



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

September 26, 2025

Issue 20

## BRANCH 9, CHICAGO

By Rose-Marie Hauer

Our meeting was held on September 8. President Thut welcomed all the members and we had a nice turnout. All the reports were read and approved.

**Sick Report** - Currently there is no one sick we are aware of at this time. Sympathy was given to Claudia Schmidt on the loss of her mother Maria Liebchen in July.

**Steuben Parade** on September 6, nine people attended. Candy and flags were distributed to the crowd. Thank you to President Thut, Brother Georg Thut, Sister Karina Thut, Sister Elizabeth Hauer, Sister Rose Hauer, Sister Mandy Hartig/her boyfriend, Sister Hilde Mueller, and Brother Fritz Roth who marched in the parade. (see photo)

**September 7** During the German Day program President Dede Thut and Sister Elizabeth Hauer



were presented the German Day Gold Medal of honor for all the volunteerism they have done in the past and continue to do in the future. What a great honor for them and to our club. Congratulations ladies.

**October 5** - German Day at St. Benedict's Church in Chicago. Please plan to attend the 2 p.m. Commemoration service. Sister Rose Hauer and Sister Claudia Schmidt will represent the Saxons with carrying the flag.

**December 14** Christmas Party at Donaueschwanen. More information to be announced.

The next meeting is October 6, 2025. See you all then!



ASK ...

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



## TSBA Bowlers

The next session  
will be held at  
Cleveland West  
on October 5, 2025.

Please note the  
new time and location.

Bowling begins  
12:15 pm  
Yorktown Lanes  
6218 Pearl Rd  
Parma Heights, OH 44130.

A dinner will follow at the  
Westside Sachsenheim.

Please send meal  
cancellations or additions  
to CJ Schmitz  
(440)799-1940.

## PRESIDENT'S MESSAGE

By Denise Aeling Crawford

ATS Nat'l President



The ATS Board of Directors met on Saturday, September 6, to review the second quarter financials and discussed past and future events. Our financials look good so far this year; however, our membership count is down. This is something that we all need to work on. Are all your children and grandchildren members? How about their spouses? Do they have enough life insurance to be meaningful in the future when it is needed? If not, another policy may help. Let's all do our part and bring in new members to keep the ATS thriving for years to come!

During the meeting, the Board of Directors voted to do a donation like we've done in the past. October is Breast Cancer Awareness Month and during the ATS Open Bowling Tournament in Merrillville, for each and every strike that is bowled, the ATS will donate \$1 toward Breast Cancer research. Get busy practicing so that a nice donation can be made!

Did you know that the pioneer and frontiersman Daniel Boone died on September 26, 1820? Mr. Boone was born in 1734 to Quaker parents living in Berks County, Pennsylvania (near Reading, PA). According to History.com, his family moved following a quarrel with the Quakers, to the south and west, eventually settling in the Yadkin Valley of North Carolina (a little west of Winston-Salem). It was there that the young Daniel Boone began his life-long love for the wilderness, spending long days exploring the vast forests and mountains of the region. Boone wasn't the best student; he never learned to write more than a crude sentence or two. He did, however, become a superb marksman, hunter, and woodsman. In May 1769, Boone and five companions crossed over the Cumberland Gap (a natural break in the rugged Appalachian Mountains) and explored along the south fork of the Kentucky River. Impressed by the fertility and relative lack of settlers, Boone returned in 1773 with his family hoping to establish a permanent settlement. His first attempt did not succeed.

In 1775, Boone and some 30 woodsmen were hired to complete the 200-mile trail to the Cumberland Gap. The person who hired him was Richard Henderson, a North Carolinian who, along with a group of investors, planned to establish a colony called Transylvania in an area comprising much of present-day Kentucky and part of present-day Tennessee. After Boone blazed that trail known as Wilderness Road, he helped establish one of Kentucky's earliest settlements, Boonesborough, which became Transylvania's capital. The Transylvania colony was short-lived, however. In 1778, the Virginia General Assembly voided the land deal that Henderson had struck with the Cherokees.

Eventually, Boonesboro and the Wilderness Road became one of the most important gateways for

Continued on Page 3

TIMELY - DO NOT DELAY  
MAILED TUESDAY, SEPTEMBER 23, 2025

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  
or honor of someone

BRANCH 30,  
YOUNGSTOWN  
By Rosemarie Kascher

Upcoming Events:  
Mondays :Trunk and Treasure Flea Market 8 a.m. – 2 p.m.

Wednesdays: Dinner and Drawings

Thursdays: Bar Bingo and Queen of Hearts drawing

Fridays: Fish Dinner, open to the public,

Sundays: Breakfast till 2 p.m., Meetings second Sundays

October 6: Officers meeting  
October 12: Branch meeting  
October 18: Craft Show, 10 a.m. - 1 p.m.

October 26: Pork and Kraut Dinner 11:30 a.m.–2:00 p.m.

November 1: Saxon Culture Group Trachtenball

Special thanks to Rick Lieb, his wife and committee members for a fun evening at the Saxon 300 Club evening. Everything was “tops,” Rick. Our deepest appreciation for such fine leadership.

Thanks to Mike Teutsch and committee for our annual Speck Fry.

Donations for our repairs and updating our Club are still very much appreciated and needed. Painting comes first, so please send your donations to the office. Many thanks for monies already received.

Alliance of Transylvanian Saxons  
Home Office: 5323 Pearl Rd., Cleveland, Ohio 44129  
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E-mail: office@atsaxons.com Website: www.atsaxons.com

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ATS SAXON RELIEF FUND



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, etc.

Medicare takes aim  
at costly skin  
substitute bandages

Medicare will sharply cut the amount it spends on expensive “skin substitute” bandages, a dubious and expensive treatment that cost the program more than anesthesia or ambulance rides in 2024. According to the New York Times, the bandages contain dried placenta and are marketed for use on non-healing wounds. The bandages can cost as much as \$21,000 per square inch.



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	ISSUE
WEDNESDAY, OCTOBER 1, 2025	FRIDAY, OCTOBER 10, 2025
WEDNESDAY, OCTOBER 15, 2025	FRIDAY, OCTOBER 24, 2025
WEDNESDAY, OCTOBER 29, 2025	FRIDAY, NOVEMBER 7, 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

the early American settlers with an estimated 200,000 people traveling through. One of those who traveled through was Abraham Lincoln’s grandfather, who in 1779 traveled along the Wilderness Road from Virginia to Kentucky, where the future President Lincoln was born in 1809.

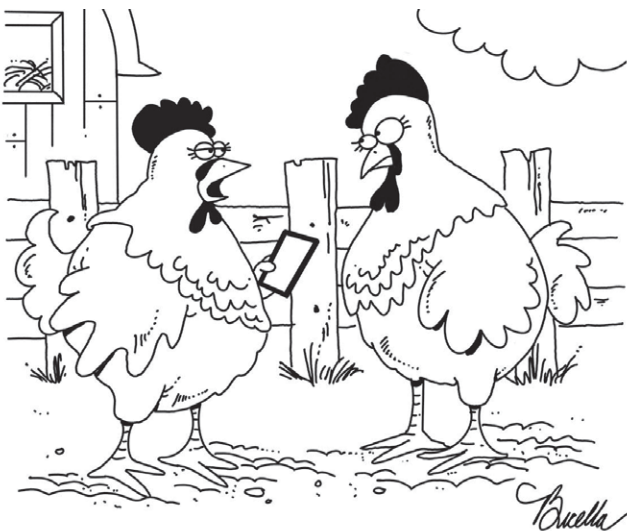
Although Boone helped open up Kentucky to thousands of settlers, he was ultimately unsuccessful when it came to securing his own piece of the pie. During the 1780s and 1790s, he worked as a surveyor, while also investing in real estate. His efforts as a land speculator failed to make him rich. He was swindled in some deals and in other cases failed to properly register his land claims. He was hit with lawsuits for selling property he didn’t have. Boone soured on Kentucky and decided to leave. In 1799, while in his mid-60s, he moved with his extended family to present-day Missouri. At this time, it was under Spanish control and known as Upper Louisiana. The Spanish, who wanted to encourage settlement in the area, welcomed Boone with military honors and granted him 850 acres of land just west of St. Louis. They also waived the requirement that all immigrants had to be Roman Catholic and made Boone a magistrate of the district, responsible for settling disputes among settlers. (In 1800, the Spanish ceded the Louisiana Territory to France, and three years later the U.S. acquired it with the Louisiana Purchase.) Boone subsequently lost

his land claims because he hadn’t followed the proper procedures to gain permanent title to the land. Boone petitioned Congress and President James Madison signed a bill into law in 1814 giving Boone his 850 acres. However, he soon had to sell the property to pay off Kentuckians who’d heard the news about the grant and traveled to Missouri to collect old debts.

