

THE

Elks

MAGAZINE
MARCH 1963

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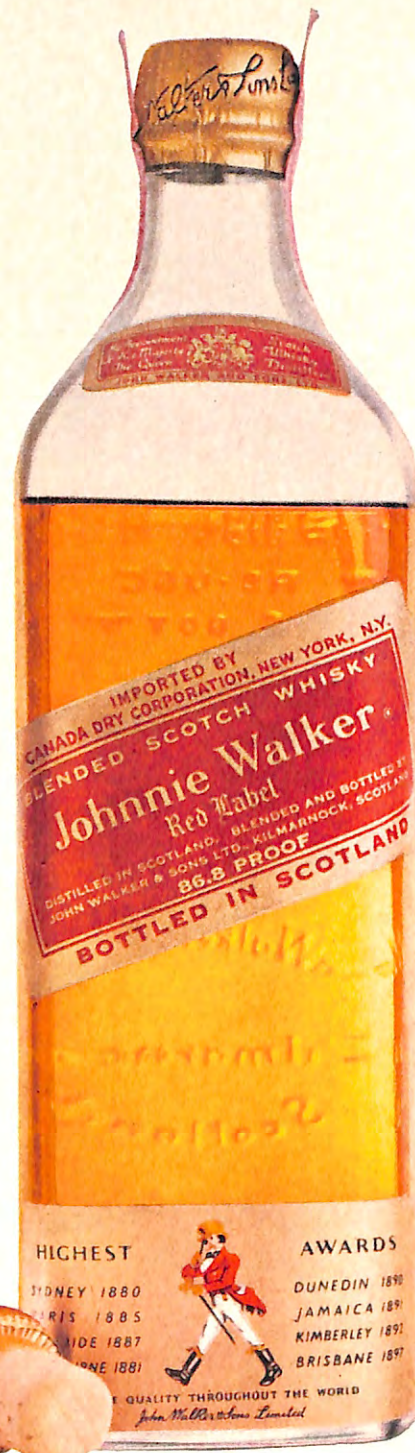


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VOL. 41 NO. 10

MARCH 1963

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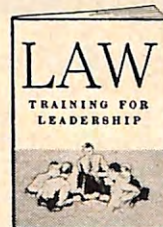
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Elkdom On the March

It has been my privilege recently to participate in the 75th Anniversary Celebration of four lodges: New Castle Lodge No. 69 in my home state of Pennsylvania; Kalamazoo, Mich., Lodge No. 50; Delaware, Ohio, Lodge No. 76; and Vicksburg, Miss., Lodge No. 95. A little research revealed that these lodges were instituted during the year Hamilton E. Leach of Washington, D.C., served as grand Exalted Ruler.

In spite of what the grandchildren seem to think, I wasn't present when any of these three lodges were organized. However, since the basic purposes and objectives of Elkdom haven't changed since our founding fathers decreed that ours should be a fraternal and benevolent organization, I don't hesitate to speculate on what Brother Leach or his representatives might have told the new initiates.

He probably explained with great pride that our Order had just then come of age and numbered over 90 lodges with nearly 9,000 members. No doubt he also pointed out the way we were furthering our real purpose and responsibility in meeting the benevolent challenge of Elkdom, because that year our fraternity had reached a record expenditure in excess of \$11,000 for charitable, patriotic, and welfare activities.

Perhaps prophetically he might have foreseen that this was only a beginning, and that the horizons were unlimited. If so, he was an excellent prophet, for today one lodge, Long Beach, Calif., Lodge No. 888, has as many members as did our entire Order in the year of Brother Leach; furthermore, nowadays a number of our individual lodges are spending more for charitable and philanthropic purposes than did all our lodges in Brother Leach's time.

The 75th Anniversary of Kalamazoo Lodge was celebrated in conjunction with the dedication of its new home—further evidence of the lodge's vitality and assurance that it will continue to be an important force in the life of its com-

munity. I was happy to note that the editors of the *Kalamazoo Gazette* have the same opinion. In an editorial the newspaper had this to say about the Elks Lodge: "Its charitable work is extensive. Its recreational facilities—golf course, swimming pools, bowling alleys—are meeting an ever-increasing demand on the part of both Elks and their families and community organizations. The Elks have done much for Kalamazoo. Kalamazoo in turn has done much for the Elks."

This article is typical of numerous other newspaper articles and editorials I have read.

From my own experience, not only as Grand Exalted Ruler but also as Grand Secretary, I know that most of our lodges and our State Associations enjoy the kind of reputations and the high places in the esteem of their communities that are reflected in this editorial.

This is the way it should be. This is the goal that every Elks lodge should aspire to and work diligently toward. It is the objective that every member ought to have for his own lodge, and to which he should be ready and willing to contribute. I firmly believe that every member owes to his lodge and our Order a little more than the mere payment of dues. He shouldn't wait to be called upon, but should step forward, make his presence felt, earn his Golden Antler Award by proposing a new member and/or subscribing to the Elks National Foundation. He can then be proud of his lodge because of the contribution he has made rather than by reason of what others have done. Now is the time to do it.

If Grand Exalted Ruler Leach reported to the new lodges in 1888 that Elkdom was on the march, I can report to you three-quarters of a century later that we are still on the march. So, I again ask every member of our Order to get in step and join with me in going forth more vigorously, more intensively, and more enthusiastically than ever before to serve this great Order of ours and these United States of America.

A handwritten signature in cursive script that reads "L. A. Donaldson".

L. A. DONALDSON, *Grand Exalted Ruler*



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COMMENT

FROM THE EDITORS

ONE ASPECT of our boyhood comes to mind now and then, and we usually greet the remembrance with mixed feelings. In this case, an article in this issue reminded us of those days when we carried newspapers in a small Midwestern town. It was an afternoon chore—and on countless occasions we were excruciatingly tempted by other boys to play baseball or other games—except on Sunday, when cold, early-morning hours seemed intended for sleeping. On the other hand, we were often reminded that we were learning Responsibility and The Value of Money; the paper route provided hard-earned pocket money. Looking back, we can see that we were actually running a small business. Very small.

We were buying at wholesale and selling at retail. Unlike independent retailers, however, we had a single standard product that we agreed to sell exclusively. In return, we were guaranteed an exclusive territory for selling the paper and were also given promotional aid for securing new customers. In many respects, the operation was similar to the field of business known as franchising. For a brief description of franchising today, including both the advantages and disadvantages of entering the field, see page 8.

ONE OF our contributors has been a journalist since 1904, when his first big story as a newspaper reporter was written on Saint Patrick's Day. It appeared in the Elmira, N. Y., *Gazette*, and Tom Wrigley went on to hold key posts in all Elmira papers of the day. In 1920, Tom went to New York City to join the Hearst organization, which he served for 17 years. For a number of years he was chief of the Washington Bureau of Hearst's Universal Service. Entering the publicity field, he served as the first publicity director of the National Foundation for Infantile Paralysis (now the National Foundation) and was thus the first to publicize the March of Dimes. For 18 years he served as public relations director for the Daughters of the American Revolution.

Tom plays the five-string banjo, and he did publicity for minstrel shows and vaudeville in the "good old days." As a member of the American Banjo Fraternity, he usually serves as master of ceremonies at its spring and fall conventions. He still calls Elmira home, and he holds an Honorary Life Membership in Elmira Lodge, which he joined in 1917.

Just a few weeks ago, Tom wrote that he had some new photographs that we might want to use with "Tom Wrigley Writes from Washington," which, by the way, he has contributed since our May, 1950, issue. Fine, we said. Well, the photos came, and we're using them, but Tom doesn't look a day older than he did in the earlier photos. All skepticism about the faithfulness of the pictures disappeared, however, when Tom popped into the office one day—looking exactly like the photographs. We wish we knew his secret.



Travel writer Jerry Hulse (right) recently was awarded Trans World Airlines' annual award for travel writing—the second time he placed first in the competition. At left is TWA Vice-president Gordon Gilmore. Jerry is travel editor of the Los Angeles Times as well as author of the Magazine's "For Elks Who Travel."



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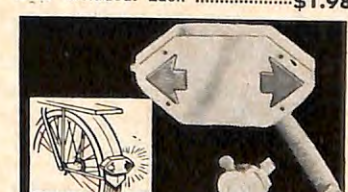
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PISTOL JEWELRY FIRES BLANKS with the roar of a full-size gun! Safe. Barrel opens to load; hammer cocks & fires when trigger is pulled. Silvery rhodium; 1 1/2" long. Cartridge expeller & 25 cartridges with ea. Tie Bar, T. I.\$3.30
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SHIRT COLLAR TOO TIGHT? Stretch Button instantly adds a full 1/2 size to too-tight or too-starved shirt collars! Just slip loop over neckband button and button into buttonhole for instant "right-fit" relief. Neat. Hidden by tie. No sewing necessary. Transfer from shirt to shirt. Of miracle zytel nylon.
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San Benito, Texas, Lodge Presents **CHARLES C. BOWIE** For Grand Exalted Ruler



SAN BENITO LODGE NO. 1661, Benevolent and Protective Order of Elks, on the 1st day of November, 1962, unanimously resolved that it would respectfully present to the Grand Lodge the name of its outstanding member, Charles C. Bowie, for the office of Grand Exalted Ruler.

CHARLES C. BOWIE became a member of the Order in 1944, when he was initiated into San Benito Lodge No. 1661. Immediately thereafter, he manifested an active interest in Elkdom which has been maintained undiminished to the present time. The year following his initiation, he was elected Exalted Ruler. He was one of the leaders in his lodge who formulated a sound financial program which resulted in the construction of its present splendid home. He served as chairman of various committees of his lodge and was also Chairman of its Board of Trustees. In recognition of his distinguished service, San Benito Lodge voted him an Honorary Life Membership.

IN THE YEAR 1951, Brother Bowie was appointed District Deputy Grand Exalted Ruler. Named to the Grand Lodge Youth Activities Committee in the year 1953, he served on that Committee for six years, the last two of which as its Chairman. Appointed a member of the Grand Lodge Committee on Judiciary in 1959, he has retained such membership since that time.

IN ADDITION TO his services to his lodge and the Grand Lodge, Brother Bowie served throughout

the years on various committees of the Texas State Elks Association. In recognition of his services, in 1956, the Elks of Texas bestowed upon him their highest honor by electing him their State President.

BROTHER BOWIE was graduated from the University of Iowa with the degree of Bachelor of Arts. He attended the University of Texas and while a student at Harvard Law School was appointed a Rhodes Scholar. He received his Bachelor of Arts degree in the Final Honour School of Jurisprudence and his Masters degree from the University of Oxford. Upon his return to Texas, he began the practice of law in San Benito. He served as County Attorney of his County for three terms and later was appointed Assistant United States Attorney for the Southern District of Texas, a position which he held for eleven years and from which he retired in order to resume the private practice of law. He is a member of the American Bar Association, and of the State of Texas and Cameron County bar associations.

BROTHER BOWIE has rendered valuable service to worthy civic activities. He is a Past Commander of the local American Legion Post, and has been president of the San Benito Rotary Club. He was president of the San Benito School Board and served as a member of the board of trustees of the San Benito Chamber of Commerce and as its president.

HE MARRIED LEONA I. WHITE of Long Beach, California, in 1925. They have two children, a daughter, Patricia, and a son, Charles C. Jr. All of the family are members of the Presbyterian Church. Brother Bowie is now, and has been for many years, chairman of the board of trustees of his church.

SAN BENITO LODGE NO. 1661 proudly and respectfully presents Charles C. Bowie as its candidate for Grand Exalted Ruler, who, by reason of his training and experience, is eminently qualified to fill the high office with efficiency, dignity, and distinction.

SAN BENITO LODGE is gratified to announce that each subordinate lodge in the state of Texas, by resolution, has endorsed Charles C. Bowie for the office of Grand Exalted Ruler.

ADOLPH THOMAS JR., *Exalted Ruler*

KENNETH E. HILL, *Secretary*

Hi-Power Compact Vacuum Cleaner does 9 out of 10 cleaning jobs around the house...

MADE
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SAVE!
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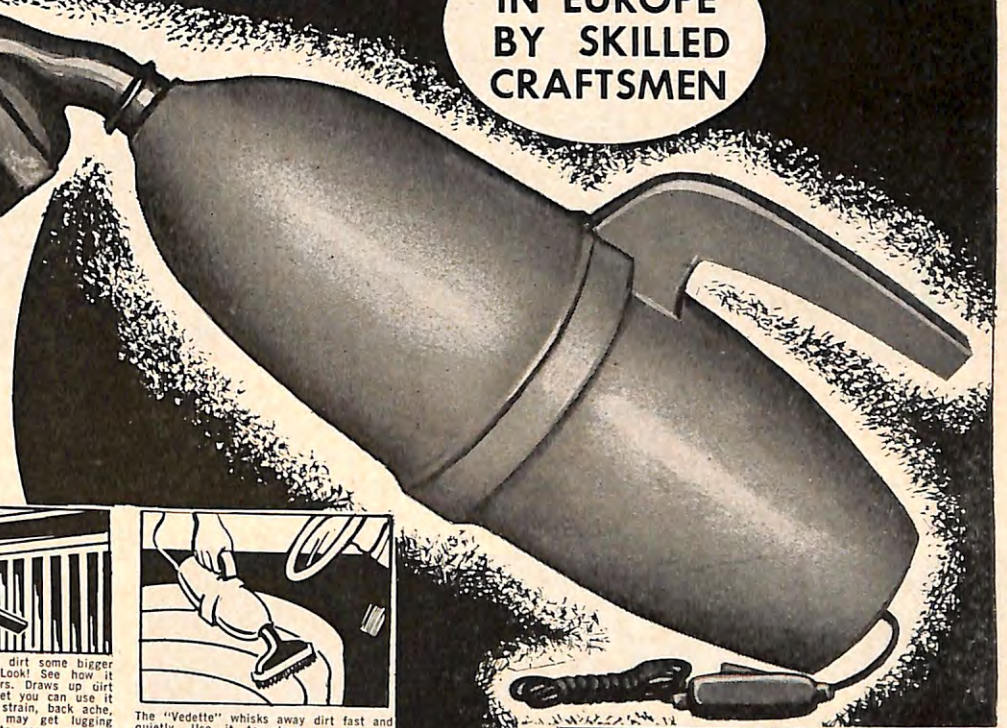
Housework is hard enough without having to drag out heavy, cumbersome vacuum cleaners day in, day out.



The "Vedette" gets to dirt some bigger vacuums can't reach! Look! See how it cleans between radiators. Draws up dirt like a suction pump. Yet you can use it for hours without arm strain, back ache, sore muscles as you may get lugging heavy vacuums room to room, up and down stairs, in and out of closets!



The "Vedette" whisks away dirt fast and quietly. Use it to clean car interior, clothing, furs, etc.



There's no doubt about it—American vacuums, like American cars, are big and powerful. Nothing's better to vacuum away the encrusted dirt and mud your family tracks in during the week. But let's face it—a big cleaner weighs about 75 pounds. Does it pay you to lug it out every time there's a little tidying to do? Of course not! Therefore, it's just common sense to own a COMPACT MODEL that you can use every day, as often as you like, without straining your back and testing your temper.

NOW . . . The Midget That Does a Giant Job

Here's exciting news about the all-new Vedette COMPACT Vacuum Cleaner that weighs only 23 ounces and measures only 14 inches in length. Yet this dwarf of a cleaner has real "guts." It has efficiency full ROTARY motor coupled to a CYLINDRICAL SUCTION SYSTEM—the same type used on one of the world's most famous brands. This is an unbeatable combination that gives it unbelievable suction power—over and beyond its small size and weight. That's why women all over Europe have been raving over VEDETTE. This well-engineered appliance makes short drift out of those everyday jobs, without stress or strain, without dining noise, and so thoroughly, so efficiently! Make no mistake about it, this little "flyweight" cleaner does a real heavyweight's job. It "eats up" the dust and dirt thru its powerful CYLINDRICAL SYSTEM. You have to see it to believe it!

Use it Every Day for Scores of Jobs!

Now you can keep a neat, tidy house always . . . you can do all those odd cleaning jobs . . . and feel and look fresh in the evening. Here are some of the jobs this compact appliance does for you: It vacuums rugs, carpets, upholstered furniture, cleans Venetian blinds, draperies, cornices, moldings . . . Gets into those awkward corners and areas that some big machines cannot reach—around radiators, pipes, between

bedsprings and bedboards; in back of chairs and heavy sofas—even cleans pockets, cuffs, handbags, drawers. What a blessing a Vedette can be! No need to lug, pull and tug a 75 pound cleaner.

You'll be using your big cleaner only once in a while when you own a Vedette Compact. In fact, folks (without kids to mess things up) can easily get by with this compact alone—because it even cleans rugs and broadloom—and does it well!

Made in Turin, Italy

VEDETTE is precision engineered in one of Europe's greatest electronic factories: SPADA of Turin, Italy. SPADA products are known in 58 countries for quality and performance. Vedette is a fine appliance—not to be compared with low cost battery models. Uses 110-115 volt A.C. current and has been granted the famous U.L. Seal.

Magic of American Dollar Makes this Value Possible!

One American dollar buys 620 Italian Liras! Italians need dollars to buy our factory machines and farming equipment. That's why we've struck a real bargain. That's why you can own a Vedette Vacuum Cleaner—complete with attachments—for only 11.88. There's nothing quite like the Vedette on the American market. Even if there were, you would have to pay much, much more.

Enjoy 30 Days Trial Without Risk

Seeing is believing. One trial demonstration will convince you of the superiority of this Vedette Compact. But we want you to use it in your home for 30 days. See for yourself how it whisks away dirt and dust from furniture, upholstery, rugs, moldings, blinds, shelves, etc. You must be 100% satisfied with its performance or return for your money back instantly! Rush coupon TODAY!

FREE TO YOU SPECIAL 5 PIECE ATTACHMENT KIT



1. BRISTLE BRUSH—slips on tight, for dusting clothing, curtains, lampshades, etc.
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- Price for attachment kit alone—\$3.95. **GIVEN FREE** when you buy Vedette Compact Cleaner.

