



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

June 15, 2018

Issue 12

One Hundred and Sixth Convention of the Alliance of Transylvanian Saxons June 2, 3, 2018 Youngstown, Ohio

First Day's Session

Convention Called to Order

President Joan Miller-Malue called the 106th Convention of the Alliance of Transylvanian Saxons to order at 10:00 a.m. on Saturday June 2, 2018 in Youngstown, Ohio.

Sister June Hoelzel, President of Branch #22, Youngstown, wished all Delegates and Officers a nice weekend and an enjoyable Convention. She thanked the convention committee for their hard work.

Invocation

Rev. Mark Bell, Pastor of Cornerstone Presbyterian Church in Boardman, gave the invocation.

Pledge of Allegiance to the Flag

The Delegation stood for the Pledge of Allegiance to the Flag and then sang the National Anthem and Siebenbürgen, accompanied by members of the Youngstown Brass Band.

Opening Remarks

President Miller-Malue thanked all the Delegates for being prompt and also asked them to vote on the Handicraft Exhibit items before 9:00 p.m. Delegates were asked to stand to be recognized and to state their name and their Branch when called upon. Delegates were reminded to silence their cell phones and asked that no one text during the meeting session.

Special Greetings

President Miller-Malue extended greetings from John Werner, Chairman of the Landsmannschaft in Canada wishing a successful convention.

Report on Delegates' Credentials

First Vice-President Robert Cunningham reported that the Delegates' credentials were verified at the ATS Home Office and all present were eligible to be seated as Delegates.

Roll Call of Officers and Delegates

The Roll Call of Officers and Delegates was held and

the following were present:

Board of Directors:

President
Joan Miller-Malue, Cleveland, Branch #4

1st Vice President
Robert B. Cunningham, Cleveland, Branch #1

2nd Vice President
Monica Weber, Cleveland, Branch #4

Secretary
Monica F. Gilles, Lorain, Branch #5

Treasurer
Denise A. Crawford, Alliance, Branch #8

Trustees
Jacob F. Spor, New Castle, Branch #25
Barbara Spack, Salem, Branch #18
Randall Floyd, Merrillville, Branch #26
Peter Karsti, II., Youngstown, Branch #30
Hanz Hermann, Cleveland, Branch #1, excused

Delegates:
Branch 1 Cleveland
Martin Schuller, Robert Hanek, Adolf Fischer, David Leifer, Horst Hebrank, August J. Botsch, Hans J. Botsch
Branch 2 Erie
Thomas J. Manning, Elizabeth J. Manning

Branch 3 Alliance
Matt Aeling, Jerry Edwards

Branch 4 Cleveland
Monica Weber, Erika Botsch, Maria Fischer, Inge Schuster, Edith Hebrank

Branch 5 Lorain
Sharron Powell, Brian Gilles, Jane E. Mowery, Russell Gilles

Branch 7 Farrell
No Delegates Represented

Branch 8 Alliance
Helen Aeling, Barbara Esterly

Branch 9 Chicago
Diethild Thut, Georg Thut, Hilde Mueller, Andreas Mueller, Claudia Schmidt

Branch 10 Columbus Michael Roth

Continued Page 7

PRESIDENT'S MESSAGE

By Joan Miller-Malue
ATS Nat'l President



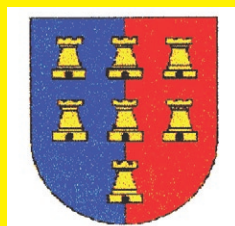
We had a successful and productive 106th ATS Convention that was held June 2 – 3 at the Youngstown Saxon Club. We thank our hosts Branches 22 and 30 for their fine hospitality and hard work to make it an enjoyable weekend for everyone. The convention order of business included the report of our Standing Committees which highlighted the financial and fraternal activities for the past year as well as upcoming activities for this year. The Delegation approved the budget proposals for the next two years and the proposed Constitutional Changes. Prior to the start of Election of Officers, one nominee for ATS Trustee had to withdraw his nomination due to scheduling commitments. We congratulate Robert B. Cunningham, 1st Vice President and Denise Crawford, Treasurer who were re-elected; to ATS Trustee Randall Floyd who was elected 3rd Vice President and to our newly elected ATS Trustees: Michael Teutsch, Jr., Ingrid Weihs-Ferguson and Margarete Ziegler. We are fortunate to have such qualified members to serve on our National Board of Directors. We want to recognize and thank our outgoing Trustees Peter Karsti, II and Hanz Hermann for their years of service to our organization. We are grateful for their dedication and efforts in helping to maintain a fraternal that we can be proud to belong. We also recognized two ATS Deputies for their sales efforts in 2017: James Mauch for bringing the most new members and Helen Aeling as the leader in life and annuity deposits. The complete minutes of the 106th Convention can be in this issue of the Volksblatt.

We are getting excited as our North American Heimattag celebration is approaching. We are looking forward to greeting the twelve members of the Dance Group from Transylvania as well as our Canadian Landsleute. We will have a wonderful display of our Transylvanian Saxon heritage by the performances of the Aylmer Saxon Dancers, Cleveland Saxon Children's and Adult Dance Group, Erie Siebenbürger Singers, Eintracht-Saxonia Sachsenchor, Kitchener's Transylvania Dancers, New Castle Eintracht Männerchor and Kinder Chor and the Youngstown Saxon Brass Band. We look forward to meeting up with our friends and making new friendships as well as rekindle the spirit of pride that we have for our ethnic heritage.

Sunday, June 17th we will celebrate Father's
Continued on Page 2

TIMELY - DO NOT DELAY
MAILED THURSDAY JUNE 14, 2018

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



Countdown to our
North American Saxon Heimattag
Cleveland, Ohio June 22 - 24, 2018
7 days left!
We hope that you made
your reservations!



Schloss Horneck needs OUR help!



Schloss Horneck located in Gundelsheim, Germany is the international location for our Siebenbürger Sachsens 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 44192. 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

PRESIDENT’S MESSAGE
Cont’d from Page 1

Day. The idea of a special day to honor fathers and celebrate fatherhood was introduced in the United States. The nation’s first Father’s Day was celebrated on June 19, 1910, in the state of Washington. However, it was not until 1972, 58 years after President Woodrow Wilson made Mother’s Day official, that the day honoring fathers became a nationwide holiday in the United States. For many of us, our fathers are our heroes. We appreciate them for their love and guidance. A good father can set an example of strength, honor, sacrifice, and responsibility. On Father’s Day, make sure to you honor and thank your dad for his love.

Transylvanian Saxon Trivia: Another UNESCO World Heritage Site is Kelling Fortified Church. The structure was built in the 13th century by Count Chyl de Kelling. It is one of the most imposing defensive structures in Transylvania. First documented in 1269, the fortress served as the residence for Saxon nobility until 1430 when it was sold to the Saxon community. Enclosed by one and half rings of high walls fortified with a defensive tower to the south ad a gate tower to the north, the fortress withstood several Ottoman sieges. After the second wall was finished in the 16th century, a small Romanesque chapel was added as well as aa moat. The five-story Siegfried Tower which is the landmark of this fortress, is endowed with defensive corridors and firing window. The Ottomans destroyed the village in 1658 but failed to destroy the citadel. Restoration work was done on the structure in the early 1960’s. The tower hosts a museum detailing the Saxons’ lifestyle and traditions while the chapel is used for lectures.

Ich wünsche allen einen schönen Tag.

EINTRACHT
SAXONIA
SACHSENCOR
By Edith Hebrank

The spring break of the choir was over several weeks ago and we are practicing for the Heimattag.

