The Saxon News

Celebrating over 100 years of Saxon Fraternalism

ATS Founded in 1902

September 8, 2017

Issue 18

BRANCH 4, CLEVELAND
By Joan Miller-Malute

The Sachsenheim had a great Oktoberfest. Everyone had a great time enjoying the delicious food, folk dancing by the Cleveland Adult and Children’s Saxon Dance Group and music by the Klang & Gesang. The children enjoyed the face-painting by Lori. We thank everyone who had helped and to all that attended to support this event.

Our next monthly meeting will be held on Monday, September 18, 2017 at 7:00 PM. Collection of local dues will be at 6:30 pm. The Sachsenheim will have a Cleveland Brown’s Home Opener “Kegs & Eggs” Party on Sunday, September 10th. The bar will open at Noon, the Home Opener “Kegs & Eggs” Party on Sunday, September 10, 2017 at 7:00 PM. Collection of local dues will be at 6:30 pm.

Branch 1 and Branch Annual Branch Membership will be held on Sunday, September 24th at 1:00 pm. We will honor our 50 and 60-year members and enjoy a performance by the Eintracht-Saxonien Sachsenchor. Our fifty-year member is Emma Kautz and our sixty-year members are Marie Seiler and Maria Fielker. Our manager, Grumpy, will prepare a delicious schnitzel dinner. Reservations must be made by calling Rob Cunningham at (216) 398-7520 or emailing at houningham@roadrunner.com. Deadline for reservations is September 18, 2017.

It’s getting to be Clambake Season. Saturday, October 14th, the Sachsenheim will have its Annual Clambake. The bar will open at 4 pm and the Clambake will start at 6:30 pm. Clambake with Steak is $21.95 and Clambake with Chicken is $17.95. Extra clams are $6. You may purchase tickets in the Bar of make reservations by calling (216) 651-0888. Deadline for reservations is October 10th.

Another upcoming October event will be the Cleveland Saxons Dance Group’s Traubenfest on Saturday, October 21st. Mark this date on your calendar and make sure to bring the young kids to help police the Ballroom for the “Grape Thieves.” Also in October, we will have the Children’s Halloween Party on Friday, October 27th.

Let’s not forget to pray for the poor folks in Texas that have been devastated by the fierce forces of Hurricane Harvey. Please consider to give a donation to a legitimate charity to help out these families.

BRANCH 25, NEW CASTLE
By Jonathan Baisch

Much has been happening at the Eintracht Singing Society since our last article was published. The membership of the Eintracht wishes to thank ATS President Joan Miller-Malute for attending and presenting at our July monthly meeting. We also had our monthly meeting on August 10 and our next meeting is scheduled for September 14.

The Eintracht’s Second Annual Blues festival (July 29th) saw many great bands and there were over 500 attendees. Mark your calendar for the end of July next year so you don’t miss this event!

August 26 was the start of a brand new Schützenfest event for the Männchon. What is a Schützenfest? In Germany this originated as a Festival to ensure militia proficiency and is now a shooters festival. The competition has 3 parts with each marksman using a 22 rifle. Each marksman shot at 3 targets, the Scheiben (Targets with wildlife scenes), and the Holzvogel. The Scheiben are won by marksmanship and the Holzvogel the top prize for shooter to remove the crown. There was a lot of comradery between the shooters and all participants were awarded prizes. Shooters enjoyed curry wurst, Brats, and fries after the competition. We hope to see many Saxon and German shooters from the ATS this event next year trying to win the title of Schützenkönig. We have provided a few photos of this wonderful event.

The Eintracht Männchon will be performing on September 16th at St. Mary’s, PA (home of Straub Brewery) for the town’s 185th Anniversary.

The Eintracht Singing Society is rapidly approaching the end of our summer festivities and use of the Picnic Grounds. We still have a few concerts, which can be found, on our Facebook page (Search for Eintracht Singing Society). The last item of note is the Eintracht is preparing and planning for OKTOBERFEST. This event will be September 23rd 1 PM – 10 PM and features multiple German bands, a dance group, and our Eintracht Männchon. As usual we will have an Oktoberfest beer and traditional German food to enhance our Gemütlichkeit. Please come in your Lederhosens, Dimlids, and Hats.

