

THE

Elks

MAGAZINE

JULY 1964

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NEW YORK

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THE ELKS MAGAZINE

VOL. 43 NO. 2

JULY 1964

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Water, Water—Everywhere?.....	HOWARD EARLE	4
“Forward Through Service”—A Message from the Grand Exalted Ruler.....		6
Our Lives, Our Fortunes, and Our Sacred Honor.....	THOMAS J. KEANE	7
Convention City: New York,.....	JERRY HULSE	8
New York.....	NEAL ASHBY	9
Letters.....		11
News of the Lodges.....		12
Mix Business with (Fishing) Pleasure.....	RUSSELL TINSLEY	24
Elks Family Shopper.....		26
Midyear Business Forecast.....	DR. MARCUS NADLER	31
Elks National Foundation—“The Joy of Giving”.....		32
A Tax Break Toward Retirement.....	RICHARD PHALON	35
Lodge Visits of Ronald J. Dunn.....		36
Play Cards with John R. Crawford.....		38
Elks National Service Commission.....		42
News of the State Associations.....		48
Tom Wrigley Writes from Washington.....		51
Memento of Another World's Fair.....		52
THE ELKS MAGAZINE Editorials.....		56



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Why the Treasury has 2 prices for \$500 Savings Bonds

It's really for your convenience.

One of the \$500 Bonds shown above is a Series E Bond. The growing type. You pay \$375 for it and collect your interest when you cash it in for \$500 at maturity. It's designed for people who want their savings to accumulate.

The other \$500 Bond is a Series H. It costs \$500 to begin with, and you collect your interest by check twice a year. It's for people who want their Bonds to give them an income. Retired people, for instance.

You can also buy 7 other Series E denominations (starting at \$25), and 3 other Series H's. Whichever type you buy, you make the same sound investment; and get the same guaranteed rate of interest.

Both Bonds do the same job of helping your country, too, by building the financial strength Uncle Sam needs to manage his affairs and safeguard our rights.

Whichever suits your needs—Series E or Series H—buy some Bonds soon. They're good for your future.



Quick facts about U.S. Savings Bonds

- You get 3½% interest to maturity
- You can get your money when you need it
- Your Bonds are replaced free if lost, destroyed or stolen
- You can apply for E and H Bonds where you bank, or buy E Bonds on the Payroll Savings Plan where you work

Help yourself as you help your country

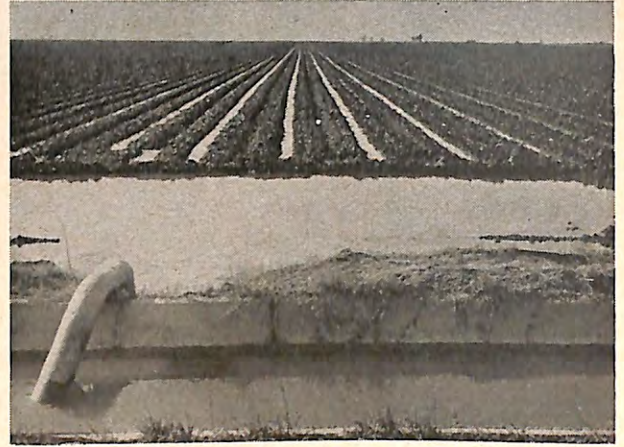
BUY U.S. SAVINGS BONDS

This advertising is donated by The Advertising Council and this magazine.





New Yorkers who were dubious about a water shortage needed only to look at Schoharie Reservoir at Gilboa, N. Y. last October. Its 1,142 acres normally hold up to 22 billion gallons, supplying 300 million gallons daily to New York City.



In areas that are fertile but arid, a great deal of water is required to grow crops. This is a field of lettuce under irrigation in the Imperial Valley in the southernmost part of California.

Water, Water – Everywhere?

There's still a drop to drink, but residents of some parched areas of the country are inclined to believe what they hear about a "water shortage." Here are the facts about our water supply and what's being done to insure enough in the future • **By HOWARD EARLE**

THE REPORTS ARE OMINOUS: Responsible observers fear that America is, in a sense, drying up. It's been predicted that our supply of fresh water, in a matter of a few short years, will be insufficient to meet the demands of our ever-growing population and expanding industry. Legislators and conservationists, as well as aroused citizens, have been further warning that our future water shortage is being brought upon us still faster by the pollution of some of our pure water sources.

How valid is the contention that we're in real water trouble?

Certainly no one will disagree that, aside from the atmosphere we breathe, fresh, pure water is nature's most precious gift to man. The human body has been known to survive 30 days—even longer—without a morsel of food. But deprived of water, it dies, swiftly and in torture.

In the recent past, a number of incidents have taken place which, if taken at face value, tend to reinforce the alarm about water.

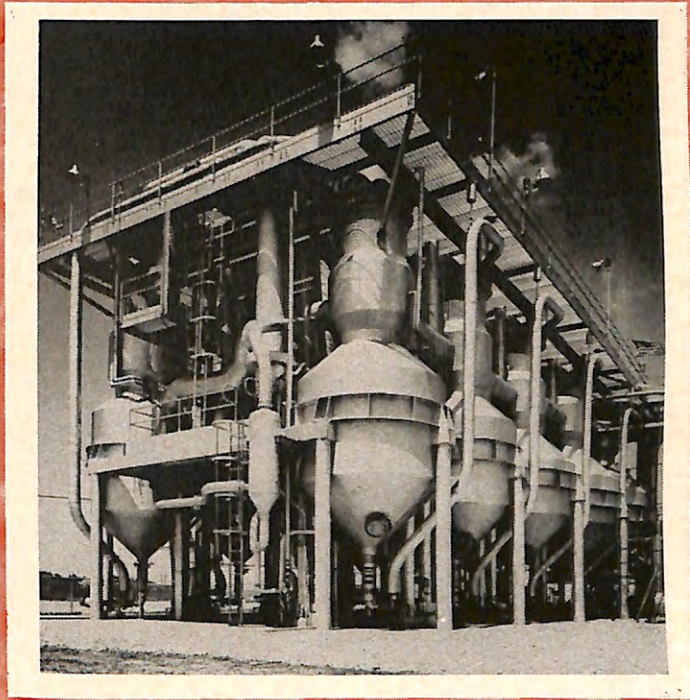
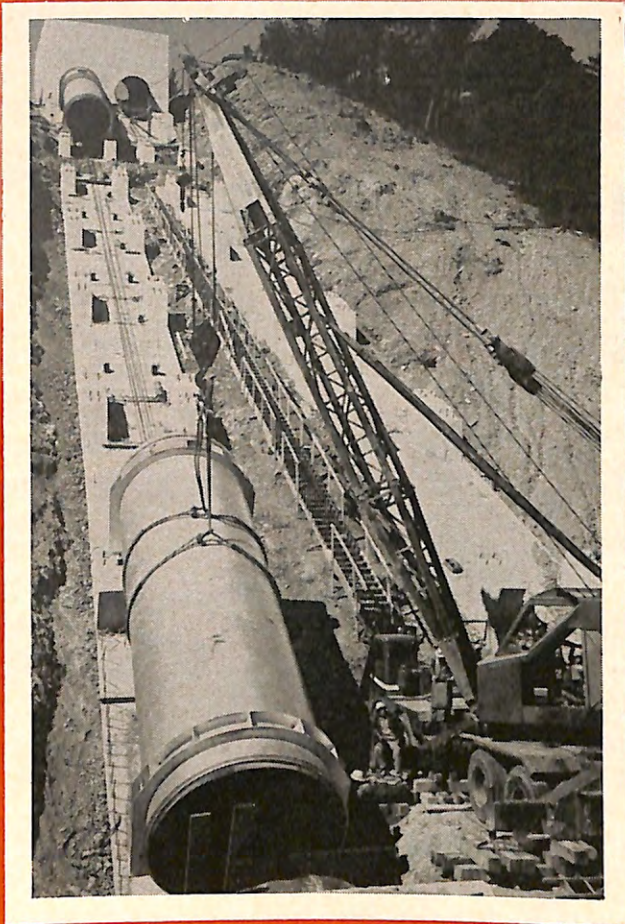
For instance, in May of last year, Essex Falls, New Jersey, set a \$200 fine and a 10-day jail

sentence as the penalty for those who were convicted a second time for violating a ban on the use of water outdoors. Before the end of a month, at least 10 other communities in the state had imposed similar bans in an effort to conserve what authorities called "diminishing water supplies." In the case of Essex Falls, Borough Engineer Leigh W. Morrill explained that the ban was intended "primarily to insure adequate pressures for fire protection."

Last summer, residents of New York City and the nearby New Jersey county of Bergen were gripped with growing anxiety when droughts in June and July were reported to be threatening to exhaust reservoirs. Some water storage areas in parts of the eastern seaboard looked like mud-holes.

Not too long ago, the citizens of Ladonia, Texas, were bathing in hard water that issued forth from corroded pipes and drains, sending their laundry to another town, and piling out of a shallow well the only potable water locally. All the other water was too weighted with salt to drink.

(Continued on page 52)



Looking toward the future, many experimental desalination plants have been constructed. This one at Freeport, Texas, uses a distillation process.

Left: Water—tons of it—plus gravity produce electricity, after which the water can be used for other purposes. This is the Clear Creek Powerplant under construction as part of the Central Valley Project in California.

The large photo shows the Glen Canyon Dam, part of the Colorado River Storage Project in Arizona and Utah.

Forward

THROUGH SERVICE



As my term as Grand Exalted Ruler comes to a close, I am more convinced than ever before that the Order of Elks continues to grow in numbers and in prestige because of the increasing realization on the part of our people that ours is a patriotic society desirous of benefiting our communities, eager to help our fellowman, and genuinely devoted to the service of our country in every possible manner. It has been my purpose to encourage that realization, and to promote those programs and actions on the part of our lodges and members that would contribute to it.

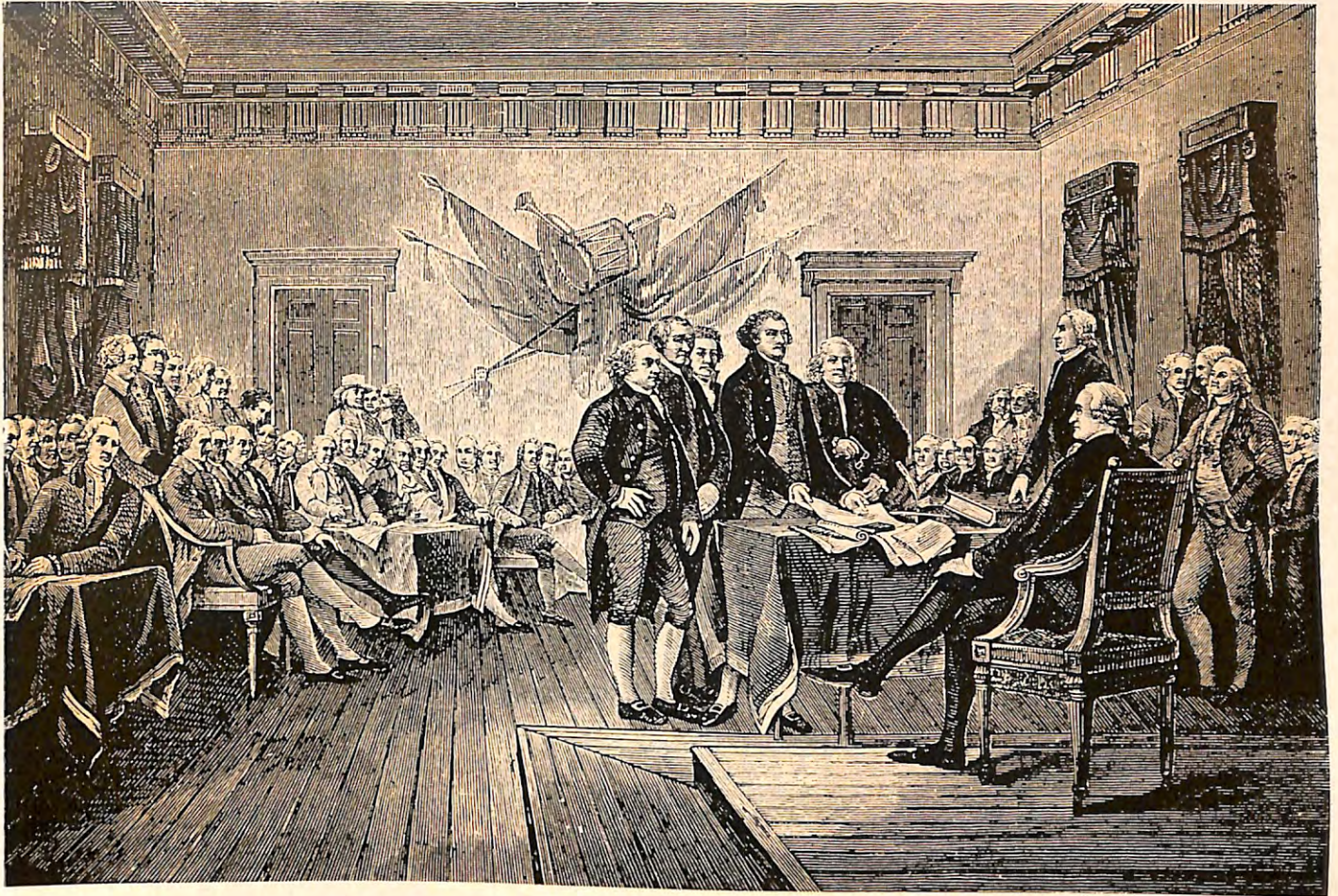
It has been a tremendous experience to travel the length and breadth of our land, meeting and greeting the fine people who comprise our membership. The friendships I have made will always be treasured, and my pleasant experiences will be enshrined forever in my memory.

I am most grateful for the opportunity to serve this great Order, and the inspiration I have received from members who are anxious and willing to be a part of our plans and projects and who have been so delightful, amiable, and hospitable.

The Grand Exalted Ruler of the Universe has been so kind as to give to me good health and the physical stamina to conclude a year of pleasant experiences, rewarding and stimulating and filled with memorable events, and heart-warming opportunities to meet and greet so many members of the wonderful family of Elkdom.

May I ask that the Good Lord keep his arms about you all, and give strength and direction to our Order and its members, that we may better serve this wonderful America, and "crown our good with brotherhood, from sea to shining sea."

RONALD J. DUNN, *Grand Exalted Ruler*



The Declaration of Independence—July 4, 1776

our Lives, our Fortunes and our sacred Honor

By THOMAS J. KEANE

COMMANDER, U.S.N.R. (Ret.)

IT WAS a rather pleasant morning. The temperature at 9:00 was 73°. For the early part of July in the town of Philadelphia, this was quite unusual. The wind, out of the southeast, would soon shift to south; it would be hot in the afternoon.

But now in the moderately cool temperature of the morning, the men who could be seen coming along the streets toward the State House seemed to be quite comfortable.

Most of them came on foot, some on horseback, some came in carriages, and one man arrived in a sedan chair.

As they arrived they exchanged greetings. Some entered the building

immediately, but most of them waited outside, gathered in small groups, conversing with great animation.

The day was July 4, 1776. These men, 44 in all, were the delegates from the 13 colonies, members of the Second Continental Congress. For many days they had been attending the sessions of what was one of the most fateful conferences ever held by man. Two days before, on July 2, after a very heated and impassioned discussion between John Adams from Massachusetts, who pleaded for adoption, and John Dickinson from Pennsylvania, who opposed it, the Congress had adopted a resolution proposed by Richard Henry Lee, delegate from Virginia.

This resolution stated "that these United Colonies are, and of right ought to be, free and independent states, that they are absolved from all allegiance

to the British Crown, and that all political connection between them and the state of Great Britain is, and ought to be, totally dissolved."

By this resolution the United Colonies had cut themselves off from their allegiance to the British Crown. It was an act of open rebellion.

On July 3, the first draft of the Declaration of Independence was read to the delegates. All that day changes were suggested—some adopted, some rejected. Today, the Fourth of July, the debate was to continue, and it was confidently predicted that the Declaration would be voted on before the end of the day.

It was this momentous event that the delegates from the various colonies were discussing in the yard of the State House. They were well aware of the

(Continued on page 34)

The title script is a rendering of the final words of the Declaration of Independence as they appear on the original document.

CONVENTION CITY:

Our California-based professional tourist offers his observations on Gotham. His enthusiastic reactions are those of an out-of-towner with a perceptive eye who visits New York often and knows it well

NEW YORK'S skyscrapers don't look as tall anymore. I suppose it's because I've returned to this city so often that I've become accustomed to the soaring heights. But while the buildings appear to have shrunk, my affection for this town has increased. As I've said many times before—along with Paris and San Francisco, New York is one of my favorite cities.

Like those other two cosmopolitan complexes, New York is a city with a personality. So many cities seem merely to exist as vast mazes of streets and concrete obstacles, inhabited by people who shuffle doggedly between office and home. You don't catch New Yorkers shuffling—they run!

And in the hurrying, New Yorkers generate a sense of excitement that blankets Manhattan. It's also contagious. Waiters, sometimes surly, are impatient and in a hurry; cab drivers speed up between timed traffic lights, only to have to screech to a stop every block; even the subway trains seem alive as they scurry and rattle through their tunnels. But as I said, it's contagious; the frantic pace is one reason I love this city.

Of course, perhaps my enchantment stems from the fact that I don't live in New York. I'm sure you've heard that old axiom that goes: *New York is a marvelous place to visit, but I wouldn't want to live there.* Well, I'm not sure. I think perhaps that if I were very young again, I'd prefer living there.

For I know of no other city in the world that offers the opportunities that New York does. Conversely, I believe the challenge would be almost overwhelming unless you happened to be young, courageous, and boundlessly energetic.

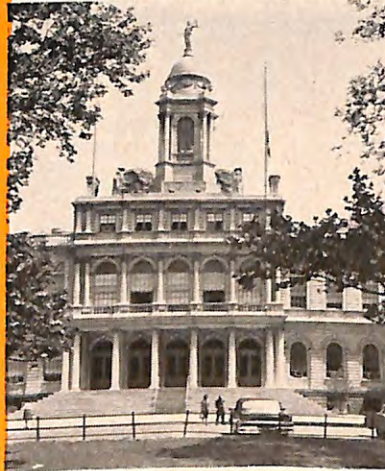
Facing the city as a tourist, however, is different; it's an experience to be enjoyed no matter your age. There's absolutely no place like New York anywhere in the world—and I speak with authority, for I've seen nearly all of this world of ours.

The first time I saw New York City was from the cockpit of a shotup airplane of WWII vintage. Below us, the city was bathed in haze and bronze sunlight. We came in nearly at water level, saluting that grand old lady—the Statue of Liberty. I'm not ashamed to admit

(Continued on page 32)

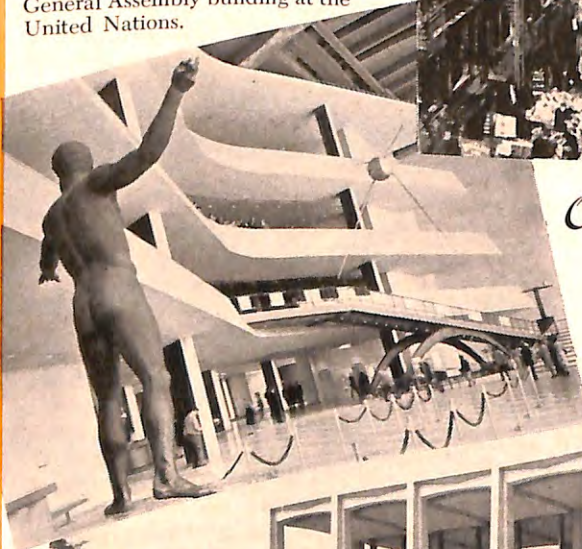
NEW YORK,

By JERRY HULSE



City Hall An architectural delight, City Hall recently had a facelift at a cost of \$2 million.

U. N. Lobby view of the General Assembly building at the United Nations.



Orchard Street

Bargains abound in the stores and stalls of Orchard Street on New York's Lower East Side. The building in the background is the Empire State.



NEW YORK

By NEAL ASHBY



Central Park Because the pace of their life is so frenetic, New Yorkers have a very special feeling for Central Park—an 840-acre oasis that affords tranquility.

Waldorf-Astoria Home, at one time or other, to just about every famous person in the world and scene of this month's Elks National Convention, the Waldorf abides—despite Park Avenue's changing face—as the epitome of elegance.

Americana

The new look in hotels is exemplified in the 50-story skyscraper Americana. Inside and out it displays modernity.

Lincoln Center

The movement of concertgoers behind its glass walls animates Lincoln Center's Philharmonic Hall.



A New Yorker takes a sweeping look at the city from the Elk Convention-goer's point of view. He finds there are a variety of attractions for all tastes—and then some. After all, it's New York!

NEW YORK, NEW YORK, the world's number-one city. Some may prefer Bangkok, Brussels, or Binghamton, but there's no denying that New York is the leading city of the world's leading country. And there's no denying that thousands of Elks and their ladies and children will descend on the metropolis for the Convention, plus untold numbers who will come solely to visit the World's Fair.

Although many have been here before, many others "know" New York City only through the mass media: movies depicting both the sordid and the sweet; newspaper accounts of politics and crime, culture and conformity; television programs showing the highest achievements in art and the loneliness of those who have been swallowed by urban anonymity.

What kind of place is it? It is crowded and spacious, ugly and beautiful, sophisticated and provincial, uncomplicated and confusing, friendly and hostile.

New York is so big and heterogeneous that it has ample room for all of these apparent contradictions.

Manhattan is so overgrown with concrete, bricks, and people that in few places is there room for even a single blade of grass. Yet in Queens, the Jamaica Bay shore area and the adjoining Kennedy International Airport, where huge jetliners bring countless visitors, encompass sweeping, barren expanses of terrain.

