

# THE SWISS AMERICAN

Official Publication of the NORTH AMERICAN SWISS ALLIANCE

Volume 140

November, 2020

## How it started . . . how it's going

*2020 welcomes two new members to the Board of Directors  
but first a bit of history . . .*

The beginnings of the North American Swiss Alliance followed the Civil War in 1865. People from almost every country in Europe immigrated to the United States. Due to the similarity in names, Swiss immigrants were often classified as German nationals. For the most part, the Swiss immigrants were farmers and laborers seeking places where they could settle and continue their trade. While considered a minority of no great importance they were generally well-liked people known for their thriftiness, perseverance, and loyalty.

The immigrants from Switzerland brought with them the habits and characteristics of their home country. One of these habits was the tendency to form a society in which there would be an opportunity for social gatherings, singing, athletics, a game of cards (Jass!), and conversation evolving around the happenings of the day, business, and politics.

One of the first Swiss societies in this country was the Gruetli Verein of St. Louis, Missouri (1849) with a membership of 120. The name was changed to North Amerikanischer Gruetli Bund. The first death benefit offered was \$100. A \$200 and \$300 benefit were also available. In 1887 the amount was raised to \$500 and a Board of Trustees was established to administer the funds and investments of the organization. The organization was incorporated in 1889.

The late 1890's saw increased immigration from European countries with a considerable

number from Switzerland. Many of these Swiss joined the Gruetli Bund which added prestige for the organization.

Being a Swiss-American organization, sponsored, founded, and managed chiefly by immigrated Swiss. The Gruetli Bund's growth was attributed to the number of Swiss people immigrating from their home country. As immigration restrictions were put into force it was more difficult to obtain new members and the Gruetli Bund chose to keep membership to those born in Switzerland and not be open to those of Swiss descent

The Convention held in Toledo, Ohio in 1938 proved to be a turning point for the future of the organization. It was at this time that the delegates realized that a sound refinancing plan which met the requirements of the Insurance Laws of the State of Ohio was the only thing to save the organization from an early liquidation. At this Convention, it was agreed to offer two plans - Ordinary Whole Life and Twenty Payment Whole Life - both with a maximum death benefit of \$1,000. A juvenile plan was offered for children age 1-16 for \$.25 per month. The Executive Board was responsible for transacting all business matters.

The State of Ohio sanctioned a new name for the organization on August 12, 1940 - North American Swiss Alliance.

*Continued on Page Four . . .*



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**BOARD OF DIRECTORS MEETING MINUTES EXCERPT**

The 45<sup>th</sup> Board of Directors meeting was held on Friday, October 9, 2020 beginning at 10:00 am. A welcome was given to the two new Directors, Michael Kosin and Bill Perrine. Michael is a graduate of Baldwin Wallace University and brings a finance background with him. Bill previously served on the Board from 2001-2005 and has a goal of increasing our insurance sales. All participants were reminded of the importance of selling new policies.

Vice President Robison asked for remembrance policy holders who suffered or are suffering from the Covid-19 virus, those who have passed away since the 2018 Convention, and especially Heinz Peter who passed away this past February. Heinz became a Director in 1974, was elected Vice President in 1994, and retired in 2006.

**President's Remarks:** North American Swiss Alliance is governed by State regulations and the insurance laws of the State of Ohio. Since 2014, the State has increased their expectation of involvement of all members of the Board of Directors; We cannot be overly dependent on third party providers; We must understand the financials in the quarterly and annual statements; We must document formal compliance with our Investment and Impairment policies.

**Secretary/Treasurer Remarks:** Effective January 1, 2020, we transitioned to a new CSO (Commissioners Standard Ordinary) table which results in a slight increase in single-premium rates. To date we have written 15 new policies, and paid out 11 cash surrenders, 20 death benefits, and one endowment. With 6% of our policy holders age 81-96, the payouts will continue to increase. Our Annual Statements have shown an operating gain for seven consecutive years. Ken Kabealo, State of Ohio, Department of Risk Assessment, is pleased with our financial situation. Statutory Accounting Principles are prescribed by the National Association of Insurance Commissioners (NAIC) for the preparation of financial statements to ensure the solvency of insurance firms to enable them to meet the obligations to their policyholders.

We continue to participate in quarterly conference calls with Ken Kabealo, our Financial Analyst from the Ohio Department of Insurance. We maintain regular communication with our actuary and accountant.

