

THE SAXON NEWS

Volksblatt

Celebrating over 100 years of Saxon Fraternalism

Published by
The Alliance
of Transylvanian Saxons
Home Office: 5323 Pearl Road
Cleveland, Ohio 44129-1503
Tel: (440) 842-8442

ATS Founded in 1902 October 25, 2024 Issue 22

Meet your appointed ATS Secretary Christine D. Oehlman

Christine Oehlman, appointed to the office of ATS Secretary, is from Branch 10 – Columbus, Ohio. She is the daughter of the late Martin and Dorothea Hesch. She has been an ATS member since childhood. Chris is the Senior Administrative Assistant at a large manufacturing company and has a varied background working with both small and large businesses. She has a vast amount of project, people, and financial expertise. Chris married her husband Tom 37 years ago and they have two daughters, Kathryn and Caroline.



Christine Oehlman

Welcome to the ATS Board of Directors!

BRANCH 9, CHICAGO By Rose-Marie Hauer



Claudia Schmidt and Maria Huprich

The meeting was held on October 7, with great attendance. President Thut began the meeting and all the reports were read and accepted.

Sister Claudia Schmidt reported several members are having health issues. We say prayers for Sisters Hilde Mueller, Hilde Schoonmaker, Katharina Toth and whoever else may may need

a prayer.

President Thut thanked Sisters Claudia Schmidt and Maria Huprich for representing Branch 9 at the German Commemoration celebration at St. Benedict's Church on Sunday, October 6.

Plans are underway for the Saxon Christmas Party on December 15, at the Donauschwaben clubhouse. More details to follow.

As of now I wish you all the best! The next meeting will be held on November 4, at 7 p.m.



Tuesday November 5

PRESIDENT'S MESSAGE

By Denise Aeling Crawford

ATS Nat'l President



The ATS Board of Directors welcomes Christine Oehlman, of Columbus, Branch 10, to the appointed position of Secretary. If you will recall from our Convention in May, this position remained open with no nominations from the floor. Since then, we had a few different people consider the position. They felt either it wasn't the right time for them, or they had a conflict with the position and their work. We finally asked the right person. Chris was on our Transylvania Trip this summer. She thoroughly enjoyed the people and the sites. She was thrilled to be able to see the hometown of her ancestors. The picture of her in front of the train is from our trip. Thank you, Chris, for agreeing to the position!

The ATS now has a Facebook page! It is the Alliance of Transylvanian Saxons. The current picture on the site is from the Sachsentreffen in Hermannstadt this summer. It shows two of our ATS members carrying the USA banner for the parade. We are hoping to get connected more with our members and will post periodically to the page. Pictures and videos from upcoming ATS events will be posted. Feel free to check it out and get connected.

Did you know the first parachute jump took place on October 22, 1797? According to History.com, this date was the first recorded parachute jump without a rigid frame. Andre-Jacques Garnerin made it from a hydrogen balloon 3,200 feet above Paris, France. Leonardo da Vinci (1452 – 1519) conceived the idea of the parachute in his writings. Louis-Sebastien Lenormand, a Frenchman, created a kind of parachute using two umbrellas and jumped from a tree in 1783, but Garnerin was the first to design and test parachutes capable of slowing a man's fall from a high altitude.

Garnerin first conceived of the possibility of using air resistance to slow a person's fall from a high altitude while a prisoner during the French Revolution. He spent three years in a Hungarian prison, but never actually attempted to escape via a parachute from the high ramparts of the prison. He never lost interest in the idea. On October 22, 1797, Garnerin completed his first parachute attempt with a canopy 23 feet in diameter and attached to a basket with suspension lines. He attached the parachute to a hydrogen balloon and ascended to an altitude of 3,200 feet. He then severed the parachute from the balloon. Since he failed to include an air vent at the top of the prototype, he oscillated wildly in his descent and landed shaken, but unhurt, a half mile from the balloon's takeoff site.

In 1799, Gernerin's wife, Jeanne-Genevieve, became the first female parachutist. In 1802 during an exhibition in England, Garnerin made a spectacular jump from 8,000 feet. He died in 1823 in a balloon accident, while preparing to test a new parachute.

Planning on jumping out of a perfectly good airplane? Make sure you have some ATS Life Insurance! The ATS can't help you with the parachute part, but we can sure help you with the insurance part.

Until next time...

TIMELY - DO NOT DELAY
MAILED WEDNESDAY, OCTOBER 23, 2024
Attention Postmaster: Send all Changes of Address to:
The Alliance of Transylvanian Saxons

5323 Pearl Road Cleveland OH 44129-1503

Schloss Horneck needs OUR help!



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

The Federation of Transylvanian Saxons requests donations to help in the funding of the facility. If you are interested in giving a donation, please complete the form below and send to the ATS Home Office, 5323 Pearl Road, Cleveland, OH 44129.

Please make your check payable to the ATS. DONATION FOR SCHLOSS HORNECK

Name	
Address	
City	State
Zipcode	_
Amount Donated \$	

Please indicate if donation is in memory



Cleveland Saxon Dance Group

Veterans Day Luncheon

Sunday, November 10, 2024 12:30 p.m Westside Sachsenheim 7001 Denison Ave, Cleveland OH

Enjoy a delicious Goulash lunch and honor our Veterans in attendance. \$15

\$10 for Veterans Tickets can be ordered here https://csdg-veterans-day-luncheon. cheddarup.com or email Amanda Donnellan @ adonnellan5@yahoo.com



Do you charge your phone by your bed?

If you sleep near your phone, you are playing with fire.

More than 60 percent of adults sleep with their phone within arm's reach, but it's a dangerous practice. Charging your phone or tablet near your bed is a fire hazard that most people don't know about, according to the National Sleep Foundation.

In particular, you don't want to fall asleep with your phone on your bed, or especially under your covers. A phone releases a lot of heat to keep the device cool. If it is under a blanket, for example, heat can build up and damage the phone or cause it to overheat. In extreme cases, it could burn you or catch fire.

Instead be sure the phone is charging on a flat, open surface with lots of ventilation.

Never use a frayed cable for charging. Just change it out. Cables are cheap, but fires are deadly.

The biggest safety risk is a damaged and swollen lithium-ion battery. You might notice some loose adhesive between the screen and the housing, according to Tom's Guide. Or you might see the screen pull away from the housing. That means your device battery is swollen. If this happens, do not charge it. Stop using it immediately. Place it on a flat, cool, fire-resistant surface and keep and eye on it, allowing the battery to run down. Contact the manufacturer or a repair shop.



Alliance of Transylvanian Saxons Home Office: 5323 Pearl Rd., Cleveland, Ohio 44129 Telephone: (440) 842-8442 FAX: 440-842-5442 E-mail: office@atsaxons.com Website: www.atsaxons.com

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SECRETARIES TAKE NOTICE:

THE DEADLINE DATE FOR ARTICLES IS WEDNESDAY - 12 NOON.