Our Annual Concert was well received. For the first time, we, the singers, were not exhausted and could enjoy the music in a relaxed atmosphere. The manager of the Sachsenheim did cater the meal; thus the relaxed feeling. He had prepared champagne chicken with mushrooms and capers with scalloped potatoes and vegetables. A delicious meal and so effortless. The program, as always, consisted of known and new German melodies.

A special treat to all the choirs this year was the STV Bavaria Saengergruppe; they enriched the evening with their contribution. We missed the former Banater Singers, a constant for many, many years of the Cleveland German scene.

The members of the choir held a regular meeting on May 9, 2018. Details for the Heimattag were discussed. Among them, the ladies were asked to bake for Sunday’s lunch. I call here on any Saxon, male or female, who feels like baking, to do so. Our Saxons are known for their abundance of fine bakery. Also on the agenda was the birthday party. By general consensus we will have one party per year. This year it will take place sometime in July.

Several members of the choir have been voted on being a Convention delegate. Imagine the work load the Home Office must accomplish: To manage the Convention and three weeks later the Heimattag. Our hats off to them!!!

“Company is Coming” and our Sachsenheim gets much needed improvements. A Big Thank you to the tireless commitment of Martin Schuller and Adolf Fischer. The two of them invest countless hours without having been asked or even getting paid. Someone once said. “Alles Grosse in unserer Welt geschieht nur, weil jemand mehr tut als er muss.”

By the time the Volksblatt arrives at your home, the time to reserve your tickets for the Heimattag is past. I hope you all have made your reservations for this special day. I personally remember the very, very first Heimattag in Dinkelsbuehl in 1951. It was a small beginning; but it has grown to a huge event and our Saxons meet there every year.

Auf Wiedersehen am Heimattag in Cleveland.

Ich bin ein Sachs, ich sags mit Stolz’
vom alten edlen Sachsenstamm,.....
Saxon Folksong

Alliance of Transylvanian Saxons
Home Office: 5393 Pearl Rd., Cleveland, Ohio 44129
Telephone: (440) 842-8442
FAX: 440-842-5442
E-mail: office@atsaxons.com Website: www.atsaxons.com

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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
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, JUNE 20, 2018	FRIDAY, JUNE 29, 2018
TUESDAY, JULY 3, 2018 ****	FRIDAY, JULY 13, 2018
**** DEADLINE CHANGE DUE TO 4TH OF JULY HOLIDAY	
WEDNESDAY, JULY 18, 2018	FRIDAY, JULY 27, 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.

SAXON TEEN WEEKEND
JULY 6 - 8, 2018

ATS members, ages 13 – 19, are invited to attend Saxon Teen Weekend, which will be held at the Salem Saxon Club, Salem, Ohio starting on Friday, July 6th at 7:30 pm and ending at Noon on Sunday, July 8th.
You can't beat the price...IT'S FREE !

This is a fun get-away weekend that gives you a chance to meet members from other ATS Branches and enjoy various sporting activities, movies, music and games. Do you have a friend that is not an ATS member but would like to share in this fraternal activity? Bring him/her along – they are welcome to join us!

The Salem Saxon Club has an enclosed Dance Pavilion that will be your sleeping quarters for Friday and Saturday. Make sure you bring along a sleeping bag or an inflatable mattress, and in case the weather gets cool, some warm clothes. It is a good idea to pack an extra pair of athletic shoes, especially if the grounds should be wet. Also, bring along a towel and soap for washing up in the mornings. We will have a TV and DVD player set up in the Dance Pavilion, so bring along your favorite DVD's and video games.

The weekend will include a scavenger hunt, movies on the big screen, various sporting activities, music and dancing. We will also learn to make Saxon Krapfen. Be sure to pack your swimsuit in case we have a chance to get to hit the pool. The weekend will be finished off with an enormous bonfire (weather permitting).

This weekend is free of charge and includes all your meals and snacks but we must have your reservation in by June 22nd so that we can plan for the meals and transportation. Return this reservation and permission form to the ATS Home Office, 5393 Pearl Road, Cleveland, Ohio 44129-1597. All telephone inquiries are to be directed to the ATS Home Office, (440) 842-8442. If you are bringing a friend, please have one of their parents or a guardian write up a permission slip, which will give us permission to take their child off the Salem Saxon Club grounds for possible other local activities.

The Salem Saxon Country Club is located at 1980 New-garden Road, State Route 9, approximately three miles south of Salem.

SAXON TEEN WEEKEND
Reservation Form – Deadline: June 22, 2018

Name Age
Address
Telephone
Email
Branch No. Certificate No.

Yes, I will attend the Teen Weekend Events on Friday, Saturday, Sunday
Yes, I will attend the Teen Weekend Events on Saturday, Sunday
Yes, I will bring a friend.
My friend's name is

Please have your friend's parent or guardian submit written permission for him/her to be transported off the Saxon Country Club grounds. The permission slip must accompany this Reservation Form and must include your friend's address and telephone number.

As the parent/guardian of the above named ATS member, I do give my permission for him/her to leave the Saxon Country Club ground

Signature (Parent or Guardian)



ATS ANNUAL GOLF OUTING
Salem Hills Golf Course
12688 Salem Warren Road
Host: Salem Branches 18 & 19

Saturday and Sunday, August 11 – 12, 2018
Saturday Registration at 10:30 am – Tee Time Noon – 12:00 pm
Sunday Registration at 9:00 am – Tee Time 10:00 am

2- Day Cost \$60.00 Golf with Cart, refreshments, dinner, prizes
1-Day Cost \$35.00 Golf with Cart, refreshments, dinner, prizes

Deadline for Entries is August 1, 2018

Please list your Two Person Team
Name ATS Certificate No.
1.
2.
2- day golf – 36 holes
18 Holes – Saturday Only
18 Holes – Sunday Only
Non golfer dinner @ \$12
Total Amount Enclosed: \$
(Make checks payable to: FTSS Branch 19)

Entry Form Submitted by:
Name
Address
Telephone No. Email:

Send Entries and Checks to:
Glenn Spack 943 Stewart Road Salem, OH 44460
Tele: (330) 332-8174 Email: sspack2@neo.rr.com
Cancellations must be called in by August 4, 2018



TSBA
WANTS
YOU!

Are you looking to get more involved with the ATS?
Would you like to meet fellow Saxons from other branches?
If so, WE WANT YOU IN THE TSBA!
The TSBA is a Saxon bowling league that meets once a month, September - March. It's a handicapped, non-sanctioned league that allows bowlers, of all skill levels, to enjoy some Saxon Gemütlichkeit.

For more information or to join a team, please contact your Local Branch rep.

- Alliance – Karen Kinser (330) 581-5049
- Cleveland East – Ema Litschel (440) 358-1184
- Cleveland West – CJ Schmitz (440) 799-1940
- Lorain – Monica Gilles (440) 309-7894
- New Castle – Rich Baker (724) 854-0149
- Salem – Glenn Spack (330) 332-8174
- Youngstown – Tom Simon (330) 720-7988

INVITE your relatives and friends to join the crowd at ATS.

Put these in the home toolkit

- To fix most simple home problems, build a tool kit with these items, according to Lowes.
- Screwdriver set or one screwdriver with interchangeable tips. Add a variety of screws.
- Hammer, 16 ounces, claw style with a variety of nails.
- Tape measure, 25 foot. Make sure it has a blade lock.
- Pliers, 8-inch needle nose and 10-inch groove joint. Padded grips help. Locking pliers help to turn jammed screws or pull out bent nails.
- Utility knife and blades.
- Adjustable wrench set.
- Level. Good for hanging pictures.
- Stiff-blade putty knife. You can scrape away loose paint.
- Head flashlight. Hands-free light for projects or just taking out the trash.
- Clamps. If you ever have to glue something, you need a clamp.