**Historial Data -** Secretary/Treasurer Kosin presented historical data and trends. To date, \$102K of insurance coverage has been written which is the second highest year since 2010. Year-end Surplus continues to increase as is the Alliance's solvency ratio. Member benefits in the form of death payouts and cash surrenders remain consistent year to year but with several policyholders age 91-96 an expected total payout of \$31.5K (face value) is likely.

**NAIC/Investment Ratings & Investment Process -** Vice President Robison serves as the Alliance Investment Coordinator and presented the Alliance's Investment & Impairment Policies, an explanation of NAIC ratings, breakdown of holdings by credit quality (rating) and sector and the Alliance Watch List.

**Review Of Policies/Procedures**

Secretary/Treasurer Kosin directed everyone to the Policy/Procedures section of the handout which included copies of Alliance Code of Conduct & Ethics, Conflict of Interest, Anti-Fraud, Disaster Recovery Plan, Grievance Committee, Privacy, Underwriting. All Directors were asked to be aware of these policies and explained all had been submitted to the State as part of their Financial Examination.

Meeting was adjourned at 11:47 am.

## MESSAGE FROM PRESIDENT MARKOWSKI



As I reflect back on the time I have been on the Executive Board, I am proud to have been part of this group since 2014. In my 28 months as President, I have come to appreciate the fact that I can only be as successful as the people I am surrounded by. I truly hope the entire Board of Directors share my pride.

Most policy holders have no real understanding of what goes on behind the scenes in keeping the North American Swiss Alliance as financially sound as it is today. I would first like to acknowledge Vice President Donald Robison. Don was elected to the Executive Board in 2010 and became Vice President in 2012. As a CPA, he was a valuable addition to the Board. Following our State Examination in 2015, Don took on an important role with the Alliance as the Investment Coordinator. He is responsible for reviewing and ultimately choosing which bonds the Alliance invests in. The bonds must be investment grade with a positive outlook and comply with the Investment Policy which means monitoring the limitations of bond sectors/types. In 2018, three bonds were called which was more than previous years. 2019 was a different story. Eleven bonds were called. A large number but nothing compared in 2020 where through the third quarter 17 bonds have been called, with a few more expected later this year.

Next, I would like to acknowledge Secretary/Treasurer Lynn Kosin. Lynn joined the Alliance in 2006 as our Office Manager. With little training, Lynn took it upon herself to read just about everything in the office (which from what I heard was a lot!). She worked closely with Bill Preslock and myself while we were serving as Secretary/Treasurer. In 2018, Lynn was elected to the Executive Board as Secretary/Treasurer. Her commitment and dedication to the Alliance is unmatched. She handles the financials of the Alliance including tax filings and non-profit status. Over the past two years she has taken on the responsibility of preparation/filing of several annually

required documents/exhibits to the States of California and Ohio, as well as NAIC. This past year Lynn worked tirelessly gathering and submitting data to the State of Ohio for the examination of financial records. Most recently, she prepared a thorough booklet outlining the State's Corporate Government policy, ten-year financial data review, three-year financial projections, investment holdings, and Alliance policies/procedures for the 45<sup>th</sup> meeting of the Board of Directors on October 9, 2020.

The Board of Directors is now complete, with the addition of Michael Kosin and William Perrine. The term of the entire Board expires June 30, 2022. While all members are eligible for re-election, the Corporate Governance model is a reminder that we should always be open to bringing on new, qualified individuals. The next election will be held at the National Convention in the Spring of 2022.

### State of the Alliance

State examiners reviewed the Alliance's financial records and operations for the period January 1, 2015-December 31, 2019. Our records were found to be in order. Operationally, they suggested minor additions to the Investment and Impairment policies which the Executive Board discussed and revised at their October meeting.

In the examination period, we wrote policies valuing \$322,000 (with another \$102,000 so far in 2020). Our investment income has remained fairly consistent since 2017 which is the result of having a portfolio with long-term holdings. Currently almost 80% of the holdings mature in over six years. As your President, I am pleased to report our annual Statements have shown an operating gain for seven consecutive years. Our solvency ratio continues to increase, from a low of 115.9% in 2012 to 133.1% as of December 31, 2019. Based on our results, we are anticipating an increase in dividend payments as of January 1, 2021.

Fraternally yours,  
Jan A. Markowski, President

## How it started . . . how its' going . . . *continued from Page One*

With no historian records after 1940, the documentation is limited to meeting and convention minutes. So, fast forwarding, here are some tidbits over the years:

1946 - The face value of insurance policies increased from \$1,000 to \$3,000 with the age limit for purchasing insurance being 50.

