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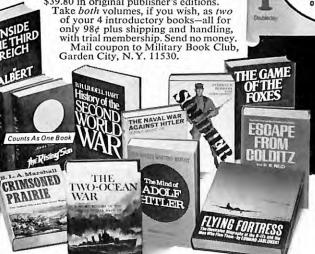
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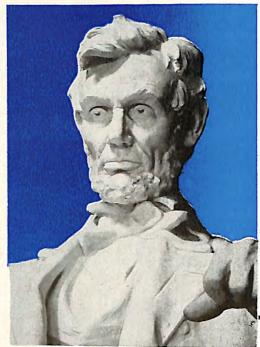
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A Message from the Grand Exalted Ruler





Our Nation's Welfare



IT IS A COINCIDENCE that George Washington and Abraham Lincoln were born in the same month. They are the two persons history credits as being most vitally involved in the origin and preservation of our country. This is reason for assigning to the month of Febru-

ary special thoughts on our nation's welfare. These were men of completely dissimilar backgrounds and careers. And, oddly, one became president because of his skill at war while the other precipitated a war because he became president. But they had one thing in common. Each faced the conflicts and crises of his time with character and courage.

Certainly there are conflicts today. We see them on the international, national and local scenes. Honorable men continue to have honest differences and dishonorable men continue to exploit them.

As it has been from the beginning, the paramount duty of every citizen is a devotion to country which surpasses personal desires. Then only can he properly respond in a situation of conflict between them. This, too, takes character and

courage—the character which permits selfdenial and the courage to insist on the same discipline by his fellowman.

There has never been a greater need for organizations devoted to our nation's welfare. The responsibility which flows from national stature and dedication to the preservation of the democratic way of life aligns our Order with these forces. As present members of this great fraternity we have the obligation of adding to its strength for this purpose. Nothing can be permitted to stand in the way of this contribution to Elkdom's legacy.

The month of Washington and Lincoln is a good time to think on these things.

Francis M Amila

Francis M. Smith Grand Exalted Ruler

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LETTERS

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 Thank you for "The Gift of the Magi" [December, 1972]. How pleasant it was to read again this heart-warming O. Henry classic

> C. C. McFerren West Lafayette, IN

• Like Columbus, my husband and I have discovered Costa Rica and are so excited about it we would like to share our good fortune with fellow retired, or about-to-beretired, Elks and their families.

How would you like to retire in a place with no pollution, with no tax on retirement income, capital gains or dividends, with no teenage subculture (elders still rule the roost), with no major crime and an 85% to 90% literacy rate? Would you like a stable government; one that does not have a \$450-billion national debt?

In 1948, Costa Rica disbanded its Army and put the money saved by this into medical facilities and education (they actually have more schools than policemen). Today the Communist Party has been outlawed. And Costa Rica has Hawaii's beauty and climate—but with 1940 prices, instead of inflation and super-high taxes!

Before too long, we plan to drive down the Inter-American Highway to our 25 acres overlooking the Pacific Ocean, cut just enough of our mahogany timber to build our home for \$6.00 per square foot (check the local builders to see what it costs to build in your area), fish for trout in our private mountain stream, or take a short drive down to the Pacific for a day sailing or on the beach and, if we are in a festive mood, we may fly to San Jose for a gala evening on the town.

And, lest I forget, in the hill country, less than a mile from our property, is a hunting reserve in which there are jaguar, white-tailed deer, two species of wild boar, wild turkey, duck, geese, rabbit,

THE ELKS MAGAZINE FEBRUARY 1973

pheasant, five species of dove and two of quail!

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rs. Lewis M. Bird Hixson, TN

• In the article "Storm on the Sun" [December, 1972] by B. E. Taylor there is a discrepancy that needs to be cleared up. In one paragraph the author says: "The Sun's equator rotates faster than its poles." The next paragraph differs, saying: "... the poles spin faster than the equator."

How is this possible?

Chas. B. Edwards New Port Richey, FL

It's not. The Sun's equator rotates faster than the poles.

B. E. T.

 Was Don Bacue's SportsAction in the September issue, "Wrestling-The Great Deceiver?", written in jest or is Don really serious?

Perhaps he might be able to convince a blind man that professional wrestling is not rigged, but the article is an insult to one's intelligence and should never have been printed in your fine magazine.

By the way, Mr. Bacue, I have this terrific bridge for sale and if you are interested . . .

Eldon D. Swank Portland, OR

D. B.

No, I'm not especially naive . . . and certainly not on pro wrestling's bandwagon. Sure, I'm more than a little disillusioned with the way three or four menhave managed to manipulate the licensing of professional wrestling bouts so they now control the proceeds from more than 80 percent of all "officially sanctioned" matches nationwide.

But let me repeat: wrestling isn't rigged. It's conceded, an everyday fact of life, that in pro wrestling, somebody wins, somebody loses. But nobody "takes a dive." Nobody has to. The point I tried to bring out in my column is this: "Many of these confrontations aren't 'matches' at all—simply exhibitions." While some folks might consider these staged bouts "rigged," they're what the fans demand; they're what the fans receive.

Isn't it a shame wrestling can't be relegated to "pure sport," competition at its unstaged, spontaneous best? Certainly it is. But if the fans—and they're the ones with money in their billfolds—wanted pure sport, they'd opt for a good, clean college match any day of the year. Perhaps it's sad, but certainly it's true . . . they don't.

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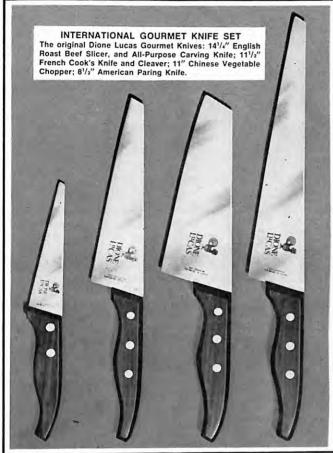
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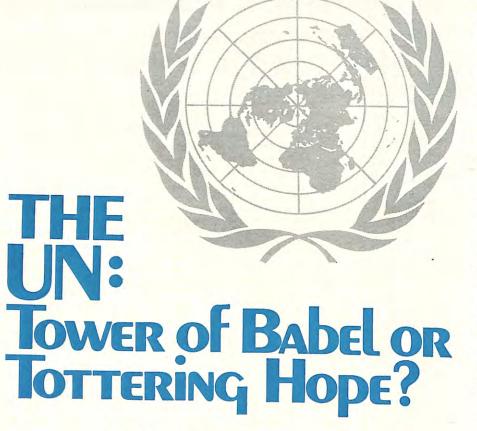
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Bruno Shaw has written many articles for *The Elks Magazine*. He has been a foreign correspondent for the Associated Press and publisher of a daily newspaper in central China where he lived for many years. He has been an accredited press correspondent to the United Nations ever since it was established, first at Lake Success, N. Y., in 1946, and then at its permanent quarters at Turtle Bay, New York City. He is the abridger of Mao Tse-tung's *Selected Works*, published by Harper & Row.

by Bruno Shaw

HAS THE United Nations failed the high hopes of its founders? American political conservatives say yes, charging that the U.N. has been guilty of violating its own Charter; and they urge the United States to withdraw from the organization. American champions of One World government, on the other hand, believe that the U.N. is the last hope for survival of mankind, and advocate all nations relinquishing their sovereignty to it, including our own. Then there are the middle-of-the-roaders, who disagree with these views. They believe the United Nations is doing a useful job under the limitations imposed upon it by its members, and that without the U.N. the world would be far worse off than it is.

Among the stated purposes of the United Nations set forth in its Charter by 51 nations at the first meeting of delegates at San Francisco on June 25, 1945, were to maintain international peace and security; to develop friendly relations among nations based on respect for the principles of equal rights and self-determination of peoples: to co-operate in solving international problems of an economic, social, cultural, or humanitarian character, and in promoting respect for human rights and fundamental freedoms for all; and to be a center for harmonizing the actions of nations in attaining these common ends.

Now grown to a membership of 132 the United Nations during its 27 years has been the verbal epicenter of unceasing international and civil wars and armed aggression that have plagued the world, despite the further purpose the U.N. is obligated to fulfill by its charter: "the suppression of acts of aggression or other breaches of the peace."

A look at what is going on in the world around us is hardly encouraging. Many emerging nations of Africa, having freed themselves from colonialism. are now members of the U.N., and are engaged in tribal warfare and murder of their neighbors, as well as of their newly won freedom. President Idi Amin of Uganda, by ordering the expulsion of native born descendants of Asians, is practicing the same kind of racism that Africans themselves deplore. The Hutu and Tutsi tribes in Burundi and Rwanda have been slaughtering each other, with government participation, for many years. Ugly civil war has been going on in the Sudan for a decade. In Asia, in the Bangladesh war, there has been mass murder of Bengalis. In the war in Indochina, the death toll is in the millions, belligerents and civilians alike.

Why has the United Nations not been

able to make its members behave? As good a reason as any may be found in Article 2 of the U.N. Charter which, among other things, says: (1) the organization is based on the principle of the sovereign equality of all its members; (2) members are to fulfill in good faith the obligations they have assumed under the Charter; (3) they are to settle their international disputes by peaceful means; (4) they are to refrain in their international relations from the threat or use of force in any manner inconsistent with the purposes of the United Nations.

Why should such a clear statement of purposes, subscribed to by all U.N. members, bear any responsibility for the inability of the U.N. to maintain peace? Simply because each member of the U.N. stands on its sovereign right to determine for itself whether or not it is adhering to the expressed purposes of the United Nations.

Another difficulty inherent in well-intentioned international resolutions is that the words in which they are written mean different things to different peoples. As a result, even if the nation members of ideologically hostile blocs in the United Nations are unanimous in the wording of a resolution, the understanding by members of one bloc of what they have agreed to is often poles apart from that of another. Without going too deeply into semantics, let us look for a moment at just one.

To most Americans, Russian bolshevism and Chinese communism denote political, social and economic slavery. To a Russian bolshevik or a Chinese communist, what Americans call "democracy" exemplifies capitalist imperialism. Yet all three, Americans, Chinese, and Russians, use the word democracy to describe the political and social structure of their own countries. When, in a joint resolution, all three pledge to help promote "democracy" as a form of world progress—what hope can there be for united action for peace or for progress?

Are members of the United Nations willing to abide by the obligation they assume, "to settle their international disputes by peaceful means?" Take, for example, the tough, uncompromising statement made in the General Assembly of the U.N. on October 3 of this year by Deputy Foreign Minister Chiao Kuan-hua of the Peoples Republic of China. "People condemn war and consider it is a barbarous way of settling disputes among mankind," he said, "but we are soberly aware that war is inevitable as long as society is divided into classes and the exploitation of man by man exists. There are two categories of war, just and unjust. We

support just wars and oppose unjust wars."

And who is to decide which wars are just and which are unjust? The United Nations? By no means. According to Chiao Kuan-hua (who was quoting his Chairman, Mao Tse-tung), only those wars which are fought by Communists against their declared enemies, are just. And which class of society must be liquidated? According to Mr. Chiao's Chairman Mao Tse-tung, anyone who owns any property of any kind will have to go.

Ever since the Communist victory in the civil war on the China mainland in 1949, the Peking Government has instigated and abetted wars, revolutions, and internal and external subversion in Asia, South America, Africa, and the Middle East. Huang Hua, Permanent Representative of the People's Republic of China to the United Nations, was the PRC's agent of insurrection in Africa several years ago, in Ghana. He contracted with the late President of Ghana, Kwame Nkrumah, for the importation into Ghana of Communist Chinese instructors in guerilla warfare, and weapons and explosives, for disruption in Ghana's unoffending neighboring States.

The member nations of the U.N. are as disparate in character as they are in population. They range from tribal groups to people who have forged greater technological advances in the past few decades than the world had



seen in the previous few millenia. They range from nations with only two hundred thousand population, to others with hundreds of millions—each, no matter in what stage of development, and no matter what its population, rates one nation, one vote in the U.N. General Assembly.

