

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 August 29, 2025 Issue 18

BRANCH 4, CLEVELAND By Joan Miller-Malue

Our summer events ended with the Oktoberfest, at which many folks enjoyed a lovely evening with great entertainment by the Gemütlichkeit Cleveländer Musikanten, the Cleveland Saxon Dance Group and our special guests the Siebenbuergische Jugendtanzgruppe Herzogenaurach from Germany. And of course, there was plenty of delicious food prepared by Grumpy. Thanks to everyone who came out to support the event.

Summertime is winding down and now that it is September we will be back on our monthly schedule of having a meeting on the third Monday of each month. Next meeting will be held on Monday, September 15th at 7 p.m. We need to hear your ideas and support. Hope to see you on September 15!

With autumn season comes the Sachsenheim's Clambake that will be held on Saturday, September 27, 2025. Clambake with chicken \$25.95 and Clambake with steak \$29.95. Order of extra clams is \$10. Tickets must be purchased in advance. You can get your tickets at the Sachsenheim or call the Club at (216) 651-0888. There will no tickets for sale the night of the clambake. Doors open at 4 p.m. and dinners will be served 5 p.m. to 8:30 p.m. Deadline for reservations is September 20.

Taco Tuesday at the Sachsenheim is a very popular place to be on a Tuesday night. With the patio open, it makes it extra nice. Wednesday is Wing Night and Thursday Night offers various dinner specials. Friday night offers a variety of specials along with the regular fish menu. And there is always a variety of good German beer.



Attention Postmaster: Send all Changes of Address The Alliance of Transylvanian Saxons 5323 Pearl Road Cleveland OH 44129-1503

MAILED TUESDAY, AUGUST 26, 2025

TIMELY - DO NOT DELAY

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BRANCH 33, CLEVELAND EAST By Arline Krestel-Suts

We are in the waning weeks of Summer. Branch 33 business meetings will start again on Wednesday September 10th at Messiah Lutheran Church in Lyndhurst. We will start with a party tray supper at 7 p.m.

We are planning to have a Clambake Dinner on Saturday, September 27th, at Messiah Lutheran Church. Doors will be open at 3 p.m., dinner planned for 4 p.m. Reservations are required. You can order both the clams (by the dozen) and half a roasted chicken, or just chicken if you're not into seafood. I will have a more accurate price in the next article; but based on last year's cost, \$25-\$30 per person. You can pay at the door. We promise Gemütlichkeit and a great meal! Call Arline Suts for reservations at (440) 867-6103.

Br. 33 had its annual summer picnic on August 17th. We were honored to have as our guests, the Dance Group from Germany touring/visiting ATS Branches. What a delightful bunch of teens! And they entertained us by singing several songs. We had 80 people in attendance, Mission BarBQue provided another excellent meal and the weather cooperated. Unfortunately, more wasps than usual 'crashed'our picnic, and did have one sting victim... Yikes! (Not gonna mention a name, but really hope you're all healed up!). Thanks to everyone who planned, worked, attended and hope you had a good time!



First TSBA session of 2025-2026 Season

Lorain

Sunday, September 14, 2025

11AM

Rebman Recreation
Bowling Alley
5300 Oberlin Ave.
Lorain, OH 44053
Deadline for meal
cancellations or additions
September 8, 2025 to
Monica Gilles
(440) 309-7894

PRESIDENT'S MESSAGE

By Denise Aeling Crawford

ATS Nat'l President



I hope you had a chance to see the young Saxon dancers from Herzogenaurach, Germany at one of their three performances this month. They are nicknamed the Herzis. This group paid their own way here and back, traveling from Buffalo to Niagara Falls, to Aylmer, Canada, to Detroit to Cleveland and then finishing up in Chicago. They danced at Detroit on Friday, August 15th, the Cleveland Sachsenheim's Oktoberfest on Saturday, August 16th, and again in Chicago on Wednesday, August 20th. Some of our Branches were gracious enough to help them with their expenses. Thank you to Chicago, Branch 9 and Detroit, Branch 37 for donating towards their hotel rooms and their city tours. The Cleveland Saxon Dance Group hosted and housed them for their three nights in Cleveland, just like the Herzis did for the Cleveland dancers during their European tour. Cleveland East, Branch 33 invited the group to join them at their summer picnic on Sunday the 17th. On Tuesday, they were off to Chicago, where they danced on Wednesday evening. By now, they are back home in Germany. Thank you to all who helped this group out!

The attendees at the Sachsenheim were treated to both the Cleveland dancers as well as the Herzis performing that evening. Then, a special combined dance of the two groups occurred. It is amazing how two groups can dance one dance together and look like they've been practicing the moves forever. They did a great job!

The 65th ATS Open-Bowling Tournament is being held in October in Merrillville, IN on October 18th and 19th. This tournament is "Open" to anyone who is an ATS Member. You do not have to be a participant of the TSBA League to bowl in this tournament. It is always a fun weekend. The ATS will be taking a bus to Indiana for this event. The bus will depart from the Youngstown Saxon Club on Friday morning. It will stop in Cleveland at the ATS Home Office for a second pick-up and then travel on to Merrillville. We'll have dinner near the hotels on Friday evening. Bowling begins on Saturday with the Doubles event followed by the Singles event. On Saturday evening the bus will head to the nearby Hard Rock Casino for a few hours. The Hard Rock has four different options for dinner plans. Sunday morning has us back at the bowling alley for the Team event and then off to the banquet for the presentation of awards to the tournament winners. Details for the hotel, bus ride, and bowling tournament are included in this issue of the paper. Following the banquet, the bus will head back to Cleveland and Youngstown. We thank the Merrillville Saxons for planning the weekend and hosting this annual ATS event.

Did you know that Romania declared war on Aus-

Continued on Page 3

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

ATS SAXON RELIEF FUND

or honor of someone





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.

Please send your contributions to our ATS office, 5323 Pearl Road, Cleveland, Ohio 44129. Write checks payable to the "ATS SAXON RELIEF FUND". Thank you for your help!



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,

BRANCH 30, YOUNGSTOWN By Rosemarie Kascher

Upcoming Events: Wednesdays:

Dinner and Drawings.

Thursdays:

Bar Bingo resumed 7 p.m. Queen of Hearts drawing.

Fridays:

Fish Dinner, open to the public.

Sundays:

Breakfast till 2 p.m. Meetings second Sundays.

September 13:

Youngstown Saxon 300 Club.