Daniel Boone did not really wear coonskin caps! He wore hats made of beaver fur or felt. The myth of the coonskin caps starts with a full-length portrait of Boone made in 1820 by Chester Harding, who authentically depicted him wearing leggings, moccasins and a fringed hunting shirt and holding a beaver hat. The painting was displayed in the Kentucky capital for several decades until it deteriorated. In the meantime, artist James Otto Lewis produced an engraving of Harding’s painting. Later, Lewis hired an actor, Noah Ludlow, to help sell prints made from the engraving, and when Ludlow performed a show that required him to dress like a frontiersman, he modeled his costume after Boone’s wardrobe in the engraving. However, he was unable to find a beaver hat and substituted a coonskin cap. Ludlow’s performances were a success and the coonskin cap’s association with Boone stuck.

Daniel Boone died quietly in his sleep on September 26, 1820, at his son’s home near present-day Defiance, Missouri. He was 86 years old.

Until next time...



“Truth is, I never crossed the road. I made it up to get likes, followers and subscribers.”



Remember when  
you could run this  
obstacle course?

The time was when we could run an obstacle course of a flight of stairs, a 3-year-old, a pile of laundry, a creeping cat, and a random toy car.

But, there comes a time when just one of those items could pose a problem.

Falls are the leading cause of injury and injury-related death among adults aged 65 and older in the U.S., with significant physical, psychological, and economic consequences. Each year, over 14 million U.S. adults aged 65+ experience a fall, with 3 million seeking emergency care, according to the CDC.

Falling is a serious concern since about 37 percent of falls result in injuries. Some causes may be hard to see at first. Age-related decline in balance, muscle strength, and vision may not be obvious at first.

But, even an ordinary things like a loose rug, or clutter can cause a fall.

What you can do is work on balance and strength through exercises like Tai Chi. That can reduce fall risk by 20 percent.

Make your home more fall resistant by removing throw rugs and using non-slip mats. Install grab bars. Make sure there is good lighting.

Dress for success with slip-resistant shoes -- no loose slippers or high heels!

Talk to your doctor if you feel dizzy. The doctor can review medications and do vision checks. Hearing checks can be helpful since hearing loss can reduce spatial awareness.

Don’t ignore technology! Try wearable fall detection devices like an Apple Watch or Life Alert. Those devices will call 911 or a caregiver should you experience a fall.

**HOLIDAY CRAFT FAIR**  
**NOVEMBER 9, 2025**  
**Noon - 4:30PM**  
Sachsenheim  
7001 Denison Ave,  
Cleveland, OH  
Come get your Holiday shopping started early!  
Handmade Crafts of all kind  
For info call Amy: 216-651-0888

**Youngstown Saxon Culture Group**



**Fall Sausage Sale**  
**Saturday, October 4, 2025**

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

All flavors come in 3lb and 5lb links or 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

Pick-up is from 9 AM to 2 PM in the Pavilion

Orders will be accepted until September 30, 2025



**The true story of Transylvanian Saxons  
Anna (Feldorf) and Martin (Grossau) Bartsch  
told by son Heinz.**  
**Available now on Amazon and soon on  
Barnes and Nobles, Apple and Google Books.**

**TAKE IT WHERE YOU FIND IT**  
THE AMERICAN DREAM, EARNED AND STOLEN  
About The Book  
In *Take It As It Comes*, The American Dream, Earned and Stolen, Heinz H. Bartsch takes readers on a deeply personal journey through the turbulence of 20th century history. Born in a refugee camp in Austria, Heinz's early years were his family's escape from the ravages of war-torn Transylvania, where they were caught in the chaos of World War II. The Bartsch family, rooted in the resilient community of the Transylvanian Saxons, faced immense hardships as they navigated displacement, survival, and the weight of historical trauma.  
The book delves into the author's reflection on his heritage, the events that shaped his identity, and the struggles of a people displaced by forces they never chose to encounter. From the grief of family loss to the devastation of war, Heinz maps out his beloved parent's journey of resilience, survival, and the indomitable will to find a place in the world. Their journey leads them from rural Transylvanian villages to his bustling streets of Chicago, as they rebuilt their lives and create the American dream, only to have it taken away from them 32 years later.  
A captivating memoir that weaves together history, personal reflection, and the ongoing search for identity, *Take It As It Comes* is a testament to the strength of the human spirit. It is a call for reconciliation, the rediscovery of lost histories, and the universal quest for a better life against all odds.  
About The Author  
Heinz H. Bartsch was born in 1952 in a refugee camp in Austria, the son of Transylvanian Saxons who had fled their homeland after World War II. The displacement of his family marked his upbringing, and the scars of war influenced his journey into adulthood. Heinz has spent decades reflecting on his family's history and the broader experience of the Transylvanian Saxons, a group that has remained largely forgotten by history. As a writer, he is dedicated to preserving this cultural legacy and sharing the untold stories of his people. Today, he lives in California, combining his work on family history, culture, and the lessons that war, loss, and survival have to teach us.  
**HEINZ HELMUT BARTSCH**

**TAKE IT WHERE YOU FIND IT**  
HEINZ HELMUT BARTSCH  
**TAKE IT WHERE YOU FIND IT**  
THE AMERICAN DREAM, EARNED AND STOLEN



# FRATERNAL CALENDAR

## NATIONAL EVENTS

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 18 - 19, 2026  
TSBA Season-end Tournament - New Castle

July 10 - 12, 2026  
North American Transylvanian Saxon Heimattag  
Aylmer, Ontario Canada

## LOCAL EVENTS

September 27, 2025  
Cleveland Sachsenheim Clambake  
New Castle Br. 25 Oktoberfest at Cascade Park

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  
Cleveland Sachsenheim Sausage Making / Sale

December 6, 2025  
New Castle Children's Christmas Party 5:30 p.m.

December 9, 2025  
New Castle Männerchor Christmas Party

December 13, 2025  
Cleveland Sachsenheim  
Children's Christmas Party  
Krampus Fest

December 14, 2025  
Chicago Br. 9 Christmas Party

December 20, 2025  
New Castle Tom and Jerry Party 3 p.m. - close



## Grandma's needlepoint is the new hot hobby

Haven't you heard? There's a hot new hobby that everyone wants to try, and it's needlepoint. Yes, the same skill that your grandmother used to stitch up throw pillows and Christmas stockings -- except these days, even Taylor Swift is rumored to do it.

If you're curious to try it out or maybe pick it back up again if you learned it way back when, you'll find a bustling marketplace that offers every kind of project you could possibly think of, from pithy wall hangings for your bathroom to double-entendre luggage tags. Here's what you need to know and what you really need to start:

\* Don't splurge on an expensive hand-painted canvas if you don't have any experience with needlepoint or needlework in general. Visit your local needlework store to ask for budget canvas and appropriately sized thread -- enough that you won't mind having to throw something away if it becomes to snarled to save. We recommend a basic 13-mesh (which means 13 stitches per inch) canvas and pearl cotton thread in size 3, plus size 20 or 22 tapestry needles.