But there are exceptions to this surface equality. Take, for example, the Soviet Union. It rightfully has one U.N. vote, for itself. When the U.N. was organized in 1945, Moscow demanded, and got, separate votes for each of the two Soviet provinces of Ukraine and Byelorussia. That made three votes for the Soviet Union. When Moscow made colonies of Hungary in 1956 and Czechoslovakia in 1968 by assault with Soviet tanks and troops, that made five votes for the Soviet Union. The Soviet-Nazi invasion of Poland in 1937, in the end, made Poland a Soviet puppet state. Score six votes for the Soviet Union. And if, as Secretary General Kurt Waldheim of the United Nations predicts, East Germany will be admitted to the U.N. next year, that will make seven votes for the Soviet Union in the U.N. General Assembly, to the United States' one vote.

These are only a few of the many contradictions that seem to defy the best efforts of men of goodwill to make the United Nations into an instrument for the betterment of the human condition. Can they be overcome, and can good be accomplished by the United Nations in spite of them? Or are they insuperable obstacles to the attainment of international harmony and world peace in the foreseeable future?

The man who could best answer these questions for Americans, it seemed to me, would be George Bush, the former Representative of the United States to the United Nations. He was kind enough to set aside time in the midst of his busy schedule during the

hectic 27th General Assembly session to do so.

George Bush

"We must remember," said Bush as we met for the purpose of this interview for *The Elks Magazine* in his office directly across the road from the United Nations, "that the United Nations is not, and never was expected to be a political union. It was conceived, as the holocaust of World War II was nearing its end, as a group of nations united in pursuit of world peace and a good life for all mankind."

But if one bloc of U.N. members wants to see a world in which nations

port the U.N. in our own interest.

"Over nearly 25 years, U.N. peace-keeping operations—sometimes just a few dozen men, sometimes thousands—have served again and again to keep the peace, or restore it when it was broken—in such chronic trouble spots as Kashmir, Cyprus, and the Middle East. There is no way to estimate how much tragedy the world was spared by these operations.

"A major U.N. peacekeeping operation in the Congo a decade ago prevented that new nation from collapsing in civil war or becoming a battleground between the major Powers. To-

"The U. N. Declaration of Human Rights, adopted over 20 years ago without any force or law, has served as a source book for the constitutions of over 40 new nations."

are willing to live and let live, I asked, and another bloc declares that as long as there are different classes among people and nations, there should be war, how can anything really be accomplished by such an assembly?

Said Bush, "For two decades after the Second World War many Americans sincerely believed the U.N. could do no wrong and would usher in a generation of peace such as America has not known for a long time. But now some have gone to the other extreme and say the U.N. can do no right. It is my judgment that neither is true, and Americans who sincerely wish to help the U.N. can do nothing more important than help us to get a clear idea to the American public of just what the U.N. should be expected to accomplish and what is beyond its powers for the foreseeable future.

"Let me take just a minute to recall a few of the major achievements that prove what the U.N. can do at its best and why we as Americans should supday the Congo is peaceful independent, united, and making good progress.

"When South Korea was the victim of massive aggression in 1950, the U.N. joined in a successful collective action against the aggressor; and today South Korea is one of the major political and economic success stories of Asia.

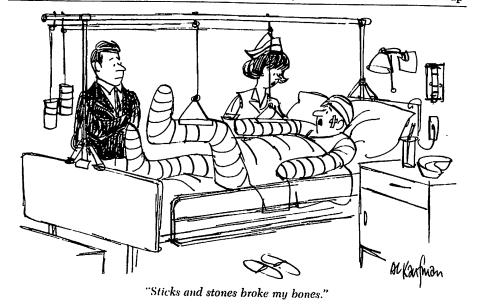
"The U.N. has been building peace by making the world a better place to live. U.N. health programs are within sight of wiping malaria from the face of the earth, and have reduced the number of countries in which smallpox is prevalent from 27 to 17.

"The U.N. Declaration of Human Rights, adopted over 20 years ago without any force of law, has served as a source book for the constitutions of over 40 new nations.

"The U.N. has had a hand in the writing of a series of important treaties to curb the arms race and strengthen international law and has helped to make a peaceful transition to almost a billion people—a third of mankind—from colonial status to independence.

"These are some of the proven examples of what the U.N. can do when its members cooperate. And, of course, the bigger and more powerful the member, the more important is its cooperation—or lack of it. This means both a heavy responsibility and a great opportunity for the United States.

"But there is another reason that must shape United States policy in the U.N.—technology. In the past generation the scientists and engineers and medical men—in our country and abroad—have put into our hands incredible new powers—to heal, to lengthen life, to communicate and travel at unheard of speeds, to go to the moon, to mine the bottom of the sea, to abolish hunger and poverty, or to blow each other off the face of the earth. And the research that gave us these powers is continu-



ing to give us more-so that the world of the year 2000 may well be more completely transformed from today than we are from the world of 30 years ago -when there was no atomic energy, no penicillin, no commercial television, no jet power.

'Not all the results of this have been good. Along with the lengthening of life comes overpopulation. Along with peaceful nuclear power comes the nuclear arms race. Along with new industries, new cars and jet planes, comes the pollution and wounding of our environment and the deterioration of the cities we live in.

"And, perhaps the most significant fact of all, the world is now so linked together by trade and investment, by radio and television and jet travel, that we simply have to try to tackle our problems together. Nations may be capitalist or communist, black, brown, or white, rich or poor, big or littlebut never in history have people been so aware that this is one world with one human species living in it, and having common hopes and common problems.

"None of us has the illusion that the United Nations is some kind of magic. It will work as much as its members will cooperate in making it work-and no more. With goodwill, with due humility and genuine dedication, we can work together for peace, justice and progress in the dangerous and challenging years ahead."

What, I asked of George Bush, do you consider are the most important objectives of the United Nations at this

time?

"There are five," he said. "Effective control of narcotics, population control, health improvement, environment protection, and aiding the development of new nations."

And how can the average American help the U.N. to achieve these goals?

"By encouraging their representatives in Washington, their Congressmen and Senators, to support the United Nations. In that way, every individual American can do his part to help achieve world peace and progress, he said.

Chapter VII of the U.N. Charter provides for the establishment of a Military Staff Committee "to advise and assist the Security Council...for the maintenance of international peace and security, the employment and command of forces placed at its disposal."

According to Article 41 of this chapter of the Charter, the Security Council of the U.N. shall "decide what measures not involving the use of armed force are to be employed to give effect to its decisions," and in Article 42, if such measures prove to be inadequate,

(Continued on page 18)



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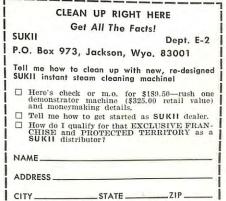
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☐ Conservationists and ecologists are waging a determined battle to preserve the unspoiled, last remaining acres of America's virgin lands and forests, real estate syndicators are offering them as an investment in the future, and developers are busy clearing and leveling the land to prepare it for construction of resort facilities, hotels and motels, apartment buildings and condominiums, industrial parks and shopping centers. Meanwhile, sitting on the sidelines and fingering their blue chips, bankers and life insurance companies, institutional investors and real estate trusts survey the scene to determine where they can plunk down a cool million or two for the best return on their capital.

Real estate investments traditionally have looked promising to many Americans for one simple and obvious reason—people continue to multiply and available land diminishes—so the law of supply and demand has made land values go up and up and up. This basic observation, which is generally true, but sometimes false, has both made and lost millions of dollars for real estate investors and speculators.

Two specific examples, half a century apart, at opposite ends of the continent, can help to illustrate the scene. The Florida real estate boom of the Twenties, which ended in a bust, began with the premise that half the

population of America would eagerly move to the golden strand of Florida as soon as they learned about that sunny land of milk and honey. On the strength of this optimistic realtors dream, promoters and real estate speculators bought and sold every conceivable half acre in the southern part of the state, some of it swamp, some of it jungle, and half of it under water.

Three thousand miles away, a small town called Los Angeles was just beginning to stir, its most hectic activity of the day being the production of the flickering films being cranked out in Hollywood's tinker-toy studios. Some far-sighted local citizens, like a gentleman named Gaylord Wilshire, saw a promising future for the town, and he bought as much land as he could along a strip of road running East and West through the town. As the town grew West, Wilshire Boulevard land grew in value to \$30 an acre, then \$300, then \$3,000 and on up. At Wilshire Blyd's eastern terminus in downtown Los Angeles, land has been appraised as high as \$55 a square foot ... or \$2.5 million an acre.

While no one complains about new construction in central city areas, a different story emerges as developers move out of town and announce plans to subdivide untouched countryside and sell off parcels for private recreation communities, mobile home parks, trailer camps and commercial projects. Efforts to develop a private mountain resort in the Mineral King area of California's rugged ski country started a court battle, led by the conservationminded Sierra Club, who fear that a natural forest retreat will be despoiled by the construction of a four lane highway into the area to accommodate the thousands of tourists they expect a private development would bring pouring into the region.

Whatever may be the ultimate outcome of the Mineral King controversy, it is apparent that population pressures create a market for various kinds of real estate developments. A more affluent society has created a new market for the resort or recreational home, so that the two-home family is becoming as prevalent as the two-car family. To satisfy that growing market, real estate developers are building mountain resorts and seaside marinas, suburban housing tracts and in-town apartment complexes. All this activity serves to make real estate America's largest industry, whether measured in capitalized value, annual income, construction loans or long-term mortgage financing.

The traditional source for mortgage money in America has been the savings bank and the life insurance company. Local banks were usually the source for construction loans. The first pressures on these traditional borrowing sources appeared in the building boom of the 'fifties as labor and construction costs began to soar, and demand for buildable land pushed up the price of land in desirable areas. Banks and savings and loan associations are also limited by geographic restrictions and their available resources were tapped by a heavy demand from builders.

To fill the breach, a new source of real estate capital appeared quietly a little more than ten years ago. An obscure cigar tax bill was introduced in Congress in 1960 and was quickly passed without opposition. Tacked onto that bill was a rider, which became Public Law 86-779. This was the Real Estate Trust Act, and was the legislation that gave birth to the Real Estate Investment Trust, now commonly referred to as REIT. The REIT industry has become, in ten short years, a multi-billion dollar pool for acquisition of real estate properties, construction or interim loans, and long-term mortgage financing. In practice, it served as an opportunity for small, individual investors to participate in major real estate investments, as most of the REITs are now publicly owned and their stock can be bought through any stock broker.

There are three basic types of REITs; the equity trust, which invests in the ownership of existing buildings; the long-term mortgage trust, which lends money to developers for permanent financing; and the short-term or construction mortgage trust. Under the law, any Trust can invest in any of the investments named, but in practice, they tend to specialize in one of the three different types of activities.

At the time this is written there are more than 135 REITs or Real Estate Investment Trusts in existence, and knowledgeable people in the stock market expect to see some more, although the pace is slowing down.

The first REIT made its appearance in September of 1961, when a Boston based firm called First Mortgage Investors made a public offering of their stock. Early the following year, Continental Mortgage Investors, also of Boston, offered stock for sale to the public. Only a handful of other REITs were formed during the next half-dozen years. The floodtide of REIT formation started with the tight-money market of 1968.

Although the REITs started making handsome profits from the start. aided by the tight-money mortgage market and a strong demand for construction funds, Wall Street observers, including supposedly sophisticated securities analysts, remained blind to the strong tide that was in the making. It was not until as recently as June of 1971 that Walston and Company, one of the large New York Stock Exchange members, with more than 100 offices from coast to coast, announced in the Wall Street Journal that "assets of real estate investment trusts have multiplied seven times since 1968.'

One of the first professionals to make a thorough study of the fast-moving REITs was Kenneth D. Campbell, president of Audit Investment Research, Inc., the investment advisory company that concentrates on housing, real estate and construction securities. In a letter to subscribers, he accurately prophesied "much broader investment acceptability of realty trusts." His own highly readable monthly Realty Trust Review probably did as much as anything to stimulate investor interest in the REITs, even when business writers like Ernest A. Schonberger of the Los Angeles Times reported that "Real Estate Trusts Lure Little Guy but Pros Wary," and Robert Kinsman, writing in the financial journal Institutional Investor raised the question, "REITs: Are they heading for troubled water?

