

Published by
The Alliance
of Transylvanian Saxons
Home Office: 5323 Pearl Road
Cleveland, Ohio 44129-1503
Tel: (440) 842-8442

CONGRATULATIONS!

The following are the winners of the 2024 Christmas coloring contest:

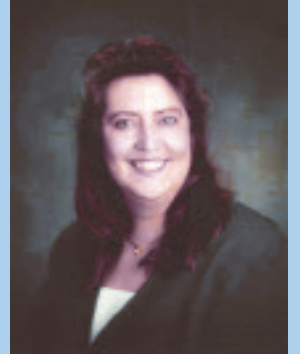
Giuliana Mshar, Youngstown
Richman Cook, Cleveland West
Noah Murray, Home Branch
Owen Mackey, Cleveland West

The ATS Youth Activities Committee thanks the following junior members who sent in their colored Christmas pictures.

<p>Ages 3-4</p> <p>Angelo Castelucci, Ellwood City Emma Scheely, Cleveland West Grant Phillis, Salem Shepard Collier, Chicago Emillia-Jayne Sanchez, New Castle Alexandria Fischer Litschel, Cleveland East</p>	<p>Ages 7-8</p> <p>Jessa Westland, Canton Jack Collier, Chicago Emily Mackey, Cleveland West George Lanahan, Home Branch Henry Stelle, New Castle Mason Brown, Home Office Emma Specht, Alliance Adeline Specht, Alliance</p>
<p>Ages 5-6</p> <p>Cora Hazel, Youngstown Rosie McCormick, Youngstown Ella Popovich, Home Branch Zella Morgan, Cleveland West Alice Emig, Youngstown Remy Gillis, Ellwood City Emmarie Popovich, Home Office Evan Burick, New Castle Judah Stelle, New Castle.</p>	<p>Ages 9-10</p> <p>Jacob Stelle, New Castle Cameron Brown, Home Branch Henry Lanahan, Home Branch Rose Hazel, Youngstown Connor Tully, Cleveland East</p>

PRESIDENT'S MESSAGE

By Denise Aeling Crawford
ATS Nat'l President



Brrrrr! As I write this, we're in the middle of a deep freeze here in Cleveland. I know that most of our members are shivering along with me, no matter where they live. Stay warm everybody! Summer will be here before we know it, then we'll complain again and say it's too hot!

The early part of the year is somewhat slow for ATS events. However, the Youth Activities Committee's Bowl Where You Are tournament begins February 1 and runs through the end of March. This event allows all of our young members to participate, no matter where they live. They can go to a local bowling alley, bowl their three games, and submit their score sheet to the Home Office. They are competing against all the other young members of the ATS. Score sheets have been mailed to all our youngsters in the age bracket. Winning scores are calculated. Awards are given to the top bowlers, while everyone who participates gets a free T-shirt. We hope that our Branches have a party for their youngsters to get to know each other and bowl together. Some of the Branches have a Family party where everyone gets to bowl, whether they complete the ATS score sheet or not. Parents and Grandparents, please do your part to assist those youngsters to participate, as they cannot drive themselves to the local bowling alley! Speaking of bowling, the Transylvanian Saxon Bowling Association still has a few sessions remaining, along with the season-end tournament to be held April 5 and 6.

May 17 brings the Branch Presidents meeting in Columbus. This meeting occurs in alternating years from the ATS Convention. The next ATS Convention will be held in 2026 and hosted by Branches 1 and 4 – Cleveland West. June 15 to the 20th will be Saxon Summer Camp, held at Camp Frederick in Rogers, Ohio. The weekend of July 11th begins the North American Transylvanian Saxon Heimattag in Youngstown. We welcome all Saxons from the USA and Canada (and around the world) to attend. It will be a great weekend! Two weeks later, on July 26, there will be ATS Family Day at Waldameer. This is a fun day at the amusement and water park. This park still allows you to bring your cooler and picnic basket with you to our pavilion. You can attend, talk to your fellow Saxons and enjoy the day, without riding any rides if you wish. Although, the rides are a lot of fun, too! Please mark your calendars for all of these events and plan to attend!

Did you know that on February 1, 1790, the United States Supreme Court met for the first time? The Supreme Court was established by Article Three of the U.S. Constitution, which took effect in March 1789. According to History.com, the Constitution granted the Supreme Court ultimate jurisdiction over all

Continued on Page 4

TIMELY - DO NOT DELAY
MAILED TUESDAY, JANUARY 28, 2025

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



SEE PAGE 3 FOR
2025 ATS SAXON
SCHOLARSHIP
INFORMATION
AND
APPLICATIONS

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

YOUNGSTOWN SAXON RETIREES

By Ro Dundon

Happy New Year to everyone. I hope you all had a great one. I also hope that the coming days, weeks and months will be not only exciting but most pleasurable.

We had our Christmas luncheon at Ruby Tuesdays in Austintown. A lively group were we! It was good to see Dick Markle and Reni back with us. Bev we are thinking of you, waiting for your return.

The Club's Christmas Dinner for members and guests was held on December 8 shortly after the general meeting. I think a good time was had by all. Just seeing those we haven't seen for a while made for a good time and the food was good.

As you know there was no meeting in January. Weather permitting February's meeting will be at Eat and Park in Austintown on the 13th at 12:30. Note the time difference. If anything changes, Rosemarie Zarny, our President, will be on the phone with a nay or a yea as to the plans.

At the meeting we will wish belated Birthdays for Dom in December and Mike Markle in January.

Everyone stay safe, healthy and WARM.

Till we meet again.... As usual it's RO.

Alliance of Transylvanian Saxons
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The Saxon News Volksblatt (ISSN 0894-1165), the official publication of the Alliance of Transylvanian Saxons, 5323 Pearl Road, Cleveland, Ohio 44129-1503, is published Bi-weekly.

Annual Subscription rate for non-ATS members
USA - \$15; Canada and Europe - \$50

Managing Editors HB Laser Communications,
29076 Fall River Dr, Westlake, Ohio 44145.

"Periodicals Postage Paid" at Cleveland, Ohio.

