

THE

# Elks

MAGAZINE

JANUARY 1964



C





# You Schedule the Orders while Your Servicemen Bring You \$18 an hour gross profit

Yes, that is your hourly gross profit from the work of only three servicemen . . . at "national-price-guide" rates. And this is much easier to do than you think. We show you how . . . step by step. Duraclean dealers find it is easy to gross \$6 per hour on EACH serviceman plus \$9 per hour on any service they themselves render. Your income is limited only by the number of servicemen you employ. The 24 page illustrated booklet we'll mail you (with no obligation) explains how most of your gross profit becomes a clear net profit to you.

## Start while Continuing Present Job We furnish all the equipment...and help finance you

If you've wanted to BE YOUR OWN BOSS . . . to become financially independent . . . have a fast growing income . . . and own a Nationally Advertised business, now YOU CAN.

You can stay at your present job while your customer list grows . . . then switch to full time, lining up jobs for your servicemen to do.

One small job a day brings a good starting income. As you add full or part-time servicemen, your income is limited only by your own effort.

Dealers operate from a shop, office, or their home. Equipment is portable . . . the electric

Foamovator converts to a convenient carrying case.

At the start, you may want to render service yourself . . . or you can start out with servicemen. This business is easy to learn . . . easy to start . . . so easy to service that women mailers often do it. We prefer you have no experience . . . not have to "unlearn" old methods.

We are NOW enlarging this worldwide system of individually-owned service businesses. If you are reliable, honest and willing to work to become financially independent, we invite you to mail the coupon.

### It's Easier than You Think to Start Your Own Business

When you receive our illustrated booklet, you will see the way we show you step by step how to quickly get customers . . . how to steadily build more customers from their recommendations.

All six services are rendered "on location" in homes, offices, hotels, theaters, churches, clubs, motels and institutions.

These superior, safer and convenient methods spread Duraclean dealerships throughout North and South America, Africa, Portugal, England, Israel, Norway and many other countries.

National Magazine advertising explains the

### Start Small, Grow Big . . . in this Booming Business

Many men have said to us, "I can't afford to give up my job till I know I have a sure thing . . . a sound business that will provide both security and a better living for my family."

That made sense to us so we worked out such a plan . . . and those same men are now enjoying Duraclean dealerships in many communities. You don't experiment. You use tested, proven methods. You have our backing and "know how."

Does this appeal to you? Don't decide now. Mail the coupon so you'll have the facts to decide wisely. There is no obligation whatsoever. You will then know whether this is what you want.

You can start small and grow big just as we did. A third of a century ago Duraclean was an idea . . . but it caught fire and spread rapidly to a worldwide service. It spread because it was based upon (1) superior processes and (2) proven customer-getting methods.

Our first service, the care of carpets and upholstery, exemplifies these superiorities. It not only cleans; it enlivens the fibers . . . revives dull colors. Pile rises with new life. Furnishings are used again in a few hours.

There's no machine scrubbing. No soaking. Duraclean cleans by absorption. Mild aerated foam lightly applied, lifts out dirt grease and many unsightly spots like magic.

superior merits of your services, builds your customer confidence and brings job leads to you.

We and a Duraclean dealer will train you and assist you. He'll reveal his successful, proven methods. We show you all you need to know.

You have pre-tested newspaper and yellow-page ads, commercials, and a full mailing program.

Furnishings stores, insurance adjustors, and decorators refer jobs to our dealers. These year 'round services are in constant demand.

TODAY is the time to reserve a Duraclean dealership . . . before someone takes your location.

Government figures show service businesses growing faster than industries and stores . . . \$750 million yearly potential just in rug and furniture cleaning. You have 5 other services.

Space here will not permit describing your other services but they are fully explained in the free booklet we'll mail you. You have six opportunities for profit on every job.

A few hundred dollars establishes YOUR OWN business. A day's profit more than takes care of the monthly payments we finance for you.

Men frequently take in partners. We furnish electric equipment and enough materials to return your TOTAL investment. If you have good habits and know the importance of customer satisfaction, you can likely qualify for a Duraclean dealership.

It's been said, "Opportunity knocks but once at every man's door." This could be that one rare opportunity in your life.

It is surprisingly easy to learn this business. You can decide from the information we will send you whether to apply for a dealership. So, with no obligation whatever, mail the coupon TODAY.

### FREE BOOKLET tells how to Start Your Own Business

With no obligation, we'll mail you a letter and 24 page booklet explaining this business . . . how and why your income grows . . . how we help finance you.

Then decide if this opportunity fulfills your dream of independence and a much bigger income.

Your location should be taken tomorrow . . . so mail coupon today.

### Find Out with NO OBLIGATION

To keep this cover intact—use duplicate coupon of this advertisement on page 51

### Own a Nationally Advertised Business

Your Services  
Are Endorsed by  
McCall's Magazine,  
Amer. Research &  
Testing Laboratories  
and by  
leading Carpet Mills  
& Furniture Makers

### What Dealers Say:

**Langdon Lawson:** National advertising is tops, creates leads. In September, working alone, jobs totaled \$1,475.

**R. C. Blue:** Customer called a prominent competitor. They said they could not clean her badly soiled furniture . . . to contact me, "if anyone could get it clean, I could".

**Charles Randal:** Business keeps growing. Made as much as \$120 in one day.

**D. Kern:** Duraclean's proven-best process and the continuous help from headquarters gave me a big jump on all competition.

**George Byers:** For University, my total billing was \$2,416. Total expenses \$814.

**Gerald Weirauch:** Three persons called me saw Duraclean, advertised in magazines.

**Edward Hoy:** A smoke damage insurance claim bill was \$186. All work was done by me in exactly 8 hours and 2 minutes.

**John Hoak:** I've never worked at anything I enjoyed more than Duraclean.

**W. C. Smith:** Earned \$650 one week. Volume keeps getting bigger.

Service man for dealer **C. Weed:** Furniture was filthy black. When through, I was amazed how clean.

**John E. Frost:** First 2 months I grossed \$1,000 part-time.

**Loren Farris:** I'm proud to be independent at 30. I wish I had known about Duraclean earlier.

**Earl Davis:** Our sales increased \$17,600 this year.

**Ed. Kramsky:** In 2 years, I now have two assistants, a nice home and real security for my family.

### The Duraclean Route to Success

*in a dynamic business of your own*

What it can mean to you



### Mail this coupon TODAY It may put you in business

Duraclean Co., 4-541 Duraclean Bldg., Deerfield, Ill. 60015

With no obligation, mail letter with 24 page illustrated booklet explaining how I can increase my income and family security with a Duraclean Dealership.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



# FABULOUS MEXICO

## WHERE EVERYTHING COSTS LESS

The land of retirement and vacation bargains—that's Mexico

Where you can build a modern home for \$4500 and an American retirement income looks like a fortune. It's the land where your vacation money can buy double or more what it might back home—provided you know where to go for Mexico's best values.

Norman Ford's big book *Mexico—Where Everything Costs Less* tells you exactly where to get all of this country's best vacation and retirement values, where you can live like a prince on what you might just get along on in the U.S.A.

Norman Ford knows Mexico from north to south, from east to west, and he takes you to vacation and retirement areas that look more like the South Seas than Tahiti itself; to whole sections of just perfect weather where it's like June all year round; plus resort after resort, towns, cities, and what not else where you'll have a vacation to remember at a cost so low it could seem unbelievable.

If you want a delightful retirement area with plenty of Americans around to talk to, he leads you to all the principal retirement towns, as well as dozens of little known, perhaps even more delightful areas, where costs are way far down, there's plenty to do and meeting people is easy. Always, he shows you modern, flower-bedecked hotels and inns that charge hardly half of what you might expect to spend in even such a land of vacation and retirement bargain as Mexico.

There's a great deal more besides: everything from exploring ancient pyramids as old as Egypt's to finding fabulous fishing. If you might want to share in the high interest rates Mexican banks pay or to buy equally high-earning real estate or start a business of your own, this detailed guide to a fabulous land tells you what you must do to start your money earning so much more than in the U.S.

*Mexico—Where Everything Costs Less* opens up Mexico to you. It's a big book, yet it costs only \$1.50. So send for yours today.

## Passenger-Carrying FREIGHTERS Are the Secret of Low Cost Travel

Yes, for no more than you'd spend at a resort, you can take a never-to-be-forgotten cruise to Rio and Buenos Aires. Or through the West Indies or along the St. Lawrence River to French Canada. In fact, trips to almost everywhere are within your means.

And what accommodations you get: large rooms with beds (not bunks), probably a private bath, lots of good food and plenty of relaxation as you speed from port to port.

Depending upon how fast you want to go, a round the world cruise can be yours for as little as \$250-\$300 a month. And there are shorter trips. Fast, uncrowded voyages to England, France, the Mediterranean; two or three week vacations up and down the Pacific Coast or elsewhere. Name the port and the chances are you can find it listed in *Travel Routes Around the World*. This is the book that names the lines, tells where they go, how much they charge, briefly describes accommodations. Hundreds of thousands of travelers all over the world swear by it. Travel editors and travel writers say "To learn how to travel for as little as you'd spend at a resort get *Travel Routes Around the World*."

It's yours for just \$1, and the new big 110-page 1964 edition includes practically every passenger carrying service starting from or going to New York, Canada, New Orleans, the Pacific Coast, Mexico, South America, England, France, the Mediterranean, Africa, the Indies, Australia, the South Seas, Japan, Hawaii, etc. There's a whole section called "How to See the World at Low Cost."

A big \$1 worth, especially as it can open the way to more travel than you ever thought possible. For your copy, simply fill out coupon.

## Bargain Paradises of the World

Do you know where to find an island right near the U. S. so nearly like Tahiti in appearance, beauty, and color even the natives say it was made from a rainbow? (And that costs here are so low you can not only reach it but also stay a while for hardly more than you'd spend at a resort in the U. S.?)

Do you know where to find the world's best mountain hideaways or its most dazzling surf-washed coastal resorts where even today you can live for a song?

Do you know where it costs less to spend a while, the surroundings are pleasant, and the climate well nigh perfect in such places as Mexico, the West Indies, France, along the Mediterranean, and in the world's other low cost wonderlands?

Or if you've thought of more distant places, do you know which of the South Sea Islands are as unspoiled today as in Conrad's day? Or which is the one spot world travelers call the most beautiful place on earth, where two can live in sheer luxury, with a retinue of servants for only \$175 a month?

*Bargain Paradises of the World*, a big book, proves that if you can afford a vacation in the U. S. the rest of the world is closer than you think. Author Norman D. Ford, honorary vice president of the British Globe Trotters Club, shows that the American dollar is respected all over the world, and buys a lot more than you'd give it credit for.

Yes, if you're planning to retire, this book shows that you can live for months on end in the world's wonderlands for hardly more than you'd spend for a few months at home. Or if you've dreamed of taking time out for a real rest, this book shows how you can afford it.

In any case, when it can cost as little as \$24.50 from the U. S. border to reach some of the world's Bargain Paradises, it's time you learned how much you can do on the money you've got. Send now for *Bargain Paradises of the World*. Price \$1.50. Use coupon to order.

# AMERICA BY CAR

This big book is your insurance of seeing all the four-star sights in whatever corner of the U. S. or Canada you drive to (and it even covers Mexico as well).

Day by day, *America by Car* tells you where to go from Alaska to Mexico. Whether you're visiting New England or California, Florida or the National Parks, the Great Lakes, the Mississippi, California, the East, the South or the Southwest, the Indian country, etc., it tells you road by road the scenic way to go and it always directs you to the important sights along the way and in the cities.



In Niagara or Los Angeles, Washington or New Orleans, the Black Hills or Montreal, *America by Car* takes the guesswork out of travel. Of course it names hundreds upon hundreds of recommended places to eat and stay.

America is so big, you can easily overlook or forget important sights or make many a wrong turn. So get *America by Car*, the book that makes sure you'll see everything of consequence and always travel right.

*America by Car* is fully 170,000 words in length (as large as three ordinary sized novels). But it costs only \$2.50, while it helps you see any part of America as you've probably never before explored this part of the world.

## Where to Retire or Vacation

at what look like prewar prices  
—and where no one ever heard of nerves or worries

### These Are America's Own Bargain Paradises

Norman Ford's new book *Off-the-Beaten-Path* names the really low cost Florida retirement and vacationing towns, the best values in Texas, the Southwest, California, the South and East, Canada—and a dozen other areas which the crowds have not yet discovered.

Fabulous places like that undiscovered region where winters are as warm and sunny as Miami Beach's yet costs can be two-thirds less. Or that island that looks like Hawaii yet is 2,000 miles nearer (no expensive sea or air trip to get there). Or those many other low-cost exquisitely beautiful spots all over the United States and Canada which visitors in-a-hurry overlook (so costs are low and stay low).

Every page of *OFF-THE-BEATEN-PATH* opens a different kind of vacationing or retirement paradise which you can afford—places as glamorous as far-off countries yet every one of them located right near at hand. Like these:

- France's only remaining outpost in this part of the world—completely surrounded by Canadian territory . . . or a village more Scottish than Scotland . . . or age-old Spanish hamlets right in our own U. S., where no one ever heard of nervous tension or the worries of modern day life.
- Resort villages where visitors come by the score, so you always meet new people . . . (but they never come by the thousands to raise prices or crowd you out).
- That remarkable town where a fee of 3c a day gives you an almost endless round of barbecues, musicals, concerts, picnics, pot luck suppers, smorgasbord dinners and a fine arts program. That southern island first discovered by millionaires who had all the world to roam in . . . and now their hideaways are open to anyone who knows where to find them.

You read of island paradises aplenty in the United States and Canada, of art colonies (artists search for picturesque locations where costs are low!), of areas with almost a perfect climate or with flowers on every side. Here are the real U.S.A.-brand Shangri-Las made for the man or woman who's had enough of crowds. Here, too, are unspoiled seashore villages, tropics-like islands, and dozens of other spots just about perfect for your retirement or vacation at some of the lowest prices you've heard of since the gone-for-ever prewar days. They're all in the United States and Canada, and for good measure you also read about the low-cost paradises in Hawaii, the Virgin Islands and Puerto Rico.

*Off-the-Beaten-Path* is a big book filled with facts that open the way to freedom from tension and a vacation or retirement you can really afford. About 100,000 words and plenty of pictures. Yet it costs only \$2.

Mail to

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I have enclosed \$..... (cash or money order).  
Please send me the books checked below. You will refund my money if I am not satisfied.

- MEXICO—Where Everything Costs Less. \$1.50.
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- BARGAIN PARADISES OF THE WORLD. \$1.50.
- AMERICA BY CAR. \$2.50.
- OFF-THE-BEATEN-PATH . . . America's own Bargain Paradises. \$2.

All five books listed above for only \$6.

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PLAY real tunes on ANY instrument right from the start — even if you don't know a single note now! Amazing course lets you teach yourself at home, in spare time. No boring exercises. You play real notes. Make rapid progress. Easy as A-B-C. Low cost. Over 1,000,000 students.



FREE BOOK describes this famous course. See how easy learning music can be. Write TODAY: U.S. SCHOOL OF MUSIC, Studio 1051, Port Washington, L.I., N.Y. (Est. 1898) Licensed by N.Y. State Educa. Dept. Tear out as reminder.

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# THE ELKS MAGAZINE

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## NEXT 90 DAYS CAN CHANGE YOUR LIFE

A Warning from  
The Wall Street Journal

You are living in a period of rapid changes. The next 90 days will be filled with opportunities and dangers.

Fortune will smile on some men. Disaster will dog the footsteps of others.

Because reports in The Wall Street Journal come to you DAILY, you get fastest possible warning of any new trend affecting your business and personal income. You get facts in time to protect your interests or seize a profit.

If you think The Journal is just for millionaires, you are WRONG! It is a wonderful aid to salaried men making \$7,500 to \$30,000 a year. It is valuable to owners of small businesses. Read it 90 days and see what it can do for YOU.

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EM 1

## SALES OPPORTUNITY

With well-rated 68 year old manufacturers of calendars, specialties and executive gifts, servicing banks and leading business firms throughout the U. S. Our full-time salesmen earn over \$12,000 per year. Part-time \$150 per mo. and up. No investment in samples. Year round income. Write for available local territory and details. Bankers Advertising Co., Iowa City, Iowa.

**NEW Self-Service BUSINESS**

### HOME PACKAGING

**PAYS UP TO 1200% PROFITS START FIRST DAY**

**SPARE TIME - FULL TIME**

This profitable Home Business is easy to start. Any man or woman with average intelligence can make a go of it. No experience or selling ability needed. That's because all you do is package for self service racks. We supply packaging materials, everything needed . . . plus actual samples and a complete portfolio of products, that cost pennies and sell packaged - for dollars.

"The 10 step Packaging Profit Plan" tells you how to start and keep a steady flow of orders coming in without any house to house selling. New Business Plan shows you how to operate from your home without investment. Send for yours now - no obligation. Get my FREE BOOK AND HOME BUSINESS PROGRAM. Write today - no salesman will call.

**HOME PACKAGING CO.**  
Dept. H161, 807 Sunset Blvd., Los Angeles 12, Calif.



Mr. & Mrs. George of California package at home for \$0 self service racks. One rack alone brings in \$100.00 per month.

**NEW Mail Order Drop Ship Plan Brings IMMEDIATE PROFITS Without Investment.**

## ELKS NATIONAL FOUNDATION

# "The Joy of Giving"



## What makes a good Elk?



OR an answer to this question one might turn to a man who has devoted much of his life to Elkdom. Consider a member of the Order who was initiated in 1919, served in various lodge offices from 1920 to 1950, and has been a District Deputy, State Association President, and Grand Lodge Committeeman. He remains as enthusiastic about being an Elk as ever. Why?

Does he attribute his continuing interest to the Order's bountiful good fellowship and to the honors that have been bestowed upon him?

"No," he testifies. "The many friends and associates that I have made through the Order are certainly priceless, and holding office has been an honor and a great experience, but, far and beyond these, there are two outstanding reasons for my being an enthusiastic Elk.

"First: my initiation. I received it from officers who knew the ritual and delivered it in a manner which made a lasting impression upon me and made me want to be an active part of our fraternity. Every new member deserves to be initiated in this manner. It is to be regretted that, in many lodges, this important duty has been overlooked by the officers, and many Elks have been deprived of this initial and important inspiration.

"Second: the Elks National Foundation. I deem it a great honor and privilege to be a part of it, and to have had the opportunity to interest others in its magnificent work. When the Foundation was in its infancy, I was thrilled and inspired by the plea of its founder, John F. Malley. I invited him to speak to my lodge members when I was Exalted Ruler. My lodge was not too affluent, about \$2,400 in its general fund and about \$4,000 in its Charity Fund. However, after hearing Brother Malley's talk, we appropriated \$1,000 and were proud to be one of the first holders of a Founders Certificate. We have purchased several since, but it seems to me that first purchase did a great deal for our lodge. We seemed to feel that we were really a part of a great fraternity—doing something for our fellow man. Our lodge seemed to take on a new importance in our community, and our lodge prospered and grew.

"What is true about our lodge proves to be true in the case of the individual members. Those who have contributed to the Foundation are the ones who are proud of their membership. We read daily about the Ford and Rockefeller Foundations. Very few families or individuals will ever be able to establish such funds, but an Elk has the great opportunity to give to his own Foundation a donation, large or small, which he can be sure will be kept in perpetuity, forever earning money that will be spent on good deeds.

"When we tell non-members about this great philanthropy, raised by voluntary subscription, with no funds deducted for administrative expense, they are amazed. It is regrettable that among our members there are many who have not been told the story of this unique fraternal activity.

"To me, the most thrilling moment at a Grand Lodge Convention comes when that wonderful boy and girl accept the scholarship awards and address the Convention. How heartwarming it is to know that you are a part of this great work!

"Yes, I owe my continued enthusiasm for our Order to my inspiring initiation and to my participation and pride in the Elks National Foundation."

This is a real Elk speaking—a man with a record that is impressive but not unusual. His continuing interest and enthusiasm for Elkdom would be less unusual if more members of the Order shared the inspiration he has received from proper initiation and indoctrination and from his participation in the work of the Elks National Foundation.

## ELKS NATIONAL FOUNDATION

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



THIS IS THE FAMOUS

# HEAT-PAL COMBINATION HEATER-STOVE

Special Hand-Spun Aluminum top assures maximum heat release—vents to hold pots, pans or reserve fuel container.

Outside volume control. Easy to reach. Gives you instant heat control—from low-to intense high.

Unique safety feature: Bottom air-intake—keeps base of unit cool—so it's safe to place on any surface.



Special burner is crammed with non-flammable material that soaks up alcohol—burns only generated fumes — not raw fuel. This exclusive feature makes Heat-Pal the safest stove we know!



**For Tents, Camps, Cabins**—Heat-Pal provides instant, safe heat, no matter how cold the weather.



**Cooks Complete Meals**—You can't cook better at home. Heat-Pal gives steady, regulated heat, easily controlled.



**For Station Wagons, Trucks, Trailers, Etc.**—Heat-Pal is a friend when you need warmth—and a safe travel companion.



**For Boats**—Heat-Pal is safe anywhere—and guarantees comfort on boat deck or in cabins.

## HEATS TENTS, TRAILERS, BOATS, CABINS, ETC.—COOKS FOOD PERFECTLY—NO OTHER STOVE SERVES SO WELL—INDOORS OR OUT!

Heat-Pal stoves give maximum heat with maximum safety! The regular Heat-Pal delivers up to 3600 BTU's per hour! The Heat-Pal 5000 (a new model) delivers up to 5,000 BTU's per hour!

They produce this heat almost instantly—as soon as you light them—and you can regulate the heat by an outside volume control. They double as cook stoves, too. With Heat-Pal you can boil water fast—or simmer a stew. You can run them as heaters for as long as 20 hours on low. Or switch to any range up to high for instant high heat.

Heat-Pals use inexpensive denatured alcohol or alcohol solvent—you buy it in any hardware store—anywhere. This fuel goes into a special burner, which is crammed with absorbent non-flammable material. Heat-Pals don't burn the raw fuel, though. They burn vaporized fumes. Safest method known. There is no liquid to spill or leak. You can tip a Heat-Pal over and no fuel escapes.

A Field & Stream Magazine report says, Heat-Pal is so safe . . . "it will burn safely even though lying on its side."

Your Heat-Pal will warm you—cook for you—in tents, cabins, boats, trucks, cars or station wagons. Will keep you warm and comfortable anywhere—from a duck blind to a trailer.

