

THE SAXON NEWS Jolkablatt

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 6, 2018** Issue 7

BRANCH 2, ERIE By Lee Wolfe

Our regular meeting was held Sunday, March 18th at 2:30 P.M. We held a moment of silence for deceased members Robert F. Carroll and Anthony J. Vereb. Also our best wishes for a speedy recovery to the members on the sick list namely: Marge Pinczewski, Dick Wolfe, Evelyn Holdsworth, and Ray Borgia.

We welcome new members: Francesca H. Blount, Tom B. Kenny, Eli R. Morschhauser, and Sebastian Jack Vincent lavarone.

Please pay your Branch 2 annual dues of \$6.00. Submit your payment to Liz Manning, 3909 Shafer Ave, #203 Erie PA 16508. Please make your check out to Erie Branch 2. Thank you.

Our next meeting will be our Supper/Business Meeting which will be held on Sunday, April 15th, at 2:30 P.M. The menu will be a City Chicken Dinner with all the trimmings. The cost per member is \$5.00 and non-member \$8.00. Please make your reservation with Val Pinczewski, at 898-0494 and submit your payment to her at 4226 Dominion Drive, Erie PA16510.

At the April meeting President Manning will discuss the upcoming ATS National Contention to be held in Youngstown, Ohio.

Happy Birthday to all of our April babies some of who are: Emma J. Goellner, Ezra Morschhauser, Andrew Mantsch, Seth R, Regan, William A. Reed, Sarah Hess, Jacob Iavarone, Mitchell Iavarone, Megan Nicholson, Gina Cook, Bonnie Barthelmes, Lester Carr, and Blanche Hesch.

Congratulations to our April Anniversary couples, Paul & Sharon Pecorella, 43 years; Mr. & Mrs. Robert Lohse, 42 years; Glenn & Viola Baumann, 58 years.

See you at the April Supper/Business meeting.

ARE YOU PROUD TO BE SAXON?

MAILED WEDNESDAY, APRIL 4, 2018 TIMELY - DO NOT DELAY

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

BRANCH 37, DETROIT

By Susi Fleischer

Saturday, March 10, 2018 turned out to be a perfect day for driving, especially after we have had such severe winter days, to attend Br. 37's 105th Anniversary Dinner/Dance held at the Carpathia Club.

It was great to greet many friends and members, and to spend an evening of visiting and dancing after everyone enjoyed a delicious meal prepared by the Carpathia Cooks. The Special Editions provided the music for our dancing pleasure.

Special thanks to our 2nd Vice President, Debbie Ferguson, for handling this event, she always does a great job. We also wish to thank all the members who donated prizes for the raffle, and those who helped setting things up. This is always a fun and enjoyable part of the evening, especially for the winners of the prizes.

Congratulations to everyone who is celebrating a birthday or an anniversary during the month of March. Special birthday wishes were extended to five members of the Sam Fleischer Family, who attended our dinner to celebrate their special day. Namely, daughter Susie, son Sam, granddaughters Alex and Jenny and grandson Sammy. Good health and happiness for the future.

Our next general meeting will be April 8, 2018 at 12:30-p.m. at St. Peters Lutheran Church. Everyone is always welcome to join us at our monthly meetings.

Wishing everyone a happy and blessed Easter and warmer days ahead, now that Spring is supposedly

All the best until next time.



PRESIDENT'S **MESSAGE**

By Joan Miller-Malue **ATS Nat'l President**



Tax season is nearing its end and so I want to remind our members that there still is time to contribute to your ATS Traditional or Roth IRA for 2017 or if you do not have an ATS IRA and had earned income during 2017 you can start one. Eligible taxpayers under the age of 50 can contribute up to \$5500 and for those who are 50 or older the limit is increased to \$6500. It is a smart move to start saving for retirement as early as you can because the earlier you start, the more years your money will have to grow before you retire. The difference between a Traditional IRA and a Roth IRA is the taxation of the contributions. While a Traditional has tax-deductions on the contributions and payment of taxes on distribution, a Roth does not offer tax-deductions for a contribution, but has qualified distributions that are tax-free. There are tax related benefits in owning both a Traditional and Roth IRA. Throughout the years, you can have variation in your income that can dictate where your contributions can best serve you. Some years a contribution to a Traditional may be best and another year that the Roth will serve you better. If you have both a Traditional and a Roth, you will have more flexibility as where you contribution can save you more. This year you have until April 17th to make your contribution for 2017.

Spring is the time for new beginnings. The days start getting longer and the weather (hopefully soon) warmer and brighter. Leo Tolstoy stated in his book Anna Karenina, "Spring is the time of plans and projects." That certainly applies to the workings at our fraternal society. The Youngstown Saxon Club, Branches 22 and 30, along with the ATS Home Office are preparing for the upcoming National Convention that will be held the weekend of June 2 - 3, 2018. Cleveland West, Branches 1 and 4, are working with the ATS for hosting the Saxon Heimattag at the Sachsenheim the weekend of June 22 - 24, 2018. Also, arrangements are being made by Cleveland, Chicago and Detroit for hosting the Saxon Dance Group from Transylvania during their USA cultural tour. The ATS Board of **Directors is so grateful to these Local Branches** for their cooperation and hard work to make these events successful. The ATS Youth Activities Committee is also busy planning for the revival of Saxon Teen Weekend in Salem, Ohio, July 6-8th as

Continued on Page 2



Countdown to our **North American Saxon Heimattag** Cleveland, Ohio June 22 - 24, 2018 77 days left! **See Page 7 for Reservation**

and Hotel Information



Schloss Horneck needs OUR help!

Since 1960 Schloss Horneck has housed the Siebenbürger er 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			
STATE ZIP CODE			
AMOUNT DONATED \$			
	•		

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

PRESIDENT'S MESSAGE Cont'd from Page 1

well as Saxon Summer Camp that will be held at Camp Frederick, July 15 – 20 and ATS Family Day at Waldameer Amusement Park on Saturday, July 28th. We hope to have a spring and summer filled with Saxon activities locally and nationally that will provide our membership wonderful memories and many hours of Saxon Gemütlichkeit!

The ATS wishes to congratulate Dr. Bernd Fabritius on his recent position in the German government. Due to his new duties, he is unable to remain as Chairman of the Verband der Siebenbuergen Sachsen in Deutschland or the Chairman of the Federation of Saxon Worldwide. We want to thank him for his many years of service to our Saxon Community. Although he is not serving as an officer, he will always be dedicated in helping to preserve our Transylvanian Saxon culture. His dedication, enthusiasm and insight have always been inspiring to our Saxon community. We are pleased that Herta Daniel has been elected to serve as Chairperson of the Verband In Germany as well as taking over the duties of chairing the Federation at this time. Congratulations to Herta Daniel who has proved to be a strong leader in serving our Saxon people.

Transylvanian Saxon
Trivia: We all know of the story of the Pied Piper, who lured away the children of Hamlin with his magical flute. Enraged at being swindled out of his payment for ridding the town of a plaque of rats, the Piper led the children into a cave that never were to be seen again. But there is a legend in Transylvania that changes the story backto 1284 we the timing of Saxons in and many reset the Pied Piper story sugge piper was a story sugge pi

and tells that the children did re-emerge from underground through a cave and into Transylvania. The children were ancestors of the Saxons and explained why there were so many blue eyed blonde haired German speaking people inhabiting the region. The tale of the Pied Piper dates back to 1284 which fits with the timing of the settling of Saxons in Transylvania and many researchers into the Pied Piper of Hamelin story suggest that the piper was a recruiter for the colonization of Eastern Europe. As a child, I never realized that this folk tale had any reference to our Transylvanian Saxons.

Ich wünsche allen einen schönen Tag.



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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 Bi-weekly.

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 TAKE NOTICE:

THE DEADLINE DATE FOR ARTICLES IS WEDNESDAY - 12 NOON.

You may either

MAIL: PO BOX 45198,

Westlake, OH 44145

FAX: (440) 399-9339 E-MAIL: saxonvolksblatt@aol.com

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 11, 2018 WEDNESDAY, APRIL 25, 2018 WEDNESDAY, MAY 9, 2018

FRIDAY, APRIL 20, 2018 FRIDAY, MAY 4, 2018 FRIDAY, MAY 18, 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.

BRANCH 4, CLEVELAND By Joan Miller-Malue

Our next monthly meeting will be held on Monday, April 16^{th} at 7:00 pm. Collection of local dues will be taken at 6:30 p.m. That evening we will hold election of delegates to the upcoming ATS convention that will be held in Youngstown the weekend of June 2-3, 2018. Branch 4 is entitled to send seven delegates.

We wish to thank Patty Cunningham for handling Cleveland West's Bowl Where You Are Party that was held March 4th. We had twelve junior members participate: Zachary, Jacob, Grace Botsch, Lexi Seiler, Olivia and Andrew Greger, Dylan and Chloe Schaef, Andreas and Vala Schobel, Jason and Jennifer Zavac. Viel Glück that their scores will bring them an awards plaque in the ATS Bowl Where You Are Tournament.