September 14:

Branch Meeting 2 p.m.

September 20:

Speck Fry. \$20 perperson. September 28:

Pork/Kraut Dinners resume, 11:30 - 2 p.m Carry Out and Sit Down-Dine in.

October 18:

Craft Show, 10 a.m. - 1 p.m. December 14:

Annual Christmas Party, guests \$10.

I encourage you to attend a fun evening with the 300 Club, Banquet and Reverse Raffle on September 13, 2025. Doors open at 5:30 p.m., dinner at 6:45 p.m. and drawings at 7:45 p.m. The price is only \$60, payment in advance at the office c/o 300 Club. Reservations must be made in advance by September 5, 2025 to receive your tickets.

Our Trunk and Treasure Flea Market hours are 8 a.m. - 2 p.m. on Mondays in our parking facilities and lead by a super couple of our members. Vendors pay a \$5 fee and it is open to the public. Come and check out some treasures. This a correction, sorry.

Please take advantage of the things offered by our Saxon Club; it's our heritage home and help keep it.

Happy Summer!

I used to have a handle on life. but it broke.



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, SEPTEMBER 3, 2025 WEDNESDAY, SEPTEMBER 17, 2025

ISSUE

FRIDAY, SEPTEMBER 12, 2025 FRIDAY, SEPTEMBER 26, 2025 WEDNESDAY, OCTOBER 1, 2025 FRIDAY, OCTOBER 10, 2025

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

PRESIDENT'S MESSAGE Cont'd from Page 1

27, 1916, and formally entered into World War I? On this date, according to History.com, Romanian troops crossed the border of the Austro-Hungarian Empire into the much-contested province of Transylvania. By the outbreak of war in Europe in 1914, Romania had long been at odds with Austria-Hungary over the issue of territory – specifically Transylvania, which was at that time, still part of Hungary. Seeing Russia's success against Austria on the battlefields of the Eastern Front during the summer of 1916, Romania hoped to make an advantageous entry into the war in order to realize long-held dreams of territorial expansion and national unity.

On August 18, 1916, the Romanian government signed a secret treaty with the Allied forces. The terms of this treaty stated that in the event of an Allied victory, Romania would acquire Transylvania, up to the River Theiss, the province of Bukovina (Buchenland) to the River Pruth, and the entire Banat region, all of which was under Austro-Hungarian

tria-Hungary on August control. On August 27, Ro-27, 1916, and formally entered into World War I? On of the treaty obligations by this date, according to History.com, Romanian troops tria-Hungary.

By December 1916, Germany had led their troops to a decisive victory against Romania, overrunning much of the country and occupying the capital city of Bucharest on December 9, 1916. Russian troops entered Romania early the following year, even though the Russian army was on the verge of collapse. Russia exited the war in early 1918.

Romania was forced to surrender to the Central Powers at Bucharest in May 1918, having suffered some 335,000 casualties during the war, not including civilian deaths. According to the Peace of Bucharest, Romania lost land along its coast to Bulgaria, as well as control of the mouth of the Danube River, which the Central Powers commandeered. In 1919, the Treaty of Versailles reversed these losses; however, it gave Romania control of the long-desired province of Transylvania.

Until next time...



For any additional questions, call the ATS Home Office at (440) 842-8442 or email Office@ATSaxons.com Travel with us to the

65th ATS OPEN BOWLING TOURAMENT

In Merrillville, Indiana

OCTOBER 18 - 19, 2025

The cost for round trip on the bus is \$75.

Accommodations are at either the Fairfield Inn or the Hampton Inn. (see Hotel Info)

Bus starts early **Friday** morning (Oct 17th) from the **Youngstown Saxon Club** with a stop at the **ATS Home Office** in Cleveland. We will return late Sunday evening.

Reservations for the bus must be made by **September 26, 2025**

We welcome Bowlers and Non-Bowlers to join us for this trip to Merrillville.

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RESERVATION FORM FOR BUS TRIP

NAME _______ Br. No. ______

Number of Passengers ______ @ \$75.00 Total Remitted \$______

List of Travelers ______

Pick up Location: Youngstown Saxon Club ______ (8:30 a.m.)

ATS Home Office ______ (10:00 a.m.)

Make Check payable to ATS and mail to ATS Home Office 5323 Pearl Rd. Cleveland, OH 44129

SALEM SAXON RETIREES By Helen Aeling

Our Toodle-oo! gal, Norma Byers regrets she has to give up reporting. You did a great job for us!

We met Wednesday, August 6 with 15 present and 1 guest of Mary Lou Weingart, Marge.

Tony Rothbrust gave invocation, followed by Pledge of Allegiance.

Adelicious Stuffed Peppers luncheon with dessert and much chatter was so enjoyable.

Lois rapped the gavel for a "short" meeting. Katie gave us the Treasurers Report. August birthdays were Norma Byers and Katie Lederle. The 50-50, plus "many" Bingos was won by Nancy Stumperth.

We ended our meeting with a moment of silence for Mary Ann Roth. Mary Ann was our Branch 18 Ladies Lodge 3rd longest living 50 year member behind Dorothy Hutmacher and Freda Haller! Rest in peace, Mary Ann.

Next meeting will be September 3rd.

Till then----





Sachsenheim Hall Annual Clambake 2025!!

Saturday, September 27th, 2025 Doors will open at 4 p.m. We will serve from 5 p.m. to 8:30 p.m.

Steak and Clams-\$29.95
Half Chicken and Clams-\$25.95
Extra Dozen Clams-\$10.00
Clambake Includes - Clam Chowder, Corn,
Potato, and Rolls with butter.

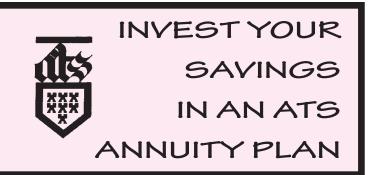
All Tickets must be PREPAID.

Please call (216) 651- 0888 to purchase your tickets with a valid credit card or stop up and speak with your bartender or server.

Unfortunately, we will NOT be selling ANY tickets at the door the day of the Clambake.

The last day to purchase tickets will be September 20.

Please call us with any questions regarding this event. (216) 651-0888



I am Saxon

A History of the Transylvanian Saxons
By Karl Gagesch



Learn about your Saxon heritage in this captivating book that brings the past to life. Start your historical adventure today!"

Get your copy and join the growing effort to preserve Saxon heritage for future generations.

Available at Amazon, Barnes & Noble, Kobo and most online book retailers.