A row of dirty tenements in Harlem or the Lower East Side, punctuated by a trash-strewn lot, isn't beautiful. But Central Park in the verdancy of summer is.

Limousines discharging smartly dressed passengers at midtown supper clubs after midnight—the scene is the epitome of sophistication. But what could be more provincial than a neighborhood block party or a street festival in an Italian area? The simple economics of a corner hotdog wagon contrasts with the complexities of the Stock Exchange.

Your taxi driver or waitress may treat you considerably and wish you a pleasant stay. Or they may project a sullen resentment and scowl disdainfully at your tip.

New York provides all these contrasts, and all the shades between. It's

probably a good idea to point out that New York is not "sin city." Oh, there's vice, but it's underground. And there are very few "clip joints," unless your definition of the term includes restaurants and bars that simply charge high prices. Very few cab drivers will take you on any but the most practical route (which is not always the shortest) to your destination. The best way to come to New York is with plenty of money and a mind eager for discovery—for New York is an exciting city.

You're quite likely to step into a rather steamy city; it can be uncomfortably warm here in July and August. But New Yorkers spend much of their time indoors, cooled by air conditioning, and so will you.

It's difficult, not to mention unwise, to generalize about the local people you'll meet. But you'll find most New Yorkers pretty decent. Some may seem no different from the folks back home, except possibly for a classic Brooklyn accent.

If you arrive by plane you'll land either at Kennedy or LaGuardia airports in the Borough of Queens or at Newark across the Hudson River. If you come by train, you will emerge from either Pennsylvania or Grand Central stations into the heart of Manhattan. From Penn Station, which is in the process of being demolished without interruption of train service, you'll have a short cab ride to your Convention Headquarters. From Grand Central you'll be within walking distance.

The primary Elks Convention hotels are the Commodore, on East 42nd St. near Lexington Ave., and the Waldorf-Astoria, at 50th St. and Park Ave. (with entrances on Lexington and on 49th St. also). Convention Registration is at the Commodore, Business Sessions at the Waldorf.

Busy on the local Convention Committee will be members of the Order's "Mother Lodge," New York No. 1, which will hold open house in the Henry Hudson Hotel on West 57th St. daily from 3 p.m. throughout the Convention.

Across the East River, a half hour's trip from Manhattan, the famous Queens Borough Lodge in Elmhurst will be holding open house throughout the Convention. Grand Exalted Ruler Dunn designated that lodge as the official "World's Fair Lodge." One of the biggest Elks lodges in the nation, it occupies a large building on Queens Boulevard and operates a spacious restaurant.

Convention officials—headed by Bryan McKeogh, Executive Secretary of the National Convention Committee, and Past Grand Exalted Ruler George I. Hall, Chairman—selected the Waldorf for Convention Sessions as one of the world's most celebrated and

(Continued on page 46)

Beyond the tourist attractions, a variety of moods

PHOTOGRAPHS BY FRED W. McDARRAH

Photographer McDarrah is a native New Yorker who, besides doing freelance work, is photographer and art editor for the "Village Voice," a nationally known weekly newspaper. His latest photo-documentary book is entitled "New York, N. Y."

Street Festival

Italian-Americans in Greenwich Village transform Mulberry Street into a fairgrounds on certain Saints' Days. Join in the fun—it spills over into the night, and even then the beer and pizza seem inexhaustible.

Greenwich Village

Everyone's a folk singer these days, but perhaps the biggest concentration to be found anywhere turns up near the Arch in Washington Square Park to sing away Sunday afternoons.



McSorley's

America's oldest alehouse is strictly a male domain. Its customers range from stockbrokers to Bowery drifters.

Guggenheim Museum

Take the elevator to the top, then stroll down past the panoply of modern canvases in this unique ramp gallery, designed by Frank Lloyd Wright.



● LETTERS ●

Travel in the Blood

My wife and I have felt for some time that we should write to you to tell you how much we enjoy Jerry Hulse's travel article in the Magazine each month. As a matter of fact, his articles have had quite an influence on our lives.

His very fine dissertation on Hong Kong made us want to visit Hong Kong so badly that we took a cruise to the Orient, which was the most exciting event of our lives. We recently took a Caribbean cruise that was very delightful, and we have also toured Mexico and Canada. We have started saving his articles and wish we had started sooner, because travel is something that, after one gets started, gets in the blood. The desire to see more and more of our wonderful world becomes very strong.

Again, thank you for providing Elks with something of such lasting interest.

J. A. PARKIN
Blackfoot, Idaho

"Poor Lisbon"

"Earthquake!" by Kate Holliday (May issue) was most interesting. However, why inflict poor Lisbon with another one in 1775? [A history book refers to] "... the great earthquakes of 1531 and 1755. . . . The second of these earthquakes was probably the most violent ever witnessed in Europe. The very first shock destroyed 3,850 houses in Lisbon, burying 15,000 human beings beneath the ruins. . . ."

This great event, as every schoolboy used to know, was so well noted by Oliver Wendell Holmes in his poem "The Wonderful One Hoss Shay," [wherein the subject was] built in 1755, the day of the terrible Lisbon earthquake.

And now 1775? Poor Lisbon.

G. G. GADDIS
Newark, Del.

Pride of Membership

I was just reading THE ELKS MAGAZINE, and I decided to write a short note of appreciation for the Elks and to the Elks. They are doing a terrific job. I joined the Order shortly before I joined the Navy. In the past year I have visited many lodges, and I have been treated as if I were a member of each. Since my home is in Idaho [member of Grangeville Lodge], it is nice to have somewhere to go where I can feel at home and among friends.

GERALD SCHWARTZ, EMFA
Box 24, Class 300/414
U.S. Naval Submarine Base
New London, Conn.



Eleanor Enright of Burneff's Holly Hill Nursery
(address on request)

Why Eleanor Enright uses a postage meter to mail 7 letters a day—

"Anyone who has ever run out of stamps at 5:30 knows why I dote on my small Pitney-Bowes postage meter. Now we only buy postage every few months. We always have the right stamp for airmail, special delivery or an occasional package by parcel post. We don't have to bother with a stamp box. And we know our postage goes on business mail only. I think everyone who's in business should have a meter."

Made for small business, Pitney-Bowes little, low-cost DM, the desk model postage meter gives you all the advantages of metered mail. You get rid of messy stamp sticking, or stocking adhesive stamps, or pre-stamped envelopes. You always have the right stamp—because you print it, as you need it. Any amount, for any kind of mail, directly on the envelope; or on gummed tape for parcel post. Mailing is faster, easier.


Postage is protected from loss, damage, misuse. The meter is set by the postoffice for as much postage as you want to buy—and you make

fewer trips to buy postage. Double registers show postage on hand, and postage used, give you automatic and accurate accounting. Metered mail doesn't have to be faced, postmarked or cancelled in the postoffice, can often get away earlier. And with every meter stamp, you can print your own small ad, if you want one.



About 30¢ a day puts the DM in your office. You will find it pays for itself in convenience, advertising and postage protection. For larger mailers there are larger powered models. For a demonstration, call any of the 190 Pitney-Bowes offices. Call soon!

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JOPLIN, Missouri. That's Stan the Man Musial, surrounded by hundreds of young admirers for whom he signed autographs at Joplin Lodge's Open House Party for the St. Louis Cardinals. Nearly 600 persons also honored Bing Devine, the Cards' General Manager, and Kenny Boyer, star third-baseman, hidden behind autograph book, top left.

Sports in the Limelight



BAKERSFIELD, California, Lodge's largest class ever, 259 candidates, honored E.R. David G. Parker.

CRISTOBAL, Canal Zone, Elk-sponsored Explorers won third honors in the 32-mile cayuco ocean-to-ocean race through the Panama Canal. Left to right: Matthew Bass, Richard Hull, Elmer Hamor, Robert Will.

PLAINFIELD, New Jersey, jr. P.E.R. Bill Young is honored. Left to right foreground: U.S. Sen. H. A. Williams, P.E.R. Young, Past Grand Exalted Ruler W. J. Jernick; background: Assemblyman Peter McDonough, P.D.D. H. A. Barnes, Chairman, Prosecutor H. D. Stine, D.D. Marvin Katz, Co-Chairman John Busher and ex-Mayor Carlyle Crane.





NORTH MIAMI, Florida. Light-heavyweight boxing champion Willie Pastrano is pictured at left when he was initiated into the Order. At right is P.D.D. Clarence R. Gunn.

MILWAUKEE, Wisconsin, Lodge's 39th annual baseball banquet drew a crowd of 600 enthusiasts to honor the Milwaukee Braves. At that event, Del Crandall, former Braves catcher, now the San Francisco Giant who pulled that record-breaking game with the Mets out of a tie, received an Evinrude Fisherman's motor from Jr. P.E.R. Raymond A. Mayer, second from left, while Bobby Bragan, Braves Manager, right, accepted a similar gift from E.R. Harold M. Jankowski.

SALT LAKE CITY, Utah, Lodge's Benevolent Trust Fund donates a \$500 check to the Opportunity Center of North Salt Lake each year, sponsoring a classroom there for mentally retarded or otherwise handicapped children. A new building for the Center was completed a year ago under the leadership and guidance of James Vollmer, former Chairman of the State Elks' Major Project. Below, left to right, with little Miss Melissa, are Fund Chairman Frank Zimmerman, P.E.R. Henry Skola and Miss Beatrice Willis, Director of the Center.



MADISON, Wisconsin, Mayor Henry E. Reynolds, left, breaks ground for the lodge's new home with, left to right, State Secy. Leo Schmalz, Past Pres. Jack Froom, retiring E.R. George Rapp, Pres.-elect Harold Caanan, 96-year-old Ernie Burmeister, the lodge's only living Charter Member, State Vice-Pres. T. A. Webster, Pres. Paul A. Fischl and Alfred LaFrance, a member of the Grand Lodge Judiciary Committee.





PATERSON, New Jersey, Lodge was well represented when 74 Elks and their wives flew via Eastern Airlines for a three-day weekend honoring fellow Elk Carl Kemm Loven, A.I.A., at the opening of the new Princess Hotel for which Loven was the architect. Gov. Richard Hughes, a member of Trenton Lodge, joined the group at the hotel.



HASTINGS, Nebraska, E.R. B. T. North is pictured, sixth from left foreground, with his officers and 27 candidates honoring Grand Exalted Ruler Donald J. Dunn.



PARAMUS, New Jersey, Lodge paid special tribute to P.D.D. Joseph Wallace when over 350 Elks and guests were entertained following the initiation of a Grand Exalted Ruler's Class. Left to right foreground are Esq. A. J. O'Rourke, Tiler F. G. Howard, Est. Loyal Knight C. M. LoCicero, P.D.D. Wallace, E.R. W. E. Salmon, D.D. William Valentien, Jr., State Vice-Pres. J. W. Marshall, Lect. Knight H. Noonburg and Chaplain R. D'Aiuto.



VIRGINIA ELKDOM's answer to The Beatles are The Seniors, youthful folk singers who will appear twice a week at the Virginia Elks' Boys Camp where they are also serving as counselors. Under the direction of Buddy Hackman, they're Carleton W. James, Don Spieglemeyrs and Bob Clements. All Elk sons, they're being managed by State Americanism Chairman Talmage Wilcher and are building themselves quite a following, singing their own compositions.



DULUTH, Minnesota, Lodge's officers, led by E.R. A. C. Smythe, third from left foreground, are pictured with the 1963-64 term's last class which brought the lodge over the top for a net growth of more than five percent.



OREGON ELKS representing Portland, Gresham, Beaverton, Oregon City, Milwaukie and Lake Oswego Lodges meet in Gresham to launch a program designed to boost Scouting in that area. Originated by Wrex W. Cruse of Portland Lodge, the program should start 70 new Scout Troops and Posts in that State and has received full approval of the Scout organization. It will recruit Scout leaders among Elk memberships, actively sponsor Scout units, organize teams to get others going, and underwrite the cost of training materials. At the meeting were, left to right, Wrex Cruse, Scout Exec. Guy Miller of the Portland area council, District Deputy Fred Stefani and Gresham E.R. W. G. Zandell.



BELOIT, Kansas, Lodge's Americanism Chairman Harold F. Davis, left, presents copies of "The Torch Is Passed" to, left to right, Mrs. Henrietta Boyd, representing the Port Library; Rev. James Hoover, for St. John's High School, and principal Bob Harrison of Beloit High School. The book is the Associated Press coverage of events around the assassination of President John F. Kennedy in whose memory the lodge made the gifts.



TENAFLY, New Jersey, Lodge's E.R. G. J. Steck is pictured, right foreground, with P.D.D. Robert Heiney and the class initiated in his honor.

LODGE NOTES

Fred Walker, a Life Member of Fort Pierce, Fla., Lodge, is the recipient of a Certificate of Appreciation from the Oak Plain Council of the Boy Scouts of America in which he has been active for over 30 years.

A new asset of Florence, S. C., Lodge is the brainchild of its Elks National Foundation Chairman John C. Grey. Together with J. W. Cockfield, Mr. Grey constructed a clock on which there are spaces for 100 silver dollars. Each space is numbered, and members buy those number with a dollar contribution. When the board is filled, not only does the Foundation get \$100, but five lucky donors, whose numbers are drawn out of a jar, receive a \$10 membership in the Foundation, plus \$10 in cash.

Chairman John F. Malley of the Elks National Foundation Trustees and Mrs. Malley celebrated their golden wedding anniversary in May, at which time

he was the subject of a long and interesting article in the *Boston Sunday Globe*, outlining his career and giving high praise to his work for the Foundation which he instigated 36 years ago.

One of the ten men honored by the Free Enterprise Awards Assn., Inc., at its 12th annual American Success Story awards dinner was Charles E. Mendez, a Tampa, Fla., Elk. Son of Spanish immigrants, Mendez began his career repairing cars at the age of 14 for 50 cents a month. In 1944 he converted an old truck, collected and cleaned crankcase oil from garages and airfields and sold it. From this start, his inventive genius and drive built Redwing Carriers, Inc., the South's largest carrier of bulk dry or heated liquid commodities, and one of the largest in the Nation. Mr. Mendez is 49 years old.

Busy Point Pleasant, N. J., Lodge held a testimonial dinner for retiring Exalted Ruler Foster Hatch during

whose term the lodge made tremendous strides. Several weeks later, a capacity crowd turned out for a dance sponsored by Chairman Hatch and his Youth Activities Committee as a build-up to its Little League program in which it will again sponsor a team, the Yankees.

Dr. James W. Bass, a Past Exalted Ruler and Trustee of Dallas, Texas, Lodge, received the B. T. Bryant Memorial Award during the Texas Public Assn. dinner at Austin. A health officer, Dr. Bass was cited for his "outstanding contributions to the public health of his State," specifically the vaccination assistance program, and medical self-help training program inaugurated in Dallas last year.

Nebraska Elks were saddened to learn of the death, on May 14th, of George A. Mintzer, a Past Exalted Ruler of Alliance, Neb., Lodge. George Mintzer had served his lodge as Secretary, and had also been District Deputy for his area in 1959-60. Representing his fellow Elks at his funeral were former District Deputies Harry Gantz, Carl W. Peterson and Walter J. Hampton.



MANCHESTER, New Hampshire, Elkdom pays tribute to Gov. John King. Left to right foreground, Banquet Chairman E. T. Bourque, Gov. King and Past Grand Exalted Ruler John E. Fenton; background: P.D.D. John J. Horan, E.R. R. W. Moran, Toastmaster Wm. L. Phinney and P.D.D. Edward Govangeli.



POINT PLEASANT, New Jersey, Lodge honors 17-year Elk Gus Laurent for his outstanding service. Left to right are E.R. William Bolger, John McCormack who arranged the dinner, Gus Laurent, P.E.R. Frank Carney, Chairman, Mrs. Laurent, son Edward Laurent, and daughter Mrs. Helen Hyers, and P.E.R. Foster Hatch.



PORTLAND, Oregon, Lodge officials who won the State Ritualistic Championship ten years ago came back recently to show their winning form and initiated a class, background. Left to right foreground are Frank Swoboda, John Andrew, P.E.R.'s A. P. Vengelen, E. J. Nelson and E. W. Neubert, and George Helzer. Ed Nelson, now Grand Lodge Ritualistic Committeeman, was then E.R.

NEW JERSEY N.W. Dist. Elks Crippled Children's Committee sponsored its annual raffle drawing at Boonton Lodge, realizing \$6,000 for its program. Left to right are P.E.R. W. P. Bowden, Treas.; Past State Vice-Pres. Alvin Hoffman, Pres.; Mayor Alphonse Serbo; P.E.R. L. B. Jansen, Secy.; D.D. Joseph Feder; P.E.R. Gerald Goldsworthy, Asst. Treas., and P.E.R. Clyde Riley, Vice-Pres. With two earlier raffles, \$20,000 has been gained for this vital work.



LODGE NOTES

A crowd of 150 persons joined in Quincy, Mass., Lodge's tribute to mothers of the community on Mother's Day. Mrs. Nellie Fay, 85, received a bouquet as the oldest mother present, and Mrs. Mary A. MacGillivray was honored as the mother with the most children—12. A floral tribute also went to Mrs. Linda A. Densmore, 22, as the youngest mother on hand. Mrs. Dorothy Mateik was the principal speaker, and Mayor Amelio A. Della Chiesa, a member of the lodge, as well as Past Exalted Ruler George R. Alcott, Chairman for the event, also participated in this tribute. Entertainment was provided by the Jerry Norton troupe, Quincy's Barber-shoppers and Vin Perry's orchestra.

Past Grand Exalted Ruler H. L. Blackledge is understandably proud of the Elks of his home State. During the past year, Nebraska Elkdom enjoyed a net membership gain of .058 per cent which puts it among the record-makers; this State was fourth highest in the Nation last year, third in 1962. Nebraska

has been a consistent leader in the "Most Valuable Student" contest, and its Youth Programs were tops in 1961 and 1962. Last year Mr. Blackledge's own lodge, Kearney, took the Ritualistic Contest for the Western District of the State.

George W. Cameron, Secretary of Sebring, Fla., Lodge, must have a great deal of influence on his fellow lodge members. For the eighth straight year, he reports no delinquent members!

Garland, Texas, Elks held a wingding of an Easter egg hunt on the grounds of their home when they hid more than 1,500 eggs for 100 youngsters to find.

Selected as Glen Burnie, Md., Lodge's Elk of the Year, John T. Parznik was honored with the initiation of a class in his name, taking recognition of his special efforts in promoting good fellowship and stimulating lodge attendance.

Speaking of Elks of the Year, that honor in Petoskey, Mich., went to Louis Stauropoulos who has been a faithful and hard-working member of the lodge there for 44 years.



KELSO, Washington, Lodge observed Old Timers Night, highlighting a four-day observance of its 40th Anniversary when the group, representing 1,085 years of Elksdom and all members for 30 or more years, was on hand. Fifth from left background is Grand Trustees Chairman Edwin J. Alexander, with State Vice-Pres. Frank Garland on his left.



ROCKVILLE, Maryland, Lodge, No. 2296, was instituted at ceremonies conducted by D.D. E. Robert Bowlus with Past Grand Exalted Ruler Wm. J. Jernick as guest of honor, when Joseph Madden was elected Charter E.R. by the lodge's 161 members. Pictured are the Grand Lodge officers who officiated. Mr. Jernick appears third from left foreground with D.D. Bowlus on his right. Special guests included Md., Dela. and D.C. Pres. F. W. Taylor and D.D.'s Wm. L. Wise and Clarence M. Mullican, Jr.



CHEHALIS, Washington, Lodge welcomed one of the largest crowds in its history when its 45th Anniversary was celebrated with Old Timers Night giving recognition to Elks of 35 or more years' standing. Chehalis' oldest member is Herbert Marr, an Elk 64 years.



HAVRE, Montana, Lodge is proud of its new royal elk head (seven points on each side) bagged by the lodge's new E.R. Dwayne Kretchmer, right background, with P.E.R. William Brewer, left. Participating in the presentation were, left to right foreground, P.E.R. Tom Troy, the lodge's Secy.-Mgr. for over 25 years; Valley City P.E.R. Leo G. Cota, an uncle of the new E.R. who installed his nephew as E.R., and Past State Presidents and P.D.D.'s J. L. Angstman, Sr., J. L. Mang, a 15-year Trustee, and Clarence Mieyr.



EUCLID, Ohio, Lodge's Elk of the Year award is presented to P.E.R. John D. Mihocik, left, by E.R. Charles H. Stevens.



ANDERSON, Indiana, Lodge's P.E.R.'s Night honored these 17 of the lodge's 26 former E.R.'s who represent a total of 427 Elk years. The oldest is William McKeown, 79, the lodge's 1912-13 E.R., right foreground.



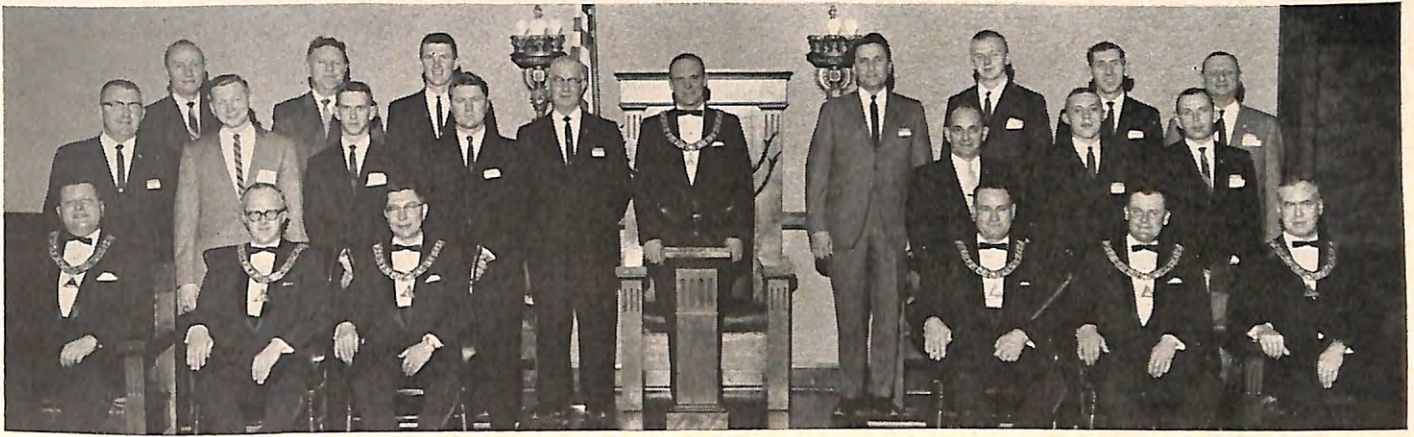
OWATONNA, Minnesota, Lodge recently initiated a class as a tribute to State Pres. L. E. Moening, left, whose son John, right, was one of the candidates. At center is E.R. Marvin Heinz.