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RUSH—Vedette Compact Vacuums on 30 day home trial. I must be 100% satisfied or you will return my remittance INSTANTLY!
 \$11.88 enclosed. Send insured and post paid.
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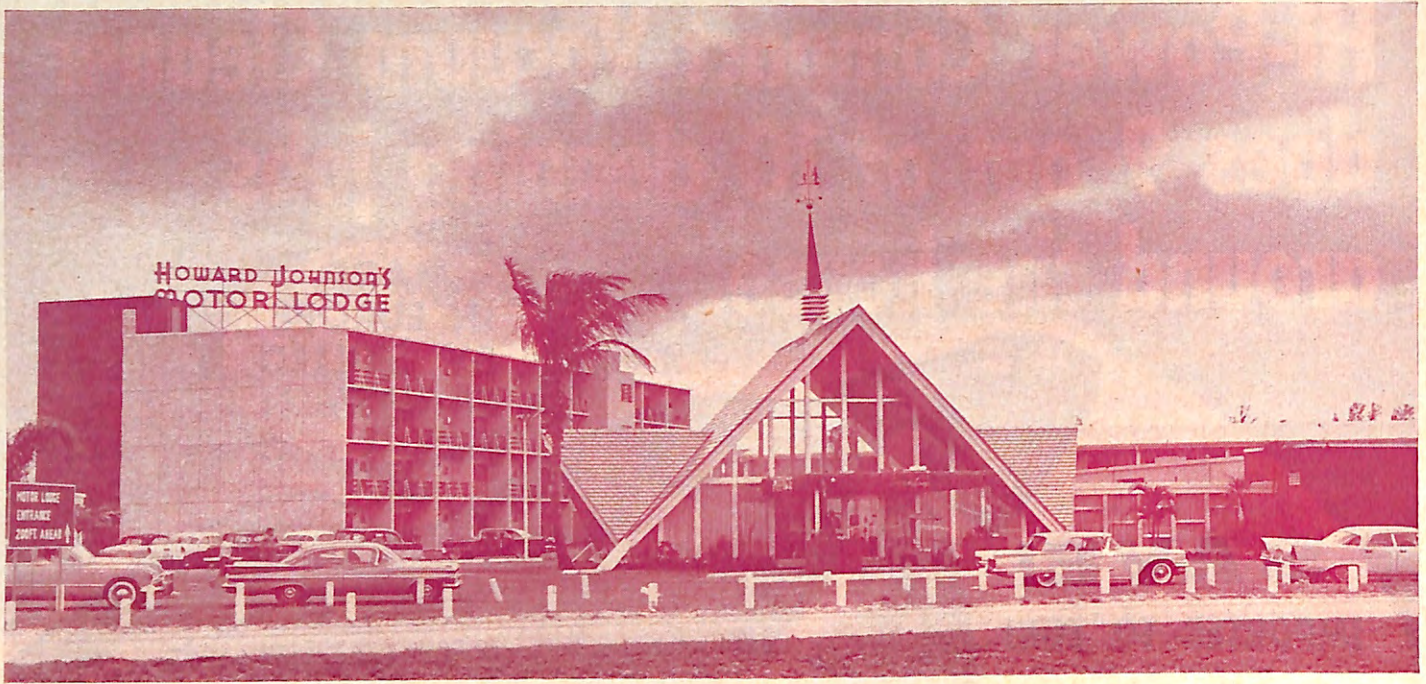
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2. Powerful!—Rugged high speed rotary motor with Super Suction.
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Motels

FRANCHISING:
Business
Opportunities
WITH BUILT-IN
Success
Features

By RAY T. DAVIS

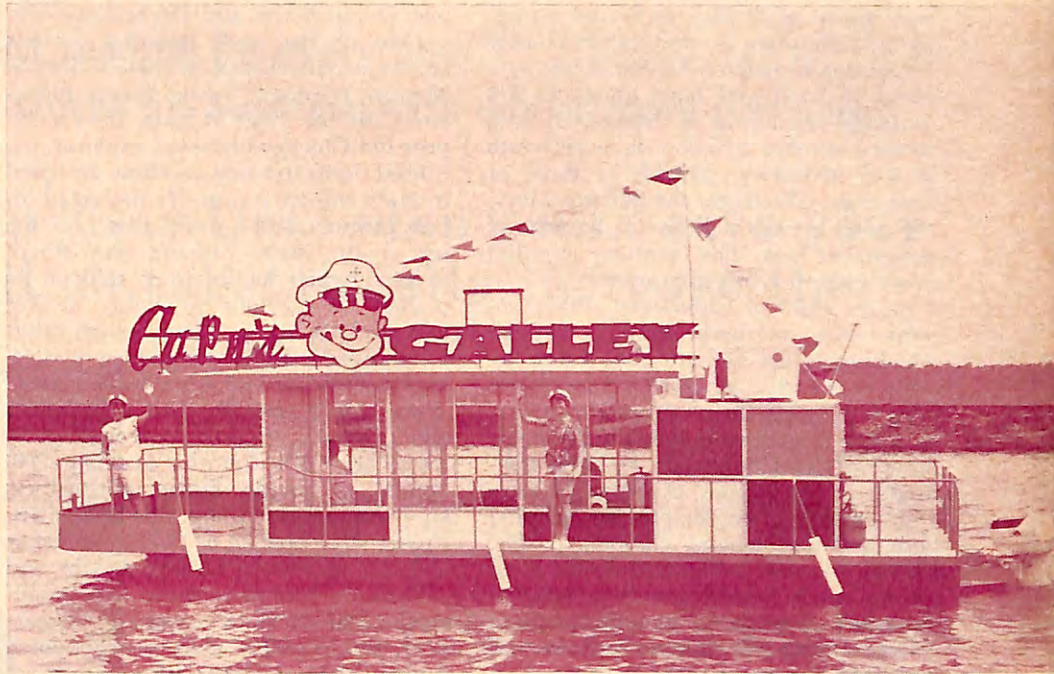


Rental Stores

A WHILE AGO at New York's Coliseum, famous for its trade shows and conventions, an unusual kind of show was staged for five days. It was called "Start Your Own Business Exposition," and featured exhibits sponsored by some 75 companies which offered various kinds of business opportunities on a franchise basis.

On the surface it was not a spectacular kind of show, yet before it ended some 60,000 men and women had attended, excitedly asking questions and requesting literature and information on ways to go in business for themselves. In Chicago, Los Angeles, and a half-dozen other cities, similar expositions have also attracted large crowds. This idea of "going into business for myself . . . being my own boss . . . finding financial independence" is part of an old American dream. At one time or another, virtually every one of us entertains this daydream; some even make a serious attempt to fulfill it. But, the risks have always been great. Almost as many existing small businesses fold or change hands each year as the total number of ventures launched. Neophyte businessmen often find they can't put over a new product or service; sometimes they have too little capital and credit, or they lack good business sense and experience.

"Franchising," an old concept with some new wrinkles, has in recent years enabled tens of thousands of ordinary people to start their own businesses—and survive—in such highly competitive fields as restaurants, drive-ins, ice cream stands, coin-operated laundries and dry cleaning, auto parts and services, motels, tool rental, water softeners, repair work, and scores of other fields. Franchises are being granted at a rate of 20,000 yearly, and it is estimated that 100,000 persons now earn their living from them.



"Drive-ins" for Boats

The most successful franchisors, in business for many years, are able to offer franchises for products or services which they have tirelessly taught the public to accept. In short, "brand names." More important, these companies are willing to bolster your finances with loans and credit, and out of their experience are able to pass on the special knowledge—selecting a location, pricing, purchasing, promotion, bookkeeping, etc.—which would otherwise take years to learn.

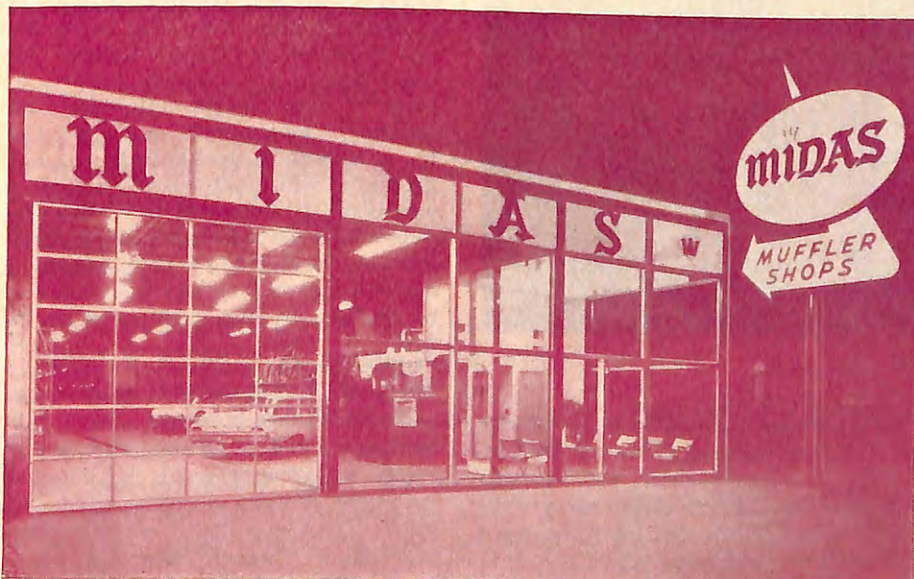
Here's how the U.S. Small Business Administration describes this type of business operation: "A franchise contract is a legal agreement to conduct a given

business in accordance with prescribed operating methods, financing systems, territorial domains, and commission fees. It holds out the offer of independent ownership while following proved management practices. The holder is given the benefit of the franchisor's experience and help in the choice of location, financing, record keeping, and promotional technique. The business starts out with an established product or service reputation. It is organized and operated with the advantages of 'name' and standardization."

Many owners of franchising firms began as small businessmen and suddenly found themselves with a rapidly expanding market. Eighteen years ago, Dwight Patton, a \$60-a-week railroad worker with a natural knack as a handyman, began doing some major remodeling work on his home in Lincoln, Nebraska. As he worked he found himself more and more in need of special tools for various jobs. Buying expensive tools he might never use a second time seemed an extravagant waste of money to Patton, so he looked around for a tool rental store. There was none. Thus, he got the idea for a new business.

Patton didn't then realize what a lucrative field he was pioneering when he opened his first United Rent-Alls store. Today over 300 of them are located across the U.S.—most of them owned and operated by individuals on franchise agreements with the parent company—and the company thinks there's a need for as many more new stores.

A tool rental store need not be fancy; just a counter and plenty of floor and



Auto Muffler and Brake Service

wall space to display tools and equipment is adequate. United requires a new franchisee to make a \$3,000 down payment on tools and have about \$4,000 working capital as a starter. It will finance another \$15,000 or more worth of tool inventory, payable in three or four years. The larger the tool inventory, the fewer rentals will be lost because of equipment lack. The company supplies everything at wholesale prices.

In its years of experience, this company has methodically determined which tools are rented most often by customers and so advises its franchisees, even to keeping them up to date on new tools and attachments being introduced. A typical "tool" inventory includes hundreds of items from tradesmen's tools and gardening implements to hospital beds and wheelchairs, camping outfits, trailers, banquet tables and chairs, even punch bowls. Working with a \$15,000 inventory—considered a small operation—United Rent-Alls claims a business will net 30 to 50 per cent yearly. (Less than 30 indicates bad management.) Most of its franchisees, the firm says, carry larger inventories and net \$15,000 to \$20,000—and business failures are rare.

In addition to providing financing, equipment, and special training (United also operates its own training school), this firm guarantees a franchisee certain

are Abbey Rents and Hertz Rent-Alls.

One of the most amazing success stories in franchising is that of Leo S. Maranz, creator of Tastee Freeze Industries, Inc. In 1949 Maranz, then a 49-year-old Chicago chemical engineer, acquired rights to a new machine designed to make soft ice cream. He perfected his own formula, still a trade secret, for the ice cream itself. Maranz was disappointed when he found it difficult to market his machine profitably; it was new and there were few buyers interested. Finally he hit on the idea of offering franchises to individual businessmen. They would operate their own stores and drive-ins, exclusively featuring his ice cream made from his machines. He agreed to supply financing, business know-how, and training. The first Tastee Freeze store opened in 1951 in St. Louis and was an instant success. By the end of the year, 105 more stores were in operation; in 1955, less than five years later, the 1,000th store was opened. Today there are 2,200 stores and drive-ins in all 50 states and in 20 foreign countries.

Two years ago, Tastee Freeze went into mobile operations, as some competitors have done, and now it has 1,000 vehicles on the nation's streets dispensing soft ice cream. Another 50 vehicles are being added monthly.

fewer expenses. Full price for a mobile Tastee Freeze franchise and truck, fully equipped, amounts to \$11,000.

Curiously, as more stores and mobile units appear, the total amount of business continues to increase. Rather than compete with each other for the same dollars, the units apparently serve to enhance the firm's name and build total demand. As Leo Maranz says, "Our trucks are traveling billboards." As proof, he points out that Tastee Freeze's business volume continues to soar. In 1962 the company earned ten times its 1958 earnings.

Other highly rated franchisors in the soft ice cream field, which offer opportunities on a par with Tastee Freeze, are Dairy Queen, Carvel Corp., Dari-Castle, Dari Delight, Twin-Kiss, Inc. All are growing companies doing a brisk volume of business.

Another kind of mobile franchise operation which has gained popularity in recent years is the sale of food and hot drinks at truck terminals, factories, public gatherings, schools, etc.—places where business is not sufficient to support a permanent operation. Several franchising companies offer lunch trucks fully equipped to prepare and serve soft drinks, rolls, sandwiches, hot soup, chili. Investment varies from \$5,000 to \$10,000, depending on the size and type of equipment offered. Some franchisees, with one or two helpers, work their units around the clock. This calls for careful planning of stops and maintaining a strict time schedule to arrive at factories and other busy spots exactly at lunch time, during coffee breaks, and between shifts, especially in the morning when everybody wants coffee. Single operators, working ten or twelve hours daily, claim they net \$30 to \$50 daily with their trucks.

Potential franchisees and franchisors always look for novelty or newness in business ideas. One that meets that test is known as "Capn's Galley," and was planned as a mobile kitchen for boaters, water sports enthusiasts, and patrons of lake resorts. A Capn's Galley is a 32-foot, steel-hulled houseboat decorated with multi-colored aluminum panels on its sides and broad jalousie-type screened windows housing its kitchen-cabin. Powered by a 60 h.p. motor, it can move about on a lake from one dock to another, or just anchor out in the water.

This floating drive-in—or "boat-in"—serves steaks, chicken, fish, hamburgers, and soft drinks. It comes with a fully equipped kitchen, LP-gas stove, refrigerator, and running water. A 5,000-watt generator provides power for night operation. Girl "boat hops," working from the Galley's catwalk, take and deliver food orders so that customers who pull alongside need not leave their boats.

(Continued on page 45)



Mobile Ice Cream Shops

territorial rights. It will not assign another franchise within four miles of your store, which gives you an eight-mile working radius. In communities with less than 50,000 population, only one franchise is issued. In exchange for its services and continuous counsel, the company requires a 10¢ royalty on each tool rental. Other franchisors in this field now

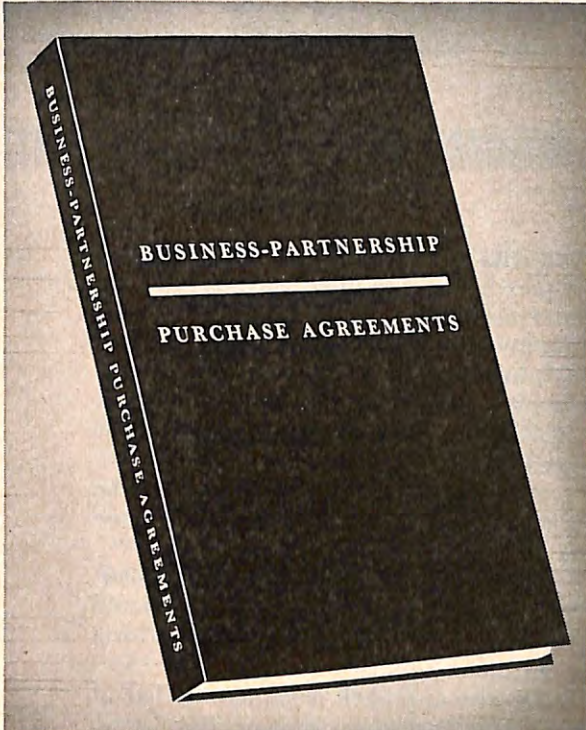
A store franchise can be acquired with an initial investment as low as \$3,500—\$5,000 is average—with the company financing another \$10,000 or more of the expenditure. While most of these stores operate only eight months of the year, closing for winter, owners have reported net incomes of from \$5,000 to \$15,000. Mobile operators earn less but have

Just off the press

Must reading for every man

who owns his business with one or more partners

How a partnership "Buy-Out" plan could save your business as well as substantially increase the value of your estate.



Just published, this 94-page book is available without charge. Written by Alden Guild, J.D., in collaboration with Deane C. Davis, President of National Life of Vermont, and David F. Hoxie, Assistant Vice President of the Company, here is an authoritative guide to the successful formation and funding of business-partnership purchase agreements.

.....
HERE ARE SOME OF THE SUBJECTS TREATED IN THE BOOK TO HELP YOU PROTECT YOURSELF, YOUR BUSINESS, AND YOUR FAMILY'S FINANCIAL FUTURE:
.....
What constitutes a "business" partnership? • What is an entity plan? • A cross-purchase plan? • What are the advantages and disadvantages of each? • How can you value good will? • How do you purchase upon disability? • What is the transfer-for-value rule? • How and when should you use a trustee? • Recent tax rulings. • Specimen agreements.
.....

No matter what product you sell or service you perform, you and your partners could be heading for serious trouble if you have not yet set up a formal "buy-out" agreement. Costly litigation, tax losses, a delay in settlement that could destroy your business . . . such are the everyday results of failure to plan.

To avoid just such situations you will want to read a new book called "Business-Partnership Purchase Agreements." Plainly written for the layman, it describes both the benefits of having a sound plan and the serious troubles that can arise when no "buy-out" provision has been made. You will want to know what can happen and what tax benefits or losses you can expect should you or your partner retire, be disabled, or die. It is essential that you be familiar with the material in this book when you sit down with your attorney and underwriter to draw up a purchase agreement that is tailored to your own business.

WHY YOU SHOULD HAVE A "BUY-OUT" PLAN . . .

A purchase agreement allows you and your partners to decide now just how any partner's share of your business can be bought out in the event of death, disability or retirement. It allows you to set up a mutually agreed-upon method to establish the value of your business: how a precise value can be put on receivables, inventory, and good will. It explains why the Internal Revenue Bureau will accept this valuation and the several tax advantages involved.

The book shows what can happen when no agreement has been made . . . how costly court action can result . . . tax losses occur . . . delays in settlement hurt or destroy a business.

You will learn the various ways that life insurance can be used to fund a plan; why it might be best for the partnership itself to be in a position to buy out a partner. The book demonstrates how life insurance is uniquely suited to these "buy-outs," how useful it is to have funds quickly available with no need to raise additional cash.

If you are familiar with the earlier books in this series — "Stock-Purchase Agreements and the Close Corporation" and "Professional-Partnership Purchase Plans" — you will realize how valuable this new book can be to you.