\* Find a good resource to teach you the basic stitches. The stitches haven't changed since your grandmother learned them, so feel free to use her dog-eared old needlepoint book if that's what you already have laying around. There are also thousands of YouTube tutorials, tons of websites, and all the short TikTok video demonstrations you could ever want.

\* Start with a basic tent stitch, also called a continental or half-cross stitch. Once you get a feel for how

to stitch the canvas correctly, take a second to congratulate yourself! The basic tent stitch is technically all you need to know to stitch any needlepoint project.

\* Practice intermediate stitches like the basketweave, brick, and vertical stitch. These stitches will also come in handy.

\* When you feel confident with your stitching, you're ready to graduate to something a little fancier. If you don't mind spending a little money, grab a small hand-painted canvas to make a Christmas ornament or keychain (but be prepared for some sticker shock, since a small hand-painted canvas can easily sell for around \$75). You can also try your hand at creating your own needlepoint designs -- many cross stitch charts are well-suited to needlepoint canvases.

\* Once you learn to stitch, let your imagination go wild and don't be afraid to challenge yourself with complex patterns or some of the many, many decorative needlepoint stitches that go way beyond the basic continental or basketweave. You can even learn to paint your own needlepoint canvases, which is a great way to make an often expensive hobby more affordable.



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.

**Joan Raiger**

Age: 93

Died: Sept. 3, 2024

Branch 30, Youngstown, OH

**James Kwiatkowski**

Age: 78

Died: June 19, 2025

Home Branch

## CHURCHES



**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**

Et kit mer feng,  
en Sox zā Seng.



## Youngstown Saxon Club

**FLEA MARKET  
NOW OPEN!**

**Mondays**

**8 a.m to 2 p.m.**





65<sup>th</sup> ATS ANNUAL  
OPEN-BOWLING  
TOURNAMENT  
OCTOBER 18 – 19, 2025  
Host: Merrillville Saxon Bowlers

ATS OPEN BOWLING  
TOURNAMENT RULES

1. All bowlers must be Alliance of Transylvanian Saxon members in good standing to participate in this tournament.
2. Each bowler will receive 100% of the difference between his or her average and a two hundred ten (210) scratch with no limit on pins.
3. Averages to be used are:

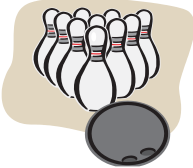
a. The average of the past five years’ tournaments, with exception of 2020.

b. If the bowler has no tournament 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.

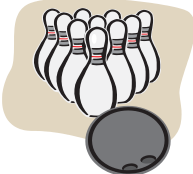
c. If a team has a blind, then a 200 Average is used and no handicap.
4. A bowler may only bowl once in each event in this tournament.
5. The tournament management has the right to return for correction any entry which does not comply with the above rules.
6. Prizes will be awarded at the ratio of at least one (1) prize for each ten entries. One hundred percent (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.
10. There will be no refunds of fees after 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.



65<sup>th</sup> 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



Check in on begins on Saturday at 10:00 am

Doubles Event 12:00 p.m. Saturday, Oct. 18  
(Name) (Certificate #)

Singles Event 2:30 p.m. (approx.) Saturday, Oct. 18  
(Name) (Certificate #)

1. 2. 3. 4.

1. 2. 3. 4.

Team Event 9:30 a.m. Sunday, Oct. 19  
(Check in begins at 8:30 a.m.)  
(Name) (Certificate #)

All Events  
(Name) (Certificate #)

1. 2. 3. 4.

1. 2. 3. 4.

DEADLINE FOR ENTRIES: OCTOBER 1, 2025. Note: Tournament is for ATS Members in good-standing only. All bowling fees and meal reservation money for bowlers and non-bowlers MUST accompany this form. No refunds after October 10, 2025. Sunday Banquet will be held at the Slovak Club; 6920 Broadway; Merrillville, IN.

# \_\_\_\_\_ Doubles @ \$46.00..... \$ \_\_\_\_\_

# \_\_\_\_\_ Singles @ \$23.00..... \$ \_\_\_\_\_

# \_\_\_\_\_ Team @ \$92.00..... \$ \_\_\_\_\_

# \_\_\_\_\_ All Events @ \$2.00.....\$ \_\_\_\_\_

# \_\_\_\_\_ Sunday Banquet free for Bowlers.....\$ \_\_\_\_\_

# \_\_\_\_\_ Sunday Banquet @ \$25.00 for Non-Bowlers \$ \_\_\_\_\_

TOTAL AMOUNT DUE.....\$ \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Tel.Number \_\_\_\_\_ Email \_\_\_\_\_

TSBA Team Number (if applicable) \_\_\_\_\_

SEND ENTRY FORM AND PAYMENT TO:  
ATS Home Office  
5323 Pearl Rd.  
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

Hotels for the ATS Open Bowling Tournament  
October 18 – 19, 2025  
Hosted by: Branch 26, Merrillville, IN

<b>Fairfield Inn &amp; Suites</b> 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	<b>Hampton Inn</b> 8353 Georgia St Merrillville, IN 46410 (219) 736-7600 1 King Bed - \$129 2 Queen Beds - \$149 Free Breakfast Room Block Name: ATS
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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:

<b>Red Roof Inn</b> 8290 Georgia St Merrillville, IN 46410 (219) 738-2430	<b>Baymont Inn</b> 9275 Georgia St Merrillville, IN 46410 (219) 472-9025
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Saxon News VOLKSBLATT September 26, 2025 - 5



# The Transylvania Quiz

The Transylvania Quiz lets you immerse yourself in a history that is little known and even less told.

The quiz contributes to international understanding between Germans, Hungarians and Romanians and gives insight into the different perspectives on Transylvania in a playful way.

Despite its rich history, culture, landscape and personalities, Transylvania is often associated with Dracula, the film Hotel Transylvania, which takes place in Dracula's castle, or vampires. However, Transylvania is so much more.

Transylvania has a unique culture and history. The land of Transylvania is a melting pot of many peoples and has produced great personalities such as musicians, poets, scientists as well as Olympic



champions. However, it is not only rich in culture, history and personalities, but also in a picturesque landscape, which is home to a great treasure of raw materials.

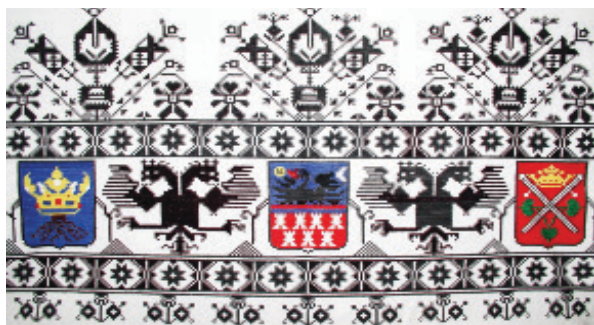
Learn more about the history, culture, language, coexistence of Germans, Hungarians, Szekler and Romanians, the geography, economy, political situation and generally about the current situation in Transylvania in the

Transylvania Quiz. The quiz highlights the living situation of the Transylvanian Saxons, Szekler, Hungarians and Romanians in Transylvania. However, the quiz does not only exemplarily illustrate the life situation of the population groups in Transylvania, but also of the Transylvanian Saxons, Hungarians, Romanians and Szekler outside of Transylvania. For example, the player learns about the Transylvanian Saxons in Germany, Switzerland, Austria, Canada or the USA.

Transylvania has a lot to offer and the Transylvanian quiz awaits you with many questions. History is more than just the past, it explains the present and gives us ideas for the future.