For once the little guy was smarter than the pro. In 1969, twenty-nine new REITs came into the public market and raised \$920,700,000 with offerings of equity shares and convertible debentures. The following year saw an even greater surge of activity in the industry, as thirty-three new trusts were formed, picking up an additional \$1.31 billion of investment capital. Where was all this money going?

Roger M. Alison, whose Alison Mortgage Investment Trust stock is traded on the American Stock Exchange, had seen the trend in the making. As head of one of California's oldest and largest mortgage banking firms he was ideally situated geographically to observe the steady sweep and movement of new construction, with the expanding demand for construction capital. Alison Mortgage Investment Trust, founded in October of 1969, concentrated on the construction and development lending phase of the business, instead of buying fixed equities in existing properties.

From an investment standpoint, this makes good sense, because the purchase of equities generally results in a fixed return from rents, but a mortgage trust can borrow money from banks and institutions at the lowest possible rate of interest, and lend it out at a higher rate, making their profit on the money they lend, and always making money, as interest rates move up or down. There is still another feature of the short-term mortgage trust that has made it increasingly popular with investors.

Because the REITs were designed to encourage small investors to create pools of investment capital to fund real estate activity, Congress built in a safeguard to ensure that the small investor would benefit by the profits realized by the Trust. The legislation they created stated that an REIT would be exempt from paying federal income tax if they paid out at least 90% of their earnings to shareholders in the form of dividends. With this provision as part of the law, an REIT shareholder is virtually guaranteed income from his stock holdings, provided, of course, that the REIT generates income from its operation.

A quick glance at the list of REITs in existence today shows that many of them are either bank or life insurance affiliated. The list is studded with names like Chase Manhattan, Connecticut General, Mutual of New York, BankAmerica Realty Trust, etc.

To compete with these giants, the smaller REITs had to be more energetic, more competitive, or more unique. Rov Doumani, executive vice president of Los Angeles based Alison Mortgage Investment Trust, with some \$55 million in their investment portfolio, explains how his company has managed to stay out in front. Although one of the smaller REITs, Alison was one of the 10 most actively traded stocks on the American Exchange one day. "Alison is a short and intermediate-term leveraged REIT," Doumani says, "working from an equity and subordinate debt base of approximately \$29 million (\$19 million equity and \$10 million debt)." In plain language, this means that the Alison Trust started with a minimum investment from stockholders, but built solid bank credit for large borrowings by making sound investments in good construction projects. "This means," Doumani explains, "that we borrow money at the lowest rate of interest we can find, and lend that money to builders and developers at a higher rate." He points out that this type of operations has a built-in protection against changes in the bank interest rate structure, so that Alison is always in a position to make money on the difference between their cost of money and the yield they realize on

their loans. This philosophy enabled them to achieve earnings of \$1.55 a share in their first year of operation, and increase it by 49% to \$2.32 a share at the end of the second year.

On top of a fundamentally sound operating philosophy, the Alison Trust has one distinctive feature that makes it different than most of the other mortgage investment trusts. The unique feature, Doumani says, is a "wrap around loan." "Let's suppose," Dou-mani suggests, "that the owner of a large office building or shopping center wants to refinance his property, or raise capital for some other investment. He may still have an existing loan on the property which he does not want to disturb because of certain favorable features, such as a low interest rate, or because of prepayment penalties on the loan. A 'wrap around loan' then," says Doumani, "provides additional funds to the owner, without disturbing the existing loan. In effect," Doumani explains, "we 'wrap' a new loan around the existing commitment in a way which uses the leverage of the existing loan to provide more money to the borrower at a lower cost than refinancing his loan, while at the same time producing a high yield to the trust." A review of the Alison Trust's 'wrap around loans' shows that they earn as high as 12% and even 13% on their investments of this type.

As a result of their earnings, which are often higher than the REIT industry as a whole, Alison has been paying 100% of their earnings to their shareholders on anticipation of future earnings. The news of this practice has made Alison popular with stock brokers and investors alike. In less than six months, even in a weak stock market their stock price rose from \$19 to \$25 a share.

The performance of many of the REITS led T. Dale Rhodabarger, Senior Associate Editor of Medical Economics, to call REITs "an investment with double-barreled appeal." According to Rhodabarger, "the construction industry's needs for funds is likely to increase over the coming years." He cites New York City banker Raymond O'Keefe as estimating that there could be a \$20 billion gap between the need for construction funds and the available supply by 1980. Answering skeptics on the question of how REITs can maintain healthy earnings in a period when the interest rates on bank loans are dropping from the unusually high levels of previous years, Rhodabarger asserts that mortgage trusts count on a continuing spread between the cost of capital and the rate at which they can lend it. Historically, he says, the spread has been 4.5 percentage points. Since

(Continued on page 22)

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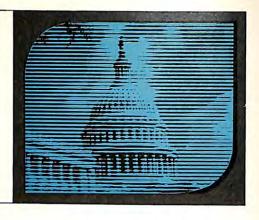


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AROUND WASHINGTON



WOMEN ARE IN DEMAND in the U.S. Air Force. Its goal is to increase the number of women in the force from the present 14,000 to 45,000 by 1978. Among the new jobs it has opened to women for the first time this year are radar repairman, gunsmith, missile repairman, and civil engineering.



YOUNG AMERICANS are enriching U.S. denim mills with their "poor look" fashions. Young Europeans are now copying the American youths who like to wear blue-jean outfits that make them look poor. The result is an almost insatiable demand for blue-jean fabrics which has the denim mills working three shifts, seven days a week.

MEMOIRS of presidents always command a considerable sum of money. Washingtonians were not surprised to hear that Richard M. Nixon reportedly has been offered \$1 million by the Doubleday Company to write a book after he leaves office. What did surprise them, however, was a report that Presidential Assistant Henry Kissinger is worth even more than the president in the eyes of another publisher. Kissinger has been offered \$2 million to write his memoirs, according to a dispatch in the London Sunday Times.

COVERED BRIDGES are coming back. Most of them are picturesque antiques built in the 19th century which have been preserved or restored. But some. like the one at Henniker, N.H., are brand new. Because of their value as tourist attractions, several state governments have cooperated in the covered bridge revival. There are now about

1,100 of them being used in the United States. The four leading states for C.B.'s, as their fans call them, are Pennsylvania, Ohio, Indiana, and Ver-

PETS CAN NOW TRAVEL with their owners in the passenger cabins on Eastern Airlines if they are very small. They must be able to fit into a pet container that is small enough to pack beneath the seat in front of the passenger. That means 19 inches long, 17 inches wide and 71/2 inches high. Eastern provides the containers free. The normal excess baggage charge for animals still applies.

GETTING CAUGHT in a foggy stretch on a fast highway can be a dangerous thing. One of the biggest needs to cut down on accidents, the Federal Highway Administration has decided, is to devise a way of telling motorists what speed they can safely keep to while driving in fog. It is financing a \$262,609 research study by the Oregon State Highway Division to develop preliminary designs for a speed advisory system. It will inform drivers what is happening on the road ahead and how fast the cars are going.



FUN CITY is not so much fun any more, many New Yorkers have decided. They don't see anything funny about trying to walk on sidewalks and streets that are fertilized by thousands of dogs with an estimated 200,000 pounds of waste daily. An emotional debate has been stirred over the question of whether dog owners should be made to clean up after their pets or face a stiff penalty.

IF YOU'RE INTERESTED in what the Food and Drug Administration is doing to regulate everything from medicine to food to toys to cosmetics you can keep abreast of its actions by subscribing to its official magazine. It's called "FDA Consumer" and is published 10 times per year. For a year's subscription, send \$3.50 to Consumer Product Information. Washington, D.C. 20407.

POLLUTION CLEANUP, Localities all over the country have found a new way to finance their fight against pollution. They sell pollution-control bonds, which are attractive to investors because they do good and are exempt from federal taxes. Bond sales are expected to reach \$1 billion in 1973. The local governments buy pollution-abatement equipment with the money and lease it to the corporations causing the pollution problem.



TRUCK TIRE NOISE is "one of the most disturbing highway problems we face today," according to the Transportation Department. It has granted North Carolina State University at Raleigh \$118,-820 to do a two-year research study on how noise is generated by pneumatic truck tires.

FLIRTING with the stewardess may not be such a good idea for the male passenger with a roving eye if he happens to be flying on United Airlines. The steward on the same plane may be her husband. Jerry and Terry Williams have started what may become a new trend. They are a husband and wife, steward-stewardess team who work together on flights out of Washington. United has graduated some 150 stewards from its Chicago training center since a 1971 Supreme Court ruling banned sex discrimination in employment

HAIR TRANSPLANT has made Senator William Proxmire of Wisconsin the envy of his bald colleagues in the Senate. A year ago this month he spent \$1,500 to have about 200 little clumps of hair pulled from the back of his neck and grafted onto his bald head. He now has hair nearly an inch long and it has not reached its full growth yet. "I'll still be a semi-baldy," says Proxmire. But he is pleased with the results.

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U.N.-Tower of Babel? (Continued from page 11)

to "take such action by air, sea, or land forces as may be necessary to maintain or restore international peace and security."

But the United Nations has no armed forces, or even unarmed forces, of its own to implement that mandate. This deficiency is provided for in Article 43 of Chapter VII, which provides that "All Members of the United Nations, in order to contribute to the maintenance of international peace and security, undertake to make available to the Security Council...armed forces, assistance, and facilities...necessary for the purpose of maintaining international peace and security."

For an authoritative opinion by U.N. officials in charge of implementing the Security Council's peace keeping efforts in accordance with the Charter, I talked with Mr. F. T. Liu, Director in the Office of the Under Secretary General for Special Political Affairs, and his Deputy, Mr. George L. Sherry, two amiable men, one Chinese and the other American, each modestly protesting that the other was the greater ex-

pert in this sensitive area of Small and

Big Power brinkmanship.

"It must be understood," they said, "that no peacekeeping observers or armed forces can be sent by the U.N. into any country where war threatens without the consent of the country into which they are to go and that none can be sent into any country where there is civil war, or threat of civil war, without the consent of both sides to their entry. In other words, the United Nations, on its own, cannot stop any war or threat of war without the consent of the parties concerned.

"For example, there are some 3,100 armed forces, supplied by U.N. members, now in Cyprus. They have maintained peace between the island's Turkish and Greek Cypriotes who have been on the brink of civil war for ten years. They are in Cyprus with the consent of both sides. Their purpose is to try to act as a coolant upon the tempers of both sides until their disagreements,

hopefully, can be solved peacefully.

'In Israel, Lebanon, and Syria, there are unarmed U.N. observers. They cannot enforce peace, but their presence, it is hoped, will be conducive to restraint from war between Arabs and Israelis. From 1964 to 1967, preceding the six-day war between Egypt and Israel, the U.N. had some 20,000 armed troops on the Gaza side of Israel's border. They were supplied by U.N. member nations-Cyprus, United Kingdom, Canada, Sweden, Norway, Denmark, Finland, Austria-and they were armed only with light weapons, rifles and machine guns. The story current at that time seems to have been that when President Nasser of Egypt demanded the removal of the U.N. troops from Gaza, U.N. Secretary General Û Thant recalled them; and Israel, expecting an onslaught by the Soviet-trained and armed Egyptian army and air force, struck first.

"This is not true. What actually happened was that, in four separate places in Gaza, the Egyptian armies, tremendously outnumbering the U.N. forces, and heavily armed with tanks and cannon, fired upon the U.N. peace-keeping troops at four separate points before President Nasser called upon the Secretary General to withdraw the U.N. forces."

What about U.N. intervention where the vital interests of one of the Big Powers are at stake?