EVANSTON, Illinois, Elldom inaugurated an Easter Bunny program this year when the Bunny (Mrs. Irene Walls), accompanied by Mr. Walls, E.R. and Mrs. Richard Burner, P.E.R. and Mrs. Charles Franklin and Treas. and Mrs. Norman Campbell, visited three hospitals to distribute Easter baskets to children there. The Bunny is pictured with the children of Est. Loyal Knight Tom Burkhart.



WILLISTON, North Dakota, Lodge officers are pictured with a group of recent candidates, among them the sons of two of the lodge's P.E.R.'s. Fifth from left foreground is E.R. Chris Lundby with D.D. George Harvey on his right.



CANTON, Illinois, Lodge's Dist. Championship Ritualistic Team appears, foreground, with the class they initiated in honor of Grand Exalted Ruler Dunn. Also pictured are D.D. Irwin Stipp, State Americanism Chairman Wendell Smith and Dist. Ritualistic Chairman Dick Strope. About 150 Elks and their wives enjoyed a buffet supper and dancing following the meeting.



NEW ORLEANS, Louisiana, Elks Krewe of Orleanians Captain Chris R. Valley, wearing the famous "Mr. Elk" head, center, congratulates Robert A. Klein, left, whose group on the float, "Erupting Volcano," in the Elks' Mardi Gras Parade was honored for wearing the best costumes, and Harold Schreiner, whose "Sword in the Stone" float won the Elks' trophy grand prize and the Rex pennant.



FOSTORIA, Ohio, Lodge's \$1,493 check for the Elks National Foundation is presented to D.D. Del Weiler, third from left, by Secy. Jack Belshaw, left. Looking on are P.E.R. Clarence Dupler who served as Co-Chairman for the Elks Review through which this money was realized, second from left. At right is E.R. David Stein. Gifts totaling \$500 went to other groups.



DIXON, Illinois, E.R. G. L. Finch presents his lodge's Elk of the Year award to P.E.R. L. A. Phelps. Looking on are 40-year member Joe Graff, 51-year Elk S. S. Nettz and 53-year member I. B. Hoeffler. All five are affiliates of Dixon's Public Service Company and represent a total of 211 Elk years.



PETOSKEY, Michigan, Lodge's self-supporting basketball team won the tournament trophy at the close of a 14-4 season, two of the losses being exhibition games. Pictured with the boys are Robert Woodruff, right, presenting the award, and, second from right, Team Mgr. Clark Ketchum.



SAGINAW, Michigan, Lodge selected Gordon L. Grant, right as its Elk of the year. At 85, Mr. Grant has been a member since 1900, was Elks National Foundation Chairman for his lodge, and was with the State Elks Veterans Service Committee.



GALVESTON, Texas, Elk Vincent Serrano, one of a number of Rio Grande Valley Elks who frequently bring fresh fish and vegetables to the Texas Elks Crippled Children's Hospital at Ottine photographed this group of handicapped youngsters and some of the hospital staff, with three of the larger fish he presented to them on one of his recent visits to the hospital.



JACKSON, Tennessee, Lodge initiated these 64 candidates as a tribute to Hugh W. Hicks, former Chairman of the Board of Grand Trustees. Over 400 persons attended the barbecue dinner preceding the ceremony.



MARION, Illinois, Lodge initiated a class of 19 in honor of Arthur B. Aikman who has served as lodge Treas. for over 40 years. Also pictured are E.R. M. G. Bedford and fellow officers.



APPLETON, Wisconsin, Lodge honored these long-time members at its 1964 observance of Old Timers Night.



DUNEDIN, Florida, Lodge's new home was dedicated at formal ceremonies in which Special Deputy Robert B. Cameron, Past Grand Exalted Ruler L. A. Donaldson and host E.R. Harry Dishman, left to right, played important roles. Over 200 Elks and their wives attended the program and enjoyed a buffet dinner prepared by Elk of the Year Frank Smith and his wife.



STATE COLLEGE, Pennsylvania, Lodge welcomed D.D. Cloyd H. Coder with the initiation of a class of ten. Pictured at that time were, left to right foreground, host E.R. D. C. Meyer, Past State Pres. J. S. Buchanan, D.D. Coder, P.D.D.'s E. C. Cook and Wm. H. Proudfoot; background; P.D.D. H. G. Reed, Arthur Kerin, P.D.D. George Ellenberger, Bellefonte E.R. J. R. Kelley, and P.E.R.'s L. G. Jacobson, Philipsburg, H. T. May, Jersey Shore, and P. E. Wendland, Altoona.



FORT WORTH, Texas, Lodge's 75th anniversary was marked by two happy events—learning that it won top national honors for its category in Community Service, and receiving from President Lyndon B. Johnson a Flag which had flown over the White House, along with a telegram from the President congratulating P.E.R. James R. Record, right, the lodge's oldest living P.E.R., an Elk since 1906. Center is E.R. Harold Ramsey; left, Scout Mike Hale.



STATEN ISLAND, New York Elk Albert V. Maniscalco, President of the Borough of Richmond, felt some recognition should be taken of the many outstanding activities sponsored by Staten Island Elksdom, and declared April 12-18 as Elks Week during which many interesting events took place. This photograph was taken on Civic Night when representatives of several civic, service and veterans organizations were entertained under the direction of Est. Lead. Knight Walter Hood, and P.D.D. Joseph A. McKinney was the speaker.



TRAVERSE CITY, Michigan, E.R. R. C. Martin, left, and E.R.-elect William Snelling, right, display the copy of the *Traverse City Record-Eagle* in which the lodge's \$300,000 rebuilding program was announced, replacing the quarters destroyed by fire.



QUEENS BOROUGH, New York, Lodge's annual "Press Night" took the form of a newspaper symposium, directed by Chairman L. P. Arcuri, second from right foreground, with the panel members who included several public officials. Left to right, foreground, are Past State Pres. Frank D. O'Connor, Queens District Attorney; Walter Kaner, Newhouse newspaper columnist; Sunday Editor Samuel Ruinsky of the *L. I. Press*; E.R. J. J. Previte; John Newton, Queens Editor of the *N. Y. Journal-American*; Mr. Arcuri, Charles De Mangin, Mng. Editor of the *Ridge-wood Times*; second row: Stanley Bair, Asst. Queens Editor, *N. Y. Journal-American*; N. Y. C. Councilman Joseph Modugno; State Sen. T. J. Mackell; Arnold Friedman, Night Editor, *L. I. Press*; Edward Kulik, Night Editor, *L. I. Star-Journal*; August Lockwood, City Editor, *L. I. Press*, and Criminal Court Judge G. J. Balbach, P.E.R.



ELKS INVITATIONAL BOWLING TOURNAMENT activity was opened in St. Paul, Minn., by, left to right, Tourney Secy.-Treas. Kenneth Malmsberg, St. Paul E.R. Victor Angerhofer, and Tourney Past Pres. Bob Best. Three hundred teams competed.

Mix Business

with (FISHING) Pleasure



Coveralls, lure boxes, reel, and compact break-down rod—and you're ready to go.

IT MAY HAVE happened to you. A long-distance business trip via commercial carrier. Some free time away from commitments. The local folks brag about their wonderful fishing. If you'd only had the foresight to bring your tackle!

Or maybe you *have* attempted to lug along your fishing gear, only to give it up in frustration after one or two tries. The long, cumbersome rod case must be carried aboard, watched, and pampered. Try to check it with regular luggage and you're inviting trouble, even with the sturdiest cases.

I recall taking a rod on a trip to Georgia not long ago. It was encased in a protective steel-supported scabbard that had served me faithfully on several horse-pack trips with no damage to my precious rods. Yet upon arriving at my destination I was dismayed to discover that the tip had been snapped off of a pet casting rod, probably when the baggage-checked case was struck sharply against the ground.

A friend took a business trip to Argentina last year and, having read about the fantastic trout fishing in that Latin American country, shipped a rod case containing four rods with his regular luggage. His suitcase made it; the rod case didn't. It all but disappeared

for several weeks. When it did arrive back at the point of origin, three of the fiber-glass sticks were shattered.

This is not intended as a slur against the commercial airlines, railroads, and bus lines. A fishing rod is a fragile instrument, despite the punishment it often endures while in use. It requires special handling, special care. In the hurry-up world of commercial travel, there is neither the time nor personnel for kid-glove treatment.

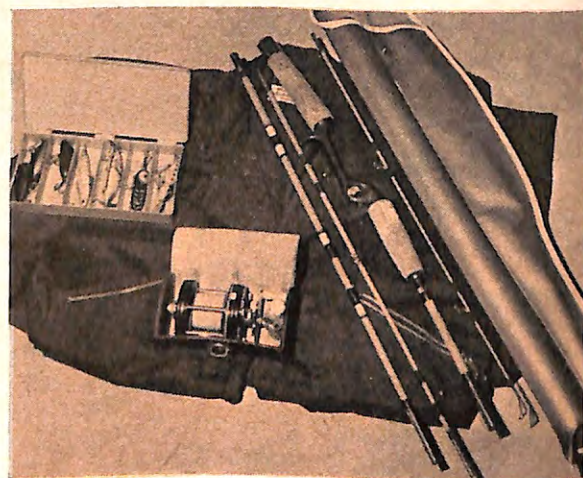
So what's the solution? Simple. Pack your gear right inside your suitcase. The soft protection of surrounding clothing makes it all but impervious to harm.

Most businessmen probably never heard of take-apart rods that fit conveniently inside a regular suitcase. But nowadays my compact rig is a constant companion on cross-country jaunts, and it steals very little room, adds only negligible weight to the load, yet I'm prepared when I have the opportunity to enjoy some fishing.

My spin-cast rod breaks into a neat package only 18 inches long. A reel, protected by a leather case, and small plastic boxes of lures, which can be carried in a pocket, make up my complete fishing rig. I also carry appropriate clothing should I find the time for fishing. My preference is loose-fit-

By **RUSSELL TINSLEY**

If a business trip is going to include some free time, compact tackle can turn it into a memorable fishing holiday



This is how the outfit looks when ready to be packed.

ting coveralls which can be pulled over my business suit when there is no time to change. Otherwise, the coveralls can be worn by themselves, being loose enough to be comfortable and cool. That's it, basically. If space permits, optional items such as tennis shoes and a cap can be added.

At least two companies manufacture a break-down rod for easy suitcase travel. I've known a couple of men who actually improvised their own outfits, taking regular two-piece rods and cutting them to make a compact outfit. But this move is at best a gamble. The situating of ferrules is a delicate procedure, to get the optimum action from a rod so corseted. Commercial rods, I've found, are better balanced, work much better, and are more dependable.

My own 6½-foot spin-cast rod has amazingly good action, considering the number of ferrules it employs (the rod

dismantles into four sections). Break-down rods also are available in spinning and fly types, but since in fly fishing performance is entirely dependent on the rod, a take-apart outfit of this type is barely adequate. The ones I've tried tend to be sluggish, which is understandable when performance is sacrificed for compactness.

Most of the time the businessman will have some inkling as to whether or not he'll have any free time during his trip, and he will know far enough in advance to make some preparations, which often means the difference between fishing success and failure. Locating a place to fish is just one consideration. Another one, almost equally as important, is pinpointing the proper baits to carry. This is of foremost concern since the number of lures which can be carried in a suitcase, along with other belongings, will be limited.

Here's how I handle it. Prior to the trip I write either to the local chamber of commerce or to the outdoors editor of the newspaper requesting names of dependable fishing guides in that town. Then I correspond directly with a selected guide inquiring as to what type of fishing I can expect and what type of equipment I should bring along.

I can't stress too strongly this idea of hiring a professional guide. He knows where to fish, how to fish, when

George L. Hirtzel

George L. Hirtzel, a member of Elizabeth, N. J., Lodge, No. 289, since March 14, 1898, died May 20th following a brief illness. He was 90 years old.

Manager of Elizabeth Lodge's clubhouse from 1926 until 1957, he was a member of its Board of Trustees at the time of his death, and had served as Trustees Chairman for more than 30 years. Exalted Ruler of his lodge in 1905, George Hirtzel had been a leader in the Elks' crippled children's work of his State.

Appointed District Deputy in 1916, he had served as a member of the Grand Lodge State Associations Committee in 1922, and held the Chairmanship of the Grand Lodge Auditing Committee in

1938-39, and again in 1947-48. He was elected President of his State Association for two terms, 1923 and 1924, and served four times as Chairman and five times as Secretary of the Association's Board of Trustees.

George Hirtzel had been Chairman of the State Committee for the Past Grand Exalted Ruler Joseph C. Buch Memorial, and served for many decades as executive secretary of the State Elks Bowling League, being the last survivor of the group which had organized the league.

Surviving are his wife, a son and three daughters; his brother Emil J. Hirtzel, retired Secretary of Elizabeth Lodge, and eleven grandchildren.

to fish. No stranger to an area can consistently go onto a body of water and expect any measurable success.

If no guides are available, a substitute procedure is to get your contact to recommend certain waters and the best baits for that particular stream or lake. Then, getting a detailed map of the area, study the site of your proposed fishing spot so you can make plans for local travel. This generally is no problem since rental autos are usually available.

The best contact I've discovered is the outdoors editor of the local news-

paper. He keeps the latest and most comprehensive information on the fishing spots, and he can recommend the logical baits. If even this meager information isn't available, select general-purpose lures that will work on almost any waters, anywhere.

It's no longer necessary for the businessman, perhaps marooned in a city over a weekend, to bemoan his neglect of not bringing along his fishing tackle. My rig, shown in the accompanying photos, takes up very little room. Yet more than once it has provided me with memorable fishing thrills. • •

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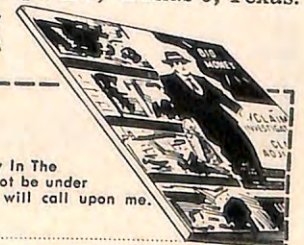
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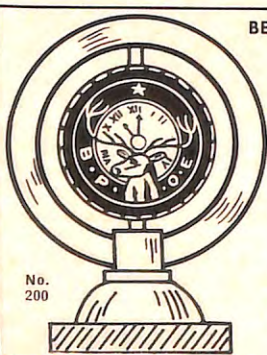


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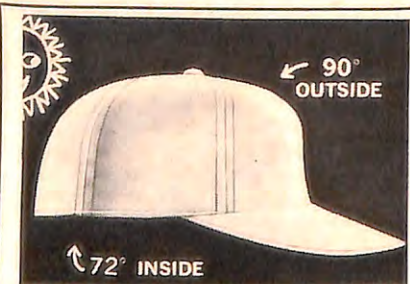


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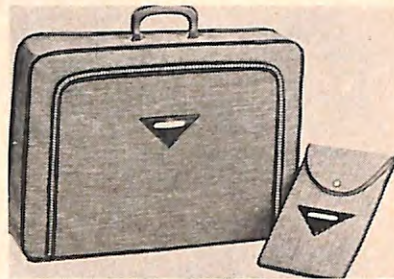
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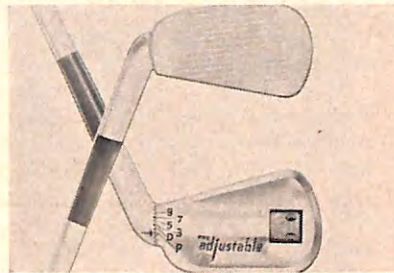


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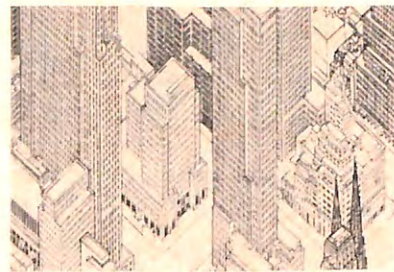
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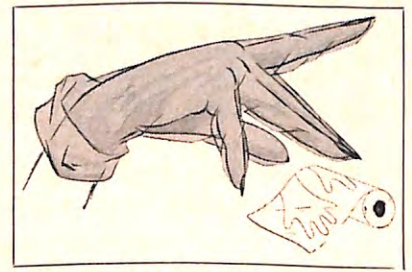


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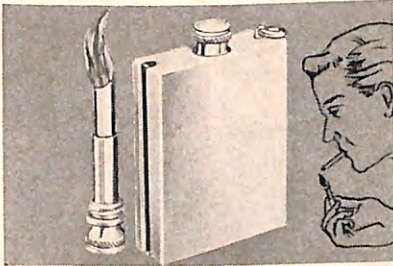
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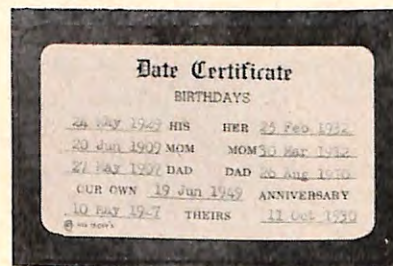
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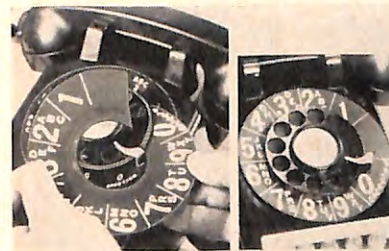
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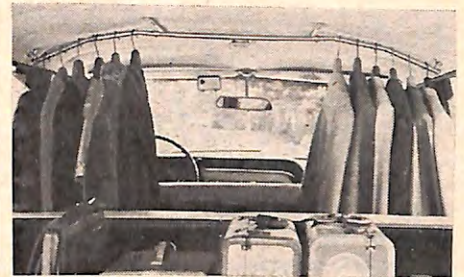
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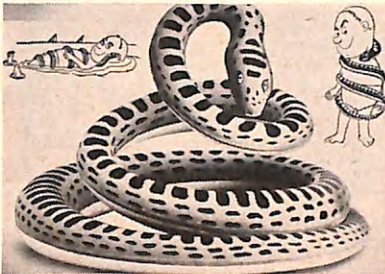


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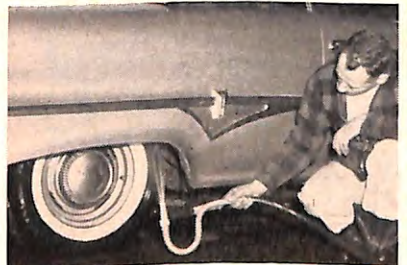
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Midyear Business Forecast

By DR. MARCUS NADLER



BUSINESS ACTIVITY during the first five months of 1964 (up to press time) continued to improve. Practically all indicators moved upward, and there was a general feeling of optimism about the immediate future. Barring unforeseen events, the upward trend of business activity should continue, and 1964 should go down in history as the best postwar year from the economic point of view.

There is, however, a possibility that toward the end of the year the forces of inflation may be renewed. If this should be the case, then in all probability the Federal Reserve authorities will adopt a policy of credit restraint in order to prevent the rising tide of business from turning into an unsustainable boom. Past experience has clearly demonstrated that a policy of active credit restraint can bring any boom to an end. Whether or not the forces of inflation will recur will depend partly on the attitude of labor unions and the nature of the contracts that will be signed between them and management. Partly, it will depend on the attitude of the consumer—i.e., whether he goes on a spending spree or not.

If the forces of inflation remain dormant, business activity could continue at a satisfactory level well into 1965, and

any decline that may be felt later will be only minor in character. If, on the other hand, the forces of inflation are revived, thus forcing the Reserve authorities to adopt a policy of credit restraint, the recovery will soon come to an end, and the decline in business activity will be much more serious. It is gratifying to know that the Administration, as well as many leaders in business and labor, are cognizant of the dangers and consequences of inflation, and there are reasons to believe that inflationary pressures will continue to remain dormant.

Strength in the Economy. The favorable outlook for business activity for the remainder of the year is based on an analysis of the following forces:

- Personal consumption expenditures. These expenditures during the first quarter of 1964, on an annual basis, seasonally adjusted, amounted to \$388 billion as compared to \$367.4 billion last year at this time. Total consumption expenditures for 1963 actually amounted to \$373.1 billion. Consumption expenditures are determined partly by disposable personal income and partly by the growth in population and the standard of living of the people. Disposable personal income during the first quarter of this year amounted to \$418.9 billion at seasonally adjusted annual rates, as compared with \$394.5 billion during the same period a year ago. Unemployment is still relatively high, amounting to 5.4 percent of the civilian labor force, but total employment is at a high level; during April, 1964, the number of individuals gainfully employed totaled 69,877,000, and wages are steadily rising.

Dr. Nadler is Professor of Banking and Finance at New York University and is a consulting economist for Manufacturers Hanover Trust Company in New York City. He has contributed business forecasts to THE ELKS MAGAZINE for many years.