Postmaster: Send address changes to the Saxon News Volksblatt, 5323 Pearl Road, Cleveland, Ohio 44129-1503

ATS SAXON RELIEF FUND



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

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

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



NOTE: Gift packages can be ordered for delivery to a specific relative or friend in Transylvania for a minimal cost of \$50.00. Send your check payable to the "ATS Saxon Relief Fund" and the exact name and address of the recipient to our ATS Office. Please print or type for clarity. The package contents include non-perishable items such as: Coffee, Milk, Cocoa, Sugar, Rice, Flour, Margarine, Soup, Chocolate, Cheese, Sausage, Yeast, etc.

Cats are vulnerable to avian flu

Experts warn cat owners not to feed their animals raw milk or raw meat products after several house cats and 20 big cats died of avian flu, or H5N1. According to ABC News, cats are particularly vulnerable to the virus, which can spread through uncooked meat and unpasteurized dairy. Pet owners are also cautioned to keep their cats away from wild birds, livestock, and poultry.



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, FEBRUARY 5, 2025

FRIDAY, FEBRUARY 14, 2025

WEDNESDAY, FEBRUARY 19, 2025

FRIDAY, FEBRUARY 28, 2025

WEDNESDAY, MARCH 5, 2025

FRIDAY, MARCH 14, 2025

Please have your articles in by 12 Noon.

Did you miss the deadline?

Have you emailed your article past 12 Noon?

Please call Hanz Hermann at (440) 525-0020

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-FOUR Scholarships will be awarded to new freshmen in undergraduate study at an accredited college or university in the United States.

- \$1,000 Four Year Renewable Grant from the Victor Deptner Memorial Scholarship
- \$1,000 Four-Year Renewable Rev. & Mrs. John Foisel Memorial Scholarship
- \$3,000 Rev. & Mrs. John Foisel Memorial Scholarship
- \$2,000 New Castle Branch 27 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 Scholarship
- \$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 John F. Spack Memorial Scholarship
- \$1,000 John and Mary Guip Memorial Scholarship
- \$1,000 Branch 5 – Lorain Scholarship
- \$1,000 Dale & Rose Segedi-Kaufman Memorial Scholarship
- \$1,000 Dale & Rose Segedi-Kaufman Memorial Scholarship
- \$1,000 Dr. David E. Schuller Appreciation Scholarship in honor of his parents Elsie and Daniel S. Schuller
- \$1,000 New Castle Branch 27 Scholarship
- \$1,000 Donzella Herman Scholarship
- \$1,000 George R. Spack Sr. Appreciation Scholarship
- \$ 750 Niles-Branch 20 National 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 15. 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 15, 2025.

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 14

MAIL SCHOLARSHIP REQUEST FORM TO:
 ATS Home Office
 5323 Pearl Road
 Cleveland, Ohio 44129-1503
Request Forms must be received by March 14, 2025
Please note:
Only official ATS Scholarship Application Forms will be accepted for consideration.

UNDERGRADUATE CONTINUING ACADEMIC SCHOLARSHIP GRANTS

The ATS is offering TWENTY 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.**

- \$2,000 Branch 18 - Salem, OH Scholarship
- \$2,000 Branch 37 - Detroit, MI Scholarship
- \$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
- \$1,000 Lorain Saxon Ladies Branch 11 Scholarship
- \$1,000 Joan Miller-Malue Scholarship
- \$1,000 Award in memory of Donald G. Miller
- \$ 750 Erie Branch 2 Scholarship
- \$ 750 Erie Branch 2 Scholarship
- \$ 750 Award in memory of George H. Schneider
- \$ 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
- \$ 500 Award in memory of Gerard Slusny

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 14, 2025.

Completed official ATS Applications for scholarship grants must be received at the ATS Home Office before April 15, 2025

Undergraduate Continuing Academic Scholarship winners will be chosen in a random drawing conducted by the ATS Scholarship Committee

REQUEST FOR ATS UNDERGRADUATE CONTINUING EDUCATION SCHOLARSHIP

Name

Address

City, State, Zip Code

Tele: _____

E-Mail: _____

Br. No. _____ Cert. No. _____

Request must be received by March 14

MAIL SCHOLARSHIP REQUEST FORM TO:
 ATS Home Office 5323 Pearl Road
 Cleveland, Ohio 44129-1503

Request Forms must be received by March 14, 2025
Please Note: Only official ATS Scholarship Application Forms will be accepted for consideration

**** Scholarship winners will be notified by mail. ****

**It matters not
 where you were born,
 or where you live,
 but what's in your HEART.
 Be Proud to be
 Transylvanian Saxon!**

VOCATIONAL & TRADE SCHOOL SCHOLARSHIP

The ATS is offering scholarships for eligible Vocational & Trade School education programs. Applicants may attend a vocational school, trade school, technical school, certification training program, or credential program. Eligible fields of study include, but are not limited to, advanced manufacturing, automotive technology, computer technology, construction, cosmetology, culinary arts, electrical, HVAC, health care, industrial maintenance, machining, plumbing, or welding.

Applicants for this scholarship must be an ATS member in good standing, with a minimum of two (2) years' continuous membership prior to the scholarship application deadline of April 15. Applicants can be a high school senior or any adult.

Requests for official ATS Vocational & Trade School Scholarship applications may be made by calling the ATS Home Office (440) 842-8442, or by completing the Form printed below by March 14, 2025

Completed official ATS Applications for scholarship grants must be received at the ATS Home Office before April 15, 2025.

REQUEST FOR ATS VOCATIONAL & TRADE SCHOOL SCHOLARSHIP

Name

Address

City, State, Zip Code

Tele: _____

E-Mail: _____

Br. No. _____ Cert. No. _____

Request must be received by March 14

MAIL SCHOLARSHIP REQUEST FORM TO:
 ATS Home Office 5323 Pearl Road
 Cleveland, Ohio 44129-1503

Request Forms must be received by March 14, 2025
Please Note: Only official ATS Scholarship Application Forms will be accepted for consideration

**** Scholarship winners will be notified by mail. ****

**Boom towns:
 The best cities to start a business**

The age of remote working means that many professionals really can work from anywhere -- say, a beach in Bali -- but if you want to start a business, geography really does matter sometimes. These are some of the best cities, both large and small, to build a successful business, according to WalletHub and the Chamber of Commerce.