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The cost of adequate dental care is substantial for most people. Furthermore, many do not visit the dentist as often as they should. Now, however, through a mushrooming program—insurance plans—it's possible to improve your dental health, and at the same time

You Can **REDUCE THE**

EACH YEAR, you and your fellow citizens spend more than \$15 billion on health care, which goes for doctor bills, prescriptions, health insurance, hospitalization, and other outlays for the maintenance of personal health. For the most part, Americans are well covered by non-governmental forms of health insurance; seven out of every ten of us hold family policies to cover or partially cover the expense of medical visits, hospital care, and surgery. No nation in history has ever been able to pay such attention to the ailments and disorders of the human body.

When it comes to *teeth*, however, the story is considerably different. Only a fraction of the family health bill goes toward dental care, and, furthermore, outright neglect is widespread. When a survey was taken of a cross-section of workers in New York City, a metropolis that offers some of the best dental care in the world, a startling pattern began to come to light. The typical worker of 25 years of age or less needed at least seven fillings and had already lost two teeth simply through neglect. One out of three in this youthful age group needed a bridge or denture. The figures pertaining to needed dental attention rose sharply as the study proceeded to investigate people in their thirties and forties. The findings showed that by the age of 55, most of the workers had lost an average of 14 teeth through neglect or accident.

"I can tell you why Americans neglect their teeth so badly," said one dentist. "They're just plain afraid of the pain. If they have an ache in the chest, they go to a doctor because they're afraid they might drop dead. But when it comes to an ache in the tooth, they know it isn't going to be fatal. So they hope it will go away before they have to face the drill."

Pain, however, appears to be only one rea-

son. Statistics show that the cost factor plays a large part in the situation, and that there is a definite correlation between the degree of attention given to dental needs and the size of a family's income.

What conclusion can be drawn from these facts? Taking a cue from what has been done to upgrade the over-all health of the American, it would seem that dental plans could be a big step forward in promoting a more healthy "American mouth."

Just what does the term "dental plan" mean? What are the costs involved? Should you and your family consider signing up for a dental insurance policy?

Basically, the approach is similar to that of the familiar medical plans, such as Blue Cross. You pay a certain amount per month to be insured against certain dental-work costs, as specified in the wording of the policy. Five years ago, there were only a few dental plans available; they provided coverage for less than one out of every 600 Americans. Today there are more than 150 dental plans, with new ones being added almost weekly. The American Dental Association estimates that about 2,000,000 people a year will join dental plans during the next five years. After that it is expected that the annual increase will snowball until dental-plan participants almost equal the number of those now in medical plans.

Do not be fooled, however, into thinking that membership will necessarily provide the cure-all for the dental woes of your own family. There are limitations and aspects that may prove negative, depending upon your circumstances. Only by considering a number of factors can you decide whether to join and, if so, when.

First, there is the cost factor, probably the most important consideration for you, since this is one of the primary reasons underlying the development of the dental plan. The cost

PAIN of Dental Bills

By **WILBUR CROSS** and **TADD FISHER**

of joining will vary anywhere from as little as \$1 to \$6 a month for individuals, from \$2 to \$12 for couples, and from \$4 to \$17 for families.

The size of one's income has been taken into consideration in working out the terms of each plan now available. For individuals or families with an income up to \$7,000 or so, the plans provide paid-in-full coverage. That is, you receive allotments to cover the full cost of all type of dental work stipulated in the terms of the contract. For those with higher incomes, the plans pay a set amount for each type of specified dental service. Here are some typical allowances under the second-type plan:

- Extractions: \$4 to \$7
- Gold fillings and inlays: \$5 to \$50
- Bridgework: \$25 to \$50
- Amalgam fillings: \$4 to \$16
- Miscellaneous repairs: \$3 to \$30
- Gum treatment: up to \$45 during any one year

Does a dental plan mean that you have to use the services of a dentist other than your own? No, you have a choice. Any dental plan has its participating dentists. However, if you prefer to utilize the services of a dentist who is not on the list, you will be given allowances similar to those above. In this case, payment is made directly to the patient, whereas if you use a participating dentist, the insuring company remits payment directly to him.

In studying the costs of any one dental plan, it may seem on the surface quite attractive, financially. Chances are that a quick totalling up will show that your annual cost for the entire family will come to a maximum outlay of \$100. That doesn't sound bad, especially when you consider all of the dental work that you probably ought to have done for

yourself, your wife, and your children. But, before enrolling, the following facts should be considered:

According to the American Dental Association, only about one woman in three and one man in four have been receiving regular dental care during their lifetime. As a result, most people who join plans already have what one dentist has termed "expensive mouths." A great deal of preliminary work is required just to put the teeth of people who've been neglecting them back into a reasonably healthy condition. If a first-year limit weren't imposed, the dental insurance companies would go broke in a hurry. It is important for you to investigate what these limitations are in any plan you consider.

There are "deductible" plans, which work the same way as automobile collision insurance: You pay \$25 or \$50 of the bills and the company pays a certain percentage of the remainder, on an annual basis. First-year coverage is usually limited to \$200 per individual (\$500 per family) during the initial year of participation. It may increase by another 50 per cent the second year, and go as high as \$1,000 per family for the years thereafter.

From this analysis, you'll see that you can't expect dental care for nothing. You will be paying a lower premium for a deductible type of policy, knowing that you will have to pay a basic amount over the course of a year, but you will be covered by the plan for major and unexpected bills.

After signing up for a plan, you receive a thorough examination by a qualified dentist who represents the insurer. He determines what kind of work is required to put your mouth into good shape. This is an important step, because most plans are (Continued on page 37)



Sweden

SEEING SCANDINAVIA

Second of two articles

By JERRY HULSE



Folk dances and games are featured at Stockholm's unique living museum-park, where actual rural homes are on exhibit.

IN THE SPRINGTIME, just about everyone's thoughts turn to vacation and travel. So, with spring just around the corner, Europe is once again primping for her encounter with the countless thousands of Americans who will invade her shores during 1963. Unfortunately, the majority of these visitors will continue to overlook one of the Continent's real storybook regions—Scandinavia.

First-time visitors will undoubtedly flock to the perennial favorites: Paris, London, Rome. Few will spread their wings to include Copenhagen, Stockholm, Oslo, or Helsinki. This is a pity,

for those cities offer miles and hours of varied sightseeing enjoyment—from palaces and museums to snug little waterfront pubs, where you can remedy the sting of aquavit with tankards of soothing ale. Besides, I know of no other place in Europe, save perhaps Spain, where you can get so much for your travel dollar.

For instance, Scandinavian craftsmen turn out stainless steel and glassware, porcelain, stoneware, hand-knitted woolens, furniture, even hand-carved toys that are delightful examples of good design. And these items can be purchased for far less abroad than at home.

But let's get moving. Because Norway was my subject last month, in this article I'll bypass Oslo and go on to those other Scandinavian capitals—Copenhagen, Stockholm, and Helsinki. (My travels to Scandinavia didn't include Iceland, so I won't consider Reykjavik here.)

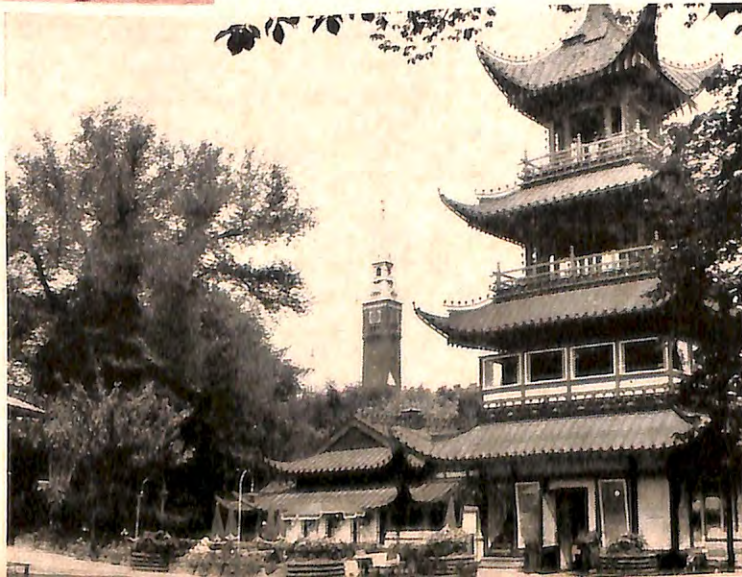
The gateway to Scandinavia, Copenhagen is also proud of its position as the "pleasure capital" of northern Europe. Every bit as gay as Paris, it is considerably cheaper—the city of two-bit beer, *smorrebrod* or the open-face *sandwiche*, the Little Mermaid statue, and dozens of nightclubs that rock 'til dawn and sometimes much later. I'd like to offer a word of caution to those who might want to explore Nyhavn ("New Harbor"). This is a waterfront section in the heart of town populated by Danish seamen, who, ignoring the omnipresent signs suggesting that they "drik Coca-Cola," frequently consume too much aquavit. But don't let this



From City Hall tower, one can view the medieval quarter of Stockholm, a model modern city of spacious avenues, squares, and parks.

A Chinese pagoda, where you can dine al fresco, is representative of the innumerable unexpected delights to be discovered in Copenhagen's famous Tivoli Gardens.

Denmark



Finland



Armchair travelers often think reindeer are found throughout Finland. These ski tourists, however, had to go north to Finnish Lapland before seeing one.

Adjacent to the harbor, the colorful market place in Helsinki, bristling with activity daily, strikes a traditional note in an otherwise up-to-date city.



deter you from sampling this colorful district. Among the musical groups you'll find playing there are Ricardo's Jazzmen and the New Orleans Stompers. While neither contingent employs American musicians, both groups jump with a sound so authentic that it would jostle the wheel from a Mississippi riverboat.

On the cultural side, Copenhagen is a city of museums, the most outstanding of which is the State Museum of Art. It's the repository of an excellent collection of Danish Renaissance paintings. The Kunstindustrimuseet displays examples of crafts of the Middle Ages, while the National Museum is home to a collection of Viking treasures.

May 1 will witness the season's opening of Copenhagen's world-famous Tivoli Gardens, a delightful refuge right in the heart of town that contains 23 restaurants, a lake, an outdoor dance pavilion, and a midway. In Tivoli, the city's elderly citizens doze by day, and, arm-in-arm, young people stroll by night, while concert music rings forth, fireworks light up the evening sky, and voices raised in song burst forth from the student beer garden.

With 85,000 electric lights illuminating it, Tivoli is spectacular by night. My favorite restaurant there is Belle Terrasse, which literally serves food fit for a king, as attested by its occasional patronage by the Danish monarch. Bombed out during the war, the restaurant was rebuilt by Kurt Christensen, who, with other members of the Danish underground, helped spook the enemy during the German occupation.

Lately Danish tourism has been plugging a 16-day tour of Greenland. The minimum tab from Copenhagen is \$300, but, although the price is agreeable, this isn't a trip for Elks whose first consideration when traveling is creature comfort. Tourists are bedded down in private homes, and running water isn't available.

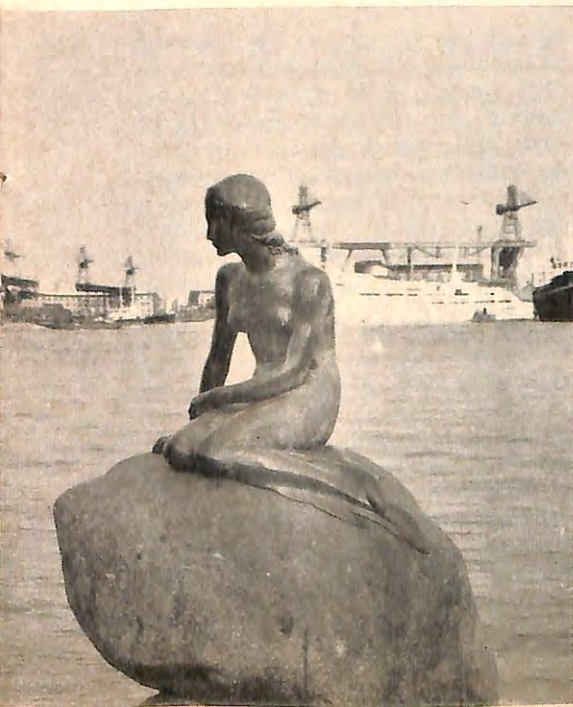
Perhaps you'd be more interested in one-day excursions that you can make from Copenhagen—to look in on places made famous by Hans Christian An-

dersen or to stop off at Kronborg Castle, claimed as residence of the Danish prince on whom Shakespeare modeled his most famous character—Hamlet. However, for those tourists who have to pinch their *kroners* (the *krona* or crown is the gold Danish monetary unit), you can economize in Copenhagen by traveling on the tram marked "T." This designation stands for tourists, and tickets are cheap.

When you go to Copenhagen, however, don't plan to stint on food or even watch your waistline. Eating is far too enjoyable in the Danish capital. Restaurants which I found irresistible were the Syv Smaa Hjem (Seven Small Homes), which has a series of dining rooms, each decorated in the style that is representative of different centuries. Also on my preferred list: the Seven Nations, Frascati's, and one called Bjoernekælderen, where a chateaubriand costs only \$1.75. On the outskirts of town, there's a cozy corner called Intim (Intimate), where the food and the piano are tops. Any cabbie can get you there.

A culinary must is Oskar Davidsen's, the restaurant that made famous the open-face *sandwicke*. When I was there, the present owner, Per Davidsen, presented me with a five-foot-long menu and helped me order. First, a creation consisting of 200 baby shrimp

(Continued on page 39)



The sense of tranquility evoked by this mermaid statue in the harbor of Copenhagen (Merchants' Harbor) tends to belie the city's actual role: Denmark's major commercial, fishing, and naval port.

The Take-out Double



MY LAST TWO articles discussed the unusual no-trump, a new convention that has been almost universally adopted. I called it a take-out bid. This is worth mentioning to emphasize the fact that good bridge players consider it important to have as many take-out bids as possible.

I'm sure all my readers are familiar with the oldest and most important take-out bid in contract bridge: the informative or take-out double.

Actually, either term is descriptive of this bid. It's informative because the double says, "Partner, I have quite a good hand." It's also a take-out bid because it says, "Partner, please show me your best suit; don't pass."

An example of the informative or take-out double in its simplest form is: Your right-hand opponent bids one spade. You double. In doing so, you're not saying that you expect to beat one spade doubled. What you are saying is that you are strong in the other suits and want your partner to bid.

I'm sure every reader of this article would recognize the real meaning of that double, but here are some other cases in which it might not be so clear whether the double is a take-out (asking partner to bid), or a business bid

(in which your bid is a way of asking partner to pass and play for a penalty).

Here is what South's double means in each of these cases:

A. Take-out. Even though partner has passed, this is a take-out double.

B. Take-out. The fact that you're reopening the bidding after partner couldn't even overcall doesn't alter the fact that this is an informative double. A minor but useful tip here: Seldom let the opponents play a one-bid. Don't say to yourself, "Oh, well, it can't help them much to make one spade." For while it's true that letting them have 30 below the line isn't a matter of life or death, it would be folly if you could have made a part score or even a game yourself. Remember, your opponents will very, very rarely pass a hand out at the one level if they can make a game.

C. Take-out. In spite of the fact that South passed originally and neither he nor his partner could open the bidding, the double is informative. It says, "Partner, I have a very good hand for someone who couldn't open the bidding, and I have support for the three unbid suits."

D. Take-out. A double can still be informative at the two level. In this case, over two bidding opponents, South is showing a very good hand because his double forces North to bid clubs, diamonds, or hearts at the three level.

E. Take-out. Same as example *D*, except that here South guarantees fine support for just the two unbid suits, diamonds and hearts.

F. Business. South's double is for penalties because his partner, North, has bid. Even as low as the one level, this bid says, "Partner, I feel sure that our best strategy is to play for a set. I heard you open the bidding, but I have both length and strength in spades and a little something on the side, and probably no fit with your suit. With my spades plus your high cards (which you had to have to open the bidding), we should make a profit at one spade doubled." *Remember, any time a player has bid (which does not include a pass) and his partner then doubles the opponents, it is a business double.*

G. Business. This is a penalty double

even though your partner hasn't bid. It's recognizable because *you failed* to double one spade. If South had wanted his partner to bid, he could simply have doubled one spade at his first chance to bid. By passing one spade and then doubling two spades, he shows a good hand with his strength concentrated in spades. His double says, "Partner, I'm not counting on you for anything. I can beat two spades all by myself."

H. Take-out. A double of any bid below game—even an opening four-club or four-diamond bid—is treated like a double of a one-bid. Here South's double says, "Partner, I have a very, very good hand, and I'm not going to let East's pre-emptive bid keep us out of the bidding." It stands to reason that South's hand must be very strong, since he is forcing his partner, who may have a very poor hand, to bid at a high level.

A very important point here: In this situation, South can't double for business, even if he has a sure set. He must simply pass and take his profit.

Here's a simple way to recognize a take-out double: Whenever, at your first opportunity, you double the opponents at any contract less than game and your partner has not bid (remember, a pass is not a bid), it is an informative or take-out double.

What cards do you need for a double—in points and "shape"? The minimum requirement in high cards for a take-out double at the one level is a hand strong enough to have opened the bidding if the opponents hadn't already opened it. In other words, the minimum for a take-out double is 13 points, although in practice the doubler is likely to have 15 or more points.

Of course, a take-out double of a higher bid, such as a three- or four-bid, requires even more points, because it forces partner to bid at such a high level.

In addition to the proper point count, it is very important that the doubler have the proper "shape" to his hand. He must be prepared to have his partner bid any of the unbid suits, or he must have a very good suit of his own to show on his next bid.

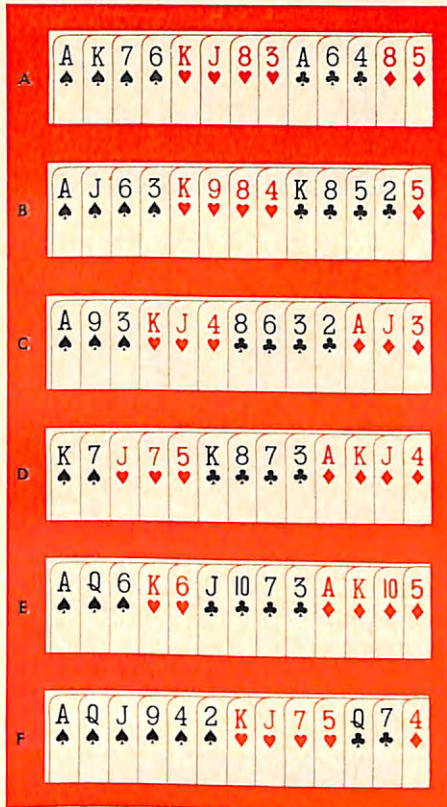
The take-out double allows you to come into the bidding and compete for the final contract on many hands which

A.	NORTH Pass	EAST 1 Spade	SOUTH Double	WEST
B.	WEST 1 Spade	NORTH Pass	EAST Pass	SOUTH Double
C.	SOUTH Pass Double	WEST Pass	NORTH Pass	EAST 1 Diamond
D.	WEST 1 Spade	NORTH Pass	EAST 2 Spades	SOUTH Double
E.	WEST 1 Spade	NORTH Pass	EAST 2 Clubs	SOUTH Double
F.	NORTH 1 Diamond	EAST 1 Spade	SOUTH Double	WEST
G.	EAST 1 Spade 2 Spades	SOUTH Pass Double	WEST 1 NT	NORTH Pass
H.	EAST 3 Spades	SOUTH Double	WEST	NORTH

don't have a strong enough suit for a safe overcall.