You may either

E-MAIL: saxonvolksblatt@aol.com **POSTAL MAIL:** Saxon News Volksblatt 29076 Fall River Dr Westlake, OH 44145

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

WEDNESDAY, OCTOBER 30, 2024 FRIDAY, NOVEMBER 8, 2024 WEDNESDAY, NOVEMBER 13, 2024 FRIDAY, NOVEMBER 22, 2024 FRIDAY, DECEMBER 6, 2024 WEDNESDAY, NOVEMBER 27, 2024

Please have your articles in by 12 Noon.

Did you miss the deadline? Have you emailed your article past 12 Noon? Please call Hanz Hermann at (440) 525-0020

SALEM SAXON RETIREES By Norma Byers

The Salem Saxon Retirees met at the club on a beautiful October 2, 2024 with 17 present.

Our President brought the group to order so Tony could give the invocation, and we all said the Pledge of Allegiance.

Birthday to all. It's hard to be so close to C alone Hallowe Apples), Thank

Lunch was served, creamed chicken over biscuits and green beans with various choices for dessert.

We all missed Helen Aeling with her "Humor by Helen", but we hope you'll be here next month. We miss you!

Dianne and Katie gave their reports and Dora Lee conducted the 50-50 drawing.

Nancy Stumperth gave us the birthday list for October 2024: Becky Brinlow - October 9, Nina Wisler - October 21, Dorothy Hutmacher - October 8. Congratulations to Dorothy- this is her 99th Birthday! We sang Happy Birthday to all.

It's hard to believe we are so close to Christmas, let alone Halloween, (Candy, Apples), Thanksgiving (Turkey-yum), Apple and Pumpkin pie!

We stood and said The Lord's Prayer.

I'm baking pumpkin pie now, for myself.

We had a very nice time at our meeting. Tony then appeared with our BINGO!

Next meeting is November 6th. (Make sure you all vote!)

All of you try to come next month. Eat healthy, live, laugh, and love! Stay well and we'll see you in November! TOODLE- OO

BRANCH 33, CLEVELAND EAST By Arline Krestel-Suts

Branch 33 met on Wednesday the 9th, celebrating October with a Halloween-themed Pizza Party. We started with our thoughts and a Prayer for people in the South - Florida, Georgia, North Carolina, all the victims suffering from the effects of the Hurricanes. It is going to be a long recovery, and we pray that the Lord (and FEMA) will ease the pain of those suffering.

Several meeting attendees wore Halloween costumes - and we all agreed Donald Trump and Kamala Harris (Bob and Pam Bonnett) were the clear winners! Henry Hum as Count Dracula (fangs filed down) 2nd place, and Barb Hum as the Great Pumpkin came in 3rd.

We reviewed the Clambake Dinner, which was a great success. The 50/50 raffle was won by Bob Bonnett, and we will be donating the other "50" to Messiah Lutheran's Food Bank. Thank you to everyone who attended and members who helped, especially Mike Bretz & Jeff Krestel who did most of the work.

We are busily planning our next Events.

The Annual Saxon Sausage Sale will be Saturday December 7 at Messiah Lutheran Church (5200 Mayfield Rd. Lyndhurst, same as our meeting venue). Though a lot of work, the Sausage making and selling is a long tradition that is truly a labor of love. We have so much fun working together and sampling our

product for lunch. Please, order some of our sausage - you will love it too! Ema Litschel is taking orders 440-479-9334. At \$4.50 per pound, options are in-casing or loose; garlic or plain-no garlic (personally why no garlic I cannot figure - LOL).

Our Branch Christmas Banquet will be held on Sunday, December 15 at Pine Ridge Country Club in Wickliffe, 12 Noon to 4 p.m. Sharon Volpe is busy planning the banquet and taking reservations (440) 307-0268. Cost is \$15 for members, \$30 for non-member guests, \$10 for children 4-12 years (under 4 free). And Sharon has assured us that Holly Foisel has contacted the North Pole and again invited Santa Claus. Santa loves hearing our junior members' wish lists, and spending time with all of us! Deadline for reservations is November 29th. Those who cannot make it to meetings, we hope to see you at Christmas!

Please keep our ill and Shut-in Members in your prayers, including Kathy Brusk, the Mahters, Joan Blaha, Don Weber, Inge Mahn, Bette Schmidt, and Evelyn Keefer.

Our next meeting is Wednesday, November 13th; It is our Schnitzel and Potluck supper evening. We will be having Schnitzel from the Westside Sachsenheim, and members are asked to bring a side-dish to share. Karyn Schmidt and Bruce Schneider are bringing dessert. So

Youngstown Saxon Culture Group celebrates 53rd Annual Trachtenball



Please join us for this unique, cultural experience featuring an authentic homemade Schnitzel Dinner with performances by the following:

> Cleveland Deutscher Musik Verein Cleveland Saxon Dance Groups Pittsburgh Alpenschuhplattler Dance Group Youngstown Saxon Brass Band

Doors open at 6:00 p.m. ~ Dinner is served at 6:30 p.m.

Saturday, November 2nd, 2024 At the Youngstown Saxon Club Ballroom 710 South Meridian Road, Youngstown, Ohio 44512

For Reservations, please call or text:

Robert Bachinger (330) 980-0911 or Mike Bachinger (330) 540-5168 If we don't answer, please leave a message!

\$20 Adult - \$12 Children (12 to 6) Under 6 Free Tickets will be held at the door. Cash or check only. NO CREDIT CARDS PLEASE

come on over for dinner and stay for meeting! November is also Election of Branch Officers for the coming new

A reminder of other events: Cleveland West always invites our Juniors to their Parties; Hopefully you got your invitation to the Halloween Party on Friday, October 25, with a costume contest and entertainment. December 14th is the Krumpusfest, and the whole neighboring community is invited.

And remember to update your personal info with the ATS Home Office, especially since I'd bet all of you have E-mail and cell phones.

Stay safe and warm!

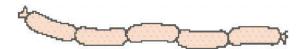
Paying for College

An investment banker was caught embezzling money from his employer. After going over the books, the bank president realized that the man had stolen over \$100,000. He called the police and the man was arrested. As the police officer led him away, he asked the man why he did it.

"I have a daughter in college and this was the only way I could think of to pay for it," the man replied.

"Well, I can understand that. I have a boy in college myself," said the police officer. "But where were you going to get the rest of the money?"

Youngstown Saxon Culture Group



Fall Sausage Sale

We are now taking orders for hot, mild, and garlic sausage.

All flavors come in 3lb and 5lb links or 5lb bulk packages (each with a little overage).

