



THE SAXON NEWS Volksblatt

Celebrating over 100 years of Saxon Fraternalism

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The Alliance
of Transylvanian Saxons
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ATS Founded in 1902

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Issue 25



2010 BOWL WHERE YOU ARE TOURNAMENT



We wish to thank our junior members who participated in the 2010 Bowl Where You Are Tournament. Each bowler received a free t-shirt. We also wish to thank our local cities that held a bowling party in conjunction with this tournament. It is a good opportunity for our local branches to get their junior members together. We hope that next year there will more branches hosting a local party. The following members won first place in their division and age bracket. The winners were sent a bowling award plaque:

Girls Division Winners

Ages 6 – 7

Skylar Sutton
Branch 2 – Erie

Ages 8 – 9

Amanda Schmidt
Branch 9 – Chicago

Ages 10 – 11

Karina Thut
Branch 9 – Chicago

Ages 12 – 13

Kiaunna Sutton
Branch 2 – Erie

Ages 14 – 15

Elizabeth Krestel
Branch 34 – Cleveland-East

Ages 16 – 17

Elizabeth Hauer
Branch 9 – Chicago

Boys Division Winners

Ages 6 – 7

Kyle Van De Merwe
Branch 2 – Erie

Ages 8 – 9

Matthew Parkonen
Branch 25 – New Castle

Ages 10 – 11

Kalik Pavliga
Branch 30 – Youngstown

Ages 12 – 13

Brice Bokesch
Branch 30 – Youngstown

Ages 14 – 15

Christopher Greger
Branch 1 – Cleveland-West

Ages 16 – 17

Markus Thut
Branch 9 - Chicago

See Page 3
for list
of all
Participants



Von dem Siebenbuerger Sachsen Saengerbund:

*Fuer die kommenden Feiertage,
wuensche ich allen Saengern und
Saengerrinnen, ein frohes und ge-
segnetes Weihnachtsfest und ein
gesundes neue Jahr.*

*For the coming holidays, I wish
all Singers and their families,
a very Merry Christmas and a
happy, healthy New Year.*

*Johann Paal
Saengerbund Praesident*



PRESIDENT'S MESSAGE

By Thomas J. Manning
ATS Nat'l President



It seems that old man winter has arrived. We have several inches of snow on the ground. I know that it isn't a lot, but it is only a gentle reminder of what is yet to come. I am glad that I don't live in the Buffalo, NY area. They are reported to have had more than 3 feet of snow. Of course, living in this region, we never know how much lake effect snow we will get before Lake Erie freezes over.

The Christmas rush has now arrived. Have you started your Christmas shopping yet? We all know that it takes much time and patience to make that right choice of gifts for our family and friends. We must not forget about the baking of Christmas cookies and other holiday treats. It will soon be time for me to get out the rolling pin and help Liz roll out the dough for those delicious nut rolls she makes every Christmas. We also have a family project when our daughter and young granddaughter join us in making nut Kipfel every year. Many hands make the job get done faster and we have a good time doing it together.

In this Christmas season, we should not forget those who are less fortunate than us and make a donation to a food pantry, soup kitchen, or the Saxon Relief Fund.

Last but not least, we must not forget whose birthday we celebrate. It is important for each of us to worship at Christmas in our own special way.

Another great gift you may give to someone - and it won't cost you anything - is to visit a family member or friend who lives alone or in a nursing home. I am sure it will lift their spirits tremendously, especially if you bring them a plate of your special cookies.

As I mentioned in my last column, our Branches are electing officers for the new year. Hopefully, all positions will be filled. It is not a difficult job to hold an office. All it takes is a little time and effort to keep your Branch strong. If everyone works together much can be accomplished.

Once the officers for 2011 are elected, your ATS Recording Secretary is to complete and return the form sent to them so that the Home Office will have the names of the newly elected officers. It is important that we have this information on file.

Quote of the Day: "The race is not always by the swift, but to those who keep running."

In life, even more than in fables, what counts is that we keep going, despite the obstacles in front of us. There are plenty of examples of what happens to those who win fame, fortune, or power too quickly. All we have to do is browse the magazines at the supermarket to see them. Most of us won't have our lives chronicled in print, but we will have lives of value. We will love others, do the best we can, and just keep getting out of bed every morning and going about our daily business.

At this time, Liz and I would like to wish everyone a Very Merry and Blessed Christmas and a Healthy and Prosperous New Year.

Frohe Weihnachten und ein glueckliches neues Jahr.

Take care until next time and may God bless the members of the ATS.

TIMELY - DO NOT DELAY
MAILED WEDNESDAY, December 8, 2010

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

**RECOMMENDED CONSTITUTION CHANGES
TO ATS BRANCH 27 SAXON LADIES OF NEW CASTLE, PA**

The Saxon Ladies of Branch 27 of New Castle, Pennsylvania propose the following changes.

PROPOSED CHANGES

Article 1 Name of the Society

Section 1

Proposed change : Name of "The Society"

Article 2. Purpose of the Society

Section 1.(c)

Proposed change: All members must be good and loyal citizens of the United States

Article 3. Membership of the society

Section 2(a)

Proposed change: Applicants for membership into this Society must be a national Alliance member, having qualified as follows

a. Is of Transylvanian Saxon or German birth, or a descendant thereof or... Is married to a Transylvanian Saxon or German, or a descendant thereof or... If other than the above, the applicant must agree to support the preservation of the ethnic and cultural goals outlined in the national Alliance Constitution and By-laws.

b. Must be an owner of an Alliance of Transylvanian Saxon Life Insurance Certificate or an Annuity saving plan and must retain either one throughout her membership.

Section 2 (b)

Proposed change: A current non-beneficial member is a person who does not own an Alliance of Transylvanian Saxon Life Insurance Certificate or an Annuity.

A current non-beneficial member may be permitted to attend meetings but not eligible to vote on ATS business or hold an office.

She must pay local dues as decided at the annual meeting. She shall not be entitled to receive fraternal benefit.

A non-beneficial member must agree to support the preservation of the ethnic and cultural goals as followed in the national alliance Constitution and By-laws and the Constitution of Branch 27.

Section 2 (c)

The age requirement for new adult membership is 16 to 79. Age of juvenile members ranges from birth to 15.

Section 3.

Proposed change: A candidate for membership must be proposed by a designated ATS Deputy that is responsible for submitting proper documents for the purchase of an A TS Life Insurance Certificate or Annuity.

Section 4

Proposed change: Before admission of the candidate, each member has the right to make remarks regarding the candidate which shall not be recorded in the minutes.

Section 9 (a)

Proposed change: The dues for all membership will be set at the annual meeting and must be kept current. All dues are due in January or prorated per month after March meeting

Section 9(b)

Proposed change: Members must attend (5) meetings during the calendar year to be eligible to hold office and vote for officers.

Section 10.

Proposed change: Members who have belonged to the Society Fifty (50) years are exempt from paying dues or who have reached eighty (80) years of age and have belonged to the society for (10) ten years will also be exempt from paying monthly dues, but are still entitled to benefits in the event of death.

Article 4 - Benefits to Members

Section 1.

Proposed change: Delete Section 1.

Proposed change: Delete Section 2.

Proposed change: Delete Section 3.

Proposed change: Delete Section 4.

Proposed change: Delete Section 5.

Proposed change: Delete Section 6.

Proposed change: Delete Section 7.

Proposed change: Delete Section 8

Proposed change: Delete Section 9

Article 4 - Death of a member

Section 1

Proposed change:

When a member dies, the heirs or person designated by the member shall receive death benefit, and in lieu of flowers a sum of money from the Society.

Section 2

Proposed change: Delete Section 2

Section 4.

Proposed change: Delete Section 4.

Article 6 Duties of the Officers,

Section 1(c) Duties of the

President.

Proposed change: She shall appoint all committees and serves as an ex-officio member of all committees. She shall sign all checks, meeting minutes, and legal documents as may be required.

Section 2 (b) Duties of the Vice-president.

Proposed change: She telephones or visits all sick members at her discretion. She is not required to visit sick sisters confined in a hospital or living outside the city

limits.

Section 3 (c) Duties of Recording Secretary.

Proposed change: She sends an article to the Volksblatt as needed.

Section 4 (d) (e) Duties of Financial Secretary

Proposed change: Delete (d).

Proposed change: (e) She keeps an up-to-date list of members and their addresses.

Section 5(c) Duties of the Alliance of Transylvanian Saxon Secretary.

Proposed change: c. She shall collect life insurance premiums from members at each Society meeting and remit them to the Alliance Home Office within five (5) days after the meeting.

(d) She shall report the death of a member to the Alliance Home Office.

Section 6(d) (e) Duties of The Treasurer.

Proposed change: Delete (d)

Proposed change: Delete (e)

Article 7 - Meetings Section 7.

Proposed change: Delete Section 7.

Article 9

Capital of the Society Section 1

Proposed change: Ten thousand dollars (\$10,000.00) shall constitute the minimum capital of the Society, and should the Society find it necessary to touch the minimum capital, it has the right to increase the dues, or decrease the death benefit.

Article 10

Disbanding of the Society Section 3

Proposed change: Delete- Section 3

Order of Business

Proposed change:

1. Call to Order by the President.
2. Roll Call of Officers.
3. Reading of Minutes of Previous Meeting.
4. Reading of Correspondence.
5. Report of ill members.
6. Naming of delinquent members.
7. Report of Special Committees.
8. Report of new Candidates
9. Induction of new members and introduction.
10. Reading of bills.
11. Unfinished business
12. New Business
13. Good and Welfare-- Announcements
14. Door prize drawing.
15. Financial Secretary's report.
16. Treasurer's Report.
17. Adjournment. 2/3

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SECRETARIES TAKE NOTICE:

**THE DEADLINE DATE FOR ARTICLES
IS FRIDAY - 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 Saturday. If you did not receive confirmation, please give us a call.