Employment in the months ahead will continue to increase, accompanied by rising wages. This, in turn, will lead to a further increase in the personal disposable income of the nation. Recent tax legislation will further contribute to this development, because the tax liability of individuals during 1964 will be reduced by \$8.8 billion. Past experience has demonstrated that of the total disposable personal income, 92 to 94 percent is spent and 6 to 8 percent is saved. Individuals will spend more on non-durable goods, on services, and on durable consumer goods—notably automobiles. The automobile industry is now enjoying its third good year in a row, and all indications suggest that this industry is losing the cyclical character which in the early postwar period played such an important role in the cyclical swings of business activity. Also, there are indications that expenditures for services will not increase at the same rapid rate as in previous years; this, in turn, augurs well for consumption expenditures of both nondurable and durable goods. If one adds the facts that the population is increasing and that our standard of living is rising, one must reach the conclusion that total consumption expenditures of individuals during the present year will reach a new peak. Retail trade will be greater, even though competition continues to be keen. The margin of profit on retail trade is not expected to be entirely satisfactory.

- Capital expenditures by corporations. It has been estimated that these expenditures on new plant and equipment during 1964 will amount to \$43.19 billion, as compared with \$39.22 billion in 1963. And there's a possibility that this estimate may be exceeded. Expenditures by corporations for new plant and equipment depend on a number of factors, principally: internal resources, business activity, profits, and the outlook (*Continued on page 40*)

NEW YORK, NEW YORK By Jerry Hulse

(Continued from page 8)

it gave me goosepimples. I'd been gone a long time, away in Europe, and Miss Liberty's perennial gesture of welcome really moved me.

In fact, this fleeting glance didn't seem enough. So later, after we had landed, I took the subway back to Lower Manhattan and the boat out to Liberty Island in order to climb the staircase up to the tip of the torch. (You still could in those days, today you have to be content with only going up as far as the crown.) I know people in Manhattan who've lived their entire lives here and never done that.

As a visitor to New York, you're likely to see a lot of native misses. That's only natural, I guess; it happens elsewhere. I've lived all my life in Los Angeles and never visited its famous Planetarium. So I'll wager that few New Yorkers, for instance, have been to the top of the Empire State Building, unless, of course, they happen to be among the thousands who work in it.

Speaking of missed experiences, I wonder how many New Yorkers ever have visited Orchard Street on a Sunday. Probably many don't even know this streets exists.

Orchard Street is a melting pot that bubbles like fury on Sundays. For seven blocks down there on the Lower East Side, Orchard Street is festooned with sidewalk booths offering for sale every imaginable item from men's socks (six pairs for a buck) to fresh bread (sold by the pound).

A carnival atmosphere reigns. Awnings overhang the sidewalks, suffocating the narrow street almost smothered already by the brick facades crisscrossed with fire escapes.

Then there's the crush of humanity—solid from 8 A.M. until closing time when it gets dark.

If the picture I've painted isn't appealing, than I have done a disservice to Orchard Street, because it's an experience not to be missed. Where else could you meet people like Nick the Greek who speaks seven languages and, not incidentally, sells clothing? The street babble here is multilingual.

If Nick can't communicate with you in a Slavic tongue, he'll try you out on Yiddish, Polish, Russian, Italian, Hungarian, and Spanish. His English isn't bad, but I've never been able to determine if Nick the Greek speaks Greek.

The last time I went down to Orchard Street, I had the following experience in front of a clothing store.

"You wanna buy a suit?" asked the old man in an astrakhan hat.

"How much?"

"How much you got?"

Prices are adjustable down here.

Outside the store, an old woman stood beside her splintery pushcart. A wood fire crackled beneath its metal belly. She was roasting sweet potatoes.

"Hot potato, mista?"

An itinerant evangelist drowned out my reply by booming, "The day of Armageddon is upon us."

Aside from the bargains to be obtained here, the section overflows with restaurants. Good ones. If you like kosher cooking, try Moskowitz & Lupo-

witz at 40 Second Avenue. Sweet's, at 2 Fulton Street, has been justly famous for its seafood for over a century. Angelo of Mulberry Street is one of the best Italian restaurants in New York City. Katz's Delicatessen, just off Orchard, serves 5,000 customers a day from 6 A.M. to 1 A.M. Franks are 15¢, beer a dime.

This establishment ships salamis around the world. During the war, Katz's slogan was "Send a salami to your boy in the Army." People thought it was a good idea, and Katz got rich.

One thing you'll notice right away in New York these days is the cacoph-



ELKS NATIONAL FOUNDATION

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Waging the CP War



Two years ago, Lansing, Mich., Lodge endorsed the application of Miss Janet Manz, right, that resulted in her being awarded Elks National Foundation grants totaling \$625, enabling her to study the nature and treatment of cerebral palsy at Western Michigan University. Miss Manz, who is now Director of the Easter Seal Therapy Center (Indiana Society for Crippled Children, Inc.) in Gary, is shown administering to four-year-old CP victim Patricia Eberle. Pat is playing with a peg game to develop reaching, grasping, and releasing skills, and, in turn, learns to identify colors.

ELKS NATIONAL FOUNDATION PAST GRAND EXALTED RULER JOHN F. MALLEY,
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"Where every dollar contributed becomes a source of good work, untouched by administrative expenditures"

ony of demolition and construction. Down comes an old building; up goes a new one. Don't be alarmed if you forget to pack your alarm clock. Chances are a jackhammer will wake you in the morning.

All the noise is just another indication of New York's furious aliveness. This city that is home to those who represent the pinnacle of American success—the makers and doers. No wonder Manhattan has been called the thyroid gland of America.

It probably isn't too much amiss to call New York City the capital of the world. There's no denying it's the financial heart of America. Millions of dollars are made—and lost—daily at the New York Stock Exchange, down at Wall Street, in sight of historic Trinity Church. You can watch the frantic financial doings yourself from the Visitors Gallery, any Monday to Friday from 10 A.M. to 3:30 P.M. There's no admission charge for the guided tour.

For a guided tour of the city proper, Gray Line offers a variety of trips. A couple of standards at \$4.50 each are "Upper Manhattan" and "Lower Manhattan." For \$6.50 you get the two rolled into one. Or, if you've the entire day to spend at it, these tours can be combined with a visit to the Statue of Liberty. The price: \$11.

If I were to bump into you in New York, I'd take you sailing around Manhattan Island on one of the Circle Line Sightseeing Boats that leave from Pier 83 on the Hudson River. The leisurely loop around Manhattan takes three hours, and if you've never been to New York before, it's a pretty good way to get the lay of the land.

There's a 6 P.M. sailing that brings you back to Pier 83 after Manhattan's millions of lights have been turned on. The sight is breathtaking. Incidentally, Circle Line is operating boats to the New York World's Fair, encompassing part of the regular loop.

My friend Charles Gillette, of the New York Convention & Visitors Bureau, has confirmed my contention that, year after year, the biggest landmark attractions in New York remain the Statue of Liberty, the Empire State Building, the United Nations, and Rockefeller Center. So don't miss 'em.

New York's hotels are world famous. The very name Waldorf conjures up an image of elegance. Nevertheless, for a period of 30 years not a single new hotel was built in Manhattan. Then, as part of the recent building boom, the Summit cut into the New York skyline. It's a \$25 million example of modern architecture (detractors have called it "Miami Beach North"), equipped with a concierge and a staff that speaks 26 languages. Next rose the Americana, the Regency, and the immense new Hilton. Not to mention a rash of motor

inns, such as the City Squire, conveniently situated on the West Side.

Bannered by its builders as the "loftiest hotel in the world," the Americana cost \$1 million a story—a staggering \$50 million. If I were leading you and your family around town, I'd make sure you stopped here to view this cloud-crowned shaft. The hotel's high-speed elevators whisk you upward almost as fast as you could fall back down.

On this tour, we'd stroll up Fifth Avenue to 59th Street, where Central Park starts, to relax a bit by taking a hansom through this lovely park. Later we'd sip a cocktail in the Rainbow Room, atop the RCA Building, at dusk as the lights of Manhattan flash on.

Then a stroll along the Great White Way—amidst the million bulbs lighting up Broadway's blinking marquees and billboards. Perhaps we'd drop by Toots Shor's for no other reason than to study the characters who frequent this restaurant—the famous and the not-so-famous. But characters nevertheless.

Then on a late afternoon of another day, we'd drop in at McSorley's—America's oldest alehouse, down on 7th Street, just off Cooper Square. This establishment chose to ignore Prohibition, and, for some reason, was in turn ignored by Prohibition. The slogan here is "Good Ale, Raw Onions, and No Ladies." It's a pleasant place to

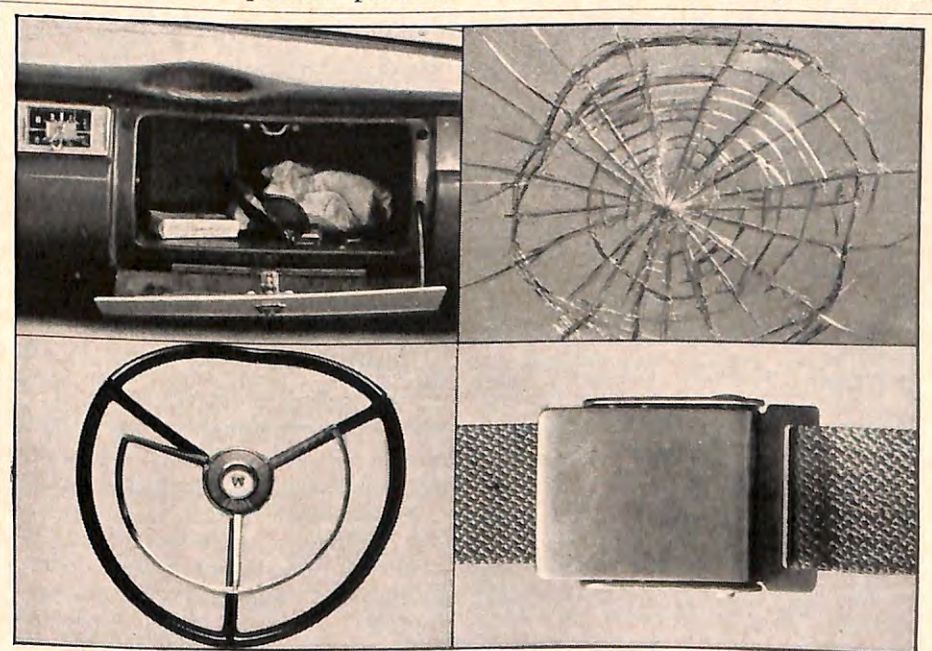
relax while your lady is off spending the afternoon—and your money—in one of New York's innumerable department stores and specialty shops.

Of course, we'd pay a visit to Greenwich Village to mingle with the bearded bohemians, dock workers, and business executives, all of whom find a congenial home in the Village.

From a cellar off Bleeker Street, we'd hear the bluesy moan of a trumpet, drifting like heavy cigarette smoke up and out into the night. We'd stop off at Marie's Crisis Cafe—a smoky cellar that reminds me of a particular Paris Left Bank *cave*.

Alas, Nick's, a New Orleans jazz joint that was a landmark, has given way to the Red Garter. Here a brace of banjos all but drown out the clinking of beer mugs and the crunching of peanut shells. Actually, it's the washboard, trombone, and tuba that make most of the racket.

We'd look in, too, on Fellin's—an Italian restaurant that features simple, inexpensive North Italian food. In the back room, oldtimers play *bocce*. There's an Italian restaurant almost anywhere you look in the Village, and there are dozens of others: Albert's (French food), Granado's (Spanish), O'Henry's steak house (the waiters wear straw boaters here), the White Horse Tavern where Dylan Thomas



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had many a drinking bout, including his last.

A pair of banjos also twang at a new spot, The Players, that is perhaps the biggest bargain in town. For a buck you get an entrée and two vegetables; for a little more you get some extras—or you can just guzzle beer and eat peanuts.

You can eat plain or fancy in New York, and you'll pay accordingly, but one thing is certain: You'll no more be able to try all the restaurants than I'm able to list them here. At last count they numbered more than 17,000. Discovering the ones that please you will be an adventure in itself. • •

Independence Day

(Continued from page 7)

tremendous importance of the declaration that they were being asked to approve. They knew the last sentence of the document would read, "And for the support of this Declaration, with the firm reliance on the protection of Divine Providence, we mutually pledge to each other our Lives, our Fortunes, and our sacred Honor."

They knew that if and when the Declaration was approved, they would have to sign their names to it. They knew that when they signed their names, they would be branded as traitors by the British Government and, if captured, would be hanged.

For some of them, of course, there were not many years to live. Stephen Hopkins, one of the delegates from Rhode Island, was 70 years old. Although he was well past the age that most men attained at that time, life still held much promise for him. He had been elected governor of Rhode Island nine times. He had five sons and two daughters.

Benjamin Franklin, delegate from Pennsylvania, was also 70. He had 14 more years of great service to give to his country and to humanity. He had enjoyed his life; he would like to live on.

For most of these men there were many years still to live. Edward Rutledge Jr., from South Carolina, was just over 26. He was the youngest of all the delegates. He was a member of a very prominent and wealthy family of planters, and he was one of the outstanding members of the Congress. The future looked very good to him. There were 17 other delegates under 40. For all of them death by hanging was a grim prospect.

Thomas Jefferson was only 33 on this fateful day. He did not then realize what great things the future held in store for him. He would live for 50 more years. Life was very sweet to him—member of a great Virginia family, owner of a vast estate, loved and ad-

mired by all who knew him. His death would be a great loss to the world.

Many of these men had large families. Josiah Bartlett, delegate from New Hampshire who was destined to cast the first vote for the Declaration, had 12 children. Roger Sherman, delegate from Connecticut who began life as a cobbler and was destined to take a prominent part in the debate, had 15 children. John Witherspoon, delegate from New Jersey and the only clergyman in the Congress, had 12. Thomas Nelson Jr., of Virginia, had 11, and Carter Braxton, also of Virginia, 16.

The thought of what might happen to their large families must have given those men pause as they voted. Many of them were rich. And although the sacrifice of their fortunes was not as great a loss as their lives or as the importance of the future of their children, many of their estates were of enormous size and productiveness.

John Hancock, delegate from Massachusetts and President of the Congress, first man to sign the Declaration, was one of the richest men in the country. He naturally did not want to lose his fortune. Yet, when he signed his name to the Declaration, he wrote it twice as large as his usual signature. He wanted King George to know that he was proud to offer his fortune to his country and wanted it to be seen that he did.

William Floyd and Francis Lewis, two of the delegates from New York, were also men of considerable means—both would lose fortunes in the war.

Nearly a year before, on August 23, 1775, King George III of England had declared war on the 13 colonies, and although General George Washington had driven the King's army out of Massachusetts after the Battles of Lexington and Bunker Hill, the prospects for winning the war were very poor.

Washington, with his army, on this very day was in New York City awaiting the arrival of the great armada of British ships bringing a large army of trained soldiers and vast supplies of arms and ammunition. On July 2, just two days before, the first of these soldier had landed on Staten Island.

The 13 colonies, which were soon to be declared "the 13 United States of America," had no official army, no navy, no ammunition. The forces under General Washington were mostly militiamen—volunteers supplied by each of the colonies—poorly armed, poorly clothed, poorly fed. The odds against their winning the war were indeed enormous.

As 9 o'clock approached, the delegates filed into the State House, turned to the left, entered the large white-paneled room, and took their accustomed seats. The routine business of the Congress went on for several hours, and late in the afternoon the fateful

moment arrived. The final draft was at last read to the delegates:

"When in the course of human events . . ." it began, and on to the last sentence, ". . . we mutually pledge to each other our Lives, our Fortunes, and our sacred Honor."

The Secretary, William Thomson, called the roll. As the name of each state was called, the delegates stood and declared themselves. When the last delegate of the last state had voted and all had taken their seats, John Hancock, President of the Congress, rose and announced the result:

"The Declaration, by the representatives of the United States of America, has been adopted unanimously."

This was the birth of the nation. Never in all the history of the world had a new country been born under such dramatic and courageous circumstances.

But it was only *born*. There was as yet no certainty that it would *live*. Five more years would pass before it would be certain that the young country would survive. Washington and his armies would be driven out of New York; they would have to retreat to Pennsylvania. For a little while they would stand firm and defeat the enemy at Trenton and Princeton, but defeat would come again at Brandywine and Germantown. The Congress would have to flee from Philadelphia to Wilmington. There would be the ordeal at Valley Forge. It would not be until October 19, 1781, when the British would surrender at Yorktown.

Yes, there were anxious years ahead, but on this day—July 4, 1776—the new nation was born. It was a great day!

It was a great day for George Washington who would lead the armies of the young country to final victory and who would be its first President; for John Adams, for Thomas Jefferson—indeed, for all the Founding Fathers.

But it was an even greater day for the millions of people in the world who had never known freedom and for millions more, yet unborn, who would taste the fruit of this victory. For those who were downtrodden and persecuted, hope would finally spring in their breasts. Hope, if not for themselves, for their children and their children's children. A land of liberty had been born, destined to become the greatest nation on earth and the defender of freedom for all mankind.

When the meeting in Philadelphia adjourned that July 4th, the delegates left the State House and moved onto the streets. The weather had become hot and humid, but they scarcely noticed it. They had entered the building as subjects of King George III of England; they came out as citizens of the United States of America. In creating our nation, they had witnessed one of the greatest events in history. • •

A Tax Break Toward **RETIREMENT**

Self-employed small business and professional men get a tax break in setting up a retirement fund under the Keogh Act. But for some there are serious drawbacks. Here are the pros and cons

By RICHARD PHALON

WHEN a small businessman or professional man has established and made a success of his business or practice, his worries aren't over. Eventually he must think about retirement.

Many self-employed persons have built a nest egg out of profits—and thought ruefully of how the amount available would have been greater if taxes hadn't taken such a big bite. Now, under the Keogh Act, it's possible to build that retirement fund with tax-free dollars. What do the experts have to say about it? Useful for some, but no bonanza; for others, an illusion loaded with booby traps. That's the consensus.

Here we'll take a look at both the advantages and disadvantages of the Keogh Act for the 9 million doctors, dentists, lawyers, salesmen, farmers, retailers, and other small businessmen who qualify under it as self-employed.

Building a retirement fund under the Keogh Act works like this: Any self-employed businessman (or a partner

who owns 10 percent or more, if he provides personal services) may file a plan with the Internal Revenue Service entitling him to salt away up to 10 percent of his annual earnings or \$2,500 yearly, whichever is smaller. The tax break? Half the amount earmarked for the fund—up to \$1,250—is tax deductible.

For a businessman in the 30 percent tax bracket, it would mean a saving of \$375 a year (30 percent times $\frac{1}{2}$ of \$2,500). That may not seem like much at first glance, but there are two important considerations: (1) Under the Keogh plan, any amount, no matter how small, will be greater than it would without the tax benefit; (2) The magic of year-after-year tax-free compounding is not to be sneezed at.

Consider, as an example, the case of John Barrister, an attorney who earns \$28,000 a year and is in the 38 percent tax bracket. Prior to the Keogh Act, he was able to put aside \$2,025 each year toward retirement. With the Keogh tax exemption, he nets \$475 more (38 percent times \$1,250)—for a

total of \$2,500 to salt away in his retirement fund.

Now, consider the yeasty way the \$2,500 multiplies under shelter compared with the way the original \$2,025 would grow when exposed to the chill winds of the tax laws. In either case the retirement fund is invested so that it yields 7 percent. In Barrister's tax bracket, the effective return of the unsheltered fund is cut to 5 percent, whereas the Keogh-protected fund isn't taxed yet. Over a 25-year period, the latter would snowball to \$169,190; the unsheltered fund to only \$101,473.

It sounds rosy, but that gain isn't all found money. The \$101,473, having accumulated after taxes, is a net figure. Under the Keogh Act, which would produce the larger figure, the day of judgment has merely been postponed. After reaching 65, when the retirement fund is being withdrawn, Mr. Barrister will have to settle accounts with the Internal Revenue Service.

Taxes may be as inevitable as death, but the Barrister fund that was organized
(Continued on page 50)



There are five ways to build a tax-deferred retirement fund for a self-employed businessman under the Keogh Act:

- 1. Through a bank-supervised trust*
- 2. Using a custodial account, not necessarily with a bank, that's restricted to mutual fund shares or insurance contracts*
- 3. With an annuity bought directly from an insurance company*
- 4. With a special series of 3¾ percent U.S. Government Retirement Bonds*
- 5. Through face-amount savings certificates*



Oneida, N. Y., and Oneida Lodge welcomed home its leading citizen and Elk on May 23 with a "Ronald J. Dunn Day." The celebration was highlighted by an evening banquet-dance, attended by 750 Elk dignitaries and friends, such as, l. to r.: Grand Secy. Franklin J. Fitzpatrick, Grand Esq. Francis P. Hart, State Pres. Raymond Barnum, the Grand Exalted Ruler, P.G.E.R. George I. Hall, E.R. Richard Hammerle, and Past State Presidents Judge John O'Brien and Frank D. O'Connor.

Lodge Visits of Ronald J. Dunn



Up north in the Granite State, Mr. Dunn recently had the pleasure of participating in Claremont, New Hampshire, Lodge's two-day testimonial celebration for one of its P.E.R.'s—Francis E. "Bud" Hart, who is also a Past State President. In this picture with Mr. Dunn and the Harts is, right, P.G.E.R. John F. Malley.

