Founded May 1, 1873

The Artisan

ARTISAN MAIN OFFICE 8100 Roosevelt Boulevard

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DIRECTORS 2016-2017

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M.E. Superintendent

Patrick Ennis, St. John's

M.E. Inspector

Barry Spindler, St. John's

M.E. Recorder

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M.E. Conductor

David Breinich, St. John's

M.E. Sr. Master of Ceremonies

Ronald W. Davis, Union

M.E. Jr. Master of Ceremonies

George Cavacini, St. John's

M.E. Warder

James Guinn, St. John's

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Rev. Otto L. M. Lolk, Northwestern

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Website: www.Artisansaomp.org

E-mail: artisansomp@aol.com

8100 Roosevelt Blvd., Philadelphia, PA 19152



Don't forget about our Annuities

2%

Traditional and IRA
Call the Main Office
For Details
215-708-1000

MORE INFORMATION ON OUR COLLEGE SCHOLARSHIP PROGRAM AND JUVENILE TERM TO AGE 25 ON PAGES 7 & 8

GAA BINGO

Saturday October 8, 2016

7 P.M.

It's that time again for the GAA Bingo. We will be opening the doors at 6 PM and the bingo will start at 7 PM. Admission is \$3 which gets you 3 game boards with additional boards at .50 each. As always food and drink will be available. Come one and all to this annual great event.

VOICE OF THE GAVEL

Hello Brothers and Sisters,

I hope everyone had a great summer even though it was way too hot. Now is the time to get back into the swing of things. From now till the end of the year we have a lot going on, check this edition for all the details.

I would like to thank everyone who attended the Pocono Trip. I think everyone had a good time even though we had a few glitches. We'll have something to talk about for years to come.

Over the summer, the Board of Directors were busy on how we can improve our Fraternity. The Board has decided to hire Bryan Werner as General Manager of the Order. Bryan traded his duties as Principal to help the Artisans move forward. George, Donna, and Pat will still be in the office to assist you in any way they can. It was also decided to hire a Marketing Firm to assist in productivity. Our web page is going to be updated and made easier to navigate on a daily or weekly basis. Another way to help get information out in a timely matter will be by email. For anyone who has an email address, we will need this to be able to provide you the information in a timely manner. The email addresses will remain private. Please provide your email address to the office at your earliest convenience.

I want to wish Bryan the best of luck on his new endeavors and I hope to see everyone out at our upcoming events. Starting this month you can check the web page and let us know what you think.

Fraternally,

Dave Szafran

Most Excellent Master Artisan



Congratulations to Brother

James Seibert turning 96 Years old

Please send us your Email for notifications

SUBMIT YOUR ARTICLES AND PHOTOGRAPHS TO THE ARTISAN

Do you have an event planned, some news to report, or any other interesting bit of information that the membership might find interesting? Submit your articles and photographs to *The Artisan*!

All articles for publication in The Artisan must be submitted

in Microsoft Word or Word Perfect electronic format.

All articles may be edited. Articles should briefly explain the "Who, What, When and Where."

Write your articles for the general membership who may not be familiar with your assembly, association or members. Readers will be most interested in major events, unusual events, ideas or other interesting information.

Material being sent for consideration for *THE ARTISAN* should be packaged (to protect photographs) and mailed to: Artisans Order of Mutual Protection, 8100 Roosevelt Blvd., Philadelphia, PA 19152, attention: *THE ARTISAN*. The copy deadlines are December 1 for the Winter Issue, March 1 for the Spring Issue, June 1 for the Summer Issue and September 1 for the Fall Issue. The Artisans cannot assume any liability for the safe receipt of any materials submitted.



2017 OCEAN CITY FAMILY WEEKEND 72ND ANNUAL OUTING

JUNE 9, 10 & 11, 2017

In order to secure your room reservation now,

send in your deposit check in the amount of \$100.00 to the Artisans Main Office. Reservations are taken on a first-come, first-serve basis

14

24

Dining Club

Happy Thanksgiving

2017 MISS ARTISAN PAGEANT JUNE 10, 2017

If you or a member of your family would like to represent an Assembly at the Miss Artisan Pageant during our 70th Annual Ocean City Family Weekend, fill out the Miss Artisan application in this issue and send it to the Artisans Main Office, 8100 Roosevelt Boulevard, Philadelphia, PA 19152. We will try to provide you with an assembly sponsor. The eligibility rules are: any young lady may enter if she is a Senior Member, Junior Member or relative of an Artisan. She must be single and past her 16th birthday and not past her 25th birthday prior to the date of the contest. The deadline date to receive applications is April 30th, 2016.