The price is \$4.00 per pound

You can call in orders to

Michael Bachinger 330-540-5168

Walter Benesch 330-398-5449

Robert Bachinger 330-980-0911

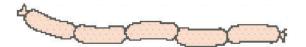
You can also email your order to bman1017@gmail.com

Saturday, November 23rd, 2024

Pick-up is from 9 AM to 2 PM

in the Pavilion

Orders will be accepted until November 18th, 2024



ASK YOUR DEPUTY HOW A CERTIFICATE OF MEMBERSHIP IN THE ATS CAN HELP YOU TO SAVE!

FRATERNAL CALENDAR

NATIONAL EVENTS

October 27, 2024

TSBA Bowling Session Host: Youngstown

November 17, 2024

TSBA Bowling Session Host: Cleveland East

December 8, 2024

TSBA Bowling Session Host: Cleveland West

January 26, 2025

TSBA Bowling Session Host: Lorain

February 16, 2025

TSBA Bowling Session Host: New Castle

March 2, 2025

TSBA Bowling Session Host: Youngstown

April 5 & 6, 2025

TSBA Season-end Tournament Host: Lorain

May 17, 2025

Branch Presidents Meeting

Host: Columbus Saxons, Br. 10

July 11 - 13, 2025

North American Saxon Heimattag

LOCAL EVENTS

October 26, 2024

New Castle Br. 25/27 Rocktober at the Grounds October 27, 2024

Youngstown Saxon Club Pork and Kraut Dinner November 2, 2024

Youngstown Saxon Culture Group Trachtenball November 10, 2024

Cleveland Saxon Dance Group
Veterans Day Luncheon

November 17, 2024

Youngstown Saxon Club Pork and Kraut Dinner November 20, 2024

New Castle Br. 27 Deck the Halls

November 23, 2024

Youngstown Saxon Culture Group Fall Sausage Sale

December 7, 2024

Cleveland West Sausage Sale

Cleveland East Sausage Sale

New Castle Br. 27 Children's Christmas Party December 8, 2024

Columbus Br. 10 Christmas Party Berewick Party House

New Castle Br. 27 Christmas Party

Hunters Woods Clubhouse

December 14, 2024

Cleveland West Children's Christmas Party Cleveland Sachsenheim/GCM Krampus Fest

December 15, 2024 Chicago Br. 9 Saxon Christmas Party

Cleveland East Br. 33 Christmas Party

January 19, 2025

Youngstown Saxon Club Pork and Kraut Dinner February 16, 2025

Youngstown Saxon Club Pork and Kraut Dinner March 16, 2025

Youngstown Saxon Club Pork and Kraut Dinner





Alliance of Transylvanian Saxons



Halloween costume trends for 2024

If you're looking for a great Halloween costume, but you never go shopping until a few days before the big day --well, maybe you'll get lucky digging through clearance bins or scrounging the racks at the Salvation Army. But if you like to make a splash with a fantastic get-up each year, start early with one of these costume ideas:

- Beetlejuice. With the longawaited sequel to the classic 1988 horror comedy finally in theaters, you'll stand out as the misbehaving ghost or Lydia Deetz, his moody teenage foil.
- Deadpool or Wolverine. The foul-mouthed superhero hit the big screen again this past summer, this time with his new best friend -- formerly deceased X-man Wolverine. Man's best friend also has a supporting role in the new flick, which means that doggy Deadpool costumes might be in a store near you.
- Raygun. The Australian breakdancer surprised and baffled the world at the Paris Olympics, and you can replicate her moves in your very own Raygun costume. Don't forget to wow the crowd with her signature kangaroo hop.
- Couples costumes. A good couples costume never goes unnoticed. You can try a classic pairing like Barbie and Ken, or choose a culinary duo like peanut butter and jelly. Looking for something a little darker? Try Dracula and Renfield.
- Ghost. You can't go wrong with a classic ghost costume a sheet with a couple of holes gets the job done. Dress all in white and drape yourself in gauzy fabric for a more elaborate version. Paint your face with pale makeup (don't forget the dark circles around your eyes) and use gray temporary color on your hair.

Halloween: An ancient (and new) tradition

Halloween is old -- much older, in fact, than the word "Halloween" itself.

Our spookiest holiday is thought to come from the ancient Celtic festival of Samhain, which marked the end of the warm seasons and ushered in the darker days of winter. The veil between the living and the dead was believed to be at its thinnest, so the Celts built bonfires to illuminate the night, shared sweet treats, and wore costumes to confuse and ward off evil spirits that surely lurked nearby.

Early Christians didn't care for pagan observances, and so in the 8th century A.D., Pope Gregory III declared that November 1 would be All Saints' Day, a day to venerate martyrs and saints, followed on November 2 by All Souls Day, a day to remember the dead. But people love a party, and despite the Pope's efforts to quash the pagan rituals, the bonfires and costumes continued.

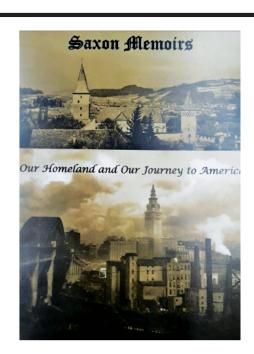
In fact, the Pope's efforts probably backfired entirely. Some historians posit that on the night before All Saints' Day, people would gather to hold vigils and pray for the dead trapped in purgatory, which may have evolved into ghost stories around the fire.



The name Halloween is courtesy of the Scots, who started calling All Hallows' Eve "Hallow-e'en" in the late 18th century, a phrase that means "saint evening" in Scottish. The Scottish poet Robert Burns did away with the extraneous punctuation entirely in 1789 with his poem "Halloween."

As with so many other American traditions, immigrants brought Halloween to our shores, where it flourished and eventually went commercial. But for decades, Halloween was much heavier on destructive tricks than treats. U.S. cities later adopted officially sanctioned trick-or-treating to curb the vandalism that, by the 1930s, had become quite costly each year.

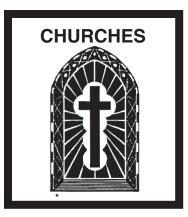
So the next time a gaggle of kids ring your doorbell and recite "trick or treat," just remember -- a hundred years ago, that familiar phrase would have been an actual threat.



Get your copy of the Saxon Memoirs!

Written by your fellow Saxons.
Copies are \$25 each.
Send checks payable to
ATS
5323 Pearl Road
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Call the ATS Home Office at
(440) 842-8442 for more information.



St. Peter's **German and Saxon Lutheran Church**

11423 Chicago Rd. Warren, Michigan 48093 (586) 979-3850 stpeters _church@sbcglobal.net www.stpeterswarren.org

10:00 Service Nursery Coffee following service **Senior Circle**

FDA approves nasal spray for severe allergic reactions

A new device that uses a nasal spray instead of an injection to treat severe allergic reactions is headed to pharmacy shelves. According to the New York Times, the U.S. Food and Drug Administration (FDA) approved the device, called neffy, in August for emergency treatment of severe allergic reactions in adults and children who weigh more than 30 kilograms. Physicians say that neffy will make it easier to administer epinephrine to needle-averse patients and potentially stave off serious complications.