It is very important for the partner of the doubler to remember that the doubler has a strong hand and to bid accordingly.

Here are some examples: Your right-hand opponent makes an opening bid of one diamond and you hold:



A. An ideal take-out double. You have a good hand in high cards and excellent support for the unbid suits, particularly the major suits. Good support for the major suits (or for the other major, if the suit you are doubling is a major suit) is a prime requisite for any take-out double.

B. Double. This is strictly a competitive bid; note that your hand is the bare minimum for an informative double. The only reason you can bid at all is the excellent four-card support you have for any suit your partner may bid. Your high-card count is only eleven, but, because of the support of spades, hearts, or clubs, your hand is worth an additional 2 or 3 points, bringing it up to the minimum requirement.

C. Pass. Here you have two more high-card points than in the preceding example, but there's no shape to your hand whatsoever. If you doubled, forcing your partner to bid, he might have to bid a poor four-card suit. So to effect a take-out double, it's imperative that you have either a very good hand in high cards or excellent distribution in the unbid suits—in this hand you have neither.

D. Pass. A good 15-point hand, but it lacks two requirements for a take-out double. First, you have almost no support for the major suits. Secondly, most of your high cards are in the suit your opponent has just bid. In this case, you should just keep quiet and hope your opponents will get into trouble.

E. One no-trump. Notice you don't double in spite of your 17 points. This is a perfect example of the one no-trump overcall hand, which requires 16 to 18 points. Additionally, you have the opponent's suit well stopped, which

is another requirement. In this case, you have little interest in your partner's bidding a major suit unless he has a good suit, five cards or longer, that he wants to show. If you had been interested in hearing about a four-card major suit, you would have doubled.

F. One spade. On a hand like this I prefer a simple, sound overcall. Doubling instead of overcalling might find you a heart fit, but if your partner made any response except hearts you'd have to bid your spade suit. To do so would indicate a stronger hand than you have.

NORTH

WEST

EAST

SOUTH

East dealt and nobody was vulnerable. The bidding was:

EAST	SOUTH	WEST	NORTH
1 Diamond	Double	Pass	1 Heart
2 Diamonds	2 Spades	Pass	3 Spades
Pass	4 Spades	Pass	Pass
Pass			

East one diamond: A sound opening bid.

South Double: Much more than the minimum requirement.

North one heart: Dutifully shows his four-card suit.

East two diamonds: A rebid to show a strong suit.

South two spades: Bidding at this point, after having doubled, shows a very sound double in high cards, including a strong, five-card or longer spade suit.

North three spades: This is the key bid. I'm afraid most players in this situation would pass. Actually North's hand, which looks weak, is a good one, considering South's strong bidding. Remember, North would have had to bid one heart, even if he had a much weaker hand. Now he must show by raising what he has: three trumps to an honor, an ace, and a Q-J-10 in a side suit, which may be valuable.

South four spades: Any encouragement from North is enough to go on to game.

West opened the nine of diamonds and East took the king and ace. Then East led the jack of diamonds.

If South had made the mistake of trumping at this point, even if he trumped high (which looked safe enough against the normal 3-2 spade break), he would have gone down. Eventually he would have lost a trick to West's ten of spades.

South's correct play was to throw

off a low heart on the jack of diamonds. The loss of a heart trick was inevitable anyway.

After that, there was no defense. East shifted to a heart, and South went in with the king and drew four rounds of trumps. Then South entered dummy with the ace of hearts and finessed against the king of clubs that East surely had for his opening bid. The finesse won; game was made. • •



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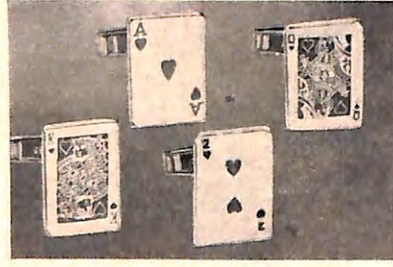
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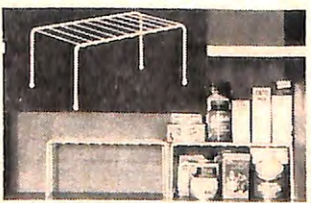
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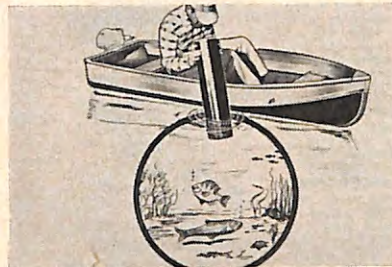
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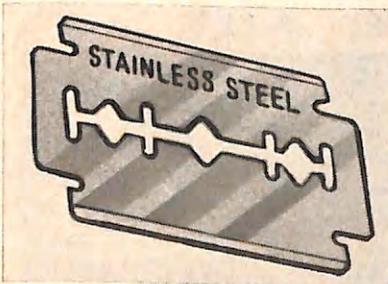
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Charges accepted on Diner's or American Express for \$5.00 or more.

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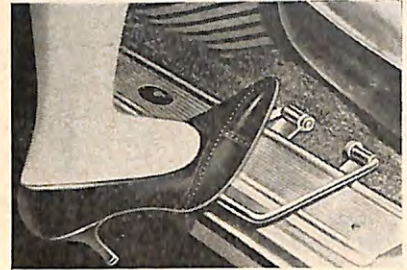
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We guarantee live delivery of hardy, healthy -- virus free one year old field grown "SUPER-SWEET" Surecrop Strawberry Plants which will GROW, BLOOM AND BEAR BIG, RED FIRM STRAWBERRIES within 60 days. FREE replacement or return within 90 days if not satisfied.

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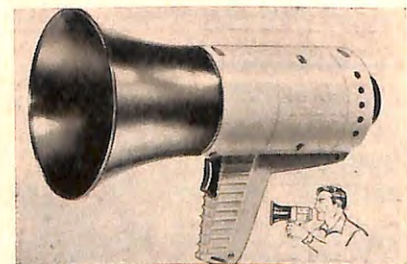
SHOE SCRAPER FOR CARS keeps mud and gravel outside—not on the carpet. Rust-proof, steel scraper stays inconspicuous just inside the car door and swings open at a toe touch for quick cleaning before you step in. No tools needed to install—just slip under molding at the side. \$1.00 ppd. 2 for \$1.89 ppd. Sunset House, 75 Sunset Bldg., Beverly Hills, Calif.



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You can cause serious infection by pulling hair from nose. Ordinary scissors are also dangerous and impracticable. No better way to remove hair from nose and ears than with KLIPETTE. Smooth, gentle, safe, efficient. Rounded points can't cut or prick skin. **\$1** made from fine surgical steel chromium plated



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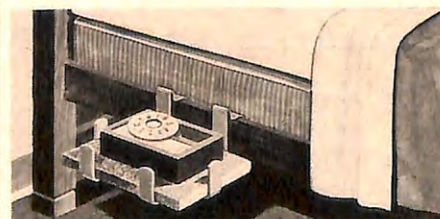
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\$800	\$41.93
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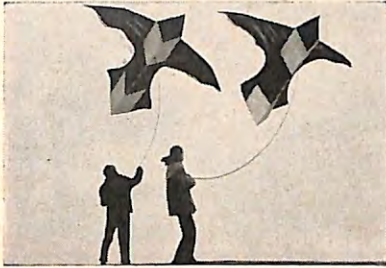
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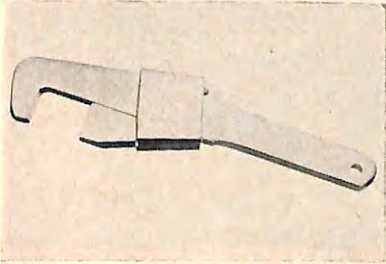
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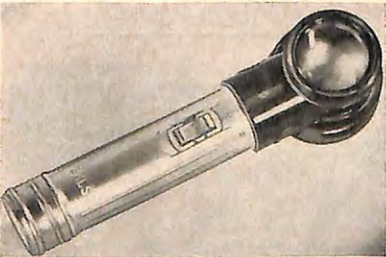
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1. Set AMAZOY living plugs in ground 1 foot apart, checkerboard pattern. Use our exclusive pluggor or your own tool.
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3. For greatest coverage, plant this Spring. Get fullest growing season.

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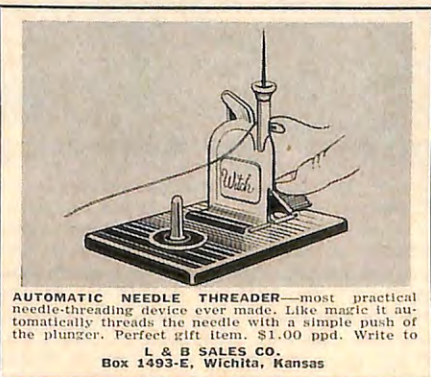


Brand new Bouquet-Lamp is a charming gift for Easter or Mother's Day as advertised on TV

These beautiful, realistic tulips light up when plugged into any 110 volt outlet, AC or DC. Result is a fascinating conversation piece that serves as a table centerpiece, night light, or TV lamp. (A tiny light bulb is concealed in each bloom.)

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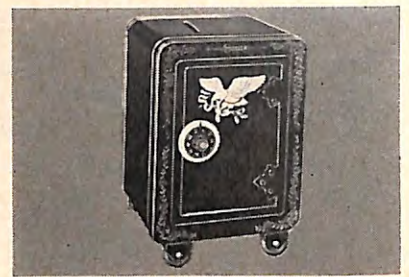
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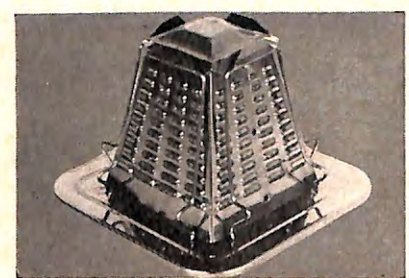
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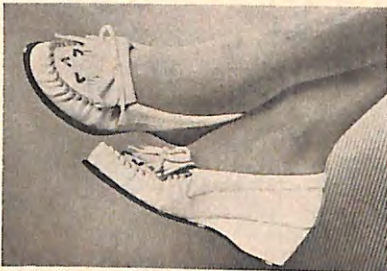
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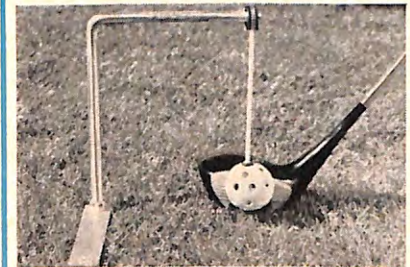
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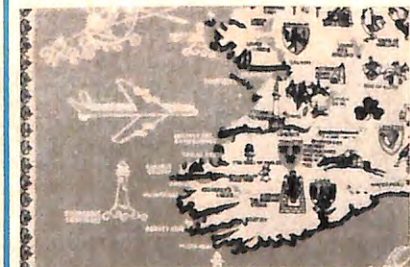
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"Maybe in the hands of a few writers the pen is mightier than the rod. But the rest of us write chiefly about trips on which we were successful."

The SAD SAD Truth

By **TED TRUEBLOOD**

THERE'S a common misconception among nonwriting anglers that those of us who do write about it always catch fish. I only wish it were true! The sad truth is that I have yet to observe a desire on the part of any fish to be caught and then written about or have his picture taken.

Of course, there is an explanation. Maybe in the hands of a few writers the pen is mightier than the rod. But the rest of us write chiefly about trips on which we were successful and about methods that worked. The reason is obvious. Who cares how we *didn't* catch any bass at Lake Wöebegone? It's how we did catch them that counts.

So we write about the times we were lucky, and where, and, how by great skill and sly cunning, we finally managed to outwit the funny fools. The

result is that reading anglers—as distinguished from writing anglers—eventually come to believe that fish of all kinds, especially big ones, swarm open-mouthed around the boat of the man who promises them immortal fame in print.

The record should be set straight. I know some fishing writers. Of those I know and have fished with, I can say positively that they all get skunked occasionally, just as anybody else does. Of those I don't know and haven't fished with, I strongly suspect the same. In all my life, I have met but one man who always caught fish. And the game warden eventually caught him—using dynamite.

The following tale, therefore, is sad but true. It reveals no secret place or fool-proof method. It merely relates an experience more or less like many other humbling experiences I have endured. Among those who read it, if there are any who have sometimes failed to catch fish, let them take heart. They are not alone. (If any of you claim *never* to fail to catch fish, well, sirs, I just don't believe you!)

Last March, C. W. "Doc" Jones called me from Phoenix. He was beside himself with excitement. He had just returned from the Gulf of California, where he'd spent a few days with Ed Adams. He told me they could have stacked fish like cordwood. In fact, they'd caught fish and turned them loose until they were exhausted.

Now he wanted me to help them do it again.

Even allowing a liberal discount for the inevitable excitement that seizes Doc when he is confronted by anything with fins, the fishing must have been good. Furthermore, he said, they caught all of this horde of fish on flies, wading and fishing along the beach. I love to fly fish.

Doc suggested that I fly down with Dan Bailey, who lives in Livingston, Montana. The four of us would then do our bit toward suppressing the piscatorial population explosion in the Gulf. I talked to Dan. He's a fly-fishing nut, too, and both Montana and Idaho are good places to be from during the month of March. We went.

Doc was waiting when we got off the plane at Phoenix. His car was parked in front of the terminal, and there was a boat on top and a beach buggy on a trailer behind. We took off for Puerto Penasco, Mexico, with such speed you would have thought the law was after us. Ed Adams, who'd been detained by work, planned to come down later.

I admired this efficiency. When I'm going fishing, I want to go fishing. I don't want to fiddle around getting the outfit together, meeting my companion's relatives, visiting my host's old buddies, or otherwise wasting precious time when I might have a hook in the water. I give Doc due credit because,

(Continued on page 48)



ST. LOUIS, Missouri, Lodge's Sports Night celebrities included, left to right, Bob Feller of baseball's Hall of Fame, Elk Thomas Kutis who won the Bruce Campbell Memorial Award, E.R. Edward T. Rippy, Stan Musial who won the Elks Sports Celebrity Award for the second time, and Buddy Blattner, emcee.

Awards for Sports and a Hero





TERRE HAUTE, Indiana, Lodge had its own special award program honoring Gary Winder with the presentation of a \$100 Savings Bond in recognition of his heroism in saving the life of two-year-old Kevin Aue. At this ceremony, which took place at Honey Creek High School, were, left to right, Gary's parents, Elk Hiram Winder and Mrs. Winder, Gary, Mrs. Aue with Kevin and his father, Elk William Aue.

WITH BOB FELLER, one-time Cleveland Indian ace, serving as principal speaker, St. Louis, Mo., Lodge, No. 9, honored Stan (The Man) Musial as St. Louis' "Outstanding Sports Figure of the Year."

This was the highlight of the lodge's 13th annual Sports Celebrity Night Dinner which attracted a capacity crowd.

Tom Kutis, a member of the lodge, was also honored, receiving the Bruce A. Campbell Memorial Award in recognition of his outstanding work in sponsoring youngsters' amateur sports teams.

Capable Master of Ceremonies was Buddy Blattner, wintertime basketball broadcaster for the St. Louis Hawks who doubles as baseball announcer for the Los Angeles Angels in the summer. Proceeds of the dinner, which is held for the benefit of the Elks' Shoe Fund, provided about 1,300 pairs of shoes for the area's needy school children.

Musial, who had also won this award in 1951, the year it was inaugurated, had high praise for the Cardinals' manager, Johnny Keane who had flown from Florida to attend the affair. For his part, Keane had only the warmest comments to make about Musial who will start the 1963 season with the Cards at the age of 42.

Hall-of-Famer Bob Feller recalled that it was in St. Louis that he saw his first big-league ball game when he and

his father drove from Iowa to see the old Gas-House Gang in the 1934 World's Series.

Assisting Chairman Lawrence Horan in making this program a success were Exalted Ruler Ed Rippy, Past Exalted Rulers Rudy Betlach and Vern Mathias, Bob Bauman, John Curley, C. W. DeWitt, Frank Eck, Bob Etter, Ray Gillespie, J. W. Martino, Dr. A. J. Murrah, Anton Pinter, E. H. Siesel, Buzz Taylor and J. C. Wrobel.

WHEN 15-year-old Gary Winder heard a woman screaming one icy December afternoon in Terre Haute, Ind., he immediately investigated and found that two-year-old Kevin Aue had fallen into Deerfield Lake. Without a moment's hesitation, Gary dove into seven feet of water, completely clothed, and pulled the little boy out and revived him with mouth-to-mouth resuscitation, thereby saving his life.

The Elks of Terre Haute Lodge No. 86 felt an even greater sense of pride in the young man's heroism than did the rest of the community, since both Gary's father and Kevin's are members of that lodge. And so, a few days later, at a special convocation at Honey Creek High School where Gary is a sophomore, Exalted Ruler Robert D. Maehling presented to the young man a \$100 U.S. Savings Bond as a token of the Elks' appreciation of his ac-

tion. Participating in the tribute were school officials, members of the School Board including its President, Elk A. R. Dunbar, Past Exalted Ruler Joe Walker who is President of the Chamber of Commerce, and Youth Activities Chairman J. R. Learnard.

The lodge presented a plaque to Gary later on, and are making efforts to have him awarded the Carnegie Medal.

IT WAS WITH GREAT PRIDE that the members of Stoneham, Mass., Lodge, No. 2211, opened the doors of their new home recently and invited the public to join in the celebration.

The event opened with a parade from the center of town to the building where the presentation and raising of the Flag was handled by the American Legion Sabre Team.

At the dedication ceremonies, guests and speakers were introduced by Exalted Ruler John F. Meehan, Jr. Among them were Governor John A. Volpe, (Story continued on page 34)

WATERVLIET, New York, Lodge initiated a class of 83 candidates in honor of D.D. Wm. J. Riley. The candidates are pictured with lodge officers and, left to right, center foreground, D.D. Riley, E.R. J. G. Cornwell, Est. Lead. Knight R. H. Quinn and State Vice-Pres. Allen Austin.