Deadline Dates for articles:

DEADLINE ISSUE
FRIDAY, DECEMBER 17, 2010 FRIDAY, DECEMBER 24, 2010

**THURSDAY, DECEMBER 30, 2010 FRIDAY, JANUARY 7, 2011

**** PLEASE NOTE CHANGE DUE TO THE HOLIDAYS**

FRIDAY, DECEMBER 14, 2011 FRIDAY, DECEMBER 21, 2011

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.

Foster-care help for young adults

A federal law enacted two years ago extended foster-care support for adults between the ages of 18 and 21. Few states have taken advantage of the aid, which helps a foster family with the costs of food, clothing and other expenses.

California has now extended foster care to this age group, which Governor Schwarzenegger says is important for their transition into adulthood.

New York and Illinois have enacted similar foster-car laws, and such laws are being considered by Massachusetts and several other states. California's move could send a message to other states.

If California can do it, any state can do it, contends Mark Courtney, a professor of social service administration at the University of Chicago.



"This is so real. When I got back to my car, it was dented on both sides."



TSBL STANDINGS

MENS STANDINGS AS OF 11-21-10

1. LORAIN	19	2	9846
2. SALEM	15	6	9311
3. NEW CASTLE#1	13	8	9516
4. ALLIANCE	12	9	9096
5. CLEVE. WEST	9	12	9152
6. NEW CASTLE#2	6	15	9332
7. YOUNGSTOWN	6	15	9084
8. CLEVE. EAST	4	17	9171

HI GAME		HI GAME W/HDCP	
1. BRENT HOICHEVAR	277	1. DAVE SCHERTZER SR	289
2. D. SCHERTZER SR	266	2. TOM RALPH	284
3. TOM RALPH	256	3. BRENT HOICHEVAR	279

HI SERIES		HI SERIES W/HDCP	
1. BRENT HOICHEVAR	719	1. BRENT HOICHEVAR	725
2. BRAD SCHERTZER	641	2. TOM RALPH	719
3. TOM RALPH	635	3. TOM HOUK	713

WOMENS STANDINGS AS 11-21-10

1. CLEVE. WEST	16	5	9450
2. NEW CASTLE#2	15	6	9320
3. LORAIN	14	7	9638
4. YOUNGSTOWN	13	8	9341
5. CLEVE. EAST	11	10	9388
6. NEW CASTLE#1	8	13	9298
7. ALLIANCE	3	18	9058
8. SALEM	0	21	0000

HI GAME		HI GAME W/HDCP	
1. JOYCE RALPH	199	1. ARLINE SUTS	267
2. ARLINE SUTS	198	2. JOYCE RALPH	264
3. STEPHANIE MILLER	189	3. INGEBORG KRESTEL	263

HI SERIES		HI SERIES W/HDCP	
1. SHARI EDWARDS	527	1. I. KRESTEL	728
2. MONICA SIMON	511	2. S. MILLER	705
3. STEPHANIE MILLER	510	3. E. KRESTEL	704

NFL stadiums go for instant drama to compete with home TVs

About 1 million fans turned out to watch the first NFL games in person, a big number buy nowhere near the 16 million fans who stayed home to watch each opening weekend game.

Big-screen, high-definition TV screens make the at-home experience less expensive and some viewers say it's as good or better than being at the stadium. Add surround sound and channels that allow viewer to see multiple games at the same time, and watching from home is now preferred by 35 percent of football fans.

• NFL teams are working to improve the stadium experience. Huge overhead HD video boards make the closeup game come to life at the Dallas Cowboys stadium and the New York Jets and Giants stadium.

• The Baltimore Ravens, New England Patriots and Washington Redskins have multi-million dollar boards that offer not only live action and replays but also the RedZone Channel.

• The New England Patriots provide a free smartphone application that is sup-



plied to club-seat ticketholders. It shows instant replay from several different angles. The Miami Dolphins offer a similar product to season ticket holders. Called FanVision, it has its own handheld device.

As these and similar products are being further developed, they will be an important part of league's future. They could help bridge the gap in technology between home and the stadium.

• Fans who are away from home and away from the stadium will soon be able to see NFL game reruns on tablet computers such as Apple's iPad. They made a \$750 million deal with Verizon to carry the games using a wireless app, but it will take awhile to bring the plan to reality.



ATS BOWL WHERE-YOU-ARE 2010



Name	Age	Branch	Name	Age	Branch
Bokesch, Brice	12	30	Crawford, Casey	15	8
Bonnett, Robert	15	33	Erskine, Corrin	10	22
Both, Chris	12	25	Fair, Kelsey	16	2
Cao, Yun	13	19	Greger, Olivia	6	4
Erskine, Tim	13	30	Haibach, Lauren	10	2
Gal, Richard	13	0	Hauer, Elizabeth	17	9
Greger, Christopher	14	1	Hauer, Erica	15	9
Greger, Kevin	12	1	Krestel, Elizabeth	14	34
Gottschick, Adam	10	1	Morrow, Sarah	14	2
Haibach, Charles	8	2	Raymer, Chelsea	14	22
Ivanov, Daniel	10	1	Richardson, Abigail	11	4
Ivanov, Michael	6	1	Schmidt, Amanda	8	9
McLaughlin, Brad	16	2	Schmidt, Stephanie	11	9
Medina, Nevan	7	34	Sutton, Kiaunna	13	2
Parkonen, Matthew	8	25	Sutton, Skylar	6	2
Parkonen, Ronnie	9	25	Swift, Madison	11	2
Patton, Jared	13	25	Thut, Karina	10	9
Patton, Jason	13	25	Vogel, Brianna	10	2
Pavliga, Kalik	10	30	Zgola, Chloe	8	5
Pavliga, Tyler	15	0	Zgola, Grace	6	5
Sutton, Kyle	11	2			
Thut, Markus	16	9			
VanDeMerwe, Joseph	7	2			
VanDeMerwe, Kyle	7	2			
VanDeMerwe, Tyler	10	2			

25 Boys
20 Girls
45 Total Bowlers

Home Town of Bowlers	
Niceville, FL	Alliance, OH
	Brecksville, OH
Palatine, IL	Bay Village, OH
Park Ridge, IL	Elyria, OH
Skokie, IL	Fairview Park, OH
	Hinckley, OH
Montclair, NJ	Hudson, OH
	Miamisburg, OH
Clymer, NY	Middleburg Hts, OH
	Mineral Ridge, OH
Edinburg, PA	Medina, OH
Erie, PA	Salem, OH
New Castle, PA	Sagamore Hills, OH
Wattsburg, PA	Youngstown, OH

Branches of Bowlers:
Alliance
Chicago
Cleveland - East
Cleveland - West
Erie
Lorain
New Castle
Salem
Youngstown
Home Office

BRANCH 19, SALEM By Robert P. Vogt, Sr.

Happy Holidays!

Br.19 sends its condolences to the family of William "Bill" Herman. Bill passed away on November 26, 2010 and was a 50 year member.

Reports coming from the Peanut Night held November 27th were good, (and maybe not so good). It was reported such a great turnout that they participants ran the bar out of beer! Let's keep it going.

The Christmas Party / Social will be held on December 10th at the club. Dinner is scheduled for 6:30. Depending on the arrival of your *Volksblatt*, this may have passed. Hopefully we will have

or had a great turnout. The scheduling meeting for 2011 was held December 2nd. Keep posted for events at our club for the upcoming year. The next Breakfast is December 18th. Notice below that the December P-nut Night is switched to the 18th due to Christmas falling on the last Saturday of the month.

Remember, help is always needed for functions so if you are able to help, please volunteer.

I wish all a joyous and safe holiday season!

Bis zum nächstenmal

Salem Br. 18 and 19 Upcoming Events	
December 10	Joint Social Dinner 6:30 p.m
	Children's XMAS Party-
	Br. 18 Meeting 7:30 p.m.
	Breakfast 7:00 10:00 a.m.
	Peanut Night 8:00 p.m. - ?
	Br. 19 Officers Mtg 7:00 p.m.

Enjoy Saxon Fellowship!

FRATERNAL CALENDAR

BRANCH 30, YOUNGSTOWN By Tom Fizet

NATIONAL EVENTS

2011

April 9, 2011

TSBA Tournament
Host Cleveland West

May 14, 2011

Branch Presidents' Meeting
Host Cleveland East Br. 34 celebrating 100th Anniversary

June 11, 2011

TSBA Bowlers' Convention
Host Cleveland West at Sachsenheim

July 15 - 17, 2011

Saxon Heimattag
Saxonia Club, Aylmer Ontario Canada

July 30, 2011

ATS Golf Outing
Salem, OH hosted by Salem Branch 19

October 22 - 23, 2011

ATS Open Bowling Tournament
Host Cleveland West

LOCAL EVENTS

December 10, 2010

Salem Br. 18/19 Jr. Social/Xmas Party 6:30 p.m.

December 11, 2010

New Castle Br. 25 Children's Xmas Party (6 PM)
Youngstown Children's Christmas Party
Youngstown Concordia Chorus Sausage Sale and Christmas Party

December 12, 2010

Youngstown Br. 22 meeting and Christmas Party
Youngstown Br. 30 meeting
Cleveland Branch 1 and 4 Membership Banquet

December 13, 2010

Salem Br. 18 Meeting 7:30 p.m.

December 16, 2010

Cleveland Saxon Seniors Christmas Party

December 18, 2010

Salem Br. 18/19 Breakfast 7:00 - 10:00 a.m.
Salem Br. 18/19 Peanut Night 8:00 p.m. - ?

December 19, 2010

Youngstown Culture Group Christmas Party

December 21, 2010

New Castle Br. 25 Singer's Xmas Party (6 PM)

December 24, 2010

New Castle Br. 25 Tom & Jerry Party (4 PM - 6 PM)
Youngstown Saxon club - closed early

December 25, 2010

New Castle Br. 25 Club Closed (Christmas Day)
Youngstown Saxon Club closed

December 30, 2010

Salem Br. 19 Officer's Mtg. 7:00 p.m.

December 31, 2010

Youngstown New Year's Eve Party in the Ballroom
Cleveland Sachsenheim New Year's Eve Party

January 1, 2011

Youngstown Saxon Club closed - New Years Day

January 9, 2011

Youngstown Br. 30 and Br. 22 Meeting

January 13, 2011

Youngstown Retirees meet

January 16, 2011

Youngstown Br. 30 Pork Dinner

February 6, 2011

Youngstown Super Bowl Party Lounge???

