



THE SAXON NEWS

Volksblatt

Celebrating over 100 years of Saxon Fraternalism

Published by
The Alliance
of Transylvanian Saxons
Home Office: 5393 Pearl Road
Cleveland, Ohio 44129-1597
Tel: (440) 842-8442

ATS Founded in 1902

March 13, 2015

Issue 6

BRANCH 9, CHICAGO

By Rose-Marie Hauer

The first meeting of the year was held on March 2. Thank goodness the weather is getting a little better and Spring is on the way. President Thut brought the meeting to order. She started with a moment of silence in honor of Sister Ella Reif who passed away on January 27.

Members on the Sick list include Sister Hilda Linz and Sister Katharina Wagner. Please remember these members with a card, phone call and a prayer.

Events: Members will receive information regarding the 74th Stiftungsfest on April 18, 2015 which will be held at the Society of the Danube Swabians Clubhouse. **Please mark your calendars and bring lots of your family and friends.** We will have dinner and lots of desserts. The Euro Express Band will play for everyone to dance along with the Donauschwaben Jugendgruppe and Egerlaender dance groups performing.

The Picnic will be on Sunday, July 12, at Lynne Woods, in Morton Grove, IL.

Branch 9 Banquet, Sunday, September 20, details to be announced at a later date.

Committee members for the Stiftungsfest please attend the meeting on April 6, for your assignments.

Also please bring items for the raffle baskets or gift cards to the meeting!

Happy Spring and stay healthy!

BRANCH 26, MERRILLVILLE

By Helen Brooks

We met on March 1, 2015 for our regular meeting. It was noted that our meeting time is back to 3 p.m. since the days are longer, also that our April meeting will be on the 12th.

President Randall Floyd called the meeting to order, and we opened with the pledge to the flag.

Roll call of officers: Martin Smith was not present.

Minutes were read by the secretary, Sam Palyok, and were accepted.

Pete Guip gave the treasurer's report, and it stands approved.

Willard Schuffert of the Sick Committee reported that his brother Richard and his wife Bertha were both recuperating, also that Betty Mucha had fallen and that Marie Szostek is under the weather. We wish them all a quick recovery and want them back soon.

Financial report: Zita Palyok reported all have paid as point.

It was moved that we send \$1000 to the Saxon Relief Fund – Sam made the motion, and Willard seconded.

The raffle was won by Mike Gottschling and attendance prize by Bill Albach.

Our meeting was adjourned, and we all enjoyed a delicious dinner and dessert.

Til we meet again.

PRESIDENT'S MESSAGE

By Thomas J. Manning
ATS Nat'l President



It seems no matter where you go, the conversations always include the weather conditions. It has been one for the record books. Here in the northeast there have been record amounts of snowfall and many extremely low temperatures and wind chill factors were record breaking. It certainly has been a rough winter no matter where you live. I am sure that everyone is wishing for an early spring and a nice warm summer.

This is a reminder that every ATS member should update any change in the beneficiary information on his or her Life Insurance Policy or Annuity Certificate. Did an event such as a death, birth, marriage, or divorce, take place since you named your beneficiary? If so, I suggest that you update this information. You can prevent many unnecessary problems by making the changes in a timely fashion.

Another reminder is that you can still purchase Saxon aprons, Saxon cookbooks, hats with the ATS logo, the "Leaving Transylvania" DVDs, Flag Holder Desk Set which includes the American, German, and Saxon flags. The profit from the sale of these items goes to support our Saxon Orphan Fund. You can purchase any of these articles by contacting our Home Office in Cleveland.

Quote of the Day: "Nature uses human imagination to lift her work of creation to even higher levels." We live in a marvelous world made all the more marvelous by the creations of human imagination. A beautiful landscape is enhanced and preserved in a painting. Even when we are far from it, the beauty of that landscape--and the particular moment in time that it was captured by the artist--can be recalled simply by looking at the painting.

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

HELP WANTED!



Attend the monthly meetings of your Branch.
Help make your Branch a healthy Branch.

Update Your Personal Records And Family Protection

Address changes? Have you notified the ATS Home Office of your new address? Have your adult children changed their addresses?

Beneficiary changes? Was there a marriage, divorce, death, etc., in your family which would require you to make a change of beneficiary on your Life Insurance or Annuity Contracts? Take care of it right away! Senior citizens tend to neglect this, so remind them!

Did the stork visit you recently? Did a new son or daughter arrive recently? Congratulations! Don't forget to make him/her an ATS member by purchasing a Life Insurance or Annuity plan so the he/she can benefit from our fraternal programs.

Do you need more life insurance? Do you have enough life insurance protection for yourself and your family? Chances are you should have better coverage! Call you Local ATS Deputy.

How about an ATS Annuity or IRA Plan?

Are you saving for your retirement needs? ATS Annuity Plans offer you a safe way to increase and protect your savings while providing tax sheltered growth. Call you Local ATS Deputy and strengthen your financial future.

TIMELY - DO NOT DELAY
MAILED WEDNESDAY, March 11, 2015

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



BRANCH 4, CLEVELAND
By Joan Miller-Malue

Our Annual Chinese Auction/ Sausage Dinner was a huge success! Our ladies worked hard to serve 275 people a delicious homemade sausage/ sauerkraut dinner. We are so thankful for our ladies who stepped up to make a successful fundraiser for our Club. We want to thank our members and friends who donated homemade cakes, who helped set-up the hall, helped serve, sold tickets and handle clean-up duties. We are grateful to all our members and friends who donated items or gave a monetary contribution. Many folks went home with some fantastic auction items. The profits from this event will help defray expenses at the Sachsenheim.

Our next meeting will be held on Monday, March 16th at 7 pm. We will give the financial report of the Chinese Auction at the meeting.

A reminder that the Cleveland Saxon Dance Group's Chili Cook-off will be Saturday, March 14th at 7:00 pm. Tickets at the door are \$12. They need your support and want you to vote on the best chilis entered into this year's competition. It is always

a fun evening!

Our Children's Breakfast with the Easter Bunny will be held on Saturday, March 28th at 10:00 am. Invitations have been sent to the Junior members of Branches 1, 4, 5, and 33. Every child is invited to make a craft (Easter picture frame) when they first arrive. After breakfast, a ventriloquist will perform and then we will end the party with the Easter Egg Hunt. Reservations can be made by calling Patty Cunningham at (216) 398-7520 or email her at prscunn@yahoo.com. before March 23rd.

We want to congratulate our junior member, Grace Botsch, on her performance in the Musical, "Children of Eden," which has been playing for several weekends at the Olde Towne Hall Theater in North Ridgeville. Great job, Gracie!

Upcoming events for April will be the 250 Club Banquet that will be held on Friday, April 10th; the Eintracht-Saxonia Sachsenchor's Spring Concert that will be held on Saturday, April 18th and the Schnitzelfest on Sunday, April 26th.

