



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

Friday, December 6, 2013

Issue 25

BRANCH 30, YOUNGSTOWN

By Tom Fizet

Something to start the New Year with - Don Hoelzel wants to remind all fraternal members that dues for 2014 are due by the first of the year. The dues are \$60.00 for the whole year. You may pay the dues at the monthly meeting, mail dues and your book to the Saxon Club, c/o Don Hoelzel, or leave your dues and book at the office for Don.

Don't forget that the next meeting is on Sunday, December 8, 2013 at 2:00 PM for both branches, 30 and 22. After the meeting, Branch 22 will have a Christmas Party for both branches, for all club members. Reservations must be received by December 4 at the Office. Cost for the evening is \$12.00 per person.

Our Sick and shut-ins are: Bill Hegedusich, Ashley Circle of Austintown, Bill Buehler, and Bob (Red Eye) Klein.

Our salute to those who enjoyed the Pork Dinners, and for also helping the Saxon Club.

You saw last month that the Concordia Chorus is willing to help the Club with the restoration of the

kitchen. We can get behind the effort and make a contribution to the Memorial Committee. Mike had an ad in the *Volksblatt* last issue, look for it again this month. The kitchen does need some restoring; ask Tom Hahn or Mike or Rosemarie. They can use your kind donations to the Memorial Committee.

Bill Karako is getting the New Year's Eve Party together, tickets will be available soon.

We have Bar Bingo every Tuesday about 7:15 PM, courtesy of Ernie Roth.

Spaghetti Dinners will be on the first Sunday of the month.

The Children's Christmas Party will be on Saturday, December 14, a very good place to meet Santa.

The Culture Group Christmas Party is on Sunday, December 15th.

The club will close at 5 PM on December 24th Christmas Eve, and will be closed on December 25th Christmas Day.

The club will be closed on New Year's Eve and on New Year's Day January 1st.

PRESIDENT'S MESSAGE

By Thomas J. Manning
ATS Nat'l President



On Saturday, November 23rd, the ATS Board of Directors held its final meeting in 2013. Again, many issues were discussed along with committee reports. ATS members should be thankful that we have a Board that works very diligently and thoughtfully for the betterment of our fraternal. The New Year of 2014 will again be a busy year for the ATS. Our bi-annual Convention will be held in Lorain, Ohio, and the North American Saxon Heimattag will be held in Cleveland, Ohio. Additionally, many other events are in the planning stages. Detailed information will be published in the *Volksblatt* as each event nears. Please plan to participate in as many as possible.

With the month of December upon us, there are two important dates. December 7th is Pearl Harbor Remembrance Day. We should not forget this important date. As we all know this attack on Pearl Harbor caused the United States to enter World War II. Many of us have sad memories of that war. The other important day is December 25th, Christmas Day, when we Christians celebrate the birth of Jesus. In the hustle and bustle of preparing for the holidays, let us not forget the reason for the season. It is also the time for our many local Branches to have a Christmas party or dinner. I hope you plan to attend.

When you make your gift shopping list you should consider purchasing an ATS Insurance Policy or ATS Annuity for your child or grandchild. The ATS offers many different insurance policies at reasonable rates. Also you can purchase an ATS Annuity for a child between the age of birth thru 15 years of age for a minimum of only \$150.00. These are great gifts that will improve in value over the years. They may not realize it now but will do so as they get older.

Quote of the Day: "The Miracle of Life" The miracle is not to fly in the air, or to walk on the water, but to walk on the earth. To be born, to grow, to walk among the wonders of nature, to live a life of dignity, humor, and grace - this is the miracle of existence. The complexity and possibility of our lives can fill us with awe. We should never take the miracle of life for granted. Remember how extraordinary even our ordinary life is.

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

Give Your Children A Gift
That Will Last A Lifetime

Why not give a gift that will grow in value and last a lifetime? Consider purchasing life insurance or an annuity from the ATS. Contact your local ATS Deputy or the ATS Home office for detailed information on our insurance plans and annuity plans.