Large cities

- Orlando, FL. Entrepreneurs will find a thriving small business scene with many eager investors and a strong talent pool.
- Charlotte, NC. Businesses in numerous industries thrive in this city, which offers low corporate tax rates and strong employment growth.
- Austin, TX. Austin boasts high affordability, no corporate taxes, and a large creative talent pool.

Small cities

- Cedar City, UT. Located roughly halfway between Salt Lake City and Las Vegas, Cedar City has a thriving startup scene, high employment growth, and one of the lowest average commute times in the country.
- Appleton, WI. Low unemployment, plenty of housing options, and a stable average income make this community of 75,000 a great environment for a small business.
- Cheyenne, WY. Low business costs and an entrepreneur-friendly environment create a bustling startup scene in this affordable western city.

FRATERNAL CALENDAR

NATIONAL EVENTS

- February 16, 2025
TSBA Bowling Session Host: New Castle
- March 2, 2025
TSBA Bowling Session Host: Youngstown
- April 5 & 6, 2025
TSBA Season-end Tournament Host: Lorain
- May 17, 2025
Branch Presidents Meeting
Host: Columbus Saxons, Br. 10
- June 14, 2025
TSBA Convention Host: New Castle
- June 15 - 20, 2025
Saxon Summer Camp at Camp Frederick
- July 11 - 13, 2025
North American Saxon Heimattag
Host: Youngstown Saxon Club
- July 26, 2025
ATS Family Day at Waldameer
- October 18 - 19, 2025
ATS Open Bowling Tournament

LOCAL EVENTS

- February 9, 2025
Cleveland Sachsenheim Super Bowl Party
- February 16, 2025
Youngstown Saxon Club Pork and Kraut Dinner
- February 22, 2025
Youngstown Br. 30 Family Bowling
- February 23, 2025
Cleveland West Br. 4
Chinese Auction / Sausage Dinner
- March 1, 2025
Cleveland Sachsenheim Jaeger Night
- March 4, 2025
Cleveland Sachsenheim Mardis Gras
- March 14, 2025
Cleveland Saxon Dance Group Chili Cook-Off
- March 16, 2025
Youngstown Saxon Club Pork and Kraut Dinner
- March 29, 2025
Youngstown Br. 30 Goulash Dinner
- June 29, 2025
Chicago Br. 9 Annual Summer Picnic



**Alliance of
Transylvanian Saxons**

**YOUNGSTOWN SAXON CLUB
710 S. Meridian Rd**

**PORK & KRAUT DINNER
FEBRUARY 16, 2025**

**11:30 a.m. to 2:00 p.m.
\$12.00**

**TAKE OUT AND EAT-IN
PUBLIC WELCOME**

PRESIDENTS MESSAGE Cont'd from Page 1

laws, especially those regarding constitutionality. The court was also assigned to rule on cases concerning treaties of the United States, foreign diplomats, admiralty practice, and maritime jurisdiction.

In September 1789, the Judiciary Act was passed, implementing Article Three by providing for six justices who would serve for life. That same day, President George Washington appointed John Jay, of New York, as Chief Justice. The five associate justices were John Blair of Virginia, William Cushing of Massachusetts, Robert Harrison of Maryland, John Rutledge of South Carolina, and James Wilson of Pennsylvania. The U.S. Senate approved all six appointments two days later.

The number of members of the court has changed throughout its history. The U.S. Constitution is silent on how many justices there should be. Congress has changed the number to achieve its own partisan political goals. The number has been as low as five and as many as ten. As mentioned, it started with six. In those days, the Supreme Court justices were also appointed to sit on federal circuit courts, of which there were 13 in 1789. Each circuit court would be presided over by three judges: one district court judge from the state and two Supreme Court justices. These justices would spend most of their time traveling. To limit this geographical travel, the Judiciary Act of 1789 divided the circuit courts into three regions: Eastern, Middle and Southern. The original number of six allowed two justices to preside in each of those three regions. At that time, no one worried about split decisions with an even number of six. All the judges back then were from the same Federalist Party. (The Federalist Party was the first political party in the United States.) Also, for health and travel reasons, rarely were all six appearing at the same time.

The Federalists' power didn't last, however. The first political controversy over nominations to the Supreme Court occurred in 1800. Incumbent John Ad-

ams, a Federalist, lost the election to Thomas Jefferson, a member of the then Democratic-Republican party. A month before the election, Chief Justice Oliver Ellsworth resigned due to illness. Adams had nominated and Congress confirmed John Marshall during the lame duck session of Congress. Then, Adams went further. He and the Federalists passed the Judiciary Act of 1801, which decreased the number of Supreme Court justices to five, further lowering the odds that Jefferson would get to nominate a new justice during his term in office. Jefferson and his Congress quickly repealed that Act, bringing the number of justices back to six. Since no justices had died or resigned during that time, the number of justices never actually dropped to five.

By the time the Civil War broke out, the number of Supreme Court justices had been increased to nine. This was a result of covering additional circuit courts in the expansion of America with additional states. President Abraham Lincoln added a tenth justice in 1863, wanting to reinforce an anti-slavery majority on the Supreme Court. After the Civil War and Lincoln's death, Congress clashed with Andrew Johnson, Lincoln's successor. Johnson was rapidly undoing the plan for Reconstruction. To limit Johnson's power, Congress passed legislation in 1866 to cut the number back to seven, pretty much assuring that Johnson wouldn't have the opportunity to fill a vacancy.

The next time Congress changed the number was in 1869. Ulysses S. Grant was elected President in 1868. As a gift to Grant, Congress increased the number of justices from seven back to nine. The Court had just ruled that paper money was unconstitutional, which would have wreaked havoc with the U.S. Treasury. Grant and Congress quickly confirmed two new justices, and the decision was reversed, saving having to undo the nation's entire system of legal tender.