FRATERNAL CALENDAR

NATIONAL EVENTS

June 22 -24, 2018
North American Heimattag, Cleveland Sachsenheim
Hosts Cleveland West 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

August 11, 12, 2018
ATS Golf Outing, Salem Hills Golf Course
Hosts: Salem Branches 18 and 19

October 20-21, 2018
ATS Open-Bowling Tournament, Merrillville, Indiana,
Host Merrillville Branch 26

LOCAL EVENTS

June 16, 2018
New Castle Summer Concert at the Grounds
“The Classic Rockers” 8 - 11 p.m

June 21, 2018
Salem Bar Open 7:00 p.m. - 9:00 p.m.

June 23, 2018
New Castle Eintracht Golf outing @ Sylvan Heights
1 p.m. Shotgun start. Steak fry to follow.
New Castle Summer Concert at the Grounds
“Swear” 8 - 11 p.m.

June 28, 2018
Salem Bar Open 7:00p.m.- 9:00p.m.

July 7, 2018
New Castle Summer Concert at the Grounds
“The River Saints” 8:00 – 11P.M.

July 12, 2018
New Castle Branch 25 Meeting 8:00 P.M.

July 15, 2018
Chicago Br. 9 Picnic
Linne Wood Forest Preserve, Morton Grove IL

July 21, 2018
Cleveland East Br. 33 Captains Baseball Outing
New Castle Singers’ Picnic and “Polka Fest”

July 28, 2018
New Castle 3rd Annual Blues and Brews Festival

August 5, 2018
New Castle Member’s family day at The Picnic Grounds

August 11, 2018
New Castle Corn Hole Tournament & The Dorals at The Picnic Grounds

August 9, 2018
New Castle Senior Lodge Branch 25 Monthly Meeting 8:00 P.M.

August 19, 2018
Cleveland East Summer Picnic, Penitentiary Glen

August 25, 2018
New Castle Schutzenfest 10– 2 P.M. /Jimmy Buffet Party 5:00 – 11:00 at The Picnic Grounds

September 8, 2018
New Castle Snarfunkle 8:00 – 11:00 P.M. at The Picnic Grounds
Chicago Steuben Parade

September 13, 2018
New Castle Senior Lodge Branch 25 Monthly Meeting 8:00 P.M.

Sept 22-23, 2018
New Castle Oktoberfest at Cascade Park
1:00 – 10:00 P.M.

September 30, 2018
New castle Last day “The Picnic Grounds” is open

October 11, 2018
New Castle Senior Lodge Branch 25 Monthly Meeting 8:00 P.M.

October 27, 2018
New Castle Kids Halloween party at the club. Starting at 3:00 PM



INVEST YOUR SAVINGS IN AN ATS ANNUITY PLAN

BRANCH 27, NEW CASTLE By Gertrude Tizak

To my dear Sisters of Branch 27,
On December 21, 1947 I came to this country and settled in New Castle where I began my family and new life. I had the opportunity to become a member of Branch 27 roughly 50 years ago. I have come to find many friends and find solace in my new home away from home. On May 3, 2018 I had the opportunity to attend our monthly Branch meeting. I sat with old friends and shared a wonderful dinner. I was in for a BIG surprise as after dinner I was presented with a birthday cake celebrating my 90 years of life! This was certainly a blessing and I was so honored and extend the greatest thank you from the bottom of my heart. I deeply appreciate everything this Branch has done for me. As time progresses I notice that our attendance at our Branch meetings is not as large as it once was. I invite any lady reading the Volksblatt who is not a member to consider joining our Branch. We will gladly relate the information on becoming a member. **Experience what kind friendship and fellowship our Branch has to offer!**
Once again, I would like to thank everyone for the birthday celebration as well as being my lifelong friends!
Gertrude Tizak

My Father

My Father, my Father He does love me so,
He’s always beside me as I live and grow.
When in need I want Him near,
Then I know I’ve nothing to fear.
He only wants what’s best for me,
Recalcitrant though I may be.
Like our heavenly Father our earthly dad,
Offers comfort when we’re hurt or sad.
To keep us safe our actions he guides,
And our daily needs he provides.
Unconditional love he gives in large measure,
Superior to any golden treasure.
Honor him, to him be good,
Keep God’s commandment as you should.
This Father’s Day please keep in mind,
Your earthly dad may be one of a kind;
But nowhere on earth could you ever find,
A Father that loves all mankind.

An original poem by Judith E. Both Father’s Day 2018

Who should buy long-term care insurance?

The very rich and the very poor have one thing in common: They don’t need long-term care insurance.

The rich can pay their way and the poor can rely on-Medicaid for care.

People with a paid-off house and at least \$250,000 in investments probably need to at least consider long-term care (LTC) insurance to help pay for a stay in a nursing home, according to the Chicago Tribune.

The problem with traditional LTC is that premiums can rise dramatically as you age. Yet, if you don’t buy LTC, and if you need care, you’ll have to pay from investments, savings or a house sale.

Consider the cost of LTC premiums over a 10-year period versus the cost of maintaining a spouse in a nursing home for a year or more.

If you don’t take LTC, then consider your backup plan to pay for care. Selling a house could pay for care. Spending down investments could, too. The key question would be how much a surviving spouse would have to live on.

Another reason to buy LTC insurance, if you can afford it, is to leave an inheritance for children. LTC might preserve some assets.



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.

Anna Korditsch
Age 74
Died: May 13, 2018
Branch 22, Youngstown OH

Barbara A. Williams
Age 90
Died: June 4, 2018
Branch 22, Youngstown OH

CHURCHES



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.**



Newly elected Trustees: Ingrid Weihs-Ferguson, Michael Teutsch, Jr. Margarete Ziegler



President Miller-Malue congratulates ATS Deputies James Mauch and Helen Aeling for 2017 Sales efforts



President Miller-Malue congratulates Sara Deutschlander for being awarded Handicraft Exhibit Best of Show



1st Vice President Robert Cunningham with Handicraft Exhibit Director Assistant Sara Deutschlander



Handicraft winner Margarete Ziegler



Handicraft winners Sara Deutschlander and Arline Suts



President Branch 22 June Hoezel, Youngstown Convention Committee Chairperson: Helen Fotiuk and Robert Bachinger



ATS Past President and wife, Tom and Liz Manning



Handicraft Exhibit winners Betty Garhammer and Pauline Sifft



Convention delegation



ATS Family Day
At
Waldameer and
Water World
Saturday, July 28, 2018

- ATS has reserved Picnic Pavilion Coaster #1
- Free Parking
- Free Admission to Picnic Pavilion & Park grounds
- Free Shows
- Drawing at Pavilion at 5:00 p.m.

- Discounted Tickets for Combo Pass includes both the Amusement Park and Water World
- ATS Member Price is \$12.00
- Non-ATS Member Price is \$25.50
- Children under age 1 are free – unless they want to enter Water World

Waldameer Rides: Noon to 10 p.m.
Water Word: 11 a.m. to 7 p.m.