TAXES

Time to review withholding and savings strategies?

Seven big tax changes for 2015

Though 2014 taxes don't need to be filed until April, some late starters won't make it. For 2014, the penalty for late payment is 1 percent of your household income or \$95 per person.

Changes for 2015

1. The Health Insurance Penalty. All Americans must have health insurance or pay a penalty. For 2015, those penalties will be 2 percent of household income or \$325 per person, which can really add up.

2. About 401(k) limits. Employee contributions to a 401(k) plan will increase to \$18,000, up \$500 from 2014. Tell your payroll department now to adjust your contributions.

3. Flexible Spending Accounts. The 2015 limit on employee contributions is \$2,550 for qualified health care expenses. That's up \$50 from 2014.

4. The Standard Deduction. The basic tax break for all Americans each year rises to \$6,300 for single filers and \$12,600 for married taxpayers filing jointly for 2015. That's up \$100 and \$200 respectively. It's important because if you can't itemize enough deductions to pass this amount, this is the only tax break you're likely to get on your 2015 tax return.

5. New Tax Brackets. Tax thresholds have been adjusted for inflation. The highest rate of 39.6 percent will now apply to single taxpayers who make \$413,200 and married couples making at least \$464,850. The figures are up 1.6 percent from 2014. For more information, check the IRS website.

6. IRA Rollovers. In 2015, you can only make one rollover from an IRA in a 12-month period. But you can still make as many "trustee-to-trustee" transfers as you wish, moving your money from one provider to another. Limit all rollovers to direct transfers in 2015 if you plan on moving money more than once.

7. AMT changes. The "alternative minimum tax" sets a limit on tax breaks and ensures a minimum tax burden on the middle class.

The Alternative Minimum Tax exemption for 2015 is \$53,600 for individuals and \$83,400 for joint filers, or up about 1.5 percent from 2014.

Alliance of Transylvanian Saxons
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SECRETARIES TAKE NOTICE:

THE DEADLINE DATE FOR ARTICLES IS WEDNESDAY - 12 NOON.

You may either

**MAIL: PO BOX 45198,
Westlake, OH 44145**

FAX: (440) 399-9339

E-MAIL: saxonvolksblatt@aol.com

Articles e-mailed will receive an e-mailed confirmation by Noon Thursday. If you did not receive a confirmation, please give us a call.

DEADLINE DATES FOR ARTICLES:

DEADLINE	ISSUE
WEDNESDAY, MARCH 18, 2015	FRIDAY, MARCH 27, 2015
WEDNESDAY, APRIL 1, 2015	FRIDAY, APRIL 10, 2015
WEDNESDAY, APRIL 15, 2015	FRIDAY, APRIL 24, 2015

Please have your articles in by 12 Noon.

Did you miss the deadline?

Have you emailed your article past 12 noon?

Please call Hanz or Barb Hermann at (440) 892-0436.

ASK ...

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

Youngstown Saxon Club



In our Main Ballroom Sunday Evenings

DOORS OPEN @ 5PM ~ BINGO STARTS @ 6:45PM

\$10, \$15 & \$20 Special Packages • Tear Offs

Birthday Specials • Pig Number

We're wheelchair accessible!

Food Available! Security Inside & Outside!

YOUNGSTOWN SAXON CLUB

PORK-KRAUT DINNERS

March 15, 2015

April 19, 2015

11:30 a.m. to 2:30 p.m.

\$9.50

Children \$5.00

includes coffee/tea/pop
and dessert

OPEN TO THE PUBLIC!

ALLIANCE OF TRANSYLVANIAN SAXONS SCHOLARSHIP GRANTS – 2015

FRESHMAN ACADEMIC SCHOLARSHIP GRANTS

To be eligible for a Freshman Academic Scholarship Grant you must be a high school senior with an accumulated grade point average in high school of 2.8, or better.

Twenty Scholarship Grants will be awarded to freshmen in undergraduate study at an accredited college or university in the United States and three renewable grants to present recipients of the Victor Deptner Scholarship.

- \$1,000 Four Year Renewable Grant from the Victor Deptner Memorial Scholarship
- \$1,000 Past ATS Officers' Memorial Scholarship
- \$1,000 Henry Schindler Scholarship
- \$1,000 Michael W. Schassburger Memorial Scholarship
- \$1,000 Jon Weber Memorial
- \$1,000 ATS Branch 33 National Scholarship Endowment Award
- \$1,000 Julia & Martin Konnerth Memorial Scholarship
- \$1,000 Julia & Martin Konnerth Memorial Scholarship
- \$1,000 Branch 10 – Columbus Scholarship
- \$1,000 Branch 14 – Canton Scholarship
- \$1,000 Davidson-Schuller Appreciation Scholarship Award in honor of ATS and Branches 33 & 34
- \$1,000 Rev. & Mrs. John Foisel Memorial Scholarship
- \$1,000 John F. Spack Memorial Scholarship
- \$1,000 John and Mary Guip Memorial Scholarship
- \$1,000 Branch 5 – Lorain Scholarship
- \$ 750 Niles-Branch 20 National Scholarship
- \$ 750 New Castle Branch 27 Scholarship
- \$ 625 Elizabeth J. Snively Memorial Scholarship
- \$ 500 ATS Scholarship Award
- \$ 400 Donzella Herman Scholarship

Applicants for the Scholarships listed must be ATS members in good standing with a minimum of two years continuous membership prior to the scholarship application deadline of April 15th. High School seniors must have maintained a 2.8, or better, grade point average in high school.

Complete the Request Form below to receive your Application. Please note: upon our receipt of the Request Form, an **official ATS Scholarship Application Form** will be mailed to you. **The completed official ATS Scholarship Application Forms from the applicant and school must be received at the ATS Home Office before April 15th.**

REQUEST FOR ATS HIGH SCHOOL SENIOR SCHOLARSHIP

Name _____

Address _____

City, State, Zip Code _____

Tele: _____

E-mail: _____

Br. No. _____ Cert. No. _____

Request must be received by March 15th

MAIL SCHOLARSHIP REQUEST FORM TO:

ATS Home Office 5393 Pearl Road
Cleveland, Ohio 44129-1597

Request Forms must be received by March 15, 2015

Please note: Only official ATS Scholarship Application Forms will be accepted for consideration.

REQUEST FOR ATS UNDERGRADUATE CONTINUING EDUCATION SCHOLARSHIP

Name _____

Address _____

City, State, Zip Code _____

Tele: _____

E-mail: _____

Br. No. _____ Cert. No. _____

UNDERGRADUATE CONTINUING ACADEMIC SCHOLARSHIP GRANTS


The ATS is offering thirteen Academic Undergraduate Continuing Education Scholarship Grants to our members who are not current year high school graduates and are not entering college in their freshman year of study but are in an **undergraduate program**.