In the 1930s, the Supreme Court issued a series of rulings that undercut some

of Franklin D Roosevelt's "New Deal" legislation. Most of these rulings were unanimous or nearly unanimous. FDR and his justice department responded with a proposed bill that could have added six new justices. His proposal was that all sitting justices older than age 70 would be asked to resign. If any of them refused, FDR would be allowed to nominate one additional justice to the bench. Since six of the nine sitting justices were already older than 70, that created the possibility of six new seats on the Court, bringing the number to 15. This was the first time the phrase "Packing the Court" was used. FDR's plan was shot down by the U.S. Senate by a vote of 70-20.

So, the last time the number of Justices was changed was in 1869. It changed only six times during the period from 1790 to 1869. Since its inception, there have been 115 Justices, of which 17 were Chief Justices.

Until next time...

Better remove those contact lenses

Doctors in the U.K. were prepping a woman for routine cataract surgery when they discovered something odd under the woman's right upper eyelid.

A contact lens. In fact, it turned out to be a clump of contact lenses, 17 to be exact, all held together by mucus, according to Live Science. Upon closer inspection, the surgeon then found 10 more lenses, for a total of 27 impacted contacts.

The woman had no complaints of pain or irritation, although she said her eye seemed dry. It seems the patient, who had worn disposable lenses for 35 years, sometimes attempted to remove a lens, but couldn't find it and assumed the lens had fallen out.

Surgeons say failing to remove contact lenses can lead to serious infections, although in this case the patient had no infection. Regular trips to the eye doctor might have uncovered the issue earlier.

CHURCHES



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

10:00 Service
Nursery
Coffee following service
Senior Circle

Gear up safely for your winter run

Winter running has its own set of challenges, but the right gear can keep you healthy and safe.

Layers are essential for winter. Start with a base layer made of a wool or hybrid blend. Use a headband or hat that can cover your ears. A light neck warmer can help protect your neck and face from the wind. Choose well-fitted running socks made of moisture-wicking material, and lightweight gloves.

Your jacket is essential, even if you don't plan to wear it for the entire run. It should be windproof, waterproof, and light enough to stash in a running pack. It's also an crucial if you find yourself stranded or walking for a time.

Consider a running pack or vest. This should be well-fitted to reduce bounce. It should have some reflective material and be able to carry a water bottle.

Insulated running tights or pants will offer warmth plus a range of motion. Some come with zippered pockets for phones or keys.

A headlamp is important for night and early morning runs. It should shine from both the back and the front, while being small and comfortable.

Finally, don't forget the sunglasses, especially if it is snowy.

Before your run, drink warm water or tea to make sure you are hydrated.

The goal of winter running is to maintain your running fitness, so go slow and steady.

BRANCH 5, LORAIN By Michael Johnson

Due to the extreme below freezing temperatures on the evening of our January meeting on January 20, we canceled until our next scheduled meeting on Monday, February 17, 2025 starting at 7:00 p.m. at the American Slovak Club, 2915 Broadway Ave. Lorain, Ohio. If you are a dues paying member, please come prepared to pay your dues (which would be the same annual amount you paid last year) by either cash or check payable to: **ATS Branch 5, Lorain, OH.** If you are not going to be attending, please submit your dues by mail soon to avoid falling into arrears. Make your check payable to: **ATS Branch 5, Lorain, OH** and mail your check to: *Michael W. Johnson, 2151 Lakeland Ave., Lakewood, OH 44107.*

At the time of this writing, members Sister Erica Zgola and Brother Brian Gilles have reported being ill and put on the sick list. We hope for their full recovery soon. Remember, if you are currently ill and under a doctor's care or soon to be, you need to contact sister Jane Mowery at 440-246-3004 to begin the process of receiving benefits due through your membership in Branch 5.

On behalf of the members of Lorain Branch 5 Saxons we congratulate Brother Daniel Paghi for becoming a 50 Year member this month.

Happy Birthday to those members who celebrated birthdays this month of January; Sister Carolyn Mroski, Brothers Russel Gilles and Thomas Ralph. Also, a Happy Birthday is extended to those celebrating in the coming month of February Sister Sharon Powell, Brother Brian Long and Junior members Conner Hochevar, Jenna Peters, Michael Simon and Piper Simon. Hope your birthday was or will be a special one!

Until next time, stay warm and safe in this season of winter.



BRANCH 37, DETROIT submitted by Kätchen Breckner

George F. Breckner † May 1, 1932 - December 4, 2024 Forever in Our Hearts

George was born May 1, 1932, in Mettersdorf, Transylvania. The son of Georg and Sofia, he lived a happy childhood with school and his friends with occasionally having to help with the chores around the house and animals. WWII changed everything. On September 15 the order came to for all to gather what they could and leave. They packed their wagons and left their village with their family and neighbors. After 6 weeks on the road the family ended up in Austria in a village called Lengau. As he reached his late teens, his grandfather found him an apprenticeship in auto mechanics.

During this time he also had his eyes on a beautiful girl named Kätchen from a neighboring village. who was also a refugee from Transylvania. They danced together in a Volkstanz group, fell in love and got married.

In 1956, they came to



George F. Breckner

America, joined St. Peter's Church and the Saxon Club. George was the silent helper with Kätchen's Saxon Dance Group. He had been Trustee for the Transylvanian Saxon Club for many years.

His work at GM was very rewarding. Early on in his career, he had earned the "Master Technician" certification. When he retired, after working for 20 years in Research & Development at the GM Tech Center, he was awarded the "Golden Card" at his retirement.

With love, Your Family

BRANCH 30, YOUNGSTOWN By Rosemarie Kascher

Upcoming events:
Wednesdays

Dinner and Drawing

Thursdays Bar Bingo,

Queen of Hearts

Fridays Fish Night,

open to the public

Sundays

Breakfast and

2 p.m. meetings,

second Sunday

February 3,

6 p.m. Officers meeting

February 9,

2 p.m. Branch meeting

5 p.m. Super Bowl Party

February 16,

Pork/Kraut Dinner

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

February 22,

Schnitzel Saxon Dinner

5 - 8 p.m.