"That," they agreed, "is the crux of the U.N. peacekeeping problem. No action at all can be taken by U.N. observers or armed forces in such a case. No Big Power would permit intervention by the United Nations. Our strength is largely moral. And our purpose is to intervene where we can, after an agreed cease-fire by both parties to a dispute, or before firing begins, and in that way try to prevent the Big Powers from intruding should they feel their vital interests may be endangered."

Kurt Waldheim

Kurt Waldheim, who had previously been Permanent Representative of Austria, was appointed on January 1, 1972, by the General Assembly on the recommendation of the Security Council, for a five-year term as Secretary General of the United Nations.

Talking with Waldheim in his modestly appointed office on the 38th floor atop the Secretariat Building, one finds him the rare kind of person in these computerized and conglomerated times who might be described as "a gentleman of the old school"—courteous, considerate, a good listener as well as an earnest speaker—none of which, however, lessens the efficiency and devotion which he puts into meetings, conferences, travels to the far corners of the earth in personal efforts to cool hot crises in his customary 18-hour workdays.

"My question," I said, "is quite direct: What has the United Nations been able to accomplish on behalf of world peace, and what must not be expected of it?"

"I hope my answer will be equally direct," said Waldheim. "First, the U.N. member States have not used enough the machinery that exists, and they have not used it in the right way to achieve the aims of the Charter. They do not come to the U.N. early enough when crises become evident. They are like people who bring a patient to the doctor who is almost ready to be buried, instead of when he first took sick, and then complain about the doctor's failure to save the patient. This is what happened in the case of Bangladesh, when the Security Council was criticized for its inability (the patient was already beyond hope) to prevent war.

"Secondly," the Secretary General continued, "and even more important, quiet diplomacy needs to be used more, outside the limelight, where the Secretary General can use his contacts, and through direct channels with government heads lessen dangers and tensions. It is the moral power of the Secretary General that has often achieved practical results and helped to avoid ultimate crises that would have led to conflict, even among the Big Powers. This, I would call 'preventive diplomacy,' and it works, and has worked.

"But where the United Nations has recorded its greatest achievements" Waldheim emphasized, "is in non-political fields such as the improvement of economic, social and humanitarian conditions—90 percent of all the countries of Africa, for example, have become independent from Colonial Powers through U.N. assistance."

Mr. Waldheim is an optimist about the opportunity the United Nations has to make a better world. "The United Nations has responded to a new breed of non-political problems which (Continued on page 22)

CITIZEN OF THE YEAR

The Citizen of the Year program is a noteworthy endeavor and is one that deserves the complete support of every subordinate lodge. There has never been a time in our history when it was more important to build a better "community image," to build better public relations, and to improve communications in our area.

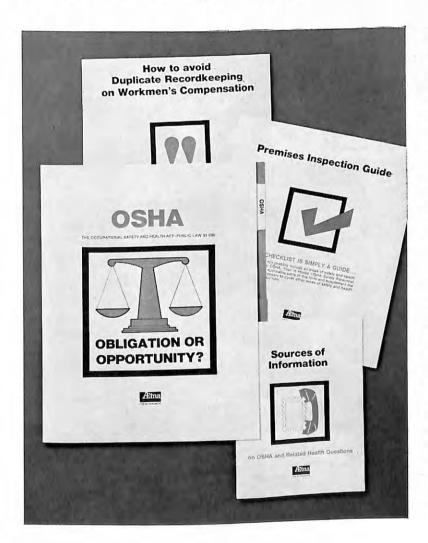
The Citizen of the Year program is designed to recognize an outstanding member of the community who is not an Elk and honor him or her in a manner befitting a person who, by his

dedication to community service, is truly Citizen of the Year.

Send the recipient's name to the Grand Secretary who will issue a certificate to be awarded at an appropriate ceremony. This will afford the opportunity for spreading the word in your community about your fine charitable and patriotic programs. It will also help you show the world ELK-DOM'S LEGACY, and that you KNOW IT and SERVE IT.

B. M. Scott, Member GL Lodge Activities Committee

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JOY OF

Elks National Foundation

2750 Lakeview Avenue Chicago, Illinois 60614





Twelve new members of Midland, Mich., Lodge joined the National Foundation following their initiation recently. ER Tom Ivan (left) performed the ceremony, and Foundation Chm. Michael D. Leslie (right) enrolled them in the Foundation.



Grand Est. Lead. Kt. Gerald Strohm (right) presented an honorary founder's certificate to Brother Mel Seitrich during a special meeting at El Cajon, Calif., Lodge.

A participating membership certificate was presented to Alysmae Schultz, president of North Tahoe, Calif., Elks' ladies, by District Foundation Chm. Fred M. Schultz. The certificate represents a \$100 donation from the ladies.





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Up 10%.
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At Much
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Rate"

*President's Message to Congress Jan. 30, 1967

OUR GUARANTEE — If at any time during the period of one year from date of your purchase agreement, you personally inspect your land and are not totally satisfied with your Wild Horse Mesa property, you will be entitled to a total refund of all money you have paid. You need only present your written request for refund to a representative of Seller at the time of inspection.

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Fresh, clean air to breathe. You will see neighboring mountain peaks which reach for the clear blue sky. Roam the Pinon and Ponderosa woodlands, ride the wild horse trails and see the wild horse herds which still roam the mesa top. The Mesa overlooks one of the San Luis Valley's largest lakes . . . Lake Sanchez, where your family can swim, sail, water ski and fish for flashing Northerns and Rainbow Trout.

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Three national forests, within 75 miles, offer unexcelled hunting, camping, exploring and hiking. Snow skiers find Taos and Red River, New Mexico, both within 65 miles. Modern conveniences are here too. School, shopping, churches and friendly people in San Luis and Questa within 22 miles.

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Zip

(I am interested in the purchase of 2½ acre sites This offer is subject to all local, state and federal regulations.

E-2

U.N.-Tower of Babel? (Continued from page 18)

demand involvement on a global scale." he says. "It has called an international conference on the Human Environment to improve the quality of life on our planet and explore the future of civilization. It embarked this year on the largest and most difficult relief operation in the history of the organization -emergency assistance to Bangladesh. It is strengthening its machinery for drug and narcotics control.

With the growth in membership of the United Nations there has been a tendency on the part of the Big Powers to pursue their policies outside the U.N. in order to avoid time-consuming consultations with the many other member States. Another inconvenience of its growth is the temptation of its members to use the U.N. as a stagea stage on which, instead of searching for practical solutions, States feel induced by the presence of an international audience to justify or condemn positions too rigidly. It is high time that we start using the United Nations as an instrument of reason, conciliation and moderation, because it will not respond to rhetoric or polemics.

"But I'm optimistic," said Waldheim, "because there is no alternative to the United Nations, and I am deeply convinced that the overwhelming majority of the member States realizes that the United Nations is our best hope for the prevention of war and the maintenance of international peace and security."

The regular operational budget of the United Nations for 1972 was \$200million, of which the United States is assessed 31 percent, more than twice that of the Soviet Union, the next highest. Assessments are determined periodically by the U.N. General Assembly on the basis of capacity-to-pay. For 1973, the United States requested a reduction in assessment to 25 percent.

There are, as I said at the beginning, three schools of thought about the usefulness, or lack of it, of the United Nations. At least two of them are motivated by prejudices so strong that there is little likelihood that anything said at this time could persuade either of them, the "Get Out of the U.N." group or the "One Worlders," that there might be a reasonable middle-of-the-road position. In any case, it would help if all groups were informed about what the U.N. really is, what it really does, and what it might be able to do if onlywell-if only. . .

Changing Face of America (Continued from page 14)

the REITs do lend borrowed money as well as the pooled funds of their shareholders, they can leverage their earnings well above the current rate spread.

As more and more REITs appear in the public market, the question is raised whether increasing competition is not going to have an adverse effect on the earnings of those REITs already in existence. One answer is provided in a forecast report issued by the New York brokerage firm of Scheinman, Hochstin & Trotta. "As the environment becomes more competitive and/or as interest rate structures change, factors such as production capability, sources of money, strict disbursement control and flexible lending policies take on added importance. Banks should get more active in the construction lending field now that they have the available funds. Savings and loan associations are traditional lenders in the construction field, but the REITs enjoy some advantages too. Unlike

banks, the trusts usually do not have local or regional limitations.'

Real Estate Investment Trusts are generally unrestricted as to their ability to obtain capital. They utilize bank lines of credit and long-term debt as well as commercial paper. The Federal Reserve has, at times, posted ceilings on what rates a bank could pay for paper. The trusts are typically closed-end and are not particularly subject to disintermediation. This not only results in more stable money sources, but also adds to their staying power as a factor in the construction lending field. The trusts are also geared for day-to-day serviceing of these loans.

Although seemingly complex, REITs are, in reality, rather simple operations and easier for the average stockholder to understand than, for example, the activities of a conglomerate which may have more than fifty subsidiary companies. The Research Division of Dean Witter & Company, one of the largest

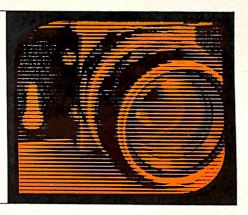
stock brokers headquartered in San Francisco, issued an REIT Industry Overview that is a highly favorable report on this relatively new growth industry. They see positive reasons for continued growth and progress, pointing out that as a result of the Federal government's new economic policies, the REITs appear to have an opportunity to increase their profit margins slightly because of anticipated increase in real estate development activity, while the cost of bank lines of credit and commercial paper is expected either to remain constant or decrease. On the other hand, rates for construction and development loans have been trending up, so that even if loan rates were frozen, the average portfolio for most REITs should begin to increase in the near future.

In their "Guidelines" report of the Committee on Interest and Dividends, it is specifically stated that the Federal Government has exempted "regulated investment companies, REITs, and personal holding companies" from a 'freeze' on dividend payments. In the case of REITs, this was essential because the law specifically requires that they pay out at least 90% of their income in dividends to their shareholders, and REIT income, for the most part, has continued to rise.

Most sophisticated investment advisers are in agreement today that REITs are not likely to score any giant strides in stock price gains such as were experienced in the bull market of the mid-sixties. But Roger Alison counters this view with the fact that REITs do produce consistent income. And the small investor in the stock market is likely to be more impressed with a stock that provides earnings on a regular, quarterly basis than a 'pie-in-thesky' stock that promises the moon and delivers nothing.



NEWS OF THE LODGES



THE CHILDREN'S ORTHOPEDIC HOSPITAL

and Medical Center received a check for \$6,033 from the Washington State Elks Association recently. The money was raised through the state "birthday bucks" program. At the presentation were (from left) SP Alvin Berman; George Stone, hospital administrator; Mrs. James Brinkley, president of the hospital board of trustees, and State Bucks Chm. Josh Levy and ER John Caley, both of Lake City Lodge.







BROTHER JIM ROTHGABER of Orlando, Fla., Lodge calls for support of the Elks' Crippled Children's Hospital at Eustis by wearing this special jacket while riding his motorcycle to and from work each day. The response to this unusual form of publicity has been good.

TWO-YEAR-OLD Peter Swiek was presented with a special wheelchair from Linden, N. J., Lodge. Brother Al Frank (center), crippled children's chairman, was thanked by Peter's parents.



STATE PRESIDENT Thomas F. Rhodes (right) was honored by Hamilton, N. J., Lodge during the sixth annual crippled children's ball. Presenting him with an award were (from left) PDD Robert Foley, Chm. Joseph T. Kovacs, and Crippled Children's Chm. Milton P'Simer.



MISS FLAME, Phillis Skiera, helped North Lauderdale, Fla., Lodge and the Fort Lauderdale Fire Department kick off Fire Prevention Week recently. She inspected one of the billboards with Est. Lect. Kt. John Vosburg and Capt. Harry Kenney.



MAYOR Joe Davis (right) presented the key to the city to DDGER Howard McNulty (center) during his visit to Huntsville, Ala., Lodge. A class of 61 candidates was initiated in his honor by ER John Bell (left).