- \$1,000 Award in memory of Past-President David P. Bokesch
- \$1,000 Award in memory of Marie Stirner
- \$1,000 Award in memory of Marie Stirner
- \$1,000 Award in memory of Marie Stirner
- \$1,000 Award in memory of Marie Stirner
- \$1,000 Award in memory of Gertie & Ernie Gottschling
- \$ 600 Albert Schuster Memorial Scholarship
- \$ 500 ATS Branch 34 Cleveland East Scholarship
- \$ 500 Award in memory of Karl & Charlotte Klamer
- \$ 500 Farrell-Branch 7 Scholarship
- \$ 500 ATS Scholarship Award
- \$ 500 ATS Scholarship Award
- \$ 500 ATS Scholarship Award

Applicants must be ATS members in good standing, with continuous membership for a minimum period of two (2) years. They must have a grade point average of at least 2.8. They may be any age; however, they cannot be a current year high school graduate or entering their freshman year of college.

Applicants must be enrolled in an **undergraduate program** as a **full-time student** at an accredited college or university in the United States.

Requests for **official ATS Undergraduate Continuing Academic Scholarship Applications** may be made by calling the ATS Home Office (440) 842-8442, or by completing the Form printed below by March 15, 2015



**Youngstown Branches 22 and 30
ATS Bowling Contest**
FREE for members ages 6-17
Saturday, March 28th
Wedgewood Lanes
9:30 a.m.

Bring ATS sent entry form
Bowling, shoes & refreshments
FREE
Info:
John Boehm, Jr.; 330-518-3625
or Johnboehmjr@msn.com



"Ever wonder how you're going to pay off your school loan?"

What would Lincoln do?

Abraham Lincoln had less leadership experience than previous presidents. George Washington and Andrew Jackson were generals, some had been governors, and the Southerners owned plantations. Yet Lincoln filled the office of president so effectively that he regularly tops historians' ranking of great presidents.

Which of his principles of action can guide his successors?

Cite precedent. Ever the lawyer, he found precedents and men he could look up to in America's founding fathers. His career was a long effort to show that his positions were those of the founding fathers, especially when it came to slavery, human nature, liberty and equality.

Make your case. Lincoln could play inside baseball, says biographer Richard Brookhiser. He could make deals and manipulate colleagues when he had to. He recognized that democracies are not ruled by such maneuvers but by the people. Lincoln once said, "Public opinion in this country is everything." It depends on wooing, shaping and educating public opinion.

Use Humor. He often used jokes to distract people he knew he couldn't satisfy immediately. His humor worked on a deeper level to keep things in proportion, reminding people that they shouldn't be surprised at the unexpected, but carry on, jauntily if possible.

Put principles first. His position against slavery was well established. In 1860, he ended the Cooper Union Address with this appeal to fellow Republicans: "Let us have faith that right makes might, and in the faith, let us, to the end, dare to do our duty as we understand it."

Be inclusive. The Republican party, formed in 1854-56, included longtime abolitionists, Whigs, Democrats, and Know Nothings, who disliked both slavery and immigrants. Some called his cabinet the "Team of Rivals."

In his 1854 Peoria speech, Lincoln said, "Stand with anybody that stands with RIGHT. Stand with him while he's RIGHT and part with him when he goes wrong."

It worked for Lincoln and might work for you.

FRATERNAL CALENDAR

NATIONAL EVENTS

- April 25 - 26, 2015
 TSBA Bowling Tournament
 Host: New Castle Bowlers
- May 16, 2015
 Branch Presidents' Meeting
 Youngstown Saxon Club
- July 7 - 20, 2015
 Federation of Transylvanian Saxons Jugendlager
 Host: USA
- July 10-12, 2015
 Transylvanian Saxon Heimattag
 Host: Aylmer ONT, Canada
- July 19 - 24, 2015
 Saxon Summer Camp
 Camp Frederick, Rogers, Ohio
- August 8, 2015
 ATS Golf Outing
 Host: Salem Branch 19

LOCAL EVENTS

- March 13, 2015
 Salem Fish Fry (4) 5:00 - 7:00 p.m.
- March 14, 2015
 Cleveland Saxon Dance Group Chili Cook-off
 New Castle Jim Frank Trio in the Rathskeller (8 - 11 p.m.)
- March 15, 2015
 Youngstown Pork Dinner
- March 19, 2015
 Salem Set-up for Fish Fry 6:30 p.m.
- March 19, 2015
 Salem Bar open 7p.m. - 9p.m.
- March 20, 2015
 Salem Fish Fry (5) 5:00 - 7:00 p.m.
- March 21, 2015
 Salem NO BREAKFAST BUFFET
- March 22, 2015
 Cleveland ES Sachsenchor Goulash Dinner
- March 26, 2015
 Salem Set-up for Fish Fry 6:30 p.m.
- March 26, 2015
 Salem Bar open/Peanut Night 7p.m.-9p.m.
- March 27, 2015
 Salem Fish Fry (6) 5:00 - 7:00 p.m.
- March 28, 2015
 Cleveland Brs 1 & 4
 Children's Breakfast with Easter Bunny
- April 1, 2015
 Salem Retirees 11:30a.m.
 Salem Bingo (doors 4:30) Bingo 6:30p.m.
- April 2, 2015
 Salem Bar open 8p.m.-10p.m.
- April 4, 2015
 Salem Easter Egg Hunt 1:00p.m.
- April 5, 2015
 New Castle Club closed (Easter Sunday)
- April 6, 2015
 Salem Br. 19 Meeting 7:30 p.m.
- April 8, 2015
 Salem Bingo (doors 4:30) 6:30 p.m.
- April 9, 2015
 Salem Bar open 8 p.m.-9 p.m.
- April 10, 2015
 Cleveland Br 1 250 Club Banquet
 Salem Joint Social Dinner 6:30 p.m.
 New Castle Fishmas Eve at the Grounds
- April 11, 2015
 Salem Country Club Clean-up Day 9a.m.-4p.m.
 New Castle Opening day of Trout at the Grounds
- April 12, 2015
 Youngstown Br 22 and 30 meet
- April 13, 2015
 Salem Br. 18 Trustees Audit 6:30 p.m.
 Salem Br. 18 Meeting 7:30 p.m.
- April 15, 2015
 Salem Bingo (doors 4:30) Bingo 6:30p.m.
- April 16, 2015
 Salem Bar open 8p.m.-10p.m.
- April 18, 2015
 Cleveland ES Sachsenchor Spring Concert
 Chicago Br. 9 Stiftungsfest
 Salem Breakfast Buffet 7a.m.-10a.m.
 Salem Clean-up Day (if needed) 1p.m.-5p.m.
- April 19, 2015
 Youngstown Pork Dinner

People over age 55 are fraudsters' favorite targets

No question about it. Some age 55-plus Americans have the most financial savvy of any group. But some that age and older are targeted for various types of fraud.