FRATERNAL CALENDAR

NATIONAL EVENTS

September 14, 2025

TSBA Bowling Session Host: Lorain

October 5, 2025

TSBA Bowling Session Host: Cleveland West

October 18 - 19, 2025

ATS Open Bowling Tournament

Host: Merrillville, IN

November 16, 2025

TSBA Bowling Session Host: Cleveland East

December 14, 2025

TSBA Bowling Session Host: New Castle

January 11, 2026

TSBA Bowling Session Host: Lorain

February 15, 2026

TSBA Bowling Session Host: Salem

March 15, 2026

TSBA Bowling Session Host: Youngstown

April 11 - 12, 2026

TSBA Season-end Tournament - New Castle

July 10 - 12, 2026

North American Transylvanian Saxon Heimattag Aylmer, Ontario Canada

LOCAL EVENTS

September 6, 2025

New Castle Br. 25 Schutzenfest at the Grounds

September 13, 2025

Youngstown Saxon 300 Club Banquet

September 20, 2025

Youngstown Saxon Club Speck Fry

September 27, 2025

Cleveland Sachsenheim Clambake

New Castle Br. 25 Oktoberfest at Cascade Park

September 28, 2025

Youngstown Saxon Club Pork/Kraut Dinner October 5-6, 2025

New Castle Br. 25 Last Summer Weekend \

at the Grounds

October 11, 2025

New Castle Br. 25 Texas Hold-em Tournament

October 15, 2025

Cleveland Sachsenheim Lagerfest

October 18, 2025

Youngstown Saxon Club Craft Show

October 24, 2025

Cleveland Sachsenheim Children's Halloween Party Youngstown Saxon Club Children's Halloween Party

New Castle Br. 25 A Choir Dinner

October 26, 2025

Youngstown Saxon Club Pork/Kraut Dinner

November 1, 2025

Youngstown Saxon Club Trachtenball

New Castle Br. 25 Fall Sauerkraut Dinner Noon - 3 p.m.

November 9, 2025

Cleveland Sachsenheim Veterans' Day Dinner

November 15, 2025

New Castle Br. 25 Chili Cook-Off

November 16, 2025

Youngstown Saxon Club Pork/Kraut Dinner

November 19, 2025

Cleveland Sachsenheim Tree Trimming

December 5, 2025 New Castle Männerchor Christmas Concert

December 5-6, 2025

Clevelaland Sachsenehim Sausage Making / Sale

December 6, 2025

New Castle Children's Christmas Party 5:30 p.m.



BRANCH 27, NEW CASTLE By Dolores Both

We began our meeting planning for the Oktoberfest to be held on Saturday, September 27, at Cascade Park. We will have a table for selling ornaments and tickets for a basket raffle and a bake sale table. All time slots for the basket raffle table are filled. Members working at the bake sale table will also help serve food. A sign-up sheet is ready for members to fill in what 2-hour time slot they can fill at the bake sale and food serving table. Table hours are 10-12, 12-2, 2-4, 4-6, and 6-8. Give Judy Both a call at (724) 654-0573 or email her at jboth1512@comcast.net to let her know what hours you can volunteer and if you can donate something for the bake sale. Check the Saxon cookbook for recipe ideas. Please cut and package your baked items and bring them to Cascade Park. Containers will be available at the Eintracht club in mid-September. Servers will be provided with a colorful apron to use for the day. We plan to ask the Singers and Bowlers to donate a basket to benefit the club. All profits from the basket raffle and bake sale will be donated to Branch 25.

Get well wishes are extended to Linda Stoops who was unable to attend our meet-

BRANCHES 14 AND 17, CANTON

By Cheryl Schnebelen

Canton The Saxons will be meeting again on Sunday, September 14, at 1:00 at Meyers Landing. the school year With approaching and many going off to college or other forms of training, things can get pretty expensive. If you know of any direct descendants of the ladies lodge who are in need, please let us know. An email or basic letter to the Canton ladies lodge may be able to help. We would need the name(s) and address of those needing assistance, along with the amount needed, and the reason for the request. You can contact me by email at sherlee5@aol.com, text me at 330-312-5112, or send a letter to me at PO Box 640, Carrollton, Ohio 44615, and I will forward your request on to others in the branch. As always, we look forward to hearing from you and please join us at Meyers Landing on Sunday, September 14, at 1:00.

ing. A Moment of Silence was observed in memory of Glorie Geisel who recently passed away.

Election of officers is coming up soon and if anyone is interested in becoming an officer please notify Judy Both at the phone or email address listed above. Several officers are considering stepping down. If you want Branch 27 to continue, please consider being an officer.

In October, in recognition of Breast Cancer Awareness Month, we will be collecting items for Club Hope. One of the services they provide to patients is to distribute "Bags of Hope" filled with items to help patients during treatment. Branch members will receive a door prize ticket for every item donated. The door prize is sure to be something special and will be donated by Judy Both. If anyone can crochet, they are encouraged to make hats that are helpful in preventing heat loss through the head as patients lose their hair. Other items needed are: Chapstick, cocoa butter lotion, small packages of Epsom salts, water bottles, notebooks, crossword puzzles, sudoku puzzle books, word search books, colored pencils, blankets, cards with encouraging words, Lipton boxed soup, ginger candy, pretzels, Goldfish crackers.

We voted to sponsor a New Castle Saxon bowling team.

We are looking for a caterer for our Christmas party at Hunters Woods. If anyone has any recommendations, please let Judy know. The party is scheduled for December 7 at 2:00 pm.

The winner of the game, What Did It Cost in 1950. was Doreen Hietsch. It was a tough game, but Doreen came through! Congrats!

Next meeting is September 4 at Soni's at 6:00 p.m. Join us for the final planning for the Oktoberfest in support of Branch 25.



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.

