

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 June 21, 2024 Issue 13

BRANCH 9, CHICAGO By Rose-Marie Hauer

The meeting was held on June 3, with fair attendance. The minutes were read and approved. President Thut welcomed all the members to the meeting and the other reports were all approved.

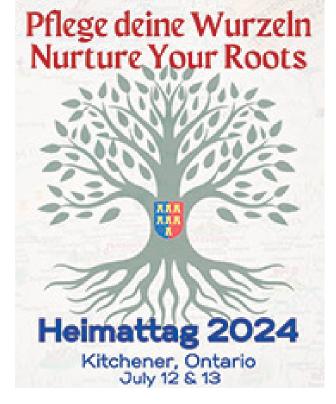
Sister Claudia Schmidt reported that Brother Mike Schmidt will be having hip surgery in July. Sister Hilde Schmidts fell, but is recovering well. Please keep these members in your prayers.

Four members attended the convention, Sisters Elfi Sanderson, Claudia Schmidt, Diethild Thut and Brother George Thut. They shared all the information with the members that occurred at the meeting. Thank you members for attending!

Please mark your calendars for the Picnic on June 30. Members should have received information in the mail. If you need information, please call President Thut.

There will be NO July or August meetings. Next meeting will be September 9.

Enjoy your summer and see you all at the Picnic!



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

MAILED WEDNESDAY, JUNE 19, 2024

TIMELY - DO NOT DELAY

HELP WANTED! Attend the monthly meetings of your Branch. **Help make** your Branch a healthy Branch.

BRANCH 4, **CLEVELAND** By Joan Miller-Malue

We will be on summer break from our monthly meetings, but the Sachsenheim will still be buzzing with activities and great food and drinks weekly that is served in the Rathskeller and patio Tuesday through Sunday (closed on Mondays). The Sachsenheim was voted Best in Cleveland as the best restaurant in the Stockyards area and we are proud of our staff that work hard to achieve this honor once again.

Krampus in July? Yes it's true. The devilish companion of St. Nicholas is coming to the Sachsenheim on Wednesday, July 24, 2024 to check out if you have been naughty or nice. The festivities start at 5 p.m. Join us for food and drinks while we will be entertained by the Gemütlichkeit Cleveländer Musikanten. Come dressed in your Christmas or Island attire that may win you extra points from Krampus to get you on the "nice" list. Tickets for this event are sold on Eventbrite.com only! Will Krampus leave a "birch stick" as a warning that he is onto us? Naughty or Nice.

Then get ready to party at the Sachsenheim's Summer Oktoberfest on Saturday, August 24. Once again we will be entertained by the Gemütlichkeit Cleveländer Musikanten and performance by the Cleveland Saxon Dance Group plus plenty of food and drinks to enjoy throughout the evening. Join us as we start the fest season in Cleveland with our Summer Oktoberfest!

PRESIDENT'S **MESSAGE**

By Denise Aeling Crawford **ATS Nat'l President**



The 67th Transylvanian Saxon Bowlers Association Convention was held on Saturday, June 8, at the Youngstown Saxon Club. All of the TSBA Officers have remained the same for the upcoming year. The tentative calendar was set with the first session being held in Salem in September. The TSBA is always looking for new bowlers. You can sign up individually, or an entire team. Existing teams are always looking for permanent bowlers, as well as substitutes. This is a league designed to have fun. You don't have to be a good bowler to enjoy the day. One Sunday a month for seven sessions, held in six different cities. It's a great way to meet other Saxon members from different Branches. If you're not already bowling with the TSBA, please consider joining.

On Monday, June 3, the Federation of Transylvanian Saxons held its annual meeting via Zoom. leaders from the Transylvanian Saxons in Germany, Austria, Transylvania, Canada and myself discussed upcoming events, including the Jugendlager in Canada; the USA/Canadian Heimattag in Kitchener, Canada in July; and the Heimattag to be held in Wels, Austria, as well as the Heimattag in Dinkelsbühl, Germany that was held in May. The upcoming August Sachsentreffen in Hermannstadt was also discussed. The other countries were excited to see that the USA had 80 travelers for the event, as well as the Youngstown Saxon Culture Group traveling to play throughout the festival weekend. The Cleveland Saxon Dance Group will be traveling to Germany and Austria the last two weeks of June in 2025 as part of the Federation's Cultural Exchange Program.

Congratulations to all our Saxon students who have just graduated! Good Luck! I hope you have much success in your future endeavors. Our next issue of the Volksblatt will include photos and bios of our ATS scholarship recipients.

The ATS Family Day at Waldameer is Saturday, July 27th. We will once again have Coaster #1 Pavilion, which is in a great location at the park. You are welcome to bring your cooler and picnic basket. We will play Bingo in the afternoon. Everyone signing up at the pavilion will be entered into the raffle drawing later in the day. Order your tickets today!

Did you know that June seems to be a very busy month. Besides ATS events like the TSBA Bowlers Convention, the ATS Fishing Charter and Saxon Summer Camp occurring in June, many other happenings occur. The month includes Father's Day on the 3rd Sunday of the month, Flag Day on June 14, the summer solstice marking the longest day of the year in the northern hemisphere, and a "Strawberry Moon". The full moon in the month of June is often referred to as the Strawberry Moon, a name derived from Native American Algonquin tribes, who used

Continued on Page 2

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





President's Message Cont'd from Page 1

it as a signal to gather ripening strawberries. This full moon, which occurs closest to the summer solstice, can sometimes appear with a reddish hue, due to the moon's lower position in the sky during this time of year. causes its light to pass through more of the Earth's atmosphere. scattering shorter wavelengths and allowing the longer red wavelengths to dominate. This Strawberry Moon can be a striking celestial event, symbolizing the transition from spring to summer and marking a period of agricultural significance. This year, the full moon will be on Friday, June 21.

If you saw any news footage earlier this month, you saw that June 6, 2024 was the 80th anniversary of D-Day. Besides this famous day in June, other world events occurred such as the first Trans-Atlantic flight on June 14, 1919. John Alcock and Arthur Whitten Brown completed the first non-stop flight from Newfoundland to Ireland. The first woman in space Soviet cosmonaut Valentina Tereshkova on June 16, 1963. The Battle of Waterloo was fought on June 18, 1815 ending the Napoleonic Wars. It was fought near the town of Waterloo in present-day Belgium. The hottest day on record in the northern hemisphere was on June 10, 1913 in Death Valley, California. The recorded temperature was degrees (56.7 Celsius). The first computer mouse was invented and unveiled in June 1964. It was made of wood and had wheels.

Another fun fact about June is that the month has more birthdays on average than any other The month also month. includes Say Something Nice Day, Upsy Daisy Day, Go Skateboarding Day, Flip a Coin Day, Egg Day, Hot Air Balloon Day, Yo-Yo Day, Frosted Cookie Day, Corn on the Cob Day, Eat Your Vegetables Day, Clean Your Aquarium Day, Kissing Day, Typewriter Day, Pink Flamingo Day, Tapioca Day, and Sunglasses Day.

Until next time....

Alliance of Transylvanian Saxons
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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

ISSUE

WEDNESDAY, JUNE 26, 2024 FRIDAY, JULY 5, 2024 WEDNESDAY, JULY 10, 2024 FRIDAY, JULY 19, 2024 WEDNESDAY, JULY 24, 2024 FRIDAY, AUGUST 2, 2024

Please have your articles in by 12 Noon.

Did you miss the deadline?

Have you emailed your article past 12 Noon?

Please call Hanz Hermann at (440) 525-0020

67th TSBA Convention Minutes

- The meeting was called to order by President Glenn Spack on June 8, 2024, at 10:30 am in Youngstown, OH. President Glenn Spack thanked Tom Simon and Youngstown bowlers for hosting the event. The Pledge of Allegiance was recited, followed by a moment of silence for former bowlers that had passed away since the last convention.
- II. Glenn Spack appointed Bob Lohr to act as Sergeant-At-Arms.
- III. Roll Call of Officers

President – Glenn Spack (present)

Vice President- Tom Simon (present)

Statistical Secretary- CJ Schmitz (absent)

Secretary/Treasurer- Jenny King (present)

Auditors- Monica Gilles, Rich Baker, and Bob Lohr (all present)

- IV. Officers gave their reports. Rich Baker gave the auditor's report. After the Officer's Reports were given, a motion was made by Wayne Suts and a second by Bob Lohr, to accept all reports as a complete League Report. All were in favor, motion carried.
- V. A motion was made by Monica Gilles followed by a second by Tony Rothbrust to dispense with the reading of the minutes from the 66th TSBA Convention, since they had already been accepted. All were in favor. Motion carried.
- VI. The roll call of delegates showed 14 people present and eligible to vote.
- VII. There was no Unfinished Business.
- VIII. There was no New Business.
- Rich Baker motioned to keep all Honorariums and Allowances IX. to stay the same. Arlene Suts second motion. All were in favor. Motion carried.
- Χ. League type will stay the same, consisting of a 4-person team. The number of sessions will stay at 7 sessions. The Team and Branch fee will remain at \$15 each. The Bowler fee will remain at \$5 per bowler. Joan Miller-Malue made a motion to keep all the same, followed by a second by Tony Rothbrust. All were in favor. Motion
- XI. Rich Baker made a motion to keep prize money payouts the same for the next season. Monica Gilles second the motion. All were in favor, motion carried.
- XII. President Glenn Spack, Statistical Secretary CJ Schmitz, and Auditor Rich Baker all accepted another term in their respected positions. Monica Gilles made a motion to cast a unanimous ballot to reelect Officers to their respected positions. Tony Rothbrust second the motion. All were in favor. Motion carried. ATS President Dennis Crawford performed the installation of Officers.
- XIII. City Representatives were set for the 2022-2023 season. A list of Branch Representatives is to enable any bowler to contact them during the year to make changes in meal reservations or bowling schedule.