They have income and savings, are open to "good deals" offered by scammers, and, surprisingly, if they turn out to be victims, 75 percent of them are too embarrassed to report being robbed.

Frauds are easier to report since the Senate Special Committee on Aging launched a Fraud Hotline to help deal with the "epidemic" of frauds and scams recently targeting older Americans.

You can call the hotline at 855-303-9470 or visit the website at aging.senate.gov.

Frauds include lottery scams where "winners" pay large upfront fees to collect; computer scams where people are tricked into believing they have malware and charged a lot to "fix" the problem; tax-refund schemes which may include identity theft.

In the grandparent phone scam, the caller says he's a grandchild in need of big money for a legal or health problem.

Then there are Social Security scams, and Medicare fraud where victims are convinced they owe money for care or procedures they never had.

The Senate committee often deals with two issues: the frequency with which victims don't report fraud, and the difficulty victims have when trying to report the scam.

Hotline personnel provide consumers with advice on the steps that can be taken, including where to report the fraud locally, and ways to reduce the likelihood of becoming a victim a second time.

Intel app uses facial recognition for webcam, phone

Say hello to having your face open your favorite websites. Chipmaker Intel has new tools that use biometrics, facial recognition, to replace passwords.

The new password manager app True Kay was shown at the consumer Electronics Show.

Here's how it works. Download the app, register and take a photo of your face with your smartphone camera or webcam. Now, instead of opening websites with a password, True Key does it based on your image.

Intel wants to eliminate passwords altogether.

The Eintracht-Saxonia Sachsenchor



will host their
Annual Goulash Dinner
Sunday, March 22, 2015

Sachsenheim
7001 Denison Avenue
1:00 pm

Adults \$12.00
Children Age 12 & Under \$6.00

To make Reservations or
Place Take-Out Orders

Call Maria Fischer
(216)741-1398

Deadline is Tuesday, March 16th.

The Best Goulash in Town

Don't miss out, make your reservations today

ATS Cleveland and Lorain Branches
 Invite our Junior Members
 to attend

Breakfast with the Easter Bunny
 at the
Sachsenheim
7001 Denison Avenue
Saturday, March 28th
10:00 am

Junior members Free
Adults \$4.00
Non-Member Children \$10

Reservations must be made by
Calling Patty Cunningham at
(216)398-7520 or
Email at prscunn@yahoo.com

Deadline for Reservations is March 23rd



Some make-ahead ideas for Easter

Many are the techniques used by the Easter bunnies of the world to make sure all the plastic eggs are found during the Easter Egg Hunt.

If you have tried counting eggs before and after or working with colors, you know that these techniques sometimes work. And sometimes don't.

Here is one idea, from the boards of Pinterest.com, that could make unfound eggs a thing of the past.

If older kids are hunting, try putting a puzzle piece in each egg. After the hunt, the hunters put the puzzle together. If there is a piece missing, then not all of the eggs have been found.

You can use the same puzzle year after year for the hunt.

For ages 6 and up, you can also try using letters and numbers in the eggs. Kids can try to find all the letters needed to make their names, for example.

For teens, dimes or quarters in each egg makes the hunt very thorough. Add up the booty at the end of the hunt to know if all the eggs were found and who found the most.



CHURCHES



**St. Peter's
German and Saxon
Lutheran Church**
11423 Chicago Rd.
Warren, Michigan 48093
(586) 979-3850
stpeters_church@sbcglobal.net
www.stpeterswarren.or

**Rev. Waldemar Gies
Pastor**
pastorgies@sbcglobal.net

10:00 Bilingual Service

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

St. John's Lutheran Church
1000 Ford Road
Highland Hts., Ohio
(440) 449-1334
Rev. Roberta Davis-Newhouse
Pastor

9:00 Worship Service



**WEDNESDAY
NIGHT
BINGO**

SALEM SAXON CLUB

Benefitting the
Scholarship Fund
Homemade Dinners,
Sandwiches & Snacks
For Information call
330-222-1770



**SALEM SAXON
CLUB BAR
IS OPEN
EVERY THURSDAY.
PLEASE CHECK
CALENDAR OF
EVENTS
FOR TIMES.**

Salem Saxon Club Sausage Sale
Pick Up Orders:
APRIL 25, 2015
9:00am - 2:30pm
Last Day to Order:
APRIL 20, 2015

Plain Garlic Hot
Plain Garlic Hot

Sold in 3 lbs & 5 lbs
Portions: \$3.00/lbs.
Sorry
No Deliveries

Sausage Sandwiches, Donuts, & Refreshments Will Be Sold During Pick-Up Hours
Orders will be taken at the Saxon Club Breakfast/Fish Fry or call:
Marilyn McNutt (216) 410-7291 or Florence Spack (330) 337-3652

Get your Irish on!



St. Patrick's Day, March 17

Siebenbuerger Sachsen 74th Stiftungsfest



Your are cordially invited to come and share the evening with us

Saturday, April 18th, 2015

Donauschwaben Hall / Des Plaines
625 E. Seegers Road, Des Plaines IL 60016

Doors open at 6:30PM – Dinner at 7:00
Tickets \$10 - Dinner \$15

Home made Desserts - Cash bar - Raffle



Folk Dance Performances by the Egerlaender
Dancegroup and Donauschwaben Jugendgruppe



Music by "Euro Express"

For Tickets and/or table reservations please call
Rose Hauer at 847.685.9821. by April 11



The Salem Saxon Club
will host its six annual Lenten
public fish fries beginning on
Friday, February 20, 2015,
serving from 5-7 pm. Dinners
include choice of baked or
fried ocean cod, or breaded
pork chops, escalloped potatoes,
green beans, applesauce or
coleslaw, homemade cake, coffee/tea, iced tea or
punch. The cost is \$11.00 for adults and \$6.00 for
children 6-12, under 6 free. Carry outs available
by calling (330) 222-1770 after 4:30 pm. Cash
bar open to the public.

*When you are grateful,
fear disappears and
abundance appears.*

Anthony Robbins:
American life coach
and self-help author

*We all make mistakes, have
struggles, and even regret
things in our past. But you
are not your mistakes, you
are not your struggles, and
you are here NOW with the
power to shape your day
and your future.*

Steve Maraboli, bestselling
author, and behavioral
science academic



**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.**

Anthony Kataro
Age 83

Died: February 24, 2015
Branch 19, Salem OH

Theda N. Schneider
Age 89

Died: March 1, 2015
Branch 8, Alliance OH

Vinyl records come back

Sales of LPs surged 49 percent in 2014

Nearly eight million old-fashioned vinyl LPs were sold in 2014. Younger people, especially indie-rock fans, are buying the records. They are attracted by the perceived superior sound quality of vinyl and the ritual of putting needle to groove, says advisor Neil Shah

While new LPs continue to hit the stores, the machines that press records haven't been manufactured for decades. Just one company supplies all the estimated 90 percent of raw material that the industry needs.