There are three Heat-Pal models:—

**Regular Heat-Pal: Red lacquered finish, upper part heavy-duty spun aluminum, has carrying strap for easy transport. Approximately 9" x 11 1/4" x 9". Weight 5 lbs. Delivers 3600 BTU's per hour. Runs up to 20 hours on 1 1/2 pints of fuel. Price \$19.95.**  
**Heat-Pal 5000: Same construction but larger size: 9" x 13 1/4" x 9". Weight 7 lbs. Delivers 5,000 BTU's per hour. Runs up to 30 hours on 2 1/4 pints of fuel. Price \$27.95.**  
**Boat Heat-Pal: Same specifications as Regular Heat-Pal but made of heavy gauge aluminum enamelled in boat blue, all working parts of brass or stainless steel. Can't rust ever. Price \$24.95.**

**Also available: Fuel container for carrying extra fuel—2 pt. size, \$2.25.** Now—entirely at our risk—you can see for yourself why this famous stove—a product of Swedish precision engineering—has made such a great name for itself in the United States. Choose any Heat-Pal you want. Fill out coupon and we will send your order at the price shown, plus \$1 per stove, PP & Hdlg. Use it for a full month—in any weather—any where! If you do not agree that your Heat-Pal is all we say—return it for an immediate, full refund. You be the judge. You can't lose. But you can get the best all-around stove you ever used!

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Stronger Muscles—Better Health



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**UNCONDITIONAL GUARANTEE!** We guarantee that if you use the ISOMETRIC Exercise Kit according to instructions for 30 days, that you will look and feel better or, if you wish, you may return it at any time—up to 6 mos. for full refund.

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ISOMETRIC EXERCISE is the wonderful, new, quick way to build strength—to change a flabby or fat look into a trim-figure appearance. Works fast! Instead of long exercise periods, you spend as little as a MINUTE A DAY using the ISOMETRIC CONTRACTION method. Works equally well for men and women—for people of all ages! The basic principle of Isometric Contraction is to develop the muscles by using their force against an immovable object. Instead of strength being used up in motion, stretch and shortening of muscles, the effort is applied directly to the fiber of the muscles—building GREATER STRENGTH—MUCH FASTER!

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Address .....

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*In Memoriam—*



DAVE IWERKS/PIX

# JOHN FITZGERALD KENNEDY

1917 - 1963

*Member of Boston, Massachusetts,  
Lodge, No. 10*

*This month, the ELKS NATIONAL SERVICE COMMISSION forgoes the usual photographic display of its activities in behalf of our servicemen to join in our tribute to the President who gave his life in the service of our country.*



None of us will forget the tragic death of our President and Brother, or soon lose the memory of the shock and horror that engulfed us. Even today it remains with me, as I know it must with you.

In your name I forwarded this message to Mrs. John F. Kennedy:

For myself and my Brothers of the Benevolent and Protective Order of Elks and our families, I offer you and your family our profound sympathy and our prayers that God's solace and strength be with you.

I know that many of our lodges and many of you individually also conveyed to Mrs. Kennedy messages of your grief and sympathy.

I thought it appropriate that all lodges pay special tribute to our late President, a member of Boston, Mass., Lodge, No. 10, on Elk Memorial Day, December 1, and I so requested.

The burdens of the Presidency are enormous at any time. They are vastly more so when they are assumed in such an hour of crisis, when the strength of our institutions must be reinforced by the unity of our people. Therefore, again in your name, I forwarded the following message of support and encouragement to President Lyndon B. Johnson immediately after he had taken the oath of office:

I wish to assure you of the support and encouragement of the Benevolent and Protective Order of Elks as you assume the great responsibility that has fallen to you in this tragic hour. May God's guidance be yours, and may the nation's shock and grief serve to dispel passion and hatred and unite all responsible citizens in charitable and orderly resolution of our problems.

I am confident that Elks, as responsible citizens and leaders in their communities throughout America, will by their own example of loyalty to our historic principles contribute to our national strength and progress.

A handwritten signature in cursive script, reading "Ronald J. Dunn". The signature is written in dark ink on a light-colored background.

RONALD J. DUNN, *Grand Exalted Ruler*



# Business Organization:

## The Best Form is the One That's Right for You

By DICKSON HARTWELL

*Each type of setup provided by law for small businesses has advantages and disadvantages. But one is likely to prove better than the others in a given case. Here are the choices and the differences to be taken into consideration*

IT'S A BASIC QUESTION for any small businessman: what's the best organizational setup from the standpoint of profits, liability, and taxes? Fundamental as it is, it's too seldom that small businessmen take into account the often vital differences between the structure of, say, a partnership as opposed to that of a corporation.

Evaluating one's organizational structure is especially crucial today because of a relatively new form of corporation, which was devised to help the small businessman by eliminating double taxation. Introduced in 1958, it's called the Subchapter S corporation, and, potentially, it can save thousands of small businessmen some hard-earned money. We'll discuss the Subchapter S corporation later, after we look at the other typical forms of business organization. Each has distinct features that warrant close study. Usually this will involve seeking advice from professional counselors—attorney, accountant, banker.

The principal types of structure for a business—small or large—are (1) sole proprietorship, (2) partnership, (3) limited partnership, (4) joint stock company, (5) Massachusetts (or business) trust, (6) close or public corporation, and (7) the new one—the Subchapter S corporation.

Before pinpointing the differences among these organizational forms, I want to point out two facts of life that every small businessman should respect. Never contemplate going into business—on any basis—with anyone you don't really know or trust, or wouldn't want to be associated with permanently. It's putting the cart before the horse to expect a particular form of business organization to rectify a wrong choice of business colleague.

The second is also essential when starting out or changing your organizational setup: Employ a competent attorney to adapt one of the above forms for your business. An attorney has the background to see how the special needs







of your outfit would best be served by one specific type of structure which, in your untrained eyes, might seem unsuitable. The result for you: utmost protection and profits.

The sole proprietorship is the simplest form by which a business can be conducted. You just go into business; the business assets are in your name. Frequently all that's required are registration and a small fee.

A disadvantage of the sole proprietorship is that a lawsuit could wipe out all your assets, personal as well as business. Moreover, in the event of incapacity or death, there's no continuity to your business, although to meet the latter contingency, a sole proprietor should have a knowledgeable lawyer draw up a will empowering your executor to continue the business without incurring personal liability.

Unquestionably, this form of business organization is not only the least complex but also the least expensive. Furthermore, a sole proprietor isn't required to register or otherwise qualify to engage in interstate business, whereas a corporation must.

A partnership is really two or more sole proprietors, who as owners (or principals) have equal status and authority in their business. Setting up a partnership ordinarily involves contributions by the principals of property, money, credit, skill, and/or labor that forms the capital or foundation of the business.

A written agreement (articles of partnership) spelling out the rights and duties of the partners is highly desirable, but no such agreement is required by law. If one is drawn up, it's a private document, and it need not be filed with a public agency. Like the sole proprietorship, the partnership may engage in interstate business without restriction.

There are some common misconceptions about partnerships which have proved very costly to enthusiastic men who have hit upon an idea and spontaneously decided: "Let's go into this thing together!"

On a share and share alike basis, they frequently do just that, frequently without realizing that their situation is a precarious one. Most of the partnerships throughout the country are operating today on just this hit-or-miss basis.

All too often the principals assume that their partnership comprises a business unit. But the law views a partnership as a group of individuals—individuals who are doing business together.

Even though he may not realize it, partner A can bind partner B to an agreement without the latter's authorization. In a partnership, one partner is personally liable for the acts of all others.

Yet, by law, a partnership is dissolved in the event of the death, withdrawal, or incapacity of any one of the partners. While it's possible for the surviving partners to organize a new partnership, this may be complicated. For example, hundreds of partnerships have gone broke because the surviving partners were unable to purchase the deceased partner's share of the business. This is one reason a written partnership agreement is so desirable. It's possible to draw one up that obviates—through insurance or spelling out the terms of purchase—the possibility of the business having to be permanently discontinued.

Unlike a corporation, a partnership can borrow money only on the credit of the individual partners. The only other way additional capital can be secured is by taking in new partners. Yet, because of the personal liability factor, potential investors may be shy about joining.

Since the partnership isn't a business entity, it pays no federal income tax. Partners pay lower social security taxes than the combination of a corporation and its employees. Offsetting this, however, is the lack of fringe benefits available through a corporation. (Continued on page 40)



# Anatomy

## OF A CHAMPION **By A. STANLEY KRAMER**

*Why would the world champion Grand Prix driver suddenly quit at the apex of his career? A young magazine writer gets an exclusive interview to find out—and learns something about himself as well as about the champion*





THE JAGUAR nosed down sharply in front of Fuente's hotel, all four wheels locked and sliding. Fred Colby looked at his watch and grinned. Fuente himself couldn't have made better time, not over those roads.

He leaped out, flicked the dust from his tasseled alligator shoes with a rag from the door pocket, and ran a comb through his wavy hair. Then he pulled the tape recorder from behind the seat. Often he didn't use it when doing an interview for a magazine article, but if there was time, and if his subject wasn't made ill at ease by the microphone and revolving reels, the machine helped him get that extra touch of authenticity. Just a quote or two sometimes, but you caught the full flavor of your man.

Colby wrinkled his pointed nose. Why the world's champion Grand Prix driver stayed in Milan's Hotel Victoria was beyond him. It was a flea bag. And Fuente was a millionaire—he'd read so a dozen times. He'd also read that his money stuck to him, and he wondered what he did with it. Fuente lived like a monk. Plain food, one glass of

wine with meals, no night life with fashionable women. And he was reputed to smoke two cigarettes a day. *Two* cigarettes!

Fuente was unique in other ways, too. Principally in that he had lived longer than the others. At 49, a great-grandfather in a sport where no one dies in bed, he was still champion. The figures stuck in Colby's head from his recent hurried briefing with his editor—incredible. In 22 years, which didn't count the war (*Continued on page 46*)

*Artist Peter Helck, who specializes in auto-racing illustration, depicts the 1935 Targa Florio in Sicily, the last year it was a Grand Prix race. Since 1936 it has been restricted to 1½-liter sports cars, which Fuente (the fictional champion) would also have driven. The foreground cars are an Alfa-Romeo and a Maserati.*





# I Go to



PETER LARSEN/NANCY PALMER AGENCY

*Jerry noted some similarities between Africa today and early America—one was the Masai people, who seem to live somewhat as the plains Indian did.*

*Your intrepid explorer ventures into the land of lions and elephants and endures the hardships of the safari: modern hotels, gourmet cuisine, expeditions into the jungle in a Land Rover, and encounters with seemingly tame wild animals. Africa beckons to all who are equally daring and rugged.*

WE'D FLOWN the night out. I got my first glimpse of Africa when the sun was barely beginning to light this part of the world again. Thirty-five thousand feet below our Alitalia jet, in the first rays of the new day, the great continent was hazy and rose-colored. Some lakes and narrow ribbons of rivers—including the Nile, which I'd always dreamed of seeing someday—mirrored the dawn.

Seven hours earlier we'd taken off from Rome, flying high over the Mediterranean, passing Egypt and Khartoum, skirting the rugged shoulder of Ethiopia. Now delicate, thread-like clouds hung unevenly from the brightening sky, forming a sheer curtain that veiled the ground.

Then without warning, the full light of day hit the earth, and an immense vista of Africa came into sharp focus. I understood then why Hemingway had entitled his book *The Green Hills of Africa*. The terrain was a luxuriant carpet of green, threadbare where a handful of farms appeared ragged through the foliage.

The pilot dipped a wing and headed for the landing strip at Embakasi Airport in Nairobi, and Africa—known to me previously only from long-ago schoolbooks—soon came magically to life.

I was going to Africa to spend 21 days on a safari. I could recall when the very word *safari* brought to mind a picture of a bearded he-man, sporting a pith helmet and armed to the teeth,

hacking his way through dense jungle, sleeping in a tent, bathing in a river infested with crocodiles, and spending a good share of his time swatting mosquitoes and tsetse flies. The image, of course, came straight from Hollywood.

A chap on a safari today is likely to ride about comfortably in a Land Rover, sleep in modern hotels and lodges, and fire nothing more lethal than a camera outfitted with telescopic lens. It may dispel your mental picture of adventurous Africa, but the fact is that today there are more photographic safaris than the "old-fashioned" variety touted by Hemingway.

The change is nothing to mourn over; the new type safari is nearly as exciting and far less expensive. The all-inclusive price of my 21-day Alitalia tour was \$1,787, including roundtrip jet transportation from Los Angeles, which is home base for me. If I had started from New York, it would have cost only \$1,499.

By contrast, on a hunting safari, land arrangements alone can run more than \$100 a day. Additionally, it's required by law that a professional white hunter accompany you. Then there are licenses to purchase, fees for tent boys, cooks, skimmers, gun bearers, and trackers, plus rentals for a safari car and truck for hauling back trophies. And if you want to mount a trophy, that's going to cost you. For instance, Africa's busiest taxi-



*Jerry Hulse meets some young residents of the safariland of eastern Africa.*



# Safariland

By JERRY HULSE

dermist, Zimmermann's of Nairobi, gets \$2,400 for mounting an elephant head. That kind of money buys a lot of film.

In all, East Africa boasts 17 national parks, reserves, and conservation areas—ten in Kenya, four in Tanganyika, and three in Uganda. Game animals range from the tiny dik-dik (that's an ante-lope; I didn't know either) to the greatest of all land mammals—the elephant; the avian spectrum runs from the minute plum bird to the big fellas like the flamingo and the non-flying ostrich.

Mere minutes from Nairobi, capital of Kenya, the terrain turns wild and wondrous. It's a land of towering mountains and the blood-drinking people—the Masai. African big game's big five—the lion, leopard, elephant, rhinoceros, and buffalo—roam the expansive plains and valleys. This Africa struck me as being somewhat what America must have been like before it was tamed.

Nairobi, however, is another matter, hardly a sweltering jungle outpost. No maddening beat of distant drums, either. Life in this commercial hub of East Africa has become so civilized that if Tarzan appeared today on the main street in his traditional Hollywood loin-cloth, he'd probably be arrested for indecent exposure. Consider the scene at the New Stanley Hotel: waiters in black tie and red fez proffering menus that would make a gourmet's mouth water.

*(Continued on page 34)*



PETER LARSEN/NANCY PALMER AGENCY

*In the Tsavo National Park of Kenya, nine-year-old Samson and two-year-old Rufus (the rhino) exhibit their unusual friendship.*



PIX

*Nothing like a zebra ride to set the scene for a modern-day type of safari.*

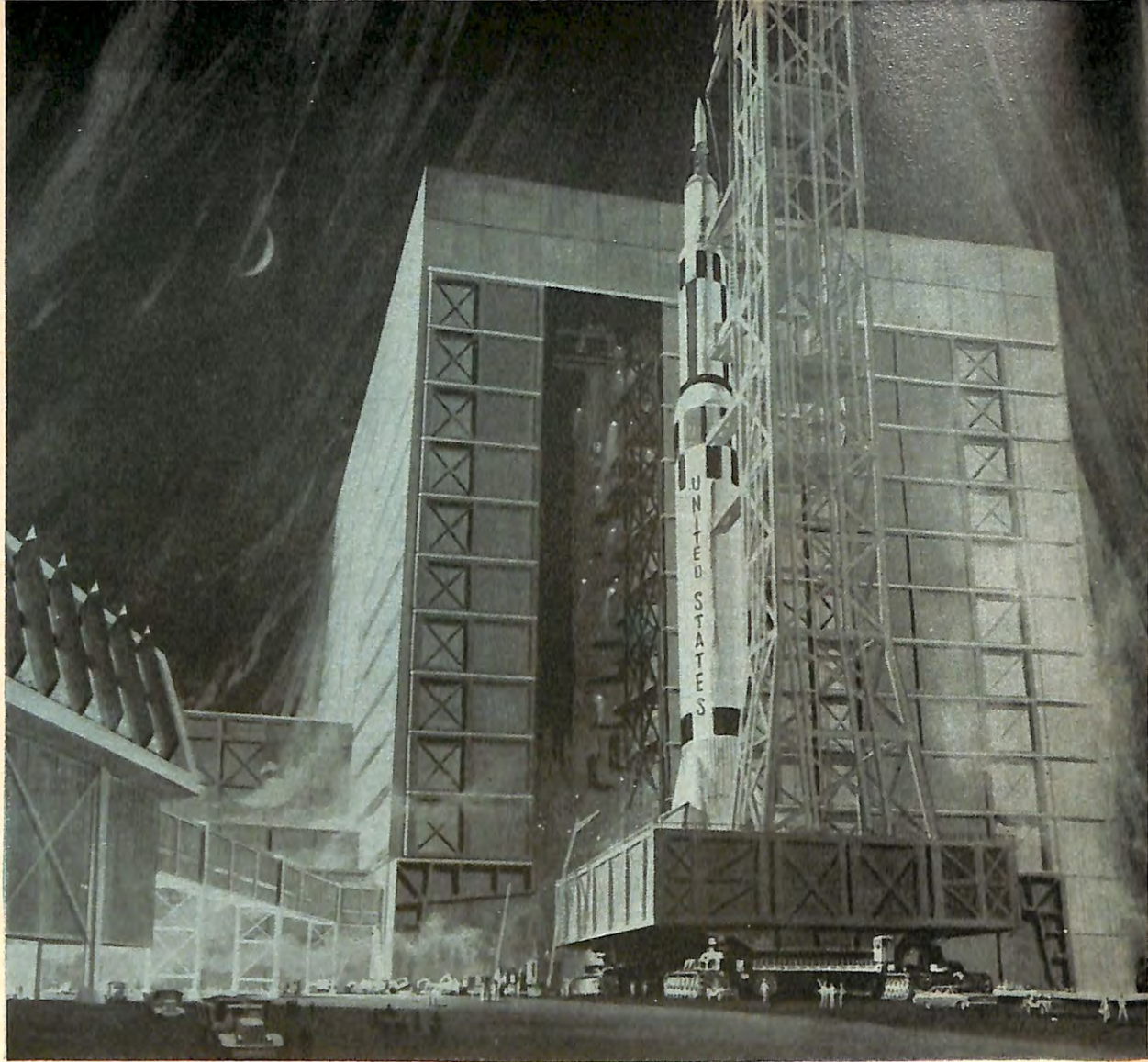
*This aerial view of Nairobi reveals that parking is a problem in today's Africa just as it is on Main Street, U.S.A.*



TEXT AND CAPTIONS  
BY L. B. TAYLOR JR.

PHOTO AND DRAWINGS  
FROM NASA-USAF

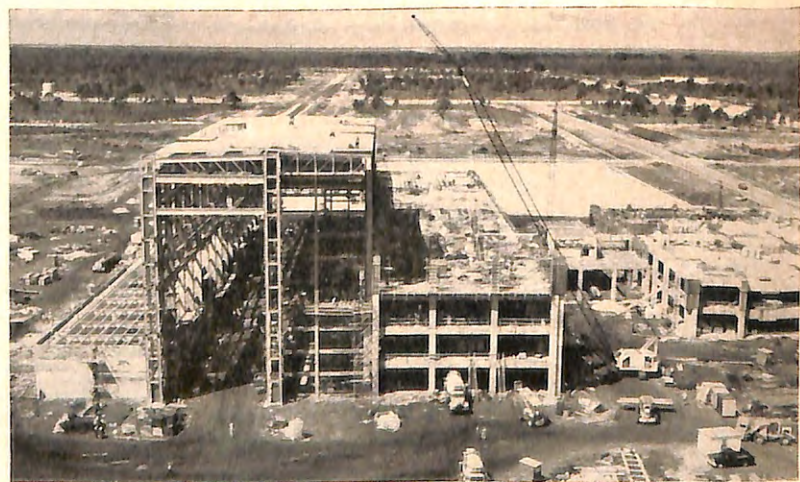
This will be the scene at the Merritt Island Launch Area near Cape Kennedy on the day in 1966 when the first giant Saturn V moon rocket, following extensive checkout tests, is brought out of the Vertical Assembly Building (VAB) for transportation to its launch pad. The VAB, at a height of 524 feet, will be the tallest structure south of the Washington Monument and the largest—in overall volume—in the world. It will be able to service four Saturns at the same time and will cost \$100 million.



## Next Stop: the Moon

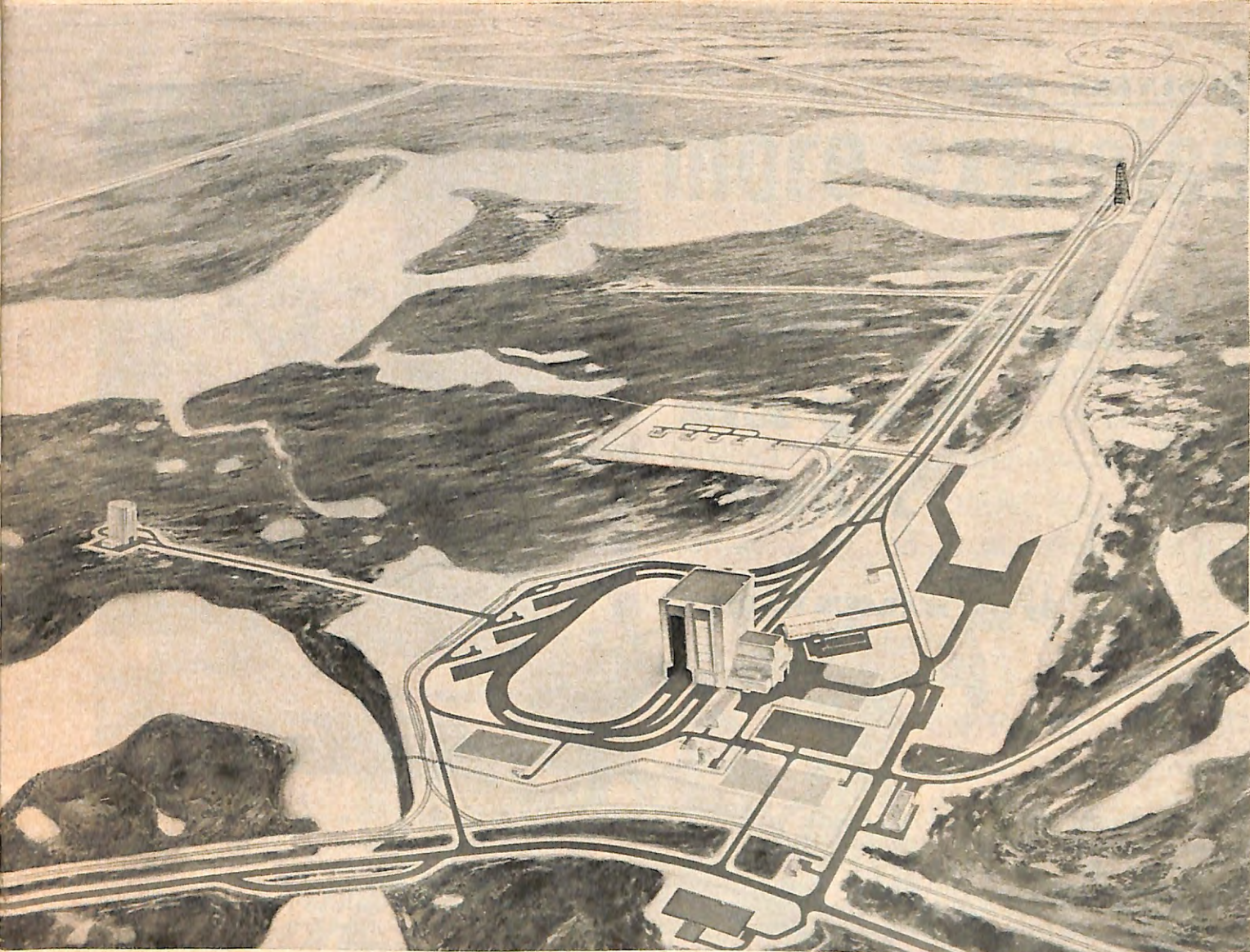
*A new gigantic launch center is abuilding for our moon shot*

By the first of next month (February), the National Aeronautics and Space Administration will have completed its purchase of 87,200 acres of marshy, undeveloped land on Merritt Island, Florida, halfway between Jacksonville and Miami on the east coast, and adjacent to Cape Kennedy. But even as the last parcels of acreage are acquired, a multi-million dollar concrete and steel spaceport—which will include 50 major buildings, a 52-story skyscraper, and immense launch pads—is already rapidly taking shape. With the late President Kennedy's challenge to land Americans on the moon in this decade as incentive, NASA is moving swiftly on a master launch timetable that will see two-man Gemini test flights possibly by the end of this year, and the first unmanned Saturn V moon rocket launch within two years. If all goes well, the U.S. will place three astronauts in an Apollo capsule atop a super Saturn sometime in 1968, and then send them into outer space with round-trip tickets to the moon.