COMING EVENTS

DECEMBER OCTOBER 3 American Music Theater G.A.A. Bingo Christmas Party sponsored 10 Dining Club Don't forget about our by St. John's No. 28 M.E. Officers visitation 12 **Annuities** 10 Brunch with Santa to Northeast No. 11 12 Dining Club M.E. Officers Visitation 18 2% to Tri-County No. 17 25 Merry Christmas 29 Halloween Party hosted Traditional and IRA 26 Disney on Ice by St. John's Assembly Call the Main Office 31 New Year's Eve 31 Happy Halloween For Details **NOVEMBER** 215-708-1000 100th Ann. Dining Club



Artisan Bus trip to the American Music Theater
Saturday December 3rd, 2016

The cost is \$86 and includes a bus ride to and from the Lancaster area with stops at the Rockvale Outlets, Buffet Dinner at Shady Maple Smorgasbord and a ticket to the American Music Theater for the Christmas show.

Pick up is at 9:30 AM the Artisan Hall and a second pick up at Penrose Plaza if reservations warrant.

The bus departs for the Artisan Hall at 7:30 PM.

Please send a check made out to The Artisans and mail with your form to 8100 Roosevelt Blvd. Philadelphia PA 19152

For more info call 215-708-1000 and ask for Donna

Name_			
Address			
City State Zip		eta, ili	
Telephone number		No.	
Names of Attendees	99 00 00 99	00 00	
		行	



For more info call 215-708-1000 and ask for Donna

Name
Address
City State Zip
Telephone number
Names of Members
Number of Non-Members



* JUNIOR OR SENIOR MEMBERS NAMES MUST BE LISTED IN ORDER TO RECEIVE THE DISCOUNT

Number of Non-Member Tickets

Telephone number

City State Zip

Names of all Junior/Senior Members

Artisans \$1,000 College Scholarship

Applications will available online and in the next issue

Scholarship Awards of \$1,000 each will be given in 2017 to eight (8) of our high school graduates enrolling

in any accredited four-year college or university by the Artisans Dining Club, bringing the total first-year

scholarship money awarded to \$8,000.

The Following Rules Apply:

- 1. Applicant must be a high school senior who has been a Junior or Senior member of the Artisans for at least 2 years preceding the date of application.
- 2. Applications shall be made on official forms available at the Main Office and must be returned to the Main Office before March 31, 2017. **The Program begins December 1, 2016**.
- 3. The applicant must be enrolled as a full-time undergraduate day student in an accredited 4-year college or university before payment is made. All payments covering Scholarship Awards will be remitted to the student however made payable to the College or University. The Award may be applied to tuition, fees for books or room and board.
- 4. No officer or member of the Artisans has any control over the selection of the recipients of the Scholarship Awards. This is an exclusive responsibility of the Selection Committee, who are not members of the Artisans.
- 5. The basis of selection will be the relative merits of the applicant's qualities of character and leadership, estimated cost of attending college, family income, number of other children in the family, applicant's résumé, grade point average, rank in class, scores on the College Board Test, and counselor's recommendation.
- 6. The decisions of the Selection Committee will be final and the winners announced as soon as the Committee has finished their selection.
- 7. The Artisans Order of Mutual Protection reserves the right to change, suspend, or discontinue this scholarship program at its discretion.



WITH AN OFFER THIS GOOD YOU CAN'T AFFORD NOT TO SPEND

\$1.00

PER MONTH ON YOUR CHILD

The Artisans are offering \$10,000.00 worth of life insurance protection for children from birth to age 24 This is an offer for Juvenile Term Insurance which is guaranteed renewable to age 25 provided the premiums are paid.

Good reasons why your children or grandchildren should have this coverage with the Artisans