Chicken nuggets recalled

Poultry giant Perdue Foods has recalled more than 167,000 pounds of frozen chicken products after learning that the meat may have been contaminated with metal during the manufacturing process. According to CNN, all affected products have a best-by date of March 23, 2025 and include 22-ounce packages of Perdue Simply Smart Organics Breaded Chicken Breast Nuggets, 29-ounce packages of Perdue Chicken Breast Tenders, and 22-ounce packages of Butcherbox Organic Chicken Breast Nuggets. Consumers who purchased these products should throw them away or return them.

BRANCH 10, COLUMBUS By Donald Blum

MARK YOUR CALENDAR FOR SUNDAY, DECEMBER 8TH!

It's time again for the Columbus Saxons Club **Branch 10 Annual Christ**mas Party!



You don't want to miss the Christmas Party/Celebration. It's Sunday, December 8th at the Berwick Party House. The celebration will be from 12:00 to 4:00 p.m. Should you feel the urge you can wear your Dirndl or Lederhosen or Saxon Tracht.

There will be more information in the coming weeks on the Facebook page, Volksblatt and other communications!

MONTHLY MEETING

HICKORY HOUSE 550 Officenter Place Gahanna, Ohio 43230 October 21,2024 Time 12:00 Noon

Our meetings are the Third (3rd) Monday of the month.

Remember to bring a canned good item, household product or other food item.

"The generous will themselves be blessed, for they share their food with the poor."

CELEBRATIONS

We wish Susi Mueller (October 5) and MarSue Birtler (October 16) a very happy birthday and will celebrate at our next meeting. Alles Gute zum Geburtstag!

MEETING

We celebrated the anniversaries for Christine & Todd Oehlman and Jill & Don Blum. As is customary George Lassel played his harmonica and we sang Happy Anniversary.

We inducted and welcomed new members Marsue & Heinz Birtler into the Alliance of Transylvanian Saxons, Columbus Branch 10. Also, we welcomed Evelyn Clark (Marsue & Heinz's granddaughter) to the meeting. She will be attending the next evening informational meeting by Olga Hesch to discuss potentially joining the club.

Olga's next meeting is October 23rd, 2024, at the Old Bag of Nails in Hilliard. These meetings are designed to provide information about the meaning of membership in the Columbus Transylvanian Saxons Club, Branch 10 to individuals who are not able to attend meetings on the 3rd Monday of the month at noon. Olga has generated a lot of interest and will continue these meetings to assist individuals in learning about the club and sharing heritage information.

We decided to make donations in the names of Carl Lassel and Rob Cunningham to the Schloss Horneck Fund. Additionally, it was mentioned how the Club provided a beautiful flower arrangement for Rosina Schlect's celebration of life.

We discussed the president's meeting on May 17, 2025, that the Columbus Branch will be hosting. We talked about Heimattag that will be hosted by Youngstown (July 11-12, 2025) and the alternatives of getting a bus or a van for transportation. People are still talking about the Saxon Club Picnic and we decided to investigate dates on Sunday, June 22 or 29, 2025. We had a wonderful lunch and meeting.

Olga explained how she is holding evening meetings with individuals that are younger and/or currently working. This enables them to learn more about the Columbus Branch, ATS and the benefits of membership. She has gained interest and will continue to hold these meetings. We appreciate the effort of Olga in holding these informative meetings/dinners in order to answer questions and just share information. The last meeting was

Wednesday, October 23rd, from 6:30 - 8:30 p.m. at the Old Bag of Nails in Hilliard. If you would like to attend Olga's meetings please contact as follows: Olga Hesch, phone (614) 432-3666, Email olga.hesch@gmail.com

TRANSYLVANIA TRIP

We left Hermannstadt with fond and wonderful memories and have continued our travels of Transylvania.

We came upon a quaint town along the way and had an opportunity to see something truly extraordinary. We have heard the stories of when the first Transylvanian Saxons made their way to Transylvania they encountered large popula-

tions of bears (nearly half of Europe's brown bear population (6,000) live in Romania), lynx and other wild animals. Personally, I was not aware that Romania, and particularly Transylvania, is home to a large population of White Storks. We began to encounter these storks as we got further away from Hermannstadt.

Some interesting facts

about the White Stork; they are 39-45 inches from beak to tail and have a wingspan 61-85 inches (that's over 7 feet); the female usually has 3-4 eggs. The timing on our visit could not have been better. These storks start their migration south around August 15th and travel as far south for the winter to South Africa. Romania is home to about 5-6,000 of the White Storks. As you will see in the pictures (See Page 6) they are extremely large. The nests can be from 3-5 feet deep and weigh as much as 150 to 400 pounds. Obviously, you would not want them building these nests on your roof, so this town has poles where the storks have previously built nests or the town has built nests on the poles. The storks in this town have created a habit of locating on the church and then taking off on their long migration south. It would be a sight to behold when they congregate on the church just bef vore take-off. As you can see even in a small community the church has followed the concept of fortified walls surrounding the church. Additionally, there was a small waterway on one side for additional safety from attack. I would imagine there might be a large cleanup effort on the top to the church when the mother says, okay has everyone gone to the bathroom because we are not stopping for another 100 miles (hahaha). I continue to be amazed

and fascinated by the communities of Transylvania and what our parents and grandparents experienced living here.

That's it for this journey today; until our next article about another extraordinary part of our trip in Transylva-

HUMOR

I picked up a hitchhiker last night. He seemed surprised that I picked up a complete stranger and he asked, "Thanks, but why would you pick me up? How did you know I wasn't a serial killer?"

I told him, "The chances of two serial killers in one car is astronomical!"



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.

Betty A. Derry Age 82

Died: September 23, 2024 Branch 17, Canton

Frederick Matzdorf

Age 87 Died: October 15, 2024 Branch 26, Merrillville

Riddles for Kids: Happy Halloween

Q: Why was the skeleton studying so hard?

A: It wanted to get a head in its studies!

Q: Why do skeletons make great stand-up comedians? A: Because they've got real

funny bones!

Q: What did the werewolf do after graduating college?

A: He went to claw school!

Q: How do monsters keep the bugs out of their houses? A: They put screams on the front door!

Q: What do horse racers decorate their homes with on Halloween?

A: Jockey-lanterns!

Q: How do spiders do computer research?

A: On the Web!

Q: What does Dracula look for at the library?

A: Books he can really sink his teeth into!

Q: How did the jack-o-lantern get into the best school? A: His teacher gave him a glowing recommendation!

Q: Why do ghosts make good cheerleaders?

A: Because they have a lot of spirit!

Q: What do old spirits do when they retire?