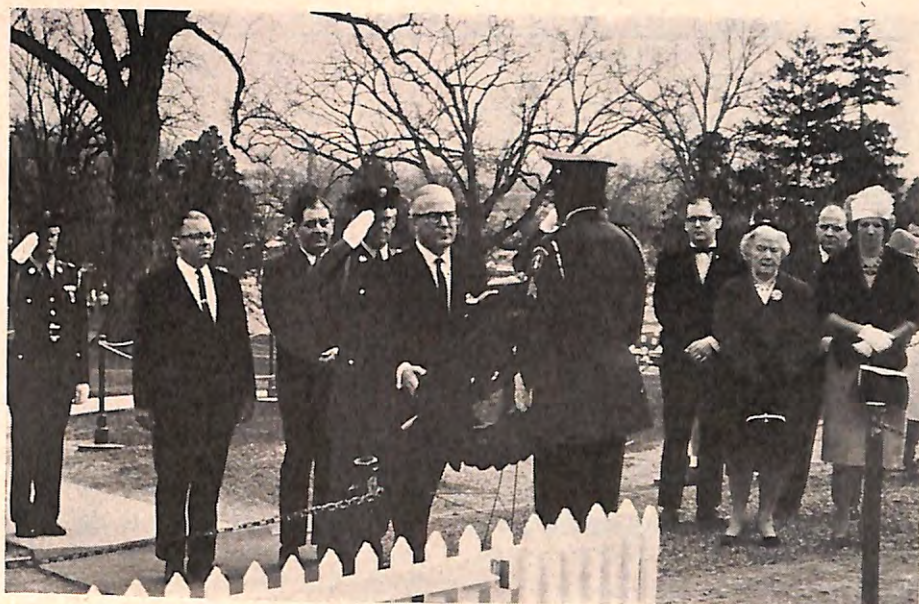
Home for a Day of His Own



Prior to a pleasant buffet luncheon with officers of Homestead, Fla., Lodge, Mr. Dunn was presented with a key to the city by Vice-Mayor James M. Gooding—a P.E.R. of the lodge. Others, l. to r., are P.D.D. Ralph O. Matousek, P.G.E.R. William A. Wall, State Pres. Thomas E. Mallem, and Homestead E.R. Morris Guadagno.

ONEIDA, N. Y. "His enthusiasm and devout belief in the American way of life have inspired the citizenry of our country" was merely one of many laudatory statements in Past Grand Exalted Ruler George I. Hall's speech about Grand Exalted Ruler Ronald J. Dunn at the banquet in Mr. Dunn's honor, marking his homecoming to Oneida after nearly a year of traveling throughout Elkdom's realm. The banquet was held on May 23, climaxing a "Ronald J. Dunn Day" proclaimed by Oneida Mayor Abraham V. Williams. More than 750 Elk dignitaries, Brothers, members of his immediate family, and friends gathered together to pay tribute to Mr. Dunn. Distinguished guests included Grand Secretary Franklin J. Fitzpatrick who served as toastmaster, Grand Esquire Francis P. Hart, James

A. Gunn of the Grand Lodge Committee on Lodge Activities, Elks National Convention Committee Executive Director Bryan J. McKeogh, State President Raymond Barnum, Past Grand Esquire Frank D. O'Connor, Past Grand Lodge Americanism Committeemen Bert Harkness and Martin J. Traugott, Past Grand Lodge Credentials Committeeman Theodore R. Beales, Past New York State Elks Association Presidents John J. O'Brien and John J. Sweeney, and District Deputy Charles E. Huckabee Sr. Oneida Lodge Brother and prominent local businessman Pierrepont T. Noyes presented the Grand Exalted Ruler with a portrait of Mr. Dunn and a two-seat golf cart. A gift certificate was given to Mrs. Dunn. The banquet was preceded by a cocktail party at the lodge home and followed by dancing.



Journeying to the nation's capital for a Washington, D. C., Lodge get-together, Brother Dunn also visited Arlington National Cemetery to place a wreath in the name of the lodge at the gravesite of a Brother Elk—John F. Kennedy. D.D. E. Robert Bowlus and host E.R. Milton F. McMahon were solemn witnesses.

CLAREMONT, N. H. As the main speaker, Grand Exalted Ruler Ronald J. Dunn was the magnet that drew Elk dignitaries from all over the State of New Hampshire to Claremont Lodge for its reception and banquet honoring Past State Association President Francis E. "Bud" Hart for his 31-year record of service to Elksdom. In addition to State officials, out-of-state Elk luminaries on hand to hear Mr. Dunn included Past Grand Exalted Ruler John F. Malley, Past Grand Lodge State Associations Committee Chairman William F. Maguire, Past Board of Grand Trustees Chairman Edward A. Spry, and Grand Lodge Activities Committeeman James A. Gunn. The Hart testimonial—a two-day celebration kicked off the evening before by the New Hampshire State Elks Association's annual ball—was toastmastered by Claremont Past Exalted Ruler Judge Albert Leahy.



When Grand Exalted Ruler Dunn visited the Passaic County Elks Cerebral Palsy Treatment Center in Clifton, N. J., Patricia DeRosa—a pupil there—presented him with a gift on behalf of the Center. Trioed behind Mr. Dunn and Miss DeRosa are, l. to r.: P.G.E.R. William J. Jernick, State President Harry W. Wolf, and Rudolph H. Rosenkopf, Chairman of the Center's Board of Trustees.



Grand Exalted Ruler Dunn looks at the "Welcome Ronald J. Dunn" issue of the Ohio Elks Newsette, prior to participating in the Ohio State Elks Assn. Convention in Columbus. Others, l. to r.: P.G.E.R. Edward J. McCormick, E.R. Les Wetzberger, and State Pres. Lawrence Derry. Not shown: P.G.E.R. Fred L. Bohn.



Ninety candidates were initiated in his honor by the officers of Scottdale, Pa., Lodge—District ritualistic champs—when the Grand Exalted Ruler visited Washington, Pa., Lodge. Here in a local hotel's G.E.R. Suite, Mr. Dunn is flanked by P.G.E.R. Lee A. Donaldson and lodge protocol man D. L. "Red" Ross.



The Italians Do It Again

THE CHAMPIONS The Italian Team

Walter Avarelli, Rome
 Giorgio Belladonna, Rome
 Massimo D'Alelio, Naples
 Pietro Forquet, Naples
 Benito Garozzo, Naples
 Camillo Pabis-Ticci, Florence
 Non-playing captain, Sergio Osella, Milan
 Honorary captain, Carl'Alberto Perroux, Modena

THE RUNNERS-UP The United States Team

Robert Hamman, Van Nuys, Calif.
 Robert Jordan, Philadelphia
 Donald Krauss, Los Angeles
 Victor Mitchell, New York
 Arthur Robinson, Philadelphia
 Samuel M. Stayman, New York
 Non-playing captain, Frank Westcott, No. Attleboro, Mass.

Final Standing of the 29 Teams

- | | |
|-------------------------------|--------------------------|
| 1. Italy | 16. Poland |
| 2. United States | 17. Thailand |
| 3. Great Britain | 18. South Africa |
| 4. Canada | 19. Republic of China |
| 5. Switzerland | 20. Holland |
| 6. Australia | 21. United Arab Republic |
| 7. Belgium | 22. Ireland |
| 8. France | 23. Germany |
| 9. Argentina | 24. Bermuda |
| 10. Venezuela | 25. Jamaica |
| 11. Brazil | 26. Mexico |
| 12-13. Spain and Sweden (tie) | 27. Lebanon |
| 14. Philippines | 28. Chile |
| 15. Israel | 29. Netherlands Antilles |

IN A DRIVING FINISH the Italian "Blue Team" won the second World Bridge Olympiad, held at New York's Americana Hotel May 1-13.

The United States team finished a most creditable second, Great Britain third, Canada fourth.

In this gruelling marathon, the four teams named, having bested 25 other teams to qualify for the finals, each played a total of 624 boards (deals). It was no wonder that, in the last matches, several players showed signs of exhaustion.

Twenty-nine countries sent teams to this tournament, and it was noteworthy that many far-off corners of the world were represented by players whose skill surprised and delighted huge audiences throughout 13 days and nights.

In the early rounds, each team played an 18-board match against every other team. These are short matches, and the luck factor was bound to affect some of the outcomes, but the large number of matches—28—played by each team mostly eliminated chance, as evidenced by the fact that the four finalists were "according to form."

As the round-robin neared completion, Italy, the United States, and Great Britain were virtually assured of qualifying for the finals, but the fourth spot was in doubt right up to the last day, when Canada caught and passed Switzerland to qualify. From the start, the most knowledgeable experts, American and foreign, had picked these five teams as the outstanding contenders, but the one other team, France, that rated high in their prognostications suffered a surprising reversal of form. France won the first Bridge Olympiad in Turin, Italy, in 1960 (Great Britain second, the United States third) but proved never to be a serious threat in this year's contest.

The United States had a lucky break in the draw that determined which teams were to face each other in the semi-finals. We drew Canada, leaving

the somewhat stronger teams from Italy and Great Britain to battle this round out through 60 boards. In the all-day and virtually all-night 60-board match with Canada, the United States won by a small margin, while Italy defeated Great Britain by the proverbial hair in the very last hand. Thus, the stage was set for the final match, between Italy and the United States—this, too, to be of 60 boards, played in three sessions of 20 deals each.

Our team started off beautifully, forging to a lead of 31 International Match Points (imps) after 13 deals. But then things began to go wrong, and Italy won back 21 imps on the next four boards. This trend continued, and when the 20-board session ended, Italy was leading 56 to 49.

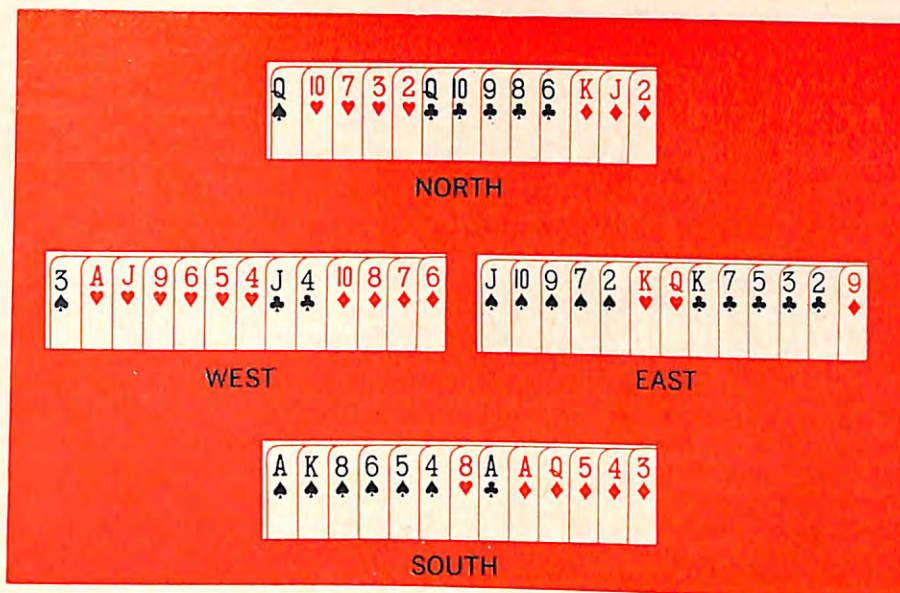
From this point on, Italy was not to be denied. Her team played excellently and with great care, committing a minimum of errors. After the fortieth board, Italy led 119 to 98, and in the final 20 boards increased the margin to 158-112, finishing in a blaze of glory with a 12-imp gain on the last deal of the match, at 2:30 A.M., Wednesday, May 13.

This ran Italy's victories to four straight World Championships, seven in the past eight years. It's a phenomenal record deserving the highest possible praise.

The second Olympiad was unquestionably the largest, best conducted, most fascinating bridge tournament ever held. Three times daily, matches were watched by hundreds of spectators (swelling to well over a thousand in the finals), through the medium of "Bridge-O-Rama," an electrically controlled board showing the four hands of each deal and then every bid and play. The event was sponsored by the World Bridge Federation, with the cooperation of the American Contract Bridge League and the European Bridge Federation.

There was only one *contretemps* during the tournament: the teams from Lebanon and the United Arab Republic received instructions from their governments not to play against Israel. This caused quite a sensation. The Tournament Committee deliberated and finally ruled that Lebanon and the U.A.R. would be given zero scores for their scheduled matches against Israel, while the latter would be credited with the average it attained against all the other teams in the field.

Another incident was of a far more amiable nature. Spain entered a protest (later withdrawn) because she felt her rights had possibly been violated by a linguistic misunderstanding. All bidding was in English, and the players were instructed to use the



win the match for Britain was to utter that little word: *double*. The penalty would have been 800 instead of 300 points.

By the same token, if the British North-South in the Closed Room had stopped at four spades instead of landing at five-odd—though certainly no one could blame them for their slam try—they would have gained 620 points, instead of losing 100, and a victory.

One of the key hands in the defeat of the United States by Italy was the one below, in which the bidding in both rooms was identical almost to the last call.

This was the start of the auction:

WEST	NORTH	EAST	SOUTH
Pass	4 Hearts	4 No-Trump	?

The four no-trump bid used by both East players was the so-called unusual no-trump, asking partner for a response in his longer *minor* suit.

Robinson, South for the United States in the Closed Room, doubled the four no-trump and also doubled West's five-club response when that was passed around to him. But the contract was beaten only one trick, 100 points.

Avarelli, South for Italy in the Open Room, also doubled four no-trump, but when five clubs came around he elected to go on to five hearts instead of doubling. This heart contract could have been set a trick with the two top diamonds and a third-round ruff by West, but our East player, Stayman, naturally couldn't know about his partner's singleton diamond. Feeling that it would be hard or impossible to defeat five hearts, he sacrificed at six clubs, which was doubled and set 300 points.

All in all, it was quite a tournament. ● ●

word *pass* rather than *bye* or *no bid*.

In a certain bidding sequence, a Spanish player thought that an American opponent had doubled a call and he redoubled. Our man said that he had passed, which, of course, made the redouble illegal. Then the Spanish pair said that our man must have used the phrase *no bid*, which could sound like *double*, I suppose, to unaccustomed ears. True Castilian politeness came to the fore when the American gave his word that he had said *pass*, and the Spanish team accepted his statement.

The tempo of play was extremely slow in many matches, and guilty pairs were warned about it by the tournament director. A pair receiving more than two such warnings was subject to a penalty. There was also a fine (in match points) for tardiness. In the Canada-United States semi-final match, one of the Canadians didn't think he was in the starting line-up. He "found out different" upon strolling into the playing room a half-hour after the scheduled time and drawing a severe penalty. Fortunately, it didn't affect the outcome of the match—but it might have.

The most dramatic hand of the entire Olympiad was the sixtieth, concluding board of the semi-final match between Great Britain and Italy. Most experts, particularly the foreign ones, considered these two teams the best in the field, with the United States a close third.

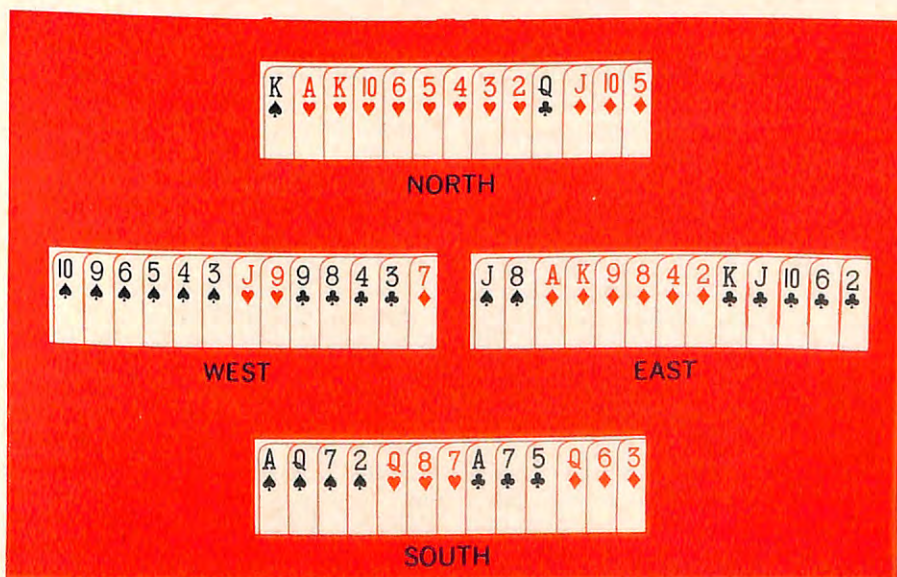
After 59 boards Italy had a small lead, but the remarkable and thrilling feature of the last deal was that Britain would have won if either of her pairs had reached a slightly different contract. (Then we would have played Great Britain in the finals, and who can say what would have happened?)

Above is the sixtieth deal of the Italy-Great Britain match, watched on Bridge-O-Rama by a thousand spec-

tators who may have been as tense as the participants themselves.

In the Closed Room, Konstam and Harrison-Gray were respectively North and South for Great Britain, Forquet East and Garozzo West. With only North-South vulnerable, the British pair made a "try" for a slam but actually stopped at five spades. This bit of caution should have paid off handsomely but failed because of the truly terrible spade break. Declarer had to go down one, for 100 points to Italy.

On Bridge-O-Rama, Italy's Belladonna (North) and Avarelli (South) faced Britain's Reese and Schapiro, East and West respectively. In a sense, since the British pair didn't make a bid, the previous statement about "reaching a different contract" doesn't seem to apply—but it does, very definitely! Because the Italians bid up to six diamonds and went down *three*, due to the same terrible spade break, and so all East or West had to do to



Neither side vulnerable. West dealer.

Midyear Forecast

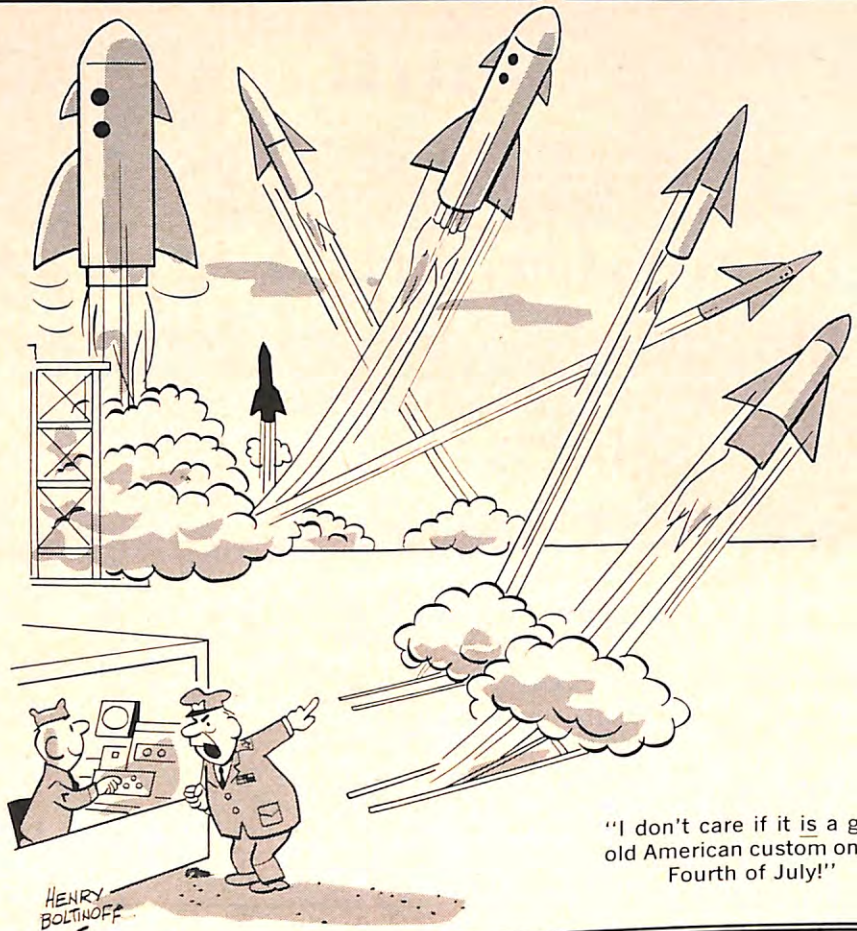
(Continued from page 31)

for business. Internal resources of corporations, consisting of retained profits after taxes, depreciation, and depletion, rose from \$47.6 billion in 1960 to \$59.6 billion in 1963. Because of the large capital expenditures in recent years and the liberalization of the depreciation provisions of the Revenue Code, this item is increasing at rapid rate. Corporate profits during 1964 have shown a considerable improvement, and this trend is continuing. Thus, the internal resources of corporations are rising, and corporations in manufacturing industries have ample funds at their disposal to finance capital expenditures.

Business activity is good and the outlook favorable. Under these circumstances one can, therefore, expect that capital expenditures by corporations will continue to rise. These expenditures are of great economic importance because they create new job opportunities and lead to an increase in the productive facilities of the country.

- Construction is also at a high level, and in all probability it will continue to rise. The number of home starts has increased. It should be noted, however, that the trend today is increasingly towards multiple dwelling units. The construction of public works is rising.
- Government expenditures: What the deficit of the federal Government will be during the present fiscal year is not yet fully known, and the same applies to the next fiscal year (ending June 30, 1965). It is already quite evident, however, that the increase in business activity will have a favorable effect on Government revenue and that the deficit will not be as large as originally feared. State and local government expenditures will continue to rise as in the past. Thus, all forces which determine the trend of business activity of the country point upward and warrant the conclusion that business activity during the rest of the year will continue to improve.

The Problem of Inflation. The Index of Wholesale Prices has remained practically stable during the last six years. On the other hand, the consumer index has risen constantly, due primarily to a constant increase in the cost of services. The present anti-inflationary forces are still strong and counterbalance the potential inflationary forces. The anti-inflationary forces, briefly summarized, are: Industry is still operating below capacity, and because of the huge capital expenditures of the immediate past, the productive facilities of the country are constantly rising. Unemployment continues to be a problem, and, at least temporarily, automation tends to reduce the demand



"I don't care if it is a good old American custom on the Fourth of July!"

for labor. Unemployment is particularly prevalent among the young and unskilled and in sections of the country where some of the natural resources have been exhausted.