TIMELY - DO NOT DELAY
MAILED WEDNESDAY, December 4, 2013

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



KEEP
CALM
and
SAXON
ON

HAVE A NEW ADDRESS?

If you belong to a household receiving two or more *Volksblatts*, or if you have recently moved and have a new address, you can alleviate both situations simply by using the Change of Address Form printed in the *Volksblatt*. We ask that one *Volksblatt* per household be sufficient.

Also, the same form holds good for any of our members who would like to, but are not receiving the newspaper. If you are a member in good standing, you are entitled to receive our publication.

Holiday cream pesto pasta

When you’re involved in holiday preparations, menu ideas for a family dinner are far down your list, but any recipe with pasta in the title signifies easy, time-saving and satisfying.

Pesto is Italian green sauce that gets its name from the process of crushing basil, garlic and pine nuts in olive oil with a mortar and pestle.

Here’s an effortless pesto pasta recipe bound to please your family or guests any day of the month, but made doubly so, because it uses the already prepared sauce found in the refrigerated section of your grocery stores.

Holiday Pesto Pasta (serves 4-6)

1 16-oz of your favorite pasta, or 2 9-oz packages of refrigerated fresh fettuccine.

1 container (7 ounces) refrigerated pesto with basil

A few fresh basil leaves

10 baby spinach leaves

1/2 pint cherry or grape tomatoes, halved



1/4 cup pine nuts (or walnuts), toasted

1/4 cup freshly shredded Romano or Parmesan cheese

2 tablespoons butter

1/2 cup heavy cream

While waiting for pasta water to boil, wash and halve tomatoes and toast the nuts in a small skillet over high heat until browned. Then stack a few basil leaves, roll up like a cigar and slice diagonally into thin strips. Do the same for the spinach leaves.

Cook the pasta, and drain, saving 1/4 cup of the cooking water for thinning the pesto, if necessary.

Add the tomatoes to the hot pasta and stir a couple minutes to slightly soften them.

Heat cream and butter over low heat and stir into pesto.

When your guests are seated at the table, fold in the cream pesto and swirl until the pasta is evenly coated. Toss in the shredded fresh basil and spinach, leaving a few of each for garnish. Serve immediately on a heated platter and top your masterpiece with the nuts and shaved cheese (you could also add plump, ready-cooked shrimp).

Moving Your Body Can Reduce the Risk of Breast Cancer

Recent studies have shown that any physical activity, even just walking, can substantially reduce a woman’s risk of developing breast cancer. Although it has been known for some time that exercise can reduce the risk of many types of cancer, the exact reason for the reduction of breast cancer risk has not been completely understood.

A study conducted by scientists at the University of Minnesota has provided some intriguing new information. It found that the ratio of estrogen and estrogen metabolites, those substances formed when estrogen is broken down by the body, changed when women increased their physical activity. This change in the ratio resulted in a lower risk of developing breast cancer.

Of course, exercise is not a sure-fire preventer of cancer. Some women who dutifully walked every day still developed cancer, and others who never exercised did not ever develop the disease. But scientists are encouraged that any form of activity, including walking, can help reduce the risk. Since walking is accessible to most people, is simple, and is free, researchers hope that this news will encourage more women to take a step to better health.

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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, DECEMBER 11, 2013	FRIDAY, DECEMBER 20, 2013
***TUESDAY, DECEMBER 24, 2013	FRIDAY, JANUARY 3, 2014
WEDNESDAY, JANUARY 8, 2014	FRIDAY, JANUARY 17, 2014

PLEASE NOTE DEADLINE CHANGE
DUE TO CHRISTMAS HOLIDAY

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!



As Saxons we are often loathe to ask for donations for our organizations, but we live in a very realistic world. And so we do indeed ask...and guess what? Our members do respond. Again we ask for your kind donations, hoping to continue with our renovations as funds will allow. ...

As always, the committee thanks you.