1953 – License received allowing insurance to be sold in the State of California; Dividends to be paid on the anniversary of policy issuance after being in force for three years.

1955 - The face value of insurance policies increased from \$3,000 to \$5,000.

1958 – Unable to meet the demands of the State of New York, application for licensing withdrawn and policy holders transferred to the Central Branch.

1962 – License received allowing insurance to be sold in the State of New Jersey.

1965 – 100<sup>th</sup> anniversary of the Alliance celebration held in Akron, Ohio.

1979 – Single premium policy introduced.

1986 – Office Manager position established.

1988 - First computer purchased for office use.

1992 – Policy dividends paid as additional paid-up insurance.

2006 – Office computer upgraded from DOS to Windows operating system.

2007 – National Office has internet access and email; letters mailed to 106 Swiss organizations in an attempt to increase membership in the Alliance.

2009 – The face value of insurance policies increased from \$5,000 to \$10,000 for those up to age 60 for single premium policies; Premiums decreased with implementation of mandatory 2001 CSO table; Elimination of writing of Whole Life policies.

2016 – State of Ohio adopted Corporate Governance Annual Disclose model act requiring Alliance to ensure all members of the Board of Directors were qualified via education and/or background.

2019 – Website established. (naswiss.com).

2020 – Implementation of mandatory 2017 CSO table; Slight increase in Single Premium Policy rates.

2020 – Two new Directors welcomed on the Board. Michael Kosin, a graduate of Baldwin-Wallace University and William Perrine, a former Alliance Board member.

The SWISS AMERICAN is the link of communication between the National Office, local branch societies, and members of the North American Swiss Alliance. The publication has evolved over time. Originally, it was published in Swiss-German. It wasn't until 1941 that it was published entirely in English.

The SWISS AMERICAN is currently published at least once a year, depending on articles received and necessity to publish announcements. We encourage each and every reader to submit material for consideration. Articles should be typed and mailed (or emailed) to the Editorial Office. All submissions must include the author's name and will be considered on a space availability basis.

*Check it  
Out!*

North American Swiss Alliance Website:

**<https://www.naswiss.com>**

## Our Trip to Helvetia West Virginia

By Kevin Ruedy, Director

Our trip started in Oregon, Ohio. The 6 hour and 30-minute drive became more and more beautiful as we got off the interstates and started down the winding roads in the rugged Allegheny Mountains. As we arrived at our destination, Kris and I loved the beauty of the small town. There are no sidewalks or busy roads, just the quiet beauty that a small town in the mountains will give you.

Helvetia was settled by Swiss immigrants in 1869 and was named for their native Switzerland. It is said that the Swiss immigrants liked the area because it reminded them of their homeland. By 1874 the arrival of other Swiss people boosted the population to 308. The 2010 census lists the population at 59. The town square is made up of a gazebo, a bridge going across a creek, and an old log school house which has an addition that houses their library. It also includes one of the original log homes converted to a museum. A large Swiss flag that was brought to America in 1869 is displayed there. Many of the older buildings built in the 1800's are still being used today. The grocery store and Post Office are in the same building with a small hotel with 4-6 rooms on the second floor.

Today the community is known for maintaining the old Swiss traditions, food, and folkways. Fasnacht, an old Weiss ritual, is still celebrated on the Saturday before Ash Wednesday. Residents don costumes with large, scary masks, some were made over 100 years ago. Many of the homemade masks

are on display in the grocery store/Post office. The Hutte Restaurant serves authentic Swiss cuisine since 1968. On Sundays you can enjoy a brunch called Bernerplatte. It is a real delight with many delicious offerings. The restaurant consists of several small dining rooms filled with old Swiss and American artifacts and antiques. There is a very nice porch with large hanging baskets of flowers that attract dozens of hummingbirds and other song birds. The food was very good and the staff was warm and friendly.

The Beekeeper Inn is a bed and breakfast that was originally built by Mr. Wurzer from Appenzel canton in Switzerland as his family residence. He was a beekeeper and he housed his bees in a lean-to on the back of the house. The house has 3 bedrooms with private baths, a large living room and well-equipped kitchen. There is no TV or phones. You will find antiques, cards and checkers, many books and other games for entertainment.