Competition, both national and international, is very keen. In spite of the fact that prices and wages in many countries in Europe have risen faster than in the U.S., the cost of production in these countries in many instances is still lower than in the U.S. New products are constantly appearing in the market, and they compete aggressively with older products. The number of retail outlets is very large, and there is severe competition for the family dollar. The inflationary forces for the time being are only potential in character but could reassert themselves later on in the year. The principal dangers of inflation are, in brief:

During the summer a new wage contract has to be signed between the automobile industry and the union. The profits of the automobile industry have been satisfactory, and it is quite evident that the unions will make substantial demands for wage increases and fringe benefits. Whether or not there will be a strike in the industry is not the main issue. More important than this is the question of what kind of wage contract will ultimately be

signed. If the increase in wages, direct and indirect, is kept within the guidelines laid down in the Economic Report of the President and is not higher than the rise in productivity, it will have a favorable effect on the economy of the country as a whole. The fact must be borne in mind that any wage contract signed by the automobile industry with the union will set a pattern for other industries. Many of them are not as efficient as the automobile industry, and any rise in wages beyond that warranted by increased productivity is bound to lead to higher prices.

The other potential source of inflation is the danger that the consumer may go on a spending spree. If this should develop, total demand for goods would increase rapidly, and many corporations will find themselves operating at or near optimum capacity. This, in turn, will stimulate capital expenditures and construction by corporations. If this coincides with a material increase in wages beyond the rise in productivity, the forces of inflation will be renewed. Under present conditions, however, it is doubtful whether the consumer will go on a spending spree. He realizes that there are no shortages of goods, prices have remained relatively stable, and there are indications that quite a few individuals are

eager to repay outstanding debt.

Credit Policy. So long as the forces of inflation remain dormant and the demand for credit is not excessive, the Reserve authorities will continue to follow a neutral policy. While short- as well as long-term money rates will rise, this will only be moderate in character, and a credit stringency is not to be expected. If, however, the forces of inflation are renewed, the Board of Governors of the Federal Reserve System is duty-bound to carry out measures to combat them, partly in order to protect the integrity of the dollar at home and abroad, and partly to prevent the business recovery from turning into an unsustainable boom—one which cannot last long and would set in motion strong recessionary forces.

The balance of payments of the U.S. during the last quarter of 1963 and the first quarter of 1964 showed considerable improvement. However, the problem is still far from being solved. A renewal of the inflationary forces will lead to a reduction in exports and to an increase in imports, which obviously would adversely affect the balance of payments position of the country. Such a development would increase the amount of foreign-owned short-term dollar balances, which, insofar as they are owned by foreign governments and central banks, can readily be converted into gold. These foreign-owned dollar claims are very large and today exceed \$20 billion. Since inflationary pressures are present in many countries of Europe and since measures have been taken in these countries to combat inflation, including a tightening of credit, it follows that the Reserve authorities will also be under pressure to maintain short-term rates of interest in line with those prevailing in the leading financial centers of the free world, notably London. It is therefore quite certain that if, as a result of the renewal of inflationary forces, the balance of payments of the country is adversely affected, the Federal Reserve authorities will be forced to adopt a policy of credit restraint.

The Administration and the Reserve authorities are also eager to prevent a renewal of inflationary forces because they realize that this will in time lead to a recession, a decline in business activity accompanied by a rise in unemployment. Hence, the moment inflationary pressures become evident, the Reserve authorities will adopt a policy of credit restraint. This would lead to a reduction in the availability of bank credit, and after a lapse of time is bound to have an impact on the accumulation of inventories and on business activity in general.

In any event, one may expect a moderate increase in interest rates. If


the forces of inflation remain dormant, the increase will be only relatively minor in character. On the other hand, if the inflationary forces are renewed, the rise in interest rates will be more substantial.

The International Situation. While the domestic economic outlook for the remainder of the year is favorable, the international economic and political situation continues to remain uncertain and confused. There are many danger spots throughout the world, and any development of significance that may occur in any part of the world is bound to have its repercussions on the U.S. The political situation in Southeast Asia and in the Middle East is a cause of great concern. While the political situation in Latin America seems to be better than a few months ago, it is still far from favorable, for many individual countries are still confronted with serious social, economic, and internal political problems. Economic developments in the rest of the world also contain many elements of uncertainty. It is not yet known where the Common Market is headed and what the outcome will be of the tariff conference now being held in Geneva. Several European countries are confronted with serious inflationary pressures, and measures have been taken to combat them. It remains to be seen how successful these efforts will be. As in the past, so in the future, international political and economic developments can have a pronounced effect on business sentiment and activity.

Summing up. Business activity during the remainder of 1964, barring unforeseen events abroad, should continue to improve. The forthcoming Presidential election is not likely to inject an element of great uncertainty, nor will a decline in the equity market, should it occur, have any pronounced or lasting effect on the economic outlook.

If the dormant forces of inflation are kept in check, the recovery will continue for quite some time, and any decline that may take place in the future will be only minor in character and of short duration. If, on the other hand, the forces of inflation are revived, either because of an increase in wages beyond the rise of productivity or because of a spending spree on the part of the ultimate consumer, efforts will be made, particularly by the monetary authorities, to prevent the recovery from degenerating into an unsustainable boom.

The American economy is sound, the liquid savings in the hands of individuals are tremendous, and the economic security of the people is high. If excesses can be avoided, the economic outlook will remain favorable, not only for the months ahead but for the foreseeable future. ● ●



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The Ohio Elks Assn. display of ceramics and leather goods made by hospitalized veterans was set up at the State Convention by Committee Chairman L. E. Strong, pictured here with P.D.D. Milo Hettish, left, and State Adm. Asst. Robert Antram, right.



Bronx, N. Y., Lodge combines efforts with the All-Elk American Legion Harold G. Dagner Post and puts on frequent boxing shows for the veterans at Kingsbridge Hospital. Pictured on one of these occasions, when five radios were given away between bouts, were, left to right, former Cmdr. George McCue; Emil Yost; Past Cmdr. Ed White; Vice-Cmdr. Bill Vita; E.R. Phil Parker; P.E.R. Hack Lehane; Pete LaGalbo, a member of the lodge and of the Post who is also a Kingsbridge patient; Bill McCauley; former County Cmdr. Bill Weber; Vice-Cmdr. Tom Drew, and Post Cmdr. Ken Watson.

Officers of Pottstown, Pa., Lodge and their wives were photographed at a holiday party they gave for patients at the Coatesville Veterans Hospital where these Elks have been entertaining for the past 14 years. Left to right are P.E.R. and Mrs. Ross Gordon, Est. Loyal Knight Francis Bachman, E.R. and Mrs. Charles Houck, Mrs. Effie Saylor, Lead. Knight and Mrs. E. P. Panoc, Tiler and Mrs. Lewis Saylor and Mr. and Mrs. Curtis Wack.



Dick Cordes, Organist for Denver, Colo., Lodge and State Hides Chairman, standing at left, and Denver P.E.R. Arthur Milano recently presented over 1,000 tanned and dyed deer and elk hides to the VA Hospital there. Idaho Springs Elks collect the hides, and then Denver, Boulder and Sterling Lodges finance the tanning. Others pictures include Hosp. Asst. Chief of Staff Roy H. Rickus, Colo. North Dist. Chairman Harold Hitchcock, Boulder Lodge Secy. Perry Frazer and Elk Central Dist. Chairman Dean Hahn, with patient M. B. Robinson.

Only for readers of *The Elks Magazine!*



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Another Good Turn



When the Elks of Manila, P. I., learned of the tragedy which befell so many fellow members in Alaska as the result of the disastrous earthquake they, like all other members of the Order, acted swiftly to assist in the rehabilitation program. For Elkdom in the Philippines remembers with gratitude how the Grand Lodge came to its aid at the time the lodge home there had to be rebuilt after it had been all but destroyed during World War II. In the States on vacation, Exalted Ruler Adeeb

Hamra, right, visited Past Grand Exalted Ruler Horace R. Wisely and presented to him a \$25,000 cashier's check from his lodge for deposit with the Elks Disaster Fund for aid to Alaskan lodges damaged in the 'quake. According to Mr. Hamra, the money is part payment of Manila Lodge's "moral obligation" to repay the money sent to them in their time of need. Manila's Elks are adopting a repayment plan for the balance advanced to them by the Grand Lodge at that time.

NEW YORK, NEW YORK By Neal Ashby

(Continued from page 10)

gracious hostilities. Undoubtedly, Elks stopping here will be visiting some of its public rooms.

The Bull and Bear restaurant and bar at the street level has an authentic English Victorian decor. The atmosphere is club-like and masculine, and it's popular with notables such as Richard Nixon, Gov. Nelson Rockefeller, and James A. Farley (a Past N. Y. State Elks President). But Elks ladies will be welcome, too, as are Merle Oberon, Ginger Rogers, and Queen Frederika of Greece. The menu emphasizes English chops and stews.

Ladies might also like to be taken, perhaps for luncheon, to the Waldorf's less he-man Peacock Alley, decorated in a red and white striped French motif. This room is a duplicate of one found in the original Waldorf-Astoria, which opened in 1894.

The Commodore, too, is one of New York's best-known hotels. The Commodore Bar, on the lower level, is New York's biggest—142 running feet of elbow room in a rectangular shape. (When commuters pack it between

5 and 7 P.M. before taking trains from adjacent Grand Central, up to 14 bartenders are in action.) The wood-paneled, half-century-old Tudor Room is worth your consideration for luncheon or dinner.

Other nearby hotels will house Elk contingents, and we'll mention a couple. The Biltmore, at 44th and Madison Ave., has one of New York's few remaining men's bars. Regulars here break into derisive applause if a lady enters by mistake. The Biltmore's Guard Room exudes an aroma of good broiled beef and accommodates patrons in comfortable chairs at roomy tables.

The Roosevelt, at 45th and Madison, serves more than 600 orders of prime ribs of beef a day in its Rib Room. The diner will be given all the extra helpings of the brick-oven-roasted beef he may desire. A popular cocktail lounge at the Roosevelt is the Rough Rider Room (the hotel is named for Teddy Roosevelt), which is decorated in a Western motif.

Four of New York City's "big five" sightseeing attractions are very near

the Commodore, Waldorf, and other Convention hotels:

Times Square, lit by the world's biggest, brightest advertising signs, the global crossroads and center of New York's entertainment community, is at 42nd St. and Broadway.

The Empire State Building, at 102 stories the tallest building in the world, is at Fifth Ave. and 34th St. The top-side observatory (you need hardly be told that the view is fabulous—if the weather is clear) is open from 9:30 A.M. to midnight. Admission is \$1.30.

United Nations headquarters is at 42nd St. and First Ave. (From Lexington and 42nd, it's three long blocks eastward to First Ave.) The 39-story, glass-faced Secretariat Building houses representatives of the 100-plus member nations who run the U.N.'s affairs. In the low-domed General Assembly Building, the principal meetings of the world body unfold. Guided tours, costing \$1, are conducted daily from 9:15 A.M. to 4:45 P.M.

Rockefeller Center spreads upwards from 48th St., mostly between Fifth and Sixth Avenues (New Yorkers still haven't accepted the latter by its present name of Avenue of the Americas). Once there, you'll need some plans as to where you will prefer to go first.

Rockefeller Center is a complex of entertainment (NBC studios, Radio City Music Hall) and business (U.S. Rubber, Time-Life, etc.) enterprises in 17 buildings covering 15 acres. Though much of the center is 30 years old, its skyscrapers retain a graceful utility that newer buildings can rarely equal.

Guided tours (\$1.75) are conducted frequently, beginning at 9:30 A.M. from the RCA Building on 50th St. Included is the 70-story-high Observation Roof. Visibility: 50 miles on a clear day. Separate tours through the NBC Television studios in the RCA Building are also available. One of New York's most famous restaurants, the Forum of the Twelve Caesars, is located in Rockefeller Center.

The fifth of the "big five?" The Statue of Liberty, of which Jerry Hulse writes nostalgically in another article. Take the subway to the Battery (South Ferry stop) at the southern tip of Manhattan. There you can board a boat bound for Liberty Island, on which the welcoming lady of the harbor has stood for 75 years.

A new "center" that is rapidly gaining in interest is the Lincoln Center for the Performing Arts. This is a complex of modernistic structures, now under construction on the west side in the lower 60s, that will include a new Metropolitan Opera House, a repertory theater, library, and music school.

Lincoln Center is offering New York's newest guided tour, presently covering

the only two completed buildings—Philharmonic Hall, with its sculpture and oddly-shaped acoustical “clouds” suspended from the concert hall ceiling, and the New York State Theater for the dance and musical drama. Special performances are being held regularly in the two halls as part of the Lincoln Center World’s Fair Festival.

Separating the two glass-façade buildings: a piazza with a fountain that plays during intermissions; the dancing waters are governed by magnetic tape.

We can scarcely cover all of New York’s other major attractions, but here are a few: St. Patrick’s Cathedral, at Fifth Ave. and 50th St.; Central Park; Grant’s Tomb, at Riverside Drive and 123rd St.; the New York Stock Exchange, on Wall St.; the Fulton Fish Market, on the East River; the Brooklyn Bridge; Greenwich Village; the five-cent ferry ride to Staten Island—the attractions will outlast your time.

And, of course, New York is full of museums. Here are a few with unusual appeal about which you may not have heard: the Frick Collection of paintings by European masters of the 14th to 19th centuries (Fifth Ave. and 70th St.); the Museum of Early American Folk Arts (W. 53rd St.); the Museum of the American Indian (Broadway and 155th St.); the Fire Department Museum (downtown at 104 Duane St.); the New York Historical Society (77th St. and Central Park West); and the Museum of the City of New York (Fifth Ave. and 104th St.)

If you want a little assistance in getting around to points of interest, you can take guided tours on buses, boats, and helicopters. The Elks Information Desk at the Commodore will tell you how to join a tour, at a special discount.

You can also stay right in your hotel room, turn on the television set, and learn of events of interest and for what plays and movies tickets are available. Periodically each day, such information is telecast to a closed circuit of hotels over Channel 6.

Another excellent source of information is the “Visitors’ Guide” of the New York Convention and Visitors Bureau. The guide is available at Bureau headquarters on E. 42nd St. and at hotels and information centers. Keep in mind that there are good guidebooks on sale almost everywhere.

Right here we’d better mention a service that will appeal to some folks. If you bring youngsters, ages 6 to 17, you can send them on supervised tours conducted especially for children by Gulliver’s Trails, Inc. The special discount prices to Convention members are: \$8.95 for daily sightseeing; \$10.50 and \$11.50 for children and teenagers, respectively, for a World’s Fair Tour; \$8.95 for children and \$10 for teens in the evening. Meals are included. For

further details or reservations (which are recommended) write to Gulliver’s Trails, 25 Central Park West, New York 10023.

A visit to New York affords an opportunity to attend the incomparable Broadway theater. The only shows *on* Broadway, though, are movies; nearly all of the legitimate theaters are in the 40s east and west of Broadway. There are a number of nationally known hits running, but tickets are scarce. Best to order them in advance. And don’t overlook the shows that aren’t so famous. If they survive their first few performances, they have merit. And then there’s “Off-Broadway,” much of which is avant-garde theater.

There aren’t as many full-fledged nightclub floor shows as there used to be, but good ones, employing “name” performers, may be found at the Copacabana, Latin Quarter, and International, all in the general Broadway neighborhood. Hotels like the Americana, Plaza, and Waldorf have supper clubs at which headliners entertain. Dozens of delightful, but less well-known, entertainers appear at smaller boites.

For evening diversion perhaps a bit more flavorful, a couple of suggestions might be made. Eighth Ave. in the 20s is sometimes called the “Casbah.” The main attraction: belly dancers from the Middle East (and some just from Brooklyn). Performed nightly at the Lower East Side’s Casino East Theater is “This Was Burlesque.”

Undoubtedly you’ll want to visit the much-praised World’s Fair at Flushing Meadow. The Fair will be crowded but worth your time, and it’s less than a half-hour by subway from Manhattan. (Editor’s note: For an article on the World’s Fair, see the May issue of THE ELKS MAGAZINE. One major exhibit that was omitted, because it was unveiled too late, is Chrysler’s. It will especially please the kiddies, and it’s free.)

Right next door is the luckless Mets’ new ball park, Shea Stadium.

Most visitors don’t have the time for unplanned investigating, but much of New York’s charm lies outside its tourist attractions. There’s lots of interesting walking to be done, including browsing among the windows of upper Madison Avenue’s art galleries and small fashion shops, Third Avenue’s antique shops (others seem to pop up everywhere else as well), and Greenwich Village’s quaint streets and off-beat shops.

Still another variation—this one the most uncommon of all—is to leave Manhattan to browse in other boroughs. The best bet here is Brooklyn Heights, where the lower Manhattan skyline from the Esplanade is stunning. An insider’s dining tip: Peter Lugar’s steak house beside the Williamsburg Bridge. And for a sort of made-in-New-York sideshow, there’s Coney Island on Brooklyn’s southern tip.

In the Bronx, only borough on the mainland of New York State, the Yankees will be at home in their famed Stadium, which is easily reached by subway.

On Staten Island, out in New York Harbor, the Richmondtown Restoration of a Colonial village affords an insight into the lives of our ancestors.

Despite what you may have heard, New York is not a forbidding town to visit. Its leadership in the arts, communications, and other fields and professions may have inspired such reactions. In theater, sports, banking, publishing, so many areas, New York is “the big time.” Competition is keen and demanding, and New York can indeed, seem forbidding and humbling to many of its struggling citizens.

But for visitors, New York should be little less than a vast panorama of visual wonders and delights for all the other senses that you’ll remember until the day you return. • •

ELKS NATIONAL HOME NEWS

Probably nearly all new residents of the Elks National Home write to someone to tell of their delight with their new surroundings. In one case recently, the Magazine was supplied a copy of such a letter. The following is from Marion C. Holcomb to Dr. and Mrs. Thomas L. Rogers of Long Beach, Calif., Lodge:

“It was so nice to get your birthday card this morning on my 88th birthday. The day that you examined me you asked me to write to you when I got here, but I have kept putting it off.

“I want to tell you that the things that you told me about the Home are all true, and I have found it even better than you said.

“Mr. [Thomas J.] Brady, the Superintendent, is a very able person, is very well liked by all, and the business of the home works like clockwork.

“The meals are extra good, the hospital is very complete, and the library is well stocked with books, magazines, and 15 daily newspapers from the leading cities (including Los Angeles *Times*).

“Then there are pool, billiards, and cards, and two motion picture shows a week and TV every day.

“I feel that the Home is ideal for me, as I have no family or relatives, and I am very happy here.

“All Elks should be very proud of the Elks National Home.”

EARLY RETURNS

MEETING AT PEORIA, nearly 800 members and guests attended the Illinois Elks Association Convention May 14th through the 17th. Past Grand Exalted Ruler and Mrs. L. A. Donaldson were welcomed as guests of honor at this session during which Danville Lodge captured the State Ritualistic title, with the Homer Fry Award to the outstanding officer going to Esquire Austin Buchanan of Danville.

This Association's Crippled Children's Commission reported that home therapy treatment is now being provided for 292 patients, a project to which the State's membership donated \$71,879 during the year. Nearly \$4,000 was spent on the Veterans Program in the past 12 months, and the State contributions to the Elks National Foundation totaled \$67,112.58, a \$10,000 increase over last year. During the business session, Chairman John E. Walter raised enough money for a \$1,000 Honorary Founder's Certificate from his State for the John F. Kennedy Memorial.

Officers for the coming year are President George A. Shields, LaSalle-Peru; 1st Vice-President-at-Large George T. Hickey, Chicago (North); 2nd Vice-President-at-Large John C. Meckles, Litchfield; Secretary Jack F. Sullivan, Joliet, and Treasurer Earl R. Schryver, Springfield. There will be a September 25th, 26th and 27th Fall Meeting at Belleville, and the annual Convention will take place at Decatur, May 14th, 15th and 16th, 1965.

BOONE LODGE won the Ritualistic Contest during the three-day Iowa Elks Association Convention at Mason City which opened on May 14th. Iowa Falls was second; Muscatine, third, and Decorah, fourth. Three hundred delegates attended this 59th Annual Meeting at which the Major Project Committee submitted a proposed Craft Sales Program for handicapped adults, to be carried out in cooperation with the State Society for Crippled Children and Adults.

Grand Esteemed Leading Knight Arthur M. Umlandt and Grand Lodge Auditing Committeeman Robert E. Davis were special guests at this session when Chairman Paul Kamler of the State Elks Service Committee reported on the extensive program being carried on at Iowa's three VA Hospitals.

This Association will meet in Des Moines next December 4th, 5th and 6th, with the following in office: President Donald E. Semelhack, Charles City; Vice-Presidents Robert Pearson, LeMars, William Haddy, Mason City, Robert McBeth, Ottumwa, and Donald Mosman, Creston; Trustee Ralph Bastian, Fort Dodge, and (reelected) Secretary Sanford Schmalz, Muscatine, and Treasurer A. P. Lee, Marshalltown.

PAST GRAND EXALTED RULERS Dr. Edward J. McCormick and Fred L. Bohn led the host of State dignitaries who welcomed Grand Exalted Ruler Ronald J. Dunn to the 66th Annual Convention of the Ohio Elks Association in Columbus. Lashing out against public apathy in his luncheon address on May 1st, the Grand Exalted Ruler urged the delegates to be in the forefront of every patriotic endeavor. When the delegates returned to their homes on May 3rd after the busy four-day session they had passed a resolution protesting any government action relative to the removal of the words, "In God We Trust," from U. S. currency, and "under God" from the Pledge of Allegiance.

Columbus' Mayor M. E. Sensenbrenner and host Exalted Rul-

er L. V. Wetzberger were on hand to welcome the delegates.

Nearly 1,000 Elks from 94 lodges heard reports on various charitable and community projects on which nearly \$200,000 had been spent during the past year with more than \$37,000 in grants going to C/P Centers over the State. A school bus was purchased for the use of the Cuyahoga County Crippled Children's Society, and a mobile unit was bought for use in southeastern Ohio. Veterans activities, under Chairman L. E. Strong, utilized 1,280 entertainers to put on 77 programs, and furnished 450 pounds of tanned leather and 2,500 pounds of slip clay for occupational therapy.