Youngstown Saxon Club
710 S. Meridian Rd. • Youngstown, OH 44509

Donation to: Memorial & Celebration Committee

Donor(s) Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

In Memory of _____

In Honor of _____

Designated for _____

SAXON SEAL AND CRESTS



The center figure is a reproduction of the ancient seal of the Transylvanian Saxons. King Andreas in the Golden Charter of 1224 makes special mention of it and, confirming the right of the nation to have an official seal, promises for himself and his government always to recognize and respect it. The old Latin inscription, *ad retinendam coronam*, “For the Support of the Crown” has stood as the motto and sacred promise of these colonists in Transylvania. Support of their legal rulers and loyalty to the legal government has been a constant Saxon virtue.

The figure to the left of the Seal was declared part of the official Saxon Crest by King Ludwig the Great (1342-1382). After the extinction of the Arpads, the first Hungarian ruling house, the French House of Anjou, Kings of Naples, became rulers of Hungary. Ludwig was also king of Poland. His empire was the largest in Europe, stretching from the Baltic and the Adriatic to the Black Sea. During his reign the Saxons were the cultural and commercial leaders in the southeastern part of his land. Kronstadt and

Hermannstadt were the two largest cities in all Hungary. To show his goodwill as patron and protector of these favored people, King Ludwig conferred upon them the three leaves of the lily which he bore on his own coat of arms, to be their official insignia.

(Some scholars say this sign was the crest of the ancient Low German tribes.)

To the right appears a reproduction of that part of the later official crest of Transylvania which symbolizes the Saxon element in the composite state. During the centuries of the Tartar and Turkish invasions seven fortresses were outstanding among the hundreds that Saxon cities and villages built. In the long and perilous history of this people the *fortress* became symbolic of the deepest values in Saxon experience. It is therefore proper that this symbol of common defence, and symbol of the German name of the country, “Siebenbuergen,” should constitute the Crest of the Nation.

From “Saxons through Seventeen Centuries,” Rev. John Foisel

YOUNGSTOWN SAXON RETIREES

By Kay Ring

The following are the minutes of the Saxon Retirees’ meeting held on November 14th at 710 S. Meridian Road, Youngstown, Ohio.

Meeting began at Noon with prayer and “Pledge of Allegiance.”

First of all, a big thank you goes out to Kay Ring who is filling the secretary’s chair today. Teri is home nursing her aches and pains.

Hostesses for today are Carolyn Munson and Teri Laret. Carolyn brought in her famous zucchini strudel – so good.

We sang to Martha Konrad – it’s her birthday.

Get well wishes go out to Edith Brown, Gert Galich, Hildegard Dunkerley and Teri. Eileen Anerino and Cindy Blubaugh are back this month, all well and happy.

Kay read the minutes from October’s meeting, and Joan Giba gave her penny to penny financial report; both passed.

Guests for today are Norma Biskays and Marge Leidt. Please come again.

Winner of our lucky drawing were George Diamond, Joan Cummings, Eileen Anerino, Jim Dundon (twice), Dom Sugar and Martha Konrad.

In the future, anyone who is NOT a retirees member will be charged an extra \$5.00 for a trip.”

The trivia game was from Let’s Have More.

Tidie, I forgot to say thank you for your donation to the refreshment bar.

We will be having our regular meetings in January and February, weather permitting.

Cindy was also a donor for refreshments.

Ger Prest volunteered to be on a telephone committee to call when meetings are cancelled.

Hostesses for December are the officers.

Meeting adjourned.

That’s all folks.

New recall rule can help used-car buyers

A new rule by the National Highway Traffic Safety Administration requires automakers’ public websites to allow searches for active recalls using a car’s or truck’s vehicle identification number (VIN). Some car companies already do it, but this is the first regulation that standardizes and simplifies the searches.

The rule also applies to motorcycle manufacturers.

It can provide more security for used-car shoppers and boost the effectiveness of recalls.

“The goal here is to increase recall completion rates through greater consumer awareness. Providing safety recall information on the websites of automakers is effective and uses databases car companies already maintain,” says the Alliance of Automobile Manufacturers.

The companies don’t have to list recalled vehicles that have been repaired, just those that haven’t. Recalls are never 100 percent completed and some may linger on for years.

The NHTSA says about 75 percent of recalled vehicles get fixed. But some owners don’t bother to do it and some don’t know about the recall.