The quiz game is a game for young and old. It can be guessed and puzzled with the whole family and friends. But Transylvania Quiz as a tool can also be used by teachers to accompany and complement lessons.

Available on Amazon for Kindle and Paperback.



## The ATS Student Loan Debt Relief Grant

Qualifying applicants must:

- Be an ATS member for 4 years.
- Be out of school for at least two years.
- Have an annuity certificate with a balance of at least \$1,000 or a life insurance policy.
- Not be in default with loan payments.
- Have been involved with ATS National or Local events during the past two years or proof of volunteer involvement during the past two years.



The intent of this program is to provide financial support in the form of a grant to qualifying ATS members who have graduated from college, have been out of school for at least two years, and still owe on their student loans.

Selection of grant recipients will be determined by a random drawing conducted by the ATS Scholarship Committee. Selected recipients will be awarded \$500, payable to the lending institution.

Send in the attached Request Form to receive the Application. Requests must be received by October 10, 2025. The completed Application, along with the supporting documentation, must be returned to the ATS Home Office by November 1, 2025.

Mail Request Form to:  
ATS Home Office  
5323 Pearl Road  
Cleveland, OH 44129



### Request for ATS Student Loan Debt Relief Grant application

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Branch #: \_\_\_\_\_ Cert #: \_\_\_\_\_

**Request Deadline: October 10, 2025**

**Application Deadline: November 1, 2025**

Dear ATS members:

I'm currently pursuing my doctorate in history at the University of Education Schwäbisch Gmünd. In addition to my dissertation, I'm conducting a separate research project on digital memory culture, with a special focus on the Transylvanian Saxon community.

As part of this, I've launched an international scientific online survey (available in German and English) to explore how digital formats like quiz apps – including the Transylvania Quiz – can contribute to historical awareness, collective memory, and intergenerational learning.

The survey is open to everyone, regardless of whether they've used the quiz or not. It's anonymous, takes about 8–13 minutes, and every response helps deepen the insights.

Survey links:

□ German: [https://survey.lamapoll.de/Digitale\\_Geschichtsvermittlung\\_und\\_kollektives\\_Gedaechtnis](https://survey.lamapoll.de/Digitale_Geschichtsvermittlung_und_kollektives_Gedaechtnis)

□ English: <https://survey.lamapoll.de/Digital-History-Education-and-Collective-Memory-The-Impact-of-the-Transylvania-Quiz>

### Transylvania Quiz/ Erdély Kviz/ Siebenbürgen Quiz/ Transilvania Quiz

My name is Robert Keintzel. My family comes from Transylvania. My mother from the German minority and my father from the Hungarian minority.

For me and my family the history and culture of the Transylvanian Saxons and Hungarians in or from Transylvania is of great importance.

Unfortunately, the culture and history of the Hungarians and Transylvanian Saxons from Transylvania are increasingly forgotten.

Together with my wife and with my father, we have jointly developed an app about Transylvania to preserve and promote the culture and history of Transylvania and the minorities living in it. The Android quiz app is free, contains over 1120 questions in 5 difficulty levels in German, English, Hungarian and Romanian.

The quiz app is in the spirit of Klafki's categorical concept of education. Thus, the content of the app should be exemplary and relevant to life, among other things, in order to promote self-determination, co-determination and solidarity. Also, a historical multiperspectivity is elementary to create a critical historical consciousness. So that everyone can participate, the app was developed in German, English, Hungarian and Romanian. The intention is not to provide tendentious or simple truths, but sound and critical information that is at the same time exemplary and relevant to life.

The app is welcomed by Natalie Pawlik, the Federal Commissioner for National Minorities and Repatriate Issues, Dr. Bernd Fabritius, the President of the Federation of Expellees and the Association of Transylvanian Saxons in Germany.

We would like to make the app known and to offer a possibility of knowledge and culture transfer known by the Transylvanian Saxons all over the world.

We would be pleased if you would support us in making the quiz app known.

Best regards  
Robert Keintzel



**BRANCH 27, NEW CASTLE**  
**By Dolores Both**

Our Oktoberfest celebration is fast approaching at Cascade Park on September 27 from 12 - 10 p.m.! Planning is nearly complete and we are eager to receive those coming to celebrate with us. We put in an order for a beautiful day and lots of good food, music, singing and gemutlichkeit! Come one and come all!

We still need volunteers for the food and bake sale tables. Sign-up forms are at the club or call Judy Both at (724) 654-0573 or email jboth1512@comcast.net. Sign-up schedules will also be at the Oktoberfest. Rosemarie Montini brought a basket to be donated for the raffle. Members wanting to donate a basket for the raffle, please bring it to the Oktoberfest. So far we have 8 baskets promised. The banner we purchased last year will be used again and we will make a donation in support of the fest.

September 26 is an important day: Come down to the club with your paring knife at 6:00 p.m. to peel potatoes for the German Potato Salad and to roll utensils in napkins for the Oktoberfest. Rosemarie Montini and her husband, Pete, have graciously accepted the task of making the potato salad. Thanks to you both!

Judy asked that baked goods for the sale be pre-packaged. Judy distributed plastic containers to members needing them. There will be a limited number of containers available at the club.

Anyone wishing to be an officer is welcome to volunteer. It is hoped that the roster can be completed soon. Your volunteering will play a big part in the survival of our branch.

Please bring your Club Hope donations to the October 2<sup>nd</sup> meeting. Items needed by Club Hope 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, and Goldfish crackers. A door prize ticket will be given for every item brought in for Club Hope. Katy Hudak is trying to get in contact with the Club Hope representative to be a speaker at the October meeting and collect the items donated. Linda Stoops displayed a hat she crocheted for cancer patients to wear to keep warm when they lose their hair through treatments. Linda's daughter Sherri graciously modeled the colorful hat so we could see how nice it looked. Linda had directions for making the hat for anyone wanting them.

Jeremy from Hill House catering was selected to cater our Christmas party on December 7. Members and guests will pay \$15 each toward the meal and Branch 27 will pay the additional \$7 for each member and guest. Bring your centerpieces from home to use as table decorations. You

may donate them or take them back home. Judy is working on a game for the party. Complete plans will be made at future meetings. The date and time is December 7, in the Hunters Woods club house at 2:00 p.m.

The Bake-off Sale for 2026 will be renamed to include Cookies, Cakes and Candy. The date selected is April 25, 2026, and Judy will contact Branch 25 to ask the event be listed in their 2026 calendar. Tasters and bakers are very welcome.

There was some discussion regarding the Children's Christmas party; however, definite planning will be made after the Oktoberfest. Deck the Halls will be November 19 at 5:00 pm.

Judy will be sending a letter to all members in October reminding them that dues are payable in January. A Christmas party reservation form and roster of officers will be included.

Judy read her poem "Falling Leaves" for all of us to enjoy and served her delicious homemade Toll House cookie bars. Thanks Judy.

The game of the night "Rebus For You" was won by the team of Debbie Hermann and Susan Cosgrove. Congrats! Well done. Each won a fall-themed kitchen towel and a Rosalind chocolate candy bar donated by Katy Hudak. Thanks Katy.

Next meeting is October 2, at 6:00 p.m. at Soni's Restaurant. Bring your Club Hope donations and get free tickets for a special door prize drawing.

Don't allow clutter to appear on your porch or near your apartment door.

If your neighbors are elderly, offer your help. Perhaps you can shovel their snow or rake their leaves. If your neighbor lives alone, keep an eye on their house or apartment. Let them know they can call you if they have an emergency

Join your neighbors in being vigilant in watching for suspicious activity. Many sets of eyes can be a blessing.

There is still plenty of time to have a neighbor or two over for a cookout or to organize a neighborhood Halloween bash. Being a good neighbor can be fun!