See Page 5 for Schützenfest photos

PRESIDENT’S MESSAGE
By Joan Miller-Malute

ATS Nat’l President

The State of Texas has been battered by Hurricane Harvey. I ask that our thoughts and prayers be with the thousands of people who have been devastated by the destructive winds and the catastrophic flooding in Texas. I suggest that our local branches and their members join in their various community relief efforts to help the thousands of storm victims. People will need basic supplies such as food, clothing and shelter. It is a time for us to be benevolent and help out our fellow man. (Please remain vigilant for scam disaster relief charities.)

With Labor Day Weekend behind us, it is a sign that summer is winding down, and time for our kids to load up their backpacks and head back to school. It can be a hard transition going from the freedom of summer to the structure of being a full-time student. And remember it is as much back-to-school time for parents as it is for kids. It means a bonding time with parents, child and teachers. Stats tell us that children earn higher grades and perform better on tests when parents and schools work together. There is nothing like getting a good education. It gives our children a foundation for the rest of their lives. Our ATS membership sends wishes to our young members for a wonderful school year full of new discoveries and opportunities as well as enjoying new and old friendships. We wish you the best of luck in all your endeavors.

I also want to remind our junior members, that participation in our ATS local and national activities will earn you extra points when it comes to applying for an ATS scholarship. Although college may be many years away, your involvement in our fraternal activities may help you in receiving an ATS scholarship. This year we awarded 21 freshman scholarships and three renewable grants and thirteen continuing education scholarships to ATS members. Please take advantage of earning extra points by being active in our fraternal society.

Just as the children will be getting back to their school day routine, so will many of our local branches who will be resuming their monthly meeting after a summer break. The ATS Officers encourage our members to attend their local meeting and lend a hand in volunteering. Our Branches cannot accomplish all they do without your help. There are specific areas you can volunteer your services such as helping develop social programs that include youth, cultural, and sporting events. For our Branches whom own their own Clubhouses, much help is needed in the maintenance of the facilities as well as the promotion of the daily operating business. Volunteers can help in organizing the charity efforts within their community on behalf of their local branch.

“Volunteers do not necessarily have the time; they just have the heart.” Author unknown.

Our Saxon bowlers will be starting their new Season with the TSBA’s first session being hosted by Lorain at the Rebman Recreation Lanes on Sunday, September 17th at 11 am. The TSBA is a great way to network within our Alliance by getting together each month and share in Gemütlichkeit with others from the various Branch cities. We do not have to be a skilled bowler to join the TSBA, you only have to have the desire to have fun! The ATS Board of Directors wish our bowlers a great season.

Continued on Page 2
Schloss Horneck needs OUR help!

Since 1960 Schloss Horneck has housed the Siebenbürgen Museum, the Siebenbürgen Library and Archive, the Siebenbürgen-Institut and is the base for many Saxon organizations. A seniors home is also located on the property. Last September the Verband der Siebenbürgen 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 Siebenbürgen 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:

NAME_________________________________________
ADDRESS______________________________________
CITY___________________________________________
STATE________ZIP CODE______________

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.

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Transylvanian Saxon Trivia: The 13th century town of Birthälm, a UNESCO World Heritage site since 1993, stands high on a hill, enclosed by walls more than 35 feet high. Birthälm was the seat of the Lutheran Bishops from 1572 to 1867; their grave-stones can be seen inside the Bishops’ Tower. On a trip, I made several years ago, stones can be seen inside the Bishops’ Tower. On a trip, I made several years ago, I was able to visit the Bishops’ Tower and see the grave-stones. It was said that during the three centuries that the Bishops resided at Birthälm, just one couple ended up divorcing. Interesting method to settle marital issues. Ich wünsche allen einen schönen Tag.