TICKET ORDER FORM

_____ Number of ATS Members @ \$12.....\$_____

Name and Certificate Number of Members:

_____ Cert No. _____

_____ Cert No. _____

_____ Cert No. _____

_____ Cert No. _____

_____ Number of non-ATS Members @ \$25.50.....\$_____

_____ Total Remitted.....\$_____

_____ Number attending that will not purchase Combo Pass

Mail Tickets to _____

Address _____

City _____ State _____ Zip _____

Telephone _____ E-Mail _____

Mail Ticket Order Form to ATS Home Office, 5393 Pearl Road, Cleveland, OH 44129

Deadline for Ticket Orders is July 15, 2018



ATS 1ST ANNUAL
FISHING CHARTER
SATURDAY, AUGUST 18, 2018
WILDWOOD MARINA
Just 10 miles East of Downtown Cleveland
\$25.00, Pre-paid reservations
Includes 6 hours of fishing and bait.
Charter departs at 7 a.m.

This is a great opportunity to enjoy what nature has to offer. What better way to spend the day having a great time, relaxing and fishing on Lake Erie. And the great thing about it is its fun for everybody, from the person who never had a rod in their hand to the professional angler.

Space is limited, So First Come, First Serve!

Additional Fees, as needed, are:
Ohio Fishing License \$11.00
Fishing Pole Rental \$5.00
No License Required for anyone under the age of 16

Name: _____

Address: _____

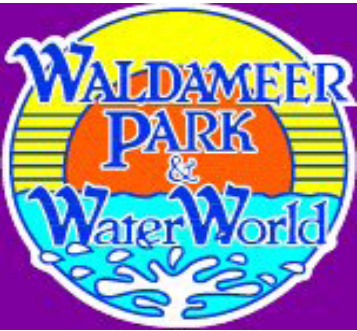
Phone Number: _____ Email: _____

Please make checks payable to ATS

Mail reservation and check to ATS Home Office; 5393 Pearl Road; Cleveland, OH 44129

DEADLINE FOR RESERVATIONS: July 10, 2018





Enter the Drawing
to Win Four Tickets
to ATS Family Day
July 28, 2018

Complete the following information and send to the
ATS Home Office, 5393 Pearl Road, Cleveland, OH 44129.

Name _____

Address _____

City _____ State _____ Zipcode _____

Telephone _____ Email _____

Branch No. _____ Certificate No. _____

Return by July 1, 2018 to the ATS Home Office.

BRANCH 22, YOUNGSTOWN
MOTHER & DAUGHTER BANQUET

The Saxon Club’s Annual Mother & Daughter Banquet was held on April 29 in the Saxon Club Ballroom. Honorees were Betty Garhammer – Mother of the Year. 40 year members honored were: Darlene Aiello, Rosemary Dundon, Linda Remias, Kay Ring, Patricia Gillis, Carole Stoughton, Marlene Belfiore, Margaret Kelly, Mary Jo Reisinger, Bonnie Solo, Donna Alexander and Jean Freaney.

Pictured L to R are June Hoezel, President; Juliane Gilmartin, Chairman; Rosemary Zamary, Co-Chairman; Darlene Aiello, Rosemary Dundon, Linda Remias and Betty Garhammer. Not pictured: Patricia Gillis, Carole Stoughton, Marlene Belfiore, Margaret Kelly, Mary Jo Reisinger, Bonnie Solo, Donna Alexander and Jean Freaney.



The Austintown Fitch High School concert choir performed for the group under the direction of Bill Klein, Choir Director. Mr. Klein then asked past Choir Director, Rosemarie Kascher, to direct the last piece and finale “Amen.” During her tenure as Choir Director, she was responsible for implementing the concert choir to perform at various events throughout the community and Director Bill Klein has continued with that practice.



ATS
BOARD OF DIRECTORS
HAS INCREASED
ANNUITY YIELD ON CONTRACTS
ISSUED AFTER OCTOBER 2012
to 2.50% EFFECTIVE JUNE 1, 2018



One Hundred and Sixth Convention of the Alliance of Transylvanian Saxons

Branch 14 Canton	No Delegates Represented
Branch 17 Canton	Pauline Sifft
Branch 18 Salem	
Florence Spack (Saturday only), Barbara Spack, Marcia Spack, Trudy Ehrhart	
Branch 19 Salem	
George Spack, Sr., Henry Spack, Sr. (Saturday only), Glenn Spack, David Ehrhart	
Branch 22 Youngstown	
June Hoelzel, Helen Fotiuk, Lucy Secka, Diana Kommel, Gloria Hahn, Julaine Gilmartin, Betty Garhammer, Rose-marie Kascher, Rosemary Dundon, Margaret Teutsch, Fran Hinerman, Sofia Froom	
Branch 25 New Castle	
John Mc Cormick, Joshua Stelle, Daniel Both	
Branch 26 Merrillville	
Randall Floyd, Brigitte Floyd, Daniel Schuffert, Michele Schuffert	
Branch 27 New Castle	
Marie Benedict, Jane Fishovitz	
Branch 29 Monaca	Terri Munroe
Branch 30 Youngstown	
Michael Teutsch, Jr., Martin Eberth, III, Michael Bachinger, Robert C. Bachinger, Barry Garhammer, Don Hoelzel, Matt Reardon (Sunday only), Tom Hahn, Sr., Mike Markel, James Mauch, Denny Furman (Sunday only)	
Branch 32 Ellwood City	No Delegates Represented
Branch 33 Cleveland	
Ema Litschel, Arline Suts, Margarete Ziegler, Maria Phillips, Jeff Krestel, Cindy Schneider, Dolf Litschel, Henry Hum	
Branch 37 Detroit	
Susanna Fleischer (Saturday only), Ingrid Weihs-Ferguson, Debbie Ferguson	
Branch 45 Ellwood City	No Delegates Represented
Home Branch	
Robert B. Cunningham, III, Denise A. Crawford, Monica Gilles, Jacob F. Spor, Peter Karsti, II	

Past Officers’ Recognition

The following Past Officers of the ATS were introduced:

- Sister Helen Aeling, Alliance, Branch #8
- Sister Ema Litschel, Cleveland, Branch #33
- Sister Hilde Mueller, Chicago, Branch #9
- Sister Sofia Froom, Youngstown, Branch #22

Introduction of Guests

The following guest was introduced to the Convention:

- Brother Glenn Spack, Salem, Branch #19, President of the Transylvanian Saxons Bowling Association (T.S.B.A.)

The following National Committee appointed Members were introduced:

- Sister Helen Aeling, Alliance, Branch #8
- Sister Ingrid Weihs-Ferguson, Detroit, Branch #37

Visitors

All visiting ATS Members were welcomed to the Convention. There were no visitors present that were not ATS members.

Memorial Service

In remembrance of 3rd Vice President John Boehm, Jr., Youngstown, Branch 30, who passed away on January 14, 2018, the Officers and Delegation stood as President Miller-Malue placed a Saxon Flag on an empty chair seated beside his fellow officers.

Pastor Bell conducted the Memorial Service in remembrance of our departed Saxon Sisters and Brothers.

Convention Committees

The following members were appointed by President Miller-Malue to fulfill Convention duties:

Registration Committee:
Brother James Mauch, Youngstown, Branch #30

Chaplain:
Rev. Mark Bell & Brother Robert Bachinger, Youngstown, Branch 30

Convention Marshall:
Brother Michael Teutsch, Jr., Youngstown, Branch #30

Sergeant-at-Arms:
Sister Lynnette Clay, Youngstown, Branch #22

Election Committee:
Brother Brian Gilles, Lorain, Branch #5
Sister Diethild Thut, Chicago, Branch #9
Brother Daniel Schuffert, Merrillville, Branch #26

Saxon Handicraft Exhibit Directors:
Sister Carmella Markel, Youngstown, Branch #22
Sister Sara Deutschlander, Youngstown, Branch #22

Piano Accompanist:
Sister Rosemarie Kascher, Youngstown, Branch #22
Youngstown Brass Band
Parliamentarian:
Brother Glenn Spack, Salem, Branch #19

Reading of the Minutes from the 105th Convention
Whereas each Delegate had been provided with a printed copy for reference, a motion was made by Sister Hilde Mueller, Chicago, Branch #9, seconded by Sister Helen Aeling, Alliance, Branch #8 to dispense with the reading of the Minutes of the 105th Convention. Motion carried.