Alliance	Karen Kinser	(330)581-5049
Cleveland East	Wayne Sutts	(440)279-3330
Cleveland West	CJ Schmitz	(440)799-1940
Lorain	Monica Gilles	(440)309-7894
New Castle	Rich Baker	(724)854-0149
Salem	Glenn Spack	(330)332-8174
		(330)501-9897
Youngstown	Tom Simon	(330)720-7988

Tentative Schedule for 2024-2025 Tentative Number of Teams XIV.

September 15	Salem	2
October 6	Youngstown	2
November 17	Cleveland East	2
December 8	Cleveland West	2
January 12	Lorain	2
February 16	New Castle	5
March 2	Youngstown	1
	-	(Alliance)

Tournament in Lorain

*Tournament forms will be available at the February session and will be due on March 2, 2025.

- XV. Salem will host the TSBA Tournament in 2026.
- XVI. New Castle will host the 68th TSBA Convention on June 14, 2025. Cleveland East is checking into possibly hosting the 69th TSBA Convention in 2026.
- Good and Welfare Joan Miller-Malue made a motion to make a XVII. \$50 charity donation in memory of Past President Marie Benidict from the bowler's bereavement fund. Monica Gilles second motion. All were in favor. Motion carried. Secretary-Treasurer Jenny King will send the donation.
- XVIII. The minutes of the 67th TSBA Convention were read by Secretary/ Treasurer Jenny King. A motion was made by Arlene Suts and a second by Bunny Rothbrust to accept the reading of the minutes and adjourn the 67th TSBA Convention. All were in favor. President Glenn Spack thanked all who attended.

Fraternally Submitted, Jenny King



Are you looking to get more involved with the ATS? Would you like to meet fellow Saxons from other branches? If so, WE WANT YOU IN THE TSBA! The TSBA is a Saxon bowling league that meets once a month, September -March. It's a handicapped, non-sanctioned league that allows bowlers, of all skill levels, to enjoy some Saxon Gemütlichkeit.

For more information or to join a team, please contact your Local Branch

representative or call the ATS Home Office

Alliance – Karen Kinser (330) 581-5049 Cleveland East – Wayne Suts (440) 279-3330 (440) 799-1940 Cleveland West - CJ Schmitz Lorain - Monica Gilles (440) 309-7894 New Castle - Rich Baker (724) 854-0149 Salem - Glenn Spack (330) 332-8174 Youngstown - Tom Simon (330) 720-7988 **ATS Home Office** (440) 842-8442

Join us at the Annual Saxon Branch 9





The committee would appreciate donations of baked goods.

Where: Linne Woods, Grove 1, on Dempster and Ferris Ave. in **Morton Grove**

When: Sunday, June 30, 2024

Beginning at 11:00 AM





Ellis Island gets makeover

About 40 percent of the people in 1954, but became a national park living in the U.S. today came in 1965. through Ellis Island, according to the National Park Service.

where 12 million people first set foot in America. And now, the Ellis Island National Museum of Immigration is being renovated.

The \$100 million project will expand the immigrant wall of honor and include interactive with touchscreens, experiences films, soundscapes and photos. The museum will also expand its database of arrival records, adding 90 million records from other ports of entry nationwide to create 154 million searchable documents.

Ellis Isand was the nation's primary port of entry when it opened in January 1892. It officially closed

While more immigration records will soon be added, you can look Today, anyone can go to the island up your ancestors online today at statueofliberty.org. You might think your ancestors came through a different port, but it is still worth it to search for names at the Ellis Island site. Family stories about entry aren't always entirely correct. If you do search, remember that names of family members in the American census records, especially first names, could be different from Ellis Island records. For example a family member named Barbara in the U.S. census could be Borbala in Ellis Island's records. It is helpful to have a range of dates when you think your ancestor arrived.

FRATERNAL CALENDAR

NATIONAL EVENTS

July 5 - 19, 2024

Federation International Jugendlager Host: Canada July 12 - 13, 2024

North American Saxon Heimattag Kitchener, ON Canada

July 27, 2024

ATS Family Day at Waldameer

October 19 - 20, 2024

ATS Open Bowling Tournament Host: New Castle Bowlers

LOCAL EVENTS

June 30, 2024

Chicago Br. 9 Picnic

Columbus Br. 10 Picnic, McGill Park

July 13, 2024

Cleveland East Captains Baseball Game Outing July 24, 2024

Cleveland Sachsenheim Krampus in July

July 28, 2024

Youngstown Br. 30 Saxon Day Picnic

August 18, 2024

Cleveland East Annual Summer Picnic

Penitentiary Glen

Lorain Br. 5 Summer Picnic, Lakeview Park

August 24, 2024

Cleveland Sachsenheim / GCM

Summer Oktoberfest

September 15, 2024

Chicago Br. 9 Banquet, Lone Tree

September 28, 2024

Cleveland Sachsenheim Clambake

October 19, 2024

Cleveland Saxon Dance Group Traubenfest

October 25, 2024

Cleveland West Children's Halloween Party

December 7, 2024

Cleveland West Sausage Sale

December 14, 2024

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

BRANCH 27, NEW CASTLE By Judy Both

The Ladies of Branch 27 met at the Eintracht on Thursday, June 6, 2024. After a potluck picnic with members and guests, the meeting proceeded with a full agenda to cover. We were pleased to welcome back a returning member, Rebekah Baisch. Get well wishes were extended to Dolores Both who was wearing a cast on her arm and anticipating surgery on June 7. Judy showed members the beautiful, finished Wendell August ornaments that are ready for distribution. What a wonderful memento and gift idea. The cost is \$20. A booklet, "A Brief History of the Transylvanian Saxons", which was compiled by Ron Hietsch makes an excellent companion to the ornament and is available for an additional \$1.00. Pre-paid orders for a single ornament can be mailed within the continental United States for an additional \$5.50. Postage will vary for multiple ornament purchases. Judy Both can be contacted (724-654-0573, jboth1512@comcast.net) for purchase arrangements. The ornaments will also soon be available at the Eintracht.

Judy will be sending letters to all Branch 27 members soliciting information needed to update the Branch 27 records. A committee was formed to list the pros, cons, and possible barriers to merging Branch 25 and Branch 27. Judy emphasized that a decision to merge would involve all members of Branch 27. The Eintracht building recently received a new roof. The ladies voted to contribute to the cost of materials not covered by insurance. The time for the Christmas party was set at 2:00 p.m. on Sunday, December 8. Mark your calendars! The earlier time will encourage attendance by those members who do not drive in the dark.

TheNewCastleOctoberfest is scheduled for September 21 at the Eintracht picnic grounds. The ladies will be selling raffle tickets for unique baskets they will create. Mark your calendars and consider donating your time and talents to help make this Octoberfest a big success. Judy and Ingrid Both-Hoesl, delegates to the ATS convention, gave summary reports.

Help is needed this summer for scheduled events at the picnic grounds. Contact Karl Hermann (724-732-3426 or karlhermann@comcast.net) if you can help prepare or sell food. Helen Keller is quoted as saying, "Alone we can do so little, together we can do so much.

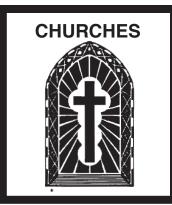
Make plans to attend the July meeting on Thursday, July 11 at 6:00 p.m. at DiSilvio's Restaurant, 100 W. Washington Street (the old Eat-N-Park).



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.

Joanne Kurczewski Age 91

Died: May 17, 2024 Home Branch



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

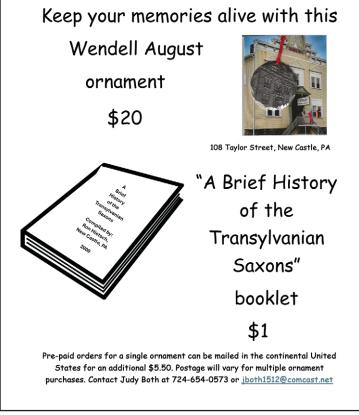


Time for financial spring cleaning

As spring moves into summer in June, it's a good time to get your finances sparkling clean.

- Clean out lingering subscriptions. If you aren't using them, get rid of them.
- Make sure you are getting the most for your money. A high-yield savings account will give you a lot of bang for your buck.
- Review your insurance policies. Shop for the best rates.
- Get rid of credit card debt. Those rates security killers.
- Check your credit report. Do this at least once a year.





ARE YOU PROUD TO

BE A SAXON?

BRANCH 10, COLUMBUS By Donald Blum



SAXON SUMMER COOKOUT Columbus Saxons – Branch 10 Invites you and your family to celebrate our Saxon heritage at our ANNUAL POTLUCK PICNIC. When:

Sunday, June 30th @ 1PM – 5 PM Where: McGill Park 6725 Lithopolis-Winchester Rd Canal Winchester, OH 43110 RSVP (number of family members & side dish) by June 17th Call / text / email Olga Hesch 614-837-4038 / 614-432-3666 olga.hesch@gmail.com Provided Burgers / Hot Dogs / Brats and Drinks Looking forward to seeing you there!