We had a fun time at Breakfast with the Easter Bunny. We want to thank our junior members who helped: MC, Grace Botsch, who also helped at the craft table with Paige Thellman (Cleve-East member) and Zach Botsch and Jennifer Zayac who was the Easter Bunny's assistant. As the children arrived they were able to make an Easter craft, following breakfast, they were entertained by Rick Everhart's Magic and Balloon Show. After the show, we had egg hunts for four different age brackets. It was so cute watching the very young playing with the Easter grass and not caring a bit about the candy. Thanks to everyone who chipped in to help with the party.

We were saddened to learn of the passing of two of our 60 Year members: Luise Dorr who died on January 3, 2018 at the age of 93 and Mary Sadler who died on March 14, 2018 at the age of 92. We extend our sincerest sympathy to their families. Both members joined Branch 4 in 1953. They lived a long life and will be missed by their family and friends.

Also, we want to express sympathy to Robert Schneider's family. Robert was the son of Past President Edward Schneider, who had been in a terrible car accident along with his brother Bruce and niece, Katie, on their way to Hermannstadt this past summer to take part in the Sachsentreffen. Robert was to have given an organ recital at the Stadtpfarrkirche.

Robert has been fighting for his life the past six months and passed away peacefully with his family by his side on March 6, 2018.

The Eintracht-Saxonia Sachsenchor will be holding its Annual Spring Concert on Saturday, April 28th. This group is dedicated in promoting our ethnic heritage and in addition, work hard to maintain the Sachsenheim in many ways. They definitely deserved your support and attendance at their Annual Concert. Please look for their ad in this Volksblatt to make your reservations.

The Cleveland Saxon Dance Group's Annual Trachtenfest will be held on Saturday, May 5th. They have a great evening planned starting off with a Schnitzel dinner. Following dinner the Cleveland Adult and Children's Saxon Dance Group will perform with an additional performance by the Gottscheer Dance Group and music by Youngstown Saxon Brass Band. The Dance Group practices at the Sachsenheim on Friday evenings. They start with the children's practice at 6:30 pm. They are always welcome to new members and especially for the children's group. We are appealing to the parents of our young members to give it a try for their kids. Besides practice they have good time at play and always are awarded a few treats. The kids have a good time! Our cultural heritage should play an important role in our life. The best way to preserve our cultural is to keep it alive by coming together to teach our younger generation the traditions of the Transylvanian Saxons. We are grateful that the Cleveland Saxon Dance Group strives to promote our Saxon heritage. Come out to support their efforts on May 5th. Look for their ad in the Volksblatt to make reservations for the Trachtenfest.

Cleveland West will be hosting the Saxon Heimattag the weekend of June 22 – 24. We are looking for volunteers to help set-up for the weekend and for servers for our Saturday evening banquet. The success of this event depends on the cooperation of our members. Please lend a hand in getting the Sachsenheim ready for our guests.

Using salvage groceries to help a food budget

There are many ways to save money on the food bill, but according to Lifehacker, salvage grocery stores are a great way to find incredible deals on a random assortment of products. These stores, sometimes called grocery outlets, may offer savings of 50 percent or more as compared to a traditional grocer because they are often selling food that other stores are trying to get rid of for one reason or another.

If a grocery store orders too much food, damages the packaging or has outof-season inventory, then they will sometimes move it to these secondary stores to open up space for new items. Manufacturers themselves can even bring products that have gone through a packaging change or rebrand to avoid having them in major retailers. Many larger cities will have at least one of these places available to supplement a traditional grocery budget.

YOUNGSTOWN SAXON RETIREES By Cindy Blubaugh

We met once again after a 2 month absence due to our nasty weather. It was good to see many smiling faces. We only had 11 attendees though, as a number of members were still in Florida. I can't imagine why they wouldn't want to see our beautiful snow flakes and ice.

Our President, Marge Teutsch opened the meeting with a welcome to all. We then said the Lord's Prayer, pledged allegiance to the flag and sang God Bless America.

We had only one birthday celebrant this month and that was Teri Laret. We sang Happy Birthday to her and wished her many, many more. We had no anniversaries.

Our hostesses this month were Lucy Secka and Cindy Blubaugh using the theme of St. Patrick's Day. Our meal consisted of stuffed cabbage, green beans, potatoes, salad, rolls and ice cream.

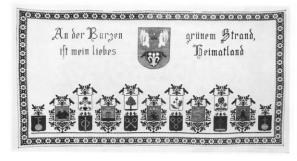
Teri Laret was presented with a Macy's gift card for her many years of service as secretary.

Cindy Blubaugh announced she is moving to Williamsburg, Va. Therefore, we need a new secretary. Please let Marge Teutsch know if you are interested in that position.

Our 50/50 raffle produced some happy winners. They were Tillie Stefanick, Teri Laret, Dominick Sugar, Hermine Gentile, Ro Dundon & Cindy Blubaugh. We also played a Trivia game. Ro Dundon won that game.

Our Hostesses for the April 12th meeting are Ro Dundon (330 726-6851) and Teri Laret (330 799-2789). Please get your reservations in to them.

So ein Tag.



ATTENTION: Members Cleveland East Branch 33 2018-19 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 2018-19 academic year. IT IS THE MEMBER'S RESPONSIBILITY to call or write to REQUEST an application.

DEADLINE IS May 31, 2018.

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 studies can request an application by mailing in the form below or via e-mail to Karyn Schmidt at mbks26@gmail.com or call Karyn at (216) 382-7397.

Name:				
Address:				
City:		State:		
Zip:)		
College/University:				
Year: circle one	Freshman	Sophomore	Junior	Senior
Parent/Guardian/Gra	andparent Name	•		
	DEADLIN	E IS May 31, 2	2018:	
	Mail to:	Karyn Schmi	dt	
49	979 Anderson Ro	oad. Lyndhurst	OH 4412	4

FRATERNAL CALENDAR

NATIONAL EVENTS

April 21, 22, 2018 **TSBA Tournament Host New Castle PA Bowlers** 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

April 8, 2018

Youngstown Branches 22 and 30 meet 2:00 p.m.

April 9, 2018

Salem Br. 18 Trustee Audit 6:00 p.m.

Salem Br. 18 Meeting 7:00 p.m.

April 12, 2018

Salem Bar Open 7:00 p.m. - 9:00 p.m

New Castle Branch 25 Monthly Meeting 8:00 P.M.

Youngstown Retirees meeting 11:30 a.m.

April 13, 2018

Salem Joint Social Dinner ??? 6:00 p.m.

New Castle Fishmas Eve at The Picnic Grounds

April 14, 2018

Youngstown Goulash Dinner 6:00 p.m.

New Castle Opening day of trout at The Picnic Grounds

April 19, 2018

Salem Bar Open <u>7:00 p.m. - 9:00 p.m.</u>

April 21, 2018

Salem Clean-up Day (1) 1:00 p.m. - 5:00 p.m.

April 22, 2018

Cleveland East Br. 33 Membership Banquet St. Noel's Banquet Center, Willoughby Hills

April 26, 2018

Salem Bar Open <u>7:00 p.m. - 9:00 p.m.</u>

April 28, 2018

Salem Clean-up Day (2) 1:00 p.m. - 5:00p.m. New Castle Clean-up day at The Picnic Grounds

Cleveland West Sachsenchor Spring Concert April 29, 2018

Youngstown Br. 22 Mother Daughter Banquet May 2, 2018

Salem Saxon Retirees 11:30 a.m.

May 3, 2018

Salem DRIVE THRU DINNER 4:00 p.m. -6:00 p.m.

May 3, 2018

Salem Bar Open <u>7:00 p.m. - 9:00 p.m.</u>

May 5, 2018

Salem CC Clean-up Day (3) 1:00 p.m. - 5:00 p.m.

New Castle Singers Spring Concert

Chicago Br. 9 Maifest

Schwaben Center, Buffalo Grove

Cleveland Saxon Dance Group, Trachtenfest

May 6, 2018

Youngstown Branches 22 and 30 meet 2:00 p.m

May 7, 2018

Salem Br. 19 Meeting 7:30 p.m.

May 10, 2018

Salem Bar Open 7:00 p.m. - 9:00 p.m.

New Castle Br. 25 Monthly Meeting 8:00 P.M

May 11, 2018

Salem Joint Social Dinner??? 6:00 p.m May 12, 2018

New Castle Clean-up at The Picnic Grounds May 14, 2018

Salem Br. 18 Meeting 7:00 p.m.

May 17, 2018

Salem Bar Open 7:00 p.m. - 9:00 p.m.

May 24, 2018

Salem Bar Open 7:00 p.m. - 9:00 p.m.

May 26, 2018

New Castle Opening weekend at The Picnic Grounds -



April is National Donate Life Month Organ donors save lives

Donate Life America has been partnering with other organizations since 2003 to celebrate National Donate Life Month during April each year. Once an impossible dream, organ and tissue transplants saved the lives of more than 33,600 people during 2016 creating a new reality for them and their families.

Despite the many successes, more than 116,000 Americans are actively waiting for an organ transplant to save their lives and a new person is added to the list every 10 minutes on average. These chronic shortages cause over 8,000 people to lose their lives each year because no donors are available. While more than 138 million people in the U.S. are registered as organ donors, about half the population can still register which would dramatically increase the number of available donations from the deceased. Including tissues such as corneas, skin, and organs, a single donor could potentially help more than 75 people.