ATS GENEALOGY MESSAGE BOARD

Many of our members are interested in tracing their family history and have often contacted the ATS Office for help. We do not have the records to help in tracing your family tree, but we can offer you a place to ask for help from other members. Under this column, you can submit a short paragraph requesting help in searching for family members. When possible be specific on names, places and dates. Send your short request to the ATS Home Office, 5393 Pearl Road, Cleveland, OH 44129 or email us at office@atsaxons.com. Include your name, email and/or phone number that you want listed in the *Volksblatt* that members may contact you directly.



The Salem Saxon Club
Branches 18 & 19
will host its annual
Joint Social/Christmas Party
Friday, December 13, 2013
Bring a covered dish
and your place setting.
Meat provided.
Eat at 6:30 PM
followed by the
Children’s party with Santa,
balloons and face painting.
Please RSVP
the number of children
attending by calling
Jill Drotleff
at (330) 337-9648.



ATS SAXON RELIEF FUND



Help us help
Helft uns
Helfen!
Help us help

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

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

Please send your contributions to our ATS office, 5393 Pearl Road, Cleveland, Ohio 44129. Write checks payable to the “ATS SAXON RELIEF FUND”. Thank you for your help!

☆☆ ☆☆

He Knows If You’ve Been Bad or Good

A mother was putting her children to bed on Christmas Eve and helped them set out cookies and milk for Santa. She accidentally dropped one of the cookies, but picked it up and replaced it on the small plate. Her youngest son said, “Hey, you can’t do that. It fell on the floor!”

The mother replied, “Oh don’t worry, Santa won’t know!”

The little boy gave his mother a stern look and said, “You mean to tell me that Santa knows when I am good and when I am bad, but he doesn’t know that the cookie fell on the floor?”

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. Thomas Evangelical Lutheran Church

9509 Lake Avenue
Cleveland, OH
(216) 961-4870

Rev. Dick Williams
Pastor
Cell (330) 524-1718

9:00 a.m. German Service
2nd Sunday of the month
Pastor Susanne Carter

11:00 a.m. English Worship

Daily Devotion:
www.EarlyWord.org

St. John's Lutheran Church

1000 Ford Road
Highland Hts., Ohio
(440) 449-1334

Rev. Karen Ullestad
Pastor

9:00 Worship Service

The flu on your fingertips

The influenza virus can live on a person's fingers for half an hour or more, depending on the size of the droplet, according to a new Swiss study.

Experts assume most flu is transmitted by air -- tiny droplets spreading out on the air currents as the infected person coughs or talks.

But this finding also suggests that flu can be transmitted by touch.

The study should encourage people to wash their hands with soap and water and keep hands away from the face.

In public places, where you don't know the health status of the people around you be sure to keep your hands away from your eyes, nose and mouth.

Doctors recommend that, if you have the flu, don't go to work and share the disease with others: Stay home.

Get the flu shot to give yourself the best chance of staying healthy.

Reiseeindrücke: Wie sich Kronstadt verändert hat

Es gibt viele Kronstädterinnen und Kronstädter, die seit zehn oder noch mehr Jahren nicht mehr in Kronstadt waren. Ihnen möchte ich berichten, wie es dort heute aussieht.



Harald Meschendörfer: Blick vom Schlossberg auf das herbstliche Kronstadt (1981). Vorn das Rathaus, die katholische und die Schwarze Kirche (von links). Öl auf Leinwand, 66 x 83 cm. Sammlung Kraus/Stephani, Freudental. Foto: Konrad Klein

Ich war mit meiner Frau im Sommer dieses Jahres „unten“, wie man sagt. Wir flogen von Stuttgart bis Hermannstadt, wo wir Geld wechselten (1 Euro zu 4,30 Lei) und fuhren dann mit dem Zug bis Kronstadt. Im Zug gibt es keine erste Klasse mehr, aber noch die 1.-Klasse-Wagen. In einem solchen saßen wir bequem und allein im Abteil. Bis Kronstadt hielt der Zug nur vier Mal: in Freck, Ucea, Fogarasch und Zeiden. An allen Bahnhofsgebäuden wehte die Trikolore, ebenso an allen öffentlichen Gebäuden, auf der Zinne, am Schlossberg und sogar an Kirchen in Kronstadt, nur an der Schwarzen Kirche nicht. Schon am ersten Tag fragten uns drei Personen, ob wir nicht nach Rumänien zurückkehren würden.