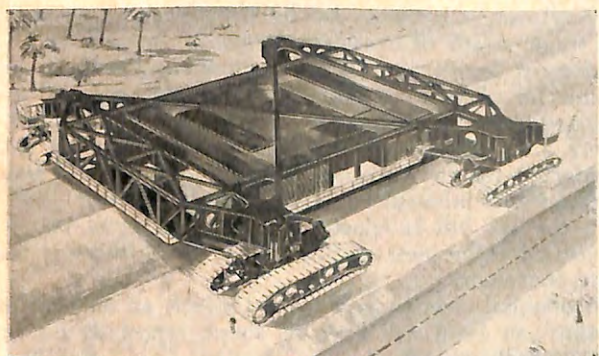


Astronauts assigned to land on the lunar surface will be housed in this 10-story Operations and Checkout Building in the weeks before their flight. Gemini and Apollo spacecraft will also be thoroughly tested in the "high bay" area, left. It is scheduled for occupancy this June. More than 6,000 construction workers will be on the job before the spaceport is completed.



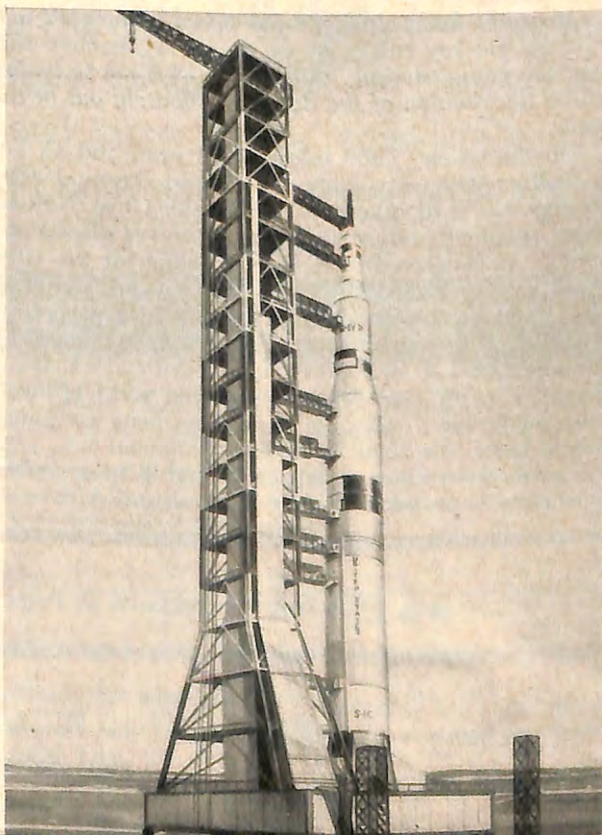


This is an artist's conception of an aerial view of the Merritt Island complex. The operational center is the Vertical Assembly Building, below and just to the right of center. The Saturn V moon rockets will be brought in by barge into the octagonal-shaped access channel (center right) and will then be assembled, upright, in the VAB. Once ready for flight, they will be transported to the pad area (top right) for launch. The railroad tracks will bring in support equipment.



This squat, 5½ million pound Crawler-Transporter, larger than a baseball infield and powered by two diesel generators with a total of 5,600 h.p., will haul the Saturn and its Launcher-Umbilical Tower three miles from the VAB to the launch pad. Speed: one m.p.h. Its total weight when loaded will be some 17½ million pounds.

After the 360-foot-tall Saturn V moon rocket has been checked out in the VAB and transported across the crawlerway, it will stand on its launch pad, attached to its Launcher-Umbilical Tower for final grooming during its last few days on Earth. When the vehicle ignites, powerful holddown arms will keep it anchored until a last minute check of all engines is completed. Then the arms will swing free, releasing the giant three-stage rocket for its long lunar journey.





# **A Better Year May Lie Ahead**

**By DR. MARCUS NADLER**



AFTER DISCUSSING the effects of a possible tax reduction and the uncertainties surrounding the balance of payments position of the U.S. in the January 1963 issue of *THE ELKS MAGAZINE*, I offered the following conclusions:

*In any event, 1963, on the whole, ought to be a good year, and the Gross National Product, disposable personal income, as well as total production, should be at a higher level than prevailed during 1962. The balance of payments deficit will continue to be a problem. However, barring unforeseen events, the deficit during 1963 should be smaller than during 1962.*

*Measures have already been taken to prevent a massive raid on the key currencies of the world, namely the dollar and the pound sterling. A dollar crisis is not to be expected, and a devaluation of the dollar is definitely out of the question.*

On the whole, 1963 was a good year, and all economic indicators were at a higher level than during 1962. Thus, during the third quarter of 1963, the Gross National Product, seasonally adjusted annual rate, was placed at \$577.5 billion, as compared with \$554.9 billion for the entire year 1962, and with \$555.9 billion for the third quarter of last year. The index of industrial production, as prepared by the board of governors of the Federal Reserve System, stood in October 1963 at 126.6 as compared with 118.3, the average for 1962 (1957-59=100). Disposable personal income also rose materially. Although unemployment continued relatively large, the total level of employment was high. The balance of payments deficit continued to be a problem, but measures were taken by the Administration to rectify the

situation. The deficit in the balance of payments during the third quarter showed a considerable improvement over the second quarter, and all estimates are to the effect that the fourth quarter will show a continued improvement.

In spite of the many uncertainties that arose, 1963 will go down in history as one of the best from the economic point of view.

*The Outlook.* Before analyzing the various economic forces that will influence business activity in the new year, we first have to appraise the uncertainties and problems confronting the nation that could exercise a considerable influence on business activity. Briefly, these uncertainties are:

The tragic death of President Kennedy injected an element of great uncertainty. The powers of the President are vast, and he plays a dominant role in determining the foreign and domestic policies of the nation. The uncertainties were already diminishing at press time, however, and it is expected that within a relatively short period of time the strong forces inherent in the economy will prevail.

Until the tax bill is enacted, uncertainties will persist, which can affect business sentiment and the attitudes of the ultimate consumer.

A presidential election year always injects an element of uncertainty, so 1964 will have its share, especially during the second half.

Since the end of WW II, the international situation has continued to influence business sentiment. No material change can be expected in the months ahead. However, there are indications that the Soviet Union, because of economic pressures at home and the (Continued on page 43)

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“If a tax reduction is realized soon, 1964 will be better than 1963.”

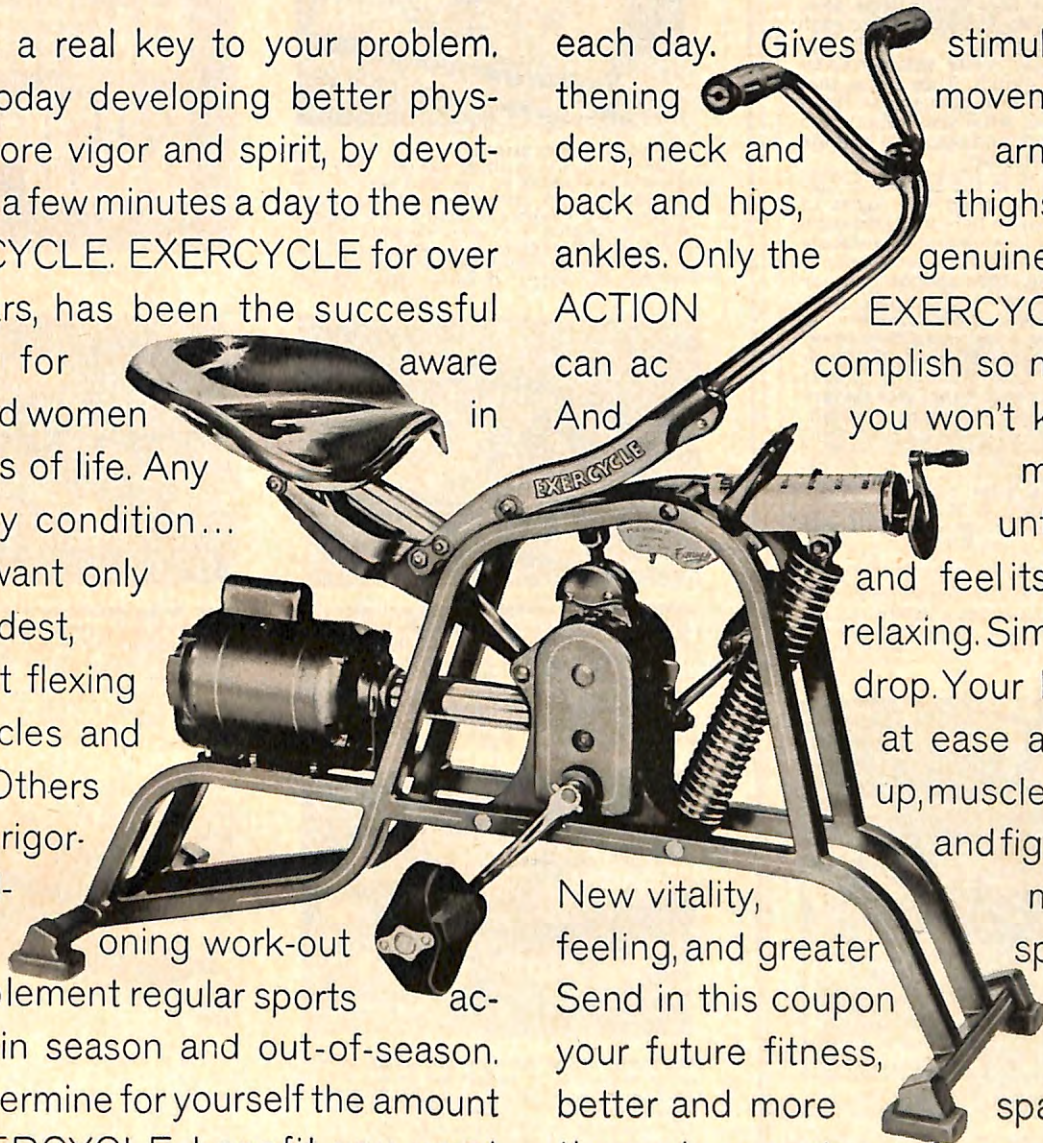
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*Dr. Marcus Nadler is Professor of Banking and Finance at New York University and is a consulting economist for the Manufacturers Hanover Trust Company in New York.*



# if YOU need more exercise

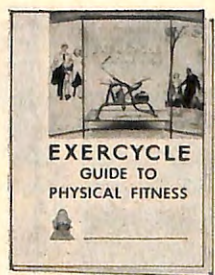
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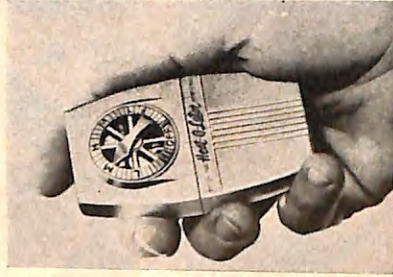
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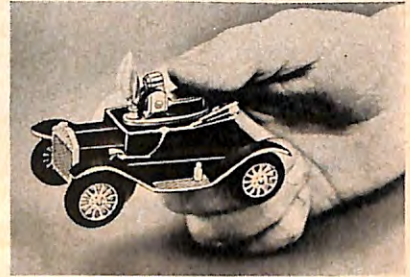


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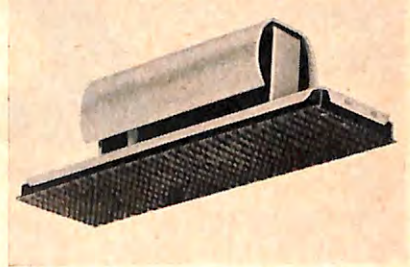


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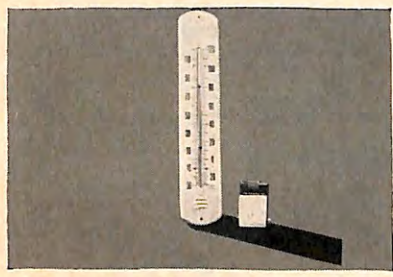
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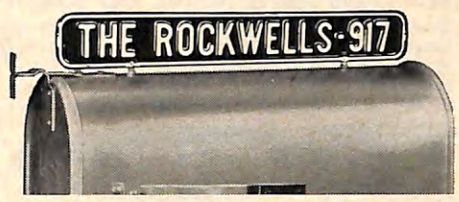
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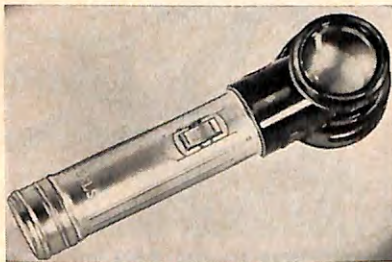
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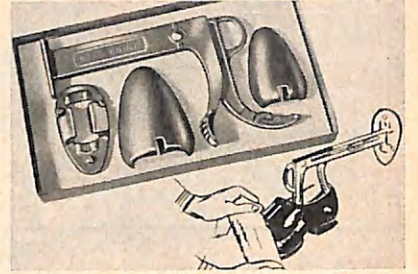
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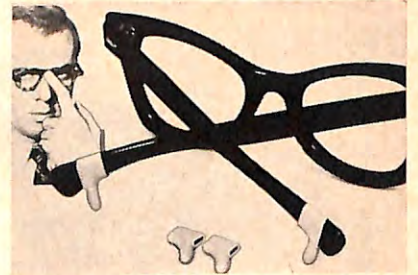
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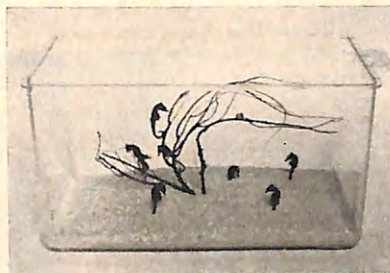
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# On Community Service



**BAKERSFIELD, California,** Lodge has come up with a most worthwhile and unusual community service program. Located in an area served by a number of lakes and other recreational bodies of water, Bakersfield has been faced with a serious problem in boating safety. Since no license or permit is required of a boat owner or operator, many inexperienced persons are operating boats with no knowledge of boating procedure, which has resulted in a number of boating fatalities. At the instigation of Est. Lead. Knight Jack Brackeen, an Elks Boating Safety Committee has been formed and pledged its own services, and those of the entire membership, to taking the hazard out of boating. Their program has been wholeheartedly accepted by the County Board of Supervisors, is being supported by the State Division of Small Craft Harbors and the U. S. Coast Guard. Working on this project are, left to right, Est. Lead. Knight Brackeen; E.R. David Parker; Bruce Ressig, Engineman 1/c, U. S. Coast Guard; Esq. Fred Townsend, and Est. Lect. Knight John Blackwood.

**VALLEY STREAM, New York,** Lodge presented a completely electric hospital bed to the South Nassau Communities Hospital recently. With the gift are, left to right, Program Chairman Bob Ackley, Est. Lead Knight Stanley Barak, Hosp. Adm. L. Herrington and E.R. J. T. Annona.



**PUTNAM, Connecticut,** Elks sold toy missiles at the Woodstock, Conn., Fair, raising \$500 for the State Assn.'s Crippled Children's Fund.



**LIMA, Ohio,** Elk and School Traffic Safety Director Merle Baumgardner, left, observes school children operating one of four traffic safety gates installed by his fellow Elks at local public school crossings.

**ROSWELL, New Mexico,** Lodge holds an annual picnic for the cerebral-palsied children of the community at the home of P.E.R. Fred H. Dilley. Pictured with the youngsters at this year's event were, left to right background, Norman Wilson, KSWS-TV's "Sheriff Norm", who entertained; Miss Violet Hofflund, speech therapist for the C/P children, and P.E.R. Herb Henly, Chairman of the lodge's C/P Program.







**ATLANTA, Georgia,** Lodge's E.R. Toby Sexton, right, presents a \$6,000 check to Robert G. Pruitt, Chairman of the Trustees for "Aidmore", the State Elks Hospital for crippled children. The gift represented the proceeds of the lodge's annual fish fry.



**BIRMINGHAM, Alabama,** Lodge's new home was opened with a celebration attended by 1,000 guests. Left to right are E.R. H. M. Wiggs; State Pres. Bryan A. Chancey, Bldg. Chairman; Mayor Albert Boutwell, a P.E.R., and P.D.D. James J. Burks.

**COVENTRY-WEST GREENWICH, Rhode Island,** Lodge, No. 2285, was instituted with 178 members who immediately subscribed \$1,000 to the Elks National Foundation. Pictured were, left to right, P.D.D.'s James W. Leighton and Leo B. Carey, Charter E.R. Albert N. Izzi, Jr., P.D.D. Henry J. Salvail and D.D. Frank Muzzerall.



**NEW MILFORD, New Jersey,** Lodge, No. 2290, was instituted at the home of Ridgfield Park Lodge with 78 members. Charter E.R. Robert T. Scherrieb is pictured, fourth from left foreground, with his fellow officers and Trustees and, left to right, background, Bergenfield P.E.R. F. J. Scolpino, State Pres. Harry W. Wolf, Past Grand Exalted Ruler Wm. J. Jernick, D.D. Charles F. Heinz, P.D.D. R. J. Heiney and Bergenfield P.E.R. F. D. Dannenfeler.

**FRESNO, California,** Lodge's "Athlete of the Year" Award went to Jim Maloney, star pitcher for the Cincinnati Reds and a member of Fresno Lodge, in the presence of 400 Elks. At left is the Reds' Mgr., Fred Hutchinson who was the principal speaker. With him are, left to right, Maloney; George Bryson, sportscaster for the KC "A's" who was M.C.; Mayor Arthur Selland, and, background, E.R. D. F. Man'edo. All except Hutchinson are Fresno Elks.





**PARMA, Ohio,** E.R. Raymond Mattern, right, aids the N.E.-No. Dist. C. P. Drive with his lodge's \$200 check for Board Chairman H. M. Watkins.



**CARMI, Illinois,** Lodge was host to the Elks Babe Ruth Team players and their parents recently, when League officials and their wives were also honored. The League trophy was presented by Mgr. Don Hiebert to E.R. John Mitchell. Pictured, background, are the Elks Youth Committeemen and, right, E.R. Mitchell, with the championship team.



**BLUE ISLAND, Illinois,** Lodge's mortgage on its home was burned during a three-day celebration. Left to right are E.R. O. A. T. Bell, Trustee Harold Volp and Esq. Frank Weber.

**OKLAHOMA CITY, Oklahoma,** E.R. Russell Arterburn breaks ground for the new home of his lodge. Looking on are, left to right, Past State Pres. Roy Gonders, Tiler A. N. Franklyn, former Grand Lodge Committeeman Marston Bell, State Pres. Steve Harris and Past Grand Exalted Ruler Earl E. James.

## Texas Tour

Past Grand Exalted Ruler George I. Hall and Mrs. Hall were guests of honor at the Tenth Annual Homecoming Celebration of the Texas Elks Crippled Children's Hospital at Ottine. Accompanied by Grand Secretary Franklin J. Fitzpatrick, Chairman Alex A. McKnight of the Grand Lodge Committee on Lodge Activities, and John A. Fuhrhop of the Grand Lodge Judiciary Committee, Mr. Hall was the keynote speaker at a banquet at Austin Lodge on the eve of the homecoming and

joined over 1,000 Elks and their guests at that dramatic program at Ottine. Before this large crowd, and the children who are residents of the Hospital, (1) President W. P. Howle of the Hospital's Directors, left, received New Braunfels Lodge's check for the support of the institution from Exalted Ruler Ed Schlieter as Mr. Hall, third from left, and Secretary Floyd Wilder of the Hospital Directors looked on.