Since there is no cell phone service, there is plenty of time to enjoy the tall fir trees and be lulled by the mountain stream. Helvetia is the perfect place to relax and enjoy the mountains, forests, and watch the deer, squirrels and other forest animals eat and play in the large back yard. With much to do in the larger towns in the area, this is the perfect place to relax and enjoy the Swiss people in this small Allegheny town.

## New Glarus...a walk down memory lane

By Laura Vassallo, Cleveland Swiss Ladies Aid Society

*History: New Glarus was settled in 1845 when the Emigration Society of the Canton of Glarus, Switzerland sent Nicholas Duerst and Fridolin Streiff to the United States to purchase land for a Swiss settlement. They were joined in August by 108 settlers who began their homesteads on 1,280 acres of farm & timber land bordering the Little Sugar River. It was not until April 1850 that the town was organized. By 1892 the population had increased to 600. The culture of Old Glarus has not been forgotten: the Swiss-German dialect is still spoken and the traditional holidays observed.*

Many summers of our youth included traveling to Wisconsin for Turnfests & Sangerfests in Milwaukee or Madison. No trip to Wisconsin was complete without a stop in New Glarus. I had not been there for almost 55 years, until my husband and I spent a Saturday there in 2019. Oh, the memories, they came flooding back. My heart skipped a beat when the town center came into view. It was a warm and sunny day. We toured the Swiss Historical Village, lunched at the New Glarus Hotel & Restaurant,

shopped at Esther's Imports and enjoyed the old-world atmosphere. A couple of gentlemen set up their alphorns outside of Esther's and began playing...it was glorious. Our waitress reminisced with me about the Hoffman family (friends of my parents) who previously owned a restaurant down the street (back in the 60's).

In August of this year, My sister Karen and her husband Ken accompanied my husband and I on a return visit. It was a Monday. The streets were quiet and many stores and the Historical Village were closed due to Covid-19. But that did not diminish the memories. We enjoyed a fine lunch at the New Glarus Hotel & Restaurant, after which Karen & I walked several blocks around town. The community pool is still there and was full of children. Karen recalled we had to pass a swimming test before being allowed to stay and swim. We shopped at the bakery, the cheese shop and at Hoesly's meat market (purchasing bratwurst for our dinner).

## The Swiss Diet . . . Sounds Delicious!

Does some chocolate a day the doctor away for the Swiss? Or maybe it's a cut of cheese? Either way, the Swiss diet seems to work! Swiss cuisine draws influences from France, Germany, and Italy. The diet in Switzerland relies on high-quality, fresh ingredients and often consists of five daily meals.

### **BREAKFAST, OR ZMORGE**

**Morning Zmorge** - *Zmorge* is the Swiss-German word for breakfast and literally means 'in the morning'. This obviously makes sense, since breakfast is eaten in the morning hours of the day. During the week, many Swiss people take their Zmorge between 6:30 am and 7:30 am, depending on when school starts or what time they have to catch their train to work. On weekends breakfast time is usually around 9:00 am. During the week, Swiss people eat simpler and faster breakfasts because there is limited time to indulge, but it's a different on the weekends. Sunday brunch, in particular, is a big deal. Here are the typical Swiss food you can expect during Zmorge in Switzerland.

**Weekday Zmorge** - A typical midweek Zmorge looks much like breakfast in many other places of the world. It usually includes one of the following: slice(s) of bread or rolls with butter and jam; bowl of cereal; bowl of *Müesli* with fruit and yogurt; *Gipfeli* (Swiss croissant); and coffee, tea, or hot milk.

**Weekend Zmorge** - Swiss people love Sunday brunch and often Zmorge includes a vast offering of foods. The one ingredient that should not be missing on the breakfast table is *Zopf* - a braided bread that is sold on weekends only. Other typical weekend Zmorge dishes include: eggs (fried, scrambled, hardboiled); fried bacon; *Röschi* (potato pancake); different kinds of jam, honey, butter; selection of cheeses; selection of cold cuts; juice; coffee or tea.

### **'AT NINE' MEAL OF ZNÜNI**

The Swiss German word *Znüni* refers to a meal or snack that is eaten at or around 9:00 am. A *Znüni* is a custom all over Switzerland that exists in schools, companies and homes. Some companies even encourage their employees to take a mid-morning break and enjoy a conversation and a cup of coffee with

their colleagues. It supposedly improves productivity. Usually *Znüni* contains fruit, rolls, or croissants and is accompanied by hot coffee, tea or juice.