EINTRACHT SAXONIA SACHSENCHOR
By Edith Hebrank

In true Saxon fashion, the members of our Sachsenchor know “how to work and how to party”. After the outing to Wooster recently, many of the ladies volunteered to staff the food line at the Sachsenheim’s Oktoberfest on August 26. Thank you, ladies, for your willingness. Many guests came to enjoy the atmosphere of an Oktoberfest: good food, good music, good drink and good people. In addition, both of the dance groups performed. The choir’s first rehearsal after our summer break had to be postponed for a week, due to the director’s illness. We are glad Andrea is back again; our rehearsal went well and the choir is preparing for the Banaters’ concert on September 17, 2017.

SECRETARIES TAKE NOTICE:
THE DEADLINE DATE FOR ARTICLES IS WEDNESDAY - 12 NOON.
You may either
MAIL: PO BOX 45198, Westlake, OH 44145
FAX: (440) 399-5339
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, SEPTEMBER 13, 2017 FRIDAY, SEPTEMBER 22, 2017
WEDNESDAY, SEPTEMBER 27, 2017 FRIDAY, OCTOBER 6, 2017
WEDNESDAY, OCTOBER 11, 2017 FRIDAY, OCTOBER 20, 2017

Please have your articles in by 12 Noon.

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

For your next article please have your article in by 12 Noon.

YOUNGSTOWN SAXON CLUB PORK- KRAUT DINNER SEPTEMBER 24, 2017 11:30 a.m. to 2:30 p.m. $9.50 Children $5.00 includes coffee/tea/pop and dessert OPEN TO THE PUBLIC! TAKE OUTS AVAILABLE!
ATS OPEN BOWLING TOURNAMENT RULES

1. All bowlers must be Alliance of Transylvanian Saxon members in good standing to participate in this tournament.

2. Each bowler will receive 100% of the difference between his or her average and a two hundred ten (210) scratch with no limit on pins.

3. Averages to be used are:
   a. Average of the past five years' tournaments.
   b. If the bowler has no tournament average then he or she will establish his or her average after the first three games rolled in the tournament, which will remain the bowler’s average for the remainder of the tournament.

4. A bowler may bow only once in each event in this tournament.

5. The tournament management has the right to return for correction any entry, which does not comply with the above rules.

6. Prizes will be awarded at the ratio of at least one (1) prize for each ten entries. One hundred percent (10%) of the prize fee must be returned. Prizes will be awarded by handicapped scores and not by gender.

7. It shall be the duty of the tournament manager to keep a running record of all bowlers’ averages participating in each event.


9. Closing date for entries is October 18, 2017.

10. There will be no refunds of fees after October 25, 2017.

11. All Events Winners will be determined by actual scores bowled.

12. We will start with Doubles Event followed by the Singles event on Saturday. All Events will be a handicap event this year. Your All Events score will be your total individual score of singles, doubles, and team event plus your handicap total for the tournament. Separate men and women prizes will only be awarded in singles event only. Doubles and team event will be mixed.

HOTELS FOR THE BOWLING TOURNAMENT

Comfor Inn
5425 Clarkins Dr.,
Austintown, OH
(330) 792-9740
2 Doubles or 1 King
$79.99 + tax
$71.99 + tax AAA discount

Quality Inn (formerly Best Western)
870 N Canfield-Niles Rd.,
Austintown, OH
(330) 544-2578
2 Queens or 1 King
$79.99 + tax
$71.99 + tax AAA discount

Fairfield Inn & Suites
801 N. Canfield-Niles Rd.,
Austintown, OH
(330) 505-2173
2 Doubles or 1 King
$119.00 + tax
$113.05 + tax AAA discount

All hotels have continental breakfast. Hotels are about a 20-minute drive to the bowling alley. All rates are subject to change and may be cheaper if you book online.

