

THE SWISS AMERICAN

Official Publication of the NORTH AMERICAN SWISS ALLIANCE

Volume 143

September 2023

VP Jencson's Visit with Family in Switzerland

By John Jencson

Following two days in the Hague and a spectacular seven-day Viking Rhine River cruise from Amsterdam through Germany and France, my wife Annette and I docked in Basel, Switzerland and were met by a daughter of one of my mother's cousins, Susanne Housang. From there we traveled by train and bus to her home outside of Bern, the Swiss capital.

We stayed with Susanne for three days which included traveling to the alps where we hiked at 7000 ft, enjoying ideal weather and incredible views.



On the 4th day she drove us on small country roads to Stans, adjacent to Lucerne, where we visited with my mother's cousin Maria Etlin and her family. After Susanne left for home, we took the world's first open-top cable car to the top of the Stanserhorn to watch the sunset. You can stand on top of the cable car as it travels up and down the mountain and we did!

That evening we enjoyed a delicious raclette dinner. With the Etlin's we traveled on Lake Lucerne on a steamboat and rode on the Europe's highest outdoor elevator (almost 500 ft). Check out the Hammetschwand Lift on line. What a ride!



After three nights with the Etlin's, we traveled by train to Altendorf, relatively near Zurich, to see Othmar Carigiet, the son of one of my mother's cousins, and his family. We rode with Othmar and his son Andreus to Uznach, where my grandmother was born. Now we have been to the birthplaces of both of my Swiss grandparents. We had an exceptional evening with Othmar's family, children and grandchildren (7 adults and 7 children). Lots of food and plenty of laughs. We were up late, but the next morning we awoke at 5 am and after a quick breakfast made by Othmar's wife Luzia, they drove us to the train station where we caught a 6:06 train to Zurich airport. We can't say enough about the kindness and generosity of all the relatives.



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The Importance of Keeping North American Swiss Alliance Updated on Your Address

Your Annual Policy Report is mailed to the address on file at the beginning of the anniversary month of policy issuance.

This report contains information on the current death benefit and lists your named beneficiary.

The postal service does not forward mail from North American Swiss Alliance. It is returned to us as undeliverable.

Please keep the Alliance informed of any address changes.

If you know of someone who has not received an Annual Policy Report is it most likely because we do not have their correct address.

You may email us with updated address changes, and/or visit our website for Change of Address and Change of Beneficiary forms.

North American Swiss Alliance Website:

<https://www.naswiss.com>

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### **Grievance Committee (appointed July 2022)**

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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.**

PUBLIC INFORMATION means information that is lawfully available to the general public from Federal, State, or Local government records, widely distributed media, or disclosures to the general public, that are required to be made by Federal, State, or Local law. NON-PUBLIC INFORMATION means identifiable financial and medical information. It also means any list, description, or other grouping of individuals and publicly available information pertaining to them.

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.

## Remarks from Alliance President Donald Robison

To fellow NASA members:

It is hard to believe it has been just over a year since I was elected President of NASA. It has been a privilege being part of this organization and I would like to thank my fellow Directors and Executive Board members for their oversight and contributions to our Society.

For those of you who are not aware, the Executive Board meets monthly to administer the operations of the Alliance. Amongst other things, this includes reviewing and approving financial statements prepared by Lynn Kosin; reviewing quarterly and annual financials prior to submission to the State of Ohio and NAIC; reviewing our investments, which mainly consist of corporate bonds, for any signs of impairment or downgrade, and that we are compliant with our Investment Policy; approve any new life insurance applications proposed by members; and participate in quarterly conference calls with the Ohio Insurance Department Office of Risk Assessment and respond to any questions they may have. We also maintain regular communication with our actuary and accountant. Our work is monitored by the other Directors elected to the Board of Directors.

Currently we are in advance preparation for our upcoming State of Ohio financial examination scheduled for early 2024. This includes reviewing, updating, and documenting our compliance with operating policies and procedures.