According to The Wall Street Journal, under these conditions, the 15 or so still-running factories that make the records face daily challenges with breakdowns and supply shortages.

Many producers, including United Record Pressing in Nashville, Tenn., are adding presses, but overall, entrepreneurs don't want to invest capital in an industry that represents just 2 percent of U.S. music sales.

To boost production, companies run their machines day and night.

**Youngstown
Saxon Club
39th Annual Benefit
GOULASH DINNER**

Saturday, March 21, 2015

**OPEN TO THE PUBLIC
RESERVED SEATS ONLY**

Doors open at 6:00 p.m.
Family Style Dinner at 6:30 p.m
Free Beer and Soft Drinks all evening
Donation \$15.00

- | | |
|----------------------------|----------|
| Walter Benesch | 406-5272 |
| John Boehm | 518-3625 |
| David Stryffeler | 792-5733 |
| Bonnie Baker | 793-8691 |
| Jim Mauch | 792-8484 |
| Ernie Roth | 501-1110 |
| Helen Fotiuk in the Office | 792-7973 |

ENTERTAINMENT

**Youngstown Saxon Culture Group
Brass Band**

Reservations deadline is March 16, 2015

Wild West TV

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

BONANZA	OUTLAWS
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CHEYENNE	RIFLEMAN
CISCO KID	RIN TIN TIN
DR QUINN	ROY ROGERS
GUNSMOKE	SKY KING
KUNG FU	SUGARFOOT
LANCER	VIRGINIAN
LAREDO	WYATT EARP
LAWMAN	ZANE GREY
LONE RANGER	ZORRO

The first prizes of an open Cuba: cigars and rum?

If President Obama and counterpart Raul Castro can put an overdue end to an era of Cuban-American relations, it still remains unclear what the future of trade will look like.

Just negotiating the deal was difficult enough, requiring a year of secret talks between the two countries and with an assist by Pope Francis. The U.S. and Cuba also made a swap of spies.

President Obama's announcement means an incremental change for American lovers of Cuban cigars and rum. For those who fall among



the categories of legal travel to Cuba, the administration is allowing \$100 worth of cigars or alcohol per person. The impact will be negligible for the U.S. cigar industry unless Congress lifts the trade embargo.

With rum, Bacardi & Co. was founded in Cuba but left after its operations were nationalized. It later feuded with Cuba and French maker Pernod Ricard SA over rights to the Havana Club brand.

They say the decision to allow Americans to import \$100 of alcohol will allow people to bring home "a bottle of the true genuine Cuban rum Havana Club."

Chairman Facundo Bacardi says the company intends to return if there is an improvement in Cuban human rights.

US-amerikanische Musiker gründen Erich Bergel Stiftung

Aus Rumänien vor Jahrzehnten in die USA immigrierte und dort sesshafte Musiker und Musikpädagogen gründeten gemeinsam mit amerikanischen Musikerpersönlichkeiten in North Carolina eine Stiftung zum Zweck der Pflege des Gedenkens an den Dirigenten und Musikwissenschaftler Prof. Dr. h.c. mult. Erich Bergel (1930-1989). Ehemals in den USA um vieles bekannter als in Deutschland, war der in Rosenau, Kreis Kronstadt, geborene Erich Bergel jahrelang Chefdirigent des Houston-Symphony-Orchesters und dirigierte mehrfach auch alle anderen großen Klangkörper der USA.

Unter dem Vorsitz der durch musikpädagogische Verdienste an der 1838 gegründeten Duke-University über North Carolina hinaus bekannten Dorothy Kitchen formulierte ein zu Beginn dieses Jahres konstituierter Ausschuss die Satzung der „Erich Bergel & Dorothy Kitchen Foundation 2015“ mit der Zielvorgabe, jährlich einen internationalen Violin-Wettbewerb dieses Namens für junge Geiger zu veranstalten. Als Ort der Austragung wählten die Amerikaner Heltau in Siebenbürgen. Die Wahl fiel auf diese Stadt, weil der Vater des Dirigenten, Erich Bergel sen., lange Jahre als Studiendirektor und Musikerzieher am dortigen deutschsprachigen Gymnasium das Musikleben Heltaus über die Schule hinaus anregte und bestimmte. Seine Schüler sind heute als Musiker in mehreren Ländern anzutreffen. Einer von ihnen, der seit Jahrzehnten in Hills Borough in North Carolina lebende Mitch Scurtu – Bewunderer auch Erich Bergels jun. und Besucher seiner Konzerte in den USA –, hatte den Anstoß zur Stiftungsgründung gegeben, die Verbindung zu den Heltauer und den Staatsbehörden aufgenommen und erste organisatorische Leitlinien entworfen.

In Fragen der konkreten Begründung der Stiftungsabsicht war Mitch Scurtu mit dem fünf Jahre älteren Bruder des verstorbenen Dirigenten, dem Schriftsteller Hans Bergel, in Verbindung getreten. In Telefonkonferenzen wurde der Text für den in den USA veröffentlichten Aufruf zur Unterstützung der Stiftung erarbeitet; dabei ließ sich Hans Bergel u. a. durch einen vor wenigen Jahren veröffentlichten Würdigungsaufsatz der Klausenburger Cembalistin Gerda Türk für ihren Lehrer Erich Bergel sen. anregen. So gewannen Mitch Scurtu und Dorothy Kitchen Vertreter des Kunst- und öffentlichen Lebens, der Wirtschaft und des Universitätsbereichs für die Idee der „Foundation“.

Der erste Wettbewerb findet Ende dieses Monats in Heltau statt (Beginn 26. März). Zu der von Musikern und Musikernern aus den USA, Deutschland und Rumänien besetzten Jury gehört als Ehrenmitglied auch der Schriftsteller Hans Bergel. Vorbereitung und Durchführung der mehrtägigen Veranstaltung,

inklusive Betreuung der offiziell eingeladenen Gäste, liegen in den Händen Mitch Scurtus in Zusammenarbeit mit den städtischen Behörden. Der praktische Sinn der Amerikaner ermöglichte die rasche Realisierung des Vorhabens.



Medaille des internationalen Violin-Wettbewerbs für junge Geiger „Erich Bergel & Dorothy Kitchen Foundation 2015“ mit dem vom Grafiker Helmut von Arz (1930-2014) geschaffenen Porträt Erich Bergels.