*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*

**September 28 is National Good Neighbor Day: Be kind**

While every day is a good day to be a good neighbor, Sept. 28 reminds us that in this social media world there are real people living near us and isn't it time to get to know them?

Some designate Sept. 28 as National Good Neighbor Day, while others celebrate it on the 4th Sunday of September; but whatever day is chosen, being a considerate neighbor can be achieved in many ways.

Start with a smile and a friendly hello. If someone is moving in near you, taking over a pie or a hot dish can be a welcoming gesture.

Treat your neighbor's property with respect. If you have pets, be sure your



pets are good neighbors too. Do not allow them to do their duty in the neighbor's yard, keep the neighbor awake with barking or dig up the neighbor's garden.

Keep your property in good repair so your home is a boon to the neighborhood. Contain your garbage, trim your trees, shovel your walks and cut your grass.

**Alliance of Transylvanian Saxons  
Sales Deputies**

**Alliance, OH**  
Helen Aeling  
(330) 862-2563  
Denise Crawford  
(330) 257-0267

**Canton, OH**  
Helen Aeling  
(330) 862-2563

**Chicago, IL**  
Randall Floyd  
(219) 798-6908  
Jeff Szostek  
(219) 313-7854

**Cleveland (East), OH**  
Ema Litschel  
(440) 358-1184  
Margarete Ziegler  
(440) 488-6421

**Cleveland (West), OH**  
Trudy Schaeff  
(216) 215-2269  
Monica Weber  
(440) 356-5936

**Columbus, OH**  
Michael Roth  
(614) 216-0008

**Detroit, MI**  
Contact ATS Home Office  
(440) 842-8442

**Ellwood City, PA**  
Lori Biddle-Berendt  
(724) 714-1217

**Farrell, PA**  
Contact ATS Home Office  
(440) 842-8442

**Lorain, OH**  
Monica Gilles  
(440) 309-7894

**Merrillville, IN**  
Randall Floyd  
(219) 798-6908  
Jeff Szostek  
(219) 313-7854

**New Castle, PA**  
Ingrid Both-Hoesl  
(724) 698-4286

**Rochester/Monaca, PA**  
Contact ATS Home Office  
(440) 842-8442

**Salem, OH**  
Helen Aeling  
(330) 862-2563  
Barbara Spack  
(330) 501-1491

**Youngstown, OH**  
Michael Teutsch, Jr.  
(330) 509-9670

**ATS Home Office**  
(440) 842-8442  
Office@ATSaxons.com



**“We have also experienced this”:  
80 years ago flight and evacuation from  
Northern Transylvania 1944-1945**

On the 17th In September 1944, the Germans were evacuated from Jaad to Austria and lived mainly in the area around Perg in Upper Austria, north of the Danube until the end of the war in 1945. The majority of the Jaader were “marched” by the Soviets to Transylvania in 1945, in their homeland followed by expropriation, camp and forced labor, disenfranchisement, communist oppression. In 1954, the former Saxon owners received their houses and home gardens back by decree. It was not until about 1955 that there was such a thing as a gradual reconstruction of a German community. Around 1970, the emigration of the Saxons to Germany began. Today there is only a small Protestant community in the village (about 20 people).



**Here, in the same courtyard of the Göbbel estate in Jaad, the Nuremberg Brass Band played in August 2024. Photo: Horst Göbbel**

Margarete Schuster, born Göbbel, writes in 1990: It was in 1946. We were allowed to live temporarily in our house No. 146 in a room - in the back kitchen. There we had all our few things, which we had saved by fleeing to and returning from Austria. In the front rooms, the Plesca family had spread out. They had even set up an inn. Later only his daughter Florica lived there with her husband. At first, everything seemed to be going well. Little by little, mother realized that we were missing laundry, tablecloths, linen sheets. Sometimes we saw our missing laundry on the clothesline with Florica’s laundry. Mother said, “You, Florica, this is our laundry!” She denied it vehemently. It became too colorful for mother, because more and more things secretly disappeared. We had to act somehow to get on her train. Thought, done! Mother remained hidden in the room for one day and completely silent. Florica asked me where mother was. “She went with food to her father in the forest - to Lusca.” Father was actually there making meter wood. I

knew what was coming. Florica took Horst to her, who was small (about 2) and she liked him very much, then she sent me to hell. “Go get some cabbage leaves, I’m baking bread and I need them urgently.” I locked our room, put the key on the outer window sill as usual and left. Mother knew she was coming now and was already shaking with excitement. She hid between the clothes hanging on the clothes rack, which stood next to the wardrobe in the corner. Suddenly mother noticed that someone was sneaking along the binnchen (the arcade), a hand grabbed the key and shortly after mother heard the door unlock. With a sentence, Florica raced to the wardrobe, pulled out the lower drawer, very close to mother, who was naturally shaking with excitement inside. “Ce faci, Florica?” – What are you doing, Florica? The thief passed through it like lightning. The shock was so great that she let her water drain in fright. Shortly afterwards, however, she got angry, she was now one of those who were in charge. She screamed

and matured more and more: “Get out with you, go to your Hitler, Saxon whore!” Etc. etc. Then she grabbed our bedding, threw it with force from the high arcade into the yard, blankets, clothes, pillows behind it. When I came back with cabbage leaves, I could already hear the terrible shouting and shouting from the barn. I wasn’t in the mood either. I sneaked up, took care of Horst, who cried bitterly, but Florica grabbed a side handle of the heavy wooden chest with one hand and dragged her through the “Lef” (anteroom) to the binnchen and the 13 wooden steps on the stairs down into the courtyard. Such a chest full of laundry can hardly be carried by strong men. Mother shouted to her again and again: “You are a thief, and you can never wash this shame again with all the soap from all over the world ...” Florica foamed with anger and did not give up until the room was empty. Everything was messed up in the yard. Of course, our “right of residence” in our own house had expired. I know that we then moved to the nearby workshop of Koschka Fritz am Mühlkanal, and made our bed on the wool combing machines. It was Pentecost 1946, the water rustled in the stream and the huge acacia tree bloomed and perfumed like I had never experienced before. Only from 1957 we were allowed to live in our house again.

Source: Horst Göbbel (ed.): Farewell to History – Jaad in Transylvania – Becoming and Decline of a German Community, Nuremberg 1990, p. 327f Text selection: Horst Göbbel

SBZ Online  
15. September 2025



**Housewarming rituals  
welcome new homeowners**

You're dreaming of snuggling up in front of the fireplace in your new home this winter, but right now you need to make this new space your own.

There are lots of housewarming rituals worldwide that help homeowners settle in to their homes and neighborhoods.

You might remember the famous scene in the movie "It's a Wonderful Life" when George and Mary Bailey welcome the Martini family to their new home: Bread, that this house may never know hunger. Salt, that life may always have flavor and wine, that joy and prosperity may reign. Well that is a real blessing from Italy, where it is customary to bring bread and salt to a new home.

According to Living Etc., in Turkey, neighbors offer new homeowners strong coffee, sweet treats, and sometimes make them an evil eye charm to protect against bad energy.

The Greeks emphasize hospitality. Housewarming

guest may bring olive oil, wine or bread. A priest may sprinkle the home with holy water.

A Chinese housewarming banquet may include gifts of a framed painting or calligraphy scroll, wishing long life, peace and prosperity.

One sweet ritual is observed by both Russians and Japanese. The cat goes over the threshold first, inviting fortune, luck, and drawing out any negativity.

In one housewarming ceremony of India, the Griha Pravesh, love ones witness the first fire lit in the kitchen. Milk is boiled until it overflows and guests bring sweets or coconuts.

The Buddhist ceremony of Khuan Ban Mai is often observed in Thailand. Monks bless the new home and tie a holy thread known as sai sin on the wrists of the family.

In the Philippines, rice on the floor symbolizes good fortune, while in Korea red beans on the floor attract positive energy.