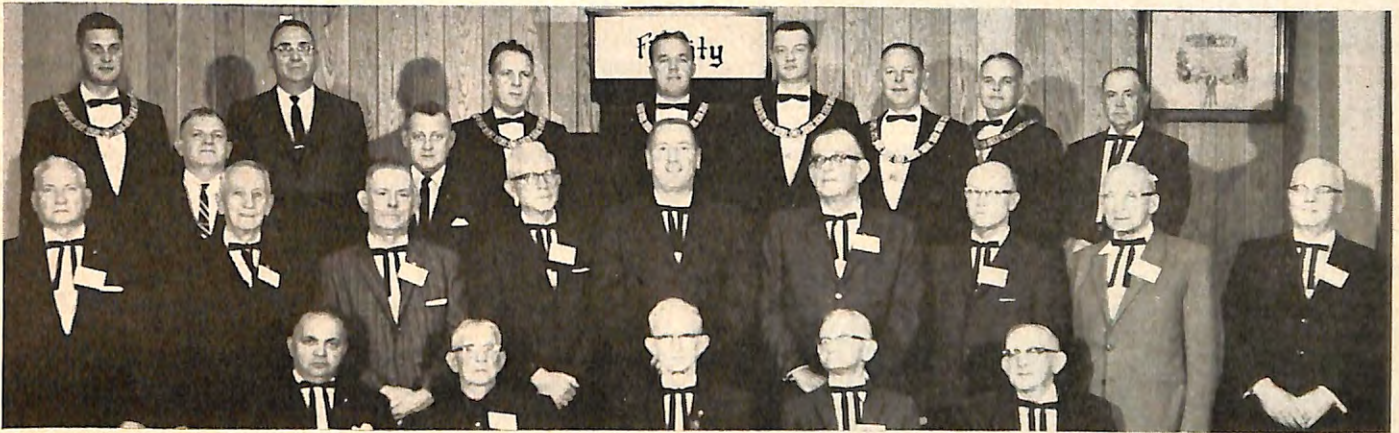


The next day, the distinguished visitor addressed 2,000 high school students at Austin, and then left with his party for San Antonio, stopping at New Braunfels Lodge where he was photographed (2) with, left to right, Mr. Fitzpatrick, Mr. Schlieter and





**WILLISTON, North Dakota**, Lodge officers are pictured, foreground, with D.D. George G. Harvey, left, Special Deputy Everett Palmer, right, and State Pres. Fred Hauser, center, and the candidates initiated in honor of Mr. Hauser, together with their sponsors. This photo was taken just prior to the Indoctrination Banquet which is held in conjunction with each initiation at this lodge. Also present were State Committee Chairman Gil Stenehjem, and Robert W. Moran, right background, both P.E.R.'s.



**ASHLAND, Kentucky**, Lodge honored its long-time members at a banquet and initiation of 28 candidates. Pictured are the lodge officers, background, and members of between 36 and 66 years' affiliation. M. T. Sanders was Chairman and Sen. George Conley was a guest.

**WASHINGTON, Indiana**, Lodge's new home was dedicated at ceremonies participated in by, left to right, E.R. Don Hinkle, D.D. Roy Bauer, State Pres. Arnold Fitzgerald and Grand Lodge State Assns. Committeeman C. L. Shideler.



3.

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State President Charles Wood. After addressing a large crowd at a dinner at San Antonio Lodge, the former Grand Exalted Ruler and his party flew to Fort Worth for a press conference, luncheon and meeting with the Director of the U. S. Public Health

Hospital in Fort Worth where they were joined by Bryan J. McKeogh, Director of the Elks National Service Commission and of the Grand Lodge Convention Committee. He is pictured (3) at left with the Halls, Mister Fitzpatrick and Fort Worth Exalted Ruler

Bill Turner. A banquet preceded the initiation of 50 men in Mr. Hall's honor. The group left by plane for Houston and another dinner the next day, and wound up their visit to Texas with a short stay with the Elks of Mainland and a warm welcome at Galveston.





**VICKSBURG, Mississippi**, Lodge's 75th Anniversary was marked with a two-day celebration, featured a banquet with Past Grand Exalted Ruler L. A. Donaldson, left, as principal speaker. Center is E.R. R. A. Franco, and at right is Special Deputy Robert Cameron. Grand Lodge Committeeman Willis C. McDonald, State Pres. Henry Schwan, Secy.-Treas. Louis Ramon, Vice-Presidents G. F. Kato and Jack Perry and Publicity Chairman W. J. Terry were also on hand.



**TULSA, Oklahoma**, E.R. Emmett Hines, left, presents a \$1,200 check to John Byrne, center, Adm. of Children's Medical Center Third from left is Otto Behnfeldt, Chairman of the lodge's Social and Community Welfare Committee. And at right is Est. Lead. Knight John Setzer. The check will sponsor two retarded children for one year at the Center which depends upon gifts for four-fifths of its operating expenses.



**UPPER PENINSULA MICHIGAN ELKS** met at Mainstique for their Fall Round-Up when this photo was taken. Appearing in the foreground, left to right, are A. J. Ott, Traverse City; Barney VanDongen, Grand Haven; State Pres. Carl H. Fernstrum; Grand Inner Guard Robert A. Burns, Hugh L. Hartley of the New Lodge Committee of the Grand Lodge and Fritz Coppens, Traverse City.



**BUCYRUS, Ohio**, Elks paid tribute to D.D. Dale Welling of that lodge with a dinner attended by all former Deputies of the area and its current E.R.'s. Left to right are Past State Pres. Arthur Socin, former Grand Chaplain Rev. Richard Connelly, host E.R. John Chance, D.D. Welling, P.D.D. Robert Heiby, State Vice-Pres. Carlton Riddle and Past Pres. Walter Penry.



**EVERY MISSISSIPPI** Lodge, as well as several in northern Louisiana and southern Arkansas, was represented at the 75th anniversary of Vicksburg, Miss., Lodge, No. 95, which coincided with the Fall Meeting of the State Association. Past Grand Exalted Ruler L. A. Donaldson, Grand Lodge Committeeman Willis McDonald and Special Deputy Robert Cameron were guests of honor, with Mr. Donaldson as the featured speaker at the banquet. Mr. Cameron and District Deputy James Nichols also delivered addresses. J. Rigby Perry, a Vicksburg Elk since 1897, received a 65-year membership pin from Exalted Ruler Raphael Franco on this occasion.

A State-wide initiation was conducted by the Ritualistic Team of Columbus Lodge when candidates for membership in several of the State's lodges were initiated. Following this event, the Association Meeting was held with President Henry Schwan presiding, and presenting a program for consideration which will provide transportation for handicapped children from remote areas to hospitals and clinics. The plan calls for the purchase of three station wagons over a three-year period. Willis McDonald spoke on the legal aspects of Elkdom, and Mr. Cameron reviewed the general progress being made throughout the State.

**OPEN HOUSE** and public inspection marked the dedication of the spacious new home of Washington, Ind., Lodge, No. 933, whose old building was destroyed by fire early in 1962. C. L. Shideler, a member of the Grand Lodge State Associations Committee, was the speaker urging his listeners to get to know their own country.

Mr. Shideler, host Exalted Ruler Don Hinkle, District Deputy Roy Bauer and State President Arnold Fitzgerald were in charge of the ceremony, with Dave Taylor as Master of Ceremonies.

Other State dignitaries on hand were State Vice-Presidents J. F. Beldon and Stanley Mascoe, Trustee Donald McMurtrey and Sergeant-at-Arms J. F. Callaway, as well as Past President L. A. Krebs, former Grand Lodge Committeeman. The initiation of a class of 21 closed the formal program opening the luxuriously furnished \$125,000 home.

**TWO WELL KNOWN** members of the Order have passed away in recent months, Lawrence A. McKenna, 58, a member of Cleveland, Ohio, Lodge, No. 18, for the past 30 years, and James B. Ross, 50, a Past Exalted Ruler of Columbia, Tenn., Lodge, No. 686.

Lawrence McKenna was a Past Exalted Ruler of his lodge which he served as Trustee for many years. He had also been District Deputy for his area, and Chairman of several State Association Committees, holding the General Chairmanship for the 1949 Grand Lodge Convention which was held in Cleveland. He is survived by his wife, two sons, three sisters, two brothers and eight grandchildren.

Long active in his lodge, James Ross was a Trustee of Columbia Elkdom and ranking Vice-President of his State Association at the time of his death. He is survived by his wife and two stepsons, two sisters, his stepmother and two stepgrandchildren.

**IRONWOOD, Michigan**, Lodge's 50th Anniversary Banquet was enjoyed by, left to right, E.R. David Hjalmsquist, State Pres. C. H. Fernstrum, P.E.R. and Secy. Alfred Wright, Grand Inner Guard R. A. Burns and P.E.R. and Treas. F. J. Michetti.



# Alaska's C/P Project Growing

**THE "FARTHEST NORTH"** lodge, Fairbanks No. 1551, was host to the 16th Annual Convention of the Alaska State Elks Association last October when Grand Exalted Ruler Ronald J. Dunn, Past Grand Exalted Ruler Emmett T. Anderson, Grand Trustees Chairman Edwin J. Alexander, Special Deputy Frank Hise, President Dick Harpole of the Washington State Elks Association and Trustee Paul Wemple of the California Elks Major Project, Inc., and their wives were guests.

Inspiring talks were given by these officials and other visitors who had a great deal to say in praise of the fine work the Elks of our 49th State are doing in behalf of cerebral-palsy victims, \$31,000 having been donated to support this successful endeavor during the past year.

This Association inaugurated a new project this year, "The Alaska State Elks Foundation," which received a warm reception, as evidenced by the number of subscriptions received. It is hoped that this fund will carry a large part of the cerebral-palsy program in the near future.

John F. Cushing of Sitka was elected President for the new term, with Hess Ragins of Fairbanks and Robert O. Faulkner of Juneau as Vice-Presidents. Emil Ganshow of Palmer continues as Secretary-Treasurer.

**LAFAYETTE** played host to the two-day Midseason Conference of the Louisiana State Association which opened October 25th with State Secretary E. F. Heller, Sr., in charge of arrangements. District Deputy Wm. A. Lamdin, assisted by District Deputy C. H. Elbourne and Special Deputy Robert Cameron, conducted a clinic on the morning of the 25th, with President Charles B. Emery presiding at the business meeting in the afternoon. Present were Past Grand Exalted Rulers Wm. A. Wall and L. A. Donaldson and President Henry Schwann of the Mississippi Elks Assn. New Orleans Lodge will be host to the Annual Convention April 24th, 25th and 26th, 1964.

Past President W. P. Pearce, Jr., emceed the State Banquet that evening with Mayor J. R. Bertrand extending the city's official welcome. Grand Lodge Committeeman Willis C. McDonald introduced the guests of honor and spoke on the Association's

Major Project, its sponsorship of the Eye Bank. Elks of this State will continue support of all beneficial youth programs, including Scouting, and its community projects will be expanded.

**DURING THE 1963** Convention of the Maryland, Delaware and District of Columbia Elks Assn. at Easton last August, the new Grand Exalted Ruler, Ronald J. Dunn, was a warmly welcomed guest. In his talk to the delegates, Mr. Dunn spoke of the splendid cooperation these lodges have been giving the Elks National Foundation and pointed out that the Tri-State area had instituted ten per cent of Elksdom's new lodges during the past year. Four more are on the way.

District Deputy William Wise presented a \$600 Elks National Foundation Award and a \$150 Association prize to Miss Wanda L. Stine who was one of several students honored at this session, and host Exalted Ruler Harry D. Slaughter, Jr., received the Ritualistic Championship trophy for his lodge.

The 1963-64 officers of the Association are President Francis W. Taylor, Silver Spring; Vice-Presidents E. J. Daugherty, Frederick, Horace Pugh, Dover, and Jerry Stegman, St. Marys County; Secretary R. Edward Dove, Annapolis; Treasurer Joseph G. Motyka, Washington; Chaplain Glenwood Reel, Cumberland; Tiler Otho D. Justice, Pocomoke; Sergeant-at-Arms W. E. Rentfrow, Havre de Grace; Trustees William Goodman, Prince Georges County, R. L. Miller, Hagerstown, R. F. Gafney, Frederick, and John Blozis, Washington.



A public demonstration of the Alaska State Elks Assn.'s Cerebral Palsy Project had the cooperation of the Elks' Administrative Therapist Richard Markson, and therapist Mrs. Sue Marshall.



New officials of the Md., Dela. and D.C. Elks Assn. were pictured at their Easton Meeting with retiring Pres. Clarence M. Mullican, second from left foreground. His successor, Francis W. Taylor, appears fourth from left foreground.





At Davenport, Iowa, Lodge, Grand Exalted Ruler Dunn was guest speaker at a dinner during the State Elks Association Fall Meeting, presided over by State Pres. George Soumas. Mr. Dunn is shown here with Past Grand Exalted Ruler H. L. Blackledge and host Exalted Ruler C. E. Weber and Mrs. Weber.



Maine Governor John Reed was initiated into Augusta Lodge by this Maine P.E.R. Ritualistic Team: (l. to r.) Frank Ruby (Bangor), Robert Bachand (Augusta), Robert Goodwin (Houlton), Leo Lerette (Augusta), Donald Edwards (Houlton), E. G. Hancox (Bath), and Joseph Winner (Lewiston). The team holds a New England championship. Gov. Reed received his membership card from the Grand Exalted Ruler Dunn.



Everything's coming up roses for Mrs. Ronald J. Dunn as she is welcomed at Omaha, Neb., Lodge by Mrs. H. L. Blackledge. Past Grand Exalted Ruler Blackledge is shown ushering in Mr. Dunn. At left: host E.R. O. M. Campbell. The Dunns' swing through the Cornhusker State included a visit to famed Boys Town.

**Lodge Visits of  
RONALD J. DUNN**

**ON  
THE  
GO**

**IOWA & NEBRASKA** Grand Exalted Ruler Ronald J. Dunn and Past Grand Exalted Ruler H. L. Blackledge together with Grand Lodge New Lodge Committeeman George T. Hickey attended the fall meeting of the Iowa State Elks Association, held at the newly remodeled Davenport, Iowa, Lodge home, Friday and Saturday, Nov. 1 and 2. State President George P. Soumas presided. Also attending were Grand Esteemed Leading Knight Arthur M. Umlandt (Muscatine, Iowa, Lodge) and Grand Lodge Auditing and Accounting Committeeman Robert E. Davis (Waterloo, Iowa, Lodge). The Past State Presidents were hosts at a dinner Friday evening. The next morning, Mr. Dunn spoke at the business session and also, briefly, Saturday evening at a banquet, before departing for St. Louis, Mo., to join Past Grand Exalted Ruler Lee A. Donaldson for a visit to Murphysboro, Ill., Lodge.

Six days later, the Grand Exalted Ruler and Mrs. Dunn began a three-day round of visits in Nebraska. They were met on their arrival in Omaha (Friday, Nov. 8) by Past Grand Exalted Ruler and Mrs. H. L. Blackledge. The Dunns were then honored at a luncheon attended by more than 100 members of Omaha Lodge and their wives, including Omaha Mayor James J. Dworak. District Deputy Max C. Stanley presided at the luncheon at which the Grand Exalted Ruler was made an honorary member of the Omaha Indian Tribe by Chief Spotted Back. Following the luncheon, Mr. Dunn participated in the groundbreaking ceremonies for Omaha Lodge's new home, followed by a reception for his party at Boys Town given by Monsignor Wegner, head of the famous home for boys and Omaha Lodge mem-



ber. From Boys Town, the Dunns and the Blackledges drove to Lincoln Lodge, accompanied by Lincoln Exalted Ruler Kenneth J. Boshart, Mrs. Boshart, Past District Deputy George B. Klein, and Mrs. Klein, where they were honored at a reception and banquet, attended by, among others, State President Chester O. Marshall and Grand Lodge Credentials Committeeman Wayne A. Swanson. The following morning, Mr. Dunn, in the company of Messrs. Blackledge, Klein, Boshart, and Marshall, met with Nebraska Governor Frank B. Morrison, who commissioned the Grand Exalted Ruler an Admiral in the "Nebraska Navy." In the afternoon, the Grand Exalted Ruler's party of 30 attended the Nebraska-Kansas football game. On Sunday, Nov. 10, the Dunns and Blackledges drove to Cozad to be present at the dedication of the new home of Nebraska's youngest Elks lodge, which was instituted in Feb. 1962 and already boasts 20 per cent membership from the town's total population of 3,000. A class of 30 was initiated at that time by the officers of Kearney Lodge; the lodge home dedication services were conducted by the officers of Scottsbluff Lodge. More than 400 heard the Grand Exalted Ruler's address. That evening the Dunns were entertained at an informal dinner by the officers and members of Kearney Lodge, culminating Mr. Dunn's Nebraska visits.

**ASHEVILLE, N.C.** Elkdom's ever-expanding community service programs was the subject of Grand Exalted Ruler Dunn's speech at a banquet, held mid-point during the North Carolina State Elks Association Convention in late October. The get-together was attended by approximately 200, including such notables as Past Grand Exalted Ruler John L. Walker of Roanoke, Va., and Grand Forum Justice Thad Eure. The delegation of State officers was headed by President Walter Hill of Raleigh. Asheville Lodge Exalted Ruler Stacy Vines Jr. and his hard-working committee planned the successful three-day meeting.

**PALMER, ALASKA** During a four-day jaunt through Alaska that included visits to Fairbanks, Juneau, and Anchorage Lodges, the Grand Exalted Ruler was guest speaker at a meeting at Palmer Lodge on Oct. 6. He was accompanied by Mrs. Dunn, and the Grand Exalted Ruler's party also included Past Grand Exalted Ruler Emmett T. Anderson of Tacoma, Wash., Board of Grand Trustees Chairman Edwin J. Alexander, Past Grand Tiler Mike Monagle, and District Deputies Walter W. Sipprell and Norman MacDonald, and their wives. Exalted Ruler Stanley J. Zaborac Jr.

was host to more than 250 at a buffet that preceded the meeting, including Alaska State Elks Association President John Cushing and representatives of lodges throughout Alaska, as well as Washington State Elks Association President Dick Harpole, and Past State Presidents Paul T. Wemple (California) and Frank Hise (Oregon). The all-Alaskan wild game buffet featured such delicacies from Matanuska Valley as roast caribou, grizzly bear, moose, river trout, and silver salmon. Brother Theodore O. Schmidtke, newly elected mayor of Palmer and newspaper publisher, pre-publicized Mr. Dunn's visit in *The Frontiersman* with a front-page story that featured a color photo of the Grand Exalted Ruler.



Minneapolis, Minn., Lodge E.R. Richard A. Johnston presented Mr. Dunn with a paid-up Founder's Certificate for the Minnesota State Elks Youth Camp, during a banquet visit to the lodge last fall. The camp is Minnesota's major project.



Beside the dedication plaque of Milwaukie, Ore., Lodge's new home, Mr. Dunn posed for this photograph last fall with, left to right: Milwaukie P.E.R. William Collins, P.G.E.R.'s William J. Jernick, Emmett T. Anderson, and William S. Hawkins, and Board of Grand Trustees Chairman Edwin J. Alexander.



Lincoln, Neb.: At his capitol office, State Governor Frank Morrison, third from left, commissioned Mr. Dunn an honorary Admiral of the "Nebraska Navy." Others, l. to r., are State Pres. Chester Marshall, P.G.E.R. H. L. Blackledge, host E.R. Kenneth Boshart, Est. Leading Knight Vincent Collura, and P.D.D. George Klein.





# Responses To Opening Three-Bids

MY ARTICLE in the November issue was devoted to a depth discussion of the opening three-bid. Before going into the subject of *responses* to this indispensable bidding tactic, let me briefly review the characteristics of hands which qualify for—in fact, demand—this preemptive opening bid.

Experts use an opening three-bid almost exclusively as a blocking action against opponents, to rob them of bidding space. It's obvious that even the finest partnerships find it difficult or impossible to consistently reach the right contracts when exchanges of information about their hands have to start at the three level or higher.

You might even call a three-bid an opening "anticipatory" sacrifice action, because you're bidding for two or three (sometimes four) tricks more than you can reasonably hope to win with your own cards.

Here, in a nutshell, are the basic requirements for a preemptive three-bid:

- At least a six-card suit.
- When vulnerable, a semi-solid suit, so that if you are doubled, you shouldn't be set more than two tricks.
- When not vulnerable—and especially when the opponents are—a long suit and hand that might go down three or even four tricks if you find no help at all in dummy.
- The point-count of the hand can range all the way from four or five, when not vulnerable, up to eleven or twelve points for a vulnerable three-bid.

Now, let's go into the various responses you should make to your partner's opening three-bids:

1. Pass. This is the course to take in a great many instances, even with good hands.

2. Carry on, which is to say compound the preemptive action started by your partner even though you know he'll go down.

3. Show a suit of your own.

4. Bid a game or a slam.

Let's take up these categories, one by one, considering illustrative hands:

When you're in doubt as to what to do when your partner makes a preemptive three-bid, a good principle to follow is: *Pass*. Don't forget—your partner needs some help to make even the number of tricks for which he bid, without your taking him higher. So, even if you have a pretty fair suit or two suits

of your own, the safest policy is still to pass. Bear in mind that it's unlikely that partner has support for *your* suits.

Suppose your partner has opened with a non-vulnerable bid of three hearts. Your right-hand opponent passes, and you hold one of these three hands:

Hand A: ♠ A K 10 5, ♥ 6 3 Q 8, ♣ 2 K J 7 4, ♦ K J 7 4

Hand B: ♠ K J 7 3, ♥ 5 K Q 7 2, ♣ A Q J 6, ♦ A Q J 6

Hand C: ♠ A J 9 6 3, ♥ 7 Q 6, ♣ A Q 10 5 4, ♦ A Q 10 5 4

With A, pass. Your partner will need all you have just to make three hearts. Remember, his hand needn't contain more than six probable tricks, and with this holding you don't figure to produce more than three supporting tricks.

With B, pass again—even though this hand contains sixteen high-card points. In fact, believe it or not, your side probably can't make even three hearts—or anything else that you might bid. It might seem tempting to try for three no-trump, but it shouldn't be, really. Remember, your partner's non-vulnerable three-bid, far from announcing a solid suit, could easily have been based on a long suit headed only by the king or the queen, even the jack. Since you can't remotely expect to run your partner's long suit when you have a singleton, there's little likelihood that you can make nine tricks at no-trump.

With C, also pass—even though you have two suits of your own; the winning bid is simply to pass and hope that your outside strength will help your partner to make three hearts. The reasoning behind not showing your own suits in this situation—unless they are very, *very* good—is that since your partner has at least a six- or seven-card suit, the percentage is greatly against his having a fit for either of your suits. Nothing leads to more trouble in bridge than pushing probable misfits too far.

Now let's take up category 2. Remember that you have a good idea of what your partner holds when he opens with a three-bid. You know he has a long suit and little defense. If you look at your hand and see that you also have no defense, then you know that your opponents have a sure game or slam. It's up to you to try to make things more difficult for the opponents to reach their optimum contract.