March 29,

Goulash Dinner

July 10 - 11,

Heimattag (volunteers,
please contact the office)

Apologies: I printed, in error, an old fee for dues. Membership dues, for each individual member, man or woman, is \$40 for this year. Honorary members, of which I am a proud payee, are to

pay only \$20 to help keep your Saxon building going. In these economic times, with prices so high, officers are working very hard in your Saxon interests. Thank you so very much.

A hint, in these times, pay cash rather than by credit card to avoid credit card fees.

Dues - please make out your checks to the Youngstown Saxon Club c/o Val Thomas 5947 Tippecanoe Rd, Youngstown, Ohio 44406 or to the office.

Scholarships from Br. 30 to YSU are possible for men or women, at any age for full time enrollment. You need to be a member for two years and have a 3.0 average. This is a wonderful opportunity, so please contact Julaine Gilmartin 330-799-5171, 4173 Timberlaine Trail, Canfield, OH 44406.

Retirees meet the second Thursday each month. All are welcome. If interested, please contact Rose Marie Zamary 330-792-0388.

A happy February to everyone!



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.

Carol M. Kraus

Age: 88

Died: December 14, 2024
Branch 33, Cleveland East, OH

Margaret Rodway

Age: 86

Died: April 13, 2024
Branch 30, Youngstown, OH



Maybe AI doesn't know the best Valentine's gift

It's that time of year when you are supposed to get something special for your sweetie, but -- here's some advice -- don't ask AI.

Several new polls show that Americans are willing to take gift advice from AI and also willing to spend more than they planned. Even more concerning, they are willing to finance the purchases.

About 68 percent of men and 60 percent of women plan to buy gifts for Valentine's Day, according to Statista.

According to the Pew Research Center, nearly 50 percent of Americans think AI will help them find the right gift and, according to a debt.com survey, about 65 percent will spend more to buy it. One in four will finance the purchase, according to Kiplinger.com.

Valentine's Day is already expensive. The average expenditure is \$185, according to the National Retail Federation. People in new relationships of two years or less will spend the most, an average of \$247. That number goes down to \$189 for those in 10-year relationships. Even pets will get gifts of up to \$40. As usual, flowers and candy topped the list of gifts, but jewelry ranked high.



Name: _____ Age: _____ Branch No. _____ Cert. No. _____

Address: _____

City: _____ State: _____ Zip Code: _____

Juvenile Members are encouraged to color and mail to the ATS Home Office for a special treat.

Please mail to the ATS Home Office; 5323 Pearl Road; Cleveland, OH 44129

Before February 21, 2025



Groundhog Day: Check Phil's weather prediction!

On February 2, Punxsutawney Phil, Pennsylvania's groundhog extraordinaire, will again stick his head out of his den. The nation awaits his verdict.

Groundhog Day is said to have its origins in ancient Germanic and Celtic weather lore where the prognosticator was often a badger or a sacred bear. In the United States, its origin is said to come from a Pennsylvania German custom.

If Phil, peeking from his burrow, fails to see his shadow, winter will soon be over. If the sun happens to be shining and Phil sees his shadow, winter will continue for six more weeks.

The first trek to meet with Phil began in 1887. He has been emerging from his burrow in Pennsylvania ever since, always eager to greet his public.

Phil is private in many ways, but a few rumors have circulated about him.

- He gets his longevity from drinking the "elixir of life" of which he takes one sip every summer during the Groundhog Picnic. This gives him seven more years of life.

- It is said he is named after King Philip, a famous Native American leader. In his more plebeian days, he was called Br'er Groundhog.

- He speaks only in Groundhogese, which luckily is a language understood by the President of the Inner Circle. The Inner Circle provides for Phil during the year, rather like a court provides for its king.

The city of Punxsutawney offers several days of celebration for those who gather from around the world to hear Phil's proclamation. The city offers food, music, carriage rides, magicians, crafts and games.

**Always borrow
money from a
pessimist.
He won't expect
it back.**



42nd Annual Bowl Where You Are Tournament



**Our Annual "Bowl Where You Are" Tournament
for ATS members between the ages of 6 and 17 will be held
February to March, 2025.**

This tournament is designed to allow our young members to bowl in their home city and mail their scores. Scores must be submitted on an official ATS Score sheet which will be mailed to each eligible youth member in January, 2025.

Winners (best total score for three games) will receive an award plaque for their age group. All participants will receive a T-shirt after the event.

Some Branches are organizing Bowling Parties to bring their young members together to bowl for this event. For tips on how to make this a family Branch event, contact Margie Ziegler, Youth Committee Chairperson, 440-488-6421.

**EINTRACHT SINGING SOCIETY
NEW CASTLE
By Danual Forsberg**



Do some hearts just need a little rest?

There is no cure for heart failure, although drugs can slow its progress, but a new study suggests that the heart might improve if it just gets some rest.

A study published in the journal *Circulation* offers the first hope for a new way to treat, or even cure, heart failure.

University of Arizona researchers investigated whether heart muscle can regenerate, much like an injured leg muscle heals after time.

They found that some patients with an artificial heart pump actually regenerated heart muscle cells at a rate six times greater than healthy hearts.

Researchers speculate that because the heart pump bypasses the heart, it is like putting the heart on bed rest, giving it time to repair itself, something that can't be done while the heart is working. It is possible that some patient may even be able to have the pump removed.

Only about 25 percent of patients in the study responded with cardiac muscle regeneration. New research will focus on whether all patients might be able to have muscle regeneration. Researchers say such a thing would essentially be a cure for heart failure.



for providing another piece of artistry that reminds us of our club's heritage. I'm sure it will be a piece that will be treasured by many families and friends of the Club.

It is so good to see the Club regaining its footing with more opportunities to come together through bingo, pool leagues, and parties. With each month we seek to provide plenty of activities which promote our culture and the kind of fellowship and belonging that our forefathers and mothers brought. To the Eintracht Singing Society, Ein Prosit!