**Fall for sweet potatoes**

Sweet potatoes are a traditional fall food. They're plentiful now, and inexpensive as well.

Eating a sweet potato keeps you feeling full for hours on end. There are 180 calories in a cupful. And they are nutritional superstars, containing vitamins C and B6, potassium, large amounts of beta-carotene that translate into immune system health, lutein for your eyes, and a big 7 grams of fiber for your digestive system.





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 years of age and be a national alliance member qualifying 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 or a descendant thereof.
- 3. If other than the above the applicant must agree to support the preservation of the ethnic and cultural goals outlined in the national Alliance Constitution and By-Laws.

~~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.

Members who surrender their ATS National Alliance 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.

An active member, who joins the society and elects 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 same in the order received, and turn the money over to the treasurer, taking his receipt therefore.

The Financial Secretary ~~He~~ shall take care of all correspondence in case of sickness for local members 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 legally.

Dues paid after the books are closed will be added to the next monthly meeting’s business.

If a member should be nominated to an office, it is ~~his the~~ duty of the Financial Secretary to see if such member’s dues are up to date.

The Financial Secretary ~~He~~ shall inform all members whose dues are unpaid, prior to their suspension: ~~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)

The Financial Secretary ~~He~~ shall be required to 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 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 deposit box designated and paid by the Society. All documents of the Society safe-guarded in this manner shall be produced for examination anytime upon demand of the Society officers.

At the quarterly and annual auditing of the books of 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. 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 increased or decreased.

Duties of the A.T.S. Secretary

Section 6. The A.T.S. Secretary keeps accurate records, 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 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 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 wishes to remain a member, ~~he the member~~ must within fourteen (14) days report his exact address to the Financial Secretary.

Section 10. If an applicant is not approved by Branch for Eintracht membership, the applicant may 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 Society business or talk about the Society in a descending way with a non-member upon the first offense ~~he~~ may be punished and fined five (\$5.00) dollars if found guilty. In case of repetition ~~he the member~~ may be expelled from the Society.

Section 12. Candidates for Social membership must 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 elected. 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 (2) times and shall not speak more than five (5) minutes upon a motion. ~~If he desires~~ desiring to speak a 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 speaking ~~he the member~~ shall resume ~~his-their~~ seat until the point of the order has been decided by the President. In case of disturbance said member shall pay a fine of one (\$1.00) dollar, and then in case ~~he the member~~ still disobeys, ~~he the member~~ must leave the Society assembly room for the remainder of the meeting.

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 day.

Article 8.

Charges and Grievances

Section 2. Should a complaint or grievance be made against an Officer, ~~he the officer~~ shall be suspended from office until a decision has been made.

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-themselves~~ undeserving of Society membership, shall be suspended or expelled.

Section 6. A member who misconducts ~~himself themselves~~ 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 **National** 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.

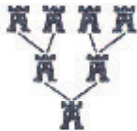
Initiation of Candidates  
(Conducted by the President)

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.

Genealogie der  
Siebenbürger Sachsen



Genealogy of the Transylvanian Saxons | Genealogia saşilor ardeleni | Az erdélyi szászok genealógiája



Looking for your Saxon Ancestors?

The Verein für Genealogie der Siebenbürger Sachsen e.V. presents genealogical family trees of the Transylvanian Saxons and other communities associated with them. At the moment the following local genealogies are available: Abtsdorf bei Marktschelken, Arkeden, Birthälm, Bonnesdorf, Bulkesch, Broos, Draas, Dunesdorf, Durles, Felldorf, Felsendorf, Gießhübel, Großpold, Hahnbach, Halvelagen, Haschagen, Heidendorf, Hermannstadt, Holzmengen, Jakobsdorf bei Agnetheln, Kleinschelken, Kreisch, Kronstadt, Malmkrog, Martinsberg, Mediasch, Meschendorf, Michelsdorf an der Kokel, Mühlbach, Neppendorf, Nimesch, Petersdorf bei Mühlbach, Rätsch, Rauthal, Reußen, Reußmarkt, Rosenau, Rothbach, Scharosch an der Kokel, Schirkanyen, Scholten, Seiden, Stein, Tarteln, Tartlau, Taterloch, Urwegen, Waldhütten, Wölz, Zendersch, Zuckmantel, u and more are being added all the time.

You can go to <https://vgss.de/genealogie-datenbank> to begin your research.

Fish Exclamation

Across

1. Bossy remark?  
4. Construction girder  
9. Ring bearer, maybe  
10. The writer Saki's real name  
11. "Yadda, yadda, yadda"  
12. Pimp  
13. Casual clothing  
15. In attendance  
16. Say "@#\$\$%!"  
18. Commercial  
20. Father of Agamemnon  
23. Certain Muslim  
25. Freudian topic  
26. Astound  
27. Soar  
28. Dads  
29. A sib

Down

1. Docile  
2. Curse  
3. Killer whales  
4. Blasphemy and sacrilege  
5. College treasurer

6. Compass heading  
7. Geometry calculation  
8. Alpine sight  
14. Holiday since 1966  
17. Coral formations  
18. Rush job notation  
19. Russian legislature  
21. \_\_\_ fruit  
22. Some beans  
24. Short snooze

S	I	S		S	V	P	V	P
Y	L	F		E	Z	V	W	V
O	G	E		I	N	N	U	S
S	U	E	R	T	A		D	V
		R	V	E	M	S		
T	V		S	I	K	V	H	K
N	E	E	R	P		C	T	E
O	R	N	U	M		R	V	E
M	V	E	B	I		O	O	M

The headline is a clue to the answer in the diagonal.



# ATS BRANCH DIRECTORY

## Cleveland, OH Br. 1

Mtg. 3rd Mon. 7:00 p.m.  
Sachsenheim  
7001 Denison Ave  
Cleveland OH 44102  
(216) 651-0888  
PRES: Robert M. Hanek  
22677Peachtree Ln  
Rocky River OH 44116  
(216) 385-9932 rhanek8@yahoo.com  
SEC'Y. Same as President  
ATS SEC'Y. Same as President  
LOCAL DUES to August Botsch  
12606 Arliss Dr Lakewood OH 44107

## Alliance, OH Br. 3

Mtg. 3rd. Wed.- 6:30 p.m.  
American Legion Post 166  
141 W Main St Alliance OH  
PRESIDENT John H. Aeling  
15590 Georgetown St. NE  
Minerva, 44657  
(330) 862-3706  
JDAlI852@yahoo.com  
SEC'Y. John Esterly  
2940 Cedarwood Dr  
Alliance Oh 44601  
(330) 821-8766  
ATS SEC'Y. Helen Aeling  
15354 Georgetown St. NE  
Minerva OH 44657  
(330) 862-2563  
SICK NOTICES & LOCAL DUES to  
John Aeling  
Address shown as President

## Cleveland, OH Br. 4

Mtg. 3rd. Mon. 7:00 p.m.  
Sachsenheim 7001 Denison Ave.  
(216) 651-0888  
PRES. Monica M. Weber  
(440) 356-5936  
SEC'Y. Joan A. Miller-Malue  
17105 Hilliard Rd.  
Lakewood OH 44107  
(216) 233-8631  
miller-malue@cox.net  
ATS SEC'Y Donna Jankow  
7663 Ragall Pkwy  
Middleburg Hts OH 44130  
(440) 826-0773  
SICK NOTICES to  
Joan A. Miller-Malue  
Address as above  
LOCAL DUES to  
Donna Jankow Address as above