### **'NOON' MEAL OF ZMITTAG**

Lunch in Switzerland is usually a hot meal (and have become very international). The Swiss like to eat Italian, Thai, Chinese, vegetarian and pretty much everything you can think of. A somewhat traditional dish is *Züri Gschnätzlets* (Zurich-style ragout of veal). In Switzerland, the time between 12 Noon and 1:00 pm is dedicated to rest and relaxation. Loud noise is not allowed during this time. Some people even consider it rude to call someone on the phone during this hour, even if mobile phones have changed this quite a bit.

### **'AT FOUR' MEAL OF ZVIERI**

*Zvieri* refers to a small meal eaten around 4:00 pm and is more of a snack consisting of cold fruit, a small sandwich, or a pastry. In the summer, ice-cream is a popular *Zvieri* treat. Other summer *Zvieri* favorites are summer fruits like grapes, strawberries, cherries, or apricots. Popular winter snacks include mandarins, peanuts, or a cookie.

### **THE NIGHT MEAL OF ZNACHT**

A typical eating habit in Switzerland is to have dinner between 6:00 pm & 7:00 pm. Dinner traditionally consists of cold foods which includes the following: Swiss bread (usually a whole loaf that is cut at the table); butter, honey, jams; a variety of cheeses; a variety of cold cuts; coffee or tea.

Coffee in Switzerland has been around for a long, long time. Even in the 17<sup>th</sup> century, coffee houses were alive and thriving. And with the country being a melting pot of different cultures – German, French, and Italian – the coffee scene is quite varied and different, too. Favorite coffees in Switzerland include:

**Kaffe-crème:** Cream to that perfectly brewed espresso

**Luzerner Kafi:** Caffeine not doing the trick on its own? A dash of wine added to coffee with sugar.

**Espresso:** Locals like their brew strong and dark – a classic Espresso.



## Celebrate Christmas the Swiss Way!



The Swiss Christmas season is just around the corner and soon the streets will be full of Christmas lights and decorations all over Switzerland. There are certain aspects of Christmas in Switzerland that are universal like presents, the tree and fairy lights, but every country and region has developed their own way of celebrating – and Switzerland is no exception. To help your celebration this year, here are Swiss Christmas traditions which you can adopt.

### The Swiss Santa - **Samichlaus**

In Switzerland, Santa Claus visits on December 6 (Feast day of St. Nicholas). He does not bring gifts, but a bag filled with chocolates, peanuts and mandarins for everyone to share.

**Christmas cookie baking** - almost every Swiss family bakes several batches of Christmas cookies which they give away to family and friends.

**Swiss Christmas calendar** is a fun way to count down the days until Christmas Eve and is very popular in many parts of Europe.

### **Advent windows (Adventsfenster)**

Much like Christmas calendars, *Adventsfenster* or Advent windows are used to count down the days to Christmas Eve. Families, schools, or businesses decorate one or more window in a holiday theme (anything from stars, animals, nativity scenes, angels, candles, etc.) Every evening from December 1-24 one window decoration is revealed. It's popular for people to gather for the unveiling. Christmas music may be played and cookies and a hot drink may be offered to neighbors and friends who have gathered. In some communities, there is a Christmas Eve tradition to go see all 23 earlier *Adventsfenster* before heading to the final 24th window.

**Christmas Day** begins the winter sports season and many Swiss head for ski resorts and or mountain chalets to try their hand at tobogganing, skiing, ice skating, Nordic skiing and bobsledding.

### **SWISS CHRISTMAS ACTIVITIES**

Celebrate the season the Swiss way by incorporating some of these traditions this year.

#### **Make an *Adventskranz* or Christmas calendar**

– Create your own calendar to count down to Christmas Eve. You'll need 24 containers of some sort and a way to arrange them nicely. Some ideas for containers to use and how to arrange them are: small cardboard boxes wrapped in gift wrapping paper and numbered 1-23, hanging from a string or put in a decorated basket or bowl; envelopes to drop in the mailbox every day or left out to be found (works great for vouchers, letters, love notes); small felt or cloth bags hung on a string or attached to a Christmas tree shaped cardboard. Decide what to put in boxes, bags, or envelopes. Some ideas are: chocolates, Christmas cookies, small toys, stickers, voucher for favorite meal or an outing. Be creative!

**Ice skating** – Enjoy this popular sport with family and friends.

**Build a snowman** - A Swiss Christmas staple – just hope for snow!



**Cookie baking afternoon** - Enjoy an afternoon of baking with your family and friends.

***Grittibänz* baking** - Create your own *Grittibänz* – a traditional man-shaped roll. The recipe may be found on Page 8.