ATS ANNUAL OPEN-BOWLING TOURNAMENT
OCTOBER 28 & 29, 2017
HOST: YOUNGSTOWN SAXON BOWLERS
HOLIDAY BOWL
777 YOUNGSTOWN POLAND RD
STRUTHERS, OHIO
(330) 755-1444

Check in on Saturday at 10:15 am

 Doubles Event 11:00 a.m. Saturday, Oct. 28
Singles Event 2:00pm Saturday, Oct. 28

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Team Event 10:00 a.m. Sunday, Oct. 29
(Check in at 9:30 am)

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TOTAL AMOUNT DUE: $__________

NAME:_________________________
ADDRESS:_________________________
Tel. Number:_________________________
Email:_________________________

SEND ENTRY FORM AND PAYMENT TO:
Tom Simon
538 S. Schenley Ave.
Youngstown, OH 44509-3026

Any further questions, call Tom Simon at (330) 720-7988 or email: ts112063@gmail.com

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Ways to deal with huge medical bills

When it comes to personal expenses, medical bills are often something that people are not prepared to deal with, and during the emergency, costs are the last thing on the priority list.

According to the American Journal of Medicine, these expenses can leave many people with an insurmountable debt that caused 62% of all bankruptcies in 2009. Although medical insurance helped in these situations, insured people still struggled to pay their bills in many cases.

At The Simple Dollar, they highlight a couple of strategies to help deal with medical bills before they become a problem.

After confirming that all of the bills are indeed accurate, they recommend trying to negotiate a payment plan with the hospital. This could allow a big bill to be broken up into smaller payments so that it doesn’t fall into collections while the money is being saved up. Another option for those with cash on hand is to ask for a cash discount. Often, deals can be made that can save 5 percent or more on the original charges. When the total amount due is high, any discount can be a lifesaver.

Before you panic, remember that if you don’t own a home, and you don’t have a high income, most hospitals can refer your account to a charity care program for high bills.
As summer comes to an end, here is an update on our last meeting.

The meeting was called to order by Helen Aeling on May 19, 2017. Our hostesses were Denise, Casey and Courtney Crawford.

Our attendance for this meeting was 14 with 2 excused. We sent $40 to the Alliance Food Bank in memory of Carol Peloso (50 member year). We also donated $100 to the Alliance YWCA for ABC for Kids.

A motion was made by Shari Edwards and seconded by Lesley Reed to take a summer vacation from meetings. The motion carried. Our next meeting will be on Sept. 20.

For more information, contact:

Hostesses for the Sept 20 meeting are Phyllis Biggs; Karen Kinser and Barb Estery.

Enjoy the rest of the summer and see you in September.

Maria Bachinger 330-792-4005
email: bman1017@gmail.com

Walter Benesch 330-398-5449
Robert Bachinger 330-792-5177

The Cleveland Sachsenheim Fall Sausage Sale has begun. Purchase tickets in the Bar or make reservations by calling (216) 651-0888.

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

TO FIND OUT MORE ABOUT TREATMENT OPTIONS IN YOUR COMMUNITY, GO TO SAMHSA.GOV.

NATIONAL RECOVERY MONTH - BATTLING ADDICTION

Everyone has heard about the opioid epidemic, but the numbers are still shocking: a person dies from a heroin or opioid overdose every 19 minutes.

About 21 million Americans are estimated to be dealing with substance abuse addiction; more than all cancer patients combined.

According to USA Today, however, that number has immense implications for health care and law enforcement. Every September, the Substance Abuse and Mental Health Services Administration (SAMHSA) sponsors a Recovery Month to help spread the message about these disorders and to celebrate those who are succeeding with recovery.

Their message is that recovery is possible in many forms and that prevention works to avoid having issues with behavioral health in the first place. Because recovery is different for everyone, it is important to tailor treatment to each individual for them to succeed. Medication and counseling, often in combination, are some of the ways to help someone struggling with addiction.

While these services can be found in the obvious places like hospitals and rehabilitation programs, they are also available through peer-run organizations, home-based providers, and other community-driven locations.

To find out more about treatment options in your community, go to samhsa.gov.

BRANCH 8, ALLIANCE
By Shari Edwards

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Study: Clean your house or get fat

Hate to dust? Want to stay a size 8? You better get cleaning.