Well-known entertainer Ted Lewis, a 50-year member of Circleville Lodge, was selected as this year's Elks' Hall of Famer, and Past District Deputy Eldon Brown of Columbus Lodge, Secretary of the Ohio Elks Cerebral Palsy Training Center Board for ten years, was cited as Elk of the Year. State Youth Leaders Denver R. Lough of Warren and Antoinette Heimback of Cincinnati were among those honored at the special State Youth Day luncheon on May 2nd when, in addition to their \$100 U. S. Bond, each received an American Flag, certificate, and \$500 in cash from Grand Lodge Youth Activities Chairman E. Gene Fournace and retiring State President Lawrence R. Derry. "Most Valuable Students," and recipients of \$600 scholarships, were Pauline Adams, sponsored by Cincinnati Lodge; Marjorie Hall, Alliance; Leslie McCullough, Lima; Richard Heck, Youngstown; Katherine Gastier, Sandusky, and Jacob A. Miller, Canton. State Senator Edmund A. Sargus, a Past Exalted Ruler of Bellaire Lodge, delivered the Memorial Address.

Elected to office are President Carleton Riddle, Willard; Vice-Presidents C. Ross Cline, Chillicothe, E. Paul Howard, Alliance, and M. B. Letzelter, Steubenville; Secretary-Treasurer Sam Fitzsimmons, Van Wert, and Trustee George B. Walker, Willoughby. Also named were Sergeant-at-Arms Daniel Hartung, Sandusky; Chaplain Rev. Harry Yaggi, Lancaster; Inner Guard C. E. Sims, Wilmington, and Tiler John Welsh, Barnesville. Troy Lodge won the Ritualistic Contest, and Charles Campbell of Berea will head the State's Past Exalted Rulers' Association.



OHIO Elkdom's awards recipients and presenters were, left to right, Lawrence Derry, Past President's Award; State Trustee Walter Springmyer; Ted Lewis, Elk Hall of Fame; Eldon Brown, Elk of the Year, and incoming Pres. Carleton Riddle.



MISSISSIPPI Youth Leader Peter Buttross receives his award from State Youth Activities Chairman B. G. Holland. At right is Convention guest Past Grand Exalted Ruler Wm. A. Wall.

AN ENTHUSIASTIC CROWD of about 950 members and guests attended the 59th Annual Convention of the Kansas Elks Association in Wichita. Twenty-one teams competed in the Ritualistic Contest, the title going to Wellington, and 25 awards were made in Youth Leadership and Scholarship, totaling \$5,500. Former Grand Chaplain Father F. W. Zimkosky conducted the Memorial Services when the State's four Past Presidents who had passed away during the year were eulogized—Clarence E. Klein, Gerald H. Murray, Dr. J. L. Timken and Wayne Lamoreux.

Grand Exalted Ruler Ronald J. Dunn, Past Grand Exalted Ruler H. L. Blackledge, Grand Lodge Ritualistic Committeeman Lloyd Chapman and Millard E. Pike of the Grand Lodge Credentials Committee and their wives were guests of honor at this highly successful conclave which featured many social events, notably the Awards Banquet at which Mr. Dunn was the inspiring speaker.

Holding office until the 1965 annual Convention in Wichita text April 28th and 29th, and May 1st and 2nd, will be President Floyd W. Davis, Phillipsburg, Deputy President K. R. Larrick, Augusta, Vice-President John Brunk, Fort Scott, Trustee Walter Shannon, Pratt, Treasurer Forest E. Link, Pratt, and Secretary Fred H. Kelly, Salina.

PRESIDENT Charles B. Emery and Secretary E. F. Heller, Sr., shared the duties of presiding officer during the Louisiana Elks Convention in New Orleans April 24th, 25th and 26th.

About 300 members and guests were on hand to welcome Past Grand Exalted Ruler Wm. A. Wall, Grand Lodge Judiciary Committeeman Willis C. McDonald, Special Deputy Robert B. Cameron and District Deputies W. H. Lambdin and Claude H. Elbourne, a duty handled officially by City Councilman Joseph H. Dirosa, acting for Mayor V. H. Schiro, and by host Exalted Ruler M. C. Leidinger, Jr. Former Grand Tiler Sidney Freudenstein, who hasn't missed a Grand Lodge Session in 52 years, also attended.

Shreveport Lodge won the Lodge Activities plaque, and the Ritualistic Trophy was won by Baton Rouge. Merit Certificates went to Elk of the Year T. J. Duhon, and to F. J. Demarest, A. C. Straughn, W. H. Lambdin, W. P. Laurents, T. R. Naquin, O. J. Bourgeoise, M. L. Doggett, R. A. Bush and H. L. Lastrapes. Reports on the Association's numerous charitable activities revealed heavy participation in community service, notably its long-standing Eye Bank sponsorship.

With Deputies Elbourne and Lambdin, Special Deputy

Cameron conducted a Clinic which was well represented by all lodges. At this discussion, improvement in the conduct of business operations of each lodge was stressed. As principal State Banquet speaker, Past Grand Exalted Ruler Wall addressed a capacity crowd who heard him commend the efforts in the Order's behalf of a number of high State Elk officials.

Elected for the new term were President B. L. Champagne, Baton Rouge; Vice-Presidents J. A. Fontenot, Opelousas, and Charles Champagne, Plaquemine; Secretary E. F. Heller, Sr., Alexandria; Treasurer Ross Brunson, Sr., Alexandria; Trustee Charles B. Emery, Shreveport; Sergeant-at-Arms F. H. Hromadka, Alexandria; Tiler Hoyt Strain, Baton Rouge, and Chaplain T. J. Duhon, Jr., Baton Rouge. Other Trustees are Jacob Clausen, Franklin, Secretary; A. S. Johnson, Jr., Jennings; W. P. Pearce, Jr., Shreveport, and George J. Lupo, New Orleans.

WITH NEARLY 400 Elks and their wives in Natchez May 15th, 16th and 17th, Mississippi Elksdom enjoyed what is perhaps the most successful State Convention in its history, with several Grand Lodge dignitaries as special guests. They included Past Grand Exalted Ruler Wm. A. Wall, Willis C. McDonald of the Grand Lodge Judiciary Committee and Special Deputy Robert Cameron, State President Henry Schwan, Jr., presided at the Ritualistic Contest, won for the third consecutive year by Columbus Lodge. Biloxi Lodge won top honors in the State Youth Activities competition, receiving its award from State Youth Chairman B. G. Holland.

Other honored guests at this meeting included Louisiana Elks Assn. President B. L. Champagne and District Deputy Claude Elbourne of Louisiana East. Judge William Luscombe delivered the address at the Memorial Services.

At this session it was voted to increase community service and youth activity, on which nearly \$23,000 had been spent during the year.

New officers are President James E. Nichols, Vicksburg; Vice-Presidents Francis Larson, Pascagoula, and Stan Proffitt, Columbus; John Laws, Columbus Trustee, and Clarence Kappus, Vicksburg, Secretary-Treasurer.

Oak Duke was General Chairman for the Convention which featured many social activities, principally a fish fry, luncheons and banquet at which Mr. Wall spoke.

ROCKY MOUNT Lodge won the first award for its \$4.91 per capita contribution to the Elks National Foundation, the largest for its State, at the North Carolina Elks Association Convention at Durham May 7th, 8th and 9th. Brevard was runner-up with \$4.27, and Kinston third, \$3.74. The year's total North Carolina donation to the Foundation, with a \$200 gift from the State Association, was \$15,911, which came as welcome news to Grand Secretary Franklin J. Fitzpatrick who, with Mrs. Fitzpatrick, was a special guest at this conclave. All but three of this State's 41 lodges contributed to the Foundation during the past 12-month period.

Encouraging reports on other undertakings of these Elks were made, primarily their outstanding Boys Camp at Hendersonville where 500 to 600 deserving youngsters are entertained each summer. This 200-acre mountain vacationland is completely self-supporting.

October 15th, 16th and 17th will find North Carolina Elksdom convening at Wilmington for its Fall Meeting, with the following in office: President H. F. Finck, Brevard; Vice-President-at-large J. D. Woodell, Greensboro; Vice-Presidents Cecil Yates, Charlotte, Tom Moore, Reidsville, and Albert Parrott, Goldsboro; Chaplain Rev. Wm. T. McShea, Morganton, and reelected, Secretary A. A. Ruffin, Wilson, and Treasurer G. C. Killian, Gastonia. Trustees are Walter Hill, Raleigh, E. H. Phillips, Winston-Salem, and Harvey Holmes, Gastonia.

A Tax Break Toward Retirement

(Continued from page 35)

ized under Keogh shelter is cushioned from the full impact of the regular tax rates. In the unlikely event that he elects to withdraw the fund in a lump sum, he is entitled to spread the taxation over a five-year period. His net would be almost \$114,000, which is about 12 percent better than if the fund had never been sheltered. If he takes the annuity route instead, he'll cut his liability to the IRS by 40 percent.

Attorneys are well represented in the ranks of Keogh Act participants. The American Bar Association was the first national professional group to file a group plan for its members. But you don't have to be a professional man to get in under the umbrella.

Any sole owner or proprietor is eligible to file a Keogh plan. As noted earlier, a partner with at least a 10 percent stake in the business is also eligible—if he actually provides services. If you don't work, it's no dice. In passing the Act, Congress seems to have been concerned with shirtsleeve rather than silent partners.

Taking profits as a partner can reduce the benefit to be gained from the Keogh Act, however. If income is derived both from a salary and a return on capital, only 30 percent of the total is the base to be used. Taking the maximum allowable 10 percent of that may amount to considerably less than \$2,500.

Say, for example, that a doctor in partnership practice earns \$50,000 a year both from his salary and in dividends from a private hospital. His base for a Keogh retirement fund is 30 percent, or \$15,000. Ten percent of that provides a maximum annual contribution toward retirement of \$1,500. His Keogh retirement fund could actually grow much faster if he made only \$25,000 in single practice.

Another joker in the Keogh deck is the requirement of setting up and contributing to a pension plan for all full-time (20 hours or more per week), non-seasonal employees who have been on the payroll for at least three years. Those contributions, however—up to a maximum of \$2,500 a year—are fully tax deductible, and kinship is no bar. For example, if your wife is a full-time worker, up to 10 percent of the amount of her salary can be put into a pension fund. But you can't play favorites; what you do for one, you must do for all.

Once again, the \$2,500 ceiling can be troublesome, if you make more than \$25,000. You might end up kicking in a proportionately larger percentage of employees' salaries than your own.

The solution is to scale things down.

Take the case of an accountant who pays himself \$30,000 a year and his three employees a total of \$18,000. The best he can do for himself is \$2,500, or 8½ percent, while he's allowed to put up to 10 percent of his workers' pay into a pension fund. But he can comply with the law and still contribute only 8½ percent for each of them.

The boss is also entitled to make a second contribution for himself, this time as an "employee," but only up to the percentage he's kicking in for the rest of the staff and in any case not more than another \$2,500. This one doesn't rate a tax deduction, but of course it does contribute to his fund's tax-deferred buildup.

The Keogh Act is explicit about how a retirement fund can be managed. There are only five alternatives: (1) through a bank-supervised trust; (2) in a custodial account, not necessarily with a bank, restricted either to mutual fund shares or insurance contracts; (3) in an annuity bought directly from an insurance company; (4) with a special series of 3½ percent U.S. Government Retirement Bonds; or (5) through face-amount savings certificates.

A bank trust probably offers the greatest flexibility for an individual,

STATE ASSOCIATION CONVENTIONS

STATE	PLACE	DATE
Montana	Missoula	July 22-23-24-25
Virginia	Roanoke	August 15-16-17-18
West Virginia	Huntington	August 19-20-21-22
Md., Dela., D.C.	Annapolis	August 20-21-22-23

considering that it offers the greatest latitude in choosing the kind of investment selected. Administrative costs on an individual trust, however, are likely to be a little too rich for the blood of a businessman who is stashing away no more than \$2,500 a year.

The banks have an answer to this objection: a pooled trust, which enables members of almost any conceivable trade or professional group to tuck away their contributions in a common fund. Many mutual funds and insurance companies also write group contracts designed to take advantage of the Keogh Act provisions.

To select the best alternative, anyone building a fund should consult an investment advisor, keeping in mind that despite the restrictions, there is a reasonable range of choices. The American Bar Association, for example, offers a common stock fund, a fixed income fund, and deferred annuities—either singly or in combination.

Another restriction of the Keogh Act is that it's specific about when money can be withdrawn: not before age 59½ and starting not later than 70½, except in cases of death or disability. There are penalties for noncompliance, whether it be premature withdrawal of funds or willful overpayment into the fund.

The prohibition against premature withdrawal is one of the disadvantages of the Keogh Act most frequently cited by critics. The main objection is that you lose control over your money for a long period of time. Borrowing from or assigning any part of a fund is also forbidden—potentially a bitter pill. Suppose, for example, your business is in danger of going under. No matter how hard-pressed you might be, you can't touch your Keogh retirement fund without paying a penalty.

Even worse, as some see it, is the possibility of risking a net loss while you're trying to realize only a moderate tax saving. William H. Hoffman Jr., associate professor of accounting at Louisiana State University, has said: "Participation under Keogh may create additional costs that could well outweigh any immediate tax saving."

There are other disadvantages: (1) Employees rate capital gains tax treatment when they withdraw their share of a fund (except when they've invested exclusively in retirement bonds); employers do not. Thus, semi-ordinary (although cushioned) tax rates are levied on securities profits that might otherwise qualify as capital gains. (2) Immediate vesting for employees—a rather harsh restriction under the Keogh Act.

A typical corporate pension plan permits delayed vesting, so that an employer is less burdened because he may apply contributions made on behalf of short-term workers to the account of those who stick with their jobs. (3) For pension purposes, you must treat all your business enterprises as one. Let's say you've set up a Keogh pension plan for your employees in a hardware store. If you invest in another business, the law says you've got to set up a fund there too.

There are a couple of possible situations wherein a Keogh plan will probably be workable: first, when there are no employees or when the gap between employer and employee salaries is wide; second, when the gap between active and retirement income is wide.

Even in these cases, however, and especially in others, remember that there are restrictions and prohibitions. Moral: Look before you leap; talk it over thoroughly with your accountant and attorney. ● ●

Tom Wrigley WRITES FROM WASHINGTON



A BRONZE BUST of our late President has been temporarily installed in the Cabinet Room of the White House. A gift to Jacqueline Kennedy from JFK's three military aides, it will eventually become part of the John F. Kennedy Library in Cambridge, Mass.

D.C. NIGHT OWLS can now be served in some restaurants here until 4 A.M. This innovation means that it's no longer necessary to go out of Washington proper for that wee-hour snack.

"GREEN ROOM." This summer the White House grounds are proving a popular place for the President to hold meetings. The mansion's east side features the former "Rose Garden," which is now called the "Flower Garden," because of other floral plantings.



CONVENTION-BOUND. Members of Congress and others in Government who are part of the big political parade are packing their bags, preparatory to participating in the national political conventions: the GOP in San Francisco, the Democrats in Atlantic City. Both will be sellouts, even though only the former will have top-slot suspense.

JUNE NEGRO college graduates are embarking on careers with many of the country's leading corporations. Science and engineering grads are at the top of the heap, bringing down between \$585 to \$700 a month. Additionally, good opportunities are present in selling, advertising, and teaching.

AFRICAN ART is on view in a historic townhouse at 316 A Street, N.E. Former Foreign Service officer Warren M. Robbins converted it into a museum to display his collection. In addition, it houses many examples on loan from the University of Pennsylvania, which has one of the world's best collections of African art. The house was the home of Frederick Douglass, one-time slave, who served as American minister to Haiti in 1889-91.

DITCH DIGGING, atomic style, will probably begin within three years on the following projects: a tunnel through

California's Bristol Mountains, a super-highway, a railroad line, new canals to bring water from the Pacific Northwest to Southern California, and a link between the Tennessee and Tombigee rivers. A-power would be utilized in constructing the new Isthmus canal, which may begin within five years.

NURSING HOME SCRUTINY: Headed by Senator Frank E. Moss of Utah, a Senate subcommittee probe has revealed that 40 percent of those investigated are substandard. The most common failings: lack of adequate fire protection and grievous staff shortages. The reason for the probe: federal funds help pay care costs for 60 percent of the 300,000 people now in 10,000 nursing homes, and the Government would like to see care improved.

ATTENTION, SERVICEMEN: The USO Lounge in Washington's Union Station will be open this summer on a 24-hour-a-day basis, thanks to the United Givers Fund, which allocated \$12,000 for this morale-boosting operation.

LOW-CALORIE drink sales are soaring, with the blessing of the Food and Drug Administration. There was some consumer confusion initially, however, because some brands carried a regulatory label that read: "should be used only by persons who must restrict their intake of ordinary sweets." FDA Case Supervisor Sidney Weissenberg explains the wording, which has been changed, was intended merely for the benefit of diabetics.



BANDITS BEWARE: Bank robbery is proving more hazardous these days with banks utilizing hidden cameras that automatically take pictures at crucial spots every 15 seconds. Unless a heist can be pulled off in 10 or 12 seconds, it spells trouble.

SPEAKING OF BANDITS, the one-armed ones are soaking up the change in nearby Waldorf, Md., where they're legal. Some new highways make it easier for Washingtonians to get to the casinos, where a running gag goes: "If

the bomb drops, stand near the jackpot machine. Nobody ever hit that!"

SELF-SERVICE elevators in Government buildings will be even more sophisticated—if a new computer system is initiated whereby traffic patterns would be programmed so that empty cars would automatically proceed to certain floors in anticipation of heavy traffic.



CAB CRACKDOWN. Washington taxi drivers are being fined five bucks if they're caught failing to stop for a fare. Tourists in particular have complained in the past about being ignored by cabbies, who presumably bypassed them in order to move on to busier passenger locations. Meanwhile, taxi fares have been boosted a dime in the downtown area.

JULY JOTTINGS . . . Jukeboxes with video screens are in use here, so now you see as well as hear platter performers (a double affront, in some cases). . . . Record-size freshman classes will be off to our colleges and universities in September. . . . The gasoline tax may be upped a cent here to 7¢ per gallon. . . . The Federal Aviation Agency is worried about the shortage of airplane mechanics. . . . The LBJ influence: more and more ten-gallon hats on the street. . . . Live larvae of the deadly Mediterranean fruit fly were found in four Spanish Moroccan oranges by inspectors at Dulles International Airport, while on the brighter side, customs inspectors are still chortling over the returning tourist who, unaware that one is not allowed to bring certain foods into the country, tried to smuggle in a \$475 ring in a salami—which is on the prohibited list. And that's no baloney!



Memento of Another WORLD'S FAIR

Joseph M. Phelps, Exalted Ruler of El Reno, Oklahoma, Lodge, came up with this interesting pair of photographs. The one at the top was taken at the World's Fair—the 1904 World's Fair, that is, the one in St. Louis. It's a picture of the Oklahoma Territory building, visited by hundreds of thousands who admired its Moorish design and the sweeping staircase in its great hall. At the Fair's end the usual problem arose: what was to be done with the structure? One of the three Territorial Commissioners was Otto A. Shuttee, a far-sighted member of two-year-old El Reno, Okla., Lodge. He asked for, and received the building which he visualized as a home for El Reno Elksdom.

The lodge employed a staff to cut the

building into sections, load it on flat cars and move it to its new site. A building corporation was formed, issued 500 shares of stock at \$50 a share. Contract to erect the building was let for \$11,260 from the salvage—the price included a full basement, but *that* was 60 years ago!

The photograph below shows the building as it appears today, the center of El Reno's community life for the six decades it has graced the city's Rock Island Avenue. Since its reconstruction it has undergone several renovations and is always kept in excellent repair. A new bandshell was added to the north end of the ballroom, and the porches, formerly open, have been glassed in. Construction at the 1904 World's Fair was really solid!



Water, Water

(Continued from page 5)

These examples point to temporary shortages and/or spoilage. But is there a danger of a permanent water shortage in this country? Experts in the field tend to disagree. But before quoting them, let's take a look at some figures pertaining to water consumption in this country. The most recent estimate is that we annually use about 300 billion gallons of fresh water each day. Three-fourths of this supply comes from our rivers and streams, the remainder from underground sources.

Between 30 and 60 gallons of water is used for taking a shower. An automatic washing machine uses 17 gallons per cycle, which means more than 50 gallons for a normal three-cycle load. It's no trick at all to use at least 60 gallons of water during the course of the day. Trying to keep the lawn green, cooking, cleaning, personal hygiene, filling the swimming pool, washing the car—all these activities involve the use of water—water that after use goes down the drain.

Aside from this, we all benefit directly from water that is used outside the home. The cooling system in the stores you patronize, the restaurants you dine in, and the office where you work. The dentist, commercial laundries, public buildings—all use water on your behalf. Indirectly, you use 20 more gallons daily through these water consumers away from home.

And industry, of course, is a big user of the public water supply. On the average, industry uses 50 gallons per capita daily from the public systems, in addition to the huge quantities of water it provides for itself.

Another important use in the community is public use: fire-fighting, street cleaning, municipal swimming pools, and so forth. These and other public uses of water account for another 10 gallons of the 150 gallons provided daily for your individual benefit.

Our water utilities provide us with 20 billion gallons of water every single day. On an annual basis, this is enough water to flood an area a foot deep and 10 miles wide all the way from the Atlantic Coast to the Pacific.

In addition to public water supplies, agriculture and self-supplied industries use about 1,500 gallons of water per day for every American man, woman, and child. Broken down into more exact figures, 135 billion gallons of water is used daily by agriculture and 150 billion gallons by industry.

What's the source of all this water? The answer is nature's great reservoir—the continuous water cycle. The oceans, constituting about 70 percent of the earth's surface, and the atmosphere



play the major roles. Water is constantly evaporating from the land and, especially, the sea, returning to earth again as precipitation.