Fully 80 percent of all patients waiting for a transplant are in need of a kidney, and 12 percent are waiting on a liver. While giving a kidney represents a substantial sacrifice for a living donor, the National Kidney Foundation explains that most people who have chosen to donate a kidney experience little to no long-term problems and go on to live healthy lives. Meanwhile, the liver will regenerate itself over time if a portion is removed for a donation.

Always avoid alliteration.

BRANCH 33, CLEVELAND EAST By Arline Krestel-Suts

"When all the world appears to be in a tumult, and nature itself is feeling the assault of climate change, the seasons retain their essential rhythm. Yes, Fall gives us a premonition of Winter; but then, winter, will be forced to relent, once again, to the new beginnings of soft greens, longer light, and the sweet air of Spring." Madeleine M. Kunin I read this and thought, oh PLEASE, come on Spring! Will this be the year we go right from Winter to Summer? It feels like we've already had 365 days of cold weather. Do we have Pennsylvania's Punxsutawney Phil to thank for this delayed Spring? Old man Winter needs to just Let It Go!

So here's the latest information from Branch 33. Unfortunately, Lifelong member Robert Schneider passed away. Those who went on the ATS Transylvania trip this past summer may remember he was in a car accident. He fought a good fight, but unfortunately just could not recuperate. He was a well-known organist, especially in the Lakewood area. We send our sincerest condolences to his family and friends. I believe there will be a memorial service at a later date.

We have another 50 Year member, Hilda Siffin, nee Ziegler. Our membership banquet will be April 22nd. Hope you can attend, Sister Hilda! The banquet is at St. Noel's Banquet Center in Willoughby Hills, from 1p.m to 5 p.m. Free to all Branch 33 members, Guests need to pay \$28. Cindy Schneider is taking reservations at (216) 410-8851.

And while I am on the subject of Events: Mark your calendars: Baseball outing, Lake County Captains game, Saturday July 21. \$12 for members, \$28 for guests. Barb Hum is organizing and taking reservations.

Annual Summer Picnic, August 19, Penitentiary Glen. We usually start about 12 noon; more details doming later.

Christmas Banquet, December 9th, Pine Ridge Country Club in Willoughby.

To our high school graduate members, remember to send in your applications for Branch 33 scholarship. Application is posted in the Volksblatt.

The ATS National Convention is in May. Any Branch members interested in running for a national officer position, you need to send in an application; President Litschel has copies, so you can contact her.

We elected a new Trustee this month to replace Diane Hum.... Austin Bonnett was elected to the office, and installed by President Litschel. We thank Henry Hum for volunteering as well; and it was a very close vote!

This last meeting we had our annual Chili/Soup Cookoff. We sampled several delicious varieties. Thank you to ALL who cooked: Winners were an Oxtail Soup by Debbie Lang, Beer Cheese Soup by Cindy Schneider, Paprikasch Soup by Mike Bretz, and Tuscan Potato & Sausage Soup by Arline Suts.

Next meeting is April 11. We will start the evening playing BINGO at 7 p.m., meeting to follow. Bakers are Ema Litschel, Debbie Lang, and Donna Foisel.

See you in April!!

Study: You can boost your thinking in just 10 minutes

Anyone can learn and understand more after just 10 minutes of moderate to vigorous exercise.

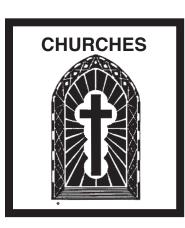
That is the finding of a University of Western Ontario study published in the January 2018 issue of Neuropsychologia.

The effects of 10 minutes of exercise appear to be immediate. In the study, a group used an exercise bike for 10 minutes and was then tested on reaction time in completing a non-standard task. The exercisers had an

immediate 14 percent gain in cognitive performance.

Previous studies have shown that 20 minutes of exercise confers brain benefits, but this study shows that even people with physical and mental limitations can benefit from minor exercise.

The implications are important for everyone. If you are taking a test or about to engage in any mental task, 10 minutes of exercise beforehand can give you an



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.

America's growing cybersecurity hub

Despite the fact that Silicon Valley gets most of the attention related technology, New York City is positioning itself to become the center of cybersecurity in America, according to the Wall Street Journal. In recent months, the city has deployed a \$30 million fund to entice new firms to plant their roots in the Big Apple as well as to allow students to attend the New York University Tandon School of Engineering's cybersecurity master's program at a total subsidized rate of \$15,000.

The investment has been working so far as several Israeli firms have opened offices and at least one, Bay Dynamics, has relocated their headquarters to the area to take advantage of the incentives. Planners behind the deals are banking on the fact that New York has many creative professionals that can team with the technical expertise of foreign and domestic companies to create incredible new products and services for the market.

Dr. Robert G. Schneider †

passed away peacefully with his family by his side on Tuesday, March 6, 2018, at the age of 65.

Robert retired from the Shaker Heights City Schools after 31 years of teaching as the Chair of the Music Department and Director of Choirs at Shaker Heights High School. Under his direction, the Shaker Heights choirs made numerous international concert tours performing in notable concert venues such as St. Peter's Basilica in Rome, Notre Dame Cathedral in Paris and the Shanghai Conservatory of Music in China.

He served for 25 years as the Director of Music and Organist of The First Baptist Church of Greater Cleveland in Shaker Heights, where he was instrumental in many musical productions.

A graduate of Baldwin-Wallace College Conservatory of Music, Bob held a Master of Music degree from Northwestern University and the Doctor of Musical Arts degree from the Cleveland Institute of Music. In 2009 he received the Yale University Distinguished Music Educator Award.

Dr. Schneider was President of The Musart Society of the Cleveland Museum of Art, and of Arts Renaissance Tremont. He was past Dean of the Cleveland Chapter of the American Guild of Organists, a member of the Ohio Music Education Association, and a member of



the American Choral Directors Association.

Bob is preceded in death by his parents Edward and Gertrude, and his sister-in-law Michelle. He is survived by his husband Joaquin Dos Reis, his brother Bruce, his nephew David, his niece Katie, and many cousins. He will be greatly missed by his family, friends, colleagues and students.

A celebration of Bob's life will be held at 1:30 p.m. on Saturday, April 7 at First Baptist Church, 3630 Fairmount Blvd., Shaker Hts., Ohio, 44118. Private family interment.

In lieu of flowers, donations can be made to the Robert Schneider Memorial Music Fund at First Baptist Church, which will be used to expand the scope and quality of the music and fine arts program at First Baptist that grew exponentially under Robert's direction. Donations can be made online at firstbaptistcleveland.org/ first- baptist-online/onlinegiving or by mailing a check to the address above. Please note on your donation that it is designated for this fund. Online guest book may be signed at: www. schultemahonmurphy.com

Published in The Plain Dealer from Mar. 16 to Mar. 18, 2018



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.

John W. Schuller

Age 86

Died: January 18, 2018 Branch 30, Youngstown OH

Frieda M. Willig

Age 88

Died: February 8, 2018 Branch 22, Youngstown OH

Frieda A. Lindert

Age 89

Died: February 13, 2018 Branch 22, Youngstown OH

Ruth K. Rigo

Age 98

Died: March 4, 2018 Home Branch, Cleveland OH

Joseph E. Neilsen, Sr.

Age 75 Died: March 9, 2018 Branch 2, Erie PA

Mary Sadler

Age 92

Died: March 14, 2018 Branch 4, Cleveland OH

Daniel M. Schuller

Age 100

Died: March 16, 2018 Branch 29, Monaca PA

Karen Sue Hertel

Age 75

Died: March 24, 2018 Branch 8, Alliance OH

Youngstown Saxon Club 42nd ANNUAL PRESIDENT'S AUTHENTIC GOULASH DINNER



Saturday, April 14, 2018 Doors open at 6:00 p.m Dinner at 6:30 p.m.

Adults \$16 per person Kids \$7.50 per person Includes Coffee and Strudel and some FREE refreshments

There will be Music, Awards, and Raffles!

Reservations are required by Monday, April 9, 2018 Call the Saxon Club office at 330-792-7973



Life changing ways to use a tax refund

Recent data from the Internal Revenue Service shows that the average individual tax refund in 2016 was about \$3,050 and, depending on how the recipient chooses to spend the money, it could have a dramatic effect on their finances.

Buying a new dining table is one thing -- and it might solve a family's needs -- but using a refund on a down payment for a car or boat puts the family in debt.

Paying off high-interest debt is one of the most effective ways to use a refund because the benefits are two-fold: getting rid of a monthly payment and avoiding future interest payments. Eliminating a credit card with a \$3,050 balance all at once will remove \$76.25



from the budget each month while preventing \$1,210 in interest charges when making only the minimum payment, according to the Simple Dollar.

If a high-interest debt isn't an issue, then the best long-term move is to put the money into an emergency fund in a high-interest savings account, a Roth IRA, or even a Health Savings Account.