As we look back on the past month with The Eintracht Singing Society, we saw a club hustling and bustling with lots of holiday cheer and activities. A jovial crew came out to decorate the Rathskeller and Fest Hall to create a festive spirit of Christmas that had members and guests filled with pride and love for their German heritage as they walked in. Debbie Herman and the many who decked the halls for the season are to be commended for creating such a beautiful and welcoming Club. The colorful decorations set the tone for the Kids Christmas Party complete with food, fun, crafts, and Santa. The singing by the Eintracht Männerchor and Kinderchor reminded the young and old alike of our rich Saxon-German heritage. So grateful to see this annual tradition continue with a room full of children, parents and grandparents!

the North American Sängerbund, Mr. Edward Helgerman. Ed presented Director Dan Forsberg and Bass singer Nick Roman with 25-year service pins! Congratulations to both! Following the concert, a beautifully decorated table of German and traditional holiday cookies, coffee, and punch were provided for all to enjoy in a time of Gemütlichkeit. It is always a good thing when people come to an event and want to stay long afterward and enjoy one another's company. Special thanks to all the bakers and providers of refreshments.

The Eintracht Männerchor and Kinderchor continued to present their music at a number of venues outside the Eintracht Hall. The two choirs performed their Christmas selections at the Jameson Care Center Nursing Facility and Senior Assisted Living Center in New Castle. The joy on the faces of the audiences was a great reward for a job well done by all the singers.

The Kinderchor, always an audience pleaser, brought so much joy with their bright, expressive, and accurate voices. While they number only thirteen, we look forward to our Spring concert season with even more of their artistry, energy and room to grow in new members.

The Männerchor performed two more times for the North Country Brewing Company's annual Yule Log and Winter Solstice Celebrations at their Slippery Rock Brew Pub and the Harmony Inn in Harmony, PA. These celebrations draw crowds eager to celebrate the ancient tradition of burning holly leaves in the fire to signify the end of darkness and the coming of the light. There is a procession of bagpipers, Santa, sometimes appearances by the Holly King and Queen, and of course, the Männerchor. The Männerchor is always at the center of attention, leading with their robust singing and frequent "Ein Prosit."

The Ladies of Branch 27 held a sale of an exclusive Eintracht Christmas ornament created by Wendell August Forge of Grove City. The beautiful ornament depicts the front of our Eintracht Hall on Taylor St. Thank you Ladies

For adults, the Club provided new opportunities for Gemütlichkeit at the Rathskeller with a Pop Up Bar to provide a variety of specialty drinks. Many came to sample the delicious libations. It looks like this will become a new tradition! It was quite popular!

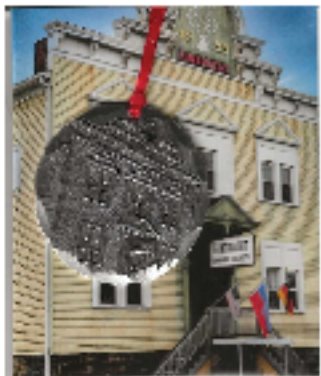
The annual Tom and Jerry party was also a great success. Jonathan Baisch was the mix master behind this year's delicious, warm, cup of cheer, keeping yet another Club tradition deliciously alive.

The Männerchor and Kinderchor presented their 130th Annual Weihnachtskonzert in our beautiful Festhall. Prior to the concert a wonderful Sauerkraut dinner was provided for members and guests. The homemade Sauerkraut was produced by none other than The Eintracht's own Krautmeister, Don Bowden. Thank you, Don. There is nothing like homemade sauerkraut and roast pork! Thanks to all who cooked, prepared, and served this wonderful dinner.

Back to the concert! A broad selection of traditional German Christmas songs was presented as well as English favorites. Our guest performers this year were members of the Old Towne Barbershop Harmony Quartet from nearby Grove City. During the concert a special presentation was made by the National President of

Keep your memories alive with this
Wendell August
ornament depicting the
unique Eintracht building in
New Castle, PA

\$20



"A Brief History of the
Transylvanian Saxons"
Booklet \$1.50



The Eintracht Kinderchor performs at the 130th Eintracht Christmas Concert.



The Christmas Cookie Table ready to receive plates of all our favorites of Lebkuchen, Pfeffernusse, Stollen, and many others.

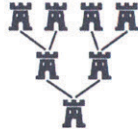


The Eintracht Mannerchor performs at the Yule Log Celebration at North Country Brewing.

Genealogie der

Siebenbürger Sachsen

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



Der Verein für Genealogie der Siebenbürger Sachsen e.V. präsentiert hier genealogische Stammbäume der Siebenbürger Sachsen und weiteren, mit ihnen verbundenen Gemeinschaften. Zur Zeit sind folgende Ortsgenealogien verfügbar: Abtsdorf bei Marktschelken, Arkeden, Birthälm, Bonnesdorf, Bulkesch, Broos, Draas, Dunesdorf, Durles, Felldorf, Felsendorf, Gießhübel, Hahnbach, Haschagen, Heidendorf, Hermannstadt, Holzmengen, Jakobsdorf bei Agnetheln, Kleinschelken, Kreisch, Kronstadt, Malmkrog, Martinsberg, Mediasch, Michelsdorf an der Kokel, Mühlbach, Neppendorf, Nimesch, Rätsch, Rauthal, Reußen, Reußmarkt, Rosenau, Rothbach, Scharosch an der Kokel, Schirkanyen, Scholten, Seiden, Tarteln, Tartlau, Taterloch, Urwegen, Waldhütten, Wölz, Zendersch, Zuckmantel, und weitere kommen laufend dazu.



Looking for your Saxon Roots?

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

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

Interested in a seminar to help in your research?

Email office@atsaxons.com with SAXON ROOTS in subject line.

BRANCH 33, CLEVELAND EAST

By Arline Krestel-Suts

Cold frosty days, repeated snowfalls, icy wind off the Lake and our world is frozen. It must be January in Ohio! And winter certainly has a wicked bite this year. But remember, "what good is the warmth of summer, without the cold of winter to give it sweetness" (John Steinbeck)

Branch 33 met January 8th, starting with Sausage and Sauerkraut dinner. Thank you, Ema Litschel and Margie Ziegler, for cooking, and Donna Foisel for bringing Gurkensalat. Sister Ema, as former President, also performed the swearing in of Branch officers for 2025: President Margie Ziegler, Vice President Maria Phillips, Treasurer Lisa Deaton, Secretary Arline Suts, Financial Secretary Mike Bretz, ATS Secretary Karyn Schmidt, Trustees Nick Ziegler, Barb Hum, Wayne Suts, and Sue Guip. Thank you, officers, for serving; and thank you Branch brothers and sisters for your trust in our officers.