MONTHLY MEETING
HICKORY HOUSE
550 Officenter Place
Gahanna, Ohio 43230
June 17, 2024
Time 12:00 Noon

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

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

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

MEETING

We had a lively meeting on May 20th. We were very joyed to have Hedy Fleischer back attending the meeting. We missed her wonderful smile and just being able to visit with her again. We sang happy birthday to George Lassel and Jill Blum, and a belated birthday to Hedy Fleischer. As usual, the singing was accompanied by George Lassel playing his harmonica.

CELEBRATION

We want to wish a Happy Birthday Sara Alzner-Brown (June 22). Alles Gute zum Geburtstag!

We want to wish a Happy Anniversary Sara Alzner-Brown and Steve Brown (June 23), Liz and George Lassel (June 24). Frohes Jubiläum!

PRAYERS

Please keep long time ATS member, Paul Schaible, in your prayers. Paul is facing physical challenges. We wish him the best. Paul's family was founding members

of Martin Luther Church in Columbus. Paul has said that a highlight for him is to continue reading news and stories about various Saxon activities in the Volksblatt.

GERMAN HISTORY COLUMBUS - RELIGION

The final Lutheran Church we will discuss is Martin Luther Church. Its creation was the result of mostly immigrants from various cities, villages and communes of their homeland and heritage of Transylvanian Saxons. While not one of the earliest Lutheran Churches it's definitely one of the more important churches to our Transylvanian Saxon heritage.

The records indicate that the Martin Luther Evangelical Lutheran Congregation was organized on January 2, 1927, underthe leadership of Student George Schuster of the Theological Seminary of Capital University. This information is part of the minutes of the first official gathering of a group of individuals that had a desire to have a church, as well as the beneficial society, which they had organized in its "Sachsenhiem" at 323 Woodrow Avenue.

On January 23, 1910, The Siebenbuerger Sachsen & Kranken Unterstuetzungs Verein (Seven Citizens of Saxon Singing & Sick Support Association) was founded. It was created by Transylvanian Saxons. This club/organization/association is traced back to the first building (not much more than a garage at the time) on 323 Woodrow Avenue in the South End. This organization flourished so well that I am assuming someone got the idea that if we have this strong organization, why don't we take it a step further? A bit of historical significance is our current Saxon Club Vice-President, Mike Roth, is a direct descendent of the founding fathers of the Saxon Club. Services were conducted at the small building on Woodrow. They decided we should build our own church that celebrates the foundation of Martin Luther's teachings and our own heritage and language. George Schuster, Pastor-Student of Capital Seminary, conducted services and was instrumental in the initiative to create Martin Luther Church.

Student George Schuster graduated from the seminary in June 1927. His installation as pastor took place in the summer of that year.

The aim of the congregation was to build a church home as soon as possible. Four lots were purchased for \$2,100 at the corner of Moler and Ann Streets for this purpose. Plans were drawn for an adequate church building. There was a large amount of interest and membership saw an increase.

Everything was progressing better than expected. Then, the congregation suffered a tremendous setback. Reverend Schuster received and accepted a calling to Greenville, Ohio in September 1928. Many of the 84 members wanted to disband.

It was a real dilemma. A few of the 84 members wanted to continue, but many wanted to disband the whole idea of creating the church. Thank goodness for the few stubborn Saxons that wanted to continue. They would convince the group that this was what our Saxon community needed, and that we should not give up on this dream.

The group not only voted to continue but they voted to extend a call to Professor Edward C. Fendt of Capital University to serve the congregation in his 'spare time.' Professor Fendt accepted the call and would serve the congregation as pastor from November 1928 to June 1936.

Groundbreaking ceremonies for the church building were held in January 1929 and the church was dedicated on May 6, 1929. There were 65 members at the church dedication ceremony. I am proud to say that both of my Blum and Sollner grandparents were part of the original congregation, committee and part of the founders of Martin Luther Church.

This small but mighty congregation now had its own church home and it was a day of great joy. From the day of the dedication and until years later the church had Sunday school at 9:00 a.m., English service at 10:00 a.m. and German service at 11:00 a.m.

While excited that the church to pay off the indebtedness in 1936, the congregation received news that changes were in the making. Reverend Fendt would be called from his professorship of Bible in the college to the professorship of Systematic Theology in the Theological Seminary of Capital University. This change and increased responsibility would necessitate his resignation as the pastor of Martin Luther Church.

As always, Martin Luther Church would prove to be resilient and persevere. The congregation accepted Reverend Fendt's resignation. The church offered student David Fetter, a senior seminary student as a position as interim pastor. Reverend Fendt would remain in a supervisory capacity during David Fetter senior seminary year. David Fetter would become Pastor David Fetter and accept being the pastor of Martin Luther Church on June 13, 1937.

In this edition of the History of Martin Luther Church we will see how Martin Luther Church was affected by the Third Wave of Immigration of Transylvanian Saxons to America, from 1949 to 1955.

That brings us back to Columbus and Martin Luther Church. Columbus already had German immigrants, and specifically Transylvanian Saxon groups. Martin Luther Church had German/English services, which provided a familiar language to assist in the transition. The Saxon Club provided friendship and association to migrating Saxons. Martin Luther Church would see a substantial growth due to the welcomed influx of the new Saxons.

In the years 1964, 1965 and 1966

Martin Luther Church had flourished in population and enthusiasm. That Third Wave of Transylvanian Saxons provided new and young blood to the church community. Many of these new members had brought their construction skills and/or had acquired skills since their arrival to the U.S. I am sure the older Saxons provided moral support for the church expansion but it was time to pass on the torch to the younger Saxon group. Not only did the church serve the Saxon parishioners, many non-Saxon individuals found the church very welcoming and would join this thriving church community. Many of the people involved in the addition/ expansion graciously donated their time. The original façade of the church would be replaced with brick; which was fitting considering all the skilled masonry craftsmen members.

Martin Luther Church had regularly set services of an English service at 9:00 a.m., Sunday school at 10:00 a.m. and the German service at 11:00 a.m. It was not uncommon for non-German/Saxons to attend the German service. They were intrigued by the German service and would periodically join the Saxons in worship.

I don't know if any records exist but literally hundreds, possibly a thousand babies were baptized, same with confirmations, hundreds of marriages and hundreds of celebrations of life funerals occurred at Martin Luther Church.

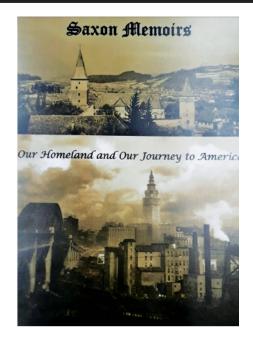
The times they were a changing. Families and members moved to the suburbs. It became a tedious trip to come in from the outskirts of Central Ohio to attend services at Martin Luther. In 2004, Martin Luther would hold its final celebration service.

We will cover the other denominations of churches of people of German heritage in subsequent issues.

HUMOR

A man went to his lawyer and told him, "My neighbor owes me \$500 and he won't pay up. What should I do?" "Do you have any proof he owes you the money?" asked the lawyer. "Nope," replied the man. "OK, then write him a letter asking him for the \$5,000 he owed you," said the lawyer. "But its only \$500," replied the man. "Precisely. That's what he will reply and then you'll have your proof!"





Get your copy of the Saxon Memoirs!

Written by your fellow Saxons.
Copies are \$25 each.
Send checks payable to
ATS
5323 Pearl Road
Cleveland, OH 44129
Call the ATS Home Office at
(440) 842-8442 for more information.

Prep your lawn for summer heat

Sizzling July and August temperatures can be hard on lawns and gardens -- it's a fact.

Routine maintenance and thoughtful preparation now will help your landscaping look its best through the dog days of summer and beyond.

Some tips:

- Fertilize your lawn. Choose a fertilizer that's formulated for summer feeding and appropriate for your region and soil content. If you fertilized in the spring, wait to fertilize again until about two months have passed.
- Mow regularly -- but conservatively. During the growing season, mow about once a week to encourage growth and



keep your lawn looking lush, and make sure to adjust your mower height to leave the grass a little taller. This reduces water evaporation from the soil and discourages weed growth.

• Clean up after Fido. Regularly flush the areas where your dog urinates with water, and pick up droppings regularly -- the acid content from your dog's high-protein diet can kill your grass.

- Water grass infrequently and deeply, and do it early in the morning or in the evening. Most lawns need about an inch or an inch and a half of water each week. Gardens should also be watered slowly and deeply in the morning. Avoid watering when the sun is directly overhead.
- Use light-colored mulch. This reflects sunlight to keep the surface of the soil cooler, while darker mulch can absorb heat.
- Block the sun with taller shade-providing plants and shrubs. Tall ornamental grasses and shrubs can shield smaller plants from the sun and look great with your landscaping.
- Try shade cloth.; If taller plants aren't an option where you are, shade cloth can offer some protection -- make sure to position it loosely over plants without totally enclosing or crushing them.