Say that your partner deals and, not vulnerable, bids three diamonds. The next hand passes; you hold one of these hands:

Hand D: ♠ K 8 6 4 3, ♥ A 6 2, ♣ J 5 Q 7 3, ♦ K 8 6 4 3

Hand E: ♥ 8 5 3 J, ♣ 10 9 5, ♦ K 10 7 6 4 2

With hand D, your best action is to bid four diamonds. This isn't an invitation for your partner to go on. It's up to the responder himself to go straight to game, if he feels a game can be made. Consequently, a single raise, as advised in this case, is just carrying the preempt a step farther, and partner *must* pass. In this case, it's very likely that the opponents can make a game or at least a part-score in either hearts or clubs. By raising the level to four, you may make it very difficult for the fourth hand to get into the bidding at all. True, you might go down a trick or two, but that would be an excellent result for your side.

With hand E, bid six diamonds. Although this may seem like carrying things a little too far, it's what most good players in your position would bid. From the available evidence, the opponents would seem to have a small slam, possibly even a grand slam within their grasp. By preempting like this, you make it almost impossible for them suddenly to find their best contract at the six level. Even a jump by you to five diamonds would complicate things for the enemy, and any penalty you might suffer at five or six diamonds doubled will still be a good save against what the opponents would have scored.

Next, category 3. Sometimes, when your partner preempts, he finds you rather than the opponents with all the cards. If you fit his suit, that's fine, but if you have a couple of good suits of your own, then you're in some difficulty.

The problem is partly resolved, however, because any suit you show is forcing for one round.

Here are a couple of examples. Your partner opens with three diamonds, the next hand passes, and you hold:



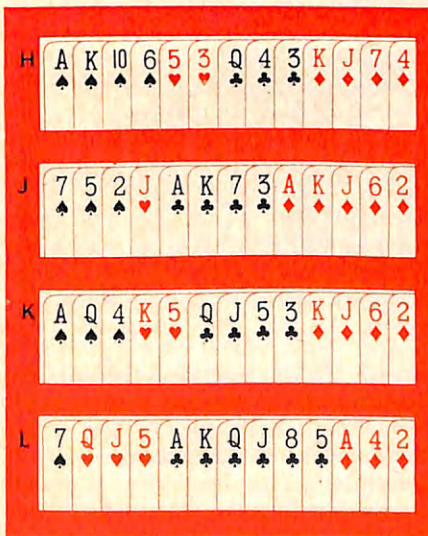


With *F*, bid three spades. This is a one-round force. Your partner must either rebid his suit or raise your spades if he has any support at all for you. In this case, since your spade suit must be very good, three small spades or even an honor and one spade is enough support on which to raise. If your partner can't raise, he rebids four diamonds. Then you bid four hearts, and partner must pass or go back to four spades.

With *G*, bid three hearts, also a one-round force. If partner raises you to four, you pass happily. If he rebids four diamonds, then you should carry on to five diamonds and hope for the best.

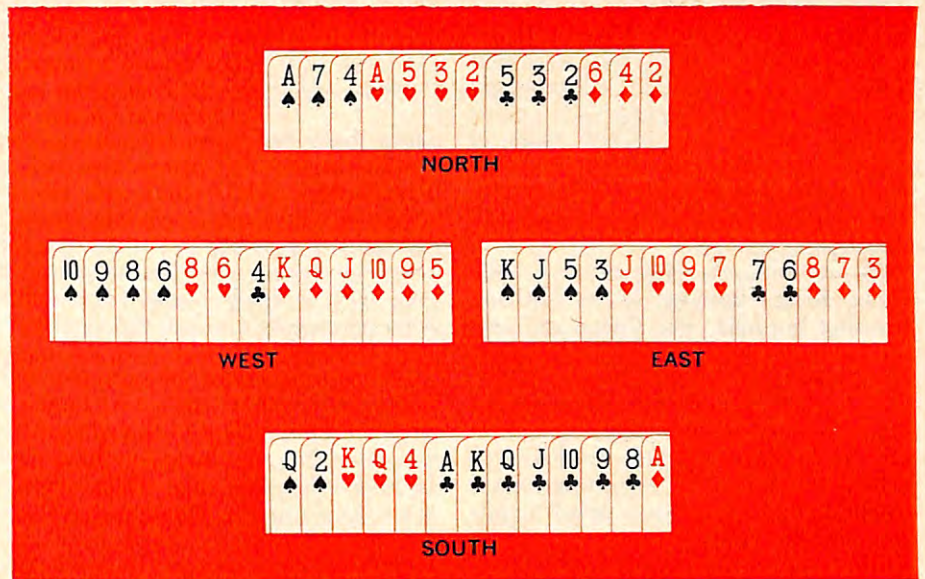
This leaves category 4. Fortunately, sometimes you fit partner's suit and you can bid a game or a slam at that suit, or you have enough cards to carry on at your own suit.

Here are some examples. Your partner deals and bids three hearts, vulnerable. The next player passes; you hold:



*H*—Bid four hearts. Note that this is virtually the same hand as in example A. But here the three-heart bidder is vulnerable. This means that his suit is good, that he expects to take seven tricks in his own hand. Your hand should produce three tricks for him; or, at worst, the play for game might depend on something like a heart finesse.

*J*—Again, bid four hearts. It may seem strange to raise with a singleton, but remember, partner has a six- or seven-card semi-solid suit for his vulnerable three-bid. With your great outside strength there should be a laydown for four



hearts, unless the opponents lead spades and by some remote chance your partner also happens to have three losing spades. Notice that in a case such as this you don't bother to show your diamonds or clubs.

*K*—Bid three no-trump. Your heart king will in all likelihood give you six or seven running tricks, and with the other suits well stopped, you should have little difficulty in making nine tricks. This is the kind of hand that might be laydown for three no-trump and not be able to make four hearts—particularly with the opening lead going through instead of up to your tenaces.

*L*—Bid four no-trump. This, of course, is Blackwood, which asks partner for the number of aces he holds. If he shows either one or two aces, you simply go right up to six hearts. If he has only one ace, then he probably has the ace-king of hearts, or at the very worst he might have to finesse for the king of trumps. If he shows two aces, then you know he doesn't have the king of hearts. (With two aces and a king, he would have opened with one heart, not three.) So you happily settle for a small slam.

The importance of preemptive opening bids was illustrated in the hand, shown above, from a national tournament.

West was dealer.

North and South were vulnerable:

At some of the tables, everyone passed to South, who opened with a forcing two-bid and in several cases landed at a contract of seven clubs.

When, however, an opening three-diamond bid was made by West, no North-South pair ventured beyond the level of six clubs—this being a popular bidding sequence:

WEST	NORTH	EAST	SOUTH
3 ♦	Pass	Pass	5 ♣
Pass	6 ♣	Pass	Pass
Pass			

It should be apparent that West's hand was just about right for a non-vulnerable opening bid of three diamonds, particularly since the opponents were vulnerable.

South's leap to five clubs was a slight gamble but a perfectly reasonable one. If North turned up with a high honor in spades or hearts, the game contract at clubs would be virtually laydown.

When this five-club bid got around to North, he reasoned that if his partner could contract for 11 tricks on his own resources, the two aces in the North hand figured to be of great value, and so North went out for the small slam.

Whether the contract was for six or seven clubs, every really competent declarer was easily able to win all 13 tricks. (That is, I should say, the task was easy for experts.) The opening lead was invariably the king of diamonds. The entire trump suit was then run off, and before the last trump was played, this was the six-card position:

WEST	NORTH	EAST	SOUTH
♠ 10 9 8 6	♠ A	♠ K J	♠ Q 6
♥ void	♥ A 5 3 2	♥ J 10 9 7	♥ K Q 4
♦ Q J	♦ 6	♦ void	♦ void
♣ void	♣ void	♣ void	♣ 8

When declarer cashed his last trump, the diamond six was discarded from dummy—and East was squeezed. If he gave up a heart, declarer would simply run off the four heart tricks. But East's actual discard of the spade jack was no more effective for his side, because declarer then led the spade six to the blank ace, dropping East's king, then returned to his own hand with a heart and cashed the spade queen. ● ●



## For Elks Who Travel

(Continued from page 13)

From the balcony of my room in Nairobi, I could gaze down on such local color as Woolworth's, skyscrapers, and parking meters sprouting in all directions.

In one respect, Nairobi is a little Hong Kong, because of its thriving tailoring business. The thread-and-needle boys are eager to outfit any American tourist with white-hunter garb—bush jacket, cotton gabardines, safari hat with a leopard-skin band—the whole bit. In 24 hours, Ahmed Brothers, for instance, is prepared to turn any timid Timothy into a custom-tailored Jungle Jim (\$40). Half the time, if you're really raring to go.

So goes life these days in darkest civilized Africa. The only animal I saw in Nairobi was a saddled zebra that a tourist was riding. Otherwise, the "local" animals are pastured in Nairobi Royal National Park, a 44-square-mile pre-

serve that's five miles from town. For the tourist between planes, the park is Instant Africa. It seethes with all varieties of wild game, including friendly baboons that hitch free rides on the hoods of visiting cars. The baboon who rode with us finally traded his mobility for a perch atop a directional sign reading "Hippo Pools."

Think you might be apprehensive about being parked in a taxi beside a pride of lions, rolling in the white African dust? No one thinks anything of it here. Since you're admonished not to leave your car, the situation is really a reverse zoo. You're caged in a car, while the born free roam free—whether hippo, buffalo, giraffe, or gazelle.

Nairobi is East Africa's safari center; it was the launching pad for my camera safari across Tanganyika and Kenya that took me to actor William Holden's Mount Kenya Safari Club, to a hotel in

a tree, as well as to the storied Amboseli Game Reserve, Mount Kilimanjaro (well not to the top), and the Ngorongoro Crater—a vast hole in the earth containing 150 square miles of wild-animal land.

The Mount Kenya Safari Club is a manicured 90-acre estate anchored at the foot of Mount Kenya, which rises over 17,000 feet above it. Bill Holden was away making a movie when we got there, but his partner, oilman Ray Ryan, led on us a tour. Try to imagine Beverly Hills on the veldt, bordered by an elephant fence.

For \$22.50 a night, you can stay in one of a dozen luxurious cottages, each equipped with a fireplace, telephone, and king-size bathtub. In the morning you'll be awakened by a native bearing a steaming pot of tea. Meals, which are included in the \$22.50, feature home-shot wild game, home-grown vegetables, and home-baked pastries.

If you weary of hunting at the Club, you can fish in a private stream, swim in a heated pool, or try a round of golf—where the only hazards are an occasional rhino or elephant.

The next stop on this glamour safari was the world-famous Treetops Hotel outside Nyeri. (It was here the Princess Elizabeth became Queen of England on the death of her father in 1952.)

The Treetops Hotel affords an unmatched seat for the greatest show on earth as wild game move out of the bush to congregate at a salt lick below. Guests are picked up in Nyeri each afternoon at Outspan Hotel and driven to the entrance of Aberdare National Park. A rifle-carrying white hunter will meet you to conduct you on a five-minute hike through the bush to the Treetops. The tab for the night and a seven-course dinner: \$20. (The prices quoted for the Mount Kenya Safari Club and the Treetops Hotel were included in my safari package.) This unique hotel offers such comforts as electric lights and flush toilets. (An amusing sign in the men's room reads: "Only the animals can see you.") Since the hotel can accommodate only 22, reservations are necessary, especially for the busy season—December through March.

The game show I mentioned above works this way. Attracted by minerals in the moist earth, the animals travel miles to the salt lick. As the day wanes and darkness falls, the gathering of animals grows larger and larger. You see the whole thing from comfortable airplane seats that line the lofty terrace, thanks to the hotel's powerful searchlights that stab the night. You can try your luck with "available light" photography.

In Tanganyika, about 300 miles south of Nairobi, Ngorongoro Crater offers a similarly wonderful opportunity for un-

### FRANK J. LONERGAN MEMORIAL DEDICATED



The Grand Lodge dedicated a magnificent monument of red Carnelian granite to the memory of Past Grand Exalted Ruler Frank J. Lonergan on October 9th. The ceremony took place at Mount Calvary Cemetery in Portland, Oregon, with Grand Exalted Ruler Ronald J. Dunn presiding. Past Grand Exalted Rulers Emmett T. Anderson of Tacoma, Wash., Chairman of the Program, Wm. J. Jernick of Nutley, N. J., and Wm. S. Hawkins of Coeur D'Alene, Idaho, were also present to participate in the program and pay tribute to the memory of this devoted Elk.

Very Rev. Francis Schaefers delivered the Invocation and Benediction in the presence of about 200 friends of Judge Lonergan, among them his closest survivor, a nephew, Rev. Father John P. McGrath, Pastor of St. Patrick's Church in Delmar, Iowa. Others who took active part in the services were Chairman Edwin J. Alexander of the Board of Grand Trustees, Grand Esteemed Lecturing Knight Bernard Urlie who unveiled the monument which stands on a 13-foot base, Grand Lodge Committeemen, Clifton B. Mudd and Edward J. Nelson, Special Deputy Frank Hise who delivered the eulogy, Exalted Ruler Harold Holm of Portland and many other officials. Photographed during the ceremony were, left to right, Father McGrath, Mr. Jernick, Mr. Dunn, Mr. Anderson, Mr. Hawkins, Mr. Hise and Mr. Alexander.



usual photography. The crater's 150 square miles houses the greatest permanent concentration of wildlife in Africa. At one time our Land Rover stood surrounded by an estimated (I didn't count) 20,000 wildebeest, zebras, giraffes, rhinoceros, elephants, and lions. Cradled on the rim of the crater is Ngorongora Lodge—a complex of log cabins and a lodge with an excellent bar.

You can only get to the crater floor via a one-car trail that's no Hollywood Freeway, believe me. But even as we were descending to the floor, we came in camera range of zebras and wildebeest. Our driver, Ahmad Rashid, pointed ahead to immense herds of grazing eland and gazelle.

As the Land Rover approached a trio of hyena, the animals moved away, furtively. Then Ahmad pointed to a hippo standing silently nearby. We stopped and bagged him—on film. Although we had been warned to keep 200 yards between us and any hippos, our guide let Ahmad drive up to within less than 50 feet of this bruiser with a confident pronouncement: "This one is not disturbed by the cars. He will not attack." Our still and movie cameras clicked and ground as we got shots of the beast to show off back home.

I have to admit that I was a bit edgy at being so close to the hippo,

despite our guide's confidence. But his judgment proved sound. The huge animal never gave the slightest indication of moving our way.

Occasionally we passed Masai tribesman tending cattle, which seemed pretty tame for blood-drinkers but suited me fine. In fact, they seemed as uninterested in our presence as the hippo had been. To East Africa, they're what the Indian was to the American West. Only instead of buffalo, they hunt the great herds of wildebeest that roam the plains in unbelievable numbers.

Only a few miles from the crater is the great open Serengeti Plain, across which lions in frightening numbers hunt together as the African sun tumbles toward the horizon. Playing Jungle Jim, I had the opportunity to penetrate the famed Amboseli Masai Reserve, going past anthills 10 feet high and getting within arm's reach of lions, lazing in the hot midday sun. With typical feline aloofness, these big cats ignored us as we opened the overhead hatch of the Rover in order to film the scene. Rashid, our driver, had spotted them in the tall grass. "Simba," he said excitedly. Quite a few of the cats, in fact: five lionesses, a male, and six cubs.

If you really like taking pictures, Amboseli affords a wonderful opportunity because of the seemingly endless

flat, mustard-colored terrain that provides an open view of all the game. A sign beside a pair of forlorn-looking tire tracks that appear to run off to infinity reads: "Dust—dead slow, please." There's a good reason for this. Nearly all the time, the horizon is toothed with dust devils. And when the wind really blows, the sky turns white. Another sign at the reserve entrance warns: "Visitors enter this reserve at their own risk. Exercise care. Keep a safe distance from dangerous animals. They have the right of way." I was all for obedience.

Visitors to Amboseli, which is 100 miles due south of Nairobi, usually spend the night at Namanga River Hotel. This is more like the Africa we imagined. The structure is shingled with palm fronds and supported by bamboo poles; bouganvillea tumbles in profusion from the cottages' roofs; lizards crawl along the walls of the dining room.

The hotel owner likes to recall how Hemingway slept there on a safari once. The establishment boasts a frog, affectionately called Charlie, who croaks vociferously until the understanding owner pours him a thimbleful of gin. I don't know if Charlie and Hemingway drank together, but I do know Charlie has a terrible thirst. Next door in the bar, he croaked late into the night. • •

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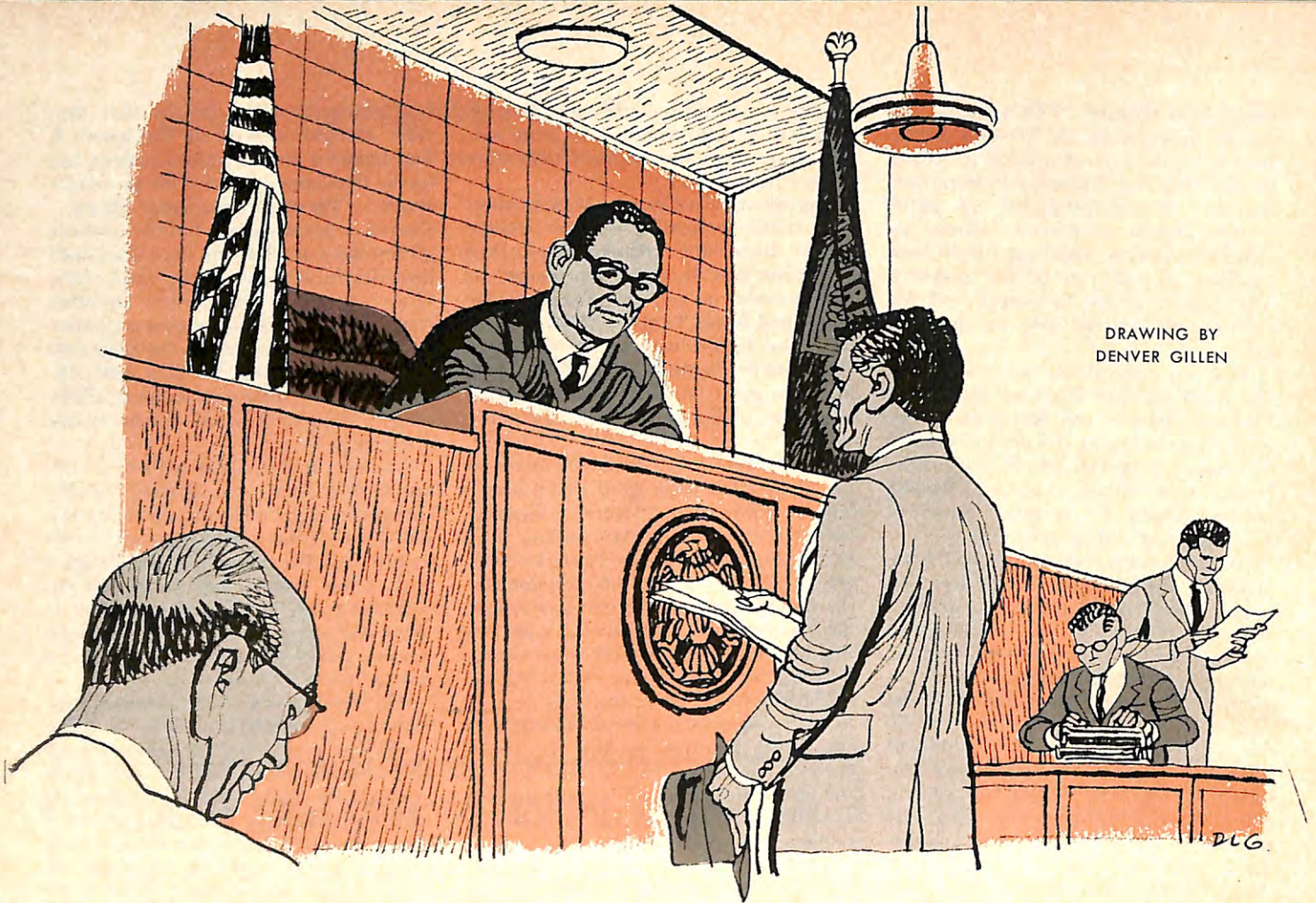
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## Taxpayers Get Their Day in Court

*The taxpayer has always had to shell out or risk the consequences. Now, in one state—Oregon—he can take his complaints before the bar of justice if he feels that the tax collector has been unfair*

By **W. J. GRANBERG**

FOR THE FIRST TIME in the history of American taxation, Mr. and Mrs. John Q. Public—in one state—can legally complain about the amount of their state income tax and question their property taxes (*not* federal taxes). And not only complain; they can receive redress for just grievances.

The State of Oregon's unique new Tax Court is encouraging citizens to speak out against seemingly undue levies. Heretofore, Oregonians, like taxpayers everywhere, were resigned to tax rates that seemed to travel in one direction only—up. As good citizens, they paid their taxes . . . and griped.

But a new day has dawned. Today, average Oregon taxpayers are availing themselves of their day in Tax Court. Of course, they don't win every case, although to date the court has favored them three to one. But win, lose, or

draw, Oregon taxpayers do get considerable satisfaction at seeing the "tax man" himself in court, forced to defend his levies. Even in defeat there is the moral victory of knowing there is a bar of justice to which taxing agencies may be called.

Take the case of Randolph and Marjorie Doran, of Helix, Ore., who believed they were overcharged \$19 on their state income tax. At the cost of only \$1.50 for the filing of their petition, they took their case to Tax Court and won a partial victory, getting only a little less than the \$19 they asked.

The Dorans made history. Their case was the first to be heard in this unique court, the first session of which was conducted on Jan. 1, 1962, after being authorized and established by an act of the 1961 legislature. Since that first session, the worth of the idea behind the court has been proved

on two counts. First, it has provided an easy access to justice for complaining taxpayers. Second, it has provided the means for building a volume of tax law for citizens, lawyers, and accountants, useful in preparing tax returns and also of value to taxing agencies—county as well as state.

In short, Oregon residents don't have to fret and fume if they feel put upon by the county assessor or state tax commission. And taking a case to court is neither a tiresome legal marathon nor expensive. In fact, a taxpayer may serve as his own attorney in the court, which is characterized by a lack of intimidating formality. If its an income tax case, the whole thing may be over in as little as 45 minutes. A property tax case takes longer, perhaps two hours.

Oregon's tax court trials are not only speedy and inexpensive but they



serve to correct injustices, which very well might go unchallenged if the court didn't exist. Intimidated by the red tape characteristic of tax agencies, discouraged at being outnumbered by the men behind the counter, and convinced officials are prejudiced against them, Mr. Average Taxpayer formerly was inclined not to push his complaint but gnash his teeth in futile and quiet desperation.