A LIFE MEMBERS' PARTY was attended by 197 members of Aberdeen, Wash., Lodge. The honored guest was Brother Gene Whiteside Sr. (third from left), 92, who has been an Elk for 67 years. Congratulating him were (from left) PER Carroll Agee, ER Larry Larson, and Brother Gene Whiteside Jr.



AN ANTIQUE LOVING CUP with an interesting history was examined by Brother Curran Bumpus (left) and PER Max Harris of Mt. Vernon, Ill., Lodge. Brother Bumpus received the cup as a gift from his daughter who found it in an antique shop in New York. The inscription—dated March 6, 1896—shows that the cup was presented to Brooklyn Lodge No. 22 by Philadelphia Lodge No. 2



THE VOLUNTARY EMERGENCY SQUAD received a check to cover the cost of a new resuscitator from North Arlington, N. J., Lodge. (From left) John Cooney, volunteer president, accepted the donation from ER George Miller and Publicity Chm. Frank Sullivan.

SEVERNA PARK, Maryland, Lodge No. 2482 is one of the newest lodges in the Order. The charter officers are (seated, from left) Secy. Irving Rew; Est. Lect. Kt. Robert Throckmorton Jr.; Est. Loyal Kt. John Johnson; ER Clarence Mullican Jr.; Est. Lead Kt. Edward Stahl; Treas. Howard Lutz; Chap. Richard Frank, and (second row) Esq. Robert Ouellette; In. Gd. W. Thomas Hill; Trustees Harold Sipe, William Kemp, Lewis Evans, F. Deen Evans, and William Wray; Tiler Richard Lewis, and Organist William Mitchell Jr.





LODGE NOTES

HUNTINGTON PARK, Culif. A new escort team in the tradition of old drill teams has been organized at the lodge. The 12-man "Purple Patrol" has traveled through the South Central District escorting DDGER Ken DeHorton and SP C. Wallace Ericson.

southbridge, Mass. State and local dignitaries attended a ceremony at the lodge honoring four boys from the scout troop sponsored by the lodge who received Eagle awards. DDGER Joseph Conti presented the Eagle citations, and ER Raymond Voas presented the scouts with plaques.

WAUKESHA, Wis. Veterans Day was recognized by the lodge with a duck and wild rice dinner for 14 patients (eight in wheelchairs) from the veterans hospital at Wood. Each veteran was the guest of a lodge member and the two dined together. Brother Don Poppie was one of the members entertaining a veteran.

HOMESTEAD, Fla. The new chef at the lodge has won two gold medals for his accomplishments and has quite a colorful history. John F. McGarry cooked for several dignitaries including Winston Churchill and John F. Kennedy. Now his boss is ER Nick Brames.

PENDLETON, Ore. Lodge members assisted in planning the Christmas Cotillion, an annual event to aid the American Cancer Society. Helping serve refreshments were Brothers Lynn Rainsberry, Gene Harover, John Hays, and Bun Hodgen.

BISMARCK, N. D. The lodge has organized a system in cooperation with local police to combat drug abuse. Youth Chm. Hank LaBore and his committee have distributed 3,000 narcotics identification guide cards to students in grades 8-12 in the community school system.

PORTSMOUTH, Ohio. Under a Grand Lodge youth program, the lodge sponsored a free throw contest for local boys. About 200 boys participated at the Portsmouth High School gym, with school coaches acting as officials. ER Burt Hanson and PER Jos. Parker coordinated the project.

VAN NUYS, Calif. To raise funds for remodeling the lodge home, Est. Loyal Kt. Alex M. Dow planned a raffle recently in cooperation with the Princess Cruise Lines. First prize was a 12-day trip to Acapulco and other ports for two, and second prize was a Las Vegas vacation for two. The third prize was a \$100 gift certificate to Brother Bill Krown's Men's Shop.

MIDDLETOWN, Conn. The youth committee sponsored a dinner to honor the Elks City Little League Champs for the second year in a row. The boys were presented pins and trophies, and their coaches were special guests for the evening.

ERIE, Pa. A testimonial dinner was held recently at the lodge to honor PER Emil Hessinger, who has served as chairman of the Erie Veterans Hospital for seven years. Among the officers in attendance were PGER Lee A. Donaldson, VP Edward Q. Brown, and ER Charles P. Ashe.

LYONS, N. Y. The son of ER Harold Lazier was the first scout in the troop sponsored by the lodge to receive the Eagle award in a recent Court of Honor. PDD Max Sontheim made the presentation of the award and PDD Joseph Gleason gave the boy a flag and certificate.

LAKE HOPATCONG, N. J. ER William Dwyer arranged the showing of a musical written by George M. Cohan at the Lyons Veterans Hospital, entertaining some 200 patients. The show had originally been performed by members and their ladies for a lodge Cabaret Night.



THE 75TH ANNIVERSARY of Passaic, N.J., Lodge was observed with a dinner dance. Admiring the anniversary cake were (seated, from left) PGER William Jernick; DDGER Frank Handelong of Teaneck, and (standing) PSP Denis Lyons; ER Joseph Zaccone; PER Marvin Martinique, and VP John Glita.

A \$1,000 CHECK was donated by Hempstead, N.Y., Lodge to the state major project for its work with cerebral palsy patients. PDD Bruno Ingwertsen (left) presented the check to VP William Sayek of Huntington Lodge.







PGER R. LEONARD BUSH was the guest speaker at Phoenix, Ariz., Lodge recently during a meeting honoring the Elks National Service Commission. Leading the activities were (from left) ER Don Waggoner, PGER Bush, District Vets Chm. William Hutton, and Treas. Mike Fried.



BASEBALL PLAYERS from the Kansas City Royals visited Perry, Iowa, Lodge to meet with members and their guests and answer questions about their team and new stadium. (From left) Roger Nelson, pitcher, and Ed Kirkpatrick, catcher, talked with ER Wilbert Halling, Brother John Nardini, and Bill Deegan, American League umpire.

ELKS' ROAD SIGNS were installed around town by Union, N.J., Lodge to help publicize the Elks. Helping erect one of the signs were (from left) Esq. John Dvorsky, Brother Bill Anfuso, Est. Lect. Kt. Michael Liberto, and Est. Loyal Kt. Jack Farrow.





PAST EXALTED RULERS of Bergenfield, N.J., Lodge were honored for their devoted service recently. They included (seated, from left) Fred Dannenfelser, Walter Collins, George Johnson, Harold Codner, Harry Wolf, and (standing) Peter DiLeo, John Baltz, Norman Cox, John Gruden, and Edward Cooney.



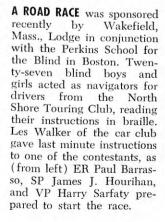
THE BISMARCK BRIDGE CLUB ASSOCIATION donated \$900 to Bismarck, N.D., Lodge's crippled children's fund. (From left) ER Charles White presented the check to Mrs. Gene Garrison and Crippled Children's Chm. Chester Wyngarden.



A 61-YEAR MEMBER of Franklin, Pa., Lodge, Brother A. J. "Tony" Barron (center) was honored for his many contributions to Elkdom. Joining in presenting various recognition plaques were (from left) PGER Lee Donaldson, Grand Secy. Homer Huhn, ER G. Norris Lyttle, and SP Charles McGinley.



ALVA, Oklahoma, Elks sponsored a national art show recently for Elks and members of their families. (From left) ER Robert Davison and artists Pris. Demaree, Mrs. Lloyd Hackler, and Jack Hayward admired one of the three trophies with John McCarty, art gallery curator and judge of the show.





THE ELKS MAGAZINE FEBRUARY 1973



THE OLDEST MEMBER attending Las Vegas, Nev., Lodge's Old Timer's Night was Brother Vern Benson (center), 83. Presenting him with a plaque were Treas. W. W. Galloway (left) and ER Dwight Claar.

GROUND WAS BROKEN to mark the start of construction for the new \$100,000 home of Eau Claire, Wis., Lodge. At the site of the new lodge to be completed early this year were (from left) Brother Robert Beatty, PER Francis Brandl, ER Ramon Grams, and PER Lloyd Klofanda.

A SURPRISE DINNER at South Bend, Ind., Lodge honored Brother Armand J. Horenn (seated), a 61-year Elk who has served as the lodge's Organist for more than 30 years. Listening to one of his selections were (from left) ER Dominic Germano, PERs James West, Homer Kovacs, and Marion Dutrieux.

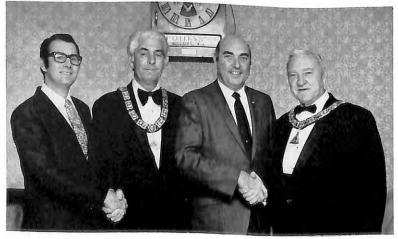


VIRGIL DAVIS NIGHT at Harrisonburg, Va., Lodge honored the retiring 30-year Treasurer of the lodge. ER William Fitzwater (right) presented Brother Davis with a reclining chair to take with when he moves to the Elks National Home.

TWO SONS of current officers of Hillside, N.J., Lodge were initiated in a class of 17 new members. William Kennedy III (left) and Walter E. Reuter (third from left) were welcomed into Elkdom by their fathers ER William Kennedy Jr. and Trustee Walter C. Reutter.











BORDENTOWN, New Jersey, Lodge held a testimonial dinner for PGER William Jernick and presented him with a diamond ring. At the head table were (from left) GL Judiciary Committeeman Edward Connolly, Grand Trustee Edmund Hanlon, PGER George Hall, Brother Jernick, GL Ritualistic Committeeman Fred Padovano, SP Thomas Rhodes, GL Auditing Chm. Kenneth Cantoli, GL New Lodge Committeeman Diron Avedisian, Past Grand Esq. Henry McGarrigel, and State Chap. Nicholas Kewitt.

CHARTER EXALTED RULER F. J. McCollum was honored at Coalinga, Calif., Lodge on the anniversary of his 66th year in the Order. A 46-star flag and a membership card from 1906 were presented to him.



GLEN COVE, New York, Lodge celebrated the golden anniversary of its institution recently. Waiting for a taste of the cake marking their 50th year were (from left) DDGER Arthur Lee, VP William Sayek, ER Thomas Famiglietti, Secy. John Fahey, Est. Lead. Kt. Francis Deegan, Mayor Andrew DiPaola, Trustees Chm. Americo Baiata, and State Trustee Dominick Palladino.

THE 25TH ANNUAL EXCHANGE of visitations between St. Joseph, Mich., Lodge and Chicago (South) Ill., Lodge took place recently. PER Ed Zick (center), who started the yearly event, discussed previous visits with Chicago (South) ER Tom Killham (left) and St. Joseph ER Donald Yates.



RITUALISTIC CHAMPIONS for the state of Connecticut were from Danielson Lodge. The team included (first row, from left) Est. Lect. Kt. Jerry Bergeron, Est. Lead. Kt. Albie Page, ER David Dyson, Est. Loyal Kt. Wayne Rettig, Esq. Jack Burke, and (second row) Chap. Roland Langlois, In. Gd. Ted Marchesseault, Candidate Tom Gaudreau, and Coach Luke Gendreau.



by Jerry Hulse

YOU'VÉ HEARD the rumor: Hawaii is changing. Especially Honolulu and Waikiki. So are the attitudes of those who do business along that slick strip, Kalakaua Avenue. Among them is Sheraton's boss, Robert Holden. He's launched a campaign to "tell it like it is, not what it used to be" in describing Waikiki. No one's really looking for a little grass shack any more anyway, says Holden. They're coming where the action is and that's Waikiki with its bagels, rock bands and bistros.

Still, even Holden admits there is room for repairs, which is why the Waikiki Improvement Assn. was formed a couple of years ago. Kalakaua Ave. is to become a pedestrian mall where cars will be banned and trees and grass will grow once more. What's to come would gladden the hearts of the alii, the old royal heads of Hawaii who were the first settlers along the Strip.