U/L
 SBZ Online
 5. März 2015



OUR FAVORITE RECIPES from the SAXON COOKBOOK

PASTRIES (SAXON PIE) - HUNKLICH

As the Italians have their pizza, so do the Saxons have their Hunklich, in some parts of Transylvania, called Hanklich. Like pizza, Hunklich cannot be translated. Saxon Pie or Hunklich is an open-faced cream custard pie usually with fruit added, using an enriched raised dough crust. It is baked in a baking pan measuring 11x17 inches, 1 inch or more deep. The raised dough for the crust may be as simple as bread dough or as rich as desired, depending on taste and available ingredients.

The proportions of eggs, butter and sugar to the flour, therefore are varied. The cream custard for the filling consists of sour cream, eggs and sugar. Many Saxon cooks insist on using good, heavy sour cream direct from the farm. Many use commercial sour creams with good results. The number of eggs used varies with cooks. Some use as few as 2 eggs for 1 Hunklich, others use many more. The more you use, the better the filling.

We have received many recipes for Hunklich, but since they are just variations of the same ingredients, we will not attempt to give them all in detail. The ones given, will be sufficient to give you a good taste of this delicacy. Taste or necessity may inspire you to experiment and develop your own recipe.

SAXON PIE CRUST

Dough for Hunklich.

7 c. sifted flour	4 eggs, slightly beaten
2 cakes yeast (or 1 large cake)	3/8 lb. butter, melted
2 c. lukewarm milk	1/2 c. sugar
	1 Tbsp. salt

Dissolve yeast in 1/4 cup lukewarm milk, adding a little of the sugar. Let rise for about 5 minutes. Pour rest of lukewarm milk into a large mixing bowl or pan. Add eggs, butter, sugar, salt, and the yeast. Mix well. Add flour and mix to a soft dough. Knead and beat air into dough until bubbles are formed. Cover. Let rise until double in bulk. Punch down and again let rise until double in bulk. Roll on floured board to 1/4 inch thickness to fit about an 11x17 inch baking pan. Place dough into greased pan. Let rise for about 15 minutes. Cover dough with a filling and bake as directed. This is enough dough for 2 Hunklichs or 1 Hunklich and 1 Nut Roll.

CHERRY SAXON PIE - KIRSCHEN HUNKLICH

1 qt. fresh sour cherries (less if canned)	5 eggs, separated
1 pt. heavy sour cream	1/2 c. sugar

Combine and mix well sour cream, egg yolks and sugar in mixing bowl. Fold in stiffly beaten egg whites. Spread sour cherries evenly on raised dough in pan. Pour cream-egg mixture over all. Bake in moderate 350° oven until golden brown, about 1/2 hour.

Note: Sweet cherries may also be used.

APPLE SAXON PIE - APFEL HUNKLICH

Substitute apple slices for sour cherries in preceding recipe.

PLUM SAXON PIE - PELSEN HUNKLICH

Substitute plums (cut into halves) for sour cherries in preceding recipe.

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

ATS BRANCH DIRECTORY

Cleveland, OH Br. 1

Mtg. 3rd Mon. 7:00 p.m.
Sachsenheim 7001 Denison Ave.
(216) 651-0888
PRES: Martin Schuller
7619 Webster Rd Middleburg Hts 44130
(440) 243-3376
SEC'Y. Robert Cunningham III
9005 Memphis Villas, Brooklyn, 44144
(216) 398-7520
rbcunningham@roadrunner.com
ATS SEC'Y. R. Cunningham
LOCAL DUES to R. Cunningham

Erie, PA Br. 2

Mtg. 3rd Sunday, 2:30 p.m.
Siebenbürger Hall 2114 French St.
(814) 452-4712
PRES. Thomas J. Manning
1027 W. 30th St. Erie, 16508
(814) 864-6072 ettman1@neo.rr.com
SEC'Y. Lee Wolfe
918 Est 30th St Erie PA 16504
(814) 456-9982
ATS SEC'Y. Liz Manning
1027 W. 30th St. Erie, 16508
(814) 864-6072 ettman1@neo.rr.com
LOCAL DUES to Liz Manning
1027 W. 30th St. Erie, 16508
(814) 864-6072

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 JDAll852@yahoo.com
SEC'Y. Matt Aeling
909 E Broad St Louisville OH 44641
(330) 205-2586 maeling1@gmail.com
ATS SEC'Y. Denise Aeling Crawford
15970 Cenfield St. NE, Alliance, 44601
(330) 821-5125
dcrawfordcpa@yahoo.com
SICK NOTICES & LOCAL DUES to
Vincent Pisanello
800 15th St S Sebring OH 44672

Cleveland, OH Br. 4

Mtg. 3rd. Mon. 7:00 p.m.
Sachsenheim 7001 Denison Ave.
(216) 651-0888
PRES. Monica M. Weber
19625 Riverwood Ave. Rocky River, 44116
(440) 356-5936
SEC'Y. Joan A. Miller-Malue
17105 Hilliard Rd. Lakewood, 44107
(216) 251-6036
ATS SEC'Y Rosemarie Zimmer
9996 Lynn Dr N Royalton OH 44133
(440) 237-7549
SICK NOTICES to Joan A. Miller-Malue
LOCAL DUES to Rosemarie Zimmer
Address as above

Lorain, OH Br. 5

Mtg. 1st Sat. 8:00 p.m.
American Slovak Club
2915 Broadway, Lorain
PRES. Ned A. Jones
2817 Utica Ave. Lorain OH 44052
(440) 282-2796
SEC'Y. Brian J. Gilles
321 W 34th St, Lorain 44055
(440) 315-5214 bgilles74@yahoo.com
ATS SEC'Y. Elmer Schneider
226 Iowa Ave. Lorain, 44052
(440) 244-7625
SICK NOTICES to Robert Tomusko
1511 Pennsylvania Lorain OH 44052
(440) 288-8668
LOCAL DUES to Michael W. Johnson
41868 Earlene Ct, Elyria OH 44035
(440) 324-2534 mikjo79@gmail.com

Farrell, PA Br. 7

Mtg. 3rd. Mon. 7:00 p.m.
Farrell Lions Den 810 Lions Club Lane
(724) 981-7130
PRES. Bertha Chec
941 Sharon-New Castle Rd., #121
Farrell, 16121 (724) 342-3139
SEC'Y. Betty Holmes
409 Patt Dr. Farrell, 16121
(724) 981-7130
ATS SEC'Y. Bonnie Gregorich
55 Oak Tree Ct West Middlesex 16159
(724) 528-0309
SICK NOTICES to Betha Chec
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. Helen E. Aeling
15354 Georgetown St. NE Minerva 44657
(330) 862-2563 HHA658@aol.com
SEC'Y. Sharon Edwards
1415 Broad Ave NW Canton OH 44708
(330) 453-0362
ATS SEC'Y. Denise Aeling Crawford
15970 Cenfield St, Alliance 44601
(330) 821-5125 dcrawfordcpa@roadrunner.com
SICK NOTICES to Phyllis Biggs
LOCAL DUES to: Lesley Reed
16373 Freed St NE Minerva OH 44657