February 10, 2011

Youngstown Retirees meet

February 12, 2011

Youngstown Valentine Day Dinner

February 13, 2011

Youngstown Br. 22 and Br. 30 Meeting

February 20, 2011

Youngstown Br. 30 Pork Dinner

March 10, 2011

Youngstown Retirees meet

March 12, 2011

Youngstown Culture Group Sausage Sale (Pre Order)

March 13, 2011

Youngstown Br. 30 and Br. 22 Meeting

March 16, 2011

Youngstown Lenten Fish Dinner-Restaurant and Lounge

March 17, 2011

Youngstown St. Patrick's Day - Lounge and Restaurant-

March 20, 2011

Youngstown Br. 30 Pork Dinner

March 23, 2011

Youngstown Lenten Fish Dinner-Restaurant and Lounge

The Saxon Club Children's Christmas party is Saturday December 11th, in the Ballroom from 11:00 AM until 2:00 PM. Santa will arrive at 11:30. Bring your little ones or your grandchildren - a fun party is planned.

Christmas is right around the corner. When looking for a place to have a night out or planning a group dinner, contact the office at 330-792-7973 for a quiet cozy evening. The menu is inviting and the food is very good.

The committee is working to make it an enjoyable evening New Year's Eve Party in the Ballroom. Call or see Mike Teutsch, Jr., 330-533-9669, or Bill Karako, 330-782-4288 for tickets. Tickets will be available in the Lounge on Wednesday from 6 to 7 PM and on Friday from 6 to 9 PM, look for Mike or Marge Teutsch, Sr. Bring a group of 8 and choose your table. On New Years Eve the doors will be open at 7:00 PM with dinner at 7:30 PM. The band is "Guys without Ties." They will start at 8:30. Breakfast will be served at Midnight, \$30.00 per person open to the public. **B. Y. O. B.** with Beer, Pop, Mixes, Coffee, and Tea included.

Come out and try a Soup and Sandwich and have fun with Bar Bingo at the Bar on Tuesday evenings at 8:00 PM. Ernie Roth will be your host.

To keep your Fraternal Card active you must have your dues for 2011 paid to the Financial Secretary by December 31, 2010. Come to the December meeting - this would be a good time to pay your dues. You will keep the same card but your dues must be paid to keep it active. Send your dues to the Saxon Club, 710 S. Meridian Rd. 44509, Attn: Donald Hoelzel, Phone 330-953-2856.

Thanks to Mike Teutsch, Jr. (Westgate Pizza) for the pizza furnished for the "Bowl Where You Are" party sponsored by the ATS. Thanks also to Mike Teutsch Sr. for delivering it and to John Boehm Jr. for coordinating this fun day for the Youngstown Branch.

What a friendly turn out at the Branch 30 Pork Roast dinner in November. There is no dinner in December. The dinners will be back on January 16, 2011 at 11:30 to 2:30. Merry Christmas, and we look forward to seeing you then.

Both branches will meet on Sunday, December 12, 2010 at 2:30 PM. Branch 22 will have a Christmas dinner in the Ballroom and Branch 30 is invited. Branch 22 will meet in the Ballroom, Branch 30 in the pavilion.

Join the Saxon Fraternal Society and share in our culture and social events, as well as benefiting from an Insurance or Annuity plan. Please call Jim Mauch, Roger Fotiuk, or Sophia Froom, your ATS representatives, to learn more about our

Insurance and Annuity plans. For a gift to a child you may want to consider the purchase a One Payment Life certificate.

Couples Bocce inside - check the bulletin board and sign up if you want to play. Call Dave Stryffeler for details. Play will begin on January 3, 2011 on the indoor court. There will be a meeting between Christmas and the first of the year.

The Concordia Chorus will have a Sausage Sale on December 11th in the Pavilion. Deadline for ordering was December 7.

Thanks from the Memorial and Celebration committee for your generous donations. Read their letter in the Youngstown Saxon Newsletter for December. If you have not yet donated consider it.

So goes the News.

According to the Alaska Department of Fish and Game, while both male and female reindeer grow antlers in the summertime, male reindeer drop their antlers at the beginning of winter, usually late November to mid-December. Female reindeer retain their antlers until after they give birth in the spring.

Therefore, according to every historical rendition depicting Santa's reindeer, every single one of them, from Rudolph to Blitzen, had to be a female.

We should've known. Only women would be able to drag a fat man in a red velvet suit all around the world in one night and not get lost.

Santa Snickers

If you see a fat man who's jolly and cute,
Wearing a beard and a red flannel suit,
And if he is chuckling and laughing away,
While flying around in a miniature sleigh
With eight tiny reindeer to pull him along
...your eggnog's too strong.



The mall Santa Claus was surprised when a young lady walked up and sat on his lap, smiling nicely.

Although he had never taken a request from an adult, he asked, "And what do you want Santa to bring you for Christmas?"

"Something for my mother, please," the young lady said.

"Something for your mother? That's very thoughtful of you." The Santa smiled. "What do you want me to bring her?"

Without blinking, she replied, "A son-in-law!"



Maria went to the post office to buy stamps for her holiday cards. "What denomination?" the clerk asked.

"Good heavens! Have we come to this now?" she said. "Well, give me 30 Methodist and 30 Baptist ones."



Christmas is weird. What other time of the year do we sit in front of a dead tree in our living room and eat candy and



As Saxons we are often loath to ask for donations for our organizations, but we live in a very realistic world. And so we do indeed ask...and guess what? Our members do respond. Again we ask for your kind donations, hoping to continue with our renovations as funds will allow. ...

As always, the committee thanks you.

**Youngstown Saxon Club
710 S. Meridian Rd. • Youngstown, OH 44509**

Donation to: Memorial & Celebration Committee
Ballroom & Lounge Fund

Donor(s) Name _____
Address _____
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In Memory of _____
In Honor of _____
Designated for _____

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 School
Coffee following service.
Bible Study, Senior Circle,
Sunday School, Church
Choir, Bell Choir

St. Thomas Evangelical Lutheran Church

9509 Lake Avenue
Cleveland, OH
(216) 961-4870

Rev. Dick Williams
Pastor
Cell (330) 524-1718

9:00 a.m. German Service
2nd Sunday of the month
Pastor Susanne Carter

10:00 a.m. Coffee Hour
Adult Bible Study

11:00 a.m. English Worship

Daily Devotion:
www.EarlyWord.org

St. John's Lutheran Church

1000 Ford Road
Highland Hts., Ohio
(440) 449-1334

Rev. Karen Ullestad
Pastor

10:00 Worship Service
10:00 Sunday School

SIEBENBUERGER SACHSEN SAENGERBUND CONVENTION

It was a nice for for traveling as the delegates made their way up to Cleveland for the 53rd Singers Convention. After the books were audited and lunch was served, the meeting began at 1:15 PM. 1st and 2nd trustees, Marie Bokesch and Claudia Bair were excused. The minutes were read. Officers reports were given and approved. The trustees found the books in good order and they were approved.

Other matters were taken care of and then the election of officers for 2010 to 2012 was taken care of. The new officers are: President, Johann Paal, New Castle; 1st Vice President, Beverly Pochatko, Erie; 2nd Vice President, Kathy Jenkins, Erie; Secretary, Beverly Pochatko, Erie; Treasurer, Carole A. Simone, Youngstown; 1st Trustee, Adolf Fischer, Cleveland; 2nd Trustee, Margarete Potocki, Erie; 3rd Trustee, Jim McCormick, New Castle; and Past President, Wally Wachter, Youngstown.

The Saengerfest and Convention were chosen next. The 2011 Saengerfest will be hosted by Erie on September 26, 2011. The Convention for 2012 will be hosted by New Castle. The Saengerfest for 2013 is still pending and will be decided at the 2012 convention.

Next, a letter was sent from Rosemary Kascher to Mary Ann Guip, but not in time for the convention. She was asking for a donation to the Saxon Relief Fund. After much discussion, a motion was made to give \$500.00 to the Saxon Relief Fund from the Saengerbund. A second motion was made to match funds collected at the concert in the evening. Approximately \$389.00 was collected at the concert for a total of \$1278.00. At the meeting, after more discussion was taken care of, the convention adjourned. The directors were to hold their meeting to choose

the music for the next year's 2011 Saengerfest. A delicious schnitzel dinner was served and then the program began.

The flags were brought in. The convention flag was brought in by New Castle and turned over to Cleveland to take care of until the next convention in 2012 in New Castle.

ATS President Tom Manning was introduced and he introduced his officers: Robert Cunningham, Joan Miller-Malue, Monica Weber, Ron Benedict, and Hanz Hermann. He called on Saengerbund President Johann Paal and presented him with a check to help subsidize them with their funds. He wished them well for the next two years. He looked forward to hearing the choruses sing.

Next, the pins were given out by Mary Ann Guip and Johann Paal.

10 Years – Erie: Frank Adameck, Doris Adameck, Liz Hemminger, Kathy Jenkins, Joan Reichel, and Sue Wiczdrek.

20 Years – Erie: Beverly Pochatko.

25 Years – Cleveland: Hans Simonis.

50 Years – Erie: Howard Yocum; New Castle - James Kaplin.

The singing from all sections



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.

Mildred S. Kelsey
Age 91

Died: November 8, 2010
Branch 4, Cleveland OH

Gertrude M. Jung
Age 87

Died: November 17, 2010
Home Branch, Cleveland OH

Nora Drotleff
Age 97

Died: November 26, 2010
Branch 34, Cleveland OH

Ida M. Binder
Age 89

Died: November 28, 2010
Branch 11, Lorain OH

was good, all groups knew their music. Cleveland sang "Blau und Rot bis in den Tod" and "Auf, Auf, zum fröhlichen Jagen." New Castle sang "Gruss Gott," "Heimatlied," "Mädchen mit den blauen Augen," "Aus der Traube in die Tonne," "Im Weinparadies" and "Whiffenpoof Song". Erie sang "Saengermarsch," "There is a Season," "Feierabend," "Over the Rainbow," and "In Dir ist Freude". Cleveland sang "Rot ist der Wein," "Heimatglocken," and "Bajazzo". The program ended with everyone singing "Siebenbuergen". The rest of the evening was spent dancing to Hans Schobel and die Bergvagabunden music, enjoying seeing old friends and making new ones. I am glad to hear that Youngstown is not giving up and we will still have

four choruses making up the Saengerbund.