RAVINE

at Waldameer and Water World

ATS Family Day

3100 West Lake Road Erie, Pa.

Saturday, July 27, 2024

Over100 Attractions and Waterpark full of Wet n' Wild Fun for Everyone

ATS has reserved a Picnic Pavilion – "Coaster #1"

Free Parking

Free Admission to Picnic Facility and Amusement Park

Bring Your Own Picnic Basket Grill available by Pavilion Discounted Tickets for Combo Pass – Amusement Park Rides and Water World

ATS Member \$20.00
Non-Member \$38.00
(Children under age 1 Free unless they want to enter Water World)

Hours for Water World 11 am - 7 pm Waldameer Rides Noon - 9pm

BRANCH 30, YOUNGSTOWN By Rosemarie Kascher

Upcoming events: The Club is Open:

Wednesdays: Dinner and Drawing

Thursdays: Bar Bingo, Queen of Hearts

Fridays: Fish Night

Sundays: Breakfast, meetings till 2:00 p.m.

Mondays: Trash and Treasure Flea Market 8:00 a.m. - 2:00 p.m.

July 8 Officers meeting 6:00 p.m.

July14 General meeting 2:00 p.m.

July 28 Saxon Day Picnic

It was a pleasure to host the ATS convention with Saxon Gemütlichkeit so present. I especially wish to thank the committees which prepared for its success. We are truly grateful.

Effective this week, there will be Bar Bingostarting on Tuesday also. It is open to Queen of Hearts too, but the drawings will be for both Tuesday and Thursday on Thursdays at the end of the evening.

We welcome Michele Childers as a newfraternal member. Best wishes! Happy Summertime!

TICKET ORDER FORM

NUMBER OF	F ATS MEMBERS @ \$20.00		
	tificate Number of Members	· -	
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Mail your Ticket Order to: Alliance of Transylvanian Saxons, 5323 Pearl Road, Cleveland, OH 44129
Deadline for Ticket Orders is July 12, 2024.

One Hundred and Eighth Convention of the Alliance of Transylvanian Saxons May 18 – 19, 2024 Youngstown, Ohio

First Day's Session

Convention Called to Order

President Denise A. Crawford called the 108th Convention of the Alliance of Transylvanian Saxons to order at 10:00 a.m. on Saturday May 18, 2024 in Youngstown, Ohio

Sister June L. Hoelzel, 1st Vice President of Youngstown, Branch #30, wished all Delegates and Officers a nice weekend and enjoyable Convention. She thanked the convention committee for their hard work.

Invocation

Pastor Rebecca Zielke, Pastor of Lord of Life Lutheran Church in Canfield, Ohio gave the invocation

Pledge of Allegiance to the Flag

The Delegation stood for the Pledge of Allegiance to the Flag and then sang the National Anthem and Siebenbürgen. The Youngstown Saxon Brass Band provided accompaniment.

Opening Remarks

President Crawford thanked all the Delegates for being prompt and asked them to vote on the Handicraft Exhibit items before 9:00 p.m. Delegates were asked to stand to be recognized and to state their name and their Branch when called upon. Delegates were reminded to silence their cell phones and asked that no one text during the meeting session.

Special Greetings

President Crawford extended greetings from John Werner, Chairman of the Landsmannschaft der Siebenbürger Sachsen in Canada wishing a successful convention, noting that it coincides with the annual Heimattag Celebration being held in Dinkelsbühl, Germany and looking forward to seeing many of the delegation and members at the Heimattag 2024 in Kitchener, Ontario July 12th and 13th.

President Crawford extended greetings to Rainer Lehni, Chairman of the Verband in Germany and to the Federation of Transylvanian Saxons as they are celebrating Heimattag in Dinkelsbühl this weekend. Chairman Lehni in return extended greetings and wishes for a successful convention and is looking forward to seeing our 80 travelers who will visit Hermannstadt for the Sachsentreffen in August.

ATS Secretary Monica F. Gilles wished everyone at the 108th Convention and host Branch 30 a very successful and productive meeting this weekend. She is excused because she is attending her nephew's College graduation in Wisconsin. Monica is leaving the ATS after 22 years of service in the home office. President Crawford stated that she was a hard worker dedicated to serving our members and has been an asset to the ATS and she will be missed. President Crawford extended her well wishes on behalf of the ATS to Monica in her next chapter in life. Monica is also resigning her Board position as ATS Secretary.

Report on Delegates' Credentials

ATS 2nd Vice President Monica M Weber reported that the Delegates' credentials were verified at the ATS Home Office and all present were eligible to be seated as delegates.

Roll Call of Officers and Delegates

The Roll Call of Officers and Delegates was held and the following were present:

Board of Directors:

President Denise A. Crawford, Alliance, Branch #8 2nd Vice President Monica M. Weber, Cleveland, Branch #4 Randall B. Floyd, Merrillville, Branch #26 3rd Vice President Monica F. Gilles, Lorain, Branch #5, excused Secretary Michael Teutsch, Jr., Youngstown, Branch #30 Treasurer Jacob F. Spor, New Castle, Branch #25 Trustees Barbara A. Spack, Salem, Branch #18 Ingrid Weihs-Ferguson, Detroit, Branch #37, Margarete I. Ziegler, Cleveland, Branch #33 Michael Bachinger, Youngstown, Branch #30

Delegates:

Branch 1 Cleveland Robert M. Hanek, August J. Botsch, Michael N. Bretz,

Horst Hebrank, Hanz G. Hermann, David W. Leifer

Branch 3 Alliance John H. Aeling

Branch 4 Cleveland Monica M. Weber, Edith Hebrank, Barbara A. Hermann,

Diane E. Hum, Christine S. Roppelt Branch 5 Lorain Jane E. Mowery, Jeanne M. Petty

Branch 7 Farrell Not Represented

Branch 8 Alliance Denise A. Crawford, Karen M. Kinser

Branch 9 Chicago Diethild Thut, Elfriede Sanderson, Claudia Schmidt,

Georg Thut, Jr.

Branch 10 Columbus Olga M. Hesch, Elizabeth J. Lassel

Branch 14 Canton Not Represented
Branch 17 Canton Helen E. Aeling, Pauline J. Sifft

Branch 18 Salem Barbara A. Spack, Marcia A. Spack, Mary Lou Weingart,

Twila R. Rothbrust

Branch 19 Salem Glenn T. Spack

Branch 25 New Castle Danual E. Forsberg, Joshua W. Stelle Branch 26 Merrillville Randall B. Floyd, Brigitte Floyd, Daniel Schuffert,

Michele Schuffert

Branch 27 New Castle Judith E. Both, Ingrid A. Both-Hoesl

Branch 29 Monaca Not Represented
Branch 32 Ellwood City Not Represented

Branch 33 Cleveland Lisa A. Deaton, Donna J. Foisel, John W. Foisel, Susan M.

Guip, Henry Hum, Maria Phillips, Nicholas W. Ziegler

Branch 37 Detroit Debbie K. Ferguson, Ingrid Weihs-Ferguson
Branch 45 Ellwood City Not Represented

Home Branch Michael Bachinger, Jacob F. Spor, Michael Teutsch, Jr.,

Margarete I. Ziegler

Past Officers' Recognition

The following Past Officers of the ATS were introduced: Sister Helen E. Aeling, Alliance, Branch #8 Brother Hanz G. Hermann, Cleveland, Branch #1

Introduction of Guests

The following guests were introduced to the Convention:

Brother Glenn T. Spack, Salem, Branch #19, President of the Transylvanian Saxons Bowling Association (T.S.B.A.)

Brother Danual E. Forsberg, New Castle, Branch #25, Director of the Eintracht Männerchor

Brother Horst Hebrank, Cleveland, Branch #1, President of the Eintracht Saxonia Sachsenchor

Brother Hanz G. Hermann and Sister Barbara A. Hermann, Cleveland, Branch #1 and #4, Editors of the Saxon News Volksblatt.

Visitors

All visiting ATS Members were welcomed to the Convention. There were no visitors present that were not ATS members.

Memorial Service

In remembrance of 1st Vice President, Robert B Cunningham III, Cleveland West, Branch #1, who passed away on February 27, 2024, President Crawford asked the Officers and Delegates to stand for a moment of silence as she placed a Saxon Flag on an empty chair seated beside his fellow Officers on the Board of Directors with whom he served for 39 years. He was first elected to the Board in 1985. He also worked in the ATS Home Office from 1983 until he retired in 2023.

Pastor Rebecca Zielke conducted the Memorial Service in remembrance of our departed Saxon Sisters and Brothers.

Convention Committees

The following members were appointed by President Crawford to fulfill Convention duties:

Registration Committee:

Sister Rose Marie Zamary, Youngstown, Branch #30 Sister Julaine E. Gilmartin, Youngstown, Branch #30

Chaplain:

Pastor Rebecca Zielke, Lord of Life Lutheran Church in Canfield

Sister Kiki Eberth, Youngstown, Branch #30 Convention Marshall:

Sister Frances A. Hinerman, Youngstown, Branch #30

Sergeant-at-Arms:

Sister Tammy J. Hahn, Youngstown, Branch #30

Election Committee:

Sister Claudia Schmidt, Chicago, Branch #9 Sister Jeanne M. Petty, Lorain, Branch #5 Brother Henry Hum, Cleveland East, Branch #33

Saxon Handicraft Exhibit Directors:

Sister June L. Hoelzel, Youngstown, Branch #30 Sister Sara Deutschlander, Youngstown, Branch #30 Sister Patricia Blevins, Youngstown, Branch #30

Parliamentarian:

Brother Glenn T. Spack, Salem, Branch #19

Reading of the Minutes from the 107th Convention

Whereas each Delegate had been provided with a printed copy for reference, a motion was made by Sister Helen E. Aeling, Canton, Branch #17, seconded by Brother Glenn T. Spack, Salem, Branch #19 to dispense with the reading of the Minutes of the 107th Convention. Motion carried.