Chicago, IL Br. 9

Mtg. 1st Mon. 8:00 p.m.
DANK Haus 4740 N. Western (2nd floor)
PRES. Diethild Thut
923 E Slayton Dr Palatine IL, 60074
(847) 934-6308 dede2t@yahoo.com
SEC'Y. Elfi Sanderson
1425 London Lane
Glenview IL 60026 (847) 732-0939
ATS SEC'Y:
Hildegard Schmidts
1824 N Dover Arlington Heights, 60004
(847) 818-3884 hschmidts@sbcglobal.net

Columbus, OH Br. 10

Mtg. 3rd Mon. 1:00 p.m. all months
Berwick Party House
PRES. Richard Kautz
1259 Medford Rd. Columbus, 43209
(614) 235-7661 rkautz@wideopenwest.com
SEC'Y. Susanna Mueller
726 Preston Trls Pickerington OH 43147
(614) 837-2221 opimi@aol.com
ATS SEC'Y. Hilda F. Kautz
1259 Medford Rd. Columbus, 43209
(614) 235-7661 rkautz@wideopenwest.com
LOCAL DUES to
Marlene Mueller
36 North East St, Pickerington OH 43147
(614) 834-1060

Lorain, OH Br. 11

Mtg. 1st Sat. 8:00 p.m.
American Slovak Home
2915 Broadway Ave.
PRES. Jeanne Petty
3728 Ivanhoe Dr. Lorain, 44053
(440) 960-1696
SEC'Y. Monica Gilles
3520 Beavercrest Dr. #107 Lorain, 44053
(440) 309-7894 gillemo76@hotmail.com
ATS SEC'Y. Monica Gilles
SICK NOTICES to Jane Mowery
1024 Highland Park Blvd. Lorain 44052
(440) 246-3004
LOCAL DUES to Sharron Powell
1704 N Urban Cir Lorain OH 44053
(440) 282-4725

Canton, OH Br. 14

Mtg. 2nd Sun. - 12:00 p.m.
La Pizzeria 3656 Dressler Rd NW
Canton, Ohio
PRES. Thomas J. Rowinsky
1656 Dunkeith Dr NW, Canton, 44708
(330) 478-9333
SICK NOTICES to
Thomas Rowinsky
Address as shown above

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
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- CHANGE
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Date: _____ Signature of Person Making Change _____

Mail to: Alliance of Transylvanian Saxons, 5393 Pearl Road, Cleveland, Ohio 44129-1597

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:

HOME OFFICE RECORDS & VOLKSBLATT VOLKSBLATT ONLY
Date: _____ Signature of Person Making Change _____

Canton, OH Br. 17

Mtg. 2nd Sun. 12:00 p.m.
La Pizzeria 3656 Dressler Rd NW
Canton, Ohio
PRES. Mary Rowinsky
1656 Dunkeith Dr. NW, Canton 44708
(330) 478-9333
SEC'Y. Jeanne Kirsch
2222 42nd St. NW, Canton 44709
(330) 492-2856
ATS SECRETARY: Rosanne Miller
5186 Everhard Rd NW Apt 7
Canton OH 44718
330-933-4584 rchoochoo64@aol.com
SICK NOTICES to Mary Rowinsky
LOCAL DUES to: Rosanne Miller
5186 Everhard Rd NW Apt 7
Canton OH 44718
(330) 933-4584

Salem, OH Br. 18

Mtg. 2nd Mon. 7:30 p.m.
Saxon Club 1980 St. Rt. 9 Salem, 44460
(330) 222-1770
PRES. Florence Spack
1500 Depot Rd Salem OH 44460
(330) 337-3652
SEC'Y. / ATS SECRETARY
Barbara Spack
1389 Brookview Dr Salem, 44460
(330) 337-7487 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. Henry A. Spack, Sr.
1500 Depot Rd. Salem, 44460
(330) 337-3652
SEC'Y. Robert P. Vogt, Sr.
973 Sunset Blvd. Salem, 44460
(330) 881-3346
mvcobra27@gmail.com
SICK NOTICES to Glenn T. Spack
943 Stewart Rd. Salem, 44460
(330) 337-7575
LOCAL DUES to Richard Vogt, Sr.
c/o Salem Saxon Club
1980 Newgarden Rd, Salem, 44460
(330) 332-9996

Youngstown, OH Br. 22

Mtg. 2nd Sun. 2:00 p.m.
Saxon Club Lower Lounge Restaurant
710 S. Meridian 44509 (330) 792-7973
PRES. Bonnie J. Baker
4535 Mellinger Rd. Canfield, 44406
(330) 793-8691
SEC'Y. June Hoelzel
695 E Western Reserve Rd Unit 2601
Poland OH 44514 (330) 953-2856
ATS SEC'Y. Julaine Gilmartin
4173 Timberland Trail Canfield 44406
(330) 799-5171
SICK NOTICES to June Hoelzel
Address listed above
LOCAL DUES to Betty Garhammer
969 Canfield Rd. Youngstown 44511
(330) 788-4274

New Castle, PA Br. 25

Mtg. 1st Thursday 8:00 p.m.
Eintracht Hall 108 Taylor St.,
New Castle PA 16101
(724) 652-7221
PRES. John McCormick
293 Algoma Ln New Castle PA 16105
(724) 944-2657
johnmichaelmccormick@hotmail.com
SEC'Y. Jerry Holzhauser
3223 Frew Mill Rd New Castle PA 16101
(724) 924-2203 holzhauserj@hotmail.com
ATS SEC'Y. Wilhelm (Bill) Both
1527 Harlansburg Rd
New Castle PA 16101 724-658-7407
doloresboth@verizon.com
SICK NOTICES to Bill Both
Address as shown above
LOCAL DUES to: Doug Schaffer
113 Okinawa Dr New Castle PA 16105
(724) 652-3038

Merrillville, IN Br. 26

Mtg. 1st Sun. 2 p.m. Nov, Dec, Jan & Feb
3 p.m. all other months
Slovak Club - 6920 Broadway
(219) 756-5101
PRES. Randall Floyd
1806 E. 73rd Ave. Merrillville, 46410
(219) 798-6908 rfloyd1066@msn.com
REC. SEC'Y. Raymond (Sam) Palyok
724 E. 25th. Pl Lake Station, 46405
(219) 962-7345 randz724@comcast.net
ATS SEC'Y. Randall Floyd
Address and phone as above
LOCAL DUES to Zita Palyok
724 E. 25th Pl, Lake Station IN 46405
(219) 962-7345 randz724@comcast.net