Es fiel uns in Kronstadt auf, wie sauber die Stadt gehalten wird. Das Kehrauto fährt sogar Sonntagabend durch die Innenstadt. Auch der Straßenbelag ist in bestem Zustand, wobei die EU bestimmt finanziell mitgeholfen hat. Selbst steile Straßen sind asphaltiert, wie die Iosifgasse auf den Postwiesenberg, die Straße auf den Schlossberg oder auf den Burghals hinauf und ins Ragadotal hinunter. Das Ragadotal ist ein nicht mehr erkennbarer Stadtteil geworden, wo sogar eine Kirche gebaut wurde. In der Inneren Stadt gibt es Countdown-Ampeln wie in New York oder Washington, wo angegeben wird, nach wie viel Sekunden die Ampel grün bzw. rot wird. Ein Lob muss auch dem jetzigen Bürgermeister von Kronstadt, dem Moldauer George Scripcaru, ausgesprochen werden, der den öffentlichen

Verkehr erheblich verbessern ließ. Es fahren Busse auch in alle entlegeneren Stadtviertel, und das in kurzen Zeitabständen. In den zehn Tagen unseres Aufenthalts streikten die Busfahrer zwei Tage lang, und man musste mit dem Taxi fahren. Aber das ist nicht teuer. Der Kilometer Taxifahrt kostet 1,35 Lei. Der Liter Benzin (95 Oktan) kostete 5,75 Lei, also 1,34 Euro. Bei Taxifahrten muss man auch die Umwege wegen der vielen Einbahnstraßen im Innenstadtbereich bezahlen. Man fährt weit schneller als erlaubt. Ich fuhr mit dem Taxi über 80 km/h. Man müsse sich nicht anschnallen, sagte der Taxifahrer. Der Platz vor der Handelskammer (später ARLUS) und dem Rektorat (einst Präfektur) ist eine wichtige (End-) Haltestelle, dem Stadtzentrum am nächsten. Überall in der Stadt sind noch die alten runden Brunnen, wie schon vor 60 Jahren, wo man vom nach oben sprudelnden Wasser trinken kann. Auch die früheren Befestigungsanlagen sind in gutem Zustand. Seit vorigem Jahr kann man auch die Tuchmacherbastei von innen besteigen.

Wir waren mehrmals am innerstädtischen Friedhof, weil man ja die Gräber der verstorbenen Vorfahren bei der Ausreise zurücklassen musste. Auffallend ist, dass es immer mehr rumänische und vor allem ungarische Gräber gibt. Deutsch hört man nicht mehr auf der Straße. Sachsen trifft man eher am Friedhof oder beim Orgelkonzert in der Schwarzen Kirche, aber man begegnet auch Ausgewanderten, die gerade Kronstadt besuchen. Der Honterushof ist zum Teil wegen

der neu entdeckten, alten Gräber abgedeckt.

Neuerdings wird die Vergangenheit der Deutschen bei der Geschichte der Stadt auch erwähnt, wohl weil die Stadtverwaltung bei den Hermannstädtern gemerkt hat, dass dies zu mehr Wohlstand führt; nicht der geschichtlichen Objektivität wegen. In der Ecke Purzen-/Michael- Weiß-Gasse stand bis zur Verstaatlichung 1949 die Apotheke meines Großvaters Jekelius. Ein Schild am Außenstrebenpfeiler beschreibt den Bau rumänisch und englisch. Nun hat jemand acht Häuser weiter ein Café mit dem Namen Dr. Jekelius eröffnet, um interessanter und werbeträchtiger zu sein. Auch im Rathaus-Museum, bei Stadtrundfahrten im Doppeldeckerbus und bei alten Gebäuden werden die Verdienste der Sachsen erwähnt.