Induction or Dissolution of Branches
ATS Branch 11, Lorain, merged with their Brother Lodge Branch 5, Lorain, as of December 31, 2016.

Board of Director’s Reports
The Delegates were asked to hear all reports and act upon them collectively.

President’s Report
President Miller-Malue gave the Presidents’ Report. She extended appreciation to the members that have accepted leadership positions in their local branches as well as on the national level as well as to those who serve on Branch committees. Their time and efforts have helped to build a financially and culturally strong fraternal. She has visited over a third of the branches and looks forward to meeting with other Local Branches in the coming year.

President Miller-Malue expressed sadness by the deaths of Past ATS Trustee Andy Schiller, Chicago, Branch #9 in February 2017 and ATS 3rd Vice President John Boehm in January 2018.

President Miller-Malue reported the ATS assets have grown to over \$89 million. Our net gain was \$663,423 and our surplus increased to \$10,230,865. Our life and annuity premiums were up slightly from last year. Our Solvency Ratio has increased to 112.94% which reflects a strong and stable balance sheet. This ratio has shown an increase for the past ten years.

Unfortunately, our membership is declining. We need to work harder to get our family and friends to join our fraternal organization. Lastly, President Miller-Malue would like to thank everyone for the continued support and cooperation in maintaining a fraternal benefit society of which we can be proud to belong.

Secretary’s Report
Secretary Gilles reported on the Membership and Insurance Activity for 2017. As of December 31, 2017, we issued 89 new annuity certificates with 63 new members. Despite the number of annuity deaths and surrenders, we still had a net increase of 3 annuity members. We issued 28 new life insurance certificates for 26 new members. However, also

due to life deaths and surrenders, we lost 140 members with life insurance policies. Our membership total, as of December 31, 2017, was 6,806, which is a decrease of 158 from the end of 2016. There were 2,447 annuity certificates and 5,707 life insurance certificates. The total life insurance value, as of December 31, 2017, was \$26,238,760, reflecting an increase of \$75,626, The total annuity value, as of December 31, 2017, was \$64,578,812, which is an increase of \$2,020,408.

Treasurer’s Report
Treasurer Crawford reported on the financial condition of the ATS for the year ended December 31, 2017. Total assets of the ATS were \$89,313,861, which is an increase over the prior year of \$2,000,681. Included in the assets are approximately \$72 million in Bonds. Common stocks, other Invested Assets, and Short-Term investments total approximately \$13 million. Reserves totaled approximately \$72 million. Surplus at December 31, 2017 was \$10,230,865. Premium income totaled \$2,858,249 for the year, while Investment income was \$4,373,195. Benefits paid to members totaled \$4,091,957. Net income from Operations was \$663,423 for the year ended December 31, 2017. Treasurer Crawford reported that an Annual and Quarterly Financial Statements are filed with the State Insurance Departments and the NAIC. Also, a Management Discussion and Analysis Reports are filed quarterly with the Ohio Insurance Department. A new filing for 2018 is the Corporate Governance Annual Disclosure which must be filed by June 1st of each year.

Auditing Report
Brother Randall Floyd, Merrillville, Branch #26, Chairman of the Audit Committee, stated that the Trustees examined the ATS financial records at the Annual Audit. In their opinion, all controls and procedures were followed, and all records were accurate and in good order.

During 2017, James G. Zupka, CPA, Inc. conducted an independent audit for the fiscal year 2016 and in their opinion, our financial statements present fairly the financial position of the ATS. The Auditor’s Report is filed with the State Insurance Departments and the NAIC. Annual and Quarterly Financial Statements are filed each year with the NAIC and the State Insurance Departments of Ohio, Pennsylvania, Indiana, Illinois, and Michigan.

A motion was made by Sister Jane Mowery, Lorain, Branch #5, seconded by Brother Daniel Schuffert, Merrillville, Branch #26 to accept the Board of Directors reports as given. Motion carried.

Report on the Committee on Rules
The Board of Directors, represented by Trustee Barbara Spack, presented the following Budget Proposals for each of the two-year periods (July 1, 2018-19 and July 1, 2019-20) for the Convention consideration and approval:

Salary Budget	\$372,000
Sales Promotion	\$60,000
Fraternal Activities	\$55,000

Trustee Barbara Spack reminded the Delegates that they would vote on these proposals at a later time.

The proposed Constitution Changes were not read at this time since each Delegate had received a written copy of the proposed Constitution Changes. These proposed changes would be discussed and voted upon at a later time.

Reports by Standing and Special Committees
The Delegation was asked to hear all reports and act on them collectively.

Investment Committee
Treasurer Denise Crawford reported on the activities of the Investment Committee. During the year 2017, 6 issues of bonds were purchased in the amount of \$7,839,430. Five issues of bonds were sold, called, or matured with proceeds of \$2,030,064 and a net loss of \$250,931. The loss is the result of selling 2 different bonds that were decreasing in value. Also, in 2017, 4 stocks were sold with proceeds of \$407,577 for a capital gain of \$211,790. The selling of these stocks helped offset the loss of the bonds. The net investment yield to mean invested assets at December 31, 2017 was 5.08%.

The Investment Committee relies on the advice of our Investment Advisor, John Mc Pike of Investment Advisory Services. The Committee consists of President Joan Miller-

Malue, RobertCunningham, Monica Gilles, Randall Floyd, and Denise Crawford.

Orphan Fund Committee

Chairman Robert B. Cunningham, III gave the Orphan Fund Committee Report. The Orphan Fund program provides monthly financial assistance in addition to the premium payments of the children’s ATS insurance. During 2016, the program supported 10 children representing 5 families. Total cash benefits paid during 2016 totaled \$6,465. For 2017, the Orphan Fund supported 9 children from 5 families with total benefits of \$6,130. So far in 2018, the Program supports 6 children from 3 families. The decrease is due to children attaining the age of 19 and a parent remarrying. At Christmas, each child receives a monetary gift. The Orphan benefits are paid out of the ATS General Fund. Profits derived from the sale of history books and cookbooks are credited to the Orphan Fund and thereby assist in the financing of this program. In 2016 and 2017, The Saxon Orphan Fund received monetary donations from Henry Hum, Cleveland, Branch #33 and New Castle Branch #27.

The Orphan Fund Committee consists of the three Vice Presidents: Robert B. Cunningham, Monica Weber, and the late John Boehm, Jr.