Thank you to everyone who helped make sausage and who bought sausage in December. From the proceeds, we are donating \$350 to the Willowick Food bank.

President Ziegler reported that the westside Sachsenheim will be having a cleanup day on April 26. If any Br. 33 members are able, I'm sure they could use some help on that day. The Cleveland Saxon Dance group Chili cookoff fundraiser will be March 15. Always looking for people to enter their chili into the contest, but not necessary to attend. Reservation information is in the Volksblatt.

Branch 33 discussed a couple new social functions. We would like to make Krapfen and sell to members. This event will be March 8th; Lent is the perfect time. More details

will be forthcoming. We have also discussed forming a singing society. Remember the Eastside Liedertafel? Would be great to bring the tradition back! If you are interested, contact Margie Ziegler.

Congratulations to Six Branch members, they had perfect attendance to all meetings in 2024: Thanks for your dedication, Ema Litschel, Pam Bonnett, Bob Bonnett, Cindy Schneider, Henry Hum, and Bruce Schneider.

Our next outing relates to the ATS sponsored Bowl-Where-You-Are event for Junior members. Br. 33 has planned a Bowling and Pizza party on February 22 at North-Woods lanes in Macedonia, Ohio. All senior members are invited as well. The event is free to Branch members, cost only \$10 for guests. So come out on that Saturday and join us... So much fun - anyone can roll a ball! Or just come to watch and eat. Bowling starts promptly at 2:30. Maria Phillips is taking reservations for the Bowling (440) 552-1364. (Also, an Ad in Volksblatt).

Our next meeting is Wednesday, February 12th. Social hour starts at 7 p.m. (Maria Phillips and Bruce Schneider volunteered to bring pastry). We ask that you bring with you a non-perishable food item to donate to Messiah Church Food Bank. Due to a conflict with Messiah Church Lenten services on Wednesdays, Branch 33 will not be meeting 'in person' in March or April, but we will meet virtually via Zoom. Maria Phillips will send an invitation Email a few days prior to the meeting. I will remind you in following articles. And remember, since it's a new year, to pay your Branch dues to Mike Bretz.

Stay healthy and warm!



When you're late, ask yourself why

Tardy people always have their reasons, but the price of being late can be high.

It's the traffic, the weather, a broken alarm. Your dog is sick. You name it; the reasons are legion, but in the end, tardiness is the fault of the tardy.

Most chronically late people consistently underestimate needed time by 25 percent to 30 percent, says Diana DeLonzor, author of *Never Be Late Again* (Post Madison).

Optimism is good, but not when determining how long it will take to drive through traffic and park your car. You have to allow a safety margin to account for unforeseen delays.

One researcher found that people don't get motivated far enough ahead of their deadlines. Since missing deadlines has economic and social consequences, other people are often forced to monitor the work of the chronically late person.



Psychologists once thought the tardy were late because of avoidance and anxiety. That proved not to be true because the same people were late arriving at events they enjoyed.

Tardiness is contagious. When others know you will be late for a meeting, they will be late too, wasting time for those who were punctual. Late people are more likely to change punctual people than the other way around.

Some offenders say being late makes them feel important because everyone has to wait for them. Usually, however, they lose respect.

Black History Month

Free to be together: African-American family reunions

Massive cookouts, bright matching t-shirts, piles of excited kids darting around as their parents, grandparents, great-grandparents, aunts, uncles, cousins, and honorary relatives hug and exchange excited greetings. Family reunions may not belong to any single culture, but they hold special importance for many African-American families.

After the ratification of the Thirteenth Amendment and the end of the Civil War, formerly enslaved people worked frantically to locate their loved ones who had been sold away or separated by other means. According to the National Museum of African American History & Culture, many had gone years without any news of their family members' whereabouts, but still threw themselves into the search through newspaper advertisements, letters, and word of mouth.

Those first family reunion gatherings after Emancipation brought scattered fam-



ilies together and allowed them to celebrate the bonds that centuries of oppression and violence had failed to break. And while many families grieved loved ones who were never found, the reunions -- and the celebration of togetherness and resilience -- continued. New generations of children who would never know enslavement were born, and those who had survived it became beloved and honored elders.

Racism and oppression did not end with Emancipation. But even as one ugly old tradition refused to fade, a new one continued, flourishing long after slavery had passed from living memory. The family reunion remains alive and well among African-American families today.

BRANCH 10, COLUMBUS

By Donald Blum

MONTHLY MEETING

February 17, 2025

Hickory House
550 Office Center Place
Gahanna, Ohio 43239
12 Noon

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

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

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

TRANSYLVANIA TRIP

This part of our trip involves a ride on the Narrow-Gauged Train in Viseu de Sus. We enjoyed our steam-driven train ride through the Carpathian Mountains. You would think that being steam-driven it would be good for the environment but I can assure you it belled a huge stream of thick smoke and cinders that some riders that were standing between the cars found to provide hot cinders that burned holes in their shirts and blouses.

As you will be able to see the train today is used for going inside the dense forest and for bringing flat-beds of cars loaded with cut logs from the forest. This was similar to what was life for the past 100 years or more. This same type of transportation probably provided transportation for Transylvanian Saxons trying to escape from the communist regime that invaded and took over Romania after WWII. Some of the Saxons have stories of how they used cattle cars to escape on trains just like this.

Fortunately, our journey was just a pleasant, scenic train ride through the beautiful countryside of the winding Carpathian Mountains. As we rode through the countryside we could see where some people still function as they did 100 years ago. Before there was mechanical farm machinery the farmer would labor with rudimentary farm tools and stack hay in pinnacle stacks or on racks in order to dry them. We even saw a woman herding her sheep along the river and people working in the field with simple hand tools. We would pass very old structures and then pass newer constructed

houses, almost stuck in the hillside.