Elisabeth Paal

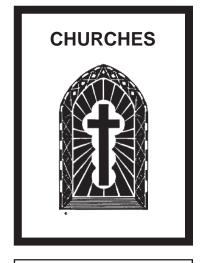
Age: 87

Died: March 9, 2025 Branch 27, New Castle, PA

Howard Bieber

Age: 86

Died: Aug. 3, 2025 Branch 30, Youngstown, OH



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**





65th ATS ANNUAL **OPEN-BOWLING TOURNAMENT**

OCTOBER 18 – 19, 2025 Host: Merrillville Saxon Bowlers

ATS OPEN BOWLING **TOURNAMENT RULES**

- All bowlers must be Alliance of 1. Transylvanian Saxon members in good standing to participate in this tournament.
- 2. Each bowler will receive 100% of the difference between his or her average and a two hundred ten (210) scratch with no limit on pins.
- 3. Averages to be used are:
 - The average of the past five years' tournaments, with exception of 2020.
 - If the bowler has no tournament b. average, then the bowler will establish his or her average after the first three games rolled in the tournament, which will remain the bowler's average for the remainder of the tournament.
 - If a team has a blind, then a 200 c. Average is used and no handicap.
- A bowler may only bowl once in each 4. event in this tournament.
- 5. The tournament management has the right to return for correction any entry which does not comply with the above rules.
- Prizes will be awarded at the ratio of at 6. least one (1) prize for each ten entries. One hundred percent (100%) of the prize fee must be returned. Prizes will be awarded by handicapped scores and not by gender.
- 7. It shall be the duty of the tournament manager to keep a running record of all bowlers' averages participating in each event.
- 8. Tournament starts on October 18, 2025 and ends on October 19, 2025.
- 9. Closing date for entries is October 1, 2025.
- There will be no refunds of fees after 10. October 10, 2025.
- 11. Two All Events Winners will be awarded. One for actual scores; one for actual scores plus handicap.
- 12. We will start with Doubles Event followed by the Singles Event on Saturday.

Your All Events score will be your total individual score of singles, doubles, and team event plus your handicap total for the tournament.

Separate men and women prizes will be awarded in Singles event only. Doubles and team event will be mixed.



65th ATS ANNUAL OPEN-BOWLING TOURNAMENT **OCTOBER 18 – 19, 2025** HOST: MERRILLVILLE SAXON BOWLERS

STARDUST BOWL 2 3925 E. LINCOLN HWY. MERRILLVILLE, IN (219) 627-2924



	12:00 p.m. Saturday		ns on Saturday at 10:00 am Singles Event 2:30 p.m. (approx (Name)	a.) Saturday, Oct. 18 (Certificate #)
			1	
			2	
			3	
			4	
	0 a.m. Sunday, Oct		All Events	
Name)	ck in begins at 8:30	(Certificate #)	(Name)	(Certificate #)
			1	
			2	_
			3.	
			4	
bowling fees	and meal reservation	n money for bowle	ote: Tournament is for ATS Members and non-bowlers MUST accompa	ny this form. No ref
bowling fees	# Singl # Team # Sund # Sund # Sund # Sund # Sund	n money for bowle quet will be held a bles @ \$46.00 es @ \$23.00 a @ \$92.00 vents @ \$2.00. ay Banquet free ay Banquet @ \$		any this form. No ref
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bowling fees or October 10,	and meal reservation, 2025. Sunday Ban # Doub # Singl # Team # All E # Sund # Sund TOTAL AMOUN	n money for bowle quet will be held a les @ \$46.00 es @ \$23.00 a @ \$92.00 vents @ \$2.00. ay Banquet free ay Banquet @ \$	rs and non-bowlers MUST accompate the Slovak Club; 6920 Broadway	any this form. No ref
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Hotels for the ATS Open Bowling Tournament October 18 - 19, 2025Hosted by: Branch 26, Merrillville, IN

Cleveland, OH 44129

Make checks payable to ATS Deadline October 1, 2025

Any further questions, call the ATS Home Office at (440) 842-8442 or email: Office@ATSaxons.com

Fairfield Inn & Suites

8275 Georgia St Merrillville, IN 46410 (219) 736-0500/ (219) 843-7983 1 King Bed - \$94 King Suite/pull out sofa - \$119 Free Breakfast

Room Block Name: ATS

Hampton Inn

8353 Georgia St Merrillville, IN 46410 (219) 736-7600

1 King Bed - \$129 2 Queen Beds - \$149

Free Breakfast

Room Block Name: ATS

Deadline for room block rate is September 26, 2025 The ATS Bus will be staying at the two above hotels (Fri, Oct 17 & Sat, Oct 18). Other nearby hotels include:

Red Roof Inn 8290 Georgia St Merrillville, IN 46410 (219) 738-2430

Baymont Inn 9275 Georgia St Merrillville, IN 46410 (219) 472-9025

BRANCH 25, NEW CASTLE By Larry Hollerman

The Cash Bash held at the Eintracht Singing Society Grounds on Saturday, August 9th was a tremendous success with over 200 in attendance. With ticket sales, 27 donated gift baskets auctioned away, 50/50 drawings, a poker card drawing, food and bar profits; the club netted a huge profit. David Cartwright, the DJ, provided an exhilarating atmosphere for many and the natural ambiance along the scenic Neshannock River provided a relaxing and soothing atmosphere for others. The success of this event wouldn't have been possible without the generous contributions of members, volunteers, and sponsors.

On Saturday, August 16th, the Eintracht Maennerchor paid a musical tribute to Gerry Geisel during the annual Singers Picnic. Gerry was a singer and former director for 35 years. Additionally, he was only the 4th director from the Maennerchor's inception. Gerry is far right in the front row.

On Sunday, August 17, the Eintracht Singing Society combined with the Polish Falcons of America, New Castle, at the Grounds for the annual Family Picnic. Guests were asked to bring a dish and attend the event from 1:00 to 5:00 p.m. -- however, a few





BRANCH 10, COLUMBUS By Donald Blum

****<u>****IMPORTANT</u> **NEW******* <u>MONTHLY MEETING</u> **LOCATION RUSTY BUCKET RESTAURANT & TAVERN** 73 N. HAMILTON ROAD **GAHANNA, OHIO 43230** (614) 475-4435 **September 15, 2025** 12 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."

THE COLUMBUS **SAXON CLUB ANNUAL CHRISTMAS CELEBRATION!**



Sankt Nikolaus is checking his list and his calendar, and he wants you to come join Sankt Nikolaus on Sunday, December 7th

CLUB CONVERSATIONS

ATS Branch 25 New Castle

Oktoberfest

Saturday September 27th

Noon - 10 PM

At Cascade Park

Performers:

Eintracht Kinderchor & Männerchor.

Youngstown Saxon Culture Group

Blaskapelle

Isartaller Dancers,

and SNPJ Button Box Band.

SNPJ - 1 - 3:30 PM

Kinderchor 3:30 - 3:45/4

Männerchor: 3:45 - 4:15 & 7:30 - 8 Isartaller Dancer 4:30 - 5 & 6-6:30

Blaskapelle 5 - 9 PM

Featuring Schnitzel, Saxon Sausage,

Potato Salad and Sauerkraut.