For those with access to an HSA through a high-deductible health care plan, they

allow the contributions to reduce taxable income, pay for medical expenses such as doctor visits and medication, and act like a traditional retirement account after the age of 65 making it the most flexible option.

Once savings are at target, using the rebate to invest is an excellent choice to let the money grow over time. Opening an account with a stock brokerage or peerto-peer lending platform is the most logical choice, but don't discount the impact investing in oneself can make in the future. Going back to college, pursuing an advanced certification, or even starting a side business can lead to higher pay and higher fulfillment over time.



106th ATS Convention June 2nd and 3rd, 2018 Youngstown OH Hosted by Branches 22 and 30



Number of Ticket Total Tickets Price Saturday, June 2nd 2018 Lunch: 12:00 PM Pasta with Meatballs, Cold Cuts, Adults \$11 Potato Salad, Tossed Salad Coffee or Tea Dessert Cocktails @ 6:00 Dinner: 6:30 PM Roast Beef. Chicken Française Adults \$19 Mashed Potatoes and Gravy, Tossed Salad, Vegetable and Dessert The evening event is open to non-delegates that wish to join in the celebration. Please add the reservations to the list above. Sunday June 3rd 2018 Lunch: 12:00 PM Pork and Kraut, Mashed Potatoes and Gravy Applesauce and Dessert Adults \$12 **Grand Total (Please enclose check or money order)** ***Continental Breakfast will available both mornings*** Reservation made by: Email: Phone Number: Make Checks payable to: **Youngstown Saxons Branch 22** Send Reservations and Payment to: Helen Fotiuk 3849 Frederick St. Youngstown, OH 44515 Phone (330) 792-0034 Please include the reservation slip with your payment.

Hotel and Lodging information

Deadline for Reservations will be May 21st 2018

Reserve your room under the "SAXON" block for discounted rates at all hotels below

Fairfield Inn and Suites Standard room with 2 Double beds \$99.00 +tax 801 N. Canfield Nile Road Standard room with 1 King bed \$99.00 +tax (330) 505-2173

All rooms are non-smoking Breakfast is available until 10:00 AM

Country Inn and Suites
5570 Interstate Blvd. Standard room with 2 double rooms \$89.00 +tax
Youngstown, Ohio 44515 Standard Room with 1 King bed \$89.00 +tax
(330)-544-0300

All rooms are non-smoking Breakfast is available until 10:00 AM

Deadline to reserve your room with the block name of "SAXON" will be May 10th, 2018

There are several more hotels in this same area that may be available However, they not part of the "SAXON" block

Sleep Inn

Holiday Inn Express
5555 Cerni Pl.
830 Canfield Niles Rd.
Youngstown Ohio 44515
(330) 505-5700
(330) 544-0660

Candlewood Inn and Suites

 5557 Cerni Pl.
 5555 Interstate Blvd.

 Youngstown, Ohio 44515
 Youngstown, Ohio 44515

 (330) 349-9900
 (330) 544-5555



NOW HIGHER INTEREST

2.40%

ANNUAL INTEREST YIELD effective October 1, 2017

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

Siebenbürger Sachsen



Maifest





You are cordially invited to come and share the evening with us on:

Saturday, May 5, 2018

Schwaben Center 301 N. Weiland, Buffalo Grove IL Doors open at 6:30PM – Dinner at 7:00

Tickets \$35 ---- Cash Bar
Folk Dance Performances by:

Donauschwaben Jugendgruppe & Donau Dancers

Music by "HIRSCH"

For reservations please call

Rose at 847-685-9821 by April 27, 2018.

Sent payment to: Rose Hauer
216 E. Sibley
Park Ridge, IL 60068



"Can you suggest something that will photograph well for a Facebook posting?"



Dinner at 6:00 p.m. with concert to follow.

Menu: Champagne Chicken with mushrooms and capers, potato, and vegetable. Music and dancing following the concert by: Klang und Gesang, with Peatzel and Trivison

Ticket Price: \$18.00 / Cash bar. To reserve tickets, call Maria Fischer at 216-741-1398. Deadline for ticket reservations: Tuesday, April 24, 2018.

(Tickets will be held at the door in your name.)

Branch 18 Family Bowling Party and Bowl Where You Are

Branch 18 Salem sponsored a family bowling party on March 4, 2018 at Hunt Club Lanes. We had 29 people attend the party. Ten children and nine adults bowled. The juvenile ATS bowlers filled out their score sheets for submission to the ATS Bowl Where You Are event. The branch paid for shoe rental and three games of bowling for all members. Pizza, chips,

soft drinks, and candy were served to everyone attending. Branch 18 would like to thank all the participants, as well as the families who brought their children to participate. Thanks to the parents who assisted in filling out the score sheets for the ATS event and helped guide the youngsters in their bowling experience. Our youth participants are pictured here.



CLEVELAND WEST BOWL WHERE YOU ARE PARTY



2018 SAXON HEIMATTAG RESERVATION FORM

June 22 – 24, 2018



Cleveland Sachsenheim – 7001 Denison Avenue Cleveland, Ohio Hosts: Branch 1 and 4



FRIDAY EVENING	Ticket Price	Number Tickets	Total
7:00 pm – "Beads & Bling it's a Mardi Gras Thing" Mardi Gras Buffet 7:30 – 8:30 pm Casual evening, fun, music, mo	Adults \$10 Free for Children Ages 12 & Under re	x	\$
SATURDAY EVENING Doors Open 5:00 pm Official Opening 6:00 pm Pork Schnitzel dinner	Adults \$25	x	\$
	Free for Children Ages 12 & Under	x	
Vegetarian – Eggplant Schnitzel	Adults \$25 Free for Children Ages 12 & Under	x	\$
SUNDAY			
9:00 am – 1:00 pm			
Beef Rouladen Dinner	Adults \$18 Free for Children Ages 12 & Under	x	\$
Vegetarian – Zucchini Rollups	Adults \$18 Free for Children Ages 12 & Under	xx	\$
GRAND TOTAL (Please enclose check or money	order in USA curre	ency)	\$
Reservations made by (Tickets	will be held at the o	loor in your i	name):
Name			
Address			
Phone Number	Email		
	ES AND CHURCH D AT THE SACHS		

Make checks payable to ATS and send along with Reservation Form to: **Alliance of Transylvanian Saxons** 5393 Pearl Road

Cleveland, Ohio 44129-1547

Telephone: 440-842-8442 Fax: 440-842-5442 Email: office@atsaxons.com

Heimattag Hotels

DEADLINE FOR RESERVATIONS: JUNE 4, 2018

Cleveland Airport Marriott

4277 West 150th Street Cleveland, OH 44135 216-252-5333

\$79/night +tax 2 Queens or 1 King "Heimattag" Block Held until 6/1/2018

Amenities: Full service hotel, pool, Restaurant, airport shuttle, free parking for our group

Distance from Sachsenheim: 5.1 miles

Four Points – Cleveland Airport

4181 West 150th Street Cleveland, OH 44135 216-252-7700

\$85/night +tax 2 Queens "Heimattag" Block Held until 5/23/2018

Amenities: Full service hotel, pool, Restaurant, free parking for our group, Free WiFi

Distance from Sachsenheim: 5.2 miles

Best Western 16501 Snow Road Brookpark, OH 44142 216-267-9364

\$85/night +tax 2 Queens non-smoking "Heimattag" Block Held until 6/1/2018

Amenities: Continental Breakfast, free Parking, airport shuttle, free WiFi,Pool Distance from Sachsenheim: 8.5 miles

Cleveland East Branch 33's Family Bowling Party







Detroit Branch 37's

100th Anniversary









Sam and Susi Fleischer with their grandchildren



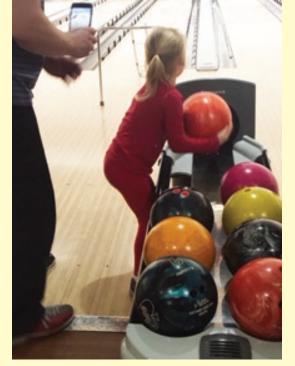
The Fleischer Family

















2018 - PROPOSED ATS CONSTITUTION CHANGES

The following changes to the Alliance of Transylvanian Saxons Constitution and By-Laws are presented by the ATS Board of Directors for Convention consideration and approval. The following changes are being presented to update and modernize our Constitution, our business policies and procedures, and comply with new corporate governance requirements and regulators recommendations. The proposed changes have been reviewed by the Ohio Insurance Department.

Constitution Committee Chairman – Hanz Hermann

ARTICLE II – PURPOSE

Proposed addition:

(New) SECTION 2. The Alliance is a non-profit fraternal benefit society, organized without capital stock and carried on solely for the mutual benefit of its members and the beneficiaries having a lodge system, ritualistic form of work and representative form of government.

(Old SECTION 2 becomes SECTION 3)

Currently reads:

SECTION 2. The Alliance shall be organized and maintained without profit for the mutual benefit and protection of its members and their beneficiaries. It shall provide for payment of death benefits and may issue to its members term, life, endowment, and annuity certificates and combinations thereof, and other certificates which may, from time to time, inure to the well-being of its members, and may provide for the payment of such other benefits as are permitted under the Ohio Insurance Code.