## Lorain, OH Br. 5

Mtg. 3rd Monday of month 7:00 p.m.  
American Slovak Club  
2915 Broadway, Lorain  
PRES. Monica Gilles  
3520 Beavercrest Dr. #107  
Lorain OH 44053  
(440) 309-7894  
gillemo76@hotmail.com  
SEC'Y. Brian Gilles  
244 Ashwood Dr.  
Avon Lake OH 44012  
(440) 315-5214  
bgilles74@yahoo.com  
ATS SEC'Y. Ginger Romes  
1507 West 39th St  
Lorain OH 44053 (440) 989-8424  
dgromes@roadrunner.com  
SICK NOTICES to Jane Mowery  
3600 Jaeger Dr Unit 3101  
Lorain OH 44053 (440) 246-3004  
janie.e.mowery@gmail.com  
LOCAL DUES to  
Michael W. Johnson  
2151 Lakeland Ave  
Lakewood OH 44107  
(440) 225-8441 mikjo79@gmail.com

## Farrell, PA Br. 7

Mtg. 3rd Tuesday 5:30 p.m.  
Farrell Lions Den  
810 Lions Club Lane Farrell PA  
(724) 981-7130  
PRES. Karen Zaborowski  
1715 Shady Dr Farrell PA 16121  
(724) 346-0373  
SEC'Y.Same as President  
ATS SEC'Y. Bonnie Gregorich  
55 Oak Tree Ct  
West Middlesex PA 16159  
(724) 528-0309  
SICK NOTICES to Karen Zaborowski  
LOCAL DUES to Kathy Schuller  
PO Box 834 Andover OH 44003  
(440) 293-6973

## Alliance, OH Br. 8

Mgt. 3rd Wed. 6:30 p.m.  
American Legion Post 166  
141 W Main St Alliance OH  
PRES. Denise Crawford  
9415 Elsmere Dr  
Parma OH 44130  
(330) 257-0267 drcrawfordcpa@outlook.com  
SEC'Y. Lesley Reed  
611 N. Market St Minerva OH 44657  
(330) 868-3816  
ATS SEC'Y. Helen E. Aeling  
15354 Georgetown St. NE  
Minerva OH 44657  
(330) 862-2563 HHA658@aol.com  
LOCAL DUES to: Lesley Reed  
Same address as above  
SICK NOTICES to: Barb Esterly  
2940 Cedarwood Dr Alliance 44601  
(330) 821-8766 jackprint@sbcglobal.net

## Chicago, IL Br. 9

Mtg. 1st Mon. 7:00 p.m.  
Donauschwaben Club  
625 E Seegers Rd, Des Plaines IL  
PRES. Diethild Thut  
923 E Slayton Dr  
Palatine IL 60074  
(847) 414-2660  
dedethut11@yahoo.com  
SEC'Y. Elfi Sanderson  
1425 London Lane  
Glenview IL 60025  
(847) 998-0939  
elfisanderson@gmail.com  
ATS SEC'Y: Claudia Schmidt  
8550 Niles Center Rd Skokie IL 60077  
(847) 899-8663  
SchmidtC274@gmail.com  
LOCAL DUES AND SICK NOTICES TO:  
Claudia Schmidt  
Address as shown above

## Columbus, OH Br. 10

Mtg. 3rd Monday at Noon  
Hickory House,  
550 Officecenter Place Gahanna OH  
PRES.Olga Hesch  
7260 Refugee Rd  
Pickerington OH 43147  
H (614) 837-4038 C (614)432-3666  
Olga.hesch@gmail.com  
SEC'Y. Elizabeth Lassel  
300 Glade Run Rd  
West Jefferson OH 43162  
H (740) 845-0564 C (614) 769-3986  
ATS SEC'Y. P. Michael Roth  
8063 Ivory Gull Cir Pickerington OH 43147  
(614) 216-0008  
LOCAL DUES and SICK NOTICES to  
Donald Blum  
6436 Lakeview Cir  
Canal Winchester OH 43110  
H (614) 837-1915 C (614) 580-8616  
donalddbhum@prodigy.net

## Canton, OH Br. 14

Mtg. 2nd Sunday  
Location varies  
PRES. Thomas J. Rowinsky  
1656 Dunkeith Dr NW, Canton, 44708  
(330) 478-9333  
ATS SECRETARY: Helen Aeling  
15354 Georgetown St NE  
Minerva OH 44657  
(330) 862-2563 HHA658@aol.com  
SICK NOTICES to Thomas Rowinsky  
Address as shown above

## Canton, OH Br. 17

Mtg. 2nd Sunday Location varies  
PRES. Mary Rowinsky  
1656 Dunkeith Dr NW  
Canton OH 44708  
(330) 478-9333  
mkrowinsky@neo.rr.com  
SEC'Y. Mary Rowinsky  
1656 Dunkeith Dr NW  
Canton OH 44708  
(330) 478-9333  
ATS SECRETARY: Helen Aeling  
15354 Georgetown St NE  
Minerva OH 44657  
(330) 862-2563 HHA658@aol.com  
SICK NOTICES to Mary Rowinsky  
NO LOCAL DUES

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

All information in the form  
to the right and below must  
be correctly typed, or legibly  
written.

- ☐ CHANGE  
☐ CANCELLATION  
☐ NEW to receive paper

☐ HOME OFFICE RECORDS & VOLKSBLATT

Date:\_\_\_\_\_ Signature of Person Making Change\_\_\_\_\_

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

## CHANGE OF ADDRESS FORM

Branch No.\_\_\_\_\_ Certificate No.\_\_\_\_\_

SS# \_\_\_\_\_ Date of Birth \_\_\_\_\_

Name\_\_\_\_\_

Old Street Address was \_\_\_\_\_

City/State/Zip\_\_\_\_\_

**New Street** \_\_\_\_\_

**City/State/Zip** \_\_\_\_\_

THIS CHANGE IS FOR:

☐ VOLKSBLATT ONLY

## Salem, OH Br. 18

Mtg. 2nd Mon. 7:00 p.m.  
Saxon Club 1980 St. Rt. 9 Salem,  
44460 (330) 222-1770  
PRES.Chris Phillis  
3824 Depot Rd Salem 44460  
affordablebbq@yahoo.com  
SEC'Y. / ATS SECRETARY  
Barbara Spack  
1389 Brookview Dr Salem, 44460  
(330) 501-1491 babrayn@sbcglobal.net  
SICK NOTICES to Theresa Spack  
384 W Pershing  
Salem OH 44460 (330) 831-4119  
LOCAL DUES TO: Helen Aeling  
15354 Georgetown St. NE Minerva  
44657  
(330) 862-2563 HHA658@aol.com

## Salem, OH Br. 19

Mtg. 1st Mon. 7:30 p.m.  
Saxon Club 1980 Newgarden Rd  
Salem OH 44460 (330) 222-1770  
PRES. Glenn Spack  
943 Stewart Rd Salem OH 44460  
(234) 320-4132  
SEC'Y. Robert P. Vogt, Sr.  
973 Sunset Blvd. Salem, 44460  
(330) 881-3346 mvcobra27@gmail.com  
ATS SEC'Y Glenn Spack  
Address and phone as above  
SICK NOTICES to Glenn T. Spack  
address above  
LOCAL DUES to Richard Vogt, Sr.  
c/o Salem Saxon Club  
1980 Newgarden Rd, Salem, 44460  
(330) 222-1770

## New Castle, PA Br. 25

Mtg. 2nd Thursday 8:00 p.m.  
Eintracht Hall 108 Taylor St.,  
New Castle PA 16101  
(724) 652-7221  
PRES. Karl E. Hermann  
1650 Union Valley Rd  
Wampum PA 16157  
(724) 732-3426  
karlhermann@comcast.net  
SEC'Y. Jacob Holzhauser  
764 Rose Point Rd New Castle 16101  
(724) 971-1260  
newcastleeintracht@gmail.com  
ATS SEC'Y: Danual Forsberg  
385 Trihaven Ln  
New Wilmington, PA 16142  
(724) 971-3448  
danualforsberg@gmail.com  
Local Dues: Joshua Stelle  
10 Ludwig Rd New Castle, PA 16105  
(724) 699-3039 Stellejw1@comcast.net