As we saw throughout Transylvania, almost every house had very mature grape vines in their yards. I captured the inside of a simple one-room cabin that served as a kitchen, living room and bedroom. I did not see bathroom accommodations, so I assume nature was their bathroom. Also, we saw walk bridges that crossed over the top of the river. They only had one handrail and I would assume you had to learn the skill of transversing the narrow walk bridge, without falling into the river.

As with everything in Transylvania, the trip included a hearty lunch which consisted of 3 different types of pork, side dishes, a huge roll and drink. I noticed many people carrying leftovers onto the train and eating on the remainder of the trip.

All-in-all, the train ride provided a glimpse into the past of what life was like for the either yourself or your family members that may have used this type of transportation while living in Transylvania. It was a part of the trip that was thrilling and provided memories for a life. This ends our journey today.

HUMOR

I was having trouble with my computer. So, I called David, the 11 year old next door whose bedroom looks like Mission Control, and asked him to come over.

David clicked a couple of buttons and solved the problem.

As he was walking away, I called after him, "So, what was wrong?"

He replied, "It was an ID ten T error."

I didn't want to appear

stupid, but nonetheless inquired, "An ID Ten T error?"

What's that? In case I need to fix it again."

David grinned, "Haven't you ever heard of an ID ten T error before?"

"No", I replied.

"Write it down," he said, "and I think you'll figure it out."

So I wrote down: I D 1 0 T (for those of you like me, I didn't get it right away, it spells IDIOT)

I used to like that little boy.

FACEBOOK PAGE

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

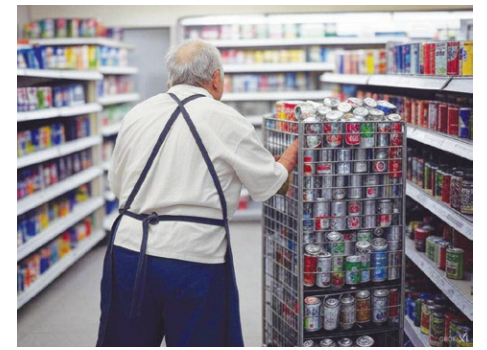
We are happy to announce that the group has grown to over 200 members. Please invite people to join our Facebook Group, that is open to all people interested in sharing or reading about our Saxon Heritage. We will continue to modify and improve the Facebook page as needed. While we welcome you to join the Columbus Branch 10, you do not need to be a member to join the Facebook Group. You are invited to join our Facebook group and share your Saxon history or just enjoy what others post. If you are interested in becoming part of the Facebook group you can request an invitation or send me your email address (donaldcblum@prodigy.net), and we will set you up.

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

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



Transylvania Trip from a Columbus Point of View



Planning for retirement? Here are some facts from retirees

Working part time in retirement is one way to supplement your income, and many expect to work, but statistics say don't count on it.

In fact, according to a recent Gallup poll, what people plan and what actually happens can be very different. For example, most people plan to work to 66 to maximize Social Security benefits, but it turns out the mean age for retirement is 62. Health or family considerations often derail plans.

About 20 percent of people who are near retirement imagine they will earn some money with part-time work but, in reality, only 3 percent of retired people do work, according to Gallup.

Most non-retirees (48 percent) expect to rely on retirement accounts and savings, while 27 percent of actual retirees describe these plans as a major source of income.

Instead, 59 percent of retirees say Social Security is a major source of income, compared with 34 percent of non-retirees who expect it to be a major source.

A strong majority of retirees continue to report that they are living comfortably in retirement: 77 percent, down slightly from 80 percent in 2002.

For those who are not retired yet, expectations that they will retire comfortably have fallen 10 percentage points since 2021, and five points since 2022.

Inflation and fears about the social security system are among the reasons for concern. More than 70 percent of non-retired adults are somewhat worried about income in retirement and 42 percent are very worried.



SUPER BOWL

ARE YOU READY FOR YOUR RETIREMENT SUPER BOWL?

It's Super Bowl time. Two teams have practiced and played through their regular season, advanced through the playoffs, and will now play each other in the Super Bowl Game with the goal of being named a Champion!

You can compare this big game to life and retirement. You worked hard your entire life; saving and investing for this moment. Are you ready? Did you practice and plan enough to get you to the big game? Are your assets in strong enough shape to endure the entire length of your retirement?

Here are some plays that you may want to study for your Retirement Super Bowl:

- How much income will you need? Don't just guesstimate; create a retirement budget.
- What will you be receiving from Social Security?
- What other income will you be receiving? Do you qualify for a pension? Do you have an ATS Annuity, an ATS Traditional IRA or an ATS Roth IRA?
- Do you have a plan for healthcare costs?
- How much will you owe in taxes?
- How much can you safely withdraw from your retirement savings each year?

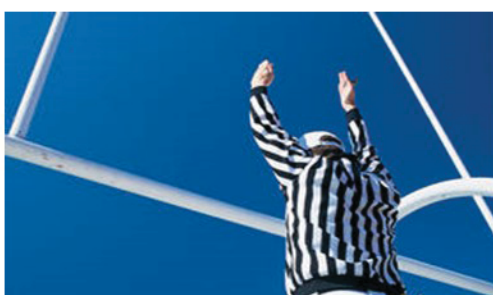
Saving for your retirement with an ATS Tax-Deferred Annuity can provide for a touchdown to a financially secure future. Your money will compound faster because you earn interest on dollars that likely would have been paid to the IRS with a different type of investment. The result is greater financial growth.

An ATS Annuity also provides you with the flexibility at your retirement to choose when you begin withdrawals, as well as the choice of how:

- As a lump sum
- As an income for a specific number of years
- As an income for as long as you live
- As an income for as long as you and your spouse live

Start your kickoff to a championship financial retirement today!

Contact your local ATS Sales Deputy or the ATS Home Office for information on an ATS Annuity retirement savings plan.



Alliance of Transylvanian Saxons

Office@ATSaxons.com (440) 842-8442
www.ATSaxons.com



Current APR 4.0%