What's already happened is worth a mention, namely the opening this summer of a low-rise development in high-rise Hawaii called King's Alley. Directly opposite the Princess Kailulani Hotel, King's Alley is a fantasy land of snazzy shops, pubs and restaurants, all of it representing the resurrection of a previously blighted block. While emphasizing the era of Hawaiian monarchy, it also brings to mind a trip to London town. Watney's ale is poured in an old English pub, Big Ben chimes just as it does at Buckingham, and there's a changing of the guard with spit-and-polish and snappy salutes. At the same time there is a hint of the action at San Francisco's Ghiradelli Square with ice cream dished in a turnof-the-century parlor, Kona coffee that's poured in a rooftop restaurant and a film story of Hawaii screened in Bishop Museum's Heritage Theater.

Chris Hemmeter, a 32-year-old Christmas card salesman turned millionaire, had intended to build another high-rise hotel; but after studying the competition in Waikiki, Hemmeter elected to create a three-level arcade of action, atmosphere and soft-sell shops. Altogether, King's Alley is a gathering of 45 stores, three restaurants, its ice cream parlor and the Old English pub.

Next door, Hemmeter is putting \$2.5 million into the Biltmore Hotel which he acquired recently and will rename the King's Alley Hotel. After this he intends to expand his empire, doubling the size of King's Alley while still holding to the same low-rise theme. The changing of the guard at King's Alley occurs nightly at 7 o'clock. Comprised of 17 members, the team marched off with the Governor's Trophy in the '72 Kamehameha Day parade. King's Alley is just a short jog from Waikiki's first hotel, the Moana,

Pacific Fantay



which turned up on the beach in 1901.

At the same time, someone wrote to the local newspaper, complaining how the Moana was blocking the view of Diamond Head—a cry that's become common and constant during the ensuing years as new hotels continue on the rise. After the Moana came the Royal Hawaiian, another six-story caravansary, and Waikiki was well on its way to becoming one of the world's busiest resort capitals.

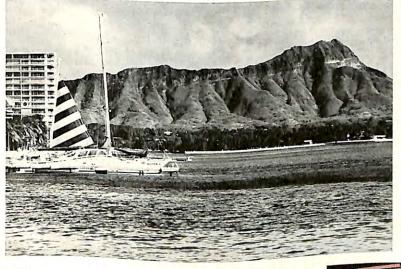
Today with 125 hotels it is the undisputed prima donna of Polynesia. Among the latest is the new \$62 million Sheraton-Waikiki. Its 31 stories dwarf the Royal beside it. Still, Sheraton's boss, Bob Holden, thinks it's nifty. Others agree. Of a dozen guests interviewed in the lobby, the replies were nearly unanimous: They like it. One vacationer

from Connecticut even intends to redecorate his home with the same color scheme. Altogether it contains 1,900 rooms. If color implies success, the Waikiki is the pot of gold at the end of a hotel chain's rainbow. It's a city rising on 9.5 acres—the world's largest resort convention hotel and certainly no little shack. Of its five restaurants, the Kon Tiki serves Cantonese and Polynesian meals, possibly the best in Hawaii. It is in an atmosphere of waterfalls, Japanese glass balls and enough lanterns to light all of Chinatown.

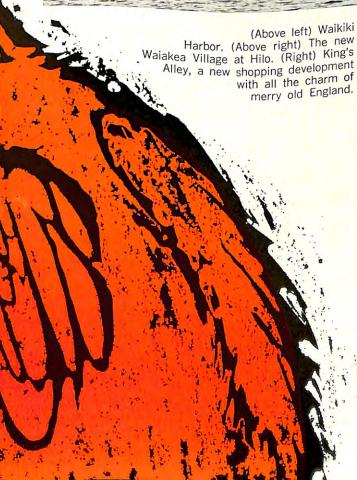
Up until a year or so ago the thunder of the pile-driver echoed across Waikiki. A covey of giant cranes came to roost on the rooftops of rising skyscrapers, both in Waikiki and on its fringes. It was a frantic finale to Hawaii's building boom of the late 60s

and early 1970s. Now the cranes have departed. Behind they have left their nests of concrete and steel. Higher still even than the Sheraton-Waikiki are the Twin Yacht Harbor Towers, a condominium complex facing Ala Wai Yacht Harbor, Magic Island and the Ala Moana Shopping Center. Containing 456 apartments, they rise to an incredible height of 40 stories. There are swimming pools, outdoor barbecues, putting greens and paddle tennis courts. Each apartment comes equipped with closed-circuit TV screens, allowing residents to spy on visitors rapping at the door. The price tag on a hunk of high-rise Hawaii begins at \$48,000 for one-bedroom apartments and \$73,000 for two bedrooms, rising \$500 to \$750 a floor the higher you go.

Meanwhile, relief has come at last









to Kalakaua Ave. where traffic now flows one way as opposed to the previous nightmarish two-direction pattern. By 1974 the entire thoroughfare will be closed to cars when the long-awaited tree-lined mall becomes a reality.

It is no longer necessary to go much beyond Waikiki to soak up a little country atmosphere. Only a few miles away orchids and hibiscus grow beside country lanes and along dozens of uncrowded beaches: they are reached by bus past Schofield Barracks and Pearl Harbor, pineapple and cane fields. Off where the trade winds play—on the windward side of the island—builder Del Webb is playing too. Only his game is golf and the setting is Kuilima (pronounce it Koo-ee-lee-ma, brudda), a magnificent. \$27 million spread.

Webb decided it was time to offer Oahu's visitors the same low-key, country pleasures of Polynesia found on Hawaii's neighbor islands. What has happened is that visitors climbing off the jets inbound from the mainland can now drive off from Honolulu to Kuilima, a Rockefeller-style resort reached by freeway and country road at the northern end of Oahu. It is, indeed, strikingly similar to Rockefeller's new Cerromar Hotel in Puerto Rico, a five-story Y-shaped spread of 410 rooms surrounded by dozens of cottages and cabanas, each filled with furniture cus-

tom made for them in Hong Kong.

Looking toward Turtle Bay on one side and a sunny cove on the other, Kuilima lies anchored to a promontory of lava with the Koolau Mountains rising in the background. Surrounding the scene is an 18-hole golf course created with 30,000 truckloads of soil—soil used to cover the immense black lava scar so grass could grow and thousands of palms and shrubs could be transplanted, creating the proper Polynesian touch reminiscent of an old Jon Hall flick.

Alas, there is one drawback: This being the windward side of the island. the wind does blow. There is, in fact, a windshield to protect guests upon arrival at the entrance. A couple of days and you forget all about the wind, said the man at the door. Besides, he said. the trades keep it cool when it's unbearable in Honolulu. Del Webb, the architect of Arizona's successful Sun City and the popular Mountain Shadows resort at Scottsdale, Ariz., concurs. After hearing Hawaii's call for dozens of years, he decided to invest. Still wearing his pajamas and a terrycloth robe, he held an impromptu, one-man press conference to explain to a one-man audience why he chose Kuilima.

"First, Oahu is the best of all the islands," he said. "So why should anyone fly to the neighbor islands for the same sort of scenery? When the weath-

er is good at Kuilima it's very goodfar better than Waikiki's."

It can also be the exact opposite, I hasten to add. Webb offers the reminder that old Hawaiians choose the windward side of the island for their vacations, pitching tents on adjoining beaches. Kuilima-which Webb built in partnership with the Prudential Insurance Co.-is the only major resort on the windward shore of Oahu. This means if you are wooed by Webb's world you save the plane fare to a neighbor island. On the other hand, one may fly to Hawaii's neighbor islands in less time than it takes to drive to Kuilima, which involves nearly an hour. Still, Webb makes his point: At Kuilima you're "secluded but not stranded." Ten minutes east of Kuilima the Mormon Church's Polynesian Cultural Center does business in a village populated by Fijians, Samoans, Tahitians, Maoris, Tongans and Hawaiians. To the west, sunbathers and surfers doodle away the hours at Sunset Beach where, during winter, waves 20 and 30 feet high provide the setting for the Duke Kahanamoku surfing classic.

Other guests from Webb's world hike to Waimea Falls or else ride horseback along great deserted beaches, bringing along picnic lunches. Webb gives a smug reminder that you can't do that at Waikiki. For those who get spooked

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by all the tranquility, the Webb task force again reminds them that Waikiki is only an hour away.

To conserve time, Webb's considering the resurrection of a couple of old World War II landing fields in order to haul his boarders by helicopter. While luaus are held outside near the sea, other guests pack a lavish, Las Vegas-style supper club where the menu is handled by a French chef and meals are delivered by a band of surfers and ex-hippies who've shorn their long locks in order to fill their new roles.

Kuilima was launched in a production more reminiscent of a Las Vegas revue than a Hawaiian-style ceremony. While Bob Hope performed, nearly a dozen parachutists dropped from the skies trailing smoking torches. At the dedication Webb cut a sugar cane rope, indicating the end of the plantation era at Kahuku.

Outside of Coco Palms, the immensely successful resort on the island of Kauai, Waiakea Village gives promise of setting a new trend in old Hawaii. Guests are whisked from the airport by Hilo Sampans, a fleet of vintage flivvers with ruffled tops, roll-down curtains and doors bedecked with orchids. At Waiakea they transfer to outrigger canoes and paddle off into the lagoon, there to drop lines and fish for their suppers. Rooms come equipped with rattan chairs, Italian tile, Swedish telephones and yards of tapa cloth. Brewer & Co. has installed a couple of split-level suites containing one and a half baths, a kitchen, wine cellar and a choice of either getting boiled in a Japanese furo or scalded in a Finnish sauna. All at 150 coconuts a day,

Arrivals are met by a dozen shapely hostesses who pour exotic drinks while assigning rooms. Beef tops the menu in the Samurai Steak House and saimen is served in the Plantation kitchen, although if you choose, you may order something as mundane as a malted milk or hamburger sandwich. At Waiakea Village, Brewer has joined hands with Don the Beachcomber to present a market place which will be stocked with silks from Hong Kong, straw from the Philippines, face masks from Melanesia and assorted other crafts from such exotic datelines as Nuku'alofa, Pago Pago, Papeete, Bangkok and Palau. Beach completed a twelve-country junket, gathering \$80,000 worth of merchandise for the village's 40-plus shops. After this he bought out an entire store at Koholo, just to gain possession of its antique items. In another corner, Sadami Watanabe intends to create custom fashions for ladies with the swiftness of a Hong Kong tailor. It's all part of the campaign to keep tourists from hurrying off from Hilo after a one-night stand.

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LODGE VISITS

GRAND EXALTED RULER Francis M. Smith



All 13 Vermont lodges were represented at a dinner at Montpelier Lodge for GER Smith's visit. He received a gift from each lodge, a \$100 National Foundation certificate from the North District, and a \$100 Silver Towers Camp certificate from the South District. The guests included (standing, from left) Grand Trustee W. Edward Wilson, Past Grand Est. Loyal Kt. Raymond Quesnel, SP Carl Quesnel, Brother Smith, and (seated) Mrs. C. Quesnel, Mrs. Wilson, Mrs. Smith, and Mrs. R. Quesnel,





During the Connecticut State Elks Association banquet at Middletown Lodge, GER Smith chatted with PDD Earl Mc-Kinstry and PER William Wrang.



A gold putter was presented to GER Smith by Councilman C. A. Mc-Laughlin on behalf of the mayor during a visit to Southern Pines, N.C., Lodge. Looking on were PGER John L. Walker, SP John Sullivan (center) and ER Ralph Martin (right).



Brother Smith stopped for dinner with Anchorage Elks during his tour of Alaska Lodges. He was joined by (from left) DDGER Stanley Zaborac Jr., ER Charles Ingersoll, and SP Phil R. Holdsworth.

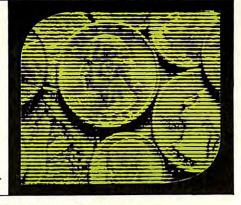


A scenic painting was one of the gifts presented to GER and Mrs. Smith during their stop at Fargo, N.D., Lodge. Admiring it with them were SP Walter Stine (left) and ER John Wilson (right).



ER Carmen Cugini watched as GER Francis Smith placed a floral tribute on the memorial tablet of Clearfield, Pa., Lodge. The tablet, containing the names of 324 deceased members, was rededicated during the ceremony.