Special Recognition

The Ehren Nadel, or Saxon Honor Pin, was presented to Brother Randall B. Floyd, Merrillville, Branch #26. Brother Floyd has served as Trustee and 3rd Vice President on the Board of Directors for the past 10 years and has served on many committees.

Induction or Dissolution of Branches

There were no induction or dissolution of Branches.

Board of Director's Reports

The Delegates were asked to hear all reports and act upon them collectively.

President's Report

President Crawford reported that 2023 saw the ATS finally resuming normal annual events, celebrating the first Heimattag since 2019 and the resumption of the Federation's cultural exchange tour with the Trachtenkapelle and Tanzgruppe from Traun, Austria touring with concerts hosted by various branches.

As of December 31, 2023 ATS assets were \$97,473,765 and the surplus grew to \$14,730,620. Net income from operations for the year was \$338,356. The ATS net investment yield was 4.71%. The ATS solvency ratio of 117.80% is above the average of 25 leading life insurance companies; a ratio that indicates that a company has enough assets to cover its liabilities and to meet all obligations as they become due.

President Crawford expressed sadness by the death in 2023 of former ATS Trustee George Schemmel Sr., Detroit, Branch #37.

President Crawford stressed the importance of working together to increase sales of life insurance and annuity products that will ensure the strength and continued growth of our fraternal organization; the ability to provide benefits to members; and funding for cultural and social activities. She commended the Home Office Staff and the ATS Board of Directors for their dedication and hard work in carrying

Continued on Page 8

out the many aspects and programs of the organization, as well as the membership for its continued support of the ATS.

Secretary's Report

2nd Vice President Monica M. Weber reported on Membership and Insurance Activity for 2023. The year began with 6,252 members holding 7,467 certificates. During 2023, 9 new members were added with 9 life certificates and 43 new members were added with 53 annuity certificates. There were 113 deaths throughout the year. The membership total on December 31, 2023 was 6,156, a net loss of 96. The number of life certificates on December 31, 2023 was 5,106 and the number of annuity certificates was 2,308 for a total of 7,324 certificates in force. The total life insurance value on December 31, 2023 was \$25,907,850, a decrease of \$116,968; and the total annuity value on December 31, 2023 was \$67,735,703, a decrease of \$4,098,741.

Treasurer's Report

Treasurer Michael Teutsch, Jr. reported on the financial condition of the ATS for the year ended December 31, 2023. Total assets of the ATS were \$97,473,765, which includes approximately \$89.1 million in Bonds. Common Stocks, other Invested Assets, and Short-Term investments total over \$5.7 million. Cash, Receivables, Certificate Loans, and the ATS Building and equipment make up the remainder of the \$2.6 million of assets. Total liabilities include reserves that are set aside for future payments of either life insurance claims or annuity payments. These reserves are approximately \$75.8 million. The remaining liabilities include dividends left on deposit, claims in process, and other actuary liabilities. The Branch Fund Deposits, which is ATS branches' money earning 3.25%, total \$3,073,400. Surplus as of December 31, 2023 was \$14,730,620. Premium and Annuity income totaled \$3,199,021 for the year, while investment income was \$4,585,844. Benefits paid to members totaled \$8,721,912. Net income from operations was \$338,356 for the year ended December 31, 2023. The ATS files quarterly and annual statements with the Ohio Department of Insurance and it is audited by an outside accounting firm every year. Treasurer Teutsch also referenced the Independent Comparative Report showing the ATS exceeding the leading commercial insurance companies in all categories of strength and stability.

Auditing Report

3rd Vice President Randall B. Floyd, Chairman of the Audit Committee, stated that the ATS Trustees conducted an audit during 2023 and examined the ATS financial records, determining that all controls and procedures were followed, and all records were accurate and in good order. During 2023, Zupka & Associates, Certified Public Accountants, conducted an independent audit for the year 2022 and in their opinion, the financial statements present fairly the financial condition of the ATS. The Independent Auditor's Report is filed with the State Insurance Departments and the NAIC. Quarterly and Annual Financial Statements are filed each year with the State Insurance Departments of Ohio, Pennsylvania, Indiana, Illinois, and Michigan and with the National Association of Insurance Commissioners (NAIC).

A motion was made by Sister June L. Hoelzel, Youngstown, Branch #30, seconded by Brother Danual E. Forsberg, New Castle, Branch #25 to accept the Board of Directors reports as given. Motion carried.

Report on the Committee on Rules

The Board of Directors, represented by Trustee Michael Bachinger, presented the following Budget Proposals for each of the next two years (July 1, 2024 to June 30, 2025 and July 1, 2025 to June 30, 2026) for the Convention consideration and approval:

> Salary Budget \$445,000 Sales Promotion \$ 60,000 \$ 75,000 Fraternal Activities

Trustee Bachinger reminded the Delegates that they would vote on these proposals at a later time.

Constitution Committee Chairperson Ingrid Weihs-Ferguson presented the proposed Constitution Changes. As everyone was provided with a copy in their Delegate packet and the proposed changes had been published in the Volksblatt, a motion was made by Brother Glenn T. Spack, Salem, Branch #19, seconded by Brother Henry Hum, Cleveland East, Branch #33, to dispense with reading of the proposed changes. Motion carried. Delegates were reminded that these will be voted on at a later time.

Reports by Standing and Special Committees

The Delegation was asked to hear all reports and act on them collectively.

Investment Committee

Treasurer Michael Teutsch, Jr. reported on the activities of the Investment Committee. During the year 2023, four bonds were purchased at a cost of \$1,765,733.02. Fourteen bonds were sold, called, or matured with proceeds of \$5,520,081.33 and a net realized gain of \$20,059.20. The investment committee relies on the advice of Investment Advisor, Michael McLaren from BPS Capital Management. The Committee consists of President Denise A. Crawford, the late Robert B. Cunningham III, Michael Bachinger, Randall B. Floyd, Monica F. Gilles, Ingrid Weihs-Ferguson, and Michael Teutsch, Jr.

Orphan Fund Committee

2nd Vice President Monica M. Weber gave the Orphan Fund Committee Report. The Orphan Fund program provides support for ATS children who have lost one or both parents. The benefits are available through age 18 or if the orphan is permanently disabled through age 21. During 2023, the ATS Orphan Fund supported thirteen children, representing seven families. Total benefits paid during the year were \$14,600 with each child receiving a monetary Christmas gift of \$100 for a total of \$15,500 paid out. The benefits are paid out of the ATS general fund. Sales of books, T-shirts and other items help to offset the expenses along with donations from members and branches. The Orphan Fund committee consists of the three Vice Presidents: the late Robert B. Cunningham III, Monica M. Weber, and Randall B. Floyd.

Fraternal Events/Scholarship Committee

Chairman Jacob F. Spor gave the Fraternal Activities/Scholarship Committee Report. Twenty-one Freshman scholarships were awarded this year for a total of \$24,000 plus three renewal awards totaling \$3,000. Twenty-two Continuing Academic Scholarships were awarded for a total of \$19,500. In addition, two \$1,000 ATS Vocational and Trade School scholarships were awarded this year. The grand total for scholarships awarded for 2024 is \$48,500.

The Freshman Academic Scholarship recipients are as follows:

Four-year \$1,000 per year renewable Victor Deptner Memorial Scholarship: Andrea Griffith, Home Branch

\$3,000 Rev. & Mrs. John Foisel Memorial Scholarship:

Emmy Jones, Alliance, Branch #8

\$2,000 New Castle Branch 27 Scholarship: Alexander Temple, Cleveland, Branch #1

\$1,000 Past ATS Officers' Scholarship:

Olivia Showalter, Youngstown, Branch #30

\$1,000 Henry Schindler Scholarship:

Alec Schmidts, Chicago, Branch #9

\$1,000 Michael Schassburger Memorial Scholarship:

Mia Carder, Youngstown, Branch #30 \$1,000 Jon Weber Memorial Scholarship:

Sofia Terlesky, Youngstown, Branch #30

\$1,000 Branch 33 National Scholarship:

Ava Bosnjak, Youngstown, Branch #30

\$1,000 Julia & Martin Konnerth Scholarship: Thalia Fabian, Youngstown, Branch #30

\$1,000 Julia & Martin Konnerth Scholarship:

Esther Anderle, Chicago, Branch #9

\$1,000 Branch 10 Columbus Scholarship: Breanna Joki, Youngstown, Branch #30

\$1,000 Branch 14 Canton Scholarship:

Kara Pasquale, Ellwood City, Branch 32

\$1,000 Davidson-Schuller Appreciation Scholarship in Honor of ATS and Branch 33 & 34:

Lucille Kuhn, Cleveland, Branch #33 \$1,000 John F. Spack Memorial Scholarship:

Sean Graaf, Salem, Branch #19

\$1,000 John & Mary Guip Memorial Scholarship:

David Andrews, Merrillville, Branch #26

\$1,000 Branch 5 Lorain Nation Scholarship:

Jackson Hardy, New Castle, Branch #25 \$1,000 Dale and Rose Segedi-Kaufman Memorial Scholarship:

Kassandra Miller, Salem, Branch #18 \$1,000 Dale and Rose Segedi-Kaufman Memorial Scholarship:

Owen Gavio, Home Branch

\$1,000 Dr. David E. Schuller Appreciation Scholarship:

Abigail Kotalik, Cleveland, Branch #4

\$1,000 New Castle Branch 27 Scholarship:

Nicholas Gelsinger, Alliance, Branch #3

\$1,000 Donzella Herman Scholarship: Nicholas Kaufman, Home Branch

Aurora Estabrook, Ellwood City, Branch #32 will be receiving her fourth year's \$1,000 Victor Deptner Memorial Scholarship Award, Samuel Richardson, Cleveland, Branch #1 will be receiving his third of four year's \$1,000 Victor Deptner Memorial Scholarship Award, and Sofia Sattely, Home Branch will be receiving her second of four year's \$1,000 Victor Deptner Memorial Scholarship.