But the Tax Court changed all that when, after years of study by lawyers and accountants, it was established for the simple and single purpose of giving taxpayers ready entry to a court hearing. In reality, it is two courts. One is the Small Claims Division to which the average householder takes his complaints. The other is the Regular Division, where more complex cases are heard.

Youthful and friendly Judge Peter M. Gunnar, who was trained as an attorney in tax law, is far from an awesome figure, despite his black robe. He's ready to assist both sides in presenting the clearest possible case in the interest of ordinary fair play. The home base of the court is the courtroom in the State Library Building at Salem, but the judge travels to hold court in the State's various counties. The proceedings, especially when a taxpayer serves as his own lawyer, are highly informal. Decisions, however, are as final and binding as a supreme court decree.

Although Judge Gunnar doesn't keep score, preferring not to know the exact tally, the majority of decisions in the Small Claims category have favored the taxpayer. Of the 56 cases filed in this division during the first 18 months of the court's existence, 36 concerned income taxes and 20 involved real property levies. Twenty-three of the taxpayers represented themselves, 22 had a lawyer, and 11 had an accountant tell their story.

Occasionally, by special permission of the judge, a layman is permitted to represent another. For example, there was the case of a woman who pleaded the case of an invalid neighbor and won a favorable verdict. Later, she pleaded her own case and lost.

How the court would be formulated and exactly how it would work required a considerable amount of study in order to insure that both the large and small taxpayers would be heard. It was decided that the amount of money involved would determine whether a case was to be heard in Small Claims or go to the Regular Division. Income tax cases involving \$250 or less and complaints about real property with a fair market value of no more than \$25,000 fall into the Small Claims category. All other cases are heard in the Regular Division. Cases in the latter category

involve county assessors, corporations, or even sheriffs, as well as individuals versus the taxing agency.

Let's follow Dale I. Stephens, a carpenter, to a Small Claims hearing. Disallowed certain deductions in his state income tax return, he was tapped by the tax commission's auditor for an additional \$129. Stephens decided to appeal after reading a one-page information sheet that was headlined, "Do You Have A Small Claims Case?" He thought he did, and subsequently picked up a one-page set of instructions that has been prepared to assist taxpayers in filing cases. Next he familiarized himself with the court rules, which told him how the court operates and detailed its trial procedure.

By filling out a simple two-page form and paying \$1.50, Stephens had his case put on the docket.

If the taxpayer elects to save money on legal fees by serving as his own attorney, the Small Claims Administrator calls on him 20 to 30 days before the trial for an orientation session, planned to acquaint the plaintiff with court procedure. During the huddle, which lasts about an hour, the administrator explains how to present evidence. Once in court, the taxpayer without counsel has the Small Claims Administrator beside him at the table, not to represent him but to assist him in asking and answering questions.

A Small Claims case usually proceeds this way: The judge explains the court's procedure, then moves on to his questioning of the taxpayer and his witnesses, if any, followed by queries directed to the defense. Neither side makes an opening statement. The taxpayer is cross-examined by the defense attorney, but the judge, not the taxpayer, cross-examines the defendant and his witnesses for expediency's sake.

Early in the history of the court, it became apparent that the laymen taxpayer, unfamiliar with court work, tended to let his questions wander far afield. For example, one irate citizen irrelevantly asked a tax commissioner what his own taxes were. Judge Gunnar is lenient enough, however, to allow taxpayers to blow off a little steam. After all, he reasons that's part of the reason for going to court. In one instance, he permitted a troubled citizen to complain at length about the huge stack of mail he had received from the Tax Commission, most of which he declared was incomprehensible.

Judicial tolerance ends, however, when and if the bounds of courtesy are transgressed or the questions become irrelevant. Judge Gunnar is kind but firm in upholding the dignity and pro-

*(Continued on page 45)*

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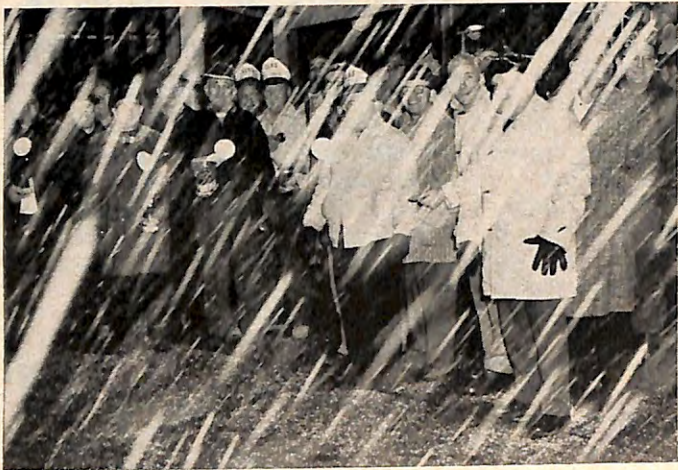


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*"Neither snow nor sleet . . ." deterred these Muskegon, Mich., Elks from bell ringing and collecting some \$1,500 for the Salvation Army. The lodge's principal charity project was distribution of 288 food baskets worth about \$10 each.*

# Elks Bring Christmas Cheer

Each year, Christmas is made a little brighter for many people throughout the country because of the charity programs of subordinate Elks lodges.

In 1962, when the pictures on these pages were taken, well over three-fourths of a million dollars was spent in aiding and entertaining more than 360,000 people, according to reports received by Alex A. McKnight, Grand Lodge Activities Committeeman in charge and now Chairman of that Committee. Brother McKnight expressed confidence that the total was actually over a million dollars, since many lodges failed to report the activities and costs of their programs.

The 1963 Christmas Charity program was under the supervision of Grand Lodge Activities Committeeman Charles H. Peckelis, with final results yet to be tabulated.



*This heartwarming scene is at the United Cerebral Palsy Christmas Party held at Lancaster, Ohio, Lodge, as a major holiday program. Also, 150 families (600 persons) were assisted and entertained.*



*In addition to distributing nearly 150 charity baskets, at a cost of \$2,000, Pomona, Calif., Lodge distributed several hundred dollars worth of toys donated by local stores.*



*Elks took to the streets in Champaign, Ill., to sell the special edition of the News-Gazette published to raise funds for the lodge's gift program for needy children. In front are Co-chairmen Wayne Wettman and Willis Kremin.*



*Aided by local school teachers and the Mercy Hospital Guild, Springfield, Mass., Lodge put on a big turkey dinner for 220 needy children. With Santa Claus (Al Santinelli) in charge, gifts were also distributed to the youngsters.*





Waukesha, Wis., Elks are shown with the food baskets they distributed to 53 needy families. Left to right, they are John Pugh, Ray Kurtz, George Pearce, Ed Winzenried, Robert Mielke, Eugene Ossman, and Douglas Zellmer.



Hilo, Hawaii, Elks bring Christmas cheer to patients at Puuamale and Hilo Hospital Geriatrics Center in the form of new robes, fruit, and other gifts. The television set was a 1961 gift of the lodge. Each patient also receives a birthday cake during the year.



Santa Claus and a young helper get ready to lead members of Passaic Valley (Totowa Borough), N. J., Lodge in distributing 20 baskets and more than 200 toys to needy families of the area. In center, next to Santa (Trustee Mike Simmonelli), is Chairman Joseph DiStefano, then Est. Leading Knight and now Exalted Ruler.



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## Business Organization

(Continued from page 9)

In some instances, another form of the partnership—a limited partnership—is desirable. Under this form of organization, a partner's liability can be limited to a specified sum, often the amount of his investment. The limited partnership is based on a carefully drawn-up agreement that must be filed with a state official—which means that its terms are made public. In most cases, this isn't really a drawback, since the public is, by and large, far less interested in the affairs of businesses than principals frequently think.

A variation of the partnership—and one which doesn't seem to be taken advantage of as much as it might, probably because of unfamiliarity—is the joint stock company. Most often, it's used for a special enterprise that's known to have a limited life. For example, the construction of a building undertaken by several entrepreneurs. The advantages of a joint stock company over the straight partnership are that it's governed by a central management group, and its stock is freely transferable, which means that the joint stock company is usually less affected by the withdrawal of a partner. Moreover, this type of business organization is based on a document called articles of association, a private contract that need not be filed with a public official.

The Massachusetts (or business) trust plan—so called because it originated in that state—is a business setup

that's seldom useful to small business, although it can be a means of joining together several small enterprises so as to provide all of them with central management. For instance, if several merchants wished to retire, they could organize a trust, transferring their companies' assets to trustees. Selected for superior management ability, the trustees continue the businesses for the profit of those who have contributed the capital. The individual merchants are relieved of the responsibility of active participation. It should be pointed out that certain state securities laws and regulatory and tax measures which business trusts formerly were exempt from now cover them, doing away with the former advantages.

Next to the sole proprietorship, the most popular form of business organization is the corporation, because of its numerous advantages. They include:

1) Shareholders' liability is limited to the amount paid for their shares.

2) Through its board of directors, a corporation benefits—in the areas of management and policy establishment—from a group of expert advisors. The board members have virtually no liability and don't even have to be investors in the corporation.

3) Incorporation insures continuous existence for an enterprise. Even if a corporation has only one owner, his death doesn't dissolve the business or interrupt its life.

4) Ownership is flexible. Stock can be transferred—in both small and large amounts—simply by the endorsement of the stock certificates involved.

5) Because of the limited liability factor, capital is often more easily attracted. On the other hand, when a small corporation borrows money, the bank usually requires the principal shareholders to endorse the corporation's note or act as sureties on the loan. In other words, lenders often force shareholders to contract away part of their limited liability by assuming ultimate responsibility for the payment of large corporate obligations.

As a rule, small business isn't concerned with the type of corporate setup whereby stock is sold to the public. Even so, the restrictions on a corporation which sells its stock entirely within its home state may make the sale of stock to the public quite feasible—providing the enterprise's product and the corporation itself is sufficiently appealing to attract outside capital. For example, in the growing Arizona city of Scottsdale, there's a small but growing electronics firm that's so highly esteemed locally it would be able to raise a substantial amount of capital, if it wished to make a public stock offering.

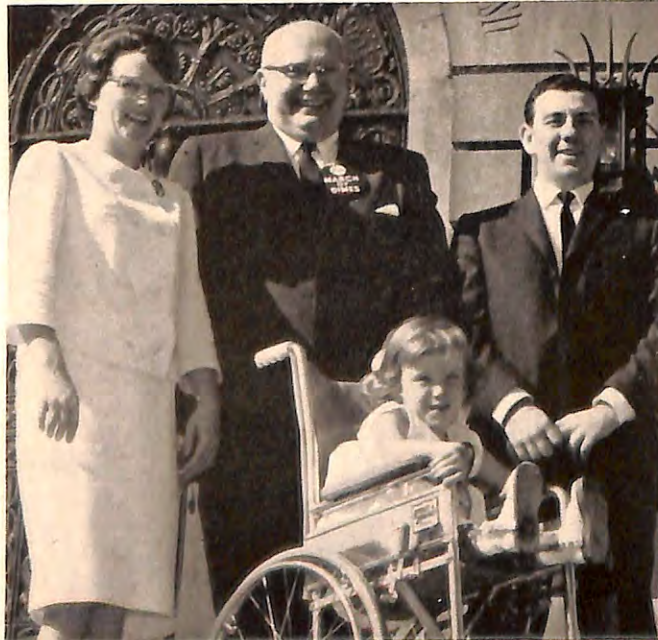
Generally speaking, however, the small businessman utilizes the close (or closed) corporation in which all of the stock is owned by him, or by him and associates. The attractive features of this type of setup again are continuity and limited liability. The "advantage," however, of limited liability is often less than it may seem on the surface. Each business is different. Therefore, before going to the considerable expense of incorporation, the small businessman should carefully review exactly what assets will be protected.

Let's look at an example of where incorporation would have been a mistake. An entrepreneur who was operating a marginal but promising manufacturing venture in the Midwest decided to incorporate because he didn't want to risk his personal assets any further. He talked the idea over with his attorney, who reminded him that, as security for loans, he had already pledged his equity in his home and his insurance. He had also invested virtually all his savings in the business. There was nothing left to protect by incorporation.

Another small businessman became interested in incorporation in order to enhance his bank credit. Since his expansion plans called for the corporation to borrow from the bank from time to time, his own assets, he figured, would be protected. It didn't take five minutes for his banker to dispel that dream. He

## Grand Secretary Welcomes March of Dimes Child

The 1964 March of Dimes child, Mary Lou Graves, visited the Elks National Memorial Building in Chicago where she met Grand Secretary Franklin J. Fitzpatrick pictured, center, with Mary Lou and her parents. The visit of the charming five-year-old helped promote the 1964 Fund Drive for the National Foundation which is concentrating on preventing birth defects such as that which crippled Mary Lou. Considered a "miracle baby" by doctors who didn't think she'd live a year, this valiant little girl has learned to stand, is now trying to walk.





informed him that as sole owner of the business, even if he were incorporated, he'd still have to add his personal endorsement to any note. In effect, incorporation would be meaningless.

However, if the corporation had assets that were, in the language of the trade, bankable, the bank would have been able to make a direct loan to the corporation, despite the fact that it had a sole owner.

Properly formed, however, the close corporation can be of real value to the small businessman. The vital term here is *properly formed*. A close corporation should be tailored to fit the special needs of the business and its owners—a job for an estate attorney.

This tailoring is achieved through special charter and by-law clauses, shareholder agreements, irrevocable proxies, voting trusts, and a variety of similar devices, including long-term employment contracts.

An example of the later is a contract between a close corporation and the proprietor who set it up that contained a 20-year employment provision with an option for renewal.

In another instance, to hold down corporate profit for tax purposes, without decreasing assets, a company purchased a large home, which was leased to its president (the original proprietor) as part of his compensation. To keep the Internal Revenue Service happy, he was careful to secure a written statement from a reputable real estate agent to the effect that the amount of the lease represented a reasonable rental for the house's location. Naturally, tax authorities take a dim view of using the close corporation's flexibility for personal gain. A transaction which might be labeled an abuse should be demonstrably "at arms length," as the legal profession puts it. Obviously, each deal which binds the corporation puts restrictions on the possibility of the sale of the stock.

What about continuity?

One of the most important features of a close corporation with several owners should be an agreement for purchase of stock in the event any stockholder dies, becomes incapacitated, or desires to get out of the business. The situation is not unlike that of the partnership, except that the corporation continues without regard for what may happen to any or all of its principals. Although the corporation is not dissolved, shares may be sold or become tied up in an estate—along with their voting rights. Therefore, some kind of binding agreement on disposition of shares is usually desirable to cover such contingencies.

An example is the agreement drawn up for six principals in a newly formed close corporation. Its major provisions include several that are vital to any agreement of this kind:

First, none of the six stockholders can sell, assign, transfer, pledge, encumber, or otherwise dispose of his stock without first offering it to the corporation for purchase or cancellation or to his associates for purchase. If the stock isn't purchased by either, then the corporation is to be promptly liquidated, unless the shareholder is permitted to offer his stock for sale to outsiders. If that's the case, new stockholders are automatically bound by the terms of the agreement.

The purchase price of the shares of a withdrawing (or deceased) shareholder is their book value. In this particular agreement, the definition of *book value* is spelled out in six subparagraphs, one of which excludes good will as an asset. Others discuss accounts receivable and payable. A tightly written agreement of this sort should leave no room for ambiguities, wrangling, or lawsuits. If a disagreement should arise, however, the agreement provides for settlement by arbitration.

An interesting feature of the document is its terms for the issuance of additional shares of stock. The six founders of this corporation intended that equal ownership should prevail. If one doesn't have the ready cash, the agreement stipulates that the corporation must accept the stockholder's note,

payable in convenient installments without interest.

The cost of setting up a corporation varies from state to state. In addition, the close corporation can be judged invalid, a condition that immediately makes the owners personally liable, if the corporation is found not to be living up to its articles and by-laws. Officers and directors, as well as stockholders, may be subject to liability.

Formulating a corporation is certain to involve legal fees, various municipal and state fees and taxes, and secretarial costs, all of which tend to make it the most expensive form of organization.

Against the relatively minor disadvantages, in addition to the general liability limitation, there's the fact that even a very small corporation that's doing a satisfactory business can often borrow more easily than an individual. Its stock is easily pledged for a loan. Moreover, if the size and terms of the borrowing seem to warrant it, the lender can place a representative on the board of directors—a safeguard often considered desirable.

To sum up, a carefully organized close corporation can be set up so as to duplicate the advantages of a traditional partnership, especially in the area of the protection of minority interests, while simultaneously eliminating most of the disadvantages. Fur-

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"I still think it was awfully sweet of you to suggest we eat by candlelight!"

THE ELKS MAGAZINE

thermore, a corporation enjoys an undisputed status in the business community, and its principals are able to enjoy fringe benefits.

IT'S NO NEWS that the most serious problem facing business is the current high tax structure. No businessman wants to pay more taxes than he needs to. The comparative tax burdens imposed by the various forms of business organization are an important consideration in selecting one, and can be determined only by the most careful study of an individual business and of the financial status of its owners.

The income of corporations is hardest hit in one sense—it's taxed twice. First, income taxes skim a large portion off the top, then shareholders are taxed on the distributed income they receive, according to their individual tax brackets. The federal corporation tax rate is 30 per cent up to \$25,000 a year, then a surtax of 22 per cent is added to anything above that figure.

Joint stock companies and business trusts are also usually treated as tax entities, and in general they're subject to the same tax rules as corporations.

A partnership, on the other hand, is not taxed as an entity. The income is taxed as personal income of the partners. The same is true of a sole proprietorship, with its single "partner." A limited partnership may be taxed as

a partnership or as a corporation, depending on its agreement terms.

Although corporation taxes are high, there are loopholes. An example was provided by a laundry company that operates a half-dozen plants. It was able to show that incorporating each separately was done for legitimate business reasons, and in so doing avoided the surtax of up to 52 per cent since each unit earned less than \$25,000. A few other devices are: paying profits out in salaries, paying rent to the business owners for the premises and equipment, and providing substantial fringe benefits. The amounts involved must be "reasonable," however, and the burden of proof is on the corporation.

Today the most effective bulwark against taxes is the Subchapter S corporation, which we mentioned at the very beginning. This type of business structure was created by Congress specifically to aid small business. For many firms, it's the ideal setup. It pays no federal income tax, no accumulated earnings tax, and no personal holding company tax. It must file a tax return for information purposes only. The individual owners of a S-S corporation, however, pay regular taxes on the salaries they receive.

The S-S corporation can accumulate profits without being financially penalized if it pays them out as capital gains,

which are taxed at a maximum rate of 25 per cent. Other corporations may not do this. Furthermore, the S-S corporation can provide fringe benefits without being subject to the usual corporate tax. Owners with outside income can utilize losses from an S-S corporation to offset their over-all tax.

Maybe this sounds like a dream world for business, but it's real all right. The S-S setup has been called the miracle drug for tax-sick small corporations. Naturally there are restrictions—quite a number of them—on this organizational setup that eliminates double taxation. Happily, most of the restrictions don't affect or apply to the average small business.

Probably the most important restriction is that a business may not have more than ten shareholders. Next in importance is that income generally must be earned; that is, not more than 20 per cent of income may be derived from such sources as rents, royalties, and dividends. At least 80 per cent of income must be earned in the United States. The final relevant restriction is that the S-S corporation may issue only one class of stock.

But for many organizations these restrictions are viewed as relatively unimportant in the light of the relief afforded on federal taxes. State and local taxes, it should be noted, are not affected. Attorneys and tax experts caution that the articles and by-laws for an S-S corporation must be most carefully drawn, not only to insure compliance but to insure that the principals concerned may take full advantage of what the law offers.

It's worth noting that state laws are gradually being changed to permit professional men to incorporate in order to enjoy a tax advantage. Of course, this enables them to recover part of their income as capital gains and still more as fringe benefits. Almost invariably an incorporation will permit tax savings because salaries can be adjusted to hold down the collective income of a group. With the increasing practice of group medicine, as well as generally high earnings of physicians, incorporation can be a great advantage in those states which permit it.

This concludes our look at the major forms of business organization. If you think that contemplation of a change is fine for the fellow down the street, but has little pertinency for you, think again. An executive of the Small Business Administration has expressed the opinion that a substantial number of small businesses throughout the country are now operating under a form of organization that affects them disadvantageously. There's no time like the present to consider your own situation. Would a change in the organizational setup be in order for your business? • •



split with China, may adopt a more conciliatory attitude toward the West. How great the extent of the Soviet Union's economic pressures can be seen from these simple figures: Whereas less than 10 per cent of Americans are engaged in agriculture, nearly 50 per cent of the Soviet Union's total population is engaged in farming. We have an embarrassing surplus of farm products, Russia a shortage. While it is impossible to predict what turn the international situation will take and the consequent effect on business, there are hopes that the tensions will ease.

**Business in 1964.** If a tax reduction is realized soon, 1964 will be better than 1963. This conclusion is based on an analysis of the forces making the economy tick:

1. Total government expenditures, federal, state and local, will be larger this year than last. Although it is quite possible that federal expenditures may tend to level out, state and local government expenditures will continue to increase. The federal Government will operate with a deficit during the year and, under present conditions, the end of the deficit is not yet in sight. However, it is quite possible that the fiscal 1963/64 deficit will be smaller than originally estimated.

2. Personal consumption expenditures for all purposes—services, non-durable goods, and durable goods—rose from \$355.4 billion for the year 1962 to \$374.3 billion during the third quarter of 1963, seasonally adjusted on an annual basis. These expenditures will continue to rise. Consumption expenditures for services, which have risen every year since these figures have been published, amounted to \$155.3 billion in the third quarter of 1963 (seasonally adjusted annual rate) as compared with \$145.7 billion for the entire year 1962. Conceivably, the increase in the future will not be at the same rate as in the past; however, there seems little doubt that individuals will continue to spend more on services.

Consumption expenditures for non-durables during the third quarter of 1963 aggregated \$168.5 billion, on an annual basis, seasonally adjusted. This compares with \$161.4 billion for the entire year of 1962. Consumption expenditures for non-durables are not much affected by business conditions. They are influenced primarily by the growth in population and by rising living standards. Of course, there are shifts within the individual types of commodities purchased by individuals and families. With employment high, wages rising, and disposable personal income increasing, plus the growth of population at an annual rate of approximately 3 million, consumption expenditures for non-durable goods will continue to increase.