A: They move to a ghost town!

The storks of Transylvania from a Columbus point of view









Quotations: Football

Most football players are temperamental. That's 90 percent temper and 10 percent mental. —

Doug Plank

Pro football is like nuclear warfare. There are no winners, only survivors. —

Frank Gifford

The game of life is a lot like football. You have to tackle your problems, block your fears, and score your points when you get the opportunity.

Lewis Grizzard

Some people think football is a matter of life and death. I assure you, it's much more serious than that. – Bill Shankly

Baseball is fathers and sons. Football is brothers beating each other up in the backyard. —

Donald Hall

Football is, after all, a wonderful way to get rid of your aggressions without going to jail for it. —

Heywood Hale Brown



Pumpkins are not just orange anymore

It turns out that pumpkins make fabulous canvases for creative projects, especially with paint -- but there is a technique.

First, choose a pumpkin with no soft spots or blemishes. Before you paint your pumpkin, gently wipe off any dirt. Put the pumpkin in a sunny window for a week to cure if you have time.

Next, spray or brush a sealer on the surface to serve as a base coat. Mod Podge Acrylic Sealer works well, but you might have to apply to one half of the pumpkin at a time, giving the first half time to dry before you move on, according to Scraplifters.com.

When dry, use acrylic paints to cover the surface and allow each coat to dry completely. You might need a second coat

for full coverage.

Paint a design on your pumpkin when the base layer is dry. Then be sure to seal again. You might use an outdoor sealing spray to protect your design from the elements.

Finishing ideas

Eyes: Craft store googly eyes, candy disks, button, puff paint, or push pins.

Hair: Corn husks, a bunch of lollipops, yarn, thread, feathers, big flowers (a use for those artificial ones). For a scruffy beard, stick toothpicks in at an angle. You might find that a pin prick makes a good guide for the toothpicks.

Edging: Try candy corn, beads, stickers, or stencils.



"It's a conflict between your hardware and your software. Your cauldron won't support Eye Of Newt 3.0."



CLEVELAND EAST BR. 33 EVENTS











Clambake on September 28th



Halloween Pizza Party October



Costume contest winners (or are they costumes??)

BRANCH 30, YOUNGSTOWN By Rosemarie Kascher

The Youngstown Saxon Club is open as follows:

Wednesdays: Dinner and Drawings.

Thursdays: Bar Bingo, Queen of Hearts.

Fridays: Fish Night, open to the public.

Sundays: Breakfast and 2 p.m. meetings, second Sunday.

November 6: Officers' meeting, 6 p.m.

November 10: Regular meeting, 2 p.m.

Thanks to those of you who helped with the Speck Fry, 300 Club and the annual Craft Show. It is truly appreciated.

Saxon Retirees meet the second Thursday each month. Anyone interested in joining, please contact Rose Marie Zamary, phone 330-792-0388. It is an informal group and all are welcome.

The Bar Bingo is doing well; the Queen of Hearts, open to bingo players is now up to \$950. Come and join the fun!

May you enjoy the fall season and its beauty.

BRANCH 33 SAUSAGE SALE

Homemade Saxon Wurst



the Taste of Cleveland East!

Saturday, **December 7, 2024** Messiah Lutheran Church 5200 Mayfield Rd. Lyndhurst Pick-up 1 to 4 pm *\$4.50* per pound

Satisfy your craving and call order to Ema Litschel (440) 479-9334 Options: In Casing or Loose Garlic or No garlic

> Note- Half Sale Proceeds donated to Local Food Bank

One key to a happy marriage isn't about looks

Your current love interest is hardworking, goodlooking, and funny. What more could you want in a potential spouse?

Here's something: financial compatibility.

It's no secret that money is the root of many marital problems. In fact, according to a recent study from Bread Financial, 58 percent of Millennials and 57 percent of Gen Z report arguments with their spouse over finances. The most common dispute? Shopping and spending habits. About 51 percent report these disagreements. Next line for these two groups are budgeting and monthly expenses. Baby Boomers, who discuss finances less frequently than other generations, say it is credit card debt that sparks arguments.

Most financial counselors agree that the keys to financial compatibility are honesty, planning, and agreement.



Even savers and spend- ment on long- and shorters can become financially term money plan in place with clear expectations about duties and priorities. Couples should make finances a topic of conversation and both should know where money is going.

Long before marriage, potential spouses should have a clear idea of their partner's financial situation. When you marry, your partner's debt can become your problem.

There should be agree-

financial compatible if there is a Couples should be able to agree on a plan for retirement savings, vacations, and big life steps, such as buying a house.

Honesty is crucial. According to Bread Financial, about 45 percent of respondents in a study admitted to hiding purchases from a partner. Financial success and compatibility is not so much about deviating from a budget, but an honest attempt to stay with the plan.

BRANCH 27, NEW CASTLE By Dolores Both

It was a beautiful October fall day for our meeting at the Eintracht. Judy Both opened the meeting and led the Pledge of Allegiance.

Judy sent "thinking of you" cards to Maureen Schafer, Helen Burick, and Elizabeth Paal.

We're happy to have Brooke Hudak initiated into Branch 27 as a full member. I'm sure this was a proud moment for her grandmother, our president, her mother, our financial secretary, and her aunt, me.

Thanks to all who were so happy to help at the Oktoberfest on September 21. We had a very good turnout and many compliments on the bands and food. We did very well with our raffle basket and lottery tickets. It was motioned at our meeting to donate the profits to Branch 25. Kudos to Ron Parkenon. He did a great job in obtaining donations for posters and banners. He displayed the posters and banners in the dance hall at the grounds creating a festive atmosphere.

Included in Judy's recent letter to the members, is the reservation form for our Christmas party. Sunday, December 8 at 2:00 p.m. at the clubhouse in Hunters Woods. Send your pre-paid reservation to Judy Both, 1512 Drespling Lane, New Castle, PA 16101 as soon as you can. The shared cost of the dinner is \$15 for members and guests. It's a catered affair and we need to know the number of people attending. Call Judy to let her know if you would like to volunteer your Christmas centerpiece from home to be used as a table decoration. You can take it back home after the party or donate it for a prize.

The Children's Christmas party is December 7 at 6:00 p.m. and November 20 at 6:00 p.m. is "Deck the Halls". Debbie Hermann will have sign-up sheets at the club. Volunteers are needed to work both the children's Christmas party and the "Deck the Halls". Needed are someone to be Santa Clause, a Santa suit, volunteers to work the food and other stations. Brooke Hudak will take care of finding a face painter. Food will be the same as last year. Various options for the children's gift were briefly discussed. Your help will be much appreciated.

Don't forget to send your \$7 dues for 2025 to Katy Hudak, 4097 Countyline Road, New Castle, PA 16101 by January 1. Please enclose a stamped self-addressed envelope for sending the membership card to you.