The Continuing Academic Scholarships were awarded to:

\$2,000 Branch 18 - Salem:

Duncan Dockstader, New Castle, Branch #25

\$2,000 Branch 37 – Detroit:

William Krew, Cleveland, Branch #33

\$1,000 Academic Continuing Education Scholarship in Memory of Marie Stirner: Jennifer Zayac, Cleveland, Branch #4

\$1,000 Academic Continuing Education Scholarship in Memory of Marie Stirner: Sadie Zeedrich, Alliance, Branch #8

\$1,000 Academic Continuing Education Scholarship in Memory of Marie Stirner: Alec Bojnak, Youngstown, Branch #30

\$1,000 Academic Continuing Education Scholarship in Memory of Marie Stirner: Alexander Bungert, Chicago, Branch #9

\$1,000 Academic Continuing Education Scholarship in Memory of Gertie & Ernie Gottschling:

Erika Schenker, Farrell, Branch #7

\$1,000 Lorain Saxon Ladies Branch 11 Scholarship:

Lukas Lang, New Castle, Branch #25

\$1,000 Joan Miller-Malue Scholarship:

Jayme O' Neill, Cleveland, Branch #33

\$1,000 Academic Continuing Education Scholarship in Memory of Donald G.

Heidi Partlow, Youngstown, Branch #30

\$1,000 George R. Spack Sr. Appreciation Scholarship:

Catherine Leprich, Detroit, Branch #37 \$750 Niles, Branch 20 Scholarship:

Ethan Clark, Youngstown, Branch #30 \$750 Erie Branch 2 Scholarship:

Hudson Schneider, Cleveland, Branch #33

\$750 Erie Branch 2 Scholarship:

Macy Mc Conville, Cleveland, Branch #4

\$750 Award in Memory of George H. Schneider:

Addyson Jones, Alliance, Branch #8

\$500 ATS Branch 34 Cleveland East Scholarship:

Andreas Angiolelli, New Castle, Branch #25

\$500 Academic Continuing Education Scholarship in Memory of Karl & Charlotte Klamer:

Julia Weihs, Detroit, Branch #37

\$500 Farrell Branch 7 Scholarship:

Samantha Penzone, Canton, Branch #17

\$500 ATS Scholarship:

Samantha Joki, Youngstown, Branch #30

\$500 ATS Scholarship:

Grace Zgola, Lorain, Branch #5

\$500 ATS Scholarship:

Abigail Haydu, Cleveland, Branch #33

\$500 Academic Continuing Education Scholarship in Memory of Gerard Slusny: Olivia Greger, Cleveland, Branch #4

The Vocational and Trade School scholarships were awarded to:

\$1,000 Zachary Both, New Castle, Branch #25

\$1,000 Jessica Weihs, Detroit, Branch #37

The 2023 ATS Open Bowling Tournament was held October 21-22, 2023 hosted by Branch #26 Merrillville. There were 14 teams, 28 doubles teams, 23 women's singles, and 32 men's singles. The team from Cleveland East won the team event. A bid from New Castle, Branch #25 to host the 2024 ATS Open Bowling Tournament has been accepted. The 2024 ATS Open Bowling Tournament will be held the weekend of October 19-20.

The ATS is planning a perch fishing charter from Wildwood Marina located east of Cleveland on Saturday, June 15, 2024. This will be a 16-passenger boat, so first come, first served. The cost will be \$30 per ATS member plus the cost of a fishing license and fishing pole rental, if needed.

The Fraternal Activities/Scholarship Committee consists of Jacob F. Spor, Michael Bachinger, Randall B. Floyd, Barbara A. Spack, Michael Teutsch Jr., and Monica M. Weber.

Cultural Promotion Committee

Chairperson Margarete I. Ziegler gave the Cultural Promotion Committee report. In July 2022, Youngstown Branch #30 hosted the first Saxon Day event with performances by cultural groups from the USA and Canada. The Saxon Memoirs book was published in 2023 and over 110 copies have been sold. The Cultural Committee spent time helping to organize the library at the new Home Office and digitized some old VCR recordings.

In July 2023, New Castle Branch #25 and #27 hosted the North American Saxon Heimattag. In conjunction with the Heimattag, the Trachtenkapelle and Tanzgruppe from Traun, Austria performed as part of the Federation of Transylvanian Saxons Cultural Exchange program, and continued to tour and perform in Youngstown, Cleveland, Salem, and Detroit before heading to Aylmer, Canada.

The ATS will sponsor a bus to go to the Heimattag in Kitchener Canada in July 2024. Also in July 2024, a trip to Transylvania is being arranged by the ATS and a group of 80 participants will attend the Sachsentreffen in Hermannstadt. The Youngstown Saxon Culture Group will also be travelling to Hermannstadt and perform at the Sachsentreffen.

In 2025, the Cleveland Saxon Dance Group will travel to Germany to participate in the Federation's Cultural Exchange program.

The Cleveland Eintracht Saxonia Sachsenchor with over 100 years in existence is sadly dissolving their organization. The Delegates and the Officers stood to acknowledge Brother Horst Hebrank and Sister Edith Hebrank, Cleveland West, Branch #1 and #4 for their performances over the years.

The Cultural Promotion Committee consists of Margarete I. Ziegler, Michael Bachinger, Barbara A. Spack, Michael Teutsch Jr., and Monica M. Weber.

Youth Activities Committee

Trustee Michael Bachinger presented the Youth Activities Report. The Bowl Where You Are tournament was held in February and March for members aged 6 to 17. Coloring contest mailings were sent at Christmas and Easter to members ages 3 to 10, as well as additional contests throughout the year in the Volksblatt. Donations have been made to various charities for each entry, and members receive a special gift when they send in their colorings.

Saxon Summer Camp was held at Camp Frederick in Rogers for members ages 7 to 15. This year eight members are registered to attend the week of June 16 to 21. The ATS subsidizes the cost of camp for eligible members.

The Saxon Jugendlager will be hosted this year by Canada from July 5 to 19 and the ATS is sending three participants, Andreas and Vala Schobel from Cleveland and Catherine Leprich from Detroit, and a group leader, Jonathan Barkett from Youngstown. The group will attend the Heimattag in Canada during the Jugendlager.

ATS Family Day will be held on July 27 at Waldameer in Erie PA and the ATS has reserved a pavilion and will have snacks, games and prize raffles.

The Youth Activities Committee consists of Chairperson Monica F. Gillis, Barbara A. Spack, Jacob F. Spor, Ingrid Weihs-Ferguson, and Margarete I. Ziegler.

Upon completion of the reports, a motion was made by Sister Donna J. Foisel, Cleveland East, Branch #33, seconded by Sister Kiki Eberth, Youngstown, Branch #30, to approve the Standing and Special Committee reports as given. Motion carried.

Reports of Affiliated Organizations

T.S.B.A. Report

Brother Glenn T. Spack, President of the T.S.B.A. reported on the 2023-2024 bowling season. The League had 64 bowlers forming 16 teams. The League champions for the year were Salem #2 team. Tournament team winners were Salem #2 team. The T.S.B.A. Convention will be held on June 8, 2024 in Youngstown, Ohio. Brother Spack urges any person interested in joining the T.S.B.A. to contact him or their local branch bowling representative.

Upon completion of this report, a motion was made by Brother John W. Foisel, Cleveland East, Branch 33, seconded by Sister Debbie K. Ferguson, Detroit, Branch #37, to accept the Affiliated Organization report as given. Motion carried.

Action on Charges and Grievances

There were no official charges or grievances to report.

Unfinished Business

From the 2022 Convention, a suggestion was made to support and organize an accredited online German Language course for both adults and children. The Cultural Promotion Committee is still looking into the best way to do this.

Filing of Communications

There were no Official Communications to report.

Action on Budget Proposals

A motion was made by Brother John W. Foisel, Cleveland East, Branch #33, seconded by Brother Joshua W. Stelle, New Castle, Branch #25, to accept the proposed salary budget of \$445,000, the proposed sales promotion budget of \$60,000 and proposed fraternal activities budget of \$75,000 presented by the Board of Directors for the years July 1, 2024 to June 30, 2025 and July 1, 2025 to June 30, 2026. Motion carried.

Action on Proposed Constitution Changes

The following changes to the Constitution of the Alliance of Transylvanian Saxons were presented by the ATS Board of Directors for Convention consideration and approval.