When it rains, for instance, the water that falls either is absorbed by the ground or runs off into streams. Ultimately most of this "new" water is borne on a journey to the cycle core—the sea.

About 80,000 cubic miles of water are evaporated annually from the sea, while about 15,000 evaporate from land sources. There is no appreciable loss in the water cycle; what is evaporated is returned from the atmosphere as precipitation—but the distribution is somewhat different. That is, the land areas of the earth receive 24,000 cubic miles back for the 15,000 evaporated. About 4,300 billion gallons of precipitation are released daily over the nation, but at present our daily usage amounts to "only" about 300 billion gallons. Why all the anxiety, then, about running out of fresh water?

In a 307-page report, a Presidential advisory group warned last February that vast areas of the nation face serious, even critical, water shortages: "In the Southwest, underground water is being 'mined' in an alarming rate, and new sources must be found soon to supply even the present population. In several humid areas, the amount of water needed to dilute sewage approaches and, in places, already exceeds the amount of water in the rivers during times of low flow."

The group estimated that by the year 2000 the use of "controllable" water probably will exceed supplies in the Upper Missouri, Rio Grande-Pecos, Colorado, Great Basin, and Southern California regions, and may exceed supplies in the Western Gulf areas. Water required for consumption and for present methods of diluting waste matter may exceed supplies in the Delaware-Hudson, Great Lakes, and Upper Arkansas-Red River regions by the turn of the century. Without technological or economic changes in water conservation, 75 percent of all the water in rivers and streams will have to be withdrawn to meet the nation's needs in the year 2000, compared with only 25 percent currently.

It was stated in the report that "to a large extent, increasing demand for water can be met by increasing efficiency of water use." The advisors emphasized that in some parts of the nation new and undeveloped sources of water are extremely limited:

"Several states—for example, Arizona, which draws 60 percent of its water supply from limited groundwater resources—have cause for real concern at this point. Some states in the manufacturing belt of the East are beginning to find themselves faced with de-

terioration of their fresh-water resources to the extent that industries needing large supplies of relatively pure water may be forced to locate elsewhere."

Some of the dire consequences due to water shortages as pointed out by the report were: severe limitations on population and industrial growth in several areas, a shift from crop or industrial practices demanding great quantities of water to those needing less, and reduction in per capita consumption of water.

"Insofar as water resources are concerned, we now have our backs to the wall," commented Maurice K. Goddard, Secretary of Forests and Waters of the Commonwealth of Pennsylvania. He emphasized that population pressures, rapid urbanization, increased pollution loads, and other factors affecting water resources development in his state were responsible. This is Pennsylvania, where the annual precipitation averages 40 inches, as contrasted with 12, for instance, in Los Angeles.

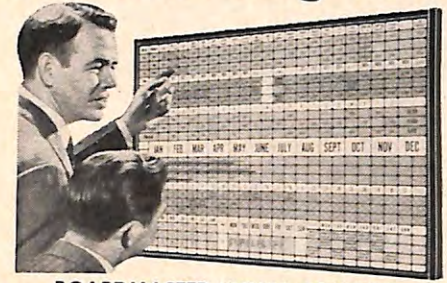
"The need for clean, sweet water now and the rapidly expanding needs for water in the decades to come is a national problem of prime importance, affecting the lives and fortunes of all of us," says Floyd E. Dominy, Commissioner of Reclamation, Department of the Interior. "We must consider not only water as a vehicle for furthering irrigation development, alone, but also as a vital medium in all phases of resources and development."

All this certainly sounds dire enough. But there's another side to the story, says the United States Geological Survey, which is charged with the responsibility for determining if the generations to come will have pure, fresh water. Experts connected with the Survey say with assurance that those who worry about a future water shortage are expending a lot of useless energy.

While there may be localized spots where a temporary shortage may occur, the long-term outlook is optimistic. According to the Survey's scientists, the earth's land areas aren't just so much dirt and rock. Rather, they represent a vast reservoir—a fantastically complex underground world honeycombed with cracks, fissures, holes, and porous earth that filter and purify the water we use and drink. Water that cools the earth, in fact, making life possible.

One of the scientists pointed out that the entire "damp" northeast "is a land of plenty as far as water is concerned. Not only are groundwater supplies generally in good order, but a survey of New York City and surrounding communities indicates no serious shortage of surface water supplies, despite one of the driest Aprils last year in history and rainfall about four inches below normal for this year so far" (at the time he wrote this).

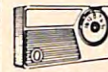
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The Survey is quick to point out, however, that regional water shortages do exist, although in national terms our water resources potential is good. Aside from the actual shortages in certain localities, in others there are different reasons for concern about the water supply.

Sometimes it's a case of inadequate facilities. When an outdoor water ban was imposed last summer in Butler, New Jersey, the mayor of the town admitted that it was necessary strictly from an engineering standpoint: "The pipelines vary in size in different sections of the borough, and, during peak demands, the 'old line' between the tank and the pump cracks under pressure."

A closer look at New Jersey, in the words of an official, reveals that: "There are no indications of widespread water shortage, although a lack of storage facilities and inadequate distribution systems have produced local problems." That many of the state's communities

at times are forced to buy water from neighbors or local private water companies, to maintain system pressure in low pressure areas, indicates that the water is around. The problem is adequate storage capacity, pumping, and distribution. The Passaic (N.J.) Valley Water Commission, which supplies some metropolitan areas, recently discovered that the cause for low pressure was not inadequate water supply but the inadequacy of its filtration plant to cope with very heavy demands.

This is one example of a problem quite different from the alleged "water shortage." Each year during the hot summer months, more than 1,000 communities are short of facilities needed to collect and store, treat, and distribute water upon request to demand sources. Many American cities are facing a shortage of water because their waterworks construction has failed to keep abreast of growing demands. New housing developments, for example, are sometimes supplied via mains that are too small and/or other inadequate facilities.

It can be pointed out that in some areas water is available and perfectly safe to drink, but it has an unpleasant taste or odor, is too warm in the summer, or may be "too hard" so that it causes plumbing damage or is capable of staining laundry.

It may seem hard to believe, but in Chicago the underground water mains have holes so bad that 18 percent of the average daily pumpage from Lake Michigan is lost. That represents 180,000,000 gallons of water—literally enough to float a battleship—and represents a loss of 45,000 gallons of water for every one of the 4,157 miles of water mains in the city. City engineers estimate that another 60,000,000 gallons are wasted in some form or other by consumers—including, of course, through leaky faucets.

Many experts believe that the best way to dispel the threat of water shortage is through better conservation and more up-to-date water engineering. The last-named aspect is particularly important; the water industry has the know-how to produce a quality product and provide quality service. But it's long been handicapped by money shortages, and the most serious result of this seems to be in deficient plants. It has been estimated that it would cost \$5 billion just to correct current deficiencies, without trying to compensate for inevitable greater needs in the years ahead.

It must be remembered that the runoff of all streams in the United States, excluding Alaska and Hawaii, averages 1,200 billion gallons a day—nearly 20 times the amount being consumed daily by the country in 1960. Naturally, not all runoff can be put to

use. Much of it is lost in floods and evaporation. But a greater amount of this supply can be saved through construction of dams to catch and store water until it is needed and by improved methods of pollution control and water treatment that will permit greater use.

Roughly 77 percent of the water withdrawn from the ground or streams and lakes is not even consumed; it is returned to nature and may be used again and again as it travels to the sea. Because of this, we are currently using only about 27 percent of the water supplied by nature.

Conservation of water can be greatly increased through the reuse of available water and through evaporation reduction. San Diego, California, can be cited as an example of reuse failure. That city obtains most of its water from the Colorado River, some 300 miles away. After it is used once, the water is dumped into the Pacific Ocean. If modern purification methods were employed on this water, it could be used again in industry, agriculture, or even for replenishing groundwater resources, as is done elsewhere. It costs about a nickel per thousand gallons to treat sewage, which is a modest price to pay for reusable fresh water.

Evaporation reduction is a relatively new aspect of water conservation. During the past five years, research in this area has progressed to the point where it is possible to reduce evaporation in reservoirs up to 27 percent by spreading a chemical film on the surface of water. This is a remarkable achievement, considering that in many reservoirs evaporation losses far exceed the amount of water withdrawn for use.

A problem to be contended with is the disposal of waste substances from the manufacture of materials and products that have become part of modern living. Many of these industrial leftovers are harmless and easily eliminated. Some have no value, while others can be put to good use. And a few are deadly and must be carefully controlled. Industry is attacking this problem by employing special equipment to utilize or dispose of leftover produc-

We Prefer Negatives

In order to produce the best possible photoengravings for the Magazine, the editors request that negatives accompany photographs for the fraternal pages whenever possible. All too often, a good picture reproduces poorly—or must be rejected—because the print submitted is inferior and no negative is available. Negatives are returned, of course, after use.

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tion materials and waste. As an example, the distilling industry now recovers about 90 percent of its fermentation residue and converts it into dry livestock feed, thus reducing the pollution potential of the water it uses by 90 to 96 percent.

The brewing industry boasts of a similar successful program. The young antibiotic industry is rapidly moving from conventional waste treatment to in-plant recovery. Nutritional yeast and other by-products are made from spent sulfite liquor. Industries across the country are working to develop the means to reclaim used water so that it can be used over and over for other purposes. Thus it can be seen that industry is not only alerted to the problem of pollution but working to curb it—at least in many cases. Sometimes, however, industry is charged with a callous disregard of its role in polluting streams. It's usually the towns downstream that suffer, not the plant's own community.

Nonetheless, industry is often working to overcome the pollution problem by working with interstate groups, such as the Interstate Commission of the Potomac River Basin, the Interstate Advisory Committee on the Susquehanna River Basin, the Delaware River Basin Committee. The commissions report that industry is making a determined effort in most instances to clear up water pollution in their immediate areas.

A discussion of water pollution wouldn't be complete without a look at the role of detergents. In recent times, detergents, which in many cases contain ingredients that don't "break down" as do those in ordinary soap products, would seep through the ground to creeks and water supply sources. As a result, in some places, when homeowners turned on their taps, out came detergent foam. Research chemists have overcome this problem by development of new detergents, which promise to end the problem of foam pollution. These new detergents break down under the action of soil bacteria. A number of independent detergent manufacturers are already marketing the new products.

The Bureau of Reclamation of the Department of the Interior is developing the nation's water resources through irrigation for farms, municipal water storage for domestic and industrial use, river regulation to reduce the danger of flooding and to alleviate silt and pollution problems. Among its monumental projects: Hoover Dam, tamer of the erratic lower Colorado River; the Grand Coulee Dam on the Columbia River in the State of Washington; the Salt River Project, near Phoenix, Arizona, which serves over 300,000 acres of land reclaimed from the desert; and

Big Thompson Project, which transfers surplus Colorado River water from the western slope of the Rocky Mountains in Colorado to the arid eastern slope.

Additionally, either completed or nearing completion are four major water storage units of the Colorado River Storage Project which extends into five states. These are the Glen Canyon Dam of the Colorado River in Arizona and Utah, Navajo on the San Juan in New Mexico, Flaming Gorge on the Green River in Utah and Wyoming, and Curecanti, a three-dam unit in Colorado. The combined reservoir capacity of the four units will total nearly 35 million acre-feet.

Another aspect of the water question today, and a vital one for the future, is the quest for economically feasible desalinization of seawater. The industry is young but robust. Secretary of the Interior Stewart Udall recently reported:

"Today, fresh water from the sea steadily is moving toward becoming an economic competitive source of water for many areas of the world. It already is being utilized in some of the more arid areas and on water-short islands."

A saltwater conversion plant nearing completion at Wrightsville Beach, North Carolina, where the U.S. Office of Saline Water maintains test facilities, symbolizes the strides being made by the industry. It will be the largest desalting facility in the world, employing the freezing method to produce fresh water. Built by the Struthers Scientific and International Corporation, the plant will be capable of producing 200,000 gallons of water daily for consumption by Wrightsville Beach residents. The fact that this amount of water is a drop in the bucket compared to the 2.3 billion gallons consumed daily in New York City is beside the point. The significant thing is that this desalination plant is providing a vital function in an area where fresh water supplies are short.

In fact, the combined efforts of the federal Government, municipalities, industry, and public-spirited citizens are solving many of the nation's water problems. Such progress enabled the Select Committee on National Water Resources to report to the Senate:

"If bold programs for the construction of storage reservoirs, reclamation projects, flood control facilities, and other works which have been conceived by the agencies are carried out, and, if the new techniques for desalting, evaporation control, and waste disposal now developed or being developed are applied, adequate water—both in quality and quantity—will be available."

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With joy, pride, and grateful appreciation, we join our fellow citizens in celebrating the birth of our Republic on July 4, 1776.

Our joy is in our freedom, our right to walk the land as free men in a free country. Our pride is in the tremendous material and social progress made by our country. Our appreciation goes to those who declared our independence and fought to establish it 188 years ago, and to all of those who in the least way have helped to preserve our nation and to keep it steadfast in the principles of freedom and justice.

We are glad that Chairman Grocott of the Americanism Committee again asked our lodges to encourage the ringing of bells across the land in observance of the Fourth of July. This is a delightful way to note our national birthday, a pleasant way to be reminded of the day and its significance, and a cheerful stimulus to our sense of obligation as responsible citizens. This is a project that should appeal to all Elks and enlist their spirited cooperation.

For we do need such reminders from time to time. In bygone days it was firecrackers and fireworks, pink lemonade and oratory by the hour, picnics and athletic events, parades and band concerts. Perhaps all of these, even the oratory, were more in the line of entertainment than in patriotic manifestations of love of country. Be that as it may, they did serve to

remind citizens of their American heritage and to mark the day's significance.

What of today? Why should we not make the Fourth of July an occasion on which to examine the progress made by our people, to take due note of our national achievements in science, education, agriculture, the arts, in the growth of the economy and the steady decline of poverty? What better time than the Fourth of July to record the contributions that our free enterprise system has made to the material well-being not only of our own people but to millions around the world.

As a free people, it would be appropriate most assuredly to make inquiry on the Fourth of July as to the state of our freedom. Have we made freedom more or less secure? Have we extended it or allowed a bit of it to be whittled away here, another bit there, all in the name, of course, of security or our welfare or some other fine-sounding purpose? Have we employed our system of self-government to make justice more certain for all? What can we do to make our abundance more widely shared, to help the less fortunate improve their lot?

Sans fireworks, let us illuminate the Fourth of July with our enthusiastic devotion to America and the principles that distinguish her among all the nations.

Keep the Guns Silent

This month brings on the dog days—so-called because it is in these days of late summer that dogs go mad, or so it's said. But the last half-century has given another reason for so designating this period of the year. Twice in that time, 50 years ago this month and 25 years ago next, man has gone mad and unleashed the dogs of war in conflicts that have convulsed the world. Our progress is measured by the fact that the guns of August are not likely to blaze this year only because man has acquired the capacity for total self-destruction.

It is a precarious peace, to be sure, and only a relative peace, but so long as it lasts it gives man the opportunity to find the way to a peace based on brotherly love and justice, the only kind of peace that can endure.

Brotherly love and justice cannot prevail as long as men are motivated or allow themselves to be led by men who are motivated by a desire for other people's real estate, or for power or by the determination to force their political, economic, or social theories and way of life on their neighbors.

For the fact is that there are in this world "good guys and bad guys," even though it is not always possible to tell one from the other by the color of their horses. There are other, more reliable guides to the nature of men, and among them is whether they live and teach hate and violence or love and reason. There are men of both kinds in every nation around the world, including Russia and Red China. The problem for the Western world is how best to give support to those forces in the communist-dominated countries that are inclined toward peace and away from aggression to discover and follow those policies that will help bring into power leaders who are not motivated by the destructive fanaticism of communist conquest, and who will seek to bring about changes that will bring freedom to citizens of communist societies.

Meanwhile, we must never relax our vigilance or allow our defenses to deteriorate to the point where aggression is invited. A strong and alert defense, while probing and exploring for ways to achieve a genuine understanding and relaxation of tensions among nations, is calculated to keep the guns of August silent yet a little longer.

Disaster Fund Contributions Needed

Hundreds of lodges responded promptly to Grand Exalted Ruler Dunn's appeal for contributions to the Elks Disaster Fund, thus enabling the Order to come to the aid of our Brothers and their lodges that suffered damage in the Alaska earthquake and tidal wave.

A large number of lodges have not yet acted, however, and unless they do there will be no balance on which the Grand Lodge can draw promptly to give future aid when it is needed most.

In the past, so much time has elapsed between the issuance of an appeal and receipt of funds that the Order's assistance has not been as effective as it could and should have been. It was to overcome this difficulty that the Grand Exalted Ruler, in his appeal, stated that funds received in excess of those needed in Alaska would be held in a special disaster relief fund for prompt use when needed.

Those lodges that have not made a contribution to the fund are urged to do so.

* OFFICIAL ELK JEWELRY

A Gift That Will be Worn Proudly by Any Elk

For the lodge or the individual wanting to give an Elk a lasting gift that he will proudly wear here is the answer. Handsome jewelry officially approved by the Grand Lodge and distributed by The Elks Magazine. Prices include federal tax.



No. 1—50 year emblem. Beautiful, 10k gold with gold plated post and attaching button and five single cut sparkling 2-point genuine diamonds. Price \$78.85. A splendid gift to honored members or officers. No. 1A—Same design, set with five blue sapphires. \$19.25.



No. 7E—Economic membership pin, without years designation, in 10k gold plate finish. \$4.00.

No. 7—Same design as above, in 10k solid gold, with gold plated post and attaching button. \$7.35.

No. 7S—Same as No. 7 but set with one 4-point genuine blue sapphire. \$11.00.

No. 7A—Same design with 2-point diamond. \$20.15.

No. 7B—Same design with 4-point full cut diamond. \$28.40.



No. 13—Past District Deputy Pin. Designed especially as a decoration for extraordinary services rendered to the Grand Lodge and beautifully suited to the honor which it indicates. 10k gold ornamentation surrounding red, white and blue, hard-fired brilliantly enameled Elks insignia. Gold plated attaching post and button. \$13.00.

No. 13A—Same as above, equally handsome but with one 5-point genuine blue sapphire inset at bottom. \$17.00.

No. 13B—Similar to No. 13 with addition of brilliant 5-point diamond inset. \$46.00.



No. 9—Life Member Pin. This new distinctive pin was specially designed and created for life memberships attained by reason other than Honorary award. 10k gold with gold plated attaching post and button. \$9.15.

No. 9A—Same design with two 3-point sapphires, \$13.75.

No. 9B—Same design with two 3-point diamonds, \$49.50.



No. 2—Plain 50 year membership pin with no jewel but brilliantly enameled red, white and blue. 10k gold with gold plated post and attaching button. \$11.00.



No. 11—Past Exalted Ruler pin. An emblem of rare beauty for one who has distinguished himself in his lodge and among his Brother members. Same craftsmanship that makes official Elk pins such fine examples of jeweler's art. Clock and pin beautifully enameled red, white and blue. Past Exalted Ruler designation gold letters on blue background. \$12.50.

No. 11A—Same as above pin No. 11 but with 5-point diamond. \$46.00.

No. 11B—Similar to 11 and 11A but jewel is a 10-point diamond. \$70.00.



No. 8—Honorary life membership pin. 10k gold, gold plated post and attaching button. \$9.15.

No. 8A—Same design with three 2-point blue sapphires. \$13.75.

No. 8B—Same design with three 2-point diamonds. \$49.50.



No. 10—30-year membership, plain with no jewels. 10k gold with gold plated post and attaching button. \$8.25.

No. 10A—Same pin, same quality as No. 10 but set with one 1½-point blue sapphire. \$9.90.

No. 10B—Similar to above, set one 1½-point diamond. \$19.00.



No. 3—25 year membership, plain (no jewels) 10k gold with gold plated post and attaching button. Handsomely enameled red, white and blue. \$8.25.

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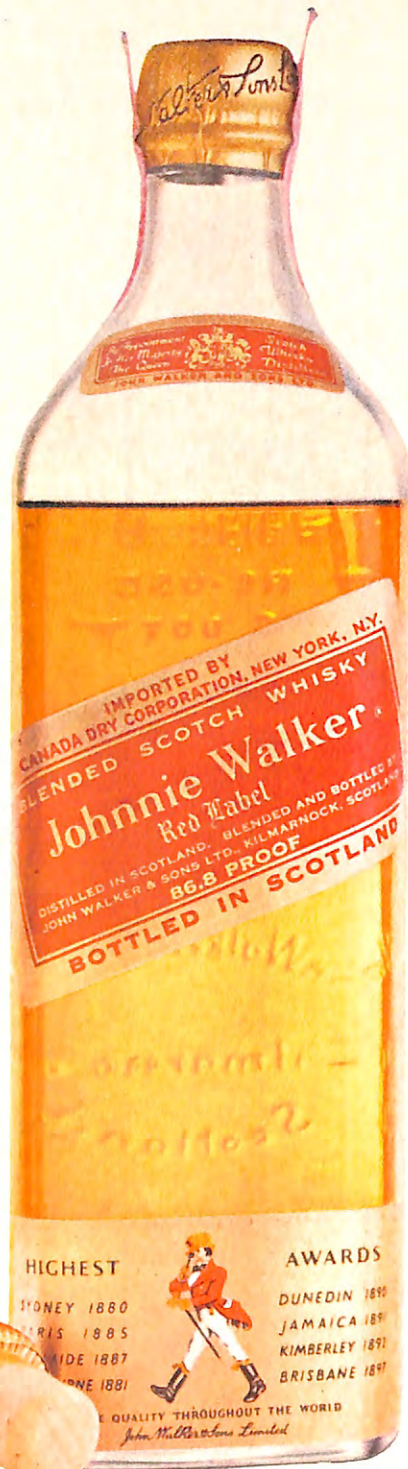
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