Mary Ann Guip
Former Secretary**

** Since Brother Manning announced that I had given up the secretary position, I just want to say I have enjoyed working with all the officers from the Saengerbund. It's about 50 years with a few years off here and there. The hard part after so many years is writing articles for the *Volksblatt*. Thanks to Barb and Hanz for putting up with me. It is now someone else's turn and I wish them good luck.



Christmas is just around the corner.... Give the gift of Fraternal Security



Call your local Deputy for full information on all our fraternal plans.

Br. 1 Cleveland
Robert Cunningham III
(216) 398-7520

Br. 2 Erie
Tom Manning
(814) 864-6072

Br. 3 Alliance
Denise Aeling Crawford
(330) 821-5125
dcrawfordcpa@yahoo.com
Helen Aeling
(330) 862-2563
HHA658@aol.com

Br. 4 Cleveland
Joan Miller-Malue
(216) 251-6036
Monica Weber
(440) 356-5936

Br. 5 Lorain
Monica Gilles
440-309-7894
gillemo76@hotmail.com

Br. 7 Farrell
Henry Holmes
(724) 981-7130
Bertha Chec
(724) 342-3139
Betty Jane Krafft
(724) 347-7935

Br. 8 Alliance
Denise Aeling Crawford
(330) 821-5125
dcrawfordcpa@yahoo.com
Helen Aeling
(330) 862-2563

Br. 9 Chicago

Br. 10 Columbus
Hilda Kautz
(614) 235-7661
rkautz@wideopenwest.com

Br. 11 Lorain
Monica Gilles
440-309-7894
gillemo76@hotmail.com

Br. 14 & 17 Canton
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HHA658@aol.com

Br. 18 Salem
Helen Aeling
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HHA658@aol.com
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babrayn@sbcglobal.net

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Barbara Brayn
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Br. 22 Youngstown
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Br. 25 New Castle
Paul Hartfelder
(724) 652-5106
Ronald L. Benedict
(724) 667-7395

Br. 26 Merrillville
Randall Floyd
(219) 942-3494

Br. 27 New Castle
Marie A. Benedict
(724) 667-7395
bckskinbny@verizon.net
Edith Hartfelder
(724) 652-5106
gach@access995.com

Br. 29 Monaca
Terri Munroe
(724) 774-7094

Br. 30 Youngstown
Roger Fotiuk
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James Mauch
(330) 792-8484

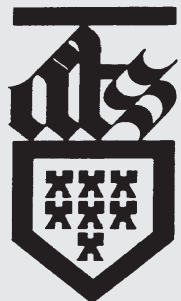
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Sara Mullin
(724) 758-4764

Br. 33 Cleveland
Dolf Litschel
(440) 358-1184

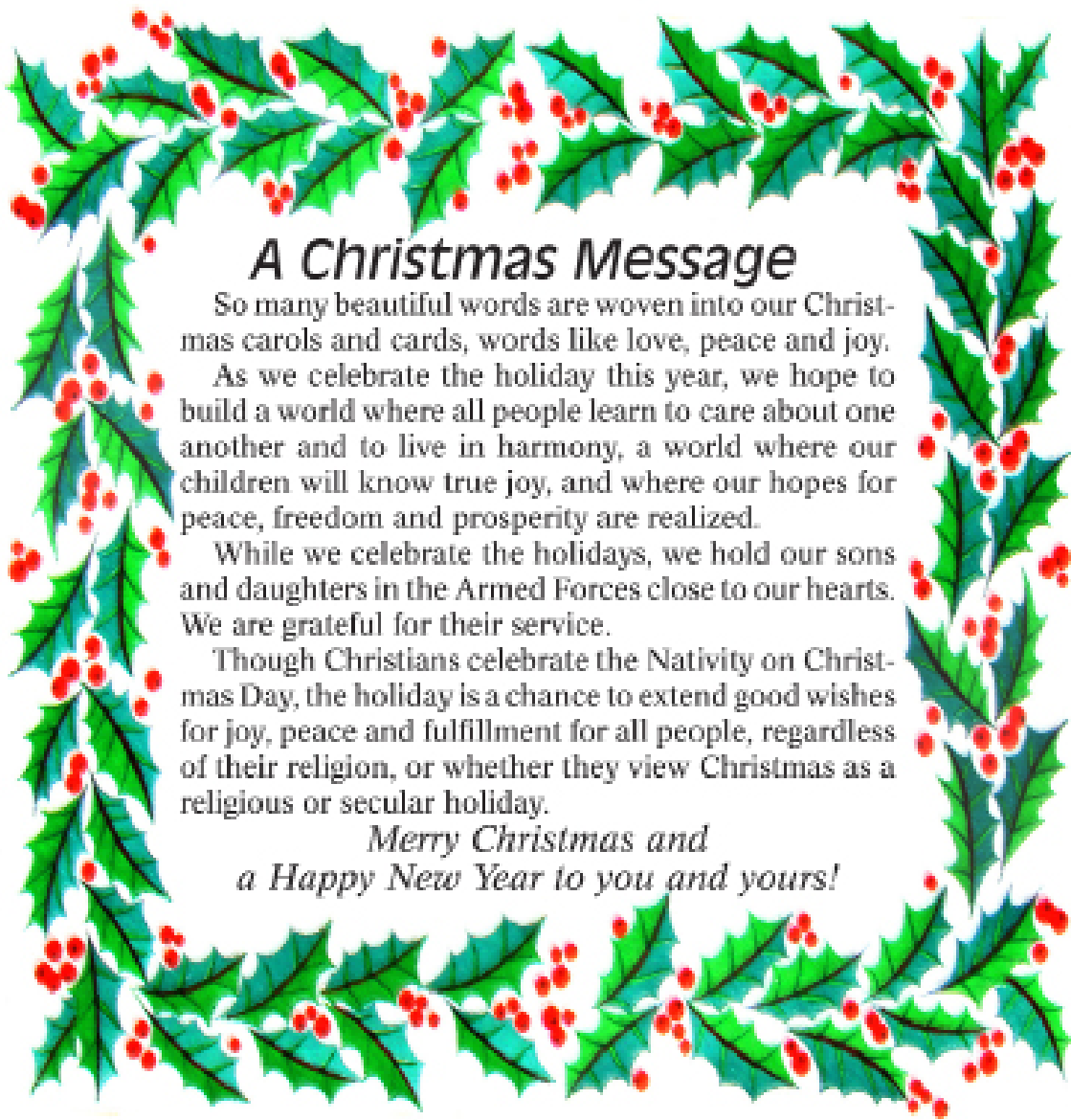
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Br. 37 Detroit
Karin Weihs (517) 426-1059
or (623) 933-3550 AZ
Sam Klein, Jr.
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(586) 791-8135

Br. 40 Merrillville
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INVEST YOUR
SAVINGS
IN AN ATS
ANNUITY PLAN



A Christmas Message

So many beautiful words are woven into our Christmas carols and cards, words like love, peace and joy.

As we celebrate the holiday this year, we hope to build a world where all people learn to care about one another and to live in harmony, a world where our children will know true joy, and where our hopes for peace, freedom and prosperity are realized.

While we celebrate the holidays, we hold our sons and daughters in the Armed Forces close to our hearts. We are grateful for their service.

Though Christians celebrate the Nativity on Christmas Day, the holiday is a chance to extend good wishes for joy, peace and fulfillment for all people, regardless of their religion, or whether they view Christmas as a religious or secular holiday.

*Merry Christmas and
a Happy New Year to you and yours!*

I Wish That I Could Wrap Up Christmas

I wish that I could wrap up all the love and Holiday cheer
That comes along with Christmas and with New Year's every year,
Pack it in a pretty box and put it on my shelf
And pull it down again each year and give it to myself.

I wish that I could tie up all my favorite carols with twine,
Wind around some ribbon, too, and for twelve months call them mine
Until the next Yuletide came when the sounds again could be unfurled
And untie every single one then give them to the world.

New plum pudding can be a new hit for the holiday season

Thoughts of plum pudding conjure up verses from "The Night Before Christmas" and English carolers decked out in caps and scarves.

The touted Christmas dish hasn't been popular in the United States for some time, but this could be the year it comes back!

Old plum pudding was a dessert filled with an abundance of sweets, dried fruits and nuts. Its dark color came from being saturated with liquors like rum, brandy or whiskey.

In 1664, it was banned by the Puritans because of its alcohol content. In 1714, King George I brought it back as part of the traditional Christmas feast. It was set on fire when served.

While traditional plum puddings make use of dried plums or prunes, this new recipe incorporates fresh plums and is more like a cobbler than the traditional fare. It's easy.



21st Century Plum Pudding The Plum Mix

12 plums, pitted and halved
1 cup white sugar
1/2 cup water
1 tablespoon corn starch
1/2 teaspoon cinnamon

1/2 teaspoon nutmeg

The Crust

2 1/4 cup Bisquick
1/4 teaspoon salt
3 tablespoon sugar
3 tablespoons butter melted.

Preheat the oven to 350 degrees. In a large baking dish, blend the plum mix. Bake for 30 minutes.

Mix the crust ingredients and stir into a batter. Drop tablespoons of batter onto the plum mix. Turn the oven up to 450 degrees and bake 10 to 15 minutes or until the crust is a golden brown. Cool and serve. Brandy or rum could be added and set aflame.



Ring in the New Year
at the
ATS Branch 1
NEW YEAR'S EVE PARTY
December 31, 2010
Westside Sachsenheim
7001 Denison Avenue
Doors Open at 7:00p.m.
Dinner will be served at 8:00 p.m.