**Make your own wrapping paper** - Nothing beats a nicely wrapped gift. Get creative! Start with a roll of solid color paper and draw or stamp on designs. Acrylic paint provides brilliant colors but you'll need to make sure it is completely dried before wrapping gifts. Tie the package with yarn or twine and you'll have a beautiful present to give away.

# Swiss Recipes

## Grittibänz - Swiss St. Nicholas Day Bread Man

*Yields two men. Recipe can be halved.*

10 ounces warm milk  
 2 ½ teaspoons dry yeast  
 4 ½ cups white flour  
 1½ teaspoons salt  
 4 teaspoons sugar  
 3 ½ tablespoons butter, melted  
 1 lightly beaten egg  
 1 additional egg, beaten (to glaze bread before baking)  
 dried fruits, nuts or chocolate (to decorate)



Whisk dry yeast into warm milk and set aside for several minutes until bubbly. Combine flour, salt and sugar in a large bowl, making a well in the center. Add the milk and yeast mixture, one lightly beaten egg and the melted butter; Stir to combine. Place dough out onto a lightly floured surface and knead until smooth and elastic, about 5 minutes. Place in a lightly oiled bowl, cover with a damp tea towel and place in a warm place to rise until doubled in size, about one hour. Punch dough down and place onto a lightly floured surface. Cut into two pieces for two small Grittibänz. Roll dough with your hands into a long, fat oval shape. Transfer to a parchment paper covered baking sheet. Pinch desired head size then twist 350 degrees to form a neck. Use floured scissors or a sharp knife to cut arms and pull away from the body so it looks like his hands are on his hips. Make a slice in the middle of the base and spread the legs. Add dough to form shoe. Use raisins, nuts, chocolate, balls of dough or dried fruit to make mouth, eyes, nose and buttons. Cover and place Grittibänz in a warm place to let rise for 30 minutes. Gently brush with a beaten egg. Bake at 375° Fahrenheit for about 25 to 30 minutes until golden brown.

## Rösti

*Crisp on the outside and melting on the inside, Rösti is another popular Swiss food and was originally eaten as a cheap and simple breakfast by Bern farmers. Nowadays, however, it is enjoyed all over the world and at any time of the day. The Swiss consider Rösti a national dish and many people enjoy eating it with fried eggs and spinach or you can serve it topped with smoked salmon, sour cream, and chives.*

3 to 4 medium russet potatoes; 2 to 4 tablespoons butter; Salt to taste

Grate the peeled raw potatoes into a bowl. Melt 2 to 4 tablespoons of butter in an 8-inch nonstick or cast-iron skillet. Add the grated potatoes about 1 inch deep and salt them as desired. Add onions or optional spices as desired.

Cook the potatoes over medium heat several minutes, stirring two or three times with a metal spatula to coat the potatoes evenly with butter. Pat the potatoes into a cake with the spatula and let them cook for 10 minutes. When the bottom of the potato cake is golden brown, place a plate that barely fits inside the skillet on top of the potatoes. Invert the pan, holding on to the plate. Remove the pan and set it back on the stove. Add another tablespoon or so of butter to the pan, allowing it to melt. Slide the Rosti off the plate and back into the pan, golden side up. Cook for about 15 minutes, pressing down once or twice with the spatula to make the pancake stick together a little more. Slide the rosti onto a plate and cut it into wedges. Add more salt and pepper if desired. Cut, garnish and enjoy.



**CHEESE SOUP**

*A traditional dish enjoyed year-round in the Alps of southern Switzerland*

1 tbsp. unsalted butter  
 1 onion, minced  
 2 large carrots, finely diced  
 1 large leek, trimmed, rinsed well, and finely chopped  
 2 cups vegetable stock  
 2 ¼ cups milk  
 2 small white potatoes, peeled and grated  
 ⅓ tightly packed cup thawed frozen spinach, squeezed of excess water and finely chopped  
 2 cups grated Gruyère cheese  
 ⅓ cup heavy cream  
 Salt & Freshly ground black pepper

In a medium Dutch oven over medium heat, melt the butter. Add the onion and cook, stirring, about 2 minutes. Add the carrot and leek and cook, stirring occasionally, until softened, 4 minutes. Add the stock; bring to a boil. Add the milk and potatoes, and bring to a simmer. Partially cover the pot and let simmer 20–25 minutes. Add the spinach and simmer for 5 minutes. Add the cheese and let melt, about 30 seconds. Stir in the cream. Season with salt and pepper to taste.