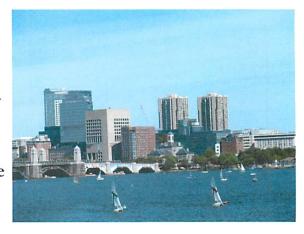
- IT IS AFFORDABLE. For the first year, the annual cost is only \$12.00 for \$10,000.00 of life insurance protection. Every year thereafter it is only \$24.00 per year. That is only \$2.00 per month for your peace of mind. If you prefer more coverage, we offer \$25,000.00 of life insurance protection for \$27.50 for the first year and each year after, it is only \$55.00 annually.
- The FACE VALUE REMAINS LEVEL throughout the term of the policy, as long as it is paid for. Term Life Insurance does not accumulate any cash value.
- NO MEDICAL EXAMS are required with a good medical history. We underwrite our own insurance so there are no secondary parties to deal with.
- ➤ Between the ages of 18 and 25, it can be converted to permanent insurance for DOUBLE THE FACE AMOUNT, REGARDLESS OF HEALTH.
- As long as your child has been a member of the Artisans for at least two years, they become eligible to apply for College Scholarships, Continuing Education Scholarships, Nursing Scholarships as well as a College Book Reimbursement program for each year they are in college.
- > Some of the other benefits include a host of activities at reduced prices for members.

With nearly a century and a half of experience, incorporated in 1873 We provide quality life insurance and annuities

8100 Roosevelt Boulevard, Philadelphia, PA 19152 Phone 215-708-1000 ★ Fax 215-708-1779

CANADIAN CRUISE

On Thursday, Sept. 15th, a small group of Artisans traveled to Baltimore to board the Grandeur of the Seas to go to Canada/New England. The ship set sail on a beautiful afternoon and headed up to Boston, MA, Portland and Bar Harbour, Maine then to St. John and Halifax, Nova Scotia. We had great weather with temps in the low to mid 70's. We were unable to enjoy fall foliage due to the warm temperatures, the trees were still green but we still en-



joyed the beauty. The last 2 days of our trip were cruising days which we were able to enjoy sitting by the pool and getting a suntan. The water was like a sheet of glass and so calm.









vacation outlet.

Group Name: St. John's Cruisers

Cruise Line: Carnival

Ship: Sunshine

Sailing Date: July 10, 2017

CRUISE ITINERARY

Itinerary: Eastern Caribbean

Including:

Monday New York, NY 04:00 PM

Tuesday Fun Day At Sea Wednesday Fun Day At Sea

Thursday San Juan, Puerto Rico 03:00 PM 11:00 PM Friday St. Thomas, USVI 07:00 AM 03:30 PM Saturday Grand Turk 01:00 PM 07:00 PM

Sunday Fun Day At Sea Monday Fun Day At Sea Tuesday New York, NY 08:00 AM

Interior	Oceanview	Balcony	Suite
	\$1275.00	\$1475.00	

Prices are per person based on double occupancy and include port charges, taxes, and fees.

Triple and quad occupancy cabins may be available. Call for current pricing.

We do our very best to secure the most competitive rates for our group clients, in order to guarantee pricing and availability, a deposit is required.

PAYMENT INFORMATION:

*Initial Deposit: \$25.00 Due Date: 04/25/16

Second payment: \$250.00 Due Date: 02/01/17

Final payment: Remaining Balance Due Date: 04/17/17

All deposits are per person. To receive an assigned cabin number, you must secure your cabin with a full deposit. The full deposit required is \$250. per person. If you elect to secure your space with only the first deposit, your cabin number/location will not be assigned until your second deposit requirement is fulfilled. At that time, we will do not best to assign rooms according to your preference, but are unable to guarantee cabin location or presimity to other travelers. Because TRPLE and QUAD Occupancy cabins require a cabin assignment, a full deposit is required at time of reservation.

1-800-259-1496

Group Leader: Bryan Werner

Group Leader Phone: 215-284-9540

For Reservations

Group Account Executive

Karen Butord

Phone number: 1.800.259.1496

Extension: 55600

р \$75.00 On Board Credit Per Cabin

1

Many Dining Options

Nightly Musical Stage Productions

Live Music & Comedy Shows

Shipboard Activities

Fitness Center

Trip Protection

\$99 - \$104 per person

Includes:

Trip Cancellation & Interruption

🏥 Trip Delay

Baggage & Personal Effects

Accident Medical
Sickness Medical

Emergency Medical Transportation

Travel Guard Assist

We're travel professionals, and we don't travel without it! Ask your Group Account Executive for more information.

Proof of Citizenship:

A Passport or Passport Card is recommended for all travel outside the United States.