Please write your check payable to "Saxon Ladies Branch 27". If you prefer, a membership card can be emailed to you, and you can print it. Please include your e-mail address.

It's not too early to order your Wendell August ornament and booklet, "A brief History of the Transylvanian Saxons". Contact Judy Both at 724 654-0573 or jboth1512@comcast.net

Judy read her original poem, "Falling Leaves". Judy also baked delicious butterscotch nut bars which we truly enjoyed. An apple trivia game was enjoyed by all with prizes going to Debbie Hermann, Doris shanker, Sherri Fenski, and Linda Stoops. Thank you, Judy, for the lovely poems, cookies, games and prizes we enjoy at the end of our meetings. Also thank you to Katy Hudak, Judy's right hand.

Next meeting is November 7 at 5:30 at Soni's Restaurant. We will be collecting items for the City Rescue Mission. For every item donated the donor will receive a ticket towards a door prize drawing. Alist of needed items follows.

MOST NEEDED ITEMS Family Care Ministry Needs: Cereal (most needed) Canned Beans (most needed) Canned Fruit (most needed) Pasta/Noodles (any kind)

(most needed)
Sloppy Joe Mix
Instant Mashed Potatoes
Hamburger Helper
Tuna

Youth Ministry Needs:

Bottled Water

Egg Cartons

Individually Packaged Snacks
Man's Ministry Needs

Men's Ministry Needs:
Pasta Sauce (most needed)
Pasta, any Kind (most needed)
Rice (most needed)

Canned Beans (most needed) Shower Shoes/Flip-Flops

Blue Jeans (waist sizes 30-34) **Women's Ministry Needs:**

Facial Tissues (most needed) Kitchen & Bathroom Cleaner

(most needed)

Laundry Detergent Kitchen & Bathroom Cleaner Coffee

Creamer

Backpacks or Bookbags (Please choose colors and styles that would appeal to adult men)

Ketchup Canned Fruit Cereal Bottled Water Underwear \$5 Gift Cards

Falling Leaves

The signs of fall are in the air Smokey scents and evenings fair. Crickets chirp their warning clear Winter days are drawing near. Colorful leaves float to the ground And by the wind are scattered around. Flowers shed their petals bright And wait until removed from sight. The beauty of fall's colorful days Will soon give way to winter's glaze. God in His wisdom gave us fall To prepare for winter's call. Enjoy the wonder of colors bold While anticipating winter's cold. God's hand is seen in every season His care for us is the reason.

An original poem by Judith E. Both September 2022

Keep your memories alive with this

Wendell August ornament \$20

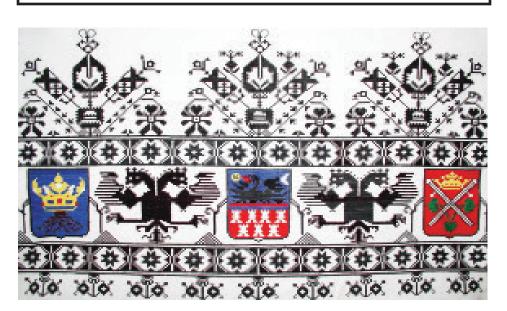




"A Brief History
of the
Transylvanian
Saxons"
booklet

\$1

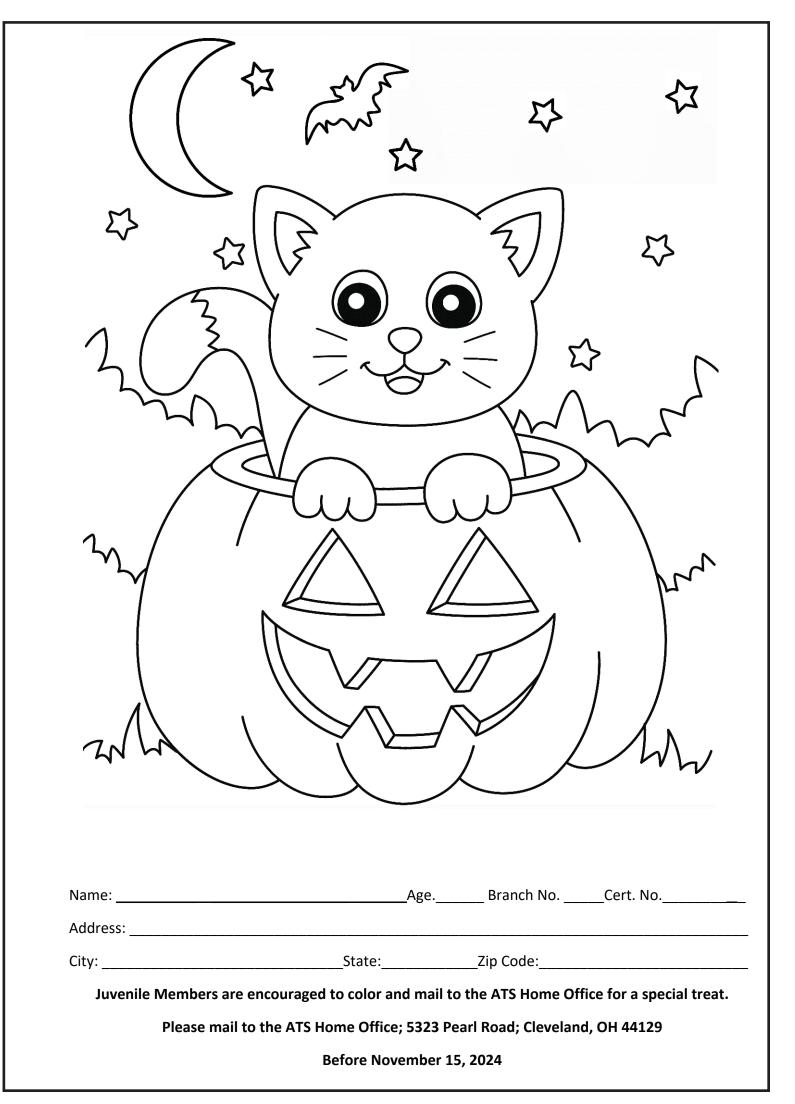
Pre-paid orders for a single ornament can be mailed in the continental United States for an additional \$5.50. Postage will vary for multiple ornament purchases. Contact Judy Both at 724-654-0573 or jboth1512@comcast.net



Tips for buying solar lights

Whether purely decorative or mostly practical, solar lights are an increasingly popular -- and increasingly affordable -- way for homeowners to light up outdoor spaces. But as with most consumer products, quality can vary widely, and not every solar light will fit with your needs and preferences. Use these tips to help you make the most of your investment and make your home a little -- or a lot -brighter.