**ZOPF – SWISS BRAIDED BREAD**

4 cups all purpose flour  
 ¾ tablespoon salt  
 1.5 teaspoon active dry yeast  
 1 teaspoon sugar  
 ½ cup butter, melted  
 1.3 cups milk, lukewarm  
 1 egg yolk mixed with one tablespoon of milk to brush over dough

Melt the butter in a small saucepan over low heat. Take the pan off the heat and add the cold milk into the pan. Mix the yeast and sugar and add some of the lukewarm milk. Let mixture stand until yeast begins to bubble (5 – 10 minutes). In a large bowl, mix the flour and the salt together. Then add all the other

ingredients. When the dough has pulled together, turn it out onto a lightly floured surface and knead until smooth and elastic, for about 10 minutes. Place the dough into a bowl, cover with a damp cloth and let it rise at room temperature for about 1½ hours or until double in size. Cut dough in half and roll both halves into long strings. Braid the dough and place the bread onto a baking sheet lined with baking parchment. Lightly brush egg wash on the loaf, cover and set aside for another 30 minutes. Brush another even coat of egg wash before baking preheated oven at 395 F for about 35 minutes. Tap the bottom of your loaf; the bread will sound hollow when it is done. Let cool completely on a wire rack.

**GLÜHWEIN (Glow wine)**

1 liter red wine  
 1/2 liter water  
 8 cloves  
 2 cinnamon sticks  
 2 lemons (use peels only)  
 6 tablespoons sugar

Heat up the water and add the spices. Cook for 5 minutes. Add sugar, stir until dissolved. Add wine and heat everything up, but do not boil. Remove spices before serving.

A small sip will warm you up from the inside and the hot cup warms your cold fingers. Add some Christmas music, the smell of cookies and light snowfall and you'll celebrate the holidays like the Swiss. Since Glühwein is hot and a bit sweet you don't notice the alcohol at first but once it hits, it's quite strong so drink in moderation.

*And in the end, it's not the years in a life, it's the life in the years.  
- Abraham Lincoln*

**HEINZ PETER  
1925 – 2020**



It is with sadness we report the death of Heinz Peter on February 4, 2020. His kindness was exemplary.

Heinz was born on June 15, 1925 in Durnten, Zurich, Switzerland to the late Jean and Marta (Raschka) Peter. He graduated from Swiss Dairy College and was a master cheese maker for many years. In 1991, he retired from Schantz Pipe Organ Company in Orrville where he had worked for 33 years.

Heinz joined the North American Swiss Alliance in 1954 and elected as a Director in 1974. In 1994, he was elected Vice President, a position he held until his retirement in 2006. Heinz was a former President of the Canton Swiss Men's Society.

Heinz is survived by his lovely wife, Rosa (nee Tanner), who he married on October 12, 1953 in Switzerland. In addition to his wife, he is survived by his sons, Walt (Robin), Fred (Debra), and John (Stephanie); six grandchildren; four great-grandchildren; and a brother, Kurt (Margaret). He was preceded in death by his brother, Jean, and sister, Dorli Lamprecht.

On behalf of the North American Swiss Alliance Executive Board, we extend our deepest sympathy to Heinz's family. His service to the Alliance was invaluable.

Auf Wiedersehen, Heinz!



**MARION I. SKALA  
1928 – 2020**

It is with heavy hearts that the Cleveland Swiss Ladies Aid Society announce the passing of their dear friend, Marion I. Skala on June 4, 2020.

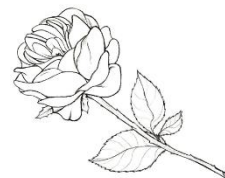


Marion was born on May 5, 1928 in Cleveland, Ohio to George G. Filko and Clara Weber Filko Bertschinger Wendell.

She graduated from John Adams High School and enjoyed an active life with many Cleveland Swiss organizations, the Fossil Society, Sokols, and Cleveland La Leche League.

Marion was preceded in death by her husband Joseph G. Skala, her brother George Filko, and sister, Eleanor Larsen. She is survived by her children Karen (Ken) Buck, Laura (Tom) Vassallo, William (Kim) Skala, Charles Skala, Meg (Jeff) Souza; eight grandchildren; thirteen great-grandchildren.

Marion loved life and was a privilege to know. She will not be forgotten!