## Business: 1964

(Continued from page 16)

It is much more difficult to forecast consumption expenditures for durable goods, notably automobiles. In the past, except immediately after WW II, a good automobile year was followed by a poor one, and the output and sales of automobiles had a considerable impact on the swings of the business cycle. For the first time since the postwar pent-up demand for cars has been met, we had good automobile years back to back—1962 and 1963. Present conditions indicate that 1964 will also be a good automobile year, although possibly not as good as 1963. There are indications that the production and sales of automobiles may play a less important role in the swings of the business cycle than in the past. The demand for cars will continue to be strong.

The number of cars scrapped each year is increasing. It is estimated that between 4 and 4½ million automobiles will be scrapped in 1964. Replacement is bound to be large. And the number of families desiring two or more cars is increasing. Furthermore, the number of new young drivers and car owners is rising rapidly. While youngsters buy second-hand cars primarily, this added

demand strengthens the used car market, favorably affecting the new automobile market.

Finally, there is very keen competition among lending institutions to finance automobiles. Many families, for instance, are refinancing existing home mortgages, utilizing the proceeds to buy automobiles and other durable consumer goods. It's entirely possible that consumption expenditures for durable goods during 1964 may reach the level of 1963—the second-best automobile year in history.

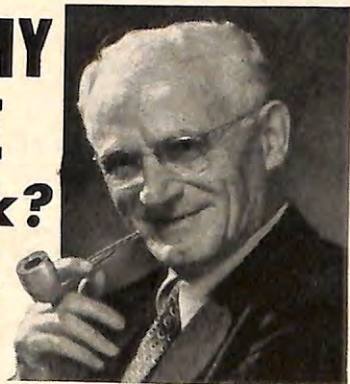
**Capital expenditures by corporations.** These expenditures are significant, because of the important role they play in creating new job opportunities. It has been estimated that corporate capital expenditures for new plant and equipment will be at least 4 per cent larger than during 1963. Corporate profits have been increasing, a trend likely to continue. The cash-flow of corporations is large, resulting from retained earnings and the increase derived from amortization. In fact, the internal cash flow of manufacturing corporations exceeds the amount to be spent on plant and equipment. These developments augur well for capital expenditures.

Inventories at present are relatively small in relation to total sales. If sales should increase, as in all likelihood they will, it will also be necessary to increase

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## Lodge Bulletin Contest

The Grand Lodge Committee on Lodge Activities is again sponsoring a Lodge Bulletin Contest in which all branches of the Order are urged to participate.

Select your three best bulletins issued between April 1, 1963, and January 31, 1964, inclusive, conforming to Section 214 of the Grand Lodge Statutes; place them in a binder and mail them to Committeeman James A. Gunn, 437 Mamaroneck Ave., Mamaroneck, N. Y., *postmarked not later than February 15th. Do not mail them to the Magazine.*

Awards in this competition will be made in each of four categories: Lodges with less than 500 members; lodges with between 500 and 1,000 members; lodges with between 1,000 and 1,500 members, and lodges with more than 1,500 members.

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the volume of business inventories. However, it is doubtful that the movement of inventories will play as significant a role, economically, as during the entire post-war period. The only possible exception in regard to inventories is when a strike looms over a major industry. At present, distributors know that industry is operating below capacity and that orders will be delivered promptly. Secondly, management has learned that carrying inventories is costly and that smaller inventories can mean larger profits. Finally, the increased use of electronic computers has made it possible to regulate more scientifically the flow of inventories. Expect total corporate expenditures for plant and equipment, as well as for inventories, to be larger in '64.

**Construction.** Total new construction expenditures in September of 1963 amounted to \$66.6 billion (seasonally adjusted annual rate) as compared with \$61.1 billion during the year 1962. While it is fairly certain that the total value of construction will be higher this year than it was last year, the nature of this construction may change. It is quite possible, for instance, that luxury apartment-house construction will decrease. Also hotel and motels. On the other hand, the outlook for public-works and public-housing expenditures is favorable and likely to increase. To what extent the construction industry will contribute to a higher level of business activity in general cannot be predicted.

So we can say that if there is a tax cut, business activity should be higher this year. If, on the other hand, Congress should fail to pass this legislation, disappointment could adversely affect management and consumers; in the second half of the year, business activity could decline moderately.

Although business activity has been strong in recent months, the rate of economic growth has been rather slow. The economy needs a new stimulus. The reduction of individual tax rates would increase disposable personal income: It has been calculated that between 92 and 94 per cent of disposable personal income is spent on goods and services. Hence, a reduction in individual taxes by \$1 billion, for example, would automatically increase consumption expenditures up to \$940 million.

Additionally, reduction in corporate-earnings tax rates would increase corporate net profits after taxes. This, in turn, would either stimulate capital expenditures by corporations or lead to an increase in dividends. In some instances, it could mean a decline in prices. All of these developments would have a favorable effect on total demand, stimulate the rate of economic growth, and create job opportunities. If Congress should fail to pass the tax bill, of course, the needed economic stimulus wouldn't be forthcoming. The main objection to reducing taxes is that it wouldn't be accompanied by a reduction in total federal expenditure, that Government's deficit would continue to be large.

Retail-trade volume will reflect the general improvement in business activity and the increase in disposable personal income in 1964. This volume is estimated to be between 3 per cent and 5 per cent higher this year than in 1963. Retail trade, however, is highly competitive. Altogether too many shopping outlets have been established; the competition between discount houses and old-line stores will continue to be keen. This, obviously, will have an impact on the margin of profits.

In spite of the recent increase in prices of a number of basic commodities, the forces of inflation remain dormant. The Index of Wholesale Prices, practically stable during the last four years, will witness only moderate changes in the months ahead. American productive facilities are great, and industry is operating below capacity. Competition is keen and becoming keener. We see competition among old products as well as between new and old ones. For example, steel is competing today with aluminum, plastics, reinforced concrete—even glass. Under these conditions, an increase in commodity prices is generally not likely. However, the same cannot be said about the consumer index, which in all

probability will continue to show the same rate of increase as in previous years. The principal reason for the higher consumer index is the constant rise and unseen leveling-off of the cost of services.

On the whole, labor in manufacturing industries will remain tranquil; major strikes are not to be expected. Labor leaders are fully aware of the impact of competition, domestic and international, and they fully realize that any increase in the cost of production beyond what is warranted by an increase in productivity leads to further automation and consequent unemployment. The demand for wage increases and additional fringe benefits on the part of labor will continue to be moderate in manufacturing industries, but not in the service industries, including transportation and construction. These industries are not subject to the same type of domestic and foreign competition. In some instances, the demands of labor leaders have been unreasonable.

Money rates in the U.S. will be influenced by the international financial situation, by business activity at home, and by the credit and fiscal policies of the monetary authorities. Short-term rates of interest will be maintained at practically the same level prevailing in other leading financial centers, notably London. If, for some reason or another, short-term rates in these centers should rise, the same thing will take place here. Such a rise would be necessary to prevent a large-scale outflow of short-term funds from the U.S. which, in turn, would lead to a loss of gold. If a tax cut should result in a material increase in business activity plus inflationary pressures, a further increase in the discount rate could be expected. On the other hand, long-term rates of interest are not likely to undergo any important changes in the months ahead. The supply of funds seeking an outlet in bonds and mortgages is very large. The demand for long-term capital on the part of manufacturing industries will remain relatively small, because these industries rely primarily on internal resources. It is also doubtful that the Treasury will offer a large amount of long-term bonds in its borrowing and refunding operations, rather relying, as in the past, on advanced refunding in order to lengthen the maturity of the outstanding public debt.

### An Elk in Congress

The Hon. Patrick V. McNamara of Detroit, Mich., Lodge was omitted from "Elks in Congress" in the November '63 issue of the Magazine through an oversight. Brother McNamara is Michigan's senior Senator.



*The Balance of Payments Position.* The balance of payments will continue to be a problem during the new year. We may expect, however, that the deficit will be smaller than during the preceding three years; under no conditions can we expect a dollar crisis. Several measures have already been taken to improve our balance of payments position. Short-term rates of interest have risen to the level prevailing in other financial centers, materially reducing the outflow of short-term funds from the U.S. On July 17, 1963, the Administration introduced an Interest Equalization tax bill that operates retroactively on the sale of foreign securities in this country by developed countries (except Canada) and on the sale of foreign securities to Americans. Since that time, the sale of foreign dollar bonds in the U.S. has been drastically reduced. Similarly, the Government has taken measures to reduce defense and foreign aid expenditures abroad. These efforts will be continued. These measures had a favorable effect on the balance of payments during the second half of 1963. In addition, the Federal Reserve authorities and the Treasury have made a number of swap and loan arrangements with other countries that have increased our international resources. The Treasury has obtained a stand-by credit of \$500 million from the International Monetary Fund. These resources are more than ample to meet any unlikely speculative raid on the dollar. A devaluation of the dollar or a general increase in the price of gold is definitely not in the offing.

During the months ahead, studies will be made to ascertain whether, after the balance of payments deficit of the U.S. has eventually disappeared, an international liquidity problem may develop and what measures should be taken to provide the free world with adequate international reserves. If implemented, these studies will further strengthen the international financial system of the free world.

*Conclusions.* In spite of the tragic and untimely death of President Kennedy and the economic uncertainties, both domestic and international, that resulted, the business outlook for 1964 remains favorable.

A tax cut would further stimulate the rate of economic growth, creating new employment opportunities.

In spite of the rather large federal deficit and the recent sporadic increase in prices of some basic commodities, inflationary forces will not be revived and the index of wholesale prices should witness only minor changes. Because of the constant rise in the cost of services, the consumer index will continue its upward trend. Competition on all levels will remain keen.

In manufacturing industries, consid-

erable labor tranquility can be expected, but not in the service industries.

The balance of payments will continue to be a problem; the deficit, however, should be smaller during 1964 than during the past year.

The international political situation will continue to exercise an influence on the attitude of management as well as that of the ultimate consumer. New year developments cannot be predicted.

A strong and healthy American economy is one of the strongest guarantees against communist aggression, and the challenge to all segments of the population is to work in cooperation to achieve this end. • •

## Taxpayers' Court

(Continued from page 37)

cedure of the court, as informal as both are.

All case hearings conclude with a statement from both sides. Then the judge's decision is in the works. Although he may announce it immediately, his formal written decree is not handed down for a day or two.

Carpenter Stephens was upheld in his complaint to the extent that \$100 was cut from his income tax. This decision certainly made his brief appearance in court worthwhile. He even got back his \$1.50 fee.

Does a divorced traveling salesman have a home to the point of being able to deduct traveling expenses from his income tax return? The Tax Commission had said no, but the Tax Court ruled yes. In another case, an Episcopal bishop who was permitted to deduct 90 per cent of his car expenses from his tax return felt he could claim a 100 per cent deduction since he lived within walking distance of the store for his personal needs. Judge Gunnar ruled he could claim 99 per cent.

And so it is that the small taxpayer's "day in court," which was long in coming, came to Oregon. In most cases, the day was cut to 45 minutes or so to the intense relief of complainants and to the financial benefit of most of them. There's a satisfying finality about a Small Claims decision. It can't be appealed.

In the Regular Division, however, the State Supreme Court can be appealed to, for the Tax Court is regarded as a county circuit or superior court in these more formal cases. The Tax Court is a court of equity, however, not of law. Thus, there's no jury; questions of both fact and law are decided by Judge Gunnar.

Since Regular Division cases may be as complex as any court action, the judge's decisions in this area are written and published, with the goal



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in mind of creating a body of tax law. Formerly tried in circuit court, these cases have the virtue of being heard in a court—with statewide jurisdiction—devoted entirely to tax law.

Other states are contemplating Tax Courts similar to Oregon's, especially as it applies to the small taxpayer. The American Bar Association is assisting the Brookings Institute in a study of federal tax procedure. Throughout the country, taxing agencies, state tax commissioners, and bar associations have an eye on Oregon. Who knows, maybe the idea of giving Mr. and Mrs. John Q. Citizen their day in a tax court may spread throughout the nation, until even the federal "tax man" may be hailed into court to account for his arithmetical idiosyncrasies. Not the least attractive aspect of this possibility would be the opportunity of the citizenry to have a good look at the Internal Revenue Service man, who up to now has usually been just a faceless cipher hiding behind Form 1040. • •

## Anatomy of a Champion

(Continued from page 11)

years, Fuente had participated in 172 races in 23 countries, winning more than half.

Before every race, he was seen walking the course, studying its turns, bumps, and other hazards. Occasionally he even studied them from the air. And his physical condition was legendary. Even so, his reflexes must be slowing, like everyone else's; his sight dimming a little. But until Colby's boss had phoned yesterday, Fuente had denied all reports of his retiring.

His professional life was written in the record books. His private life remained just that. Fuente was singularly uncommunicative. His methods were unspectacular, and obvious. He knew to the ounce the capability of every car as well as his own and was content to run fourth, third, and second, mile after mile, unruffled by the bursts of speed by younger rivals. He knew when their cars were being driven too hard and simply waited. Sooner or later he caught them, or they dropped out altogether.

Plenty had been written about Fuente, the champion, and Colby remembered reading that he hadn't been so methodical in his youth. In fact, in his early years he had a reputation for such furious driving that his cars usually broke down or were wrecked.

Now the close-mouthed old maestro was quitting, and no one knew why. No wonder the boss had been excited about getting the interview. Fuente had agreed to talk—for a price.

The retiring champion answered the door himself. Colby was surprised; he

barely reached his shoulder. He didn't look like a champion. More like the little man who runs the hot-dog stand near the finish line. Thickset, bald, bandy-legged, he had seemed bigger behind the wheel, probably because of his helmet, goggles, and loose-fitting coveralls. His familiar stone face was split in an unfamiliar smile. It was a shy, child's smile. His teeth were small and widely spaced. The heavy black hair on his chest gave his thin T-shirt a soiled appearance. But his hand was big, hard, and leathery when Colby shook it. Under brows that merged over a thick nose, his eyes were very bright, with tiny lines radiating from the corners.

He addressed Fuente as *Signor*. Fuente raised his palms.

He said, "We meet as friends, no?" "Sure," Colby said, "of course. Why not?"

"Then I am Miguel, and you are Frederico. This way we can speak better."

Colby smiled. "Just call me Fred." "The press has not always been kind. That is why I ask. But your employer asked for the whole story, the true story, all the details why I no longer want to race. I have thought about it for a long time. It is not very complicated. You will print what I tell you?"

"Naturally. That's why I'm here. We want the straight dope."

"It is not very interesting. Maybe not worth what your magazine is paying me. It is just that racing used to be my whole life. I was alive only when I was at the wheel. Now it is a job, an increasingly hard one. The joy is gone and I am tired. That is all."

"Anything you say will be interesting to racing fans all over the world, Miguel. Because I am not an authority on racing, I want to be very accurate with my report. May I plug in my tape recorder? It is adjusted for your current."

The machine clicked and the reels began to revolve slowly. Colby asked a few routine questions. Fuente began to talk more easily. Very casually, while lighting a cigarette, Colby asked, "You're not retiring because of your health? You're physically okay?" Would the old boy admit it, he wondered, if he had cancer or something?

Fuente nodded automatically. "I am perfectly well. The doctor finds nothing wrong."

He thought: Can such a young man understand that the joy of racing is gone? To him it is still full of mystery, like bull fighting, a great, brave adventure. How can I explain that each race on the old familiar tracks now reminds me of someone who is gone, killed on this spot or that? How can an eager young man know how old race drivers feel about each other?

That between races we are not rivals but one big family? That season after season, year after year, around the world, we sleep in the same hotels, eat in the same restaurants, rub elbows in the pits, sit for hours talking about cars and racing in the same bars. He is not yet old enough to have memories or to be sick at heart from the death of the comrades of his youth. What is it to him that in 10 years 20 of my friends have died behind the wheel?

But he said, "Oh, I am well enough. But heavy, here." He put his big leathery hand over his heart.

Because he knew he was about to be on dangerous ground, Colby grinned. "You don't suddenly find life very precious, Miguel? You're not afraid your reflexes are slowing up or your eyes going bad? You haven't got cold feet?" Colby's eyes narrowed slightly. "A lot of people thought you lost your nerve when you refused to race the Targa Florio."

Fuente saw again the long black clouds rolling in over the sea. It might rain, it might not. The weather was never certain at the Targa. Though it relieved the heat, rain was a mixed blessing, cutting visibility to a few yards and making the high-crowned roads slick. He had driven the Targa nine times and smashed up once, badly enough to be hospitalized for five months. But he had raced there afterwards.

"I refused to race in the Targa Florio because it was not safe. When it is safe, I race anywhere!"

The corners of Colby's mouth puckered.

"Safe? Since when was racing ever safe?"

Fuente's face was like a rock. He had walked out when the race committee refused to resurface the turns in the mountains. The press had taunted him. But none of the brave writers had ever driven the Targa. The worst was after the race, trying to console Maruffi's widow when there was nothing left to bury. And telling Crespi there was still plenty a one-legged driver could do.

He spoke very slowly, as if explaining to a child:

"A course is safe if the driver has a chance for his life and still tries his best to win. I always try to win. That is why I am champion. But the course must be right. And the car. By safe I mean a fair chance. This I decide before I race. At the wheel it never crosses my mind. Then I am committed. All my force, all my mind is devoted to driving."

The slant of Colby's story began to form in his mind: Fuente is weaseling; champions think about winning, not how to keep from dying. The writer decided to fill in the background. He



got Fuente to tell his own story about his youth, his early racing years. Yards of tape passed from one reel to the other, taking down the champion's words. Then Colby tried another approach.

"What do you like best about racing, Miguel? What gave you the greatest kick over the years?"

Fuente smiled.

"At first, the thrill of speed, the challenge of keeping in the lead. I was a wild bull. I was alive only when I was driving. The greatest excitement? The day I drove my first Grand Prix car, after all those home-made specials. That first Maserati! I gunned the engine, let out the clutch, and the car stood still, the back wheels spinning and smoking. This was a new breed of mount. I had to learn driving all over. And then each time we crossed the finish line was a fresh surprise."

Colby looked puzzled. "We?"

"By 'we' I mean the car and me. I never thought of my car as a cold machine but always as a hot-blooded horse, racing with me as one harmonious unit."

Colby thought: Some line to feed fans who want to hear right from the old professor how to pick the shortest line through a corner—a hot-blooded horse!

He asked suddenly, pointing with his cigarette, "Miguel, level with me. What *really* made you quit?"

Fuente's face went slack, expressionless.

"I told you. It no longer seems important to get around some track faster than everyone else. The joy is gone. It has all drained away. It took a long time. I kept on racing, hoping I would recover it. But the fatigue became worse; it is mere drudgery."

"Maybe all you need is a rest, Miguel, a long vacation. You can't just quit if you're in good health. You're at the top of your career. Think of all the money you're passing up!"

Fuente suddenly grinned. "You have heard that I love money very much, no?"

Colby's face became warm. He stammered.

"No, no, not at all. It's just that a man has to get it while the getting's good."

Fuente went on as if he hadn't heard. "Why do I live in such a plain hotel, you ask yourself. I stay here because the hotelkeeper is a very old friend. When I was unknown and had no money he took care of me and gave me encouragement. Why do I eat little and drink inexpensive wine when I am so rich? The writers say that I have a million dollars. How they read my bankbooks I don't know. But it is true that I have more money than I can ever use. Food and drink mean nothing

to me. All my life I have had to keep in training. So I have no appetite for these things. Also I have no fat. And no stomach disorders. I am a joyless miser, no?"

Colby swallowed and ran his tongue over his lips.

"Well, what will you do if you don't race? Look after your business interests? You have your money invested?"

Fuente nodded. "It is well invested. Also I have a large family to look after. Now I will see them more often."

He thought of the several widows who would get a check every month the rest of their lives, unless they remarried. Of the godchildren who were now in good boarding schools, two already in universities. But could this young man understand such investments? One who puts at least \$60 into fancy shoes?

Colby smiled his warmest, most disarming smile. He changed his approach again.

"To what do you attribute your many victories? Sure, I know you kept yourself and your cars in top condition, but so did a lot of other guys, and a lot of them are dead. The others aren't champions. Give me some inside stuff I can pass on to our readers. Like, were your cars and crews always better than the ones you beat?"

"No, it is more than the cars and the crews, although I have had the best. There is an art. The art of Grand Prix racing, you can tell your readers, is to win at the lowest possible speed, not the highest."

"The *lowest*? What do you mean? You have to come in first, don't you?"

"You think it strange? Consider. Grand Prix racing taxes men and cars to the utmost. Most cars never finish. But the slower one goes, the less chance of a breakdown, the better chance of finishing. To win one must not only come in first, one must finish. The wild sprinter seldom does. One must dive fast enough to be first across the finish line. But no more. I have won more long races by seconds than by minutes. And on purpose."

"What else?" Colby asked. "What else makes a champ besides just saving the car. There's got to be more to it than that."

"The seat of the pants," Fuente said, grinning and pointing to his own. "It is what distinguishes the champion from those who are merely proficient. All the rest can be learned. True, one must have quick reflexes and the stamina and concentration to drive for hours at very high speeds. But the real test is here."

He stood up and slapped his rear, then sat again.

Colby frowned. "I'm afraid I don't quite understand. Explain that, will you?"

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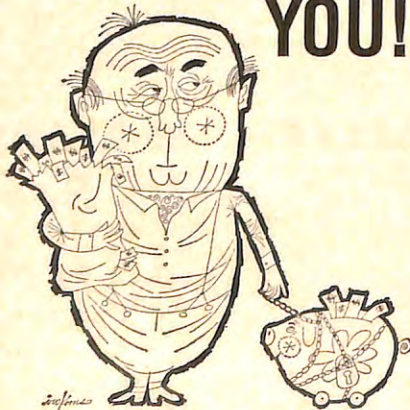
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"Racing requires great sensitivity. Every bend, every curve has a maximum speed on a given day. The closer one approaches this, the faster he covers the course. To go beyond is not bravery; it is courting disaster. This sensitivity is not in one's head or hands or feet. It is in the seat of the pants. That is where the driver must feel it when his car is trying to break loose, when it is about to slide or spin. No-where else.

"The true test of a driver is his turns. On the straight he is merely as good as his car. Then he has to take a curve with an absolute maximum of, say, 95. Why I am champion and still alive at 49 is that I will take this curve at 94½. I will beat the driver who takes it at 93. And the one who tries it at 97, for he will go off the road. This is true of every turn, slow or fast. And you feel it here, in the seat of the pants."

The tape ran out, and Colby bent to insert another reel.

Fuente thought back to the day he tried to explain the seat-of-the-pants to Bertelotti. The young madman had just won a record lap at the Targa. Vaulting out of the cockpit, all sweat and grime, he had babbled joyously. Fuente had simply pointed to a gash in the rear of the sleek Maserati and said: "You went off the road?"