Proposed change:

SECTION 3. The Alliance shall provide for payment of death benefits and may issue to its members' term, life, endowment, and annuity certificates and combinations thereof, and other certificates which may, from time to time, inure to the well-being of its members, and may provide for the payment of such other benefits as are permitted under the Ohio Insurance Code.

ARTICLE V – CONVENTIONS

Currently reads:

SECTION 5. The English or German language may be used in all meetings of the Alliance.

- Upon demand, important resolutions or motions shall be made in writing and given to the Secretary for reference and preservation.
- All official business, annual reports, etc., shall be written in the English language.

Proposed change:

SECTION 5. The English language will be used in all meetings and all official written documents of the Alliance.

ARTICLE VI – DELEGATES

Currently reads:

SECTION 4. Any Alliance member in good standing, regardless of ancestry or affinity, may be elected or serve as a Delegate.

Proposed change:

SECTION 4. Any Alliance member in good standing may be elected or serve as a Delegate.

ARTICLE VIII – ELECTION OF OFFICERS

Currently reads:

SECTION 5. A Branch nominating committee must make nominations in writing to the Alliance Board of Directors 60 days prior to the date of the National Convention. The nomination must include a short description of the candidate's background and qualifications, and written permission from the candidate to let his or her name stand for election. The candidate must be elected as a delegate and must attend the Convention. When the nomination date has passed, the Board of Directors will provide the Alliance Branches with the list of nominees and their qualifications. Incumbent Officers of the Alliance are eligible for reelection and, if not present at the Convention, must send in writing a "consent to be nominated."

A nominee for election to Office must meet the following:

- a. Be of Transylvanian Saxon or German birth or a descendant thereof
- b. Be an American citizen
- c. Be a member of the Alliance in good standing for the past three years
- d. Possess general knowledge of the fraternal benefit system and the fraternal workings of the Alliance
- e. Have served as a Delegate to at least one previous National Convention
 f. Be willing to complete continuing education as designated
- by the Board of Directors of the Alliance
 g. Have the willingness and commitment to devote the neces-
- sary time to fulfill the duties of office
 h. Not be a current Officer in another fraternal benefit society

Proposed change:

A nominee for election to Office must meet the following:

- a. Be a member of the Alliance in good standing for the past three years
- b. Be an American citizen
- c. Not be an immediate family member of current officer or nominee. (Immediate family member shall be defined as a spouse, parent, child, sibling, grandparent, grandchild, stepparent or stepchild)
- d. Possess general knowledge of the fraternal benefit system and the fraternal workings of the Alliance
- e. Have served as a Delegate to at least one previous Convention
- f. Be willing to complete continuing education as designated by the Board of Directors of the Alliance
- Have the willingness and commitment to devote the necessary time to fulfill the duties of office
- h. Not be a current Officer in another fraternal benefit so-

ARTICLE IX – DUTIES OF OFFICERS

Currently reads:

SECTION 1, Subsection e: The President may sign contracts, other legal instruments or documents, which the Board of Directors has authorized to be executed and which require the signature of the National President to authenticate. The President, Treasurer and Office Manager shall affix their signature to all Alliance disbursement checks. The President shall approve disbursements of the funds of the Society as designate the officer or officers who may approve such disbursements.

Proposed change:

SECTION 1, Subsection e: The President may sign contracts, other legal instruments or documents, which the Board of Directors has authorized to be executed and which require the signature of the National President to authenticate. The President and Board of Directors shall designate authorized signatories for all Alliance disbursement checks. The President shall approve disbursements of the funds of the Society or designate the officer or officers who may approve such disbursements.

Currently reads:

SECTION 5. The Treasurer shall be responsible for reporting all financial statistics to the Board of Directors and the Convention. The Treasurer shall review the monthly cash receipts and cash disbursement records of the Alliance.

Proposed change

SECTION 5. The Treasurer shall be responsible for reporting all financial statistics to the Board of Directors and the Convention. The Treasurer may sign contracts, other legal documents or documents which require the signature of the Treasurer to authenticate.

Currently reads:

SECTION 8. The Chief Medical Examiner, appointed by the Board of Directors, shall be legally qualified to practice medicine. He shall pass upon the qualifications of such physicians chosen as Medical Examiners by the Branches and shall have the power to revoke any appointment made and may reject any examination made.

- a. He shall carefully examine all applications for membership in the Alliance and have full power to accept or reject same.
- b. He shall determine the maximum amount of benefit that shall be granted to the Applicant for membership within the limits permitted by the Board of Directors.

Proposed change:

SECTION 8. The Chief Medical Examiner, appointed by the Board of Directors, shall be legally qualified to practice medicine or a medical specialty, shall serve as the Underwriter of the Alliance.

- He shall carefully examine all applications for membership in the Alliance and have full power to accept or reject same.
- He shall determine the maximum amount of benefit that shall be granted to the Applicant for membership within the limits permitted by the Board of Directors.

ARTICLE X – BOARD OF DIRECTORS

Currently reads:

SECTION 2. In the event of two or more vacancies on the Board of Directors, the remaining members of the Board shall appoint successors, other than provided for in the Constitution, to fill such vacancies until the next regular Convention.

Proposed change:

SECTION 2. In the event of one vacancy, the Board of Directors shall use discretion in appointing a successor. In the event of two or more vacancies on the Board of Directors, the remaining members of the Board shall appoint successors, other than provided for in the Constitution, to fill such vacancies until the next regular Convention. The qualifications of the appointed successor shall meet the qualifications of a nominee as stated in Article VIII, Section 5.

Currently reads:

SECTION 10. The Board of Directors shall be responsible to direct the activities of the Home Office to include the following requirements:

- a. Implement the Branch collection of all funds due to the Alliance and see that they are deposited in a designated bank or financial institution in the name of the Alliance.
- b. Issue Benefit Certificates to members upon approval by the Medical Examiner and receipt of correct amount of premiums from the applicant.
- Answer all business and fraternal correspondence as necessary and/or requested by the Board of Directors.
- d. Examine all documents and claims for payment from members or beneficiaries and issue checks in payment for any such benefits due.
- e. Maintain accurate financial records covering all receipts and expenditures that have been reviewed by the Treasurer and a monthly reconciliation of bank accounts that have been reviewed by the President.
- f. Present all financial records including an Audit Financial Statement to the Board of Directors' Auditing Committee at the Annual Audit.
- g. Surrender, at any time upon demand of the Board of Directors, all books, documents, papers, and all other property of the Alliance to the Board of Directors.
- h. The Alliance Office Manager will be the Financial Officer authorized to purchase and sell securities as approved by the Alliance Board of Directors; to sign all checks, money order, to open new broker or bank accounts as approved by the President and Treasurer.

Proposed change:

(Remove Subsections a through e. Subsections f through h become a through c.)

SECTION 10. The Board of Directors shall be responsible to direct the activities of the Home Office to include but not limited to the following requirements:

- a. Present all financial records including an Audit Financial Statement to the Board of Directors' Auditing Committee at the Annual Audit.
- b. Surrender, at any time upon demand of the Board of Directors, all books, documents, papers, and all other property of the Alliance to the Board of Directors.
- c. The Alliance Office Manager will be the Financial Officer authorized to purchase and sell securities as approved by the Alliance Board of Directors; to sign all checks, money order, to open new broker or bank accounts as approved by the Board of Directors.

Proposed addition:

SECTION 11. The Board of Directors shall meet at least quarterly. These meetings can be conducted in person or electronically.

(Old SECTION 11 becomes SECTION 12)

ARTICLE XIV – DUTIES AND RIGHTS OF MEMBERS Currently reads:

SECTION 3. A member has the right to designate his beneficiary and may have the same changed according to the terms of his certificate. No beneficiary shall have or obtain any vested interest in such benefit until the same has become due and payable upon death of such member.

The member may stipulate in his certificate a part of the insurance for funeral expenses or name as Trustee Beneficiary a natural person or persons, any bank, trust company, or institution lawfully authorized so to act.

- a. In the event of death of one or more beneficiaries before the decease of such member, if there was no further disposition made, upon a member's death such benefit shall be paid in full to the surviving beneficiaries named in the Certificate. If the member designated more than one beneficiary in his Certificate, and in case of his death some of the beneficiaries cannot be found, the Alliance shall pay, upon proper application, a share to those beneficiaries found and for those not found a Trust Fund shall be created and the share of such missing beneficiaries shall be deposited in a bank until they are found. In the event of the death of all the named beneficiaries before the decease of such member and the member has made no disposition thereof, the benefits shall be paid to the estate of the insured provided that claim thereon is made within four years after death.
- b. A benefit Certificate shall in no case be assigned for the purpose of changing the beneficiary named therein or for any other purpose and neither shall the beneficiary named therein be changed by will or testament of the member.