ARTICLE III - Rights of the Alliance

Currently reads:

SECTION 3. It shall collect dues and payments as its Constitution, rules, laws and bylaws provide, elect its own officers, and have the right and duty to regulate and supervise the activities of individual Branches in matters affecting the Alliance.

Proposed change:

Remove the words "dues and"

Proposed wording to read:

SECTION 3. It shall collect payments as its Constitution, rules, laws and by-laws provide, elect its own officers, and have the right and duty to regulate and supervise the activities of individual Branches in matters affecting the Alliance.

Reason for change: The ATS no longer collects any dues from its members on behalf of local Branches.

ARTICLE IV - Governing Body

Proposed change: Add new Section 3

Proposed wording to read:

Section 3: Authority of the Convention is suspended in the event of an authorized control level Risk Based Capital (RBC) event (insolvency of the ATS) as required under Ohio Revised Code Sec 3921.102, and in such event, all requirements of the Ohio Revised Code apply, including, but not limited to, authority of the Board to approve a transfer or merger, and requirements for notice to members.

Reason for change: The State of Ohio has enacted new solvency rules for Fraternal Benefit Societies. This is their requested wording to be added to Constitutions of Fraternals. (The Ohio Department of Insurance can intervene and possibly take over a Fraternal Benefit Society if their RBC ratio falls below 200%.)

ARTICLE VIII – Election of Officers

Currently reads:

SECTION 5. A Branch nominating committee must make nominations in writing to the Alliance Board of Directors 60 days prior to the date of the Convention. The nomination must include a short description of the candidate's background and qualifications, and written permission from the candidate to let his or her name stand for election. The candidate must be elected as a delegate and must attend the Convention. When the nomination date has passed, the Board of Directors will provide the Alliance Branches with the list of nominees and their qualifications. Incumbent Officers of the Alliance are eligible for re-election and, if not present at the Convention, must send in writing a "consent to be nominated."

Proposed change:

Remove the words "nominating committee"

Proposed wording to read:

SECTION 5. A Branch must make nominations in writing to the Alliance Board of Directors 60 days prior to the date of the Convention. The nomination must include a short description of the candidate's background and qualifications, and written permission from the candidate to let his or her name stand for election. The candidate must be elected as a delegate and must attend the Convention. When the nomination date has passed, the Board of Directors will provide the Alliance Branches with the list of nominees and their qualifications. Incumbent Officers of the Alliance are eligible for re-election and, if not present at the Convention, must send in writing a "consent to be nominated."

Reason for change: Not all Branches utilize a nominating committee to select a candidate for an ATS Board of Directors position.

ARTICLE IX – Duties of Officers

Currently reads:

SECTION 8 subsection a. He (Chief Medical Examiner) shall carefully examine all applications for membership in the Alliance and have full power to accept or reject same.

Proposed change:

Insert the words "life insurance"

Proposed wording to read:

SECTION 8 subsection a. He shall carefully examine all life insurance applications

Continued on Page 10

for membership in the Alliance and have full power to accept or reject same.

Reason for change: The ATS Chief Medical Examiner only reviews and approves life insurance applications. Annuity applications are not sent to him for review.

ARTICLE XIV – Duties and Rights of Members

Currently reads:

SECTION 1, subsection b. Certificate premium payments or any other monies due the national Alliance may be paid by the member to the ATS Secretary of the local Branch in which he is a member or paid directly to the ATS Home Office.

Proposed change:

Branch in which he is a member"

Proposed wording to read:

SECTION 1, subsection b. Certificate premium payments or any other monies due the national Alliance must be paid directly to the ATS Home Office.

Reason for change: For years now, no members have paid their insurance premiums at their local Branch meeting.

ARTICLE XIV – Duties and Rights of Members

Currently reads:

SECTION 2. Local Branch Dues Payment. At the option and subsequent request of the local Branch, the ATS Home Office will incorporate the handling of local Branch Dues in the ATS Direct Billing procedures and accept local dues payments under the following stipulations:

- Members must pay their local dues according to the same payment mode in which their certificate premium payments are made.
- Local dues payments may be paid by member to the local Branch Financial Secretary or paid directly to the ATS Home Office.
- A record of local dues received and the monies involved will be forwarded by the ATS Office to each Branch monthly.

Proposed change:

Remove wording related to the ATS Home Office handling the billing, collection, and remittance of local Branch Dues

Proposed wording to read:

Section 2. Local Branch Dues Payment. All local dues are to be paid directly to their

Reason for change: The ATS no longer collects any dues from its members on behalf of local Branches.

ARTICLE XVI – Duties and Rights of Branches

Currently reads:

SECTION 6 – Every Branch shall be responsible for all funds collected by its Secretary for the Alliance and must see to it that all such funds are delivered to the designated depository within the specified time. When a Branch, without explanation, neglects to send in the Henry Hum, Cleveland East, Branch #33, to pass out ballots to Delegates only (no funds and reports promptly, it shall receive a warning from the Secretary of the Alliance. Should the Branch neglect to fulfill its duties within ten days of the receipt of the warning, the Alliance shall compel the Branch to comply with these requirements by any necessary procedures including court action and recommend suspension of the Branch and denial of the right to send Delegates to the Convention.

Proposed change:

Delete the entire Section 6 wording.

Proposed wording to read:

would become Section 7.

Reason for change: There are no funds being collected by the Branch to be remitted to the ATS Home Office any longer.

ARTICLE XVII - Duties of Branch Officers

Currently reads:

records of the Alliance within his Local Branch.

- a. He shall collect all payments due the Alliance from members at each regular meeting of the Branch and remit them to the Alliance Home Office within five days after the meeting.
- b. He shall complete and forward to the office of the Alliance all required reports within five days after the meeting.

Proposed change:

Replace the words "financial collections and" with "membership". Delete sections a and b

Proposed wording to read:

The Branch ATS Secretary is responsible for the membership records of the Alliance within his local Branch. Sections a and b removed in their entirety. Sections c, d, and e would become sections a, b, and c.

Reason for change: There are no funds being collected by the Branch to be remitted to the Second Day's Session ATS Home Office any longer.

Trustee Ingrid Weihs-Ferguson, Chairperson of Constitution Committee, called for discussion and vote on the proposal. Brother Glenn T. Spack, Salem, Branch #19 made a motion to accept all proposed changes, seconded by Sister Jane E. Mowery, Lorain, Branch

#5. Motion carried.

President Crawford reported that the Constitution Committee will be addressing the issue of Board vacancies between now and the next Convention.

President Crawford announced the process that will take place during the Election of Officers involving suspending the Constitution to accept nominations for the Office of Secretary. She explained that the timing of the opening of this position was past the deadline for nominations from the branches and nominations will instead be taken from the floor. She asked the Delegation to think about this and any Delegate interested in being nominated for the Secretary position on the Board of Directors should let a board member know.

The following Offices were open for election in 2024:

President 4-year term ending 2028 2nd Vice President 4-year term ending 2028 4-year term ending 2028 Secretary 4-year term ending 2028 Two Trustees

With the passing mid-term of First Vice President, Robert B Cunningham III, that position will be open for election for an unexpired term ending in 2026.

President Crawford reviewed the election of officers section of the constitution with the delegates. The following ATS members have submitted their nomination forms for the following offices:

Denise A. Crawford (currently President) – running for President

Monica M. Weber (currently 2nd Vice President) – running for 1st Vice President (unexpired 2-year term)

Randall B. Floyd (currently 3rd Vice President) – running for 2nd Vice President Michael Bachinger (currently Trustee) – running for 3rd Vice President (unexpired 2-year term)

Monica F Gilles (currently Secretary) – running for Secretary – has withdrawn her nomination and this position will be addressed separately

Debbie K. Ferguson (Detroit, Br 37) – running for Trustee Barbara A. Spack (currently Trustee) – running for Trustee

Jacob F. Spor (currently Trustee) – running for Trustee

Sister Christine S. Roppelt, Cleveland West, Branch #4 made a motion to cast a unanimous ballot for all positions, except the Trustee and Secretary positions. Brother Robert M. Hanek, Cleveland West, Branch #1 seconded the motion. Motion Carried.

A unanimous ballot was cast for the positions of President, 1st Vice President, 2nd Vice President, and 3rd Vice President.

President Crawford instructed Delegates to cast ballots for the Trustees, voting for two Trustees only and the vote outcome will determine who will be elected to the two 4-year terms and the one two-year term.

President Crawford called on the Election Committee consisting of Sister Claudia Schmidt, Chicago, Branch #9, Sister Jeanne M. Petty, Lorain, Branch #5, and Brother alternates) and tally the results.

By a vote, Barbara A. Spack and Jacob F. Spor were elected as Trustees to the 4-year terms, and Debbie K. Ferguson was elected Trustee to the two-year term.

Brother Hanz Hermann, Cleveland West, Branch #1 made the motion to suspend the Constitution and take nominations off the floor for the position of Secretary; Sister Frances A. Hinerman, Youngstown, Branch #30 seconded. Motion carried.

President Crawford called for nominations for the position of Secretary to the Board of Section 6 removed in its entirety. Section 7 would become Section 6 and Section 8 Directors. After three calls, there were no nominations. President Crawford, by reference to Roberts Rules of Order, will make an appointment to fill the position at a later time.