IT'S YOUR BUSINESS



by J. L. Slattery/R. Gosswiller

HOW'S YOUR "PRODUCTIVITY"?

In June, 1970, President Nixon set up a new federal commission, the National Commission on Productivity. Its purpose was to try to make America more "productivity conscious," the hope being that this would lead to a substantial reduction in the rate of inflation.

This hope proved quite vain. And yet since the fall of 1971 there has been a tremendous amount of interest, in the big-business community, in the idea of "productivity." The main reason is that the Federal Price Commission, which held its first meeting in October, 1971, established the rule that companies seeking the Commission's authorization of price-increases include, in their applications, data on their "productivity."

This requirement brought forthfrom some of the biggest and bestknown companies-both the question "But just how do we determine our 'productivity'?" and also the question "Why should our 'productivity' be of interest to the Price Commission?" The chairman of the Price Commission, C. Jackson Grayson, Jr., who had been dean of the Business School of Southern Methodist University, was quite surprised by this reaction. He has said: "I've been actually astonished at how few of the major companies we've met with even know what productivity is, let alone what it could be, as a profoundly important anti-inflationary force.'

Before the government's wage-andprice controls went into effect, companies were in general operating on a policy of rather passively accepting cost increases and then routinely passing them along in the form of price increases. The imposition of the federal controls made this policy illegal—for the time being, at least—in many segments, public and private, of the American economy.

Confronted with the Price Commission's requirement that data on productivity be included in applications for price-increase authorizations, big companies quite naturally began taking a keen interest in "productivity."

Recently a certain large company asked us to develop for them a broad report on that subject. We think you'll be interested in some of the facts and points that emerged in our survey, so we'll pass some of them on to you in this article and some others in subsequent articles.

What IS "Productivity"?

As it's used by economists, industrial engineers, and accountants, the term "productivity" doesn't have as simple a meaning as it has for many businessmen. The most widely used definition, in the simplest phrasing of it, is "output per manhour." But Price Commission chairman Grayson feels that this definition "is distressingly divorced from the reality of work and business and society."

Many businessmen don't realize that among economists and specialists in other relevant fields there is a great deal of highly technical controversy about how to define "productivity," to say nothing of trying to measure it.

To begin with, it's important to distinguish between "partial productivity" and "total productivity"-and to recognize that the costs of labor constitute only one of a number of "partial-productivity inputs." Discussing this point, Dr. John W. Kendrick, a noted expert on productivity, has said: "Only if output is related to all associated inputs, however, is the net saving of inputs or "real costs" per unit of output revealed." He added that "in the long run, advances in total productivity reflect primarily technology progress, resulting from cost-reducing innovations in the ways and means of production, and among other things, "intangible investments" in research and development, and in the education and training of the labor force."

In these days, when there are some loud appeals for "a return to the work ethic," it's well to remember that in The Good Old Days of the 60-hour work week, the productivity of American workers was far lower than it is today!

We're definitely not saying that laziness and careless job-performance are

good—they aren't. We're simply saying that it's a serious mistake to equate "productivity"—as economists, accountants, and industrial engineers give meaning to that term—with the idea of "working hard." The small businessman who doesn't understand this extremely important point has a good chance of driving himself right out of business.

A prominent big-company executive has stated a view about "productivity" that owners and managers of small businesses would be wise to adopt. Richard C. Gerstenberg, chairman of General Motors, has said: "Increased productivity results mostly from sound planning, from wise investment, from technology, from better techniques, from greater efficiency—in short, from the better exercise of the functions of management."

The Remarkable Mr. Marshall

The December issue of Fortune carries an article that we'd strongly advise all small businessmen to read very attentively. The article is "How Sam Marshall Makes Out with His 'Deal'." It's a fascinating and highly informative report on Mr. Samuel L. Marshall and the Ford dealership he operates in Mayfield Heights, Ohio. His dealership is much larger than average. It has 90 employes and was expected to gross about \$13 million last year. Mr. Marshall himself is worth about \$2 million. Besides his unusually successful car dealership. he has interests in real estate and in oil. But he started out his career by working in a garage while a high-school student.

Here are some comments the Fortune article makes on Marshall's way of running his business: "His high standards inspire loyalty from both customers and employees" . . . "The Marshall store has the informal atmosphere of a closely knit small business, but his sophisticated financial controls would do credit to a much larger enterprise" . . . "Marshall's dealership is much better managed than most, Nearly all of his eleven supervisors were trained by Marshall himself."

The article from which we've quoted here is extremely detailed, full of illuminating facts and figures, and might well have been entitled "A Striking Case-History in the Effective Application of Sophisticated Modern Ideas about Productivity in a Small Business."

The case of Mr. Marshall and his auto dealership is one that especially deserves the attention of small businessmen. The reason is that Mr. Marshall—a most unusual man—has been able to have the best of the two worlds of business. He has maintained the best values of small business in his operation while applying effectively the key principles of big-business management.

TOM McCAHILL SAYS:

"The appliance repair field is so uncrowded it's almost <u>lonely!"</u>

Someone once said that if you build a better mouse-trap, the world will beat a path to your door. In the home appliance business, a lot of enterprising companies have gotten rich peddling a long list of handy electrical gadgets for the home. The trouble is, the dozen or more appliances in the average American home can go on the fritz, and men with the proper training to do repairs are as scarce as knee-length skirts on teen-agers.

Good Appliance Repairmen are a rare breed these days. Those with a little ambition are booked so solidly you can wait days to get somebody to fix a balky refrigerator or cantankerous toaster. Sometimes, you have to settle for a bum job from a guy who had no business calling himself an Appliance Repairman in the first place.

This brings me to my point. If you want to make money in a field that's begging for trained technicians, there's a fine, low-cost home-study plan available that teaches you how to handle every type of Appliance repair in detail — including refrigeration, air conditioners, and even small gas engines. The course was prepared by the instructors at National Radio Institute. This is the oldest and largest home-study school in the Electronics/Electrical fields with more than fifty years' experience training men like yourself for new careers or spare-time or full-time businesses of their own.

A few years ago, NRI recognized the increasing demand for trained Appliance Repairmen. They set about preparing well-illustrated, easy-to-understand lessons that teach you how to repair home, commercial and farm Appliances. NRI even added a professional Appliance Tester that's included in their low tuition. With the Tester and a few basic tools you probably already have, you're equipped to service most Electrical Appliances. If you aren't making \$5 to \$7 an hour in spare time fixing Ap-



pliances for friends and neighbors within a few months after enrolling, my name isn't McCahill.

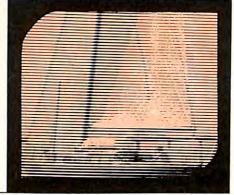
The reason I'm no doubting Thomas, is because the staff at NRI is composed of experienced instructors who guide you through the course with more personal attention than you'd get in many classrooms. With the kind of help they give a student and the kind of course they have, you can be the man in demand in this field — even if you've never rewired a plug, or got fed up with school at the 9th grade.

The best advice I can give you is to clip the coupon below and send for the NRI Appliance Training Catalog. It's free, and there's no obligation. NRI doesn't employ salesmen, so nobody will be knocking at your door. All it will cost you is a postage stamp. Take it from Uncle Tom, the Appliance Repair field needs good men. Now.

- Tom Metahine

Tom McCahill

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by Don Bacue

ANY ICEBERG IN A STORM

Ice fishing I can understand. It's sane, sensible, rewarding. Skiing I can understand. A little risky, especially for the novice, but a nice, sensible sport. Iceboating I'll never understand. How a bunch of grown men can mutilate perfectly seaworthy vessels each and every year by slapping runners on them and groveling for hours before winter's awesome fury on a frozen-white lake at temperatures hovering around zero, well, it's beyond me. But they do. Insanity not withstanding, they do.

Knowing the score, knowing the way I feel about the whole shivery mess, can you blame me if I never go iceboating in my life? Better yet, can you explain to me why I'm about to?

My introduction to this maddening world of sport (the penguin brigade, my wife calls it) came about five or six years ago. I was staying with a friend at his cabin in Southern Wisconsin, shooting wildlife photographs for a national magazine. One morning, my friend drove me out to Lake Geneva to see his boat, which I naturally assumed was in dry dock. Naturally.

"What do you think" my friend asked. "A beautiful sight no?"

Absolutely pitiful. To the hull was bolted a hulking plank with steel runners at each end and the stern fitted with a ludicrous steering mechanism.

"That's the fuselage," my friend hastened to explain. "Wetwater boats have hulls, iceboats have fuselages. You know, like on a plane. The skippers, pilots we call them, are fussy about things like that. You'll learn."

Fuselages. Pilots. It was going to be a long day, I could tell. And a long year, many long years, during which I'd be badgered, pestered, nagged into sliding behind the helm of an iceboat, myself. But not without a fight. No, sir, not this pilot. And certainly not without learning more-much more-about this breakneck sport.

Just how does one learn to pilot an iceboat? By watching others, I suppose, or visiting the library or talking to a hooker trying to persuade a hookee (that's me) that there's no sport on earth like iceboating. Except maybe

skydiving or alligator wrestling, neither of which I've enjoyed lately.

I made the mistake of learning by talking. Iceboaters are a peculiar breed. Like fishermen, they spend every waking hour trying to talk others into joining their sport, then curse the number of people clogging the lake on Sunday afternoon. My friend was so persuasively persistent, though, I finally gave in. Yes, I told him, I'd give it a try . . . but next year.

That was last year.

Do you know what this year is? That's right. One thing led to another, spring to summer and all that type of predictable rot, and here it is, next year, right on time. Maybe even a little early.

Not that the whole year has skitted by fruitlessly. On the contrary, in my spare time I learned many interesting things about iceboating. One is that iceboaters rarely drown in a capsize. But there are others, too.

Iceboaters enjoy their unique sport in the United States today from Maine to Minnesota and from Missouri to Canada. Most get off pretty cheaply, too. They don't have to buy specially constructed iceboats, simply convert their wet-water boats, as my friend did, to hard-water iceboats in a couple of hours. Then, when spring finally roles around, as it has a habit of doing each April or May, the runners come off, the holes are plugged up, and it's boating all year 'round. That way, one boat suffices for two completely different sports. And they are different.

Though the pilot has to cope with the wind just as the skipper does, the difference between reacting on ice and reacting on water is one of night and day. The steel runners of an iceboat skim the craft along at more than four times the speed of wind.

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(Continued on page 56)



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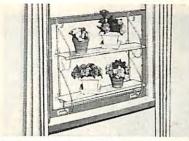
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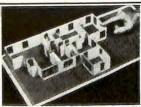
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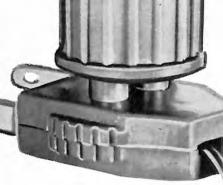


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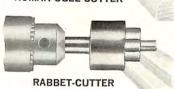
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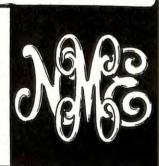


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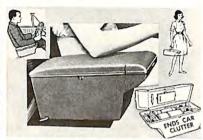
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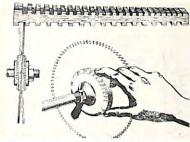
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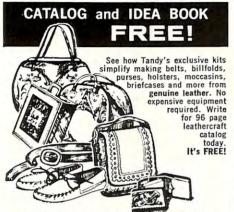
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NEWS OF THE LODGES

(Continued from page 29)



"RENOWN," the Sea Scout ship sponsored by Lake City (Seattle), Wash., Lodge, was inspected recently and found to be seaworthy. With the crew were Est. Lect. Kt. Harry Throckmorton, Youth Chm. Lowell Tarbell, Sea Scout Chm. Jack Bidman, and Skipper Dick Benny.



DEER, ELK, AND ANTELOPE HIDES were collected by Cody, Wyo., Lodge and tanned for the Veterans Hospital in Sheridan. With the 65 hides were (from left) PER Bob Morgan, Sheridan ER Curtis Demming, State Vets Chm. Phil Edwards, and ER Al Stearns.