Proposed change:

(New Subsection a. Old Subsection a becomes Subsection b. Old Subsection b becomes new Subsection c with no change in wording.)

a. A beneficiary designation may be changed at any time by submitting a signed Change of Beneficiary form. A change of beneficiary becomes effective only when the Change of Beneficiary form is endorsed by the ATS Home

Continued Page 9

2018 - PROPOSED ATS CONSTITUTION CHANGES Cont'd from Page 9

- a. Home Office. The change takes effect and is retroactive to the date the owner signed the Change of Beneficiary form. This effective date applies whether or not the insured is living at the time of the ATS Home Office endorsement but without prejudice to the Alliance because of any payment made before receiving the Change of Beneficiary form in the Alliance Home Office.
- In the event of death of one or more beneficiaries before the decease of such member, if there was no further disposition made, upon a member's death such benefit shall be paid in full to the surviving beneficiaries named in the Certificate. If the member designated more than one beneficiary in his Certificate, and in case of his death some of the beneficiaries cannot be found, the Alliance shall pay, upon proper application, a share to those beneficiaries found and the balance due will be paid to the estate. In the event of the death or non-existence of all beneficiaries designated by the member before the insured's death and provided no other or further disposition has been made, the benefit will be paid to the member's or owner's estate. In the event that all beneficiaries are deceased and there is no estate, State regulations will be applied for disposition of the claim.

Currently reads:

SECTION 6. Should a member desire to transfer to another Branch, he shall furnish a certificate of transfer showing the total amount of benefits paid to him to date, the total time and nature of illness during the preceding year, if any, and to which date he is in good standing.

Proposed change:

SECTION 6. Should a member desire to transfer to another Branch, he shall furnish a certificate of transfer.

ARTICLE XVI – DUTIES AND RIGHTS OF BRANCHES Currently reads:

SECTION 4. Every Branch shall be obligated to accept all members who move to their locality and desire a transfer as full members providing they are within the legal age limits and agree to abide by its Constitution, By-Laws and rules. Upon demand and as prerequisite to transferring, the member shall furnish a certificate of good health.

Proposed change

SECTION 4. Every Branch shall consider accepting all members who move to their locality and desire a transfer as full members providing they are within the legal age limits and agree to abide by its Constitution, By-Laws and rules.

Currently reads:

SECTION 5. Upon request, all Branches are obligated to visit sick members of another Branch who may be ill while in their city and send a written report to the requesting Branch.

Proposed change:

Remove Section 5. Old Section 6 and 7 to become Sections 5 and 6.

ARTICLE XVII – DUTIES OF BRANCH OFFICERS Currently reads:

SECTION 3. The Branch ATS Secretary is responsible for the financial collections and records of the Alliance within his Local Branch.

- a. He shall collect all payments due the Alliance from members at each regular meeting of the Branch and remit them to the designated Alliance depository within five days after
- b. He shall complete and forward to the office of the Alliance all required reports within five days after the meeting.
- c. He shall diligently strive to get new members for the Alliance and promptly forward the applications for membership.
- d. He shall give an accurate report to the Alliance of any additions or deletions from the membership of his Branch and promptly answer all questions regarding the Branch, which may be asked by the Alliance.
- e. He shall promptly send reminder cards to all members who have not made their payment within the thirty-day grace period and, if the members remain delinquent, he shall report their names and addresses to the office of the Alliance.
- f. He shall preserve the records, receipts and duplicate copies of the reports to the Alliance in the Archives of the Branch for a period of at least seven years.
- g. He shall immediately report the death of a member to the office of the Alliance. He shall promptly report to the office of the Alliance any illness or accident to members which may result in claims.
- He shall, in the spirit of fraternal helpfulness, be of service to members in all Alliance business.

Proposed change:

SECTION 3. The Branch ATS Secretary is responsible for the financial collections and records of the Alliance within his Local Branch.

- a. He shall collect all payments due the Alliance from members at each regular meeting of the Branch and remit them to the Alliance Home Office within five days after the meeting.
- b. He shall complete and forward to the office of the Alliance all required reports within five days after the meeting.

(Remove Subsections c, d and e. Old Subsections f, g and h become c, d and e.)

ARTICLE XVIII – WHEN LIABILITY BEGINS

Currently reads:

SECTION 1. Liability of the Alliance of Transylvanian Saxons for the payment of benefits shall not commence until the application for membership has been received at the office of the Alliance, approved by the Medical Examiner and one or more of the Officers, and the applicant has been accepted for membership in a Branch. The foregoing are made part of the consideration for and are conditions precedent to the liability for any payment of benefits. The noncompliance with any of the several conditions precedent named shall be an absolute bar to any claim against the Alliance under or by virtue of any benefit Certificate that may have been issued to any applicant or by reason of any steps taken by an applicant to obtain a benefit Certificate or membership in the Alliance.

SECTION 2. No Officer, member or employee of the Alliance nor of any Branch thereof has any authority to change, alter, modify or waive any of the provisions or requirements of the Constitution, By-Laws, Rules and Regulations of the Alliance.

Proposed change:

SECTION 1. Liability of the Alliance of Transylvanian Saxons for the payment of benefits shall not commence until the application for membership has been received at the office of the Alliance, approved by the Medical Examiner and one or more of the Officers, and the applicant has been accepted for membership in a Branch.

SECTION 2 – move entire section to Article XXIV, SECTION 5

(New) SECTION 2. Liability of the Alliance of Transylvanian Saxons for the payment of Annuity benefits shall not commence until the application for membership has been received at the office of the Alliance, and approved by one or more of the officers.

ARTICLE XX – ACTION IN LAW

Currently reads:

SECTION 1. No action in law or in equity shall be commenced or maintained on any Certificate prior to ninety days after receipt of the due proof of death or accident in the office of the Alliance and unless commenced within four years after the cause of action shall accrue.

If any law shall prohibit this limitation, the law governing same shall apply as to the shortest time permitted by law.

Proposed change:

SECTION 1. No action in law or in equity will be brought or maintained on any cause or claim arising from membership in the Alliance on any insurance benefit certificate previously or subsequently issued, unless the suit is commenced within four years from the date of the insured's death or the date the cause of action accrues. If the law governing the certificate prohibits the four-year period, then the period will be the shortest period permitted by law.

ARTICLE XXIV – AMENDMENTS TO THE CONSTITUTION AND BY-LAWS

Proposed change:

SECTION 5. No Officer, member or employee of the Alliance nor of any Branch thereof has any authority to change, alter, modify or waive any of the provisions or requirements of the Constitution, By-Laws, Rules and Regulations of the Alliance. {This section was moved from Article XVIII SECTION 2 with no change in wording}

(Old SECTION 5 becomes SECTION 6.)

BY-LAWS - ARTICLE V

Currently reads: National Committee

SECTION 1. The National Committee, appointed by the President, shall be composed of members of the Board of Directors and as needed, appointees from local branches.

- Its duty is to seek ways and means to promote and assist in accomplishing the Alliance purpose as expressed in Article II of the Constitution.
- b. It shall endeavor to promote a successful youth program.
- c. It shall have the authority to enlist help of Alliance members to accomplish its purpose.

SECTION 2. The National Committee shall give a full report to the Convention of its accomplishments and of its objectives in the future.

Proposed change:

Committees

SECTION 1. Committees will be established to meet the business, cultural and fraternal objectives of the Alliance.

SECTION 2. Each Committee shall establish a charter. SECTION 3. Each Committee will report to the Board of Direc-

SECTION 3. Each Committee will report to the Board of Directors.

The above changes will be proposed for consideration at the 2018 ATS Convention to be held June 2-3, 2018. All ATS Branches should review the changes and instruct your delegates on how to vote on these changes.

De Virfuehren

Der Bender Misch, der Pale Pitter, dä wore schi bäm zwete Liter end dischkurierten ainde noch iwer dä angem wichtich Frog, dåt ålt, gewaddert schwer Problem: Wohar de Mainschhiet dennich kem?

Der Pitter sot: "Et as jo klor: De Mainschhiet, wä e jeder wieß, dä zecht sich os dem Paradies, norr wieß em nemmi, wo dåt wor.

Nå hiert am Radio ich norr iest, em häw dett Retsel na geliest: Em häw an Afrika, do angden, en wevel gånz ålt Knooche fangden, dä net vum Roß sen odder na vum lësel, Schof odder der Kah, dått dä, 'si sprechen de Gelihrten, et gew do drun uch nichen Zwëiwel wä dä dåt wasse, wieß der Dëiwel – za åse Virfuehre gehierten. 'si stiht et fest, em wieß et na: Mir ålle kunn os Afrika: der Såchs, der Zäkel, Blooch, Zegunn, ow weiß, ow schwarz, långheerich, glåtzij, Amerikaner odder Russ." Do wedderspråch der Misch em tråtzij: Menj Virfuehren, dä sen os Buß!"

Vun Bernddieter Schobel

Siebenbürgen, Land des Segens

Siebenbürgen, Land des Segens Land der Fülle und der Kraft, mit dem Gürtel der Karpaten um das grüne Kleid der Saaten Land voll Gold und Rebensaft.

Siebenbürgen, Meeresboden einer längst verflossnen Flut; nun ein Meer von Ährenwogen, dessen Ufer waldumzogen, an der Brust des Himmels ruht!

Siebenbürgen, Land der Trümmer einer Vorzeit, stark und groß, deren tausendjährige Spuren ruhen noch in deinen Fluren ungeschwächtem Ackerschoß!