So concludes a Duke University study that says house dust contains endocrine-disrupting chemicals that interfere with hormone production. The EDCs cause fat cells to mature and acquire more fat. Prepaid reservations are strongly recommended as seating is limited:

 Adults $18.00  Children ages 4-10 $9.00

Make checks payable to: The Cleveland Saxon Dance Group

Reservations are being taken by:

Amanda Donnellan
9578 West 130th St.
Strongsville, OH 44136
(216) 235-5240

Meal tickets will be held at the door. Please indicate if you wish to sit with specific individuals.
Deadline for reservations is October 14, 2017

Number of Adult tickets _______  Number of Child tickets _______

Name _______________________________  Address _______________________________

Phone _______________________________

Deadline for reservations is October 14, 2017.
ATS JUNIORS' CORNER

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

YOUNGSTOWN SAXON RETIREES

By Teri Laret

The following are the minutes of the last gathering of the Youngstown Saxons Retirees held on August 18th. The last meeting was held on June 8th and there was no meeting held in July. The August meeting opened with a prayer for all members, their families, their intentions and their needs. The meeting was attended by 18 members, as it was summer the attendance is smaller in number but that is normal for this time of year. Everyone is busy during the summer months; we still had a good time as we always do. We said hello to our guest today and welcomed Nikko Cappetti, a fine young man who is in the care of Eileen Anerino for the summer months. We sang Happy Birthday to Kay Novickey and Cindy Blubaugh. We wish you both all the best and many more happy days ahead. We said thanks to all the members who brought many school school supplies for the needy children of our city.

We hear through the grapevine that Garland Gunkle is home from the hospital. Garland, please do what the doctor says so you don’t have this happen again. Garland’s address is 230 Elruth Court #94, Girard OH 44420. We lost one of our oldest and most dedicated members - Hildegard Dunkerley. We all admired her dedication to the Saxon Club. May her soul and all the souls of the faithful departed rest in peace, amen.

The report from the Treasurer gave the club and all of us a balance of $1196.86 of monies on hand. I didn’t mean to neglect this report, I just saved the best until the last. I misplaced the list of raffle winners, sorry!

The September get together will be Thursday, September 21.

Soo Ein Tag!

It seems that we are all a bit too busy so the Canton branch meeting set for Sunday, September 10, is being moved to Sunday, October 8, 2017 at 1:00, at the Winking Lizard across from Lake Cable at 5710 Fulton Drive NW, Canton, OH 44718 330-497-1133. We hope to see you there!! Don’t forget that we are taking applications for scholarships to colleges and trade schools for the descendents of our Canton branch members! Just send a letter to Cheryl Schnebelen, PO Box 640, Carrollton Ohio 44615.

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Dear members of the Scholarship Committee and Chairman Jacob Spor,

Thank you so much for the scholarship money, it’s such a blessing and is really helping me with book and tuition fees. I’m so grateful to you and all saxon club members! Sincerely, JoAnn Hlavay

B-27-17

Yes, thank you all and members who contributed to this program, words just cannot express our gratitude. God bless you all.

Mrs. & Mrs. A. Hlavay

August 22, 2017

ATS Home Office
3301 Pearl Road
Cleveland, OH 44126-2797

Dear ATS Home Office,

Thank you again for letting me have the privilege of attending the 2017 Jugendtag in Romania this year. Myself, the other fellow American Saxons, and the rest of the group had a great time bonding and having news about our shared Transylvanian Heritage. We opened a lot of doors and made some special friendships. We went to the castles and fortresses, and we visited around towns such as Rousseau, Bistrita, Schimert, Moldova, and many more. Many of us were able to reminisce with past family experiences in Transylvania throughout the two weeks, and it was a pleasure to meet so many new folks as well.

Jason Dendoff, our group leader, has also done an outstanding job making sure all of us were safe and still having a great time in Transylvania. Andres Rieau, the overall group leader has put together a fantastic program for us all, too.

As the world continues to evolve and change, it is more important than ever to link arms with fellow Saxons in all corners of the world. The Jugendtag is a brilliant way to build bridges and strengthen our collective culture. We will take our very second one, and last as it turns 21 next year. However, I do hope to have the opportunity to serve as a group leader in the future. Nevertheless, thank you to the Home Office again for this amazing experience.