BLUEFIELD, West Virginia, Lodge's Grand Lodge Indoctrination Program of color slides was televised on "Woman's Whirl", a WHIS-TV program. Left to right are P.E.R. and Secy. A. C. Hoilman, E.R. D. S. Davis, P.E.R. and Trustee Bernard Wills and Mrs. Judy Compton, originator of the popular TV show.



DANVILLE, Virginia, Lodge's E.R. H. I. Slayton, Jr., accepts from D.D. R. Calvin Nelson a Grand Lodge Youth Activities Award as Secy. Armistead Womack looks on.



POMPANO BEACH, Florida, Lodge was the scene of the presentation of Elks National Foundation Awards. Left to right are P.D.D. Herb Payne, E.R. W. D. Sanders, Miss Elinor Meister who won a \$600 scholarship, Miss Sharon Blinco, a \$700 award recipient, and Secy. F. C. Jamison.



CASCADE-EAST POINT, Georgia, Lodge's E.R. Dr. Kenneth Humber presents to D.D. Homer W. Forrer an enlargement of a photograph of the class initiated in honor of the Deputy.

LODGE NOTES —

Springfield, Mass., Lodge followed up the initiation of the 100-man James R. Nicholson Class, with a Golden Antler Class of 91. With the Past Exalted Rulers' Night initiation, an increase of well over 300 candidates is anticipated for this term.

New Albany, Ind., Lodge's home was completely destroyed by fire, the origin of which has not been determined. For the time being, another piece of property owned by the lodge is being utilized for lodge and club activities while plans are under way for future building. New Albany's officers strongly urge all lodges to give immediate attention to the protection of their books and records in the event of a similar disaster.

District Deputy Paul Fauerso paid his official call on the membership of Eugene, Ore., Lodge and saw a class of 17 initiated in his honor. Another official visitor on this occasion was State President Delbert E. Jones.

When Past State President P. W. Loveland, Sr., initiated his son into Lafayette, Ind., Lodge, an impressive

number of former State Presidents assisted him. Among them were Grand Esteemed Lecturing Knight C. L. Shideler, Cecil M. Rappe, C. E. Thompson, Wm. J. McAvoy, Leonard Imel, Dr. Wm. A. Hart, Norman Freeland and Thomas E. Burke, together with State President Gerald L. Powell and Vice-President J. F. Beldon.

Golfing Elks will be fascinated to hear about a member of York, Pa., Lodge, Robert L. Klingaman. Bob set a world's record last year by making a hole-in-one on four different courses. All have been recognized by leading golf magazines, and Bob Klingaman has been honored by several organizations.

Samuel Aptekar was one of 21 candidates initiated into Lancaster, Pa., Lodge. The reason we mention it is that Mr. Aptekar is 80 years old and so is the oldest new Elk on record in Lancaster, and probably in a number of other localities.

Wm. S. Gould who retired a year ago after 67 years as Secretary of Scranton, Pa. Lodge died Feb. 1st at the age of 91. He is survived by his son, William Jr. Known to hundreds of friends as "Mr. Elk", he had attended 33 Grand Lodge Conventions, was a former District Deputy and had served

as State Ass'n. Secretary from 1916 to 1957. Initiated in 1893, he received an Honorary Life Membership in 1911.

The death of U. S. Senator Robert S. Kerr of Oklahoma brought a deep sense of loss to the Elks of that State. Born in Ada, Okla., in 1896, Sen. Kerr had been a member of Ada Elksdom for a number of years.

District Deputy Glenn C. Rossiter was on hand to see Exalted Ruler Robert L. Felts and his fellow officers of Davenport, Ia., Lodge initiate a fine Gold Antler Class a short time ago.

Joseph C. Masucci was another District Deputy to see a Golden Antler Class initiated during his visit, this time at Quincy, Mass., Lodge.

State President J. Harold Furlong was welcomed to Schenectady, N. Y., Lodge by Exalted Ruler Richard L. Long and his officers who initiated a class as a tribute to their distinguished visitor.

Milford, Mass., Lodge reports the death of Walter J. Shedd, an Honorary Life Member, Past District Deputy and a Trustee of the lodge at the time of his death. Mr. Shedd died suddenly of a heart attack on January 3rd.



HILLSIDE, New Jersey Lodge entertained 125 members and sponsors of the local Babe Ruth League at an awards banquet for the 17th consecutive year. Pictured at the affair were, left to right, background, Honorary Chairman George McClatchey, E.R. Harry Loria and Youth Chairman Bart Hallingse who presented awards to, left to right, Jerry Avergon who led in pitching; John Maddelena, in batting, and John Moynihan, in home-runs.

East Hartford, Conn., Lodge proudly reports that its youthful American League Baseball Team won the town championship, topped the District play and was runner-up to the State Champions, losing only two games all season.

During the recent drive for the World Clothing Fund, the Elks of Tyrone, Pa., Lodge collected 400 pounds of clothing, under the supervision of its Activities Committee headed by Robert C. Hughes.

Lester C. Bush has led a very full life for the past 81 years. Recently he was paid special tribute by Exalted Ruler A. R. Mangels and fellow members of Palatka, Fla., Lodge on his 60th anniversary as an Elk. Originally a member of Findlay, Ohio, Lodge, Mr. Bush reports that his father had been a Findlay Elk for 67 years. Lester Bush demitted to Muncie, Ind., Lodge in 1927, and has been affiliated for the past 15 years with Palatka Lodge whose members gave him a 50-year-membership pin ten years ago.

Willimantic, Conn., Elk Arthur J. Roy, Secretary of the Board of Grand Trustees, received the annual Benjamin Franklin Quality Dealer Award for his State at this year's Connecticut Automotive Trades Association banquet.



Dental Care on Wheels in Missouri

Missouri Elksdom put its teeth into a tremendously important program two years ago which now is one of the Order's vital Major Projects.

The undertaking involves the furnishing of dental treatment for crippled and handicapped children through five mobile dental units, administered jointly with the State Division of Health. The first unit is now proudly drilling its way through the State.

A 12-man committee headed by Anthony J. Beckmann vigorously went to work on the proposed project, laying the groundwork for what is a valuable adjunct to the medical services available to Missouri's handicapped youth. After many sessions with Dr. H. M. Hardwicke, Director of the Missouri Division of Health, and his staff, a workable and acceptable plan evolved.

The Elks are providing the units, expect to have one operating in each of the State's five health districts within five years. This will be accomplished at an annual cost to the Elks of \$18,000. They are publicizing the availability of the services, assist in the advance routing of the unit, are responsible for moving it, and supply necessary water and electricity; they arrange for local medical approval of the treatment and provide for the transportation of the patients to and from the unit. The State Division of Health is furnishing a dentist, regis-

tered nurse, and a public health nurse who precedes the unit by two weeks in order to set up all necessary preliminary arrangements.

The program will render full dental service, exclusive of that requiring anesthesia or heavy sedation, to manageable handicapped and crippled children under the age of 21 not presently receiving adequate dental care. As a start, the 4,000 young people on the rolls of the State Crippled Children's Service, and the 2,000 rheumatic heart victims known to the Division of Health form the core of patients.

The Elks' first mobile unit and its modern equipment went into operation in November, with Washington, Mo., Lodge as its first host, following the unit's presentation to Governor John Dalton at ceremonies at the State Capitol in Jefferson City. It was on this occasion that the above photograph was taken on the trailer steps. Left to right are the Missouri Elks' Project Director Anthony Beckmann, Dr. Hardwicke, Public Health Nurse Christy Bishop, Dental Assistant Mildren Ahrens and Governor Dalton.

It is expected that the unit will remain in each area for about a month. The first month's operation revealed the following heartening statistics—92 patients were seen and treated, with 221 fillings and 172 treatments given at an estimated fee value of \$2,011.



YANKTON, South Dakota



ATHENS, Tennessee



ALBERT LEA, Minnesota



BOONE, Iowa



MURPHYSBORO, Illinois



PANA, Illinois

... On Veterans Day, E.R. H. R. Titus of YANKTON, S. D., Lodge was master of ceremonies at the program dedicating a memorial to veterans of all wars. The Elks contributed \$1,000 to the obelisk, erected at a cost of \$2,800.

... P.E.R. Bill Cooke, left, member of ATHENS, TENN., Lodge's Youth Committee, poses with Bob Whitten, Coach of the Athens Midget Football League All-Stars, and a few of the players prior to their departure for Miami, Fla., where the Athenians took the Floridians, 12 to 6.

... Officers of ALBERT LEA, MINN., Lodge are pictured, background, with the class they initiated in honor of D.D. Vernon Bell, right foreground.

... BOONE, IA., Lodge's Old Timers Night paid tribute to all half-century Elks who received Life Memberships and 50-year pins. Left to right are Past State Pres. James Tait, 50-year-members J. G. Gallup, J. A. Doyle, J. E. Carlson and L. J. Caffrey, E.R. J. B. Wells, half-century Elk C. M. Kelly, State Pres. B. G. Tranter and 55-year Elk George Lawson. Unable to attend were G. W. Nelson, an Elk 52 years, and George Brunton, a 55-year member.

... Recipients of 35-year-membership pins are pictured when MURPHYSBORO, ILL., Lodge held a dinner in their honor. At center foreground, beginning third from left, are P.D.D. Dave Evers, E.R. D. R. Mitchell, D.D. R. N. Clements, State Pres. Omer Macy and State Vice-Pres. Bruce Richmond.

... E.R. Edgar Scott, second from left, foreground, is pictured with Hon. J. W. Priehs and R. T. Paddock, third and fourth from left, foreground, who received 50-year-membership pins during the Golden Jubilee Dinner of PANA, ILL., Lodge. Also pictured are lodge officers and Trustees.



MOUNT PLEASANT, Pennsylvania, Lodge's E.R. Milton Kuhn, left, receives a Golden Antler Award from D.D. Edward Brady as Secy. Homer Huhn, Jr., looks on. E.R. Kuhn proposed three of the 20 Golden Antler Class candidates initiated that evening, and secured two fully paid-up Elks National Foundation subscriptions.



JACKSON, Tennessee, Lodge welcomed D.D. Walter J. Key and initiated a class in his honor. One of the candidates was Charles B. Jones, son of the famous Casey Jones whose home in Jackson is now a railroad museum. Left to right are former Grand Trustee Hugh W. Hicks, D.D. Key, Charles Jones and E.R. J. W. Robinson.



STATESBORO, Georgia, Lodge co-sponsors these young Indian Braves, members of the Lucky Sevens Club, pictured during their annual Pow Wow when they make their own costumes, participate in Indian dances and in general imitate the Redskins of long ago.



MAHWAH, New Jersey, Lodge's Crippled Children's Fund receives a generous check from the Elks' ladies. Left to right are E.R. George Homa, Mrs. Homa, Chairman Morton MacLean and State Vice-Pres. J. F. Price. Looking on is Debbie DeLuca.



MIAMI, Florida, E.R. I. G. Christie, right, presents a ten-pound turkey to a destitute mother who had made a donation to the Elk-sponsored Blood Drive which realized 302 pints of the life-giving fluid.



STATE COLLEGE, Pennsylvania, Lodge welcomed a class of 26 candidates in honor of its Charter Members and its 27th Anniversary. Among the initiates were the sons of three members. Left to right are P.E.R. Ralph T. Hassinger, Sr., and his son, Ralph, Jr.; Robert Sprankle and his son, Daniel, and P.E.R. Edward R. Miller, Sr., of Bellefonte Lodge and his son, Edward, Jr.



GRAFTON, West Virginia, Lodge co-sponsored ceremonies renaming the local high school athletic field in honor of its coach, Randall H. McKinney. The stone marker was presented by the lodge. Left to right are James Fawcett, who was Master of Ceremonies, County Board of Education Pres. John Jenkins, State Elks Pres. Edward Kimble, Coach McKinney and E.R. G. H. Bartlett.



VENICE-NOKOMIS, Florida, E.R. C. A. Pattison presents an American Flag for classroom use to a pupil of the community's elementary school. The gift included one large Flag for outdoor use, and seven classroom banners.



CODY, Wyoming, Lodge entertained Past Grand Exalted Ruler W. A. Wall while he was in that area on a very successful hunting trip. Left to right, are Al Kamm, Darvie Aman, D.D. Harold Stump, Roy Garrett, Mr. Wall, Arnold Franks, Harold Farlow, Wilson LeBlanc, former Grand Lodge Committeeman H. H. Hecht, Bryce Beemer, Chas. Davis, Dan Wilson, E.R. Howard Williamson and Chief Justice J. O. Spangler of the Grand Forum.



STONEHAM, Massachusetts, Lodge's home was dedicated with these participants, left to right, foreground: Grand Est. Lead. Knight Edward Spry, Past Grand Exalted Ruler John Fenton and P.D.D. F. A. Lappin; background: D.D. J. J. Campbell, Grand Lodge Committee Chairman W. F. Maguire and Francis Nelson.



PORTLAND, Oregon, E.R. Al Moreau, right, foreground, welcomes Vice-Chairman Edwin J. Alexander of the Board of Grand Trustees on Grand Lodge Night. Others are, left to right, P.D.D. David E. Starks, Grand Lodge Committeeman Clifton Mudd, Special Deputy Frank Hise and Grand Lodge Committeeman E. J. Nelson.



SPRINGFIELD, Massachusetts, Lodge's new Scholarship Loan, made possible through the generosity of the late Michael J. Dunn, is presented to Robert J. O'Donnell, Jr., seated, by, left to right, foreground, E.R. P. W. Harrigan, Fund Chairman Thomas Donahoe and Trustee G. W. LaFleur.

(Continued from page 29)

Past Grand Exalted Ruler John E. Fenton, District Deputy James J. Campbell, Right Reverend Msgr. John S. Sexton and Past District Deputy Francis A. Lappin.

Stoneham Lodge was instituted just two years ago. It has been so successful that it was able to purchase the community's telephone building as its first permanent home, and its members worked day and night to remodel it to suit their needs. Its handsome interior is evidence of their good taste and hard work.

OAK PARK, Ill., Lodge, No. 1295, held a Golden Jubilee Booster Dinner and put into motion plans for this celebration which opened in November with the initiation of 36 candidates, an event coinciding with the visit of District Deputy Robert Campbell.

The festivities were climaxed a month later when the 50th anniversary dinner-dance was held, with 300 members and guests in attendance. The lodge's Sec-

retary, J. Frank O'Neill, was guest of honor at this affair, being the only 50-year member able to attend. Past Exalted Ruler Gilbert Lux was Toastmaster. Other half-century Oak Park Elks are A. E. Barrett, R. A. Gardiner, Grant Barber, Clifford S. Cole and Ernest M. Bannister.

A NEW SCHOLARSHIP has recently been established by Springfield, Mass., Lodge, No. 61, which is unique in that it provides loans for academically deserving male graduate students residing in that community.

The scholarship was made possible through proceeds received from the estate of Michael J. Dunn, a deceased member of the Order, and rules for the disposal of the scholarship are set up in accordance with the terms of his will, and have been approved by the lodge's Trustees.

The first award has been made to Robert J. O'Donnell, Jr., a graduate law student who is the father of six children, two of whom attend Spring-

field public schools. Mr. O'Donnell ranked first in a field of several candidates with an extremely high academic average.

Applications for this scholarship must be made through the Chairman of the Youth Activities Committee, and a special committee of nine members of the lodge has been appointed to administer the fund. The loans, to be made at the discretion of the lodge Trustees, will go for graduate work in law, medicine, technical and agricultural subjects, to needy and deserving male residents of Springfield who have been accepted for graduate study at accredited institutions, proof of which will be submitted with the application. A certificate of character and evidence of his need of such assistance will also be submitted in one portfolio. Personal interviews will be arranged by the Scholarship Committee and/or Trustees and it is understood that all scholarship loans shall be repaid by the beneficiaries as soon as reasonably possible after the termination of their studies.

SARANAC LAKE, New York, Lodge has a special interest in the U. S. A.'s Bobsled Team which has just participated in the World's Championships in Austria—eight of the ten men on the team are members of that lodge. An Elk dinner and entertainment for the benefit of the fund to finance the team's trip to Austria made it possible for E.R. L. N. Fobare, fifth from left, to present a \$1,000 check to J. E. Morgan, third from left, Co-Chairman of the Fund-Raising Committee. The others pictured are Elk members of the team, left to right: Floyd Baumgartner, William Hickey, Joseph Mc-Killip, Neil Rogers, P.E.R. Lawrence McKillip who is driver of both the #1 four-man sled and the #1 two-man sled, and Charles Pandolph. Two of the Saranac Lake bobsledders had a crack-up on the Austrian run, but injuries were not too serious. In addition to the members pictured here, the squad includes James Lamy and P. J. Harris, both of Saranac Lake Lodge; William Dundon of the U. S. Marine Corps and Paul King of Massena, N. Y.



FARGO, North Dakota, Elk officials who won the State Ritualistic Contest include, left to right, foreground, Est. Lead. Knight Frank Mirgain and E.R. Wm. C. Sweeney; second row: Est. Lect. Knight N. J. Koenig, Est. Loyal Knight A. K. Simpson and Esq. J. E. Garrity; back row: Chaplain Glenn Heaton and Inner Guard E. J. Fox.



CRANFORD, New Jersey, Lodge was the pleased recipient of a surprise gift of officers' jewels presented by the ladies of the lodge, represented by Mrs. William Campion, pictured here as she placed his jewels on E.R. Frank X. Mullin.



LEWISTON, Idaho, Lodge held a special meeting to initiate a fine youthful group of 11 citizens, pictured with E.R. John Nanninga, Jr., left, and D.D. Elbert A. Stellmon, right.



ROCK HILL, South Carolina, Lodge is understandably proud of its smartly attired and talented Chorus. Directed by Leon Craven, this group is a popular attraction for many non-Elk affairs, as well as their own. Their latest Elk appearance was at the semi-annual State Association Conference in Greenville when their performances were enjoyed by 500 persons.



Above, Mr. Donaldson is shown upon his arrival last fall at Fargo, N.D., airport from which a unique all-Elk motor patrol provided escort to the lodge home. L. to r.: Grand Est. Loyal Knight Ray Dobson, State Pres. Frank Archibald, the Grand Exalted Ruler, E.R. Wm. C. Sweeney, and Past Grand Chaplain Father Felix Andrews.

NORTH SOUTH and EAST

Lodge Visits of LEE A. DONALDSON



Enroute to the State Convention, visiting Rocky Mount, N.C., Lodge Nov. 8, the Grand Exalted Ruler, center, is shown with, l. to r., Secy. Norman Y. Chambliss, Trustee E. L. Washburn, E.R. Milton C. Culpepper, Mayor Pro Tem Jack Bishop, Presiding Justice Hubert E. May, and Past Grand Lodge Committeeman H. Earl Pitzer.