We would appreciate your prayers for George Lassel and Steve Brown. They both have challenges they are encountering and could use all of our support.

Additionally, Marlene Mueller had a fall and needed surgery. Keep her in your prayers and we wish her a speedy recovery.

We celebrated Sophie Untch's birthday and Debby & Mike Roth's anniversary.

We had discussions regarding the Christmas Party, new membership plans and the monthly meeting location. Further discussion on all the areas will be an ongoing

HUMOR (compliments of Sara Alzner-Brown)

As husbands we just have a hard time understanding how important it is to listen.

Husband to wife: "Did you know that women use about 30,000 words a day while men only use 15,000?"

Wife to husband: "Yes, that is because we have to repeat everything twice!"

Husband to wife: "What?" **FACEBOOK PAGE**

Alliance of Transylvanian Saxons, Columbus Branch 10 (Facebook Group).

We are happy to announce that the group has grown to 245 members. Please invite people to join our Facebook Group, that is open to all people interested in sharing or reading about our Saxon Heritage. We will continue to modify and improve the Facebook page as needed. While we welcome you to join the Columbus Branch 10, you do not need to be a member to join the Facebook Group. You are invited to join our Facebook group and share your Saxon history or just enjoy what others post. If you are interested in becoming part of the Facebook group you can request an invitation or send me your email address (donaldcblum@prodigy.net), and we will set you up.

We are happy to say, we continue to add Saxon/ German heritage individuals to the Facebook Group. Some of the new members include people from Europe and Canada. We encourage you to spread the word about our group.

Our Facebook Group is an excellent place to share pictures that anyone would have of the Transylvanian Trip. It's a good reason to join and become a part of sharing Heritage information.



decided to remain and enjoy

the libations and comradery. It

was a great time for fellowship

SAXON FISH FRY FRIDAY SEPTEMBER 26, 2025

4:30 p.m. - 7:00 p.m. (or till sold out) \$15Adults / \$10 Kids

Choice of:

Fried or Baked fish, w/scalloped potatoes, cole slaw or applesauce, roll, cake & coffee or tea

Bar will be open! Dine-in or Take Out Salem Saxon Club

1980 Newgarden Rd. (SR 9) Salem, Ohio Volunteers and cake donations are needed!

Please call Chris Phillis (330) 853-8834

Saxon News **VOLKSBLATT** August 29, 2025 - 6





CLEVELAND EAST BRANCH 33 ANNUAL PICNIC

































CLEVELAND SACHSENHEIM OKTOBERFEST

The Youth Dance Group from Herzogenaurach, Germany delighted the attendees of the Cleveland Sachsenheim's Oktoberfest by singing and dancing. Entertainment was also provided by the Cleveland Saxon Dance Group and Gemütlichkeit Cleveländer Musikanten.



















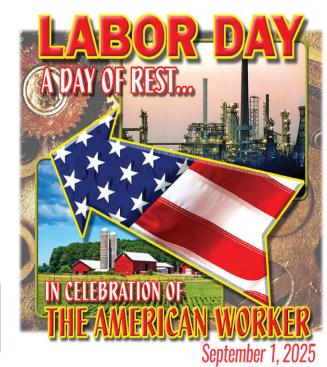












Start \$aving for your retirement years

A weekend full of Heimat, culture and community

Our thoughts on the Transylvanian Saxon's Heimattag in Youngstown 2025

For many years, my husband and I, both born in Transylvania and living in Germany, had the desire to experience the Heimattag of the Transylvanian Saxons in the USA or Canada. This year it came true, thanks to the kind commitment of ATS President Mrs. Denise Aeling Crawford, who welcomed us and sent us the registration form and the necessary information.

On July 8, 2025, our flight went from Stuttgart-Vienna-Newark, New Jersey and from there with a rental car to Youngstown, Ohio where this year's Heimattag was to take place from July 11 to 13, 2025. The anticipation for this event was huge, as it is a special opportunity to meet "compatriots" from the USA, Canada and Europe, who are together to cultivate traditions, exchange memories and make new connections. Organized by the ATS Youngstown Branch in cooperation with the Cultural Committee of the ATS, the weekend offered a colorful program of culture, music, faith and community spirit. Denise has already described this in detail in the Volksblatt of August 1, 2025, so I won't repeat everything, but rather go into more detail about our impressions.

The first sight of the Youngstown Saxon Club impressed us with the sign on the road, the large building and the spacious, well-kept grounds. We have read that it was founded elsewhere in Youngstown in 1907 as part of the Alliance of Transylvanian Saxons. In 1941 the Club has been located on Meridian Rd. in Austintown and has become an important cultural center.

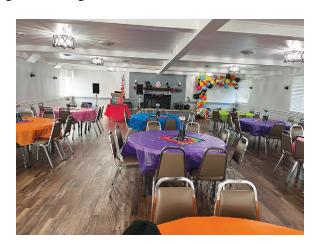


Sign to the Saxon Club

When we entered the celebration room on July 11th, we received the beautiful red badge and the vouchers for the meals. Everything was well organized. We were warmly greeted and welcomed in German and English by Erna Weber and others. Denise then welcomed us, introduced us to her family and invited us to sit at their table. This relieved the tension for us, we felt comfortable and were able to talk Saxon with the second couple from Germany, because our inhibitions for English conversation had not yet been overcome. For the first time, we met "Saxons" who are already living in the USA in the third, fourth and even fifth generation. Some still speak fluent Saxon, others a few words or not at all, but their hearts still seem to beat Transylvanian. That's how we felt about it.

The kick-off on this Friday evening was under the motto "Back to the 70s" and was a humorous and nostalgic start to the weekend in an atmospheric ambience and with a good dinner. Many guests wore matching clothing such as bell-bottoms, platform shoes or flower power outfits. DJ Heidi Weber created a great atmosphere. Disco balls, colorful decorations and a good mood accompanied the reunion of the guests. You could feel how strong the connection between the generations still

is and how happy everyone was to see each other again after a long time. The evening continued with lively conversations outside, in the open air, accompanied by countless fireflies that I had not seen since my childhood. It seemed to be a good omen for the upcoming event and aroused great feelings.