Siebenbürgen, grüne Wiege einer bunten Völkerschar! Mit dem Klima aller Zonen, mit dem Kranz von Nationen um des Vaterlands Altar!

Siebenbürgen, grüner Tempel mit der Berge hohem Chor, wo der Andacht Huldigungen steigen in so vielen Zungen zu dem einen Gott empor!

Siebenbürgen, Land der Duldung jedes Glaubens sichrer Hort, mögst du bis zu fernen Tagen als ein Hort der Freiheit ragen und als Wehr dem freien Wort!

Siebenbürgen, süße Heimat unser teures Vaterland! Sei gegrüßt in deiner Schöne und um alle deine Söhne schlinge sich der Eintracht Band

ATS BRANCH DIRECTORY

Cleveland, OH Br. 1

Mtg. 3rd Mon. 7:00 p.m. Sachsenheim 7001 Denison Ave. (216) 651-0888 PRES: Martin Schuller 7619 Webster Rd Middleburg Hts 44130 (440) 532-0665 SEC'Y. Robert Cunningham III 9005 Memphis Villas, Brooklyn, 44144 (216) 398-7520 rbcunningham@roadrunner.com ATS SEC'Y. R.Cunningham LOCAL DUES to R. Cunningham

Erie, PA Br. 2

Mtg. 3rd Sunday, 2:30 p.m. Siebenbürger Hall 2114 French St. (814) 452-4712 PRES. Thomas J. Manning 3909 Schaper Ave #203 Erie PA 16508 (814) 864-6072 ettmann1@neo.rr.com SEC'Y. Lee Wolfe 918 East 30th St Erie PA 16504 (814) 456-9982 ATS SEC'Y. Liz Manning 3909 Schaper Ave #203 Erie PA 16508 (814) 864-6072 ettmann1@neo.rr.com LOCAL DUES to Liz Manning 3909 Schaper Ave #203 Erie PA 16508 (814) 864-6072

Alliance, OH Br. 3

Mtg. 3rd. Wed.- 6:30 p.m. American Legion Post 166 141 W Main St Alliance OH PRESIDENT John H. Aeling 15590 Georgetown St. NE Minerva, 44657 (330) 862-3706 JDAII852@yahoo.com SEC'Y. Matt Aeling 909 E Broad St Louisville OH 44641 (330) 205-2586 maeling1@gmail.com ATS SEC'Y. Denise Aeling Crawford 15970 Cenfield St.NE, Alliance, 44601 (330) 821-5125 dcrawfordcpa@yahoo.com SICK NOTICES & LOCAL DUES to John Aeling

Cleveland, OH Br. 4

Address shown as President

Mtg. 3rd. Mon. 7:00 p.m. Sachsenheim 7001 Denison Ave. (216) 651-0888 PRES. Monica M. Weber (440) 356-5936 SEC'Y. Joan A. Miller-Malue 17105 Hilliard Rd. Lakewood, 44107 (216) 251-6036 miller-malue@cox.net ATS SEC'Y Donna Jankow 7663 Ragall Pkwy Middleburg Hts OH 44130 (440) 826-0773 SICK NOTICES to Joan A. Miller-Malue Address as above LOCAL DUES to Donna Jankow Address as above

Lorain, OH Br. 5

Mtg. 1st Sat. 8:00 p.m. American Slovak Club 2915 Broadway, Lorain PRES. Monica Gilles 3520 Beavercrest Dr. #107 Lorain.OH 44053 (440) 309-7894 gillemo76@hotmail.com SEC'Y. Brian Gilles 244 Ashwood Dr. Avon Lake OH 44012 (440) 315-5214 bgilles74@yahoo.com ATS SEC'Y. Ginger Romes 1507 West 39th St Lorain OH 44053 (440) 989-8424 dgromes@roadrunner.com SICK NOTICES to Jane Mowery 1024 Highland Park Blvd. Lorain 44052 (440) 246-3004 janie.e.mowery@gmail.com LOCAL DUES to Michael W. Johnson 41868 Earlene Ct, Elyria OH 44035

> IT'S GREAT TO BELONG

(440) 324-2534 mikjo79@gmail.com

Farrell, PA Br. 7

Mtg. 3rd. Mon. 7:00 p.m. Farrell Lions Den 810 Lions Club Lane (724) 981-7130 PRES. Bertha Chec 941 Sharon-New Castle Rd., #121 Farrell PA 16121 (724) 342-3139 SEC'Y. Betty Holmes 409 Patt Dr. Farrell PA 16121 (724) 981-7130 ATS SEC'Y. Bonnie Gregorich 55 Oak Tree Ct West Middlesex 16159 (724) 528-0309 SICK NOTICES to Betha Chec LOCAL DUES to Kathy Schuller PO Box 834 Andover OH 44003 (440) 293-6973

Alliance, OH Br. 8

Mgt. 3rd Wed. 6:30 p.m. American Legion Post 166 141 W Main St Alliance OH PRES. Helen E. Aeling 15354 Georgetown St. NE Minerva 44657 (330) 862-2563 HHA658@aol.com SEC'Y. Lesley Reed 611 N. Market St Minerva OH 44657 (330) 868-3816 ATS SEC'Y. Helen Aeling Address as listed as President SICK NOTICES to Phyllis Biggs 1690 S Freedom Alliance OH 44601 (330) 823-0681 LOCAL DUES to: Lesley Reed Same addreess as above

Chicago, IL Br. 9

Mtg. 1st Mon. 8:00 p.m.

DANK Haus 4740 N. Western (2nd floor) PRES. Diethild Thut 923 E Slayton Dr Palatine IL, 60074 (847) 934-6308 dede2t@yahoo.com SEC'Y. Elfi Sanderson 1425 London Lane Glenview IL 60025 (847) 998-0939 elfisanderson@gmail.com ATS SEC'Y: Claudia Schmidt 8550 Niles Center Rd Skokie IL 60077 (847) 642-9550 brasov95@hotmail.com LOCAL DUES TO: Claudia Schmidt Address as shown above

Columbus, OH Br. 10

Mtg. 3rd Mon. 1:00 p.m. all months Hickory House, 550 Officecenter Place, Gahanna OH PRES. Martin Hesch 9407 Southchester Dr NW Pickerington OH 43147 (614) 861-4078 SEC'Y. Susanna Mueller 726 Preston Trails Pickerington OH 43147 (614) 837-2221 opiomi@aol.com LOCAL DUES to Marlene Mueller 36 North East St, Pickerington OH 43147 (614) 834-1060

Canton, OH Br. 14

Mtg. 2nd Sunday Location varies PRES. Thomas J. Rowinsky 1656 Dunkeith Dr NW, Canton, 44708 (330) 478-9333 ATS SECRETARY: Helen Aeling 15354 Georgetown St NE Minerva OH 44657 (330) 862-2563 HH658@aol.com SICK NOTICES to Thomas Rowinsky Address as shown above

Canton, OH Br. 17

Mtg. 2nd Sunday Location varies PRES. Mary Rowinsky 1656 Dunkeith Dr. NW. Canton 44708 (330) 478-9333 SEC'Y. Mary Rowinsky Samme adress as President ATS SECRETARY: Helen Aeling 15354 Georgetown St NE Minerva OH 44657 (330) 862-2563 HH658@aol.com SICK NOTICES to Mary Rowinsky LOCAL DUES to: Rosanne Miller 5186 Everhard Rd NW Apt 7 Canton OH 44718 (330) 933-4584

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

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CANCELLATION
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CHANGE OF ADDRESS FORM

FOR CHANGE OF ADDRESS AND	Branch No	Certificate No
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CHANGE	City/State/Zip	
CANCELLATION	New Street	
NEW to receive paper		
☐ HOME OFFICE RECOR	THIS CHANGE IS FOR: DS & VOLKSBLATT	☐ VOLKSBLATT ONLY
Date:Sig	gnature of Person Making Change	<u> </u>
Mail to: Alliance of Trans	ylvanian Saxons, 5393 Pearl Roa	ad, Cleveland, Ohio 44129-1597

Salem, OH Br. 18 Mtg. 2nd Mon. 7:00 p.m.