In his home state of Pennsylvania, the Grand Exalted Ruler and Mrs. Donaldson were guests of honor at a dinner-dance during a visit to State College Lodge, Dec. 7. In the photo, left to right, are Exalted Ruler Joseph L. Schultz, Mr. Donaldson, P.E.R. Robert H. McCormick, and P.E.R. H. Beecher Charmbury.



At Paramus, N.J., Lodge, Nov. 27, Mr. Donaldson (center), host E.R. Peter Endemann (left), and P.G.E.R. William J. Jernick (right), who accompanied the Grand Exalted Ruler on his New Jersey visits, are shown with a class of 26 newly initiated Paramus Brothers.

Reduce The Pain

(Continued from page 15)

issued with a dual set of rates, one for "pre-existing conditions," the other for "other than pre-existing conditions." The rate differences represent just about a one-two relationship in all aspects of treatment.

For example, one contract specifies a maximum allowance of \$2 for an extraction that was already needed when the policy holder signed up, but \$4 for any subsequent condition that necessitated pulling a tooth. In the same contract, the same ratio applies for fillings, inlays, and crowns.

In reading over a contract before signing it, in all likelihood you will find that the insurer has defined terms that might not be otherwise clear to the layman. You will note that an *alveolotomy* is "shaping of dental ridges by removal of bone and excess soft tissue," that a *malocclusion* is "an abnormality in the positioning and relationship of the teeth," or that *periodontia* is "treatment of the diseases of the gums." It is important that you know the meaning of these tongue-twisters, since you may need treatment for the conditions they describe either immediately or at some future time.

Dental plans are far from being all-inclusive. Before signing up for a plan, you should be made aware of not only what types of dental care are included but also those that are *excluded* from coverage. Even though your reasons may be psychologically sound, you are likely to find it difficult, for instance, to convince an insurance company that cosmetic dentistry is "necessary" to maintain dental health. You also may not receive reimbursement for fancier work, such as porcelain jacket crowns, with the exception of the six upper and six lower front teeth. You probably would have no claim for a "prosthetic appliance" (denture) that was lost, or that was damaged when not in the mouth.

Naturally, you could not expect to be reimbursed for work covered by some other type of policy—such as accident liability insurance or a medical plan like Blue Cross, which (and you should look into this if you have a medical policy) covers serious dental work such as the type that necessitates hospitalization. You should also be aware that you will not receive any payment, even if you have to pay out something additionally, for a dental injury or disease for which free treatment is available for workmen and veterans under state or federal laws.

In addition to the aforementioned restrictions, there are certain disadvantages to dental plans, just as there are to most medical insurance plans. If

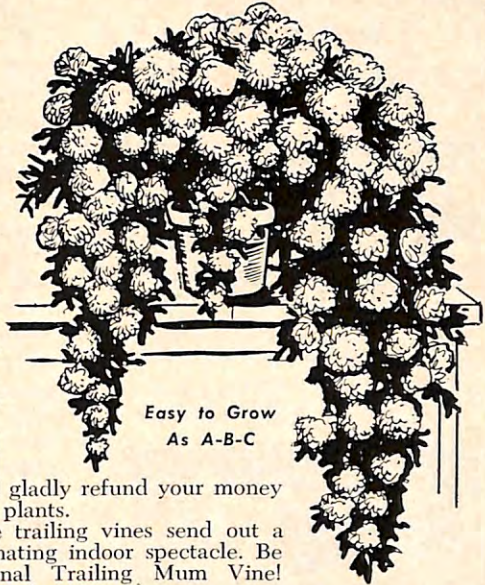
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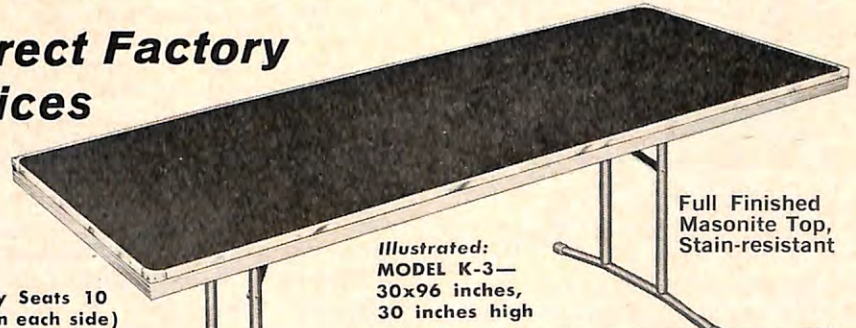
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your family has sound teeth, good health habits, and a history of regular dental care, such plans are often unnecessary, or, if anything, more expensive to you over the long haul. On the other hand, if you have young children and have always had a little difficulty in establishing regular dental habits, participation in a good plan may be just what you need. A dental plan certainly does provide the means for establishing a stable dental budgetary base to work from, while freeing you from the worry of: "What would happen if . . .?"

Some dental plans are overly complicated by the inclusion of too many optional services, or by variable allowances. Thus, a would-be policy holder finds it difficult to determine exactly how much he could expect to be entitled to. This situation doesn't exist in the area of medical plans; it is relatively simple, for instance, to compute the cost of a complication-free appendectomy. But if you have a tooth with a large cavity, who is to judge whether the dentist is right in charging you (a) \$8 for a surface filling, (b) \$35 for an inlay, or (c) \$65 for a crown? The thing to do is to read and *understand* the provisions of a given plan before signing up for it.

Many people have the mistaken impression that the maintenance of dental health is a relatively simple matter of brushing the teeth regularly and having any cavities that develop filled. Actually, dental health encompasses a great deal more. Neglected dental conditions can lead to all kinds of complications affecting the body's over-all health.

"Widespread and very serious dental neglect exists in the United States today," says Dr. Bissell B. Palmer, a pioneer in the field of dental plans. "If not corrected, it may lead to ill health, pain, and certainly poor morale. There

is plenty of evidence that heart and kidney conditions arise from dental infections that spread into the blood stream."

In addition to the strict matter of your immediate health and comfort, you should also look at your needs on a long-range basis and consider what the dental plan could mean to your children. For example, some plans have excellent provisions for *orthodontia*, or the treatment and appliances for straightening irregularly placed teeth. To be eligible for complete orthodonture, however, a child usually has to have been enrolled in a program before reaching his sixth year. Actually, the biggest benefits of dental plans will probably come to the American children who become enrolled and are thus well indoctrinated in proper dental habits before having a chance to develop "expensive mouths."

Dental insurance company records include many case histories that document what dental plans have accomplished—in substantial savings—for policy-holders. There is the example of the head of a family who received almost \$700 in two years for fillings and bridgework . . . the man, having lost five teeth in an accident, who had \$460 in dental expenses paid for him in a single month . . . the family whose children received orthodontic treatment valued at five times what the father had paid out in all of his premiums combined.

But these are *other* people. You and your family have to make the decision yourselves as to what is best for you. No matter how you look at it, dental care is not cheap. One thing, though, is certain: It is a lot cheaper than dental neglect. Keeping your mouth healthy should be a vital concern. If a dental plan might help achieve this goal, it's worth investigating. • •

ELKS NATIONAL HOME NEWS

Each year, as Christmas approaches, the Elks National Home becomes a showplace of opulent Christmas decorations for people of nearby Bedford, Va., and the surrounding area and for travelers from far away. At that time, the spacious grounds contain many large, lighted displays, ranging from a nativity scene to Santa Claus to groups of carolers. The buildings are decorated lavishly with colored lights, and so are many trees and bushes. The total effect is virtually overwhelming—which explains the great popularity of the display year after year. Each year, new features are added, and the number of cars driving through the grounds tends to increase as well. In 1961, 10,681 cars were counted.

Last Christmas, a new record was in the making until unusually bad weather intervened. A car counter, borrowed from the State Department of Roads, tallied 7,368 cars during a nine-day period, but



The Nativity Scene

then it was put out of commission by icing. For the remaining four days that the display was up, no count was possible. But cars continued to pass through the grounds, even though the weather remained inclement.

To Superintendent Thomas J. Brady and residents of the Home, the tremendous amount of work and expense required for mounting the amazing display are but a token of the pride they feel as residents of Bedford. And Bedford, quite naturally, is equally proud of the Elks National Home.

For Elks Who Travel

(Continued from page 17)

piled pyramid fashion on a single slice of bread. Next, a delicious gathering of scraped raw meat, caviar, and two Limfjord oysters flanked by rows of shrimp on another slice of bread. After this we completed the meal with a thin, crisp pancake wrapped around a scoop of vanilla ice cream—and accompanied by a black currant drink.

The art of sandwich making, Danish style, is taught in a luncheon class at the new Royal Hotel. The bite is \$5.50, and the pleasant procedure is to learn while dining. Male "students" particularly enjoy the lessons, which are spiced by the presence of Scandinavian beauties modeling mink from native fur farms.

Besides the Royal, there are a number of other good hotels, among them the elegant old D'Angleterre, the Terminus (typically Danish), the Palace, the Richmond, the Alexandra, the Astoria, the Codan, the Europa, the Grand, the Hafnia, the Imperial, the Mercur, and the 3 Falke. A stay at any of them would help to make your visit to Copenhagen the memorable, light-hearted one it should be.

But while Copenhagen is gay, Stockholm is, in my opinion, by far the more beautiful of the two cities. The 700-year-old capital of Sweden is built on 13 islands. Luckily, all of them are connected by bridges, and island-hopping is made simple by a series of subways, buses, ferries, and taxis. Respect the Swedish motorist when on foot, though; he drives with the fury of a Viking off to do battle. What's more, he complicates things for the pedestrian visitor by driving as the British do—on the left-hand side of the road. As a helpful aid to non-Swedish-speaking American tourists, taxi drivers who speak English have an American flag on the "windcreens" of their cabs.

But do yourself a favor in Stockholm. Walk, don't ride. It's a city that's most enjoyably seen by strolling. Events of special interest to tourists are broadcast on the morning radio show: "Calling All Tourists." Visitors may also dial 221840 on their hotel phone for Miss Tourist, who dispenses sightseeing info. She might suggest a stroll through the Old City, a visit to Skansen, the open-air museum, or an excursion to the famed warship *Vasa*. Incredible as it seems, the *Vasa*, which capsized on its maiden voyage in 1628, was discovered in Stockholm's harbor several years ago by underwater diving enthusiast Anders Franzen, an admiralty engineer. Sealed in her oaken hull were casks of butter, a bottle of rum, dishes, coins, and clothing—and the skeletons of a dozen men. Al-



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ELKS NATIONAL FOUNDATION

"The Joy of Giving"



A Follow-up Story

Elks National Foundation Chairman John F. Malley recently received a letter, parts of which are extracted below, that was typical of the numerous expressions of appreciation from former Foundation Grant awardees he receives at Foundation headquarters in Boston frequently.

The letter was written by Miss Ann M. Mulholland, Assistant Professor of Deaf Education and Guidance at Northwestern University in Evanston, Illinois. A Foundation Cerebral Palsy Grant awarded to Miss Mulholland in 1956 helped her to finance an advanced course of study in this disability at Northwestern. In addition to offering her sincere thanks, Professor Mulholland's letter also graphically illustrates the cumulative benefit—to grantees and, in turn, the nation's handicapped—by the judiciousness with which the Foundation allocates the funds it dispenses.

Portions of Miss Mulholland's letter read as follows:

"For some time it has been my intention to tell you what the grant which you provided for me a few years

ago has meant. I was then a teacher at the Horace Mann School for the Deaf in Boston and was concerned with the number of deaf children whom we were seeing who had minimal cerebral palsy involvement. Through the generosity of the Elks Foundation, it was possible for me to continue my study in cerebral palsy at Northwestern.

"The following year, I was invited to join the faculty here, assuming responsibility for the program for preparing teachers of the deaf. This had been an especially satisfying and rewarding experience. . . . We are concerned with the deaf child who had learning problems in addition to his deafness, as well as with those who cannot read because of brain damage, for example. . . .

"It is evident that the financial aid given me just a few years ago is greatly appreciated, for it has enabled me to teach more handicapped by preparing others to work directly with them."

At the time of her award, Miss Mulholland was a resident of Dorchester, Mass., and her application was endorsed by Boston, Mass., Lodge.

More Support for the Foundation



San Bernardino, Calif., Lodge: District Deputy Peter W. Beier, right, accepts a check for the Lodge's final payment on its \$4,000 Elks National Foundation Pledge from E.R. Leo Lotito.



Fort Lauderdale, Fla., Lodge: Richard Halsey Jr., right, was presented with a \$100 Foundation Certificate by his father, left, upon initiation. Young Halsey is serving in the USAF.

ELKS NATIONAL FOUNDATION

where every dollar contributed becomes a source of good work, untouched by expenditures of administration.

ELKS NATIONAL FOUNDATION, PAST GRAND EXALTED RULER JOHN F. MALLEY, CHAIRMAN, 40 COURT ST., BOSTON 8, MASS.

though submerged for more than three centuries, the ship was intact and untouched by ship-worms, which can't live in the cold, brackish waters of the Baltic. The Swedish galleon was subsequently raised and installed in a local museum. Similar in design to the *Mayflower*, the vessel is something not to be missed when in the Swedish capital.

American visitors to Stockholm generally prefer the Grand Hotel, which affords an unobstructed view of the Swedish Royal Palace. This edifice stands on an island across the bay in what is known as the Old City, an area furnished with picturesque buildings of 16th and 17th Century vintage and streets carpeted with cobblestones. Today a bank conducts its business in a former wine cellar there, and smart shops, where long-stemmed blondes model the latest Swedish fashions, are housed in equally unlikely surroundings. Additionally, in a medieval building, the Golden Fleece restaurant operates amidst an atmosphere of bygone centuries. Beneath the arched brick framework of its cellar, generations of artists, poets, and musicians have congregated in the dimly lighted atmosphere.

Across the bay at the open-air museum of Skansen, glass blowers fashion trinkets for tourists, and wrinkled old women in peasant dress tend actual homes that have been hauled to Stockholm from the hinterlands.

A bus tour of the city costs \$3, while for \$1.25 you can sail 'neath Stockholm's bridges. A bargain three-day transportation card (\$3) is honored by the city's buses, trams, and subways.

Moving on to Finland, a unique experience that you might like to try in Helsinki, my final stop, is a *sauna*, or Finnish dry heat bath. The rugged procedure is as follows:

First, the bather lazes in a heated room where the temperature hovers near the 240° mark. Perspiration rolls off you in torrents. Just about the time you think you might faint, a second wave of intense heat fills the room. You have your choice: rare, medium, or well done. It's unusual for the uninitiated to stick it out for the third category.

After the steaming comes a scrubbing by a woman who usually looks like a wrestler. Then, she beats you with birch switches, insisting that this ritual is good for your circulation. If you're still alive after this, you may yet succumb when, as a kill-or-cure finale, you're dunked in a container of ice water. (Some *saunas* wind up by your rolling in snow.) Those who survive Finnish dry heat baths are awarded a diploma that reads: "While naked and ashamed (NAME) has observed the ritual of steam and duly been boiled alive in all modesty and honor."

Ask the average American what he knows about Finland, and no doubt he'll answer that it was the only nation to repay its World War I debt and that it's the land of reindeer. To see reindeer you have to fly to Rovaniemi, the administrative capital of Finnish Lapland. In Rovaniemi, reindeer are used as draft animals. The roundtrip fare from Helsinki is \$50, and tourists are sheltered in the Polar Hotel, which isn't as frigid as it sounds but really rather comfortable.

The Russians have posted a sign at Helsinki's airport that reads: "Fly by Aeroflot (the Russian airline) to the USSR for a pleasant and unforgettable experience." The Finns, however, haven't forgotten the unpleasant time in 1939, when the Russians crossed their borders to provoke a war that raged for 105 bloody days. For a time it seemed that the tough Finns would reverse the Russian tide, but the enemy force was 50 times stronger. And the end was dictated by a suffocating storm of bombs. After this, the Russians gobbled up 17,000 square miles of Finnish territory.

Today the scars of the war have healed, physically. New buildings dot Helsinki's landscape. However, although they live beside the Russians, the Finns pledge their allegiance to the customs of the West. They fill their churches on Sundays, puff on American cigarettes, and have a friendly handshake for the American tourist. It's interesting to note that for every Russian who comes across the border from Borschtland, nearly a dozen Americans cross an ocean to visit the Finns.

Helsinki's leading hotels are the Marski and the Olympic, the latter boasting a swimming pool, bowling alley, and indoor shooting range. Others are the Palace, Vaakuna, Helsinki (where I stayed), the Klaus Kurki, and the Kamp.

For a splendid view of Helsinki's motorists and pedestrians playing leap-frog, stop for lunch at the HOK Suuravintola. Or, if you happen to enjoy music with your meals, a military band serves up both martial and Viennese selections twice a day at Esplanaadikapeli's

Besides dry heat baths, Helsinki's attractions include 260 parks, the Ateneum Art Gallery, Market Square, Mannerheim Museum, the Seurasaari Open Air Museum, Olympic Stadium (site of the 1952 Olympic Games), and the National Museum. If you manage to take in all these sights without becoming footsore, I suggest a visit to Hameenlinna, birthplace of composer Jean Sibelius.

Before closing, I'd be remiss if I didn't mention that Helsinki alone is said to have a surplus of about 50,000 blonde-haired young ladies. This leads

MEET THE SCANDINAVIANS

Like most countries in Europe, Scandinavia has a well-administered "Meet the People" program, conceived to promote friendship by bringing together nationals and visitors in the same age groups and with similar occupations and/or recreational interests and hobbies. To date, more than 40,000 people have participated in the "Meet the Scandinavians" program.

So, if you're going to one or more of the Scandinavian capitals, and you would like to take advantage of the opportunity to meet foreign business conferees and make new friends, the first step you should take—as soon after arrival as possible—is to call at

the appropriate association office listed below. Arrangements usually take a minimum of 24 hours, and no advance preparations can be made either by mail or telephone.

Copenhagen (Meet the Danes program): THE NATIONAL TRAVEL ASSOCIATION OF DENMARK

Helsinki (Find the Finns program): FINNISH TOURIST ASSOCIATION

Oslo (Know the Norwegians program): OSLO TRAVEL ASSOCIATION

Stockholm (Sweden at Home program): TOURIST CENTER, Information Pavilion

me to the question: Does a red-blooded young American male need a better excuse for seeing Scandinavia?

It's easy to get there. Scandinavian Airlines System flies daily during May to November to Copenhagen from Los Angeles and New York, and twice weekly to Oslo from New York City during the season. Pan American flies three times a week to Copenhagen in

winter, daily in summer, and once a week, year round, to Oslo, Stockholm, and Helsinki from New York. Furthermore, there is daily service to Scandinavia from London, Paris, and Rome. And a visit to Scandinavia can be relatively inexpensive, too. Any qualified group of 25 persons or more can take a group-fare trip. See your travel agent for details.