"Back to the 70's" Hall



Outdoor celebrations

On Saturday, the event started with a joint lunch, where guests from all ATS local groups met, followed by the worship service with Rev. Joseph Rudjak of the Holy Apostles Parish Church in Youngstown. We were impressed by this and also by the musical accompaniment of the Youngstown Saxon Brass Band and the New Castle Men's Choir, as well as of the collection of donations, that was to benefit the Saxon Relief Fund in Germany and testifies to cross-border solidarity. It was almost everything as we know it from our Heimattag in Germany and Transylvania, only the language was English, which we fortunately also understand.

The cultural afternoon offered an impressive variety of program items. The parade of the traditional costume wearers with several flag bearers, organized by the Cleveland Saxon Dance Group was particularly exciting. It was for us the highlight of the day, because we had brought our traditional costume with us and were allowed to join in. I was the only participant in Burzenland costume with clasp-belt and apron with tambour embroidery. It was an overwhelming, exhilarating, unique experience. The audience was fantastic, and the resonance was indescribably emotional.



Georg and Diethild Tontsch from Germany

The joint singing of the American and Canadian National Anthems as well as the Transylvanian Song, the anthem of the Transylvanian Saxons, gave the celebrations additional dignity and a sense of belonging that goes beyond national borders. In these moving moments I could hardly suppress tears of gratitude and joy.





Singing the anthems

On the occasion of the historic anniversary of the "Golden Charter" (1224–2024), which guaranteed the Transylvanian Saxons rights and freedoms at that time, a lecture by Mrs. Crawford followed on behalf of the guest speaker from Transylvania, who was unable to attend. The importance of this document for the identity of our community is currently being highlighted and appreciated at countless cultural events.

The cultural groups: New Castle Children's Choir and New Castle Eintracht Men's Choir impressed us with their traditional songs. The Cleveland Saxon Dance Group and the Kitchener Transylvania Club Dancers put incredibly swinging dances on the dance floor and spread an exuberant atmosphere. The spectators were thrilled. Because we already suspected this, we brought flyers and brochures of our cultural groups from Böblingen and distributed them to encourage a possible cultural exchange. A gathering of youth dance groups from Germany, the USA and Canada would be a huge opportunity for everyone to get to know each other and inspire each other. I hope we hear from each other. Feel free to contact us, Denise has our contact details.

At the end of the cultural program, we thanked Denise again for the warm welcome. We have presented her with the chronicle of our birth-place, titeled "Tartlau, the Saxon Village in the exterior southeast of Transylvania", of which we are both authors. We hope that this local history book will attract the attention of many of her association members. We also presented the portfolio "Transylvanian-Saxon Linen Embroideries from Tartlau", collected by the Tartlau teacher and folk art collector Herta Wilk. Maybe the old cross-stitch patterns will be brought back to life far away from their origins – from Transylvania to the United States.

During the one-hour break after the cultural part of the festival, the traditional costumes were exchanged for light summer clothing. The cozy part of the evening started with a drink at the bar in the lounge, which impressed us with

Continued on Page 11

PROPOSED CHANGES TO NEW CASTLE BRANCH 25 CONSTITUTION

Constitution **Article III Membership**

Section 2.

Applicants for Active membership in this society have voting rights. They must be male, 21 or more fying by one of the three criteria below:

- 1. Is of Transylvanian Saxon or German birth or a descendant thereof.
- 2. Is married to someone of Saxon or German birth legally. or a descendant thereof.
- 3. If other than the above the applicant must agree to the next monthly meeting's business. to support the preservation of the ethnic and cultural goals outlined in the national Alliance Constitution and By-Laws.

And must also qualify by one of the two criteria below:

1. Is an owner of an Alliance life insurance policy or an Annuity contract.

2. Is an existing member and over the age of 50 when this revision of the constitution was adopted.

And must also be the owner of an Alliance life insurance policy or an Annuity contract. Existing Active members over the age of 50 when this revision of the constitution was adopted on September 12, 2024, do Not need to purchase an Alliance life insurance policy or an Annuity contract.

Active Membership privileges begin when a national alliance policy is approved.

ance policy cannot remain Active members.

Section 3. Only active male members are entitled to vote, but all male members have the right to join the Singing Section.

to become a Social member, must drop their membership from the society and rejoin as a Social member.

Section 4. Men or women may Applicants wishing to become Social members of the Eintracht Singing Society of the A.T.S. and must have passed the age of 21 years, and are eligible to purchase an A.T.S. insurance or annuity certificate which would permit them to participate in all A.T.S. national events.

By-Laws Article I Duties of the Officers Duties of the President

Section 1. The President shall preside at all meetings, preserve order and be impartial toward all brothers members. If he decides deciding to participate in a debate or make a motion, he they shall relinquish the chair to the Vice-President.

Motions made by brothers members shall be explained by him and shall be put to a vote. He The President shall examine and sign all documents issued by the Recording Secretary and recognized by the Society. He The President shall only bring to a vote motions not contrary to the Constitution.

The President He shall appoint and preside over all committees of the Society.

Duties of the Vice-President

Section 2. The Vice-President shall assist the President in performing his the duties and in his absence he shall conduct the meeting and do all other duties of the President.

Duties of the Recording & Corresponding Secretary

Section 3. The duties of the Recording and Corresponding Secretary are to keep exact impartial minutes of all proceedings of the Society., and He shall carry on all correspondence; issue all orders, receipts and certificates, sign, seal and date same. The Society seal should be kept in his possession.

Duties of the Financial Secretary

Section 4. The duties of the Financial Secretary

shall be to take in all monthly dues as well as other monies and keep an accurate account of them, report wishes to remain a member, he the member must same in the order received, and turn the money over within fourteen (14) days report his exact address to to the treasurer, taking his receipt therefore.

The Financial Secretary He shall take care of all years of age and be a national alliance member quali- correspondence in case of sickness for local members Branch for Eintracht membership, the applicant may and members living outside of the city limits.

> At the initiation of a candidate the Financial Secretary he shall see to it that the balloting is carried out

member's dues are up to date.

The Financial Secretary He shall inform all mem-It is also his duty to, and report such suspended members to the President of the Society.

The Society shall bond the Financial Secretary him to the amount of twenty-five thousand dollars (\$25,000.00)

give a quarterly report of all members who are delinquent with their dues.