Yours truly,

Yun X. Cao

6648 Everhart Drive, Dayton, OH 45436
1900 NOGU Lawrence Housing, SU10 D 31, Myers, IL 38655
yuncanaco@gmail.com • (330) 310-9461

Saxon News
VOLKSBLATT
September 8, 2017 - 7

It was a great evening in the Biergarten enjoying great music, food and dancing. We thank everyone who came and to all who helped to make the evening a delightful time.

Cleveland Sachsenheim’s Oktoberfest

The Fantastic Cleveland Children’s Saxon Dance Group

Thank you, Saxon Ladies for serving up the Culinary Delights

The Incredible Cleveland Adult Saxon Dance Group

Become concerned and involved about the future of your Branch. Do something about it and it will flourish!
Nachbarn, Freunde von überallher und Kollegen kommen hinzu. Von 200.000 auf 700.000 wuchs die Zahl der Besu-
cken bis zu 700.000, wozu in den letzten fünf Jahren. Über 50 Kirchen stehen von Ostern bis Reformation offen und laden ein. Haupt- und Ehrenamtliche stehen dahinter. Laufend findet, heute hier und morgen dort, eine Veranstal-
tung statt. Das Programm der EKR „Entdecke die Seele Siebenbürgens“ macht es möglich. Kirchenburgen wur-
den und werden mit europäischen Mit-
arbeitern, Kultur- und Kinderheimleiterinnen, als Hospiz-Begründerinnen, als Schul-
lehrerinnen, als pfarrlosen Gemeinden in einer an-
sehen zur Gemeinschaft. In über 100 in Bekokten und fast so viele in der anderen Blatter, die in die wunderbare Kunde.__

Sichtbar wird aber, dass einzelne Äste schon zu verdorren beginnen und der Stamm neuen Saft braucht. Was ist geschehen? Dorer sitzen aus. Kirch-
türme in Häusern werden. Auch die Schulen werden weniger. Menschen werden alt und müde. Kinder sprechen andere Sprachen. Von ehemals 300.000 Siebenbürger Sachs sind heute noch 12.000 in Siebenbürgen lebend. In Rosau bei Freizeiten dabei! un-
über 100 in Bekokten und fast so viele in der anderen Blatter, die in die wunderbare Kunde.__

Foto: SBZ Online 11. August 2017

*SBZ Online 11. August 2017*
Liebe Sachsengemeinde! Liebe Festgemeinde!

Gnade sei mit euch und Friede, von der da ist und der da war und der da kommt!

Liebe Sachsengemeinde! Liebe Festgemeinde! Liebe Schwestern und Brüder!


So segne der Herr unser jetziges und zukünftiges Zusammenleben. Amen.

Der Friede Gottes der höhere ist als all unsere Vernunft bewahrte eure Herzen und Sinne in Christus Jesus. Amen.

SBZ Online 11. August 2017
Cleveland, Section 1

**Eintracht Saxonian Sachsenschor**

Rehearsal:

- Tuesdays 1:30 - 3:00 p.m.

**President:** Horst Hebrank
26148 Kennedy Ridge Rd
No Olmsted OH 44070
(440) 734-2584

**Secretary:** Christa Herbert
4703 West Ridgewood Dr.
Parma, OH 44134
440-888-6094

**New Castle, Section 6**

**Eintracht Mannchor**

Rehearsal:

- Every Tuesday at 7:30 p.m.

**President:** Jonathan Balsch
3336 Plank Rd
New Castle PA 16105
(724) 519-0519

**Secretary:** Ralph Minton
23 E Oakwood Way
New Castle PA 16015

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**Erie Siebenburger Singers**

Meet Monday at Siebenburger Club

**President:** Tim Clip
5805 West Road
McKean, PA 16426
(814)572-6639
Email: tji@verizon.net

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

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**Books**

The Saxon Cook Book - Third Edition

Over 400 Saxon/American Recipes $12.99 per copy (postpaid)

Fleeing to the Friendly Enemy by Barbara Odler Weber

A true story of the author's experiences during World War II and her immigration to America in the 1950's.

