Why did the rabbit cross the road?**

**A: Because it was the chicken's day off!**

**Q: What did the rabbit say to the carrot?**

**A: It's been nice gnawing you!**

**Q: How can you tell which rabbits are the oldest in a group?**

**A: Look for gray hares!**

**Q: What is a rabbit's favorite dance?**

**A: The bunny hop!**

### Alles gute zum Namenstag!

Hugo	1. April
Lienhard	2. April
Alarich	3. April
Ambrosius	4. April
Emilie, Irene	5. April
Maja	6. April
Alwin, Elfriede	7. April
Albert	8. April
Demeter, Hartwig	9. April
Daniel, Emma	10. April
Leo, Reiner	11. April
Ingeborg, Julius	12. April
Ida, Justinus	13. April
Tiburtius	14. April
Fürchtegott	15. April
Herwig, Irene	16. April
Rudolf	17. April
Valerie	18. April
Irmela, Werner	19. April
Gisela, Inge	20. April
Hartmut	20. April
Anselm	21. April
Egmont	22. April
Adalbert	23. April
Georg	24. April
Markus, Siegmar	25. April
Raimar	26. April
Anastasius	27. April
Roderich	28. April
Rolf, Robert	29. April
Wanda	30. April



### Has, Has, Osterhas

Kinder- und Osterlied - Paula Dehmel (1862-1918)



Has, Has, Osterhas,  
Wir möchten nicht mehr warten.  
Der Krokus und das Tausendschön,  
Vergissmeinnicht und Tulpe steh'n  
Schon lang' in unser'm Garten.

Has, Has, Osterhas,  
Mit deinen bunten Eiern!  
Der Star lugt aus dem Kasten raus.  
Blühkätzchen sitzen um sein Haus.  
Wann kannst du Frühling feiern?

Has, Has, Osterhas,  
Ich wünsche mir das Beste:  
Ein großes Ei, ein kleines Ei,  
Dazu ein lustig Didldumdei.  
Und alles in dem Neste.







## Choruses

### CLEVELAND, SECTION 1

#### EINTRACHT SAXONIA

##### SACHSENCOR

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

Samuel Audia

635 Moffatt Rd

New Castle PA 16101

(724) 651- 3354

eintrachtmaennerchor@gmail.com

### ERIE

#### SIEBENBUERGER SINGERS

Meet Monday at

Siebenbuerger Club

#### PRESIDENT

Tim Clint

5805 West Road

McKean, PA 16426

(814)572-6639

Email: tjbcclint@verizon.net



## Cultural Groups

### CLEVELAND SAXON

#### DANCE GROUP

Rehearsal: Fridays

6:30 p.m Children

7:30 pm Adults

Westside Sachsenheim

#### PRESIDENT

Stephanie Miller

23500 Wingedfoot Dr

Westlake OH 44145

(216) 647-3229

Samiller55@sbcglobal.net

#### SECRETARY

Bryan Sizemore

2159 W 96th St

Cleveland OH 44102

(216) 314-3828

Bsize650420@gmail.com

### YOUNGSTOWN

#### SAXON CULTURE GROUP

Meets: 2nd Sunday of Month

Youngstown Saxon Club

#### PRESIDENT

Erna Weber

525 Quarry Ln

Warren OH 44483

(330) 509-9421

Saxnera@aol.com

#### SECRETARY

Kevin McCarty

1901 Oakwood

Youngstown, OH 44509

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## TRANSYLVANIAN SAXON BOWLING LEAGUE



#### PRESIDENT

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Salem, OH 44460

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## SAXON SENIORS

### YOUNGSTOWN

#### SAXON RETIREES

Meets 2nd Thursday 11:30 a.m.