- 1. Check the ingress protection (IP) rating before you buy. The IP rating indicates a product's resistance to water or dirt, and a higher number means better protection from the elements. Choose solar lights rated IP65 at a minimum, and look for higher ratings if you need your lights to really take a beating. Don't buy products without a listed IP rating, since they're often lower quality.
- 2. Look at the lumens. For soft decorative lights that are just meant to be pretty, choose lights with 10 to 50 lumens each. To illuminate the sidewalk, go for 100 to 200 lumens per light, and try 100 to 300 lumens to light up your patio or garden.
- 3. Know the battery life. Not all solar lights will glow from dusk to dawn, and some factors, like the amount of sunlight in your area, are beyond anyone's control. But choosing lights with higher ampere-hours will keep your space lit for longer, regardless of your outdoor conditions.
- 4. Invest in versatility. Lights with a variety of modes and colors let you customize your lighting to fit your mood, event, space, and weather. If your lights provide the right color combinations, they can even stand in as holiday decoration.
- 5. Read the reviews. How many years did the lights last for other users? Was customer service able to resolve any problems? Did the lights function during bad weather? Look for multiple reviews that share similar experiences, good or bad.



Autumn family fun

The apple orchard: People of all ages can enjoy a trip to a big orchard, and that includes sweethearts, parents, kids and some of the kids' friends. These days, there's more to do at an orchard than the variety of apples you want. Some let you pick your own apples from their low-hanging trees.

Commercial orchards will demonstrate how cider is made and give you a taste. They'll give you a tour and explain the different types of apples and their various



uses.

The pumpkin patch: Children can pick out the perfect pumpkins for carving a jack o'lanterns. Adults can choose two or three large ones to decorate the doorstep or tiny ones for eye-

catching table decorations.

The walk in the leaves: Walking in the park is something of an adventure. In many places, the fallen leaves pile up knee-deep. You can hear them crunching, and kids can roll in

them.

The corn maze: One ad for a maze says: "Lost, laughin' and lovin' it!" If you happen to live anywhere near corn country, check online for a maze near you.

Zoos and haunted houses: Be on the lookout for special events at the your nearest zoo, where kids can often trick-or-treat and watch animals enjoy some special autumn treats.

Commercial and charity haunted houses can also be a thrill for the whole family.

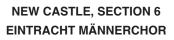


Choruses

CLEVELAND, SECTION 1 EINTRACHT SAXONIA SACHSENCHOR

We are sad to report the disbanding of the **Eintracht Saxonia** Sachsenchor. Since its founding in 1897 as the "Eintracht Singing Society" the choir has promoted the **Transylvanian Saxon love** of song and culture. The choir will be missed.

Thank you for the melodies.



Rehearsal: Every Tuesday at 7:30 p.m.

PRESIDENT

Jonathan Baisch 3336 Plank Rd New Castle PA 16105 (724) 816-6866 jonathanbaisch@gmail.com

SECRETARY

Paul Garmon 2305 Highland Ave New Castle PA 16105 (724) 674-7491 paulgarmon1@gmail.com

ASK ... **ASK YOUR DEPUTY HOW** A CERTIFICATE

OF

MEMBERSHIP

IN THE ATS

CAN HELP

YOU

TO SAVE!





CLEVELAND SAXON DANCE GROUP

Rehearsal: Fridays 6:30 p.m Children 7:30 pm Adults Westside Sachsenheim csgd7001@yahoo.com

PRESIDENT

Amanda Donnellan 9578 W. 130 St Strongsville OH 44136 (216) 235-5240 Adonnellan5@yahoo.com

SECRETARY

Stephanie Miller 23500 Wingedfoot Dr Westlake OH 44145 (216) 647-3229 SAMiller55@sbcglobal.net

YOUNGSTOWN **SAXON CULTURE GROUP**

Meets: 2nd Sunday of Month Youngstown Saxon Club

PRESIDENT

Erna Weber 525 Quarry Ln Warren OH 44483 (330) 509-9421 Saxnerna@aol.com

SECRETARY

Kevin McCarty 1636 Lexington Ave NW Warren, OH 44485 (330) 883-7162 mccartks@gmail.com

TRANSYLVANIAN SAXON BOWLING LEAGUE

PRESIDENT

Glenn Spack 943 Stewart Rd. Salem, OH 44460 (330) 332-8174 sspack2@neo.rr.com

VICE PRESIDENT

Tom Simon 538 S Schenley Ave Youngstown, OH 44509 (330) 720-7988 ts112063@gmail.com

SECRETARY-TREASURER

Jenny Miller King 25321 Conover Dr. Bay Village, OH 44140 (216) 551-1728 jmill411@yahoo.com

STATISTICAL SEC'Y. (Men & Women)

Carl J. Schmitz 26652 Redwood Dr. Olmsted Falls, OH 44138 (440) 799-1940 cjsaintrite@aol.com

TRUSTEES AUDITORS

Rich Baker 232 Reiber Road Hermitage PA 16148 (724) 854-0149 Bob Lohr 291 S Broad St Canfield OH 44406 (330) 423-9894 Rblohr1@gmail.com Monica Gilles 3520 Beavercrest Dr Apt 107 Lorain, OH 44053

(440) 309-7894

gillemo76@hotmail.com



BOOKS

The Saxon Cook Book - Third Edition Over 400 Saxon/American Recipes \$12.00 per copy (postpaid)

Fleeing to the Friendly Enemy by Barbara Ohler Weber A true story of the author's experiences during World War II and her immigration to America in the 1950's. \$14.00 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 Foisel 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 the Russians. 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 5323 Pearl Road, Cleveland, Ohio 44129 Make Checks/Money Orders payable to ATS ORPHAN FUND

ATS Member, please indicate Branch number.

Are your nieces and nephews members of the ATS? Let them benefit from our fraternal program and be a part of

our history!



YOUNGSTOWN **SAXON RETIREES**

Meets 2nd Thursday 11:30 a.m. Youngstown Saxon Club (March - December)

PRESIDENT

Rose Marie Zamary 3202 Starwick Ct Canfield, OH 44406 (330) 792-0388 **SECRETARY**

Rosemary Dundon 6000 Lake Rd W Apt 112 Ashtabula OH 44004 (440) 536-4661

SALEM SAXON RETIREES

Meets 1st

Wednesday of the month Noon at 1980 NewGarden Rd

PRESIDENT

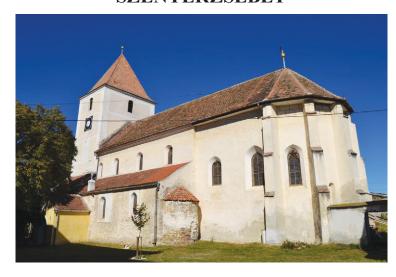
Lois Whitacre 15425 Lisbon St. Minerva, OH 44657 (330) 813-0400 **SECRETARY** Dianne Kuttler 4282 McCann Rd Salem OH 44460 (330) 428-1723