## *In Memoriam*

*Our deepest sympathy is extended to the family and friends of our deceased members. May they rest in peace.*

2/26/19	FRIEDA SCHMUKI	Age 86	Toledo Ladies
5/6/19	ANNE DEMPSEY	Age 74	Columbus HBS
5/9/19	BETTY G. KALLAY	Age 94	Central Branch
5/21/19	BETTY L. STOTZ	Age 83	Toledo Ladies
5/27/19	KARL PRESSLEIN, JR.	Age 85	Milwaukee Swiss American
7/8/19	ANITA M. HEIMEL	Age 87	Cleveland Swiss Society
7/9/19	FRITZ SCHMUTZ	Age 88	Denver Swiss
7/13/19	REBECCA KUSHMAN	Age 25	Milwaukee Swiss American
8/1/19	ANTHONY M. HAHN	Age 76	Toledo Swiss Society
8/17/19	ERNEST G. SCHRANZ	Age 89	Central Branch
9/13/19	THEODORE JENKINS	Age 91	Toledo Swiss Society
9/23/19	ALBERT C. VARGO	Age 79	Toledo SS
9/30/19	JACQUELINE FARROW	Age 91	Columbus HBS
10/1/19	PETER JANKA	Age 56	Cleveland Swiss Society
10/10/19	KENNETH ZIPP	Age 77	Milwaukee Swiss American
10/31/19	JOHN J. CRAVEN	Age 95	Central Branch
11/5/19	JAMES M. HAAS	Age 72	Toledo Swiss Society
11/8/19	RUDOLPH W. HIRZEL	Age 91	Toledo Swiss Society
11/8/19	RUDOLPH W. HIRZEL	Age 91	Toledo Swiss Society
11/11/10	THOMAS SKALA	Age 74	Cleveland Swiss Society
1/28/20	RUTH A. GLESSNER	Age 92	Central Branch
2/4/20	Heinz Peter	Age 94	Canton Men
3/16/20	William Keller	Age 75	Toledo Swiss Society
3/19/20	Raphel J. Caprez	Age 59	Central Branch
3/19/20	Ellen M. Straubhaar	Age 90	Milwaukee Swiss American
3/29/20	Leo L. Wehrlin	Age 85	Central Branch
4/19/20	Charles Neal	Age 80	Toledo Swiss Society
4/19/20	Margie C. Myers	Age 87	Toledo Ladies
5/17/20	Colleen A. Braun	Age 47	Milwaukee Swiss American
6/4/20	Marion I. Skala	Age 92	Cleveland Ladies Aid
6/12/20	Evelyn Reutimann	Age 85	Cleveland Swiss Society
6/29/20	Gertrude A. Padon	Age 90	Denver Swiss
7/9/20	Beulah M. Young	Age 90	Columbus HBS
7/23/20	Alfred E. Keel	Age 91	Central Branch
7/28/20	Nancy Geib	Age 75	Central Branch
8/1/20	Hildegard Nobis	Age 87	Canton Ladies
8/28/20	Rita M. MacLeod	Age 78	Central Branch



Policy beneficiaries are listed on Annual Policy Statements.

Make sure yours is correct.

A Change of Beneficiary form may be downloaded from our website,  
requested by phone (440-777-7114), or email (naswiss@sbcglobal.net).



**NORTH AMERICAN SWISS ALLIANCE**  
**26777 Lorain Road, Suite 321**  
**North Olmsted Ohio 44070**

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### **PRIVACY POLICY**

The Gramm-Leach Bliley Act was instituted in 1999 and became effective November, 2000 to protect the confidentiality and the security of consumer information. The act requires initial and annual privacy notices. These notices can be of a general nature such as this one posted in this newspaper. The notice will also be available in the office of the North American Swiss Alliance in North Olmsted, Ohio and to all our members who request one by mail.

**THE NORTH AMERICAN SWISS ALLIANCE RESPECTS ALL OF OUR MEMBERS' PRIVACY AND WE WILL NOT GIVE ANY PUBLIC OR NON-PUBLIC INFORMATION TO ANYONE NOT AUTHORIZED TO RECEIVE THIS INFORMATION.**

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We are a fraternal benefit society that has always been committed to protecting the privacy of its members. There are no affiliated financial institutions or third party non-affiliates which have access to your non-public personal information, except pursuant to your authorization. We **never** sell lists of names and addresses of our members to any vendor of goods or services.

Our policy of protecting the privacy of public and non-public information extends to our former insured that no longer have any coverage with us.

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