Duties of the Treasurer

Section 5. The Treasurer shall receive all monies from the Financial Secretary and give his receipt therefore and deposit same in a bank designated by Members who surrender their ATS National Alli- the Society, in the name of the Society. In the proper order of business, he the Treasurer shall state the receipts, disbursements and balance at hand. He, and shall keep all valuable papers of the Society, charter, deed, as well as all valuable documents in a safety An active member, who joins the society and elects deposit box designated and paid by the Society. All documents of the Society safe-guarded in this mandemand of the Society officers.

the examining of the bills, it is his the Treasurer's duty to be present with the Officers of the Society and submit receipts for all expenditures. He, and shall have the bank books of the Society in his possession. speaking he the member shall resume his their seat The Society shall bond him the Treasurer to the amount of twenty-five thousand dollars (\$25,000.00). This bond can, if the Society finds it necessary, be pay a fine of one (\$1.00) dollar, and then in case he increased or decreased.

Duties of the A.T.S. Secretary

Section 6. The A.T.S. Secretary keeps accurate remeeting. cords, and reports of new and suspended members of the A.T.S.; issues transfer cards to members transferring to another branch. The A.T.S. Secretary He shall immediately report the death of a member to the office of the Alliance. He, and shall promptly report to the Alliance any illness or accident to members which day. may result in claims. The ATS Secretary shall, in spirit of fraternal helpfulness, be of service to members in all Alliance business.

Article 5. Admittance to Membership.

Section 1. Every male person wishing to join the from office until a decision has been made. Society as an Active male member must have himself be proposed by two (2) Active Members in good standing, must fill out an application printed by the Society for such purposes and present application and the amount of ten dollars (\$10.00) with the Society in advance of his initiation, and must pay a premium payment or annuity payment to the **national** National society Alliance with the national National society Alliance application.

Section 4. Should it be revealed that a member has made false statements in his their application for membership to the Society, charges should be brought against him the member and if found guilty of same shall be dropped from the Society and loses all payments made into the Society.

Section 5. If a member leaves the city and still the Financial Secretary.

Section 10. If an applicant is not approved by apply to another Branch or be accepted in the ATS Home Branch.

Section 11. It is the duty of every Active member to be present at all meetings. Should a member discuss Dues paid after the books are closed will be added Society business or talk about the Society in a descending way with a non-member upon the first of-If a member should be nominated to an office, it is fense he may be punished and fined five (\$5.00) dolhis the duty of the Financial Secretary to see if such lars if found guilty. In case of repetition he the member may be expelled from the Society.

Section 12. Candidates for Social membership must bers whose dues are unpaid, prior to their suspension. be proposed by two (2) Active male members. The initiation fee and one (1) year's dues must accompany each application for memberships.

Article 6. **Election of Officers**

Section 3. The one receiving the most votes is elect-The Financial Secretary He shall be required to ed. Only capable male members who are present at the meeting, have been a member in good standing for the last three (3) years, have attended at least six (6) meetings this year, are a citizen of the United States, and holding an A.T.S policy can be elected.

Article 7. **Order of the Meetings**

Section 2. Every member desiring to speak must ask for the floor, but shall not speak until he receives receiving permission from the President. No motion shall come to a vote that has not been seconded, but remarks may be made to every motion. Motions can only be adopted by a majority vote.

Section 3. A member shall not speak more than two ner shall be produced for examination anytime upon (2) times and shall not speak more than five (5) minutes upon a motion. If he desires desiring to speak a At the quarterly and annual auditing of the books of third time, the President may reject his the request whereupon he the member may appeal to the members who shall make the decision.

> Section 4. When a member is called to order while until the point of the order has been decided by the President. In case of disturbance said member shall the member still disobeys, he the member must leave the Society assembly room for the remainder of the

> Section 5. In case of a general disorder and offensive manner of speech whereby the regular continuance of transactions are disturbed, the President shall adjourn the meeting remainder fifteen (15) minutes or, if he finds it necessary, for the remainder of the

Article 8.

Charges and Grievances

Section 2. Should a complaint or grievance be made against an Officer, he the officer shall be suspended

Section 3. If a party involved refuses to attend the hearing, the case shall proceed as if he the officer were present. A request for one postponement shall be granted a member.

Section 5. A member who, at a meeting or outside of the Society, is guilty of improper action towards another member (so far as the Society affairs are concerned), or who shows himself themself undeserving of Society membership, shall be suspended or ex-

Section 6. A member who misconducts himself themself in the Society hall may be suspended and summoned before the officers, and if found guilty shall pay a fine from twenty (\$20.00) dollars to seventy-five (\$75.00) dollars or be suspended for three

PROPOSED CHANGES TO NEW CASTLE BRANCH 25 CONSTITUTION

Cont'd from Page 10

(3) months or both depending upon opinion of the officers.

Upon second such offense he the member may be permanently suspended from the Society and shall not be accepted any more as a member.

If the first offense is of a serious matter, the member could be suspended permanently; it should be presented to the body it the next meeting and the body should vote on the decision.

Section 7. Should a member have been before the Executive Committee and has as evidence five (5) members of the Society that he they had not been dealt with justly, he can seek the signatures of five (5) members and present same to the members of the Society. Should the witnesses be found right, the members shall elect a new tribunal for this purpose. It is the duty of all undersigned witnesses to be present at the next meeting to defend the said member. If not, then the appeal is lost.

Article 9. Alliance Convention Delegates

The Society shall elect Delegates to represent the Society at the Alliance Convention meetings.

Section 1. The Society is entitled to send one Delegate per fifty Alliance members in good standing to Convention, with a minimum representation of two (2) Delegates and a maximum limit of twenty (20) Delegates.

a. If the total number of Society members in good standing is greater than any multiple of fifty, an additional Delegate may become eligible if he represents representing less than fifty but more than twenty-five members.

b. All Delegates must be in good standing, that is, they must be fully current with all payments to the Alliance and the Branch 25 as of December 31, preceding the Convention.

Section 2. The Society must forward the name and certificate number of its Delegates on certified official forms to the Alliance Home Office by April 15, preceding the Convention.

Section 3. Any <u>National</u> Alliance member in good standing, regardless of ancestry or affinity, may be elected or serve as a Delegate.

Section 4. The President and ATS Secretary shall automatically be the first two Delegates and remaining Delegates shall be elected.

Initiation of Candidates (Conducted by the President)

Dear Candidates: It is your desire to become a member of the Eintracht Singing Society, A.T.S. Branch 25. It gives me pleasure to inform you that your application has been accepted by the Society and that we are about to accept you as a member of this Society. I now ask you the following questions: Will you obey the laws of this Society and the requests of the President? If so, answer "Yes". Will you further the respect, the good reputation and the prosperity of the Society to the best of your knowledge and ability? If so, answer "Yes". Will you hold the officers, the members and their families in high esteem? If so, answer "Yes". Herewith I declare you "with the power of my office, in the name of the Society", a member of the Society and I heartily welcome you as such!