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

ranch No	Certificate No SS#
All information in the form	Date of Birth
to the right and below must be correctly typed, or	Name
legibly written.	Old Street Address was
☐ CHANGE	City/State/Zip
☐ CANCELLATION	New Street
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THIS CHANGE IS FOR:	☐ HOME OFFICE RECORDS & VOLKSBLATT☐ VOLKSBLATT ONLY
Date:Signatu	re of Person Making Change

Mail to: Alliance of Transylvanian Saxons, 5323 Pearl Road, Cleveland, Ohio 44129-1503

HAMMERSDORF / GUŞTERIŢA SZENTERZSÉBET



The church's architecture displays numerous characteristics of the Romanesque basilicas in the Sibiu area: a compact central nave, Gothic ribbed cross vaults at the side aisles, arcades with round arches resting on square pillars and arched windows at the clerestory, all dating back to the 13th century, same as the apsidal of the southern side aisle. The chancel was modified during the 15th century, when the pointed windows, the rib vault and a defence level were added. The defence wall was built in the same time and still features a small chapel on the eastern side. The penetrated barrel vault on transverse arches in the central nave was built in the 18th century. The interior preserves the 18th/19th century pew and the paintings, which were restored in 1988.

Place and surroundings

Nowadays a district of Sibiu, Hammersdorf is one of the oldest Transylvanian Saxon settlements in the area and still preserves its original typical rural structure. Its proximity to the city brought it multiple economic benefits indeed, but at the same time transformed it in a target for enemies. The place has been ravaged so many times, that its resistance can only be regarded with admiration. In 1600 it was burned to the ground by the troops of commander Basta, in 1658 it was severely deteriorated by the Turks, in 1661 it was ravaged by the troops of Ali Pasha, devastated by fire in 1690 and 1698, pillaged by the Kurucs in 1701 and even visited by the plague.

Despite all, Hammersdorf developed as one of the most important suppliers of bricks and tiles for the buildings of the neighboring Sibiu. The village has been mentioned in the chronicles already in 1500 for its export of clay. Some centuries later modern factories have been developed, part of which are still functioning today.

Activities

Within the fortified church ensemble the parish Sibiu has established a so-called "green fortified church project".







Fortifed Churches Foundation www.kirchenburgen.org

Think ahead -- far ahead

Consider all the small steps you take to get from home to office, office to meeting. Now think of all the steps you took that made those small steps possible.

Life is a chain of small actions. You have to think ahead -- farther ahead than you might imagine.

If you want to be healthy and happy at age 70, what you do now counts.

By the time you reach 70, your birth family might be gone, and many friends will be too. You'll need money, a healthy body, and a close circle of people.

Finances are a crucial element. Saving small amounts regularly over your working life adds up to big security and flexibility in old age. You will need it.

For a healthy body, exercise throughout life. One finding from the Harvard School of Medicine shows that people who regularly engaged in physical activity during middle age are more likely to be in better health at age 70 and well beyond.

When your birth family is gone and the number of surviving friends dwindles, you'll need lasting relationships. Double Income No Kids sounds great at 30, but it's a recipe for loneliness and solitude at 70. If your partner arrives at age 70 with you (and that's not guaranteed), you'll still need more than just one close relationship to navigate aging. Your circle of friends today may not be around 40 years from now. Family probably will, although nothing is guaranteed.

The key is to strive to create and maintain relationships throughout life. Create a family. Reach out regularly to friends. Join organizations or churches where you can build new relationships.

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ATS SAXON RELIEF FUND



Help us help

Melft uns

Melfen!

We petition our Saxon fraternal community - members, branches, affiliate organizations, and friends to continue to support our Saxon Relief Program.

The need is still great and we ask our members and friends to continue to support our Saxon Relief Fund program with generous contributions.

NOTE: Gift packages can be ordered for delivery to a specific relative or friend in Transylvania for a minimal cost of **\$50.00**. Send your check payable to the "ATS Saxon Relief Fund" and the **exact name and address** of the recipient to our ATS Office. Please print or type for clarity. The package contents include non-perishable items such as: Coffee, Milk, Cocoa, Sugar, Rice, Flour, Margarine, Soup, Chocolate, Cheese, Sausage, Yeast, etc.

Big and Creepy

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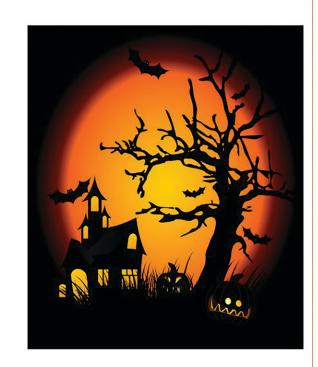
- 1. ___ Aviv
- 4. Sudden outpouring
- 9. Sunbeam
- 10. Betelgeuse's constellation
- 11. Shrek, e.g.
- 13. Halftime lead, e.g.
- 14. Sewing machine part
- 16. Element #2's symbol
- 17. Genetic stuff
- 18. Bell or Barker
- 20. Nonsense
- 22. Pair
- 24. Continental currency
- 25. Radiant
- 27. "A Nightmare on ____ Street"
- 28. Motif
- 29. Ocean

Down

- 1. Promise
- 2. Tidal flood
- 3. Orpheus' instrument
- 4. Therefore
- 5. Bishop, e.g.
- 6. Campaign worker
- 7. Deck (out)
- 8. Compass heading
- 12. Nobleman's domain
- 15. Some trial evidence
- 18. Actress Oberon
- 19. Fragrance
- 20. Cotton unit
- 21. Colors
- 22. "Who ___?" (slangy query)
- 23. "That's terrible!"
- 26. First word of the Constitution

NOT HAVING ENOUGH LIFE INSURANCE CAN BE FRIGHTENING!

Do you have enough Life Insurance to cover your funeral expenses? Do you have enough Life Insurance coverage for your family to continue making the rent or mortgage payments? Will your family be able to continue paying the car loan or credit card payments?



Consider these facts:

- Only 52% of Americans have Life Insurance.
- Only 40% of Gen Zers and 48% of Millennials have Life Insurance.
- More than 40% of families would face financial hardship within six months should the primary wage earner die. 28% would struggle financially within one month.
- 40% of people with Life Insurance say they wish they would have purchased coverage at an earlier age.



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

- Single Payment Life Only one premium pays this plan for life
- Seven Payment Life—Payments are made for only seven years
- Twenty Payment Life—Can complete premium payments during one's best 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

Putting off purchasing Life Insurance could be a very costly mistake. The younger you are, the lower the premiums. Generally, you're much healthier when you are younger. If you develop health issues later in life and try to obtain Life Insurance then, you may have to pay more for coverage or not qualify for coverage at all. What a scary thought!

Alliance of Transylvanian Saxons
(440) 842-8442 Office@ATSaxons.com www.ATSaxons.com