Future Planning Committee

Chairman Jacob Spor gave the Future Planning Committee Report. Twenty-three Freshman academic scholarships and thirteen adult continuing scholarships were awarded this year for a total of \$33,400. The Academic Scholarship recipients are as follows:

- One four-year \$1,000 per year renewable Victor Deptner Memorial Scholarship:
 - Corrine Kampman, Youngstown #22
- One \$1,000 Past ATS Officers’ Scholarship:
 - Alexa Hurkamp, Youngstown #22
- One \$1,000 Henry Schindler Scholarship:
 - Joshua W. Bierman, Cleveland, #1
- One \$1,000 Michael Schassburger Memorial Scholarship:
 - Erica R. Kaiser, Erie, #2
- One \$1,000 Jon Weber Memorial Scholarship:
 - Victoria Kaufman, Home Branch
- One \$1,000 Branch 33 National Scholarship:
 - Jennifer Mc Goun, Cleveland #4
- One \$1000 Julia & Martin Konnerth Scholarship:
 - Paige Mauch, Youngstown #22
- One \$1000 Julia & Martin Konnerth Scholarship:
 - Payton Schneider, Cleveland #33
- One \$1000 Branch 10 Columbus Scholarship
 - William Bungert, Chicago, Branch #9
- One \$1000 Branch 14 Canton Scholarship
 - Madeline Nagy, Cleveland, #33
- One \$1000 Davidson-Schuller Appreciation Scholarship in Honor of ATS and Branch 33 & 34
 - Michael Izenour, Home Branch
- One \$1,000 Reverend and Mrs. John Foisel Memorial Scholarship:
 - Reanna Klein, Detroit, #37
- One \$1000 John F. Spack Memorial Scholarship
 - Joseph Haniford, Youngstown #30
- One \$1000 John & Mary Guip Memorial Scholarship
 - Jessica Weihs, Detroit, #37
- One \$1000 Branch 5 Lorain National Scholarship
 - Lauren Haibach, Erie, #2
- One \$1000 Dale and Rose Segedi-Kaufman Memorial Scholarship
 - Morgan Kaufman, Home Branch
- One \$1000 Dale and Rose Segedi-Kaufman Memorial Scholarship
 - Nathan Leunis, Farrell, #7
- One \$750 Niles, Branch 20 Scholarship:
 - Dominic Pasquale, Ellwood City, #45
- One \$750 New Castle, Branch #27 Scholarship:
 - Brandi Jorgensen, Youngstown, #22
- One \$500 John Boehm, Jr. Memorial Scholarship
 - Karina Thut, Chicago, #9
- One \$500 John Boehm, Jr. Memorial Scholarship
 - Jacob Heberle, Erie, #2
- One \$400 Donzella Herman Scholarship:
 - Adam Gottschick, Cleveland, #1

It was noted that Jack Watts, Detroit, #37 will be receiving his fourth year’s \$1,000 Victor Deptner Memorial Scholarship Award, Anastasia Kauntz, Cleveland, #4 will be receiving her third year’s \$1,000 scholarship award, and Courtney Crawford, Alliance #8 will be receiving her second year’s \$1,000 of their four-year Victor Deptner Memorial Scholarship.

- The Adult Continuing Education grants were awarded to:
 - One \$1000 Academic Continuing Education Scholarship in Memory of Marie Stirner
 - Kathryn C. Hall, Cleveland #4
 - One \$1000 Academic Continuing Education Scholarship in Memory of Marie Stirner
 - Billie Fernengel, Home Branch
 - One \$1000 Academic Continuing Education Scholarship in Memory of Marie Stirner
 - Ashleigh Best, Salem #18
 - One \$1000 Academic Continuing Education Scholarship in Memory of Marie Stirner
 - Hannah Leach, Cleveland, #4
 - One \$1000 Academic Continuing Education Scholarship in Memory of Gertie & Ernie Gottschling
 - Bradley J. Hall, Cleveland, #1
 - One \$1000 Lorain Saxon Ladies Branch 11 Scholarship
 - Emily Teutsch, Youngstown, #22
 - One \$500 ATS Branch 34 Cleveland East Scholarship
 - Christian Brooks, New Castle, #25
 - One \$500 Academic Continuing Education Scholarship in Memory of Karl & Charlotte Klamer
 - Sarah Hess, Erie #2
 - One \$500 Academic Continuing Education Scholarship in Memory of Donald G. Miller
 - Abigail Richardson, Cleveland #4
 - One \$500 Farrell Branch 7 Scholarship
 - Andrew Mc Caffrey, New Castle, #25
 - One \$500 ATS Scholarship
 - Annalise Iavarone, Erie, #2
 - One \$500 ATS Scholarship
 - Nicholas Untch, Cleveland #1
 - One \$500 ATS Scholarship
 - Alyssa Schmidts, Chicago, #9

Chairman Spor reported that the 2018 Annual ATS Golf Outing would be held on Saturday, August 11 and Sunday, August 12 hosted by Branches 18 & 19, Salem. This year will be a two-day event with the option of only golfing one day.

The 2017 ATS Open Bowling Tournament was held by Youngstown, Branch 22 & 30. Cleveland West #1 was the winning team. Erica Zgola, Lorain Branch #5 won women’s singles; John Hughes, New Castle, Branch #25 win the men’s singles. Doubles event was won by Mike and Jake Berg, Chicago, Branch #9. The 2018 ATS Open Bowling Tournament will be held the weekend of October 20-21, 2018 hosted by Branch 26, Merrillville.

The ATS is planning a fishing charter from Wildwood Marina located east of Cleveland on Saturday, August 18, 2018. This will be a 23-passenger boat, so first come, first serve. The cost will be \$25 per person plus the cost of a fishing license and fishing pole rental, if needed.

The Future Planning Committee consists of Jacob Spor, Barbara Spack, Randall Floyd, Peter Karsti, and John Boehm.

National Committee

Chairperson Monica Weber gave the National Committee Cultural Report. Sister Weber reported on the Federation meeting held in May, 2018 in Dinkelsbühl, Germany. The Federation consists of Germany, Austria, Canada, Romania, the United States, and recently voted in Switzerland.

The 2018 Heimattag will be held in Cleveland by Branches 1 and 4 the weekend of June 22-24. A dance group from Transylvania will be attending the Heimattag through the cultural exchange program. They will perform in Cleveland and then travel to Chicago and Detroit before heading to Canada.

The National Committee consists of Monica Weber, Hanz Hermann, Monica Gilles, Peter Karsti, and Robert Cunningham.

Youth Activities Committee

Chairperson Monica Gilles gave the Youth Activities Report. This past year’s events included Saxon Summer

Camp, Bowl-Where-You-Are, ATS Family Day, and Coloring Contests. In 2017, the Saxon International Jugendlager was hosted by Transylvania. Zachary Botsch, Abigail Richardson, Daniel Ivanov, Yun Cao, and Jonathan Barkett, along with group leader, James Drotleff, represented the United States.

Upcoming events include: Saxon Summer Camp at Camp Frederick in Rogers, Ohio for ages 7 to 17 from July 15 through July 20, 2018, ATS Family Day at Waldameer Amusement Park and Water World in Erie, PA in July 28, and the revival of Saxon Teen Weekend at the Salem Saxon Club the weekend of July 6-8.

The Youth Activities Committee consists of Monica Gilles, Denise Crawford, Robert Cunningham, Barbara Spack, Jacob Spor, and appointees Brianna Mueller, Ingrid Weihs-Ferguson, and Helen Aeling.

Upon completion of these reports, a motion was made by Terri Munroe, Monaca, Branch #29, seconded by Brother Robert Bachinger, Youngstown, Branch #30, to approve the Standing and Special Committee reports as given. Motion carried.

Reports of Affiliated Organizations

T.S.B.A. Report

Brother Glenn Spack, President of the T.S.B.A. reported on the 2017-2018 bowling season. The League had 69 bowlers forming 18 teams. The League champions for the year were Lorain #1. Tournament team winners were New Castle #3 team. The T.S.B.A. Convention will be held on June 9, 2018 in Cleveland, Ohio. Each Branch is entitled to send three delegates. Brother Spack urges any person interested in joining the TSBA to contact him or their local branch representative.