Tickets are \$60 per person and include a five-course dinner with your choice of filet mignon, or salmon, all beverages and festivities. Sausage sandwiches will be served after the midnight champagne toast.

Our DJ will be spinning all of your favorite tunes so come prepared to PARTY and DANCE the night away.

Prepaid Reservations must be made by December 23 by sending your check made payable

to ATS Branch 1 to:

Joan Miller-Melue

17105 Hilliard Road

Lakewood, Ohio 44107

Telephone: (216)251-6036



Designate your choice of meal:
Filet Mignon or Salmon

After all these years, Santa still reigns

Santa has been with us for hundreds of years, but has not one extra wrinkle on his face.

He loves kids and loves his reindeer, which makes him special. He's industrious. There at the North Pole, it is said that he and his elves work tirelessly to fulfill children's Christmas wishes.

Santa Claus symbolizes the holiday season like nothing else. The Christmas tree is a symbol of the season, but Santa Claus personifies the season in a way that trees cannot.

His image is not related to any church or country, so he can cross cultural and religious lines. It places him in a unique position for the entire season rather than for Christmas alone.

He's not just for kids. Adults enjoy his red-suited presence in stores, and his image on Christmas cards and in decorations. His is a sweet, loving



image in a world where those qualities are sometimes hard to find.

Christmas grouches say the Santa is a lie that should not be told to children. But young ones add a few years of knowledge and intuition, they know the gifts are from Mom and Dad.

At this point, wise parents explain that Santa symbolizes the spirit of good will and giving at holiday time.

If history is a reliable predictor, Santa will be alive for centuries to come.

"I have always thought of Christmas time, when it has come round, as a good time; a kind, forgiving, charitable time; the only time I know of, in the long calendar of the year, when men and women seem by one consent to open their shut-up hearts freely, and to think of people below them as if they really were fellow-passengers to the grave, and not another race of creatures bound on other journeys."

- Charles Dickens, "A Christmas Carol"

"Fail not to call to mind, in the course of the twenty-fifth of this month, that the Divinest Heart that ever walked the earth was born on that day; and then smile and enjoy yourselves for the rest of it; for mirth is also of Heaven's making."

- Leigh Hunt

Schafleuchter und Leuchtersingen am Heiligen Abend

Der wohl schönste Brauch in Siebenbürgen ist das weihnachtliche Leuchtersingen am Heiligen Abend in den meisten ländlichen deutschen Dorfkirchen Siebenbürgens. Es ist die von Jung und Alt meistbesuchte christliche Feier im ganzen Kirchenjahr. Da erklingen die hellen Stimmen der Schulkinder, sie singen zur Ehre Gottes ihr Leuchterlied beim Schein der strahlenden Kerzen ihrer geschmückten Christleuchter.

Mit großer Hingabe tragen die Befugten – Schulkinder, Jugendliche und Erwachsene – zum Gelingen dieser Feier bei. Bis heute bleibt dem Teilnehmer das weihnachtliche Leuchtersingen in unvergesslicher kindlicher Erinnerung.

Der wohl einzigartigste „Christleuchter“ in Siebenbürgen ist der sogenannte Schafleuchter aus Keisd. Er wurde 1887 im Korrespondenzblatt des Vereins für Siebenbürgische Landeskunde erwähnt: „... der älteste der drei Leuchter heißt der Schafleuchter, weil er in dem einen Bilde die Hirten mit ihren Schafen auf dem Felde bei Bethlehem zeigt. Auf der anderen Seite stehen die drei Weisen aus dem Morgenlande, auf dem dritten sehen wir Maria mit dem Jesuskinde“.

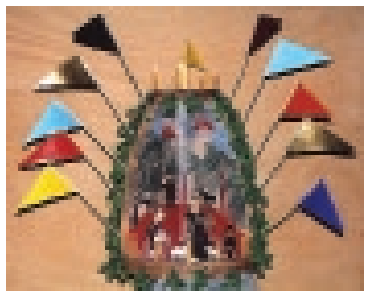
Der Wortgebrauch „Leuchter“ ist hier wohl fehl am Platz, denn es handelt sich um eine dreiteilige, auf Holz bunt gemalte und zusammengefügte Darstellung des Weihnachtsgeschehens um die Geburt Jesu. Die gemalten Figuren stehen in unterschiedlichen Landschaftsbildern mit und ohne Architektur. Die drei unteren Ebenen werden zu Weihnachten mit Moos belegt und darauf geschnitzte, bemalte, modellierte oder auch gekaufte Einzelfiguren gestellt. Meist sind es die überlieferten alten, von Hand aus Holz geschnitzten Lämmchen.

Die von Hand gezogenen 22 Wachskerzen sind Lichtspender, die 15 bunten Fähnchen aus Glanzpapier bestücken das krippenähnliche Weihnachtsgeschehen. Als besonderer Schmuck werden Wintergrünsträußchen (Buchsbaum, Grüngut) an den Seitenkanten und an den Bodenrand angebracht. Als Bekrönung stehen oben sieben Kerzen, mundartlich „Siwengestern“ (= Siebengestirn) genannt.

Beim Leuchtersingen steht der geschmückte „Schafleuchter“ auf dem Taufbecken. Der Korpus des Leuchters hat



Anbetung der Heiligen Drei Könige. Fertigung und Bilder des Leuchters: W. Förderreuther



Keisder Schafleuchter mit der Anbetung der Hirten. Fertigung und Bilder des Leuchters: W. Förderreuther



Maria und Jesuskind. Fertigung und Bilder des Leuchters: W. Förderreuther

eine Höhe von 75 cm und einen Durchmesser von 64 cm. Eine seiner drei bemalten Tafeln sind dem Kirchenschiff zugekehrt. Um alle Darstellungen zu betrachten, geht man ringsum, oder aber der Leuchter wird gedreht. Am Boden des Gestells befindet sich ein großes Loch. Es ist anzunehmen, dass der „Schafleuchter“ früher an einer Stange befestigt war und gedreht wurde, so dass die bemalten Flächen der Reihe nach im Kirchenschiff gesehen werden konnten.

Rose Schmidt
SBZ Online
23. Dezember 2009



Luftbildaufnahme: Georg Gerster Quelle: Siebenbürgen-Institut Archiv

Viktor Kästner

Der helich Kräst

En Däckeldach vu Schni uch Ëis
Lät af dem Sachseländche weiß,
Vum Mäterhüf, diër drangder wickelt,
Sen alle Fielder schwarz gepickelt;
Nor hä uch drit stiht än der Läft
En Dästelknup vum Rëif bedäft,
Se Bärtchen äs vum Wängd zerrift,
Verstruwelt schnänkt e mät dem Hrtf.

Wänn allent af dem Fiëld entstökt,
Wid et än Dorf uch Stiëdte lokt,
Dō hirt em alle Klōke klängen
Und alle Wält Purnatus sängen;
Vum Kirchentorn än der Gemin,
Dō fänkle Lächtcher häll uch rin,
Als öf det Flemmche sälwent wässt,
Hekt kām zer Wält der Helich Kräst.

Doch öwends, wänn em giht zer Rah
Und glwlich dīt de Ūgen zā,
Wänn näst mih tuen und krëischt und dremmert
Und uch det Schnlächcht zāgeschemmert,
En tñzich Stärn ä senger Pröcht
Erlicht de knäckschwarz danklich Nöcht,
Nō kit der Helich Kräst geränt
Mät Vären durch det Sachseländ.

Vum Kīschken drëift, wat e gekān,
De Rueß als Knēcht der Nājohrsmān,
E plätscht und guecht se durch de Grappen,
Äm Schni erkennt em komm de Trappen,
Und haizt und hoizt, bärjous, bärjān,
Und giht et schwēr, si schlīt e drān,
De Schnwēht spīrt de Schlide komm,
Diër schängzelt iwre wā en Plom.

Der Helich Kräst hält, Puff af Puff,
Bānoh vīr jēder Rōkestuff;
E schmēißt de Knēchte Brēser Nutschen,
De Mēden Zackerwārk zem lutschen,
Und wō e fängd en Bellesch lān,
Dō stumpt e'm alt de Schisemān
Patzvōl mät Gorreknedlen un
Und patzt de Dirr und rennt dervun.

Und git et Kängd äm Hous dertuan,
Schloppt e durch't Schlässellōch erān,
Sackt än de Frommen tousend Sachen;
Des Morjest git et vīi ze lachen:
E Mukeschken, en Zäckelchen,
E bāwlan Zinnebäckelchen,
E Kipekratzer, schwarz vum Ross,
Und en Hanzwurst, diër hapse moss.

Und än der Mättent stiht e Būm,
Ervirgezūwert wā äm Drūm,
Dō sekt em handert Lächtcher blankern,
Vil gädän Äpelcher dru flankern,
Derlängst e Bach, e Rēkelchen,
Ous Fugeresch en Dēkelchen,
Und fir det bīs Gekängdsel gāt
Vlrm Späjel nōch en Birkerāt.

Kam uch bā mech, mehr wiēr te bäst,
Und sack mer än, tā, Hel'jer Kräst,
Gäf ändre Giëld uch Gāld uch Gāder,
Si vīi se wāngsche, mät dem Fāder,
Mir schink en Hārz fīr Vālk uch Rēcht,
Erhält mer rīn uch āgeschwēcht
En hidre Sānn, de Kängde glech,
Dānn ärer äs det Hemmelrech.

Mäterhüf = Maulwurf; bedäft = bereift; zerrift = zerzaust; schnänkt = nickt; entstökt = erstarrt; Purnatus (Puer natus) :: ein Weihnachtslied; mät Vären = mit Viergespann; Kīschken = Kutschlade; Grappen = Gruben; schängzelt iwre wā en Plom = wirbelt drüber wie eine Flocke; Brēser Nutschen = Brooser Nusse; Bellesch = Klotz; Schisemān = Stiefel; Gorreknedel = Pferdeapfel; patzt = wirft zu; Mukeschken :: Kälbchen; Zäckelchen = Zicklein; Dēkelchen = Püppchen.