Child's Gender

Number of Adults Attending



MISS ARTISAN CONTEST

Ocean City, New Jersey
June 10, 2017

		June 10.	2017		
	Name				
	Address				
	City		State	Zip	
Are you a member of	the Artisans?				
If so, of which Assem If you are not a memb	nbly are you a per, please giv	member? re the name of a	a relative who is	a member.	
Name		Assembly _			
I would like to	enter the cont	est for Miss A	tisan 2017 in O	cean City,	
New Jersey on Saturd	lay, June 10, 2	2017, represent	ing		_Assembly
and will abide by the	decision of th	e Judges as to	the selection of t	he same.	
Signature		p	hone No		

Any young lady is eligible to enter this contest if she is a member or relative of a Senior or Junior Artisan, is single and has passed her 16th birthday. She will be required to participate in all activities relating to the contest. A letter of instruction will follow after this application has been received by the Main Office. She will also be required to participate in the evenings festivities wearing an evening gown. She MUST represent and be sponsored through an Assembly or Association of the Artisans Order of Mutual Protection and we will only accept the first 25 entries. Entries will be limited to only one (1) young lady from an Assembly or Association.

<u>IMPORTANT</u>: This application must be on file on or before April 30, 2017 at the Main Office in order to be eligible for the contest.

After this application has been fully completed, please forward to:

George J. Listner
Executive Director
Artisans Order of Mutual Protection
8100 Roosevelt Boulevard
Philadelphia, PA 19152

PLEASE GIVE A BRIEF RESUME ON THE REVERSE SIDE OF THIS APPLICATION. PLEASE LIST YOUR ACTIVITIES, ACCOMPLISHMENTS, ASPIRATIONS, HOBBIES, ETC. THIS WILL HELP US IN YOUR PRESENTATION TO THE AUDIENCE.

IS ALL THAT GLITTERS GOLD?

(A REWRITE FROM THE AMERICAN LEGION MAGAZINE)

If you turned on the TV or radio lately, there's a good chance you've been flooded with ads urging you to buy gold now.

These commercials tout gold as a stable investment in a world gone haywire. While that promise of safety may sound tempting, be aware that the precious metal doesn't hold the same allure for all investors.

Here are some things to keep in mind if you're considering gold as an investment.

IT'S AN INSURANCE POLICY. Typically, an investment in gold is seen as a way to protect against financial, political or economic upheaval. As a commodity, it's also considered a hedge against inflation. The more uncertainty in the world, the better gold is expected to perform.

IT'S A TAXING PROPOSITION. In the United States, gold is generally taxed as collectible. That means it can carry a burdensome 28 percent long-term capital gains rate. The same collectible rate even applies to exchange traded funds (ETF's) which are by no means very collectible (unless you want to frame your brokerage statement).

AN ETF CAN MAKE IT EASY. Even if it's not romantic or advantageous in terms of tax treatment, gold ETF can be a convenient and cost-effective way to invest in gold. There are a number of gold ETF's that track the price of gold with no storage cost and relatively low ongoing expenses. Typically, the share price is equivalent to the price of one tenth or one hundredth of an ounce of the underlying shiny stuff. If you decide to go this route, review the annual operating expenses associated with the ETF you choose. Typically, they should run less than half a percent. Your performance should reflect the movement of the price of gold, less those expenses. This is obviously a liquid approach to gold ownership, as you can sell quickly by calling your broker or executing the transaction online. However, if you're hoarding for a full-scale global catastrophe, it's probably not an attractive option since individual investors generally can't turn shares into gold bars or coins.

AN IRA HAS TAX ADVANTAGES. By owning gold or a gold ETF in an IRA, you can eliminate some of the precious metal's tax drawbacks. However, this approach comes with its own unique challenge if you want the physical commodity: you will need to find a custodian to hold the gold. Investments in a IRA, even physical gold, cannot be stored in your safe-deposit box or under your mattress. They must be held by a qualified custodian, which will require you to pay storage and deal with taxes as you normally would for an IRA.

OTHER FACTORS CAN AFFECT GOLD-BASED MUTUAL FUNDS. Some mutual funds invest in gold as well as other precious metals-and they may also invest in companies that mine or process those metals. While the performance of such funds generally tracks the commodity price, other factors including production costs, borrowing cost, management efficiencies and business failures- can also affect prices and performance.

GOLD IS NOT AN INCOME PRODUCER. Even in today's low-interest environment, many investors look to their portfolio for income. If that's what you seek, gold won't help the cause. Your return will be based on the price of gold moving up or down. There may be a place for gold in a well-diversified portfolio, but it's probably not a big place. Everyone's Situation is different and incorporating this volatile investment in your portfolio is not a move to make without careful consideration. So before you buy, talk to your tax and investment advisers to make sure gold fits your goals.

American Legion Post 120 meetings will be at 7PM Artisan Hall, every other month starting in January.

Fraternally: Ronald W. Davis