Saxon Club 1980 St. Rt. 9 Salem, 44460 (330) 222-1770 PRES. Florence Spack 1500 Depot Rd Salem OH 44460 (330) 337-3652 SEC'Y. / ATS SECRETARY Barbara Spack 1389 Brookview Dr Salem, 44460 (330) 337-7487 babrayn@sbcglobal.net SICK NOTICES to Theresa Spack 384 W Pershing Salem OH 44460 (330) 831-4119 LOCAL DUES TO: Helen Aeling 15354 Georgetown St. NE Minerva 44657 (330) 862-2563 HHA658@aol.com

Salem, OH Br. 19

Mtg. 1st Mon. 7:30 p.m. Saxon Club 1980 Newgarden Rd Salem OH 44460 (330) 222-1770 PRES. Henry A. Spack, Sr. 1500 Depot Rd. Salem, 44460 (330) 337-3652 SEC'Y. Robert P. Vogt, Sr. 973 Sunset Blvd. Salem, 44460 (330) 881-3346 mvcobra27@gmail.com ATS SEC'Y Glenn T. Spack 943 Stewart Rd. Salem OH 44460 (330) 337-7575 SICK NOTICES to Glenn T. Spack 943 Stewart Rd. Salem, 44460 (330) 337-7575 LOCAL DUES to Richard Vogt, Sr. c/o Salem Saxon Club 1980 Newgarden Rd, Salem, 44460 (330) 222-1770

Youngstown, OH Br. 22

Mtg. 2nd Sun. 2:00 p.m. Saxon Club Lower Lounge Restaurant 710 S. Meridian 44509 (330) 792-7973 PRES. June Hoelzel 695 E Western Reserve Rd Unit 2601 Poland OH 44514 (330) 953-2856 SEC'Y. Cynthia Blubaugh 4540 Deopham Green Youngstown OH 44515 (330) 793-9189 ATS SEC'Y. Julaine Gilmartin 4173 Timberland Trail Canfield 44406 (330) 799-5171 SICK NOTICES to Gloria Hahn 365 Beechcrest Dr Youngstown 44515 (330) 793- 3588 LOCAL DUES to Betty Garhammer 969 Canfield Rd. Youngstown 44511 (330) 788-4274

New Castle, PA Br. 25

Mtg. 2nd Thursday 8:00 p.m. Eintracht Hall 108 Taylor St., New Castle PA 16101 (724) 652-7221 PRES. John McCormick 152 Means Rd, New Wilmington PA 16142 (724) 944-2657 SEC'Y. Jonathan Baisch 3336 Plank Rd New Castle PA 16105 (724) 816-6866 newcastleeintracht@gmail.com ATS SEC'Y: Joshua Stelle 104 Ludwig Rd New Castle PA 16105 (724) 699-3039

New Castle, PA Br. 25 (cont'd) Local Dues and Sick Notices to

Doug Schafer 113 Okinawa Dr New Castle 16105 (724) 944-6199

Merrillville, IN Br. 26

Meeting first Sunday at 2 p.m. Slovak Club - 6920 Broadway (219) 756-5101 PRES. Randall Floyd 1806 E. 73rd Ave. Merrillville, 46410 (219) 798-6908 rflovd1066@msn.com REC. SEC'Y. Raymond (Sam) Palyok 724 E. 25th. Pl Lake Station, 46405 (219) 962-7345 randz724@comcast.net ATS SEC'Y. Randall Floyd Address and phone as shown above LOCAL DUES to Zita Palyok 724 E. 25th Pl, Lake Station IN 46405 (219) 962-7345 randz724@comcast.net Sick Notices to Sam Palyok Address as shown above

New Castle, PA Br. 27

Mtg. 1st Thurs. 7:00 p.m. Eintracht Hall 108 Taylor St., 16101 (724) 652-7221 PRES. Marie Benedict PO Box 25 Edinburg, 16116 (724) 667-7395 bckskinbnny@verizon.net SEC'Y.Jean Kaba 16 Sunnybrook Dr New Castle 16105 (724) 658-1791 j.kaba@aol.com ATS SEC'Y. Judy Both 1512 Drespling Ln New Castle 16101 (724) 654-0573 LOCAL DUES and SICK NOTICES to Gertrude Tizak 241 Cambridge St. #401 N.Castle, 16105 (724) 652-1867 Tizakg@yahoo.com

Monaca, PA Br. 29

Mtg. 2nd Sunday 6 p.m. Saxon Club 112 Simes St PRES. Richard Liller 150 Sunridge Dr. Freedom, PA 15042 (724) 869-0261 SEC'Y Chad Cole 112o Eckert Rd Monaca PA 15061 (412) 506-0287 Chadcole 1234@gmail.com ATS SEC'Y. Terri L. Munroe 1255 Chestnut St. Monaca, 15061 (724) 544-0457 enchantra220@yahoo.com

Youngstown, OH Br. 30

Mtg. 2nd. Sun. 2:00 p.m. Saxon Club 710 S. Meridian 44509 (330) 792-7973 PRES. Ernie Roth 6280 Morningside Hubbard OH 44425 (330) 534-4960 djer1@netzero.net SEC'Y. Dennis Furman 6999 S Pricetown Rd Berlin Cemter OH 44401 (330) 547-4027 ATS ADULT & JUV. SEC'Y. Jim Mauch 1053 Collins Ave Youngstown OH 44515 (330) 792-8484 jmauch@zoominternet.net LOCAL DUES to Donald Hoelzel 695 E Western Reserve Unit 2601 Poland OH 44514 (330) 953-2856

Ellwood City, PA Br. 32

Mtg. 2nd. Wed. 7:30 p.m. Saxon Club 901 Millview St. (724) 758-3268 PRES. Laura Goehring 113 Mahony Ave Ellwood City PA 16117 SEC'Y Kathy Crable 703 Frew Rd Ellwood City PA 16117 SICK NOTICES to: Joan Evans 197 Portersville Rd Apt 3 Ellwood City PA 16117 (724) 752-1109

Cleveland, OH Br. 33

Mtg. 2nd. Weds. 7:30 p.m. St. John's Lutheran Church 1000 Ford Rd Highland Heights OH PRES. Ema Litschel 8050 Conestoga Trail Concord, 44060 (440) 358-1184 SEC'Y. Arline Suts 413 Downing Dr Chardon OH 44024 (440) 285-9498 asuts@windstream.net ATS SEC'Y. Karyn Schmidt 4979 Anderson Rd Lyndhurst OH 44124 (216) 382-7397 SICK NOTICES to Arline Suts Address and phone as above LOCAL DUES to Michael Bretz 388 East 317th St. Willowick, 44095 440-943-4543 meb3172@att.net

Detroit, MI Br. 37

Mtg. 1st. Sun. 12:30 p.m. St. Peters Lutheran Church 11423 Chicago Rd. Warren, MI (586) 978-3850 PRES. Susanna Fleischer 11060 Furbush Rd. Holly MI 48442 (810) 694-1860 beetlebugsue7@peoplepc.com SEC'Y. Janet Nelson 650 Trinway Dr. Troy, 48085 (248) 879-3213 janetreadnelson@gmail.com ACTING ATS SEC'Y. Susanna Fleischer Address as above SICK NOTICES AND LOCAL DUES to Samuel Fleischer 11060 Furbush Rd. Holly MI, 48442 (810) 694-1860

Ellwood City, PA Br. 45

Mtg. 2nd. Sun. 7:30 p.m. Saxon Club 901 Millview Ave. (724) 758-3268 PRES. John Dengel, Jr. 305 Stamms Hollow Rd Ellwood City PA 16117 (724) 622-1593 SEC'Y. Laura Goehring 113 Mahony Ave Ellwood City 16117 (724) 971-2040 ATS SEC'Y. Sam Mullin 600 Dover Lane Ellwood City, 16117 (724) 758-4764 LOCAL DUES TO: Ellwood City Saxon Club PO Box 161, Ellwood City 16117 SICK NOTICES TO: Sam Mullin - Address above

ATS MAKES A DIFFERENCE



As a member of the ATS, you get more for your money, not only insurance and annuity benefits, but fraternal "extra's" as well. The ATS makes a difference in providing your family with added financial security.

Let us examine one of ATS's Fraternal Benefits, which gives extra peace of mind to parents:

SAXON ORPHAN PROGRAM

In 1915, the ATS established a National Home for Saxon Orphans. It was located in Salem, Ohio. Changing national and state regulations forced the ATS to discontinue its operation. However, the ATS continued to show concern for our family members, by setting up an Orphan program that provides financial assistance to children in the ATS membership:

Child's Benefit: Available upon the death of either parent, if either parent or the Child had/has ATS life insurance of less than \$5,000 face amount or annuity deposits. The premiums on the child's life certificate are waived and the following income benefit is paid to the child:

Infant through age 5	\$35 monthly
Age 6 through age 13	\$55 monthly
Age 14 through age 18	\$ 75 monthly

Orphan Benefit: Available when both parents are deceased, providing the last surviving parent or the child had/has ATS life insurance or annuity contract: the parent \$10,000, the child \$5,000 or more. The premiums on the child's life insurance are waived and the child receives the following income benefit:

Infant through age 5	\$ 70 monthly
Age 6 through age 13	\$110 monthly
Age 14 through age 18	\$150 monthly

In both cases, these benefits are available at no additional cost. They come with membership and ownership in the ATS.

How much peace of mind can these extra benefits provide parents? They won't get these benefits when they buy from a commercial insurance company. These benefits are a part of fraternalism---and the ATS.

Imagine that a friend, relative or acquaintance of yours was insured with the ATS for \$10,000 of our Whole Life Plan. They have four children ages 1-3-5-7. Both parents are killed and the children orphaned. The ATS Saxon Orphan Benefit would pay the children \$84,480. That's a lot of "extra" peace of mind!

ATS MAKES A DIFFERENCE TO YOUR FAMILY'S FUTURE SECURITY!

CONTACT YOUR LOCAL DEPUTY TODAY!

LET THEM SHOW YOU THE DIFFERENCE IN OWNING AN ATS INSURANCE OR ANNUITY CONTRACT.