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<input type="checkbox"/> Gold filled Snap & Corners \$1.50 extra	
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<input type="checkbox"/> 16-pass	<input type="checkbox"/> 16-pass
<input type="checkbox"/> Elks Emblem Outside	<input type="checkbox"/> Yes <input type="checkbox"/> No

Elks National Service Commission

When Minot, N. D., Lodge presented two TV sets to the John Moses Air Force Hospital, the total number of sets donated by the Elks since 1957 was raised to twelve. Left to right are Est. Lead. Knight K. S. Peterson, Chris Mostad, former Grand Chaplain Rev. Felix Andrews, Charles Foster, E. J. Cochran, Al Kelley, Chairman Gisli Johannson, Jr., who made the presentation, E. G. Pierson, veteran patient Erwin Riech who accepted, Colonel Lutz, Hosp. Cmdr., Secy. Olaf Arneberg and Hosp. Special Services Sgt. Taylor.



Dignitaries at Auburn, Calif., Lodge's second Annual Veterans Night look over a display of items fashioned by hospitalized veterans. Left to right are State Vice-Pres. James Nekitas, Pres. Paul Wemple, State Elks Committee Chairman Harry Larson, Past Grand Est. Lead. Knight C. P. Hebenstreit, Past State Pres. John Raffetto, Carmichael P.E.R. Nick Levvero and Auburn P.E.R. Jim Wall, Jr.



North Miami, Fla., Lodge's E.R. John Elsesser, left, looks on as D.D. George K. Roller, Jr., second from left, presents plaques to fellow Elks John McClain and David Killen, right, for their outstanding voluntary services to the VA Hospital at Coral Gables. Both working primarily in the Chaplain's Service and for recreation of the patients, Dave Killen has given about 150 hours in the past few years while John McClain, over a number of years, has given 1,200 hours of his time.



This photograph commemorates the 1962 Christmas visit made by Leominster, Mass., Elks when gifts were distributed to patients at Fort Devens Hospital. Left to right are State Co-Chairman P. A. Whitton, presenting a gift to Sp5 Nevin Mowery, N. A. Clark of the State General Veterans Advisory Committee, L. J. Bergeron, Pfc. Ezele Snowden, Corpsman, Gray Lady Mrs. Lillian Gallagher, State Trustee and Advisory Committeeman Felix Seliga, P.E.R. E. T. Killelea and local Co-Chairman R. F. Foster.





Convention Proclamation

To All Subordinate Lodges and Members of the Grand Lodge of the Benevolent and Protective Order of Elks of the United States of America

GREETINGS:

The Grand Exalted Ruler, by and with the approval of the Board of Grand Trustees of the Benevolent and Protective Order of Elks of the United States of America, acting upon authority given him under Section 6, Article 3, Grand Lodge Constitution, does hereby proclaim that the next session of the membership and representatives of the Grand Lodge of the Benevolent and Protective Order of Elks will convene in San Francisco, California, July 14, 1963, with the opening and public meeting to be held in the California Masonic Memorial Temple, 1111 California Street, San Francisco on Sunday, July 14, at eight-thirty o'clock in the evening.

The opening business session will convene in the California Masonic Memorial Temple at 9:00 Monday morning, July 15, 1963, at which time the election of officers for the ensuing year will be held. Business sessions will continue thereafter each morning at 9:00 on July 16, 17, and 18 until the business to come before the sessions is finished.

The Fairmont and Mark Hopkins Hotels have been selected as co-headquarters for the 99th Session of the Grand Lodge. Space in the California Masonic Memorial Temple has been set aside for the REGISTRATION of all Grand Lodge Officers, Committeemen, District Deputies, Subordinate Lodge Representatives, Grand Lodge Members, Visiting Elks, and ladies.

Room reservations for Past Grand Exalted Rulers, Grand Lodge Officers, Committeemen, and District Deputies will be made by Bryan J. McKeogh, Convention Director, 161 East 42nd Street, New York 17, New York. He will mail reservation forms and a letter outlining the procedure.

Room reservations for Subordinate Lodge Representatives, Grand Lodge Members, all Elks, and their families—with the exception of the Grand Lodge Party as outlined in the preceding paragraph—will be made through the State Associations. The National Convention Committee, following the practice of previous years, will allot rooms to each State Association, and those planning to attend the Convention are urged to make the fact known to their State Association Housing Chairman immediately. Neither the National Convention Committee nor the San Francisco hotels will accept reservations direct from Lodges or individual Elks.

Dated: February 1, 1963

Attest:

FRANKLIN J. FITZPATRICK
GRAND SECRETARY

L. A. DONALDSON
GRAND EXALTED RULER

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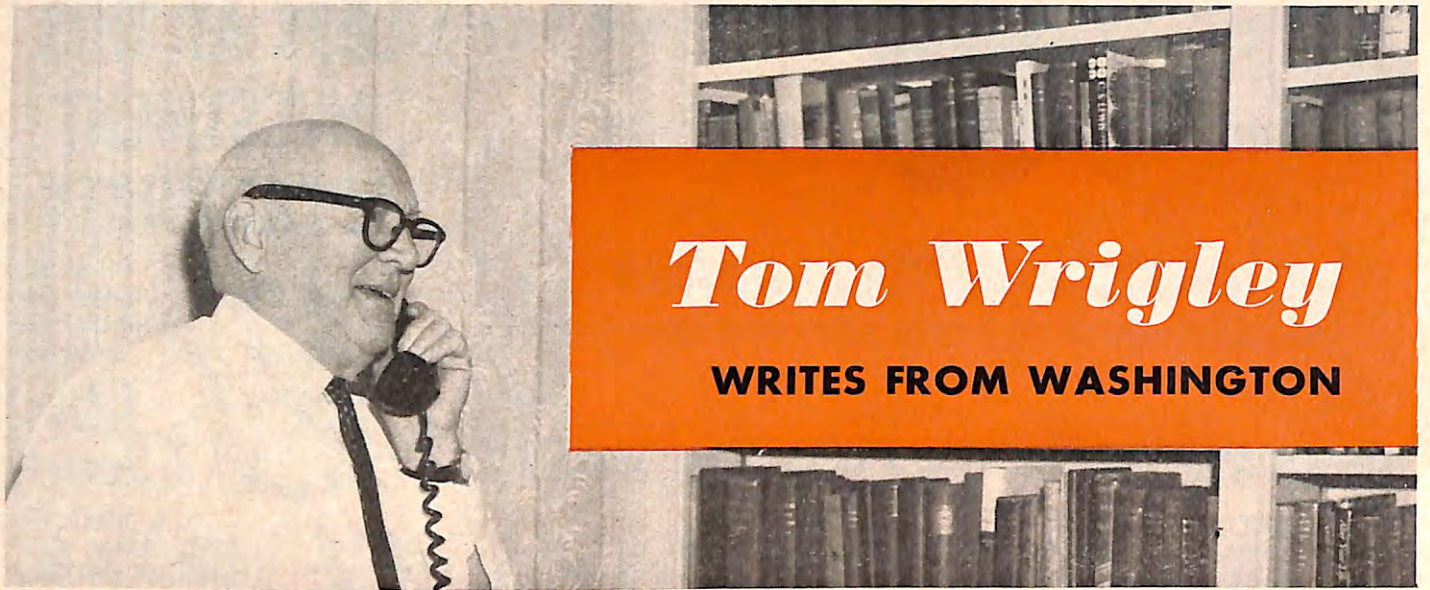
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Tom Wrigley

WRITES FROM WASHINGTON

NEW TREASURY BONDS for self-employed persons who want to set up part of their earnings for retirement pensions are available. The interest rate is 3½ percent, compounded semi-annually. The new bonds are in denominations of \$50, \$100, \$500, and \$1,000. They cannot be cashed until the holder is 59½ years old, except upon the death or disability of the owner. There are tax advantages in purchasing these bonds; see your bank for details and for purchase applications.

BIGGEST privately owned office building in D. C. will begin to rise in March on G St., N.W. between 18th and 19th Sts. It will have 550,000 square feet of office space, 13 stories (the limit in Washington), and a cafeteria for 1,000 persons, plus parking facilities for 600 cars.

TRAINING WORKERS for jobs is becoming a big part of Government welfare. Three training programs have been started in the District: practical nursing, clerk-typing, and service station work, under the Manpower Development and Training Act of Health, Education, and Welfare. Similar programs are now in operation in 39 states.

OLD CENTER MARKET folded in February with many a heartache for stall-operators and customers alike. It had been in operation for 86 years at the same location—5th and K Sts.

CONGRESSMEN SPENT FREELY during their trips abroad last year. Foreign currency secured from U. S. embassies totaled \$608,858, compared with \$309,253 in 1961.

TWO VALUABLE FIREPLACES have been rescued by the Smithsonian

Institution from one of the oldest buildings in Washington. They were in a house built about 1870 that was being wrecked to make way for a freeway. The fireplaces are of marble, and Dr. Richard Hubbard Howland, chief curator of the Smithsonian's Department of Civil History, says they are fine architectural examples of that era. There are some indications that the fireplaces may have originally come from the White House.

THE GOVERNMENT IS RUN by phone calls. It seems that a good share of Federal business is done over the telephone. New phone construction last year cost \$59 million; this year \$68 million will be spent for improvements. Phones in the District now total 678,000, while in the metropolitan area, there are now 1,358,000. Local calls total 655,000,000 annually out-of-town calls 17,000,000. Under new hook-ups, nearly 38 per cent of out-of-town calls were made last year by dialing. In Washington there are 87.1 phones per 100 people; the national average is 41.8 per 100. The D.C. statistic is the highest in the world.

AIR BUBBLES FIGHT ICE as proved during the record-breaking cold winter at marinas here. The idea came from Norway. Plastic hose with tiny holes six feet apart is laid underwater around the docks. Air is pumped into the hose by a small compressor. The resulting air bubbles stir up warmer water from the bottom, preventing ice from forming around the boats. The system is also being used in many parts of the country, even on northern lakes. It's inexpensive and it works.

MAYBE WHITE HOUSE secretaries are busier than their bosses. At least, that's the conclusion you might draw from a recent Press Room incident.

Seems a newspaperman phoned a high official and was surprised when he answered the call in person. Apologizing, the reporter said that he had expected to reach the man's secretary. The official said, "That's all right. She's too busy to answer the phone."

LAST COUNTRY HARDWARE STORE in Washington, established in 1866, is still in business. The store is W. S. Jenks & Son, and it has a huge pot-bellied stove and all the oldtime hardware items, including sleigh bells, milking stools, and buggy whips. The store carries about 40,000 items, both modern and ancient. It even sells butter churns. Mennonites from Maryland come to the store to buy horse-shoes and kerosene lamps.

ABE LINCOLN'S RIFLE was awarded to his great-grandson—Robert Todd Lincoln Beckwith—in a recent court action here. Presented to President Lincoln in Civil War days, the gold-plated rifle was the first lever-action rifle ever made, a forerunner to the famous Winchester rifle. Mr. Beckwith said that in time the rifle will be presented to the Smithsonian Institution. It had been in the possession of others outside the family.

MARCH MULLINGS . . . The death rate of 36 per 1,000 live births in Washington is higher than that in ten major American cities. . . . One shop here bakes pretzels to order. . . . Employment in Washington has soared over the 800,000 mark, cutting the unemployment percentage below the national average. . . . Nearby Virginia has decided not to take part in the 1964 New York World's Fair because of the expense. . . . The National Geographic Society has given \$10,000 to help the Historical Society turn out a Capital guidebook.

Franchising

(Continued from page 12)

Music and announcements from a loud speaker system advertise its presence and draw the customers.

Capri's Galley, manufactured by Leisure Enterprises, is marketed under a franchise agreement. Total price is \$13,750, payable with one-third down and the balance in five years. G. W. Everly, president of the firm, says it asks a \$100 royalty fee yearly for use of its name and various trademarks, and also requires that the franchisee purchase all paper products, such as cups, napkins, and boxes, from the company at fair prices. In exchange, he says, Leisure Enterprises will work closely with the franchisee to help him select a suitable territory, assist in a "shakedown" cruise, arrange for local food suppliers, set up bookkeeping and inventory systems, and generally teach him how best to run his business.

"Experience has proved that customers in each boat will bring an average sale of \$2.70," Everly claims. "If the operator averages only 50 boats a day in business over a five-month season, he can pay his boat payments, insurance, slip rental, boat hops, gasoline, and miscellaneous expenses, and net approximately \$200 a week."

All sorts of good opportunities abound today for people interested in starting their own franchise-type business. As one franchise consultant (public relations man) puts it, "Almost as many kinds of franchises are available as there are classifications in the yellow pages of your phone book."

The best source of up-to-date information is *National Franchise Reports*, a ten-page newsletter issued monthly by Rogers Sherwood, who is recognized as one of the leading authorities in the field. (The address is 333 N. Michigan Ave., Chicago 1, Ill.) Last year NFR reported the details on 198 new franchise offers available for investment. Of these, 41 required an investment of \$1,000 or less; 43, \$1,000 to \$2,500; 43, \$2,500 to \$5,000; 14, \$5,000 to \$7,500; 17, \$7,500 to \$10,000; 15, \$10,000 to \$15,000; and 25 called for more than \$15,000.

All of these companies have actual businesses in operation, since it is Sherwood's policy to pass up any firms which have ideas to offer, regardless of merit, if they have started no pilot operations. Sherwood also screens out the far-fetched ideas, or so-called "franchise businesses" which are really nothing more than gimmicks used to promote the sale of equipment. There are manufacturers of automatic washers, for instance, that offer self-service laundry franchises although they do nothing for the franchisee beyond selling him the

equipment, sometimes at inflated prices. Others, of course, are reputable franchisors.

There are downright gyps in the franchise field just as anywhere else, Sherwood freely admits. Most of these, according to the Better Business Bureau, have been found in the coin vending machine area. Unscrupulous operators are always advertising "choice routes" to gullible persons willing to purchase as many as 100 flimsy machines which dispense gumballs, peanuts, facial tissues, and the like. Sometimes these offers appear in daily newspapers disguised as "Help Wanted" ads. Actually, the big vending companies have long been entrenched in this business and usually control all the best locations. They will continue to control them with their superior equipment, quality merchandise, and efficient servicing.

"Franchises" offered in the mail-order business field are often overrated. Individuals are urged to buy catalogs imprinted with their name, which they then distribute by mail to potential customers. Orders are forwarded to the catalog company and the operator collects a percentage of the sale. Many of these offers are based on unsound business principles, and the rate of failures among operators is high.

Sherwood cautions prospective franchisees to take their time about selecting a business to invest in. "Shop around for at least three or four months," he urges. "Examine fields in which you have either experience or special interest, and be sure they fit your financial capabilities."

A man who likes some phase of automotive services, he says, might be interested in a Western Auto Store, a Midas Muffler business, an Atlas Bonded Brake Center, Snap-On Tools, or Sherman Car Wash equipment. Another man, interested in sports or recreation, might seek a franchise from Michael Kirby Ice Skating Schools, Putt-R-Golf Course, Cascade Pools, or Bally Bowl-Arena.

Sherwood is convinced the present "franchise boom" is here to stay. Two years ago he decided to undertake a personal survey of all franchise businesses in a single city to see how they were doing. He selected Fort Wayne, Ind. (pop. 161,000), where about 60 franchise firms are in operation, covering 23 business categories from auto rental to water softeners. Many of these franchisees, he learned, had been in business for years, some for 20 to 30 years. One question he asked was: "Would you be interested in selling your business right now?" Every owner replied "No."

A number of these franchisees, Sher-

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nessmen who start out on their own. Among all types of businesses, according to the U.S. Department of Commerce, 1,213 new ones begin every day, while 1,060 existing ones close their doors for good. As for franchised businesses which fail, Rogers Sherwood has heard these reasons from disenchanted franchisees:

Some began with too little capital. Cost estimates provided by the franchisor were bare minimums and were incomplete. Actual costs were higher for labor, materials, furnishings, rent, licenses, utilities, plus many unexpected expenses, all of which put the business on the rocks before it could start making money.

Some people admitted they weren't cut out for business. They lost interest, or they decided that the long hours and hard work took more out of them than they were willing to sacrifice.

Others complained that they had signed a bad contract with the franchisor; he took too big a bite out of their profits. Promised profits never materialized. The business simply wasn't capable of earning enough money. The franchisor had misrepresented his proposition.

The selected location proved a bad one, or a competitive business moved

in across the street and slashed the business volume.

"Franchising offers no guarantee of making easy money," Sherwood warns. "The franchisee is still a small businessman, and, like any other businessman, his success or failure will depend entirely on hard work, long hours, and, most importantly, good management practices."

On the other hand, he says, franchising may offer a way out to businessmen "trapped" in a business which is already failing due to population shifts or similar causes. A man with a nearly defunct dry cleaning store might put his skill to more profitable use with a franchised coin-operated combination dry cleaning and laundry establishment such as is offered by Varmco, Econ-O-Wash, Norge, or One-Hour Valet. A service station operator could increase his volume by adding trailer rental, muffler replacement, brake service, or car-wash equipment—all available from franchisors. A slow-moving hardware business might be stimulated with the addition of a franchised tool rental trade.

For more detailed data on contracts and other information on franchise businesses, prospective franchisees will find the answers to almost all of their questions in the following publications:

The Franchise Boom, by Harry Kursh (\$5.95), Prentice-Hall, Inc.

The 1963 Franchise Annual, by Rogers Sherwood (\$2.00)

How to Start, Build, and Operate Your Own Franchise Business, by R. H. Perry and Whitt N. Schultz (32 pages, \$2.00), Box 763, Chicago 90, Ill.

Pamphlets on franchising are available free from International Franchise Association, 333 N. Michigan, Chicago 1, Ill.

"Facts About Franchising," is published by National Better Business Bureau (free), 230 Park Avenue, New York 17, N.Y.

Inquire at your library or bookstore, or order directly from the appropriate publisher.

Most people directly involved in franchising express high hopes for the system's future. Rogers Sherwood sums it up best when he says: "Franchising is the only true revolution in American marketing methods since direct-mail catalogs were invented. In a bona fide franchising operation, the franchisee is at the top. The franchisor supports him. This is a revolution in incentive, relationships, and business methods. It is a healthy peaceful revolution in free enterprise organization." ● ●

Rod and Gun

(Continued from page 27)

in the interest of truth, I must also reveal the darker side of his character.

When I was talking to him on the phone, I asked whether I should bring my waders. "Oh, no," he said, "it's 90 in Phoenix right now. You'll be perfectly comfortable in shorts."