For Male Candidates:

Furthermore! We have a Singing Section which holds regular singing rehearsals. If you have singing talent, you are heartily welcome to join our singer group to further the German and American song.

A weekend full of Heimat, culture and community

Our thoughts on the Transylvanian Saxon's Heimattag in Youngstown 2025 Cont'd from Page 9



Gifts from Tartlau/Transylvania

many Transylvanian handicrafts and pictures. The waiters wore T-shirts printed with Transylvanian coats of arms and slogans. Of course, we also bought one. Even the red/blue beer cans were very original with seven castles painted on them and labeled as "Saxon Lager (beer)". The atmosphere has been, as the whole day so far, enchanting. We met even more friendly people and got into conversation. We found out that for some the loss of their Transylvanian homeland is still very deep, but the memories of it are alive and loving. The linguistic diversity of English, German, Saxon and a bit of Romanian could not be overheard when we spoke with different conversation partners.

The local history room aroused great admiration among us. The traditional costumes, the certificates, pictures of personalities of the association, handicrafts, old household utensils and much more amazed us. We didn't expect such a variety of objects and things to be so lovingly presented. We could hardly get enough of it.

Then followed dinner in the beautifully decorated ballroom. Within an hour, the hard-working helpers had set the large round tables and decorated them with red/blue cloth napkins and small organza bags with sweets — a very nice gesture from the hosts. We also had new table neighbors, because most of them had moved around to get into conversation with as many people as possible. The aroma of a delicious dinner wafted in the air. We were excited about the buffet, and indeed — the food





Table decoration, beer and food in Transylvanian style





Brochures of the cultural groups from Böblingen

was entirely in the spirit of the Transylvanian Saxons: Schnitzel, Bratwurst, mashed potatoes, Sauerkraut, green beans and salads. This is traditional and tastes good to everyone. The cooks and the waiters received great praise for their service.

This was followed by the greetings of Denise Crawford (USA) and Krista Hesch (Canada). They honored all participants and helpers, highlighted their achievements and promoted the continuity of what their ancestors had begun since the end of the 19th century, namely the Transylvanian-Saxon community. Many greetings from other countries have been received and quoted. We, along with another couple from Germany, were also mentioned by name and we were honored, because we started this long journey together with our traditional costume. It was emotional and exciting at the same time.

In the evening, the Fred Ziwich & Friends orchestra played for the dance. Coziness and good cheer rounded off this exciting day and relaxed the mood. We danced, laughed and sang until late. Exhausted but very satisfied, we returned to our hotel, because the next day our journey was to continue along Lake Erie via Cleveland, to Niagara Falls, to the Finger Lakes, Harrisburg, Pittsburgh, Gettysburg, Columbus and Chicago. On July 30, we were back home in Germany.

How did we experience the Heimattag in Youngstown? From young to old, everyone participated with heart and soul. People who had something in common had come from all directions, from near and far. The Heimattag became a true moment of togetherness and was great fun. It was not only a return to our origins, but also a powerful sign that our culture is alive – in traditions, in dance, in language, in music and song, and above all in the community. The anticipation of the Heimattag 2026 - probably in Canada - was already felt by many.

We enjoyed the days with you and we felt great. Thank you very much.

> Georg and Diethild Tontsch Böblingen/Germany/August 2025



Cultural program with music and dance

It's Back to School time. No matter how old you are, it's important to keep learning!

Today's lesson: The ABCs of Annuities



What is an Annuity? An Annuity is an agreement between you and an insurance company like the ATS, in which you make a lump-sum payment or a series of payments, earn interest, and in return, receive regular disbursements beginning immediately or at some point in the future. It is intended to be a retirement asset.

Are there different types of Annuities? Yes. Annuities come in three main types: Fixed, Variable, and Indexed. Variable and Indexed annuities could have a higher rate of return, but have increased risk because they are usually tied to the stock market. Fixed Annuities pay a guaranteed amount and come in two different types: Immediate and Deferred. The Immediate type annuity, as its name implies, pays out immediately. The Deferred type annuity pays you later. The ATS only sells this Fixed guaranteed type of Annuity, and has both the Immediate or Deferred options.

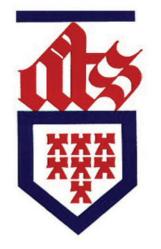
Is the interest that the Annuity earns tax deferred? What does that mean? Yes, the interest that you earn on your annuity is tax deferred. This means you will not have to pay income taxes on the earnings each year while the account is growing. Instead, you will pay income tax in the year that you withdraw the interest, probably after you have retired and probably in a lower tax bracket.

Do I need a large amount to start an ATS Annuity? No. Unlike some insurance companies who require big deposits to start an annuity, the ATS requires only \$300 to open an annuity. This amount is \$150 for those under age 16. \$25 is the minimum amount for future deposits.

Are there fees on an ATS Annuity? The ATS does not charge any administrative fees for your account. There could be a small surrender charge fee in the first five years of the account being opened if you withdraw funds. Other companies can charge lots of fees such as statement fees, annual fees, or withdrawal fees. If you withdraw funds prior to reaching age 59 1/2, you could incur an IRS penalty on your tax return.

Am I required to withdraw the funds from my ATS annuity? No. You are not required to withdraw the funds from a Tax Deferred Annuity (unlike a Traditional IRA account). You could leave the entire account to your beneficiaries. You could make periodic withdrawals from your account. You could receive an interest check each month. Or you could annuitize your account and receive either a set dollar amount, a set number of payments, or a check for the rest of your lifetime. An Annuity is the only product that can guarantee a stream of income that you cannot outlive.

Does my ATS Annuity account go through probate after I die? Not if your beneficiary is a person, church or charity. If you name your spouse, children, relative, friend, or even a charity as your beneficiary, the funds will go directly to them. If you name your Estate as your beneficiary, then yes, the funds will go through the probate process. Please use caution when listing your Estate as your beneficiary on any type of account as the funds could be tied up for a long time until the Estate is settled.



Still have questions on Annuities?
Call your local ATS Sales Deputy or the ATS Home Office at (440) 842-8442 for more information.

www.ATSaxons.com

Office@ATSaxons.com

New ATS

Annuity

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