Upon completion of this report, a motion was made by Sister Helen Aeling, Alliance, Branch 8, seconded by Sister Marie Benedict, New Castle, Branch 27, to accept the Report of Affiliated Organization as given. Motion carried.

Action on Charges and Grievances

There were no official charges or grievances to report.

Unfinished Business

There was no unfinished business from the last Convention.

Filing of Communications

No official communications to report.

Action on Budget Proposals

A motion was made by Brother John McCormick, New Castle, Branch #25, seconded by Sister June Hoelzel, Youngstown, Branch #22 to accept the proposed salary budget of \$372,000, the proposed sales promotion budget of \$60,000 and proposed fraternal activities budget of \$55,000 presented by the Board of Directors for each of the two periods July 1, 2018-19 and July 1 2019-20. Motion carried.

New Proposals

Second Vice President Monica Weber, co-chairperson of the Constitution Committee, brought up for discussion the proposed Constitution changes. The changes are as follows:

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

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.

- a. Upon demand, important resolutions or motions shall be made in writing and given to the Secretary for reference and preservation.
- b. 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 re-election 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 necessary 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
- g. 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 society

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.

- 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.

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.

c. 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 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.

b. 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 the meeting.
- 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.

h. 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 is 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.

a. 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 Director.

Being that each branch was provided with a copy of the changes for discussion, the changes were printed multiple times in the Volksblatt, and each delegate was provided with a written copy of the changes, a motion was made by Brother Glenn Spack, Salem, Branch #19, seconded by Brother Daniel Schuffert, Merrillville, Branch #26, to waive the reading of the proposed changes and vote to approve all changes collectively. Motion carried.

Election of Officers

The following Offices were open for election in 2018:

1st Vice President	4-year term ending 2022
3rd Vice President	4-year term ending 2022
Treasurer	4-year term ending 2022
Three Trustees	4-year terms ending 2022

Nomination forms were received from local Branch nomination committees for the positions of 1st Vice President, 3rd Vice President, Treasurer, and three Trustees:

1st Vice President – Robert B. Cunningham, III, Cleveland Branch 1

Third Vice President – Randall Floyd, Merrillville, Branch 26

Treasurer – Denise Crawford. Alliance, Branch 8
Trustees – Michael Bachinger, Youngstown, Branch 30, Michael Teutsch, Jr., Youngstown Branch 30, Ingrid Weihs-Ferguson, Detroit, Branch 37 and Margarete Ziegler, Cleveland-East, Branch 33

There being only one nomination for 1st Vice President, 3rd Vice President, and Treasurer, a motion was made by Sister Susanna Fleischer, Detroit, Branch #37, seconded by Brother Michael Bachinger, Youngstown, Branch #30, to cast a unanimous ballot to elect Robert B. Cunningham, Cleveland, Branch #1 for 1st Vice President, Randall Floyd, Merrillville, Branch #26 for 3rd Vice President, and Denise Crawford, Alliance, Branch #8 for Treasurer. Motion carried.

Before the start of the election for Trustees, Brother Michael Bachinger rescinded his nomination for the Trustee position leaving three nominees. Since there were only three nominees, a motion was made by Brother David Leifer, Cleveland, Branch #1, seconded by Brother Robert Hanek, Cleveland, Branch #1, to cast a unanimous ballot to elect Brother Michael Teutsch, Jr., Sister Ingrid Weihs-Ferguson

and Sister Margarete Ziegler to the positions of ATS Trustee. Motion carried.

Installation of Officers

Past ATS President Thomas Manning, Erie, Branch #2, installed all Officers to their respective Offices. Special recognition was given to outgoing Trustees Peter Karsti, II, Youngstown, Branch #30 and Hanz Hermann, Cleveland, Branch #1 for their years of service on the Board.

Special Presentation

The Youngstown Culture Group participated in the 2017 Sachsentreffen that was held in Hermannstadt last August. In addition, the ATS had sponsored a bus trip to Transylvania at that time so members could attend this special event. Brother Robert Bachinger, Youngstown, Branch #30, and President of the Youngstown Culture Group put together a slide presentation of this event and their travels throughout Transylvania.

Brother Robert Cunningham presented on the ATS Insurance and Annuity Program. He spoke about different insurance options and types of annuities. All Delegates received brochures on Traditional IRAs and Roth IRAs. He also stressed the need for new members to replace members that have passed on.

Convention Recess

President Joan Miller-Malue adjourned the meeting at 2:55 p.m. to reconvene at 9:30 a.m. on Sunday, June 3, 2018.

Second Day’s Session
Convention Called to Order

President Miller-Malue called the Second Day’s Session of the 106th ATS Convention to order at 9:30 a.m.

Invocation

Brother Robert Bachinger, Youngstown, Branch #30, gave the Invocation.

Visitors

President Miller-Malue welcomed all new visitors to the Convention session. A motion was made by Brother Glenn Spack, Salem, Branch #19, seconded by Sister Elizabeth Manning, Erie, Branch #2, to allow non-member visitors to attend the convention session. Motion carried.

Roll Call

First Vice President Robert Cunningham conducted the Roll Call. All the Officers and Delegates who attended the First Day’s Session were present at Sunday’s session with the exception of Florence Spack, Salem, Branch 18, Henry Spack, Salem, Branch 19 and Susanna Fleischer, Detroit, Branch 37. who had excused absences. Delegates that attended only Sunday session was Matt Reardon and Denny Furman, both of Youngstown, Branch 30.

Reading of Minutes from the First Day’s Session

Secretary Monica Gilles read the Minutes of the First Day’s Session.

A motion was made by Sister Terri Munroe, Monaca, Branch #29, seconded by Sister Margaret Teutsch, Youngstown, Branch #22, to accept the Minutes as read. Motion carried.

Unfinished Business

Committee on Rules representative Barbara Spack clarified the components of the Salary Budget for the delegation.

New Business

President Miller-Malue reported that as of June 1, 2018, the interest rate on our current annuity contracts was increased to 2.50%.

President Miller-Malue presented checks to each Branch for the Branch Sharing Program. The Branch Sharing Program was developed to acknowledge the insurance production efforts by the local branches. The award is based on the members in good standing, and the life premiums and annuity deposits received from the individual branch members. The total amount distributed was \$8301.

President Miller-Malue also presented the 2018-2019 Subsidy Grants to the Cultural Groups. The total amount distributed under this program was \$2,240.00. Our ATS Cultural Groups that will be performing at the Heimattag will also receive a subsidy for their participation. In addition,

we will pay a subsidy to the TSBA when the new season begins in the fall.

Deputy Sales Awards

President Joan Miller-Malue distributed the Deputy Sales Awards for 2017. Brother James Mauch, Youngstown, Branch #30, was awarded for bringing in the most new members in 2017. He brought in ten new members. Sister Helen Aeling, Alliance, Branch #8, was awarded the leader in life sales and annuity deposits.

Saxon Handicraft Exhibit Awards

Brother Jacob Spor, Chairman of the Future Planning Committee, introduced and thanked Sisters Carmella Markel, Youngstown, Branch #22, and Sister Sara Deutschlander, Youngstown, Branch #22 for their help with the Saxon Handicraft Exhibit.