How many times have I suffered for listening to words like these! I'm an incurable optimist about the weather; I just never learn. *Mexico is a hot country*, I rationalized, as I left my waders, long underwear, and warm jacket at home.

We arrived at Doc's secret fishing hole about 1 A.M., and I went to bed shivering. Mexico was strangely cool. It was even cooler when we stepped outside after breakfast in the morning. I looked around and saw miles of white sand and blue water, a sparkling inlet—and good old Doc putting on his waders!

Dan was putting on his waders, too, but I didn't mind that. He'd simply used better judgment than I. For Doc to bring his waders after telling me not to bring mine, however, was a low blow. I told him what I thought. Then I went back into the cabin and put on all the clothes I had, and we went fishing. I have waded in warmer water in Alaska, and my only solace was that Doc's waders somehow developed a

leak after the first day, and for the remainder of our stay he was wet, too.

Fishing wasn't very good that first morning. It was worse in the afternoon. The next day was tougher yet. On the third day, Ed Adams showed up, and the four of us caught six small fish. The fourth day, things really slowed down. On the fifth day, we didn't catch anything at all. Then we went home.

Here's what had happened: It had been warm when Doc and Ed enjoyed their good fishing the week before, but the weather turned unseasonably cold about the time we arrived. The shallow bays and estuaries, in which the fish feed when it is warm, cooled quickly. They got steadily cooler while we were there, and, consequently, the fishing gradually became poorer and poorer.

That's the alibi. Take it for what it's worth. Now for some of the other things that happened to make the trip worthwhile. (All fishing trips are worthwhile; the poorest fishing beats any kind of work.)

Dan Bailey hooked one big fish. We don't know what it was because nobody saw it. We were fishing off the sandy point at the mouth of an inlet, using big bucktails and catching an occasional (very occasional) ten-inch



"In all my life, I have met but one man who always caught fish. And the game warden caught him—using dynamite."

A. A. Trenergy

A. A. Trenergy, one of Montana's best known and most devoted Elks, died recently following a heart attack suffered while he was engaged in a bowling match.

A former Mayor of Billings and a well known sportsman, Arthur Trenergy was born in Wales on July 29, 1881, and came to this country as a child.

He was initiated into Billings Lodge No. 394 on February 12th, 1913, and immediately became active in its affairs. He served with the lodge's Drum and Bugle Corps for 36 years, and was its manager for two decades.

At the time of his death Mr. Trenergy was Secretary-Treasurer of the Montana State Elks Association, a post he had held for 34 years.

Surviving are his wife and a son, Walter Trenergy, of Indiana.



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mackerel and an even more occasional small corvina, locally called trout.

Dan hooked this thing and it started away fast. It didn't slow down. All of his fly line disappeared into the blue Gulf in seconds. About three-fourths of his backing followed, then went slack. When he reeled in, he discovered that his leader was broken.

No one should enjoy another's misfortune, I'll admit. I must also admit, however, that Doc and I did just that. Dan's face had the startled, bemused expression of a cow who has just touched her nose to an electric fence. He said, as nearly as I can reproduce it here, "Wh, wh, wh. . . . Ooooh!" Then he waded ashore mumbling and tied on a heavier leader. They don't have fish like that in Montana.

One of the good things about any fishing trip is the people you meet. On this one, I met Joe Espinoza. He was heavy set, black eyed, gray haired, maybe 65 years old, and as sharp as a tack.

One day Doc, Dan, Joe, and I drove about 35 miles over a desert road to fish another inlet. Doc is a great story teller. He can start at daybreak and tell stories until dark. Until I met Joe, I never found a way to stop him.

We were riding along in Doc's car and he had already told three or four when he said, "Did I tell you the one about the—?"

Joe interrupted to say, "Not this trip."

We carried on a normal conversation for awhile; then Doc started, "Did I tell you the one about the—?"

Joe said, "Not lately."

That did it. No more stories. I'm grateful to Joe to this day. The trick still works.

A few miles farther along, we got stuck in the sand. The road at this point was only a pair of wheel tracks and the sand was like sugar—fine, loose, and bone dry. I thought we were in for some hearty pushing, but Joe knew

better. We all got out and looked the situation over. Then he took charge.

First, he had us dig the sand away from the rear wheels a little; then we packed a few handfuls of brush against them, both in front and behind. "That's good enough," Joe said, stepping back. "Doc, you drive. I'll tell you what to do. And whatever you do, don't spin the wheels! Now, roll ahead as far as you can without slipping."

Doc moved the car a foot. At Joe's direction, he then backed up about two feet—the foot he'd made forward plus another foot back. Joe kept him rolling back and forth, gaining a little each time, until the car had packed down the sand for a distance of about 20 feet. Finally, when Doc stopped at the rear of his packed strip, Joe said, "I think you can make it now. Give it all the gas you can without spinning the wheels—and keep rolling."

To my surprise, because I would have thought it impossible to pack down such loose sand, Doc drove easily away from his starting pad and on to the top of the rise that had stopped us in the first place.

The best part of this day's trip, aside from acquiring some valuable information about driving on sand, was the desert. It was beautifully in full bloom. The number and variety of blossoms was incredible. There were lakes of wildflowers, shimmering like water in the sunlight. I took close-up color pictures of eleven different varieties in an area of about 100 feet square, and there were many others.

After admitting taking pictures of wildflowers, I need not comment on the fishing. This was the day we caught nothing.

Don't think for a moment that I harbor any ill feelings toward poor old Doc. I forgave him whatever sins he had already committed when his waders started leaking. He couldn't have known the weather was going to turn cold, and, as Henry Van Dyke

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wrote 60-odd years ago: "The attraction of angling for all ages of man, from the cradle to the grave, lies in its uncertainty. 'Tis an affair of luck."

In all fairness, I feel obliged to tell about our next trip. This time, I took *him* fishing. I wanted to explore a new stream for steelhead and I invited Doc to go along. We had a hard day's drive and wound up in the worst camping spot it has ever been my misfortune to inhabit. There was nothing but dust underfoot and a hot August sky overhead, and the wind that whipped up the dust must have come straight from an oven. The river was 200 yards away down a steep trail, and there was no other water.

If we were to fish, however, we had no choice. We stayed and tried hard for two days. The dust blew into our food and into our eyes, and our sweaty hides acquired the texture of sandpaper. We caught nothing.

Convinced, we left the river, reached it the second time on another road farther upstream, and tried again. Here we had a lovely camping spot, with grass and shade, right by the

water's edge. Once more, we did the best we could with what we had. We fished two days, and a detailed description of how we didn't catch steelhead would include not only all standard methods but some we dreamed up in desperation as well.

When we started home, I said to Doc, "We're not licked yet. Maybe we can't catch a steelhead, but we can hit some good smallmouth water by driving an extra 20 miles. We'll surely get a few bass."

So we drove the 20 miles, and when we looked over the bank, the river was as muddy as any gutter puddle you ever jumped across. We didn't even set up our rods. As we got back into the car, Doc remarked, "We did catch *some* fish at the Gulf."

It was a dirty dig, but I made no reply. The sad truth was I had none to make. This was the worst. But mention of the Gulf made me think of Joe Espinoza. Good old Joe! I waited a few minutes and, sure enough, Doc said, "Did I tell you the one about the—?"

"Not this trip," I replied. ••

LETTERS FROM OUR READERS

I'm certain there were many adults who felt as I did when I first saw [the January cover]—a wistfulness that is hard to explain in words. . . .

However, our thermometer registered 30 degrees below zero yesterday morning (Dec. 26), and I must confess that this adult spent last evening "gazing upon the shadows of the TV tube."

MRS. H. T. LESETH
DECORAH, IOWA

. . . It's wonderful and takes me back to my boyhood skating days in Kansas.

RAYMOND D. HILL
THOMASVILLE, GA.

. . . I skated on "The Pond," as we called it, on my aunt and uncle's farm. It looked just like this painting, in northern Wisconsin.

MRS. P. W. CYR
MADISON, WIS.

. . . It looks much like a favorite valley of ours in northern Idaho.

MRS. WILLIAM SANDERS
SPOKANE, WASH.

Count me as one who really enjoyed the watercolor on the cover of the January issue. I spent several minutes studying it before looking inside. Let's have more.

HUBERT A. NOBLE
TULSA, OKLA.

Artist Pike certainly recalled fond personal memories of some fifty years ago, but I'm afraid he's drawn on his imagination too much. I'm afraid the farmer wouldn't stand for a bonfire so near to his big hay barn.

GAIL S. BREWER
Niagara Fire Insurance Co.
ASHLAND, ORE.

In your January editorial "The Cuban Crisis," you mentioned the tremendous gains for the Free World. What gains?

You do a fine job of describing the menace to the Western Hemisphere that remains. I do not agree that the Kremlin's position in the eyes of the world was damaged. Mr. Khrushchev is now a hero for saving the peace; as Bertrand Russell put it, Khrushchev was the Saviour of Mankind.

As you well remember, last summer . . . people were beginning to ask what happened to the Monroe Doctrine. And now assuming that the long-range missiles were removed, and overlooking the fact that there are still short-range missiles that can reach all the Southern states, the Soviet satellite base remains 90 miles off our coast with a guarantee of security given by the President of the United States.

What were the tremendous gains to the Free World?

R. D. SEIFRIED
WHITTIER, CALIF.



FREEDOM'S FACTS

Red China, India, and the Asian Power Game

In an effort to keep members of the Order aware of developments in the global struggle between the forces of freedom and communism, each month THE ELKS MAGAZINE publishes excerpts from Freedom's Facts, the monthly publication of the All-American Conference to Combat Communism. Membership of the conference includes some 40 national organizations, including the B.P.O.E. Readers who wish to subscribe to Freedom's Facts may do so by writing to All-American Conference, 906 Edmonds Bldg., 917 15 St. N.W., Washington 5, D.C. The cost is \$3 per year. Please note your Elks membership.

AMERICANS WHO TRY to understand the communist forward push in southeast Asia on the basis of military tactics are doomed to frustration and failure.

The invasion is political. It gives priority to diplomatic offensive. Guerrilla actions and civil wars which communists stir up are for the purpose of carrying on politics by other means.

Communist tactics vary with the internal situation of each different country. In a nation whose government is firmly anti-communist, they stir up armed struggles and civil commotions to overthrow the government.

In neutralist nations, they promote leftist political parties to infiltrate the government and seize power by peaceful means.

In a nation which has strong armed forces, they institute alternate military campaigns and offers for peaceful negotiation. The aim is to make the certainty of a communist-infiltrated coalition government seem preferable to endless civil tension and military strife.

Stirring Up Troubles

In nations where both the people and the government are anti-communist, Reds often adopt the policy of isolating the nation and stirring up troubles between that nation and her neighbors and allies.

With this background the changing Red Chinese relations with India become a little more understandable.

Communists first wooed Indian leaders with exchange visits and endorsement of the Five Principles of Bandung (peace, non-interference in each others internal affairs, etc.). This succeeded in part. For years Indian leaders have been leading apologists and advocates for Red China.

Since the Red Chinese seizure of

Tibet, however, the Indian people have become suspicious and hostile toward Red China. Communist success in seizing the government of Kerala gave Indians such a fright that Nehru's Congress Party moved quickly to throw the communists out.

Technique of Isolation

The Red Chinese responded by trying to isolate India and stir up conflicts between India and her neighbors. When this failed, Mao Tse-tung ordered the tactic of alternate military attacks on the northern borders and negotiation offers.

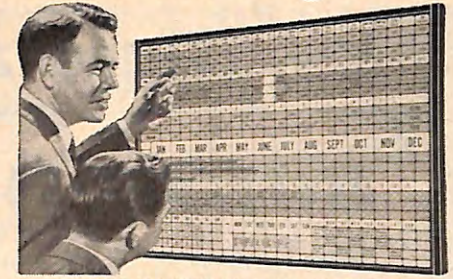
Much has been said of the military importance of the far northeast point of India across which the Red Chinese built a military road some years ago. Red Chinese military actions protect this road. But even more important—from the politician's point of view—the Red Chinese military thrust has placed a new drain upon India's entire economy. More effort will have to go into military establishment and less into sectors where substantial Indian gains would disclose the vast failures to the Red Chinese economy to all Asian eyes.

With such aims in mind, Mao may well figure that he can afford to make the Indians more anti-communist for the moment. In Chinese communist eyes, the most important issue is to show Asians that Red China is too powerful to oppose and is unchallenged even by its greatest Asian rival—India.

RED FLASH:

SOVIET UNION—About 2,000 churches and synagogues were nailed shut in Russia in 1960-62. The 32 Siberians who vainly appealed to the US Embassy recently for sanctuary against religious persecution were among millions in the USSR now being harassed, hounded, and locked out of their places of worship.

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BORROWING FROM THE WEST

If communism is going to bury us, as Comrade Khrushchev so thoughtfully warned us some time ago, it is becoming more and more apparent that the Kremlin will have to use capitalistic spades.

Recent news reports emanating from the Soviet Union indicate that the communist paradise is embarrassed by serious economic difficulties, and that the socialist planners are adopting more and more methods and techniques of despised capitalism in their quest for a solution to their headaches.

One of the most celebrated socialist failures, in Russia as in China, is agriculture. This failure is due primarily to the doctrinaire devotion of the communist hierarchy to the theory of collectivization. Achieved at an enormous cost in human lives and suffering, the collective farm system has been a failure from the start, but the only answer that the socialist planners have had has been more collectivization.

Now, however, news dispatches report that Mr. Khrushchev and his Marxist colleagues have finally got the point, and are going to reorganize agriculture so as to give the peasants some incentive, other than love songs to tractors, to increase production. It appears that the peasants may be allowed to keep a little more for themselves, and may be allowed also to show a little initiative and enterprise—hallmarks of capitalism.

This, moreover, is not the only borrowing from the scorned capitalist system. Mr. K has advised those in charge of the agriculture program to copy the methods and practices employed by American farmers that have

enabled them to produce so much that our problem is just the reverse of Russia's.

Another example is advertising. Socialist dogma holds that advertising is uneconomic, wasteful, and just downright socially evil. Now we learn, from an article in *Editor & Publisher*, that the communists are making growing use of advertising as a useful tool for increased efficiency in the distribution of goods. The author of this article, Prof. Carter R. Bryan of the University of Maryland, points out that there is as yet very little advertising for several reasons, one of the most important being that most consumer merchandise is still in short supply. The significant fact, however, is that the Reds are using advertising, and more and more of their marketing experts speak approvingly of it in public, always referring to it, of course, as "socialist advertising."

The Soviets have wielded tyrannical power for more than 40 years to make socialism work and achieve their stated objective—the establishment of a communist society. Yet socialism is not working, and "communist society" is a tired, meaningless slogan.

Communism may borrow as it pleases from the West, but it can never utilize the West's greatest strength, the real secret of our progress. That is freedom, freedom that spurs a man's initiative and enterprise, that stimulates his mind, unleashes his hidden resources, energizes his creative abilities. Freedom is our ace, the one capitalistic tool that Mr. Khrushchev will never import into his socialist paradise.

Our Space Program

The United States is currently spending more than five billion dollars annually on its space program, both civilian and military. It is estimated authoritatively that this budget will double in the next two years. This increasing use of our wealth and scientific resources to explore remote reaches of space has drawn protests from many, including some scientists, who think that these huge sums would be better invested in overcoming grave problems that afflict mankind here on earth. The important questions are: What are we getting for your money? What are we likely to get in the future?

It is important to keep in mind that there are two phases to our space efforts—military and civilian. While distinct and separate, they do overlap to a considerable extent. The budget of the National Aeronautics and Space Administration—our agency for peaceful research and development in space—is three and a half billion dollars. Mili-

tary spending on utilization of space for defense brings the total to more than five billion. Thus, we are putting the emphasis on establishing the peaceful uses of space, on acquiring useful knowledge for the advancement of man's well being. It is in this direction that more and more of our space efforts will be devoted.

Already, our space program has yielded tremendous benefits, not yet fully realized, in improved communications, navigation, and weather observation, in technological advances in materials development, in electronics, in knowledge of man's endurance potential, and in many other areas.

Space is a challenge. Men climb mountains for many reasons, sometimes simply because the peaks are there, as Sir Edmund Hillary once said. Many of those engaged in the conquest of space are perhaps spurred, in part, at least, by this challenge to their daring and ingenuity. Many of us stay-at-homes

share this response and sympathize with their desire to find out what is out there. While to some this alone would be sufficient reason for pouring out so much treasure on space exploration, there are other, more compelling reasons.

The conquest of space will add to man's knowledge. Will it be useful knowledge? History and the evidence already accumulated give us a positive answer. Surely there were those who doubted the value of the voyages of Columbus, Magellan, da Gama, Cabot, and the other great explorations. No one today would question their value. Exploration is similar to pure research. It is difficult, if not impossible, to predict any useful result from either, yet we know that both lead to tremendous economic, social, and political advances. We know that they produce useful knowledge that results in further advances, which are translated ultimately into a betterment of man's condition.



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Presenting from left to right:

The Old Fashioned. Muddle lump of sugar with dash of bitters and splash of soda.

Add a cube or two of ice, 1½ oz. 7 Crown, an orange slice and cherry.

7 Crown Stinger. 2 parts 7 Crown, 1 part white creme de menthe. Shake with cracked ice, strain.

7 Crown on-the-rocks. The most popular solo any whiskey ever did.

The Explorer Cocktail. 1 part pineapple-grapefruit juice, 1 part 7 Crown. Shake with ice, strain.

The New Manhattan Highball. 2 parts 7 Crown, 1 part vermouth (sweet or half sweet/half dry).

Pour over ice, add soda to fill. Again, a great whiskey makes a great drink.

7 Crown & Seven-up. Pour a jigger of 7 Crown over ice, add Seven-up to fill.

Classic Manhattan. 2 parts 7 Crown, 1 part sweet vermouth, dash of bitters. Stir with ice, pour.



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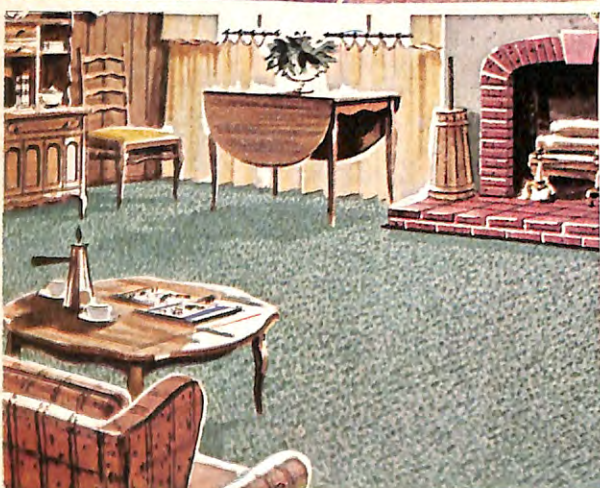
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