Adoration of the Magi, 1488 by Domenico Ghirlandaio

Friedrich Schuster

Der Niklaus giht duirch de Gäss

Der Niklaus giht duirch de Gäss,
äf dem gebjte Räck hēit em e Säck,
siäng Buort äs grou, siäng Pēilz äs lunk,
e Klēikeltchen hält t'än der Hünd.
“Hu mer de Brānnen zāgedäkt?
De Källerrirr schuin uofgeschloußen?
Ni mer en Kräch mät Wiäng na mät?
Gi mer det Schwiäng dem Nouber Hanz?”
Der Niklaus giht duirch de Gäss
und säckt de Kändch, dai äf e wuorden.
Et siën nouch zwiëlf, dai siën niët schüld,
wiël d' Ädjer blēiwen än dem Länd.
“Hu mer det Lächt na uofgedrēiht?
De Pläch äm Ställ, die lēch verstouchen?
Ni mer druëi Hunklichen uch mät?
Gi mer den Hängd dem Nouber Blouch?”
Der Niklaus giht duirch de Gäss,
blēift stouh fuir äsem Hois und wiert,
e siëtch es zā, wai mer't verluoßen
uch än de Suorje schār ersuoffen.
“Wi huot de Schlässel än dem Schäpp?
Hu mer en än dem Duir vergēißen?
Huot emest en erois gezuijen,
en diëf ängder de Sīn gestouchen?”
Der Niklaus giht duirch de Gäss,
äf dem gebjte Räck hēit em e Säck,
siäng Buort äs grou, siäng Pēilz äs lunk,
en Schlässel uch hält t'än der Hünd.

Klēikeltchen = Glöckchen; Iëich = Egge.



Advent
Hilde Fürstenberg

Im Tale sind die Blumen nun verblüht
Und auf den Bergen liegt der erste Schnee.
Des Sommers Licht und Wärme sind verglüht,
In Eis verwandelt ist der blaue See.

Wie würde mir mein Herz in Einsamkeit
Und in des Winters Kälte angstvoll gehen,
Könnt ich in aller tiefen Dunkelheit
Nicht doch ein Licht in diesen Tagen sehn.

Es leuchtet fern und sanft aus einem Land,
Das einstens voll von solchen Lichtern war,
Da ging ich fröhlich an der Mutter Hand
Und trug in Zöpfen noch mein braunes Haar.

Verändert hat die Welt sich hundertmal
In Auf und Ab - doch sieh, mein Lichtlein brennt!
Durch aller Jahre Mühen, Freud und Qual
Leuchtet es hell und schön: Es ist Advent!

Reinhart Guib wird nächster Bischof

Hermannstadt - Reinhart Guib wird der 36. Bischof der Evangelischen Kirche A.B. in Rumänien. Die Landeskirchenversammlung hat den bisherigen Bischofsvikar am 27. November im fünften Wahlgang gewählt. Die Amtseinführung des 48-jährigen Geistlichen erfolgt am 12. Dezember 2010. Der gebürtige Mediascher wird Amtsnachfolger von Altbischof D. Dr. Christoph Klein, der am 16. Oktober 2010 in Hermannstadt feierlich in den Ruhestand verabschiedet wurde.

Die in der Stadtpfarrkirche zu Hermannstadt abgehaltene 77. Landeskirchenversammlung hatte sich zwischen sieben Kandidaten für das Bischofsamt zu entscheiden, die von den fünf Bezirkskirchenversammlungen (Hermannstadt, Kronstadt, Mediasch, Mühlbach, Schäßburg) nominiert worden waren. Pfarrer Reinhart Guib erhielt im fünften Wahlgang 28 von 47 abgegebenen Stimmen, sein Gegenkandidat Prof. Dr. Stefan Tobler 18 Stimmen. Guib, bis zu seiner Wahl Pfarrer in Mediasch, Bezirksdechant des Mediascher Kirchenbezirks und Bischofsvikar, wird nach Ablauf der Berufungsfrist von 14 Tagen am Sonntag, den 12. Dezember 2010, in der Stadtpfarrkirche zu Hermannstadt als Bischof der Evangelischen Kirche A.B. in Rumänien feierlich eingeführt. Zum Bischofsvikar wurde der Bukarester Stadtpfarrer Dr. Daniel Zikeli neu gewählt.

Der *Allgemeinen Deutschen Zeitung für Rumänien* (ADZ) zufolge antwortete Reinhart Guib auf dem Gang aus der Kirche zum Bischofspalais auf die Frage, ob er mit seiner Wahl gerechnet habe, mit „Ja und nein“: „Als Bischofsvikar ist man in exponierter Stelle und weiß, dass eine solche Wahl auf einen zukommen kann“. In seinen Dankesworten sprach Guib laut ADZ „von einer Kirche für alle und mit allen im Ringen um ein Gemeinschaftsbewusstsein, von der Zusammenarbeit



Beim Heimattag 2010 in Dinkelsbühl hielt Bischofsvikar Reinhart Guib die Andacht vor der Schranne. Foto: Lukas Geddert

mit Schule, Deutschem Forum, Wirtschaft und Politik sowie den ausgewanderten Mitgliedern in HOG und Verbänden, vom Erarbeiten eines Konzeptes für die Zukunft der Kirche und dem Fortsetzen des ökumenischen Gesprächs“.

Bundsvorsitzender gratuliert: „Gemeinsame Identität festigen“

Dem designierten Bischof gratulierte der Bundsvorsitzende Dr. Bernd Fabritius im Namen der Mitgliedsverbände der weltweiten Föderation der Siebenbürger Sachsen sowie namens des Bundesvorstandes der Siebenbürger Sachsen in Deutschland in einem

Glückwunschs Schreiben. Darin wünschte er Reinhart Guib „für die von Ihnen übernommene Aufgabe, die für einen Fortbestand unserer grenzüberschreitenden Gemeinschaft und die Festigung der gemeinsamen Identität aller Landsleute von existenzieller Bedeutung ist, alles erdenklich Gute, viel Schaffenskraft und Gottes reichen Segen.“

Landeskonsistorium gewählt

Die Landeskirchenversammlung hat am 27. November überdies das neue Landeskonsistorium gewählt, als dessen Mitglied und Vorsitzender der Bischof von Amts wegen fungiert. Dem 34. Landeskirchenkonsistorium gehören an: Landeskirchenkurator: Prof. Friedrich Philippi; Bischofsvikar: Stadtpfarrer Dr. Daniel Zikeli; Geistliche Mitglieder: Stadtpfarrer Hans Bruno Fröhlich, Stadtpfarrer Laszlo Zoran Kezdi, Bezirksdechant Dr. Wolfgang Wunsch; weltliche Mitglieder: Gemeindeguratorin Rosemarie Müller, Bezirkskirchenkurator Prof. Karl Broos, Dipl. Ing. Karl Hellwig, Bezirkskirchenkurator Andreas Huber, Dipl.-Ing. Hans-Martin Müller, Redakteur i.R. Wolfgang Wittstock.

Christian Schoger
SBZ Online
1. Dezember 2010

Großscheuerner Kirche wird renoviert

Um die Großscheuerner Kirche vor dem Zerfall zu retten, wurden bereits 2009 Sofortmaßnahmen durchgeführt, die über Spenden finanziert wurden. Um weitere Reparaturarbeiten durchführen zu dürfen, mussten umfangreiche Genehmigungen von verschiedenen Ämtern eingeholt werden. Architektin Waltraut Eberle aus München hat sich dafür unermüdlich eingesetzt, Oberbürgermeister Avram Nicolae aus Großscheuern hat uns wohlwollend unterstützt, das Bezirkskonsistorium Hermannstadt, vertreten durch Dekan Heinz Dietrich Galter und Pfarrer Klaus Martin Untch, hat seinen Beitrag geleistet.

Im August 2010 durfte begonnen werden. Das Dach der Kirche wurde überholt, dabei wurde der Dachstuhl überprüft, Latten ersetzt und alle Dachziegel gereinigt, die beschädigten wurden durch gute alte Dachziegel ersetzt. Die Dachziegel am Turm wurden überprüft und teilweise

ersetzt. Der Putz an den Außenwänden der Kirche und des Turms musste fast komplett abgeklopft werden. Die Verputzarbeiten sind in vollem Gang und sollen einschließlich Turm bis Dezember 2010 abgeschlossen werden. Die Zifferblätter werden neu gestrichen, die Uhr wurde wieder in Gang gesetzt.

Wir möchten allen Spendern danken, die unserem Spendenaufruf gefolgt sind. Nur so war es dem Team „Kirchenrenovierung HOG Großscheuern“ möglich diesen Auftrag zu vergeben. Da die notwendigen Arbeiten umfangreicher sind als angenommen, bitten wir um weitere Spenden, insbesondere diejenigen Großscheuerner, die noch skeptisch waren und unserem Spendenaufruf keine Aufmerksamkeit geschenkt haben. Wir sind auf weitere Spenden angewiesen, um die noch offenen Rechnungen bezahlen zu kön-



Evangelische Kirche in Großscheuern in Renovierung, Stand 6. Oktober 2010. Foto: Hans Martin Gräf

nen. Weitere Informationen im Heimatblatt „Großscheuerner Nachrichten“, Seite 27, sowie bei Christian Fuss, Telefon: (0 91 32) 41 27, E-Mail: fusscri[at]t-online.de, oder Stefan Gross, Telefon: (08 41) 7 18 94, E-Mail: stgross-ingolstadt[at]t-online.de. Einzelheiten über Spender und Ausgaben werden wir in unserem nächsten Heimatblatt veröffentlichen.

Stefan Groß
SBZ Online
30. November 2010

130 Jahre Siebenbürgischer Karpatenverein (SKV)

Es war am 28. November 1880, als auf Betreiben des Volkswirtschaftlers und Politikers Dr. Carl Wolff in Hermannstadt der Siebenbürgische Karpatenverein – SKV – gegründet wurde. Als Vorbild diente der Deutsche und Österreichische Alpenverein (DuOeV), den Anstoß gab der ungarische Karpatenverein.