Bertelotti's grin vanished. He nodded. He listened to the lecture that followed and said he understood. Next day he took the car from Fuente after the fifth lap and blasted out of the pit well in the lead.

Fuente waited, stopwatch in hand. When all the cars had flashed past after the seventh lap, the red Maserati was missing. Only later, from other drivers, did he learn what had happened.

Challenged on a long straight by a Ferrari, Bertelotti had pulled ahead just before braking for the turn. He entered it too fast. The Maserati spun, went off the road, came back squarely across the road. Wheels locked, the Ferrari slammed it over the cliff edge, a thousand feet into the sea.

Fuente was saying to himself, softly, sadly, "He didn't listen well," as Colby finished threading the tape and switched the machine on. Colby smiled with self-satisfaction, ran his hand through his hair, and checked the position of the microphone. Then he assumed his role of reporter again. The racing giant had shrunk to normal size, and he asked more questions with the self-assurance of a man who feels he has an opponent cornered. More yards of tape picked up the questions, answers, questions, answers.

"Miguel, won't retirement seem dull? Won't you miss the crowds, the excitement, everybody cheering you?"

Fuente thought: Does this young fop think Grand Prix racing is college

boys in shiny sports cars with the lights taped over, racing 25 miles for silver cups on a Sunday afternoon?

He said, "The crowds? I don't know they are there. I don't hear them. When I race, all I hear is the engine, the scream of the gears, the tires pounding. All I see is the road, ahead and a little on each side and in the mirror. And the other cars and my pit signals. The crowds are but part of the stands. When it is over I am so deafened I hear nothing. The newsreels show pretty girls kissing me, pouring me victory champagne. This is publicity—for them. I am tired to death and almost sick from the fumes. My only desire is to hurry home, to wash and rest in a quiet room with the shades drawn. The good feeling comes the next day when I read about it."

Colby thought: His public will love that. He doesn't even see them. He drives like an old horse with blinders on.

"Were you always so, so *practical* in your approach to racing? Weren't you a little reckless when you were a kid just starting? Didn't you take chances you wouldn't take today?"

"I took many chances. I was fortunate not to be killed."

Which was true. Piero who was with him, hadn't been so fortunate. After 16 years he could still see him when their car was finished banging and crashing down the mountain. Piero, twisted and broken, jammed under the cowl in a bloody tangle of arms and legs. He could still hear that small sputtering sound in the sudden, awful silence: the blood dripping on the hot manifold.

"Was there any one thing that made you so cautious? A bad accident or something?"

Fuente shrugged. "Different kinds of caution come in different ways. Once I broke my neck just because I did not have enough rest. After a race in Germany my plane was grounded because of bad weather. I must be in Paris the next day. So I borrowed a car and drove all night. My friends cheered. But my reactions were slow. On the third lap I crashed and went to the hospital with a broken neck. I am lucky. I can tell about it."

There's no point in dragging this out any further, Colby decided. All his answers add up to the same thing. The old boy's lost his nerve and doesn't want to get killed. His line about "the joy being gone" will make a good lead. Then I'll spell out joy: g-u-t-s.

He switched off the tape recorder. "I've got to go now, Miguel. The boss wants this story right away. I'm a pretty fast writer, but I'll probably be up most of the night as it is. Don't forget, I'm bringing a photographer tomorrow to get a portrait of the champ



in retirement. We've got plenty of racing pictures in the files."

The next day, Colby's Jaguar was following by a tiny station wagon loaded with camera equipment and lights. Fuente greeted the two men, this time wearing a blue shirt with a tight collar and a red tie. Lousy taste, thought Colby.

In an hour the station wagon was gone, and Colby was saying good-by. "I got the story on the plane this morning," he said. "Lot of work, but it's pretty good. They'll polish it at the office; it'll make the next issue."

Fuente asked, "You are driving back to Modena now?"

"Yes, same way I came. That old narrow road—I got a chance to unwind the new Jag. I averaged a little over seventy yesterday. Should do even better going back since I'm getting to know the road pretty well. Incidentally it's a new XKE, just checked for its 5,000 miles."

Fuente said, "I have read about this machine. It is very interesting. A sports car that is supposed to be almost as fast as a Grand Prix machine. It is hard to believe."

"It's absolutely true. The XKE is guaranteed for 150, absolutely stock."

Fuente pursed his lips. "If you have no other company, perhaps you will take me with you? I have to go to Modena for my car. Lancia has just put in a new transmission. Unless you are worried about my being what you call a backseat driver?"

"Glad to have you. And you drive. Maybe I'll learn something." Colby slipped into the passenger seat.

Fuente started the engine and tried the controls, familiarized himself with the gauges. For a full minute he sat while the engine turned at an even 1,600 r.p.m.

"What's the matter Miguel? Something you don't understand?"

"I never start until the engine has been safely warmed up. More wear occurs when the engine is cold and the oil not yet flowing freely than when it is racing."

Fuente let out the clutch and the car leaped forward. He snap-shifted so fast that Colby barely saw the flick of his hand. At 5,500, with the tach needle creeping into the red, he went into third. The engine crescendoed again, Fuente's foot pumped up and down, they were in fourth, the speedometer at 100. He sat loose and relaxed, his big hands seeming to gently cradle the rim of the wheel. The Jaguar whined along the high crown of the narrow road, pushing 110 as they approached a series of mild bends that ended the straightaway. The engine howled as it was connected to the lower gear; the car slowed and the gear dropped again. Colby felt the

grab of centrifugal force in his seat as they swung through the esses at 85, tires screaming. Fuente's feet danced a fandango on the three pedals, his right hand matching the jabs at the clutch by darting to the shift lever, back to the wheel. The tach hovered between 5,500 and 6,000. In top gear again, on another straightaway, they touched 130 on a slight downgrade.

Approaching on the other side of the road loomed a huge hay truck, high, broad, taking most of the road. Suddenly a small sedan pulled into their lane from a side road in front of them. There was no time to slow; it was impossible to pass without crashing head-on into the truck.

Fuente's foot never touched the brake. The accelerator hit the floor. His wrists twitched. The Jaguar leaped the two-foot drainage ditch on the right, banged and bounded over the hard, plowed soil in the field, throwing up a curtain of dust before it shot back over the ditch onto the road again, a quarter mile ahead of the sedan.

Colby opened his eyes and relaxed his grip on the dash, unaware he had screamed. His throat felt as if someone were choking him. He tried to talk and succeeded only in gasping. Stone-faced, Fuente looked straight ahead, his eyes narrow, hands loose on the wheel, the speedometer rock-steady at 120.

Without turning, he said, "It is a good machine, for a sports car. But if you use it in competition you must have faster steering and stiffer shocks, particularly in front. It is still too soft on the turns. The tire pressures can be increased. And perhaps heavier anti-sway bars will improve the handling. I think so."

He thought: From his color, our brave young writer has never before had a near one at better than 100 miles an hour. Perhaps it is better to drive slower and protect this beautiful new upholstery.

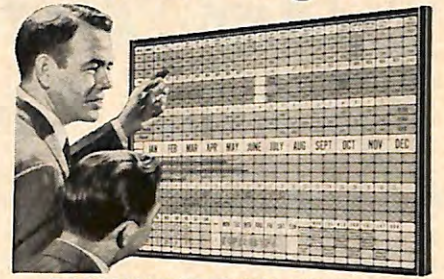
Colby choked, "Good lord, Miguel, that was close! What if there had been a stone wall or a fence beside the road instead of that little ditch. We'd be dead!"

Fuente said, "Then I would have been driving slower. I know this road like my own front yard, for 20 years. There are no fences for another ten miles. This I knew before I start."

"You see, I am a very cautious old man."

Colby sat slowly untensing, the fear receding, the moisture in his armpits drying, minute after minute, as the Jaguar in those strong, loose hands devoured the road at a cautious 95. And he thought of the tapes in his room and the story speeding to the editor. He had most of the words right. Now, finally, he knew their meaning. ● ●

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# Tom Wrigley

## WRITES FROM WASHINGTON

**AUTO PURCHASES** by diplomats are being scrutinized by the Internal Revenue Service. Diplomatic mission members in Washington are allowed to buy American cars without paying the 10 per cent federal tax. Some diplomatic personnel, it seems, have been purchasing cars and then reselling them at a profit. A new ruling now limits



diplomats to the purchase of only one new car a year, unless special permission is obtained. Currently, foreign diplomats may import foreign cars, duty free—an 8 per cent tax saving.

**NINE BLIND HELPERS** are now being employed on Good Will Industries' collection trucks here. They perform their duties masterfully. The organization employs more than 300 handicapped, who repair donated clothing, furniture, and other items for resale.

**SCOFFLAWS** are getting stiff fines under a renewed crackdown by Washington's traffic court. Any violator with 10 or more ignored tickets is being arraigned before the court's new scofflaw division. Fines run as steep as \$550 or 102 days in a jail. At present, it's estimated the District tally is 100,000 unpaid traffic tickets and 1,600 persistent offenders. Since a new card-punch system has been in effect, however, the money has been pouring in.

**NEW D.C. GENERAL HOSPITAL** will be under construction by May; its 11.8 million contract is the largest ever awarded for a single building by the District. The three main buildings of the present hospital, which are outmoded and inadequate, will be rebuilt into a single huge modern hospital that's expected to be one of the finest in the country.

**BELL-BOTTOM BATTLE:** As an experiment, the Navy Department has about 1,000 gobs trying out a new uniform of regulation trousers, coats, and shirts, such as worn by chief petty of-

ficers. Chiefs have always taken pride in graduating from the 13-button bell-bottoms and jumper to their neat blues and khakis. Accordingly, a lot of sailors and officers alike hope that the bell-bottom tradition, dating back to the U.S. Navy's founding, won't be toppled.

**WHEN JOSE ITURBI** played here recently as guest pianist with the National Symphony Orchestra, it reminded me of his many appearances during WW II at the National Press Club's entertainments for enlisted men. He was always a favorite, because he always played "one more" encore. Now 68 years young, Iturbi has lost none of his pep or willingness to please; he still gladly plays "one more."

**AN ELECTRONIC TYPESETTING** machine for the Chinese language has been invented by W. R. Heagerty, under the auspices of RCA, at the request of the U.S. Army. Up to now, type for the Chinese language—4,500 possible characters—was set by hand. The new electronic keyboard is comprised of simple Chinese characters, which can be combined electronically to form more complex ones. The character to be set in type is photographed, after being flashed on a tiny screen. The invention is expected to revolutionize printing in the Orient.

**PRO FOOTBALL**—now finishing its greatest season—is sure big business. As attendance figures soar, so do expenses. Each home game now costs the Washington Redskins about \$32,000, including \$25,000 rental for D.C. Stadium, about \$3,000 for ushers and ticket sellers, \$1,000 for half-time entertainment, plus outlays for first-aid personnel, extra police, and \$200 for refreshments



for the press box. All in all, it takes nearly 1,000 people to run a pro game, excluding players. The \$32,000 figure doesn't include the salaries paid either the Redskins or the visiting team. Oh yes, the soloist gets \$175 just for



singing "The Star-Spangled Banner."

**VERBAL VIGOR** to combat gobbledygook is urged in the State Department's new posters that read: "Verbs need VIM. Put action in your writing wherever you can. Use active verbs. They improve hard-to-read sentences."

**EAT SANDWICH, buy stock.** That's the idea of a sandwich shop here that sells a 45-cent super-sandwich (super-supers go for 80¢) and a share of stock



in the company for two bucks. Another sandwich shop is doing the same thing now. A trend?

**COFFEEBREAK** rumpus is raging at the District's Post Office. Employees get a 10-minute mid-morning break but have been forbidden to eat any food during it. Some employees had been using their break to gobble an early lunch in order to shop during lunch hour. They argue that they should be able to use the break as they want, just as long as they don't overrun the 10-minute limit.

**'64 BRIEFS . . .** Train travelers are yelping for three-hour service between Manhattan and D.C. . . . A local auto-wrecking truck sign reads: "Invite Us To Your Next Bang-Up Affair. . . . A six-page pamphlet entitled "Instructions for Defendants," which outlines a defendant's rights in court procedures, has been issued by a Lions Club. . . . The Library of Congress has nearly 270 miles of bookshelves. . . . The Department of Interior reports that the big white whooping cranes have arrived safely from Canada at their winter grounds on the Gulf Coast. The whooping crane almost made the extinct list, but now there are about 30.





## FREEDOM'S FACTS

# Reds Strive to Gain Edge via the School

KREMLIN LEADERS are depending upon education, and not on the nuclear bomb, to win the major battles between the communist society and the free world.

They have assigned propagandists, agitators, and armed insurrectionists to the seizure of political power in countries around the world. But for the greater jobs of backing up the so-called wars of liberations and of defeating the United States in economic and scientific output, the Kremlin must rely upon the schools.

The first Sputnik drew our attention to their advancements, with a resulting reappraisal and closer look at some practices in American education.

Soviet education, of course, has not stood still. Today the 10-year course, which exists in urban areas of Russia, calls for a stepped-up program in vocational and technical education while holding steady their strong emphasis on math and science.

Nearly half of all class hours are devoted to subjects relating directly to farm and factory production and to scientific achievement. What's equally important, teachers, backed up by the entire communist society, encourage students to work hard and seek excellence in their studies.

### Why Education Counts

Education, and the widespread knowledge coming from it, has been a primary source of America's national power. In our country, one-seventh of the world's people produce about half of the world's output of goods and services.

While the world suffers in a sea of farm shortages, the United States enjoys an agricultural plenty so great that our main problem is surplus farm commodities.

American material wealth, high living standards, and national power are related to general and compulsory education and to the land-grant college

system, which initiated scientific agriculture. None of these lessons has been lost on the Russian communists. If they are to out-produce the United States, and if they are, thereby, to gain the power to defeat us in the final supreme political, economic, and scientific contests, they must first beat us on the education front.

### Hard Work

Kremlin leaders are depending for their margin of victory on more than subject matter. An equal stress is placed upon producing citizens devoted to hard work and sharing an unquestioning belief in the cause of communist victory.

The combination of enlightened individualism and cooperative teamwork, learned in American classrooms and on fields of sport, has enabled the U.S. and its allies to defeat two main totalitarian challenges in this century. The challenge to the schools of America today is to graduate students not only capable in their subjects, but also with a wholesome devotion to hard work and a personal commitment to strengthening our free society against all totalitarian threats.

### Red Flash

The USSR doesn't really need wheat from the U.S. True, harvests in the Ukraine and other non-Russian nations in the USSR have fallen short of expectations this year. Yet, there is no evidence of actual food shortage in the Soviet Union. Exciting U.S. interest in trading with the communist bloc and meeting Moscow's own grain export commitments, not the feeding of starving Russians, are the main reasons for Moscow's offer to buy U.S. wheat.

The *Worker* recently noted that the wheat purchase offer helped encourage U.S. businessmen to urge expanding U.S. exports to the communist bloc. Reason given for the changed policy: "changed world conditions."

*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.*

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## COMMUNITY COLLEGES

Dramatic changes are taking place in education in this country under the impact of the scientific revolution and the population explosion. One of the most significant developments has been the tremendous growth in the number of community two-year colleges, or junior colleges, which are helping mightily to meet today's severe challenges to our educational system. They are doing this in a number of ways.

Community colleges are encouraging more youngsters, especially those of low-income status, to acquire advanced training instead of dropping out after high school, thus raising the nation's educational level.

They are helping to meet the demand for technicians and other semi-professional personnel resulting from scientific and technological advances in industry and the growth of service industries.

They are providing personnel trained in the requirements of local industry in the communities they serve.

By providing the first two years of college for many thousands of students, community colleges have helped to absorb the flood tide of enrollment that in recent years has threatened to engulf our universities.

At the same time, community colleges have motivated many students to go on and finish their education at university or other four-year institutions after completing the two-year course at junior college.

Community colleges also are making a major contribution in the field of adult education, and more particularly in continuing education, thus enabling

skilled or professional men and women to keep up with technological advances in their areas through retraining and updating of their skills.

Junior colleges are not new by any means, but there were fewer than 200 in this country at the end of World War II. Today there are more than 700, and they are being established at the rate of 25 or 30 a year, according to the American Association of Junior Colleges. While some are private institutions, the great majority, especially among those established in recent years, are public, supported by local and state tax funds.

There was a time when junior colleges were looked down upon by some as "vocational" schools. Whether justified then or not, it is a different story today. These "commuter colleges," as they sometimes are called because of their proximity to those they serve and their local orientation, are more and more stressing quality of education and not mere quantity. The emphasis is upon higher and higher educational standards.

In its 1961 report, the Carnegie Corporation stated that "The emergence of the junior college is possibly the most important development in American higher education in the past quarter century."

What has made this development possible has been the initiative and farsightedness of people of hundreds of communities and their willingness to tax themselves to create and support these educational facilities. Credit must go, too, to educators and other public officials in many states which have made community colleges an integral part of the educational program, including distribution of state aid. Here is local self-government at its best.

### Your Used Cards Are Needed

A deck of cards is a trifle, unless you are a hospitalized veteran who enjoys playing cards to pass away the time and you don't have a deck. Then a deck of cards becomes pretty important. That's why the second Elks Cards for the Handicapped Campaign is in full swing across the country, collecting used playing cards not only for hospitalized veterans but for many other good purposes.

Two years ago our Elks lodges collected nearly 500,000 decks of used playing cards from their members and from a cooperative public. They were distributed to veterans' hospitals, to homes for the elderly, and to rehabilitation centers, where cards are used to help tiny fingers regain dexterity lost to cerebral palsy and other disabling afflic-

tions. Many of the decks were Brailled and made available to the blind.

Cards collected in the current campaign will be devoted to these purposes and to meet two new needs. In many parts of the country, recreation centers have been organized for senior citizens. Card playing is a favorite pastime for these men and women, and as in veterans' hospitals, a deck of cards gets a lot of traffic. What better use for an old but serviceable deck of cards lying around the house than to give it to the Elks to send on to one of these centers?

Then, from the U. S. Information Agency came an appeal to Chairman James T. Hallinan of the Elks National Service Commission, which sponsors the card collection campaign, to let it have some of the cards. The Peace

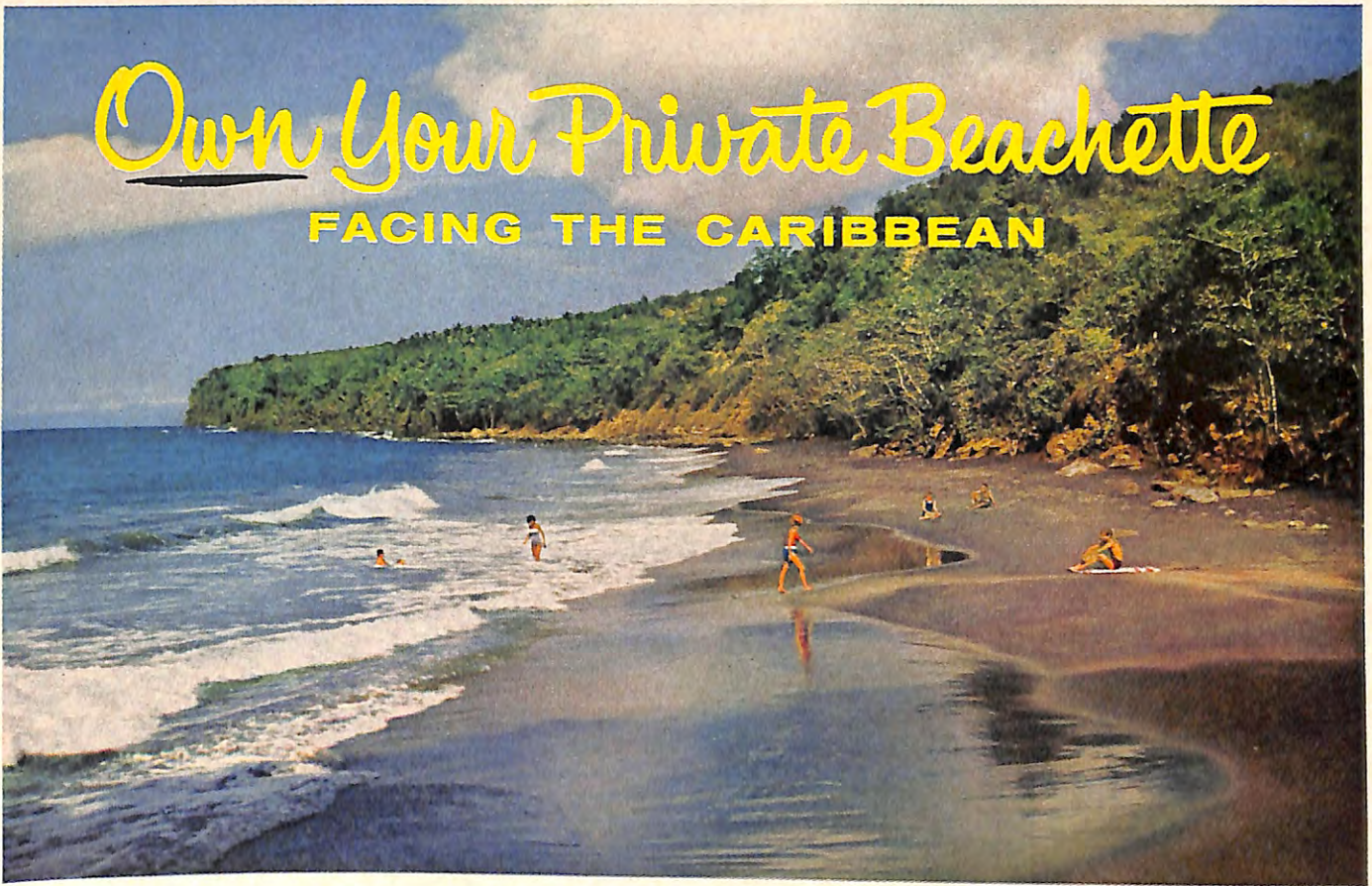
Corps is establishing recreation centers in underdeveloped countries as part of its program to encourage people to work together, and playing cards are needed to equip the centers. The Service Commission, responding to our Government's appeal as it has so often in the past, agreed to help.

Cards for the Handicapped is a very worthy program. It meets needs that are real and important. It is the kind of program that almost all of us can get behind. We hope that, when the final count is made, the number of decks of playing cards collected in this campaign will double or triple the half-million decks raised two years ago. One may be sure that all of them are needed, and that none of them will go to waste.



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