Installation of Officers

Past ATS Trustee Hanz G. Hermann installed all officers to their respective offices.

Workshops

President Crawford asked the delegation to break into workshops with delegates SECTION 3. The Branch ATS Secretary is responsible for the financial collections and divided into two groups: one group whose branches have clubhouses and the other group whose branches do not have a clubhouse and discuss:

- 1. How do you bring in new members to your group with and without a clubhouse?
- Do you do enough for your younger members to keep them interested over the next 10 - 20 years?
- Where do you see your Branch in 5 years? 10 years?

Following the breakout group discussions, several delegates spoke about their findings which included seeking ways to keep your members interested in club event participation, building relationships and trying new things, supporting each other's club events, and keeping club business out of social gatherings.

Convention Recess

President Crawford adjourned the meeting at 3:25 p.m. to reconvene at 9:30 a.m. on Sunday, May 19, 2024.

Convention Called to Order

President Denise A. Crawford called the Second Day's Session of the 108th ATS Convention to order at 9:35 a.m.

Invocation

Sister Kiki Eberth, Youngstown, Branch #30, gave the Invocation.

Roll Call

All Delegates seated on Saturday were present on Sunday with the exception of David W. Leifer, Cleveland West, Branch #1 and Marcia A. Spack, Salem, Branch #18.

Reading of Minutes from the First Day's Session

Trustee Barbara A. Spack read the Minutes of the First Day's Session.

A motion was made by Sister Diethild Thut, Chicago, Branch #9, seconded by Brother Barry L. Garhammer, Youngstown, Branch #30, to accept the Minutes as corrected. Motion carried.

Unfinished Business

Sister Ingrid Both-Hoesl, New Castle, Branch #27 expressed interest in the Secretary to the Board of Directors position.

New Business

President Crawford presented checks to each Branch for the Branch Sharing Program. The total amount distributed was \$10,311.00. The Branch Sharing Program acknowledges the production efforts by the local branches. The award is based on the number of members in good standing, the life insurance premiums paid by members, and annuity deposits received by the ATS from individual branch members.

President Crawford also presented the 2024 Subsidy Grants to the Cultural Groups. The Cultural Groups consist of the Cleveland Saxon Dance Group, the New Castle Eintracht Mannerchor and Kinderchor, and the Youngstown Saxon Culture Group. The total amount distributed under this program was \$6,200.00. The ATS Cultural Groups that perform at the Heimattag will also receive a subsidy for their participation. In addition, a subsidy will be paid to the T.S.B.A. when the new season begins in the fall.

Deputy Sales Awards

President Crawford distributed the Deputy Sales Awards for sales efforts during 2023 to Sister Denise A. Crawford, Alliance, Branch #8, for top sales of combined life and annuity products and Sister Barbara A. Spack, Salem, Branch #18, for most new members with 8 new members. Sister Monica F. Gilles, Lorain, Branch #5, was runner up for top sales and runner up for most new members.

President Crawford explained home office sales vs. deputy sales and that no home office sales are considered in the calculation of these awards. However, home office sales do result in new members for the respective local branches. An appeal to the Delegation was made for members interested in obtaining licensing and becoming a deputy.

Saxon Handicraft Exhibit Awards

Brother Jacob F. Spor, Chairman of the Fraternal Events/Scholarship Committee, introduced and thanked Sisters June L. Hoelzel, Youngstown, Branch #30, Sister Sara Deutschlander, Youngstown, Branch #30, and Sister Patricia Blevins, Youngstown, Branch #30 for their help with the Saxon Handicraft Exhibit.

The First Place Winners received an ATS clock. First and Second Place Winners received ribbons.

Ceramics

No Entries

Crewel

No Entries

Crocheting

1st Place: Claudia Schmidt, Chicago, Branch #9

2nd Place: Diane Hum, Cleveland, Branch #4

Cross Stitch

1st Place: Julaine E. Gilmartin, Youngstown, Branch #30

Knitting

No Entries

Needlepoint

No Entries

Quilting

1st Place: Maria Phillips, Cleveland East, Branch #33

Painting

No Entries

Photography

1st Place: Henry Hum, Cleveland East, Branch #33

Open Class

1st Place: Henry Hum, Cleveland East, Branch #33

2nd Place: Nancy Stumperth, Salem, Branch #18

Youth Award

 1^{st} Place: Jordan Blasko, Youngstown, Branch #30

The President's Award for Best of Show was presented to Jordan Blasko, Youngstown, Branch #30 Junior member for her artwork.

The Committee received suggestions from the Delegation to adjust some categories of the handicraft exhibit. The Committee will discuss this prior to the next Convention.

Good and Welfare

President Crawford gave a report on the Saxon Relief Fund and Schloss Horneck. Since the last convention in 2022, the ATS has collected and remitted \$9,000.00 in donations to the Saxon Relief Fund and \$4,600.00 to Schloss Horneck, and the ATS also adds funds to these donations

A donation was made by Cleveland East, Branch #33 to the Saxon Relief Fund.

The Volksblatt staff extended their appreciation to the branches and group secretaries for their submission of reports and pictures. They shared information which will be printed in the Volksblatt about the Genealogy Verein website in Germany with a database of church records that can be accessed for genealogy search.

Sister Rosemary Kascher, Youngstown, Branch #30 expressed appreciation and thanks to the ATS Board of Directors.

Sister Christine S. Roppelt, Cleveland West, Branch #4 urged members to read the Volksblatt and reach out to members to make sure they receive it. She also stated that any pieces of Trachten apparel can be donated to the Cleveland Saxon Dance Group and their

contact information is in the Volksblatt.

President Crawford addressed a question from the Delegation explaining that the Board members all serve on Committees and some Committees allow for appointees of ATS members not currently serving on the Board.

President Crawford reminded the Delegation that the Volksblatt is posted on the ATSaxons.com website and suggestions from the Delegation were to include the website address on all printed materials and a QR code in the Volksblatt to link directly to the website.

An accordion and case were donated by Cathy Kaminsky, whose brother James T. Cairns passed away and was an accordion player. The donation was facilitated by Sister Bonnie Pearl, Youngstown, Branch #30 who stated that their wish was for the instrument to be passed to someone who would play it. Sister Ingrid Both-Hoesl, New Castle, Branch #27 who is an accordion player was given the accordion.

Host for Next Convention

The ATS received a bid from Cleveland West, Branch #1 and #4 to host the 109th Convention in 2026. Brother Glenn T. Spack, Salem, Branch #19 made the motion to accept the bid; Brother John W. Foisel, Cleveland East, Branch #33 seconded. Motion carried.

2025 Presidents Meeting

Columbus Branch #10 will be hosting the 2025 Branch Presidents Meeting.

Important Dates to Remember

June 8

June 15

June 15

June 16

June 16

July 5

July 19

July 12-13

Annual T.S.B.A. Convention Youngstown, OH

ATS Fishing Charter on Lake Erie

ATS Summer Camp at Camp Frederick begins in Rogers, OH

July 19

July 12-13

North American Transylvanian Saxon Heimattag Hosted by Kitchener,

Ontario, Canada Featuring March of the Flags, Cultural Groups,

Dancing and lots of Gemütlichkeit

July 27 ATS Family Day Waldameer Amusement Park & Water World

Erie, PA

August 2 -4 Sachsentreffen in Hermannstadt

Watch on YouTube if not traveling there

October 19-20 ATS Open-Bowling Tournament New Castle, PA Hosted by Branch #25

Local Branch events announced were Tutu Bingo on August 22 at the Youngstown Saxon Club and the Schützenfest hosted by Eintracht Männerchor on September 7 at the picnic grounds in New Castle.

President Crawford declared the Business Agenda completed. The ATS Board of Directors expressed thanks to the Officers and Members of Youngstown, Branch #30 for their fine hospitality and hard work. She thanked the Convention Committees, Handicraft Exhibit Directors, Convention Delegates and guests for their attention. She gave special thanks to her fellow Board Members for their assistance and dedication.

Reading of Minutes of the Second Day's Session

Trustee Barbara A. Spack read the Minutes from the Second Day's Session. A motion was made by Sister Susan M. Guip, Cleveland East, Branch #33; seconded by Brother Danual E. Forsberg, New Castle, Branch #25 to accept the Minutes as read. Motion carried.

Farewell

On behalf of the Officers and Members of Branch #30, Sister June L. Hoelzel, Youngstown, Branch #30 acknowledged Brother Ernest Roth, Sr., Youngstown, Branch #30 President and thanked the Delegates, ATS Officers and visitors for their participation and contribution to the convention. She wished everyone a safe trip home.

Adjournment

The Delegates sang "God Bless America" and "Ich Bin Ein Sachs."

There being no further business to come before the Convention, President Crawford declared the 108th ATS Convention adjourned at 11:52am.

Denise A. Crawford, President Barbara A. Spack, Trustee Michael Teutsch Jr., Treasurer



 Mer wällen liëjen fiëst de Grangd, af Trå uch Gottesgluwen, dro kennt er kun, mer sän ich za, det Hårz kennt er net ruwen. As Hårz ås detsch, as Gott äs detsch än as uch asen Känjden. mer wällen blëiwen, wat mer sen! Gott hälf es enzt uch änjden.





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.
- 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 expenses, medical bills, etc.
- The proper amount of Life Insurance depends upon your present and future income and your present and future obligations.

If you don't 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. The ATS is here for you!