Youngstown Saxon Club

(March - December)

#### PRESIDENT

Diana Kommel

666 N. Schenley

Youngstown, OH 44509

(330) 799-1738

#### SECRETARY

Rosemary Dundon

7637 E Parkside Dr

Youngstown OH 44512

(330) 726-6851

### SALEM SAXON RETIREES

Meets 1st Wednesday

of the month

Noon at 1980 NewGarden Rd

#### PRESIDENT

Lois Whitacre

15425 Lisbon St.

Minerva, OH 44657

(330) 813-0400

#### SECRETARY

Dianne Kuttler

4282 McCann Rd

Salem OH 44460

(330) 428-1723

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## **Let's Talk About the Safety of Your ATS Annuities and Life Insurance**

The recent upheaval in the financial market due to the worldwide pandemic of the Coronavirus has brought on fear among the American people. Fear is not a surprising reaction given that most Americans' finances have been and will be affected in the short and long-term. I would like to give you some information concerning our investment management procedures that will hopefully provide you with confidence that your insurance and annuity contracts are on sound grounds.

While striving to maximize portfolio performance, we keep the management of the portfolio within the bounds of insurance regulatory codes and satisfy the liquidity and legal requirements of the organization. Because the ATS is a fraternal benefit society we have investment guidelines that we must follow according to the Ohio Insurance Department and the National Association of Insurance Commissioners (NAIC). We follow a conservative investment strategy which governs us that the majority of our funds be invested in high quality-rated bonds. Because stocks represent a greater capital risk than do bonds, the Ohio Insurance Department regulations only permits a fraternal benefit society to invest not more than 10% of its admitted assets in stocks. Our strategy has been to hold a lesser percentage which is only 1% of our total investment portfolio. Regulations also does not permit a fraternal to invest in any one corporation more than 2% of its admitted assets. Our investment strategy is more conservative that we generally only invest in increments of half-million per corporate bond. This is a safeguard that if a high-quality bond is down-graded or should default, our company can bear such a loss without devastating affect in the strength of our fraternal. If a bond issue is down-graded in its rating our accounting procedures puts extra funds aside in a special maintenance reserve that is meant to cover any falter in the bond issue. We have a high ratio of Assets over Liabilities which is a significant safety factor of \$115.21. As of December 31, 2019 our Gross Surplus totaled \$12.4 million.

This is a very difficult time for investing and we are very fortunate that our company does not rely on lines of credit to do business as so many other businesses need to do for their daily operations. We do not depend on corporate credit to fund ATS daily business transactions. It is prudent at this time for us to have sufficient liquidity of which we have cash and short-term investments totaling 14% of our investment portfolio.

The ATS has an independent Investment Advisor that is not tied into any specific brokerage firm. His research includes outside services which evaluates and grades the securities. The Home Office and ATS Investment Committee is in contact with him on a regular basis and he constantly monitors our investment portfolio recommending purchases and sales of securities. We also use *Clearwater Analytics* which is a software-as-a-service (SaaS) fintech company that provides automated investment accounting, performance, compliance, and risk reporting for the ATS. In addition our Actuary assists in monitoring the strengths of the ATS by cash flow testing, review of our financial reports and formulating of needed reserves. The ATS files an extensive financial report annually and quarterly with the Insurance Departments in five states in which we are licensed as well as ti the NAIC. In addition, the ATS Office Manager has a quarterly discussion with an Ohio Department financial analyst to verbally review the quarterly financials and the ongoing operations and policies of the ATS. Each year an Independent Auditor audits our Annual Financial Statement and procedures.

The ATS Board of Directors and Home Office Staff do our best to keep the ATS Annuities and Insurance funds of our members in stable investments to safeguard our obligations to our members. We do believe that we will continue to be able to offer a competitive rate of interest on ATS Annuities.

I hope this helps you understand how the ATS investment philosophy and management works and that you have confidence that we are working hard to protect your funds and keep the ATS financially strong. We work daily on monitoring our investment portfolio. A quote from Benjamin Franklin:

*"An investment in knowledge pays the best interest."*

Fraternally,  
Joan Miller-Malue  
ATS National President