## Merrillville, IN Br. 26

Meeting first Sunday at 2 p.m.  
Slovak Club - 6920 Broadway  
(219) 756-5101  
PRES. Randall Floyd  
1806 E 73rd Ave, Merrillville IN 46410  
(219) 798-6908  
Rfloyd1066@msn.com  
SEC'Y.Brigitte Floyd  
1806 E 73rd Ave, Merrillville IN 46410  
(219) 688-6561  
gittyfloyd@gmail.com  
ATS SEC'Y. Jeff Szostek  
625 Lake Shore Dr  
Hobart IN 46342-5017  
(219) 313-7854 219szos@gmail.com  
LOCAL DUES to Zita Palyok  
724 E. 25th Pl, Lake Station IN 46405  
(219) 962-7345 randz724@comcast.net  
Sick Notices to Brigitte Floyd  
Listed above

## New Castle, PA Br. 27

Mtg. 1st Thurs. 6:00 p.m.  
Soni's Restaurant  
3209 Wilmington Rd, New Castle  
PRES. Judith Both  
1512 Drespling Ln  
New Castle PA 16101  
(724) 654-0573  
jboth1512@comcast.net  
SEC'Y. Dolores Both  
3512 Hunters Woods Blvd #1  
New Castle PA 16105  
(724) 658-7407 doloresboth@verizon.net  
ATS SEC'Y. Judy Both  
1512 Drespling Ln New Castle 16101  
(724) 654-0573  
LOCAL DUES to Katy Hudak  
4097 County Line Rd  
New Castle PA 16101  
(724) 924-9286 katyb26@hotmail.com  
SICK NOTICES to Judith Both

## Monaca / Rochester PA Br. 29

Mtg. 2nd Monday 7 p.m.  
Saxon Club 112 Simes Ave  
Rochester, PA 15074  
PRES. Cristy Roberts (724) 601-2047  
SEC'Y Tiffiane Smilek (724) 709-1891  
ATS SEC'Y Donald Ash (724) 777-9059  
All correspondences should be  
mailed to Saxon Club address above

Youngstown, OH Br. 30  
Mtg. 2nd. Sun. 2:00 p.m.  
Saxon Club 710 S. Meridian  
Youngstown OH 44509  
(330) 792-7973  
PRES. Ernie Roth Sr.  
6280 Morningside Rd  
Hubbard OH 44425  
(330) 501-1110 ERoth4960@gmail.com  
SEC'Y Fran Hinerman  
4535 Mellinger Rd  
Canfield OH 44406  
(330) 507-1340  
ATS SEC'Y Julaine Gilmartin  
4173 Timberland Trail  
Canfield, OH 44406  
(330) 799-5171  
LOCAL DUES Val Thomas  
5947 Tippecanoe Rd  
Canfield OH 44406 (234) 201-3993  
SICK NOTICES to  
Rosemary Zamary  
3202 Starwick Ct  
Canfield OH 44406  
(330) 792-0388  
rzamary@yahoo.com

## Ellwood City, PA Br. 32

Mtg. 2nd. Wed. 7:30 p.m.  
Saxon Club 901 Millview St.  
(724) 758-3268  
PRES. Laura Goehring  
113 Mahony Ave Ellwood City PA 16117  
(724) 971-2040  
SEC'Y Johanna Jenkins  
909 Old Zelenople Rd.  
Ellwood City PA 16117  
ATS SEC'Y Lori Berendt  
2260 Cherry Hill Rd  
Ellwood City 16117(724) 714-1217  
SICK NOTICES to: Joan Evans  
197 Portersville Rd Apt 3  
Ellwood City PA 16117  
(724) 752-1109

## Cleveland, OH Br. 33

Mtg. 2nd. Weds. 7:00 p.m.  
Messiah Lutheran Church  
5200 Mayfield Rd, Lyndhurst OH 44124  
PRES. Margarete Ziegler  
38047 Parkway Blvd.  
Willoughby OH 44094  
(440) 488-6421  
margarez@aol.com  
SEC'Y. Arline Suts  
413 Downing Dr Chardon OH 44024  
(440) 867-6103  
asuts@windstream.net  
ATS SEC'Y. Karyn Schmidt  
4979 Anderson Rd  
Lyndhurst OH 44124  
(216) 382-7397  
SICK NOTICES to Arline Suts  
Address and phone as above  
LOCAL DUES to Michael Bretz  
388 East 317th St.  
Willowick OH 44095  
(216) 392-6241 meb3172@att.net

## Detroit, MI Br. 37

Mtg. 1st. Sun. 12:00 p.m.  
St. Peters Lutheran Church  
11423 Chicago Rd. Warren, MI  
(586) 978-3850  
PRES. Susanna Fleischer  
11060 Furbush Rd. Holly MI 48442  
(810) 694-1860  
beetlebugsue7@peoplepc.com  
SEC'Y. Trudy Kalvin  
2448 Orpington Troy MI 48083  
(248) 925-9995  
ACTING ATS SEC'Y.  
Susanna Fleischer  
Address as above  
LOCAL DUES to Ingrid Weihs-Ferguson  
11711 Lancer Dr Sterling Hts MI 48313  
iwferguson@aol.com

## Ellwood City, PA Br. 45

Mtg. 3rd Tuesday 7:30 p.m.  
Saxon Club 901 Millview St.  
(724) 758-3268  
PRES. John Dengel  
305 Stamm Hollow Rd.  
Ellwood City, PA 16117  
(724) 622-1593  
SEC'Y Dawn Dengel  
Same as President  
(724) 622-0152  
ATS SEC'Y Cathie Bender  
801 Park Ave.  
Ellwood City, PA 16117  
(724) 544-7232  
LOCAL DUES to Kathy Carsele  
318 Golf Ave.  
Ellwood City PA 16117  
(724) 758-3002  
Sick Notices to  
Cathie Bender  
Same as ATS Secretary







# September is Life Insurance Awareness Month



## Facts about Life Insurance

- Life Insurance is foolproof protection that secures your family in the event something happens to you. It is designed to pay a death benefit to the beneficiary of your policy.
- The younger you are, the less expensive Life Insurance is. The best time to buy Life Insurance is when you are young. If you purchase a Life Insurance policy when you are young and single, you can lock in a better rate than waiting until you are married and have a spouse and children who are depending on you. In addition, if you develop health issues later in life, you may pay more for coverage or not qualify for coverage at all.
- Life Insurance can pay for your funeral. Funerals are expensive. If you do not have Life Insurance, your loved ones will have to pay for it, possibly out of their own pockets.
- Life Insurance provides a tax-free inheritance. Your named beneficiaries do not pay taxes on the death benefit that they receive upon your death.
- Whole Life Insurance has a savings feature. It has a cash value. You can take a loan against that cash value if you need funds.
- Life Insurance provides peace of mind. Having a Life Insurance policy can make you confident that your family will have something to rely on when you pass. Your family can use these funds to pay off credit card debt, a mortgage, medical expenses, or use it for college tuition for your children.
- Life Insurance can provide time. Your family will have the time to go through the grieving process if they are confident that your Life Insurance Policy covers your final expenses, such as funeral costs, medical bills, etc.
- Workplace insurance does not follow you from job to job. It does not follow you into retirement, either. You should have Life Insurance separate from your job.

If you do not have a Life Insurance policy, or if the amount of your Life Insurance is not enough, please contact your local ATS Sales Deputy or the ATS Home Office to discuss your Life Insurance needs.

**Alliance of Transylvanian Saxons**  
**5323 Pearl Road, Cleveland, OH 44129**  
**(440) 842-8442   Office@ATSaxons.com   www.ATSaxons.com**