The First Place Winners received an ATS folding chair and ribbons were awarded to the Second Place Winners. Ceramics

1st Place: Carmella Markel, Youngstown, Branch #22
2nd Place: Kay Novicky, Youngstown, Branch #22
Crewel No Entries

Crocheting
1st Place: Sara Deutschlander, Youngstown, Branch #22
2nd Place: (tie) Betty Garhammer, Youngstown, Branch #22
Pauline Sifft, Canton, Branch #17

Cross Stitch
1st Place: Christine Schneider, Youngstown, Branch #22
2nd Place: Christine Schneider, Youngstown, Branch #22

Knitting
1st Place: Sara Deutschlander, Youngstown, Branch #22

Needlepoint No Entries
Quilting No Entries

Painting
1st Place: June Hoelzel, Youngstown, Branch #22
2nd Place: Erna Weber, Youngstown, Branch #22

Photography
1st Place: (tie) Heidi Weber, Youngstown, Branch #22
Arline Suts, Cleveland, Branch #33

Open Class
1st Place: Margarete Ziegler, Cleveland, Branch #33
2nd Place: Pauline Sifft, Canton, Branch #17

Youth Award
1st Place: Alex Bosnjak, Youngstown, Branch #30
2nd Place: Jacob Phillips, Cleveland, Branch #33
The President’s Award for Best of Show was presented to Sara Deutschlander, Youngstown, Branch #22.

Good and Welfare

1st Vice President Robert Cunningham gave a report on the Saxon Relief Fund. This fund was created in 1982. The money is forwarded to the Landsmannschaften of Austria and Germany, who then distributes it to Saxon causes in Romania. In 2017, we received donations totaling \$2,945.00. So far in 2018, an additional \$1350.00 has been received. In 2017 we forwarded \$1,900.00 to the Sozialwerk der Siebenbürger Sachsen on Germany.

Brother Cunningham reported on Schloss-Horneck, the Saxon museum in Gundlesheim, Germany. In 2015, the Verband der Siebenbürger Sachsens in Deutschland had purchased the property for one million Euros to make a world central location for a Saxon library, artifacts, historical documents and meeting place. The Federation of Transylvanian Saxons had asked for all Saxon organizations to help with the funding of this historical facility. As of May 2018, donations have been transferred totaling \$18,000.00. The one million Euro note has been paid in full. Continued donations will be needed for upkeep of this facility.

Branch #33 Cleveland gave a donation to the Saxon Relief Fund and the Saxon Orphan Fund.

Host for Next Convention

A bid was received by Branch #33 Cleveland to host the 107th Convention in 2020. A motion was made by Brother Michael Bachinger, Youngstown, Branch #30, seconded by Sister Helen Fotiuk, Youngstown, Branch #22 to accept the bid. Motion carried.

2019 President’s Meeting

New Castle Branch #25 has agreed to host the 2019 Branch Presidents’ Meeting when the Eintracht will be celebrating their 125th Anniversary on Saturday, May 4, 2019.

Important Dates to Remember

June 9 Annual TSBA Convention in Cleveland, Ohio

June 22-24 Saxon Heimattag at Cleveland
Sachsenehim
Hosted by Branches 1 and 4
Featuring Cultural Exchange Group
Dance Group from Transylvania

July 6-8 Saxon Teen Weekend
Salem Saxon Club for ages 13-19

July 15-20 Saxon Summer Camp – Camp Frederick
Rogers, OH
New Adventurers – Age 7-8
Discoverers ages 9-11
Journeyers – ages 12-14
Ultimate Challenge ages 15-17

July 28 ATS Family Day
Waldameer Amusement Park and Water World
Erie, PA

August 11-12 ATS Golf Outing - Salem Hills Golf
Course
Hosted by Salem Branches 18 & 19

August 18 ATS Fishing Charter
Wildwood Marina Cleveland, OH

October 20-21 ATS Open Bowling Tournament
Merrillville, IN
Hosted by Branch #26

Closing

President Miller-Malue declared the Business Agenda completed. She expressed thanks to the Officers and Members of Branch #22 & 30 for all their hard work. She also thanked the Convention Committees, Handicraft Exhibit Directors and ATS Officers, Delegates and Guests for their attention.

Reading of Minutes of the Second Day’s Session

Secretary Gilles read the Minutes from the Second Day’s Session. A motion was made by Brother Joshua Stelle, New Castle, Branch #25, seconded by Sister Lucy Secka, Youngstown, Branch #22 to accept the Minutes as read. Motion carried.

Farewell

On behalf of the Officers and Members of Branches 22 & 30, Brother Matt Reardon, Youngstown, Branch #30 thanked the Delegates, ATS Officers and visitors for coming and hoped that they enjoyed themselves. He gave special recognition to ATS Trustee, Brother Peter Karsti, the new incoming Board members, the Convention Committee, and the ladies of Branch #22, Youngstown. He also wished everyone a safe trip home.

Adjournment

President Miller-Malue thanked everyone for continuing letting the ATS have an impact on their lives and for their continued trust in our fraternal.

The Delegates sang “Ich Bin Ein Sachs” and “God Bless America” accompanied on the piano by Sister Rosemarie Kascher, Youngstown, Branch #22.

There being no further business to come before the Convention, President Miller-Malue declared the 106th ATS Convention adjourned at 11:30 a.m.

Respectfully submitted

Monica F. Gilles
ATS Secretary



You Are Never Too Young to Start Aiming for your Retirement Goals

The second you earn income, you should put something aside for retirement. Unfortunately, many of today's young folks pass on the opportunity to save for retirement early. They do not take advantage of the benefit of interest compounding, tax-deferred or tax-free savings plans that can help them maximize their financial strength during retirement.

The ATS offers retirement savings plans that can help you put enough money away for your retirement. An ATS Annuity is a very good way to accumulate or hold money for and during retirement. Interest on savings in savings accounts, dividends on stocks and rental income from real estate is immediately taxed in the year earned. In contrast, interest credited on an ATS Annuity is not taxed until funds are withdrawn. Because taxes are deferred until money is withdrawn, interest is earned on money that would otherwise be paid to the IRS. The result is greater financial growth.

An ATS Annuity provides you with flexibility at your retirement to choose when you begin withdrawals as well as the choice of how:

- As a Lump Sum
- As an Income for a Specific Number of Years
- As an Income for as Long as you Live
- As an Income for as Long as you or your spouse Lives

Minimum Deposit to start an ATS Annuity is \$300 for Adults and \$150 for Children under the Age of 16.

You can sign up for Autopay Electronic Funds Transfer, instructing the ATS to automatically deduct your designated amount from your bank account into your annuity account monthly, quarterly, semi-annually or annually.

Another way to save for retirement is with an ATS Traditional or Roth IRA. Both types of IRAs provide a good choice for retirement savings. Roth IRA and Traditional IRA differ significantly in the way they are taxed. A Traditional IRA is tax-deferred until withdrawal but grows tax free until retirement. A Roth IRA is a retirement plan which allows contributions to be taxed up front and then withdrawals are made tax free as long as the person has had the Roth IRA for over five years and is at least 59 1/2 years old. Contributions to a Traditional IRA can be deductible but contributions to a Roth IRA are non-deductible. A Roth IRA, unlike a Traditional IRA has no 70 1/2 age rule. A person can make contributions to a Roth at any age as long as a person has taxable compensation. Contributions into a Traditional IRA can only be made before the age of 70 1/2. The Traditional IRA requirement that a minimum withdrawal must be made starting at age 70 1/2 does not apply to a Roth IRA.

The Traditional IRA may be better for those who expect their tax rate to be lower when withdrawals are taken while those who choose a Roth IRA might expect their tax rates during retirement to remain the same or higher as their current tax rate.

People are living a lot longer now and you need to plan early to have a secure financial retirement. Contact your Local ATS Deputy today for further information on the ATS Annuity Program.

**Purchase an ATS Annuity or ATS IRA today and start saving!
New contracts are currently now earning 2.50% Annual Yield**