Einweihung der Julius-Römer-Hütte, 1935. Fotoarchiv: Dr. Heinz Heltmann, St. Augustin

Der SKV sollte eine fundamentale Rolle im neuen Verhältnis Mensch – Natur im ausgehenden 19. und zu Beginn des 20. Jahrhunderts auf dem Gebiet des heutigen Rumänien spielen. Der unermüdlichen Tätigkeit seines Vorstandes und seiner Sektionen ist es zu verdanken, dass sich in den Karpaten Ende des 19. und vor allem Anfang des 20. Jahrhunderts ein reger Bergtourismus entfalten konnte.

Der SKV mit seinen zeitweise 18 Sektionen und über 5000 Mitgliedern hat einmalige Leistungen erbracht: über 1000 km angelegte Wanderwege, knapp 60 Schutzhütten, Einführen des Bergführerwesens und der Bergwacht in den Karpaten. Die wissenschaftliche Erschließung der Karpaten durch Veröffentlichungen grundlegender Arbeiten zu Geographie, Flora, Fauna und Geologie der Karpaten hat die Aufmerksamkeit manch eines europäischen Wissenschaftlers geweckt. Erste Bestrebungen auf dem Gebiet des heutigen Rumänien zum Schutz der Natur gingen vom SKV aus. Zu seinen bedeutenden Leistungen gehört auch die Gründung des ethnographischen Karpatenmuseums. 1930, anlässlich der Feierlichkeiten zum 50-jährigen Jubiläum des SKV, nannte ein Direktor des Rumänischen Arbeits- und Gesundheitsministeriums, dem auch der Tourismus unterstand, den SKV „Lehrmeister der neu gegründeten Abteilung für Tourismus“.

Gemäß § 1 der Satzung der

Sektion Karpaten des Deutschen Alpenvereins (DAV) sieht diese sich in der Tradition des SKV. Ihre Mitglieder nehmen das 130-jährige Gründungsjubiläum wahr, um die Leistungen des SKV zu würdigen und machen sich – ausgehend von seinem Geist – Gedanken über die Zukunft ihres Vereins.

Den SKV gibt es in Siebenbürgen nach seiner widerrechtlichen Auflösung und Enteignung im Juni 1945 seit 1996 wieder. Maßgeblich beteiligt an der Wiedergründung des SKV war auch die Sektion Karpaten als eine der drei Unterzeichner einer diesbezüglichen Grundsatzklärung im März 1995 in Gundelsheim. Aus der moralischen Verpflichtung, die der Sektion Karpaten aus dieser Erklärung obliegt, und aus ihrer Verbundenheit zum SKV unserer Vorfahren pflegt sie enge Kontakte zum wiedererstandenen SKV, steht ihm bei – soweit dies möglich, erwünscht und akzeptiert ist – auf seinem schwierigen Weg wieder würdig Fuß zu fassen in der Gesellschaft der namhaften Wander- und Tourismusvereine Rumäniens und – weshalb nicht – Europas. Die Sektion Karpaten des DAV wünscht ihrem Bruderverband SKV in Siebenbürgen alles, alles Gute und viel Erfolg in all seinen Bestrebungen, auf dass er bald wieder zu alter Größe finde.

Manfred Kravatzky
SBZ Online
3. Dezember 2010

An die Bäume im Winter Johann Gottfried von Herder (1744-1803)

Gute Bäume, die ihr die starr entblätterten Arme
Reckt zum Himmel und fleht wieder den Frühling herab!
Ach, ihr müßt noch harren, ihr armen Söhne der Erde,
Manche stürmische Nacht, manchen erstarrenden Tag!
Aber dann kommt wieder die Sonne mit dem grünenden Frühling
Euch; nur kehret auch mir Frühling und Sonne zurück?
Harr geduldig, Herz, und bringt in die Wurzel den Saft dir!
Unvermutet vielleicht treibt ihn das Schicksal empor.

Excerpts from the Saxon-English Dictionary



compiled by
Dan "Hoot" Schuller
 Branch 29 Monaca, PA

Gaaf baas et deet vee. *Give 'til it hurts.*
 Zaan aas glyaaaven. *Seeing is believing.*
 Zoa et vau et aas. *Tell it like it is.*
 Nem et vau en Mann. *Take it like a man.*
 Tsayt zahl zoan. *Time will tell.*
 Reen vau en Fleet. *Clean as a whistle.*
 Grooaht found a Haartz. *Straight from the heart.*
 Vau vooahst dane Gooahrten?
How does your garden grow?
 Vaht tyaa veest net deet dir net vee.
What you don't know doesn't hurt you.
 Da Shaawch ass oun da oonder Foss.
The shoe is on the other foot.

Daakeldeuch = blanket	Daasch = table
Daashtahch = tablecloth	Dinken = think
Dertaan = inside	Drech = dry
Dertehwss = outside	Doueet = dead
Daukel = lid	Dauch = roof
Daappel = dipper	Doppelt = double
Deppen = kettle	Doutzen = dozen
Dooahs = pull	Daangel = hang
Daavel = devil	Draaken = squeeze
Deff = deep	Dounken = thank

CLEVELAND SAXON SENIORS

By Helen Korsgaard

We met on November 19th, had a great lunch, and discussed the annual Christmas Party, which will be held on Thursday, December 16th at the club, at 11:45 AM. The menu will be Wiener Schnitzel with all the trimmings, made with veal, not pork or chicken, appetizers and dessert. It promises to be delicious, and we hope to see some of the members who have not been able to attend recently.

The game played afterwards was "Left, Right, Center". I don't know who the winners were, since Wally and I had to leave early. Our grandson, Billy Quallich (22) is, for a short time, our driver and caregiver. He has taken a family leave from his job, while still attending college. (Wally and I are temporarily restricted from driving.)

He enjoyed visiting with all the members, and listening to our discussion about food for the Christmas party. He did not realize that planning a menu could take over an hour. He will be at the Christmas dinner for all of you who enjoyed his company.

Please send a check for \$15 to Lou Parge for the luncheon by December 10th.

Hope to see you all there!!!!

BRANCH 5, LORAIN

By Elmer Schneider

Next regular meeting of Branch 5 will be on Saturday, January 8th at 8:00 p.m. at the American Slovak Club. Before the meeting we will meet at the Chris Restaurant for dinner which is at 6:00 p.m. and you are asked to please be on time. Let's all try to be at the first meeting of the year to start the year off right. We have an attendance prize for some lucky member who is present and signed up.

Members celebrating birthdays in the month of December are Brother Daniel Paghi and Juvenile member Katie Lach-

man. We wish these members a very happy birthday and hope they will have many more happy, healthy ones to come.

As I am writing this I see snow flakes falling outside. Guess we have seen the last of the good weather we have been having. We'll have to get used to it and try to stay warm.

We extend our sympathy to the family of Sister Ida Mae Binder who passed away on November 28th at Camp Hill, PA. Ida was the widow of Brother Herbert Binder and sister-in-law of Eleanor Northeim.

In case you wondered ...

College is well worth the price of admission

With today's high unemployment rates, some college graduates who don't have jobs wonder how they will pay their student loans.

There are programs to help them through the lean times, but their experiences make parents wonder if a college education is still worth the cost.

Stories are circulating on the Internet about unemployed students who paid or borrowed \$50,000 a year and now owe a six-figure debt. Those high tuition prices were charged by only 58 colleges last year, according to the Chronicle of Higher Education. That's a

tiny percentage of the nation's 1,700 private four-year colleges.

Those who attend public institutions pay average tuition of about \$7,000 per year, according to a report by the College Board.

To further calm parents of prospective college students, the average loan debt for college seniors who graduated in 2008 was about \$23,000, says a report by the Project on Student Debt. That's less than the price of many new cars.

Though the debt level for 2010 graduates may be somewhat higher, almost no graduates regret getting an education and feel they would not be as equipped for life without it. It is the most rewarding investment they will make in their lifetimes.

Barry Glassner, the president-elect of Lewis & Clark College in Portland, Ore., notes that the United States is in a downward ranking of nations with the highest percentage of college-educated citizens, which can affect the country's economic competitiveness.

Frightening parents about costs can only worsen that situation. Would-be students begin to assume that higher education is not worth the price or is beyond their ability to pay, neither of which is true.

Food Tip

If your busy lifestyle is keeping you from eating healthy, consider using some of your weekend time to help. Spend a few moments on the weekend to wash and cut up raw vegetables. Store them in airtight containers so that they are handy when you are ready to make your meals during the week. This will let you easily add in healthy vegetables without the added work.

GEMS FROM THE SUNDAY SCHOOL CROWD

LOT'S WIFE

The Sunday School teacher was describing how Lot's wife looked back and turned into a pillar of salt, when little Jason interrupted, 'My Mommy looked back once while she was driving,' he announced triumphantly, 'and she turned into a telephone pole!'

DID NOAH FISH?

A Sunday school teacher asked, 'Johnny, do you think Noah did a lot of fishing when he was on the Ark?' 'No,' replied Johnny. 'How could he, with just two worms?'

HIGHER POWER

A Sunday school teacher said to her children, 'We have been learning how powerful kings and queens were in Bible times. But, there is a Higher Power. Can anybody tell me what it is?' One child blurted out, 'Aces!'

THE LORD IS MY SHEPHERD

A Sunday School teacher decided to have her young class memorize one of the most quoted passages in the Bible - Psalm 23. She gave the youngsters a month to learn the chapter. Little Rick was excited about

the task - but he just couldn't remember the Psalm. After much practice, he could barely get past the first line.

On the day that the kids were scheduled to recite Psalm 23 in front of the congregation, Ricky was so nervous. When it was his turn, he stepped up to the microphone and said proudly, 'The Lord is my Shepherd, and that's all I need to know.'

UNANSWERED PRAYER

The preacher's 5 year-old daughter noticed that her father always paused and bowed his head for a moment before starting his sermon. One day, she asked him why.

'Well, Honey,' he began, proud that his daughter was so observant of his messages. 'I'm asking the Lord to help me preach a good sermon.'