Financially the Alliance remains strong, and our surplus exceeds State of Ohio House Bill 341 minimum requirements; however, our surplus has fluctuated due to an increase in member benefit payments (death and endowment at age 96), Statuary Accounting Principle 32 requiring preferred stock to be recorded at fair market value (current loss of \$12K), and an increase in asset adequacy reserve (a conservative approach by NASA's actuary). Currently, NASA's surplus is 159% of the State minimum. Our investment income has remained steady even with the volatile market. In 2020 a record number of bonds were called (21). Six bonds

were called or matured in 2021 and 2022. To date in 2023, one bond has been called and one will mature by year's end. Only investment rated bonds are purchased and we are pleased to report none of the bonds in the portfolio have defaulted on interest payments. Total income has been affected by accounting principles which require amortization of bond premiums but has shown stability over the past five years. Calendar year ending 12/31/22 reflected the highest payout of death benefits (\$75.5K / average age = 84) since 12/31/12 (\$82.2K / average age = 81). Overall, total expenses are lower, which is reflective of the Board's prudence in controllable spending.

The sale of new life insurance policies is important for our organization, and everyone should do their best to increase our issuance of policies. Insurance regulations across the United States permit us to only sell policies in California and Ohio where we hold certificates of authority. With the majority of our policy holders living in Ohio, there are many members who have the potential to purchase policies for themselves, their children, grandchildren, nieces, and nephews. The purchase of an insurance policy from North American Swiss Alliance is a way to honor the Swiss heritage with others. An insurance policy with North American Swiss Alliance provides the named beneficiary with cash for dealing with the adverse financial consequences of the insured's death, whether it be for burial costs, estate taxes, outstanding debt, or simply to provide an inheritance or charitable contribution. The death benefit is guaranteed as a tax-free payment to your named beneficiary. A beneficiary may be a person or an organization.

Applications and rates for all ages may be requested via phone or email. Please consider purchasing additional insurance policies. Each purchase benefits not only the insured, but North American Swiss Alliance as well.

Finally, if anyone has any questions or concerns, or suggestions for the Board, please feel free to contact me or any member of the Board of Directors.

Sincerely,



President



# Cleveland Swiss Participate in One World Day Parade



On August 27, 2023, members of the Swiss community in Cleveland participated in the 77<sup>th</sup> One World Day Parade at the Cleveland Cultural Gardens. Thirty-five countries are represented with gardens which are maintained by local representatives.

One World Day celebrates cultural inclusiveness and the Cleveland Cultural Garden's motto – peace through mutual understanding. The event, hosted by the Cleveland Cultural Gardens Federation, a 501c3 nonprofit organization, was filled with opportunities for individuals and



families to learn about the many cultures that call Northeast Ohio home.

The day began with a moving Naturalization Ceremony where new American citizens were sworn in. The Parade of Flags featured marching units representing more than 50 countries and cultures. Throughout the day crowds dispersed to enjoy ethnic performances and food throughout the 250-acre venue.

This was the second year Switzerland was represented in the Parade by family members of the United Swiss Society of Cleveland.



*Photos provided by Karen Buck, a member of North American Swiss Alliance.*

## TIME

"I'm sorry, but I don't have the time." How often do we find ourselves or hear others making this common everyday statement? I'm sure each of us at one time or another seem to find the time." So what is the meaning behind this little four-letter word spelled T-I-M-E? Suppose you had a bank that credited your account each morning with \$86,400, that carried over no balance from day to day, and allowed you to keep no cash in your account, and every evening canceled whatever part of that amount you had failed to use during the day.

What would you do?

Draw out every cent,

Of course! Well, we do

have such a bank and its name is

"TIME." Every morning it credits

you with 86,400 seconds. Every night

it rules off as lost whatever of this you have

failed to invest to good purpose. It carries over

no balance and allows no overdrafts. If you fail

to use the day's deposit, the loss is yours. There is

no going back, no drawing against "tomorrow." So,

we must invest our seconds so that they will give us

the utmost in health, happiness, and success.