Die Stadt ist vollkommen verbaut: beim Bahnhof, am Raupenberg, am Schneckenberg, bei der Warthe und in der Noa. Am vom Wald freigelegten Schloss am Schlossberg stellt man fest, dass bis Petersberg gebaut wurde, aber auch bis Neustadt, bis in die Dârsteusw. Die Kleine Schulerau ist so verbaut, dass der Begriff „Au“ nicht mehr gerechtfertigt ist. Ein Bautechniker sagte jemandem, dass man in den letzten Jahren hauptsächlich Hotels, Arztpraxen, Gasthäuser und Apotheken in Kronstadt gebaut habe. Im Speisesaal des früheren Hotels „Krone“ ist an einem Deckenbalken auf Deutsch neuerdings zu lesen: „Café Krone im Hotel Krone A.G., Kronstadt.“ – In der Kloster- und Purzengasse gibt es eine Menge Wechselstuben und Zweigstellen deutscher Banken. Auch sind eine Reihe kleiner Geschäfte für Goldankauf entstanden. Beim ARO zeigt eine Tafel an, dass auch hier der Rotary-Club vertreten ist. Das Telefongebäude ist leer, weil einsturzgefährdet bei Erdbeben. Rollstuhlfahrer und Behinderte mit Rollator sieht man keine auf der Straße. Die Polizei ist gut vertreten, vor allem vor Verwaltungsgebäuden. Nur Verkehrspolizei sieht man keine.

Die ehemalige Industrie ist stark geschrumpft. Bei der Tractorul stehen nur noch ein paar Lagerhallen, die Schielfabrik wurde 2012 abgetragen – dort sollen ein Hotel und ein Supermarkt entstehen –, das Lkw-Werk funktioniert nicht mehr, aus der Teutsch-Fabrik machte man Wohnungen, die Schergfabrik ist leer. Dafür aber geht es manchen deutschen Investoren



**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.**

Marie A. Bowmaster

Age 86

Died: October 19, 2013
Branch 22, Youngstown OH

Kathleen A. Kotsch

Age 89

Died: November 4, 2013
Branch 17, Canton OH

Fred E. Fye

Age 74

Died: November 5, 2013
Branch 30, Youngstown OH

John G. Manchen

Age 88

Died: November 12, 2013
Branch 33, Cleveland OH

Norman S. Kraus

Age 92

Died: November 17, 2013
Branch 2, Erie PA

Marie Zinz

Age 99

Died: November 19, 2013
Branch 22, Youngstown OH

Alan G. Youngquist

Age 81

Died: November 23, 2013
Branch 2, Erie PA

wie der Firma Ina Schaeffler (Zentrale in Schweinfurt) gut, sie erzeugt Kugellager u.a. in ihren Werkshallen zwischen Kronstadt und Neustadt (beim Hangesteingut Schmidts). Die Jugendsitzgerne an den Tischen mitten in der Purzengasse vor einem Glas Bier. Man sieht schwedische, japanische u.a. Touristen in Kronstadt. Die *Allgemeine Deutsche Zeitung für Rumänien* ist an Kiosken nicht zu finden. Bei der Iosif-Büste im Park hat man die drei Bronzetafeln am Sockel auch gestohlen. In der Post stehen die Kunden Schlange, weil von 15 Schaltern nur drei offen sind. In Gasthäusern findet man Kuttelsuppe, Hirn und Schweinschoden, aber seltener Kremschnitten, Ischler, Savarina und Doboschtorte. Richard Clayderman gab am 13. Juli ein Konzert am Marktplatz.

Die Kirchenburgen in Tartlau und Honigberg sind gut erhalten und stehen unter Denkmalschutz. In Honigberg öffnete uns eine Rumänin die Kirchenburg und kassierte die 5 Lei Eintrittsgeld.

Fortsetzung auf Seite 6

Potpourri

Fun by the fireplace

How to solve sudoku puzzles

To solve a Sudoku, you only need logic and patience. No math is required.

Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number.

Each column and row of the large grid must have only one instance of the numbers 1 through 9.

The difficulty rating on this puzzle is easy.

2		3	1					
	1	8	5				9	
	5				8			
	8	1				7		
	3		9		7		2	
		7				6	5	
			6				7	
	7				3	5	1	
					2	9		4

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

[illegible]

2	4	3	1	7	9	8	6	5
6	1	8	5	3	4	2	9	7
7	5	9	2	6	8	4	3	1
5	8	1	3	2	6	7	4	9
4	3	6	9	5	7	1	2	8
9	2	7	8	4	1	6	5	3
1	9	4	6	8	5	3	7	2
8	7	2	4	9	3	5	1	6
3	6	5	7	1	2	9	8	4

In 2014, mandatory tips will be gone

For many years, restaurants have tacked a mandatory tip on the bill of any large party, usually 15 percent. Some restaurants add the tip to every bill.

But a recent IRS ruling will probably end mandatory tipping.

The ruling that takes effect in 2014 classifies automatic tips as wages rather than tips, so the restaurant would have to pay payroll taxes on a mandatory gratuity. The ruling pretty much guarantees that most restaurants will stop mandatory tipping.

This ruling makes it more risky for waiters, who will be gambling that a table of 10 likes the service -- and is willing to tip for it, according to Kiplinger's Personal Finance.

Diners are likely to see suggested tips on menus and bills of 15 to 20 percent.

Cruise ship tipping is still a question but it might apply to ships registered in the U.S. Cruise ships apply a daily gratuity to travelers' accounts.



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LIFE INSURANCE IS A SURE BET!

In our lifetime, we work, we earn, we save and we spend. We spend money we earned for possessions like homes, automobiles, luxuries, etc. Once we have acquired a possession with our savings, we become concerned about the loss of that possession. So it becomes a priority for us to insure these expensive belongings. We know that if we pool the risk with others our cost is kept lower than if we bore the risk ourselves.

Insurance, therefore, is really a simple concept that involves sharing the risk of loss among many people so that the loss to one is not so steep. The rate we pay for the risk we share is based on theories of probability, the likelihood of an incident happening. The folks who determine these probabilities are called actuaries and the field they are in is called actuarial science.

There is little question in the public mind about insuring autos and homes. But many still question the reasons for life insurance. Let's look at it this way---what made the auto and home possible. Obviously, an individual person who worked, earned and saved. Now let's look at the probability of loss as determined by actuaries on the auto, the home and the individual life. Actuaries tell us that:

- the odds of an auto being damaged are 1 in 250
- the odds of loss of a home are 1 in 1200
- the odds of an individual losing his/her life 1 in 150

Where is the greatest risk? It lies in the very thing that made the auto and home possible---**the Individual!**

Everyone is generally optimistic about his or her future. Therefore, people are inclined to postpone decisions about life insurance. It is beneficial to understand the human life value concept to see the significance of life insurance. Let's take a simplified example on estimating human life value: If someone is 30 years old, earning at present \$40,000 a year, never gets a raise, and works to age 65, that individual has an economic worth of \$1,400,000. That's what will be earned during that person's lifetime, a very simplistic scenario of a human life value. If the person only owned \$25,000 life insurance, he or she certainly would not be "taking care of business" as far as providing financial security to his family.

When you plan for the future, one of the things you count on is continuing income for yourself and your family. Life insurance is what most Americans use to guarantee a replacement income for themselves and their families if their employment income should stop from an untimely death. Life Insurance creates an instant estate to ensure that our loved ones are protected against financial difficulties in the event of a premature death.

And when the cash values of permanent life insurance are converted into an annuity, life insurance can also provide a guaranteed income for the insured and dependents in retirement.

Life insurance is a means of sharing the risk. It can be a sure bet in providing financial security for one's loved ones. In the case of the 30 year-old with \$1,400,000 of potential income to be earned and only \$25,000 of life insurance, it can be clearly seen that more life insurance is needed.

Don't take an unnecessary risk, make a sure bet...

Contact your Local ATS Deputy Today!