'How come He doesn't answer it?' she asked.

UNTIMELY ANSWERED PRAYER

During the minister's prayer one Sunday, there was a loud whistle from one of the back pews. Tommy's mother was horrified. She pinched him into silence and, after church, asked, 'Tommy, whatever made you do such a thing?'

Tommy answered soberly, 'I asked God to teach me to whistle, and He did!'

BEING THANKFUL

A Rabbi said to a precocious six-year-old boy, 'So your mother says your prayers for you each night? That's very commendable. What does she say?' The little boy replied, 'Thank God he's in bed!'

TIME TO PRAY

A pastor asked a little boy if he said his prayers every night. 'Yes, sir,' the boy replied. 'And, do you always say them in the morning, too?' the pastor asked. 'No sir,' the boy replied. 'I ain't scared in the daytime.'

ALL MEN / ALL GIRLS

When my daughter, Kelli, said her bedtime prayers, she would bless every family member, every friend, and every animal (current and past). For several weeks, after we had finished the nightly prayer, Kelli would say, 'And all girls.'

This soon became part of her nightly routine, to include this closing. My curiosity got the best of me and I asked her, 'Kelli, why do you always add the part about all girls?'

Her response, 'Because everybody always finish their prayers by saying 'All Men!'

SAY A PRAYER

Little Johnny and his family were having Sunday dinner at his Grandmother's house. Everyone was seated around the table as the food was being served. When Little Johnny received his plate, he started eating right away. 'Johnny! Please wait until we say our prayer,' said his mother. 'I don't need to,' the boy replied.

'Of course, you do,' his mother insisted. 'We always say a prayer before eating at our house.'

'That's at our house,' Johnny explained. 'But this is Grandma's house and she knows how to cook!'

GOOD SAMARITAN

A Sunday school teacher was telling her class the story of the Good Samaritan. She asked the

class, 'If you saw a person lying on the roadside, all wounded and bleeding, what would you do?'

A thoughtful little girl broke the hushed silence, 'I think I'd throw up.'

- submitted by Tom Fizet, Br. 30

PotPourri



Swedish Americans celebrate St. Lucia Day

For some Americans, the Christmas season begins with the St. Lucia Day festival on the 13th of December.

The day honors a Sicilian girl who, around the year 300, was doing Christian charity work. She was sainted after choosing martyrdom rather than give up her faith. Her wealthy fiance demanded she do so and had her tortured. Lucia was blinded with hot spears, but her sight was miraculously restored.

Word of Lucia's virtues spread throughout Christendom, and even the Vikings honored her. She represented the coming of Christianity.

In the centuries since, Scandinavians have used Saint Lucia to symbolize compassion, charity and good fortune. She brings wishes for a prosperous year and reminds them that the dark days of December will soon be over. St. Lucia may visit guests at inns and hotels, singing carols and bringing coffee and saffron buns.



Today, at the crack of dawn on Lucia Day, the oldest daughter in a household dons a long white robe tied at the waist with a wide red ribbon, and a crown of lingonberries, holly and lights. Originally, they were candles, now the candles are battery-operated. She awakens the family singing Christmas carols. They gather together for coffee, juice and the traditional lussekatter (Lucia cats), saffron-infused buns in several shapes decorated with currents or raisins and swirls.

In America, the ceremony has moved from home to church. The lucky girl chosen to represent Lucia moves down the darkened aisle of a church in her lighted-candle crown, followed by Lucia maidens and star boys, who carry wands with stars representing the Christmas Star of Bethlehem.

Moneywise

Save money on gifts

Set a budget. Budgeting may not seem like fun, but it can be a creative challenge. Often the carefully thought-out gifts are more meaningful than the more expensive choices.

Have a gift exchange. Instead of buying for everyone in the extended family or the office, draw names so you buy just one gift. A price limit can be established and an interesting theme put forward. Some families set a limit on price (\$20) or even the color of a gift (purple).

Make a Christmas list and take it with you when you shop so you don't buy just anything that looks attractive, regardless of the price.

Buy one or two generic gifts to give unexpected guests. Consider gift cards, gas cards, wine, a fancy food or candy. If not needed, use them yourself.

Restaurant specials

The first item the waiter tells you about is tonight's special. But be sure to check the menu. Similar items can often be less expensive. If the special dish is unique, it will likely be more expensive than other main course dishes.

Social Security: direct deposit

The Treasury is taking steps to save money.

Starting in March 2011, new Social Security beneficiaries must receive payments through direct deposit. Checks for all Social Security recipients must be made by direct deposit by March 1, 2013.

Treasury estimates it will save \$400 million over five years, of which about \$50 million will come from changes from the payroll savings bond program.

The program requires that workers using payroll deduction to buy savings bonds will be required to buy them from TreasuryDirect.gov, where they will be stored electronically. No paper savings bonds will be issued for payroll savers.

Eventually, Treasury wants to eliminate paper savings bonds entirely, but a date hasn't been set.

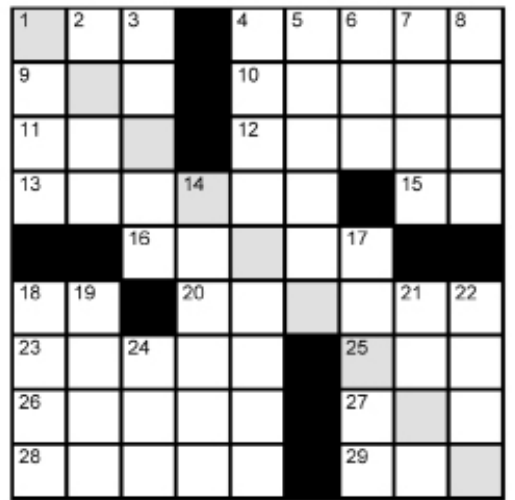
Holiday time crossword

Across

1. 100 lbs.
4. Excitement
9. "Got it!"
10. Make another offer
11. Alpine sight
12. Verbal white flag
13. Member of the US Navy
15. Atop
16. Atlas enlargement
18. Exists
20. Be there
23. Durable fabric
25. Dairy farm sound
26. Peter, Peter, pumpkin
27. ___ de deux
28. Beach
29. Circus cries

Down

1. Bistro
2. Irish gorse
3. Anklebones
4. Pharmacy
5. Milk curdler
6. Fox competitor
7. Venus de ___
8. Former British



protectorate
14. More foolish
17. Beat

18. Frosts, as a cake
19. Deposed leader
21. Ark builder
22. Work avoidance
24. "Am ___ believe ...?"

The headline is a clue to

the word in the shaded diagonal.



Paper savings bonds being phased out

Payroll plans will send your bond savings to TreasuryDirect

Who would have thought? But changes in this world are inevitable, and now they are coming to your payroll deductible purchase of savings bonds.

All paper savings bonds purchased through payroll deductions are being phased out by the Department of the Treasury as of January 1, 2011.

That means, when your payroll saving deductions amount to the price of a new U.S. savings bond, you won't get one. Instead, you will get a deposit to your TreasuryDirect account.

During the transition period, partial amounts you have contributed will accrue to the full issue price of a savings bond. If there is any residual amount at the end of the transition period, it will be refunded. Of course, you can choose to end deductions at any time.

TreasuryDirect is a secure web-based system that allows you to establish an account, purchase and conduct transactions online. You can buy Series EE and I savings bonds, Treasury bills, notes,

bonds, and Treasury Inflation-Protected Securities (TIPS) through TreasuryDirect.

You can still get paper bonds

At this time, paper bonds are eliminated only for payroll deduction plans. Paper bonds are still available at financial institutions. You can buy them yourself or give them as gifts.

Advantages of TreasuryDirect

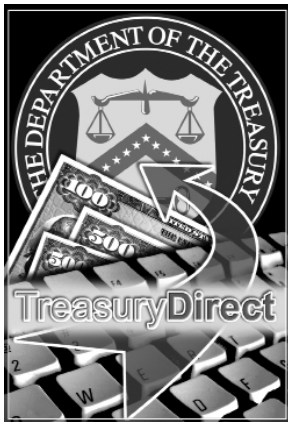
- You can buy or sell bonds and securities 24/7 from any secure computer. Money from bonds you sell would show up in your checking account within one business day.

- Recurring purchases for bonds or securities can be scheduled up to five years in advance.

- Using Treasury Direct, there is no danger that you will lose or damage a bond or a security, and you won't have to go to a bank to buy one.

- Issue dates and current values of your investments are tracked for you.

To open an account, type "how to open a TreasuryDirect account" into your browser.



Las Posadas brings processions, prayers and parties

Las Posadas is a tradition that once was unique to Mexico, but it spread to other countries and crossed the border into the United States. The event re-enacts the search of Mary and Joseph for shelter while awaiting the birth of Jesus.

The traditional ceremony lasts nine days ending on Dec. 24, but in some areas, it has been shortened to one night.

A child, sometimes dressed as an angel, leads the candle-light procession. Statues of Mary and Joseph accompany the group, which proceeds with singing. The processional stops at pre-selected homes where lodging is requested. The first two houses refuse but they are invited to come in at the third. Prayers are offered before a Nativity scene.



Often a party is thrown each evening with pinatas for the children. A popular shape for the pinata is a star representing the star that guided the three kings. In the United States, Santa Claus may arrive and Christmas trees are decorated.

The most well-known of the Posadas celebrations in the United States is on Olvera Street in Los Angeles. Olvera Street (also known as El Pueblo Historic Site) is the oldest part of Los Angeles and has a strong community of Mexican-Americans. From Dec. 16 onward for nine days, there is a procession that includes singing, ballet and candlelight. It culminates each evening with a welcoming and the breaking of a pinata.

San Antonio celebrates La Gran Posadas in a one evening candle-lit procession (Dec. 19 this year) that ends at San Fernando Cathedral. Twice along the route, Mary and Joseph are told, "There is no room for you." At the Cathedral, they are invited in and find their resting place.



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

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

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 IRAS and Traditional IRAS 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 Roth IRAs 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 and get
a Minimum Guaranteed Return of 3.00% Annual Interest Yield.**