$14.99 per copy (postpaid)

Flucht aus Siebenbürgen by Monika Görig/Maria Schneider

Memoirs of Maria Schneider written in German describing her family's hardships when they had to flee from their home in 1944 and start a new life in Austria.

$20 per copy (postpaid)

Saxons Through Seventeen Centuries, author Rev. John Fosel

A paperback which provides a romantic account of the customs and phases of intellectual development of the Transylvanian people. Not intended to be a history of Transylvania, rather a story of our people based upon seventeen centuries of history.

$15 per copy (postpaid)

Why Can't Somebody Just Die Around Here?, author Gerhard Maroscher

Tells the story of how his family was impacted by World War II. His mother fled Transylvania with two young sons and his father reluctantly served in three Axis armies and was a prisoner of war by theRussians. Family immigrated to the USA to live the American dream.

$24.95 per copy (postpaid)

All books unless noted have English Text.

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

Order From:

The Alliance of Transylvanian Saxons
5393 Pearl Road, Cleveland, Ohio 44129
Make Checks/Money Orders payable to ATS ORPHAN FUND

ATS Member, please indicate Branch number.

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**Saxon Seniors**

**Youngstown Saxon Retirees**

Meets 2nd Thursday of each month

**President:** Lois Whiteacre
15425 Lisbon St.
Minerva, OH 44657
(330) 862-2607

**Secretary:** Dianne Kuller
4282 McCann Rd
Salem OH 44460

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**Saxon News**

September 8, 2017 -11
What is life insurance for?
The simple answer is that life insurance is a way to protect the ones we love and to meet our financial obligations if something happens to us. It’s there to do what we aren’t able to do when we’re not here. It’s just one way to make provision for our family and loved ones.

How do we know when we need life insurance?
Life events can trigger the need for life insurance. Consider the financial obligations that change when you:
- Graduate from college with outstanding loans that someone else (like parents) may have cosigned for you.
- When someone else has cosigned for a loan, that loan is not forgiven if you aren’t able to repay it.
- Get married.
- Buy a house and have a mortgage.
- Have kids or other dependents.
- Change jobs.
- Lose a loved one.

Even as a young single person, you can consider life insurance as a “love letter” to your parents should something happen to you. A cheap policy would have gone a long way to cover expenses that my parents would be left to bear.

Consider these life insurance stats:
- 1 in 4 life insurance owners say the surviving members of their household would have immediate trouble paying living expenses if they were to lose the primary wage earner.
- 1 in 3 millennials acknowledge they need additional life insurance coverage.
- Only 44 percent of U.S. households have life insurance, yet 70 percent acknowledge the financial assistance it can provide.

Nearly 4 in 10 adults only have life insurance through their employer, which typically is limited to a multiple of their income (often 2 times their income). 43% of Americans do not carry any type of life insurance at all.

(2014-15 LIMRA Insurance Barometer)

What are the main objections to buying life insurance?

It costs too much. How much do you spend on your Starbucks’s cups of coffee each week?
I’m covered by my employer.

Even though you may have some insurance coverage through your employer, how do you know you have enough? And what happens when you leave that employer? Don’t be one fooled. Everyone needs life insurance!

The Gen Xers and Millennials need to know, that buying life insurance is an act of love. To be sure that your loved ones are taken care of in the event of a tragedy is the responsible thing to do.

Contact your ATS Local Deputy or the ATS Home Office to learn about our Life Insurance Plans:

Single Payment Life
Only One Premium pays up this plan for life.

Seven-Payment Life
Payments are made for only seven years.

Twenty-Payment Life
Can complete premium payments during one’s highest income earning years.

Life Paid Up at Age 65
Premium payments are completed by retirement age.

Whole Life
Provides the maximum amount of permanent life insurance with cash value at the lowest rates.

Our ATS Fraternal Life Insurance can offer your financial security,
Plus fraternal benefits, social and cultural activities and more!