# Interesting Facts You May Not Know About Switzerland

One of the most incredible facts about Switzerland is that the Swiss Alps cover around 58% of the land area. Despite the abundance of mountains, the country's landscape is actually pretty diverse. You'll find towering mountains, deep lakes, grassy valleys dotted with farms and small villages, and thriving cities that blend the old and the new.

Switzerland has 7,000 lakes - Lake Geneva (or Lac Léman) is a crescent-shaped lake shared between France and Switzerland, and overlooked by the Alps and is Switzerland's largest lake. Lac Léman is the name given to 40% of the lake that is shared with France. Lake Neuchâtel is the largest lake wholly within Switzerland.

Switzerland has the highest peaks in Europe - With 48 mountain peaks that are above 4,000 meters, Switzerland has more high peaks than any other country in Europe.

Switzerland has its own Grand Canyon - The Rhine Gorge is said to be the Swiss Grand Canyon. It is one of the most unique places in Switzerland. It is rare to be in the alpine region, located in Graubünden.

Switzerland is one of two countries in the world with a square flag. The other country is Vatican City.

Interestingly enough, Switzerland is one of the last few European countries to have mandatory military service still in its regimen. Every male Swiss citizen over the age of 18 has to serve in the Swiss army.

Switzerland is an animal loving country. To avoid animal cruelty, Switzerland has stringent pet ownership laws, including the pairing law. This law says that you cannot have only one of the social animals, like a guinea pig, mouse, or fish, because that's too lonesome and sad.

Swiss people are known for being conservative and law-abiding. They have a high life expectancy rate with the average mortality age at 80 for men and 84 for women. Being honest and polite is genuinely important to them.

Unus pro omnibus, omnes pro uno is a Latin phrase that means One for all, all for one. It is the unofficial motto of Switzerland.

Switzerland is home to the International Red Cross and hosts numerous international organizations, including the European headquarters of the United Nations.

Sundays are pretty sacred in Switzerland, and many activities are prohibited by law on Sundays. These include things like mowing the lawn, hanging out the laundry, and more.

In terms of innovation, Switzerland is a global leader, especially in sectors like pharmaceuticals, medical technology, and environmental technology. It is one of the countries with the highest number of patent applications per capita, reflecting its strong culture of research and development.

Besides its watchmaking industry, chocolate, and cheese, Switzerland is a powerhouse in the financial sector. It is home to large multinational corporations, including Nestle, Novartis, and UBS, and is known for its banking industry and strong privacy laws.

Switzerland takes pride in its high-quality education system and is home to some of the world's top-ranked universities. The country also hosts world-renowned research institutions and is a global leader in scientific research.

Switzerland is small - about the size of New Jersey or the size of New Hampshire and Vermont combined. Their population is 8.63 million people with 25% of Switzerland's population is made up of foreign residents, half being from France, Germany, Italy, and Portugal.

Another fun fact about Switzerland is that every January, a colorful nine-day long hot air balloon festival is held in the Chateau-d'Oex in the Vaud Alps. The festival was first celebrated in 1979. Each year, there is a children's day filled with tons of fun activities and decorations including night shows, cartoon character balloons and hot air balloon rides.