New Castle, PA Br. 27

Mtg. 1st Thurs. 7:00 p.m.
Eintracht Hall 108 Taylor St., 16101
(724) 652-7221
PRES. Marie Benedict
PO Box 25 Edinburg, 16116
(724) 667-7395 bckskinbny@verizon.net
SEC'Y. Jean Kaba
16 Sunnybrook Dr New Castle 16105
(724) 658-1791 j.kaba@aol.com
ATS SEC'Y. Dolores J. LeComte
125 W North St Apt. 331 New Castle 16101
(724) 651-4111 deej65@yahoo.com
LOCAL DUES and SICK NOTICES to
Gertrude Tizak 241 Cambridge St. #406
N.Castle, 16105 (724) 652-1867
Tizakg@yahoo.com

Monaca, PA Br. 29

Mtg. 1st. Monday 7 p.m.
Saxon Club 410 6th St.
PRES. Leo Stiteler
1610 Virginia Ave Monaca PA 15061
(724) 601-4707 lstiteler@yahoo.com
ATS SEC'Y. Terri L. Munroe
1255 Chestnut St. Monaca, 15061
(724) 544-0457 enchantra220@yahoo.com

Youngstown, OH Br. 30

Mtg. 2nd. Sun. 2:00 p.m.
Saxon Club 710 S. Meridian 44509
(330) 792-7973
PRES. Ernie Roth
6280 Morningside Hubbard OH 44425
(330) 534-4960 djer1@netzero.net
SEC'Y. Robert Bachinger
5268 N Beacon Dr Austintown OH 44515
(330) 792-5177 ygstsc@zoominternet.net

Youngstown, OH Br. 30 cont'd

ATS ADULT & JUV. SEC'Y. Roger Fotiuk
3849 Frederick Youngstown, 44515
(330) 792-0034
LOCAL DUES to Donald Hoelzel
695 E Western Reserve Unit 2601
Poland OH 44514 (330) 953-2856
SICK NOTICES TO:
Robert Bachinger c/o 710 S Meridian Rd
Youngstown OH 44509
(330) 792-5177 ygstsc@zoominternet.net

Ellwood City, PA Br. 32

Mtg. 2nd. Wed. 7:30 p.m.
Saxon Club 901 Millview St.
(724) 758-3268
PRES. Sara Dudash
619 Meadowridge Dr Ellwood City PA 16117
(724) 758-4890
ATS Sec'y. Sara Mullin
600 Dover Ln. Ellwood City, 16117
(724) 758-4764
SICK NOTICES to: Joan Evans
197 Portersville Rd Apt 3
Ellwood City PA 16117 (724) 752-1109

Cleveland, OH Br. 33

Mtg. 2nd. Weds. 7:30 p.m.
St. John's Lutheran Church
1000 Ford Rd Highland Heights OH
PRES. Ema Litschel
8050 Conestoga Trail Concord, 44060
(440) 358-1184
SEC'Y. Arline Suts
413 Downing Dr Chardon OH 44024
(440) 285-9498 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, 44095
440-943-4543 meb3172@att.net

Detroit, MI Br. 37

Mtg. 1st. Sun. 12:30 p.m.
St. Peters Lutheran Church
11423 Chicago Rd. Warren, MI
(586) 979-3850
PRES. Susanna Fleischer
11060 Furbush Rd. Holly, 48442
(810) 694-1860
beetlebugsue7@peoplepc.com
SEC'Y. Janet Nelson
650 Trinway Dr. Troy, 48085
(248) 879-3213 janetreadnelson@gmail.com
ATS SEC'Y. George Schemmel, Sr.
20843 Coventry Clinton Twp., 48035
(586) 791-8135
SICK NOTICES AND LOCAL DUES to
Samuel Fleischer
11060 Furbush Rd. Holly, 48442
(810) 694-1860
beetlebugsue7@peoplepc.com

Ellwood City, PA Br. 45

Mtg. 2nd. Sun. 7:30 p.m.
Saxon Club 901 Millview Ave.
(724) 758-3268
PRES. Tim Hardy
224 Reno Rd Portersville PA 16051
SEC'Y. Laura Crable
703 Frew Rd Ellwood City PA 16117
ATS SEC'Y. Sam Mullin
600 Dover Lane Ellwood City, 16117
(724) 758-4764

Start Saving
for your
retirement
years

IT'S TAX TIME

It is time to remind our members to make their 2014 contribution into their ATS IRA by April 15th. If you do not have an ATS IRA and have earned income, we recommend that you start one now.

ANNUAL CONTRIBUTION LIMIT FOR TRADITIONAL AND ROTH IRAS:

Year	Under Age 50	Age 50 & Over
2014	\$5,500	\$6,500
2015	\$5,500	\$6,500

An ATS IRA is a smart way to save, combining two incredibly powerful forces, compounded interest and tax savings.

Both the Traditional IRA and Roth IRA allow you to enjoy tax advantages while saving for your future. Traditional IRA and Roth IRAs differ significantly in the way they are taxed.

With an ATS Traditional IRA, investment earnings are tax-deferred, so you pay tax only when you withdraw funds. Plus, contributions made to your Traditional IRA may be tax deductible. (Consult your tax advisor for details). There are ATS withdrawal charges for the first five years. But, there are no administrative fees. You are allowed a 10% penalty-free withdrawal each year. However, there is a 10% federal penalty tax if you're underage 59 1/2, unless an exception applies. Mandatory minimum distribution must begin at the age of 70 1/2.

With an ATS Roth IRAs, all withdrawals are tax free, including earnings, assuming you are over 59 1/2 years old and your account has been open for at least five years. There are certain eligibility requirements for establishing a Roth IRA, based on your Modified Adjusted Gross Income. Unlike, Traditional IRAs, contributions to Roth IRAs are never deductible (consult your tax advisor for details). There is no mandatory distribution age for a Roth.

There are exceptions for no penalty early withdrawals: To purchase a first home; for qualified education costs, if you become disabled, have unreimbursed medical costs in excess of 7.5% of annual income or need to pay health insurance premiums while

CURRENT ANNUAL INTEREST YIELD

2.25%

On IRA contracts issued 10/1/12 to present
Minimum guaranteed 1.50%

CURRENT ANNUAL INTEREST YIELD

3.00%

On IRA contracts issued 7/1/1996 to 9/30/12
Minimum guaranteed 3.00%

CURRENT ANNUAL INTEREST YIELD

4.50%

On IRA contracts issued prior to 7/1/1996
Minimum guaranteed 4.50%

Given the tax-advantages and the opportunity to build capital over the long term, an ATS Roth and Traditional IRAs can be used as part of a comprehensive financial plan to help you achieve and maintain your savings goals for retirement.