# Switzerland Word Search

*Find and circle these words:*

**APLHORN - ALPS - ARMY KNIFE - BANKS - BERN**  
**BOBSLEIGH - CANTON - CHEESE - CHOCOLATE - DADAISM**  
**EDELWEISS - FONDUE - FRANC - FRENCH - GERMAN - ITALIAN**  
**LAKES - MATTERHORN - NEUTRALITY - RACLETTE - ROSTI - SKIING**  
**SWISS GUARD - TRAINS - WATCH - YODEL - ZURICH**

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## *In Memoriam*

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

|          |                        |        |                |
|----------|------------------------|--------|----------------|
| 6/5/22   | LaVERNE HIRSCH         | Age 94 | Central Branch |
| 7/26/22  | ANNE MARIE SIEGA       | Age 94 | Central Branch |
| 9/2/22   | THOMAS J. BROKHOFF     | Age 64 | Central Branch |
| 9/11/22  | EDWIN RASTORFER        | Age 90 | Central Branch |
| 9/29/22  | ROBERT E. WEIBEL       | Age 92 | Taylor Branch  |
| 10/8/22  | JOHN A. WEISENFLUH     | Age 82 | Taylor Branch  |
| 11/1/22  | RUTH M. MARTIN         | Age 90 | Central Branch |
| 11/1/22  | SUSAN M. KELLER        | Age 73 | Cleveland SS   |
| 11/9/22  | ROSEMARY DIXON         | Age 84 | Toledo Ladies  |
| 12/15/22 | EUGENE FLICK           | Age 91 | Toledo SS      |
| 1/16/23  | HENRY ACHERMANN        | Age 85 | San Jose       |
| 1/31/23  | DOLORES M. WERNER      | Age 92 | Central Branch |
| 2/1/23   | ERIKA C. REUTIMANN     | Age 31 | Cleveland SS   |
| 2/10/23  | JASON J. BISHOP        | Age 48 | Toledo SS      |
| 2/17/23  | JAMES S. BOWMAN        | Age 88 | Central Branch |
| 3/5/23   | RICHARD L. DOWNOUR     | Age 70 | Toledo SS      |
| 3/21/23  | ARNOLD F. STALDER      | Age 88 | Central Branch |
| 4/15/23  | ADELA TREMP            | Age 95 | Toledo Ladies  |
| 5/23/23  | ROY O. SCHOTT          | Age 95 | East Bernstadt |
| 5/30/23  | ROBERT A. SHEELEY, JR. | Age 70 | Toledo SS      |
| 6/18/23  | JAMES G. MILLER        | Age 83 | Toledo SS      |
| 6/24/23  | LE ROY YENNY           | Age 92 | Cleveland SS   |
| 7/6/23   | SHELIA STOCKBURGER     | Age 70 | Central Branch |
| 7/25/23  | DARLENE KILCHENMANN    | Age 72 | Central Branch |
| 7/29/23  | JOYCE E. MARTIN        | Age 70 | Toledo Ladies  |



*We are saddened to report the death of former NASA Director Darlene M. Kilchenmann. She was an active member of the Canton Swiss Ladies Society before their closing. Darlene's career was in the travel industry, encompassing all aspects of travel. She held dual citizenship of the United States and of Switzerland. She had a great love for both countries. She is survived by her sister, Myrna (Leland) Schie of Strasburg; brother, Paul Kilchenmann of Beach City; sister-in-law, Trudi Kilchenmann of Waldo; grandson, John-Adam (Maria) Kilchenmann; great-grandson, Theodosius Kilchenmann; numerous nephews and nieces. Darlene was preceded in death by her parents, Howard E. and Mary (Stotzer) Kilchenmann; brother, Howard "Howie" Kilchenmann; son, John Kilchenmann; and sister-in-law, Margaret Kilchenmann. Rest in peace, Darlene.*





**NORTH AMERICAN SWISS ALLIANCE**  
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## Traditional Swiss Alpine Festival



Alpine descent of cattle, in different regions of Switzerland, is an important traditional festival celebrated in Swiss villages and towns from mid-August to mid-September. About 400,000 cows head to pastures high up in the Alps every summer. At the beginning of autumn, as the temperatures are going down, the farmers decorate their cows with beautiful flowers and hike down to the villages. In most villages you will also find markets, delicious Swiss cheese, as well as other traditional dishes. Occasionally, you may enjoy yodeling, flag throwing, and alphorn music.

*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.*