NEWSPAPERS CARRIERS were honored recently by Moscow, Idaho, Lodge. Some being treated to fried chicken were (from left) Chm. Bill Freier, outstanding Pullman Herald carrier Paul Koepp, and ER Gerald Parkins.



YAKIMA, Washington, Lodge was the site for the 11th annual state Elks golf tournament, in which four PSPs participated. (From left) PSPs Ralph M. Thompson, Walter Hagerman, Chm. John Ash, and PSPs Clifford Whittle and Scotty McPherson enjoyed the sport.



A DEDICATION was held recently for Raymond, Wash., Lodge with PGER Frank Hise (center) as guest speaker. Present for the ceremony were (from left) Brother Bill Rawes, PDD Ted Butcher, SP Al Berman, ER Dean Welch. Brother E. J. Doncaster, the only living charter member of the lodge, PDD Frank Garland, GL Auditing Committeeman Clifford Whittle, and GL State Association Committeeman J. Paul Meyer.



TWO MEMBERS were honored at Vancouver, Wash., Lodge on Old Timers Night. Brother Henry Copenhagen (second from left), 92, has been a member of the lodge for 64 years, and PER Gilbert Daniels (second from right) holds a 67-year membership. Chm. Ken Teter (left) and ER Ron Whitham congratulated them.



A WHEELCHAIR was presented by Escondido, Calif., Lodge to Stephany Johnston, who is afflicted with cerebral palsy. Making Stephany smile were (from left) PDD Bert Sanders, ER Robert Manzer, Trustee Ed Barrett, and her mother Pat.



NEW MEMBERS were initiated recently at San Mateo, Calif., Lodge in honor of DDGER Howard Strawman (left). Welcoming him were (from left) ER Harry Henzi and VP Bill Lawrence.



EIGHTEEN PERSONS became United States citizens in a ceremony performed by Judge Malcolm M. Lucas at Glendale, Calif., Lodge. Americanism Chm. Hans Niedermann said that the lodge is used twice a year as a court to naturalize new citizens.

THE MORTGAGE to El Cajon, Calif., Lodge was burned recently by ER Hollis Brown. Officers present were PGERs Horace Wisely and Leonard Bush, Grand Est. Lead. Kt. Jerry Strohm, Grand Secy. Homer Huhn Jr., Grand Trustees Chm. John Morey, SP C. Wallace Ericson, and State Trustee Jim Loftus. PER Milt Paris and Brother Ray Dahlin were also in attendance.





THE HONORED GUEST for a recent initiation of nine new members at Van Nuys, Calif., Lodge was DDGER Harry T. Fearnehough (second from left). Welcoming the initiates and Brother Fearnehough were (from left) PSP Harry J. Lamphere, ER R. L. McDonnell, and GL Americanism Chm. Dan Davis.



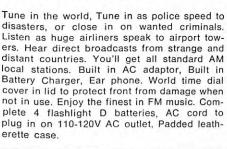
OLD TIMERS NIGHT at Alhambra, Calif., Lodge recently honored Brother Fred Turner (second from left) for 60 years in Elkdom. On hand to congratulate Brother Turner and other long-time members were (from left) PDD Donald Meehan, PDD Thomas McCue, who was chairman of the event, and PER Joseph Chief.

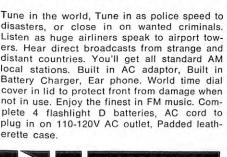


- TWIN TELESCOPING ANTENNAS TWIN SPEAKERS

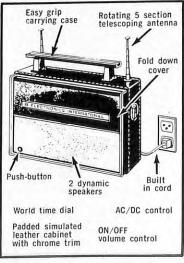
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Two portable television sets were donated to the patients at the Fargo Veterans Hospital by the North Dakota Elks Association. GER Francis Smith accompanied State Vets Chm. William Sweeney (right) in delivering the sets to the hospital, where Dr. C. T. Eginton (left) and Alan Rice, Center Director, accepted them.





Veterans at the Lebanon VA Hospital received portfolios of stationery from the National Service committee of Lancaster, Pa., Lodge. Committee members distributing the writing materials were (standing, from left) Brother William Weikert, Chm. John Horting, Vernon Bricker, hospital volunteer director, and Brother Harold Gibble.

The occupational therapy department of the VA hospital in Washington, D.C. received a shipment of leather hides from the Maryland, Delaware, District of Columbia Elks Association. At the presentation were (from left) Leo Scott, voluntary service director; A. A. Gavazzi, hospital director; Brother Steve Schultz, and Brother John Selby.

The bearded white Billy with the trophy length black horns was moving swiftly toward the ridge of the rugged escarpment and it was obvious we had to climb fast or he'd be over the crest and gone.

My guide, almost nimble as the goat, was scrambling across the shale slide as effortlessly as you and I might stroll across a lawn. I was following with sweat in my eyes, the roar of my heart in my ears and my breath stabbing like hot irons into my lungs.

We got within range before the goat topped out, but when I tried to aim I was trembling so the crosshairs were all over the side of that mountain. The goat, best billy we'd seen in ten days of hunting, stopped to look down from the pinnacle and then nonchalantly walked out of my life.

I blamed my fatigue and shortness of breath on the altitude. I noticed, however, that my guide was plainly perturbed and obviously NOT breathing hard.

That same autumn in Wisconsin an up-state friend of mine was on a deer

stand when a big buck showed briefly on a ridge to start down a trail which would take it along a narrow isthmus between two lakes. If he hurried he'd have time to intercept it.

My friend hurried, but when he got to the isthmus he was trembling so from exertion he couldn't shoot and the deer walked right on by.

My favorite lawyer friend finally found enough time out from a strenuous practice to take a pack trip into the mountains for elk. It was the trip he'd looked forward to all his life, but two days in the saddle and he was so sore the remaining eight days of the hunt were pure torture.

Only a year ago after a successful moose hunt we were exploring some grown-over tote roads for spruce and ruffled grouse when we came on a couple of hunters and they were almost in tears because the bull they had killed was spoiling in the warm weather and they weren't in good enough shape to get it out in time to save it from the flies. Lucky for them we came along.

A heart attack is the highest price a hunter pays for not staying in shape. But for every heart attack victim (and there are thousands each year) there are tens of thousands of hunters with blistered feet, sprained ligaments, pulled muscles, separated joints and just plain all-over misery which can come to plague a man just at the time when he should be having the most fun of his life.

And it's all because he never knew that MORE IMPORTANT TO THE SUCCESS OF MANY HUNTING TRIPS THAN YOUR GUIDE OR YOUR GUN IS YOUR PHYSICAL CONDITION!

So you say: "But I can't take time out from my job to train! Training is a full time job."

Well you're wrong, and what's more, if you think you are in condition and don't need any further conditioning, chances are nine out of ten YOU'RE WRONG AGAIN!

Let me tell you about myself. Right now I'm fifty-six. I started hunting and fishing when I could walk. For thirty years I've been what you might call a professional hunter and fisherman that is, I hunt and fish not only for the fun of it, but so I may write stories about it to put beans on the table.

My work has taken me back and forth across both the North and South American continents many times. I climbed many mountains. I waded many fast streams. I rowed and paddled many hundreds of miles. I portaged thousands of times. I rode horse and mule over many a winding trail. I followed dogs into prickly ash and marsh muck for what surely must have been enough miles to circumvent the globe. But, in between, there were long sessions on the typewriter and I didn't count them. And always, every chance I got, I had my belly up tight to a table eating without a thought for anything except my appetite.

Advice for old goats:



But that shouldn't have mattered (I thought). After all, I'd played football, basketball, baseball, and I could ski or ford a fast stream or snowshoe and everybody was always saying how healthy I looked with that nice tan.

Oh, how we deceive ourselves! We equate stamina with strength and think because we can lift a hundred pound bag of oats to our shoulder without trouble and Junior can't, we are, therefore, in better shape than Junior.

I got my first real warning a little more than ten years ago. I had a young man of eighteen working for me, and he was tackle on the high school football team and strong as an ox but so huge I figured surely he couldn't run the one hundred in anything better than fifteen seconds. I don't remember what prompted it. Maybe he was bragging. Anyway I challenged him to a race.

A daughter of mine heard the conversation and said she'd run too. I figured as lean and as tough as I was, I'd have no trouble beating this hulking tackle and this little girl. Imagine my surprise when they beat me and the effort cost a pulled muscle and broken blood vessel in the calves of my legs.

Oh, there were the usual sporadic conditioning spurts preceding a trip. If, for instance, a pack trip was in the offing I galloped around the place on the kids' horses. Before the upland game bird season I'd walk to the post office. Instead of using the riding mower to cut the grass I'd crank up the push mower and give it the go around.

And I honestly thought that because I had led a much more active life than ninety percent of the men I knew that these short spurts of extra activity were more than enough to put me into good enough condition to climb mountains, slog through marshes, leg

it in waist high canary grass, wade a stream all day . . . do anything, in fact, that any of the guides I might hire could do.

But there were some other things bothering me too. I wasn't sleeping as well as I had formerly. I didn't have the zest for a day afield as I once had. I wasn't enjoying the sunsets the way I had or marveling quite so frequently at the whip flight of a flock of doves.

The kids made me more irritable than presumably I should have been. Sometimes I was short with my wife. I had aches and pains in places I hadn't had aches and pains before.

Well, there was always aspirin, and Doc said if I watched it and didn't make it a habit a sleeping pill wouldn't hurt me. What's more, I started reading advertisements about liniments and salves and calculated to get to the deep-seated source of my aches.

It wasn't long and the medicine cabinet looked like the shelves at a drug store.

Then came the day when the Billy walked over the mountain on me and lying there quivering with exhaustion I was ready to admit that I too was an old goat, and that I too was over the hill.

It was a pretty sad awakening. I wasn't tough. I was old and beat. At fifty-four, almost fifty-five, I was ready for the rocking chair or, at best, some nice tame duck hunting from a heated blind or some nice quail hunting while following the dogs in a jeep.

I suppose my family took quite a beating that winter. Like an old bear who'll bite anyone or anything because his rheumatism is biting him, I suppose I was making life miserable for everyone else.

Then one day I read an article on running for men and women of all ages, and for the life of me I can't remember where I read it because it was a couple of years before the time that jogging became the thing to do.

I called our family doctor. He told me to come over. I did, and he examined me at rest and after exercising for three minutes. "Nothing fundementally wrong," he said. "You could get back in shape if you tried." (Physical examinations are a must for any contemplating a rigorous conditioning program.)

That afternoon I took the car and measured out a tenth of a mile around the edge of a hill on my place at Little Lakes. Then I started running. A tenth of a mile and I was pooped. So I ran a tenth of a mile and I walked a tenth of a mile until I'd covered two miles.

It darn near killed me. My ankles became so swollen I could hardly lace my bird shooters. My knees were so sore they buckled when I tried climbing stairs. It took me two months to get my ankles back to normal and to make my knees behave.

Then I started pulling muscles. First in my calves and then in my thighs. Sometimes a pulled muscle would be so sore I'd have to limp slowly through the routine. But I did! I kept at it, because I was darn well fed up with being a washed up outdoorsman and I meant to get back into shape or die in the attempt.

Gradually the muscles and tendons became more resilient. Gradually the running didn't tax my strength. Gradually I could breathe with some normalcy instead of wheezing like a steam engine gasping its last.

Within six months I liked what I saw was happening. When I came in from running I noticed that my eyes shined like they hadn't in years. When I got on the scales I could see the needle going down, down. When I

(Continued on page 56)

The Order of Elks was the first fraternal order to require that all of its subordinate lodges observe Flag Day with appropriate services each June 14th. It was later made a national observance by presidential proclamation.

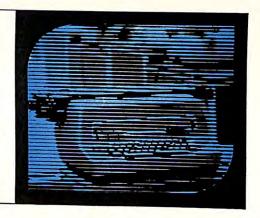
In the summer of 1918, the Elks War Relief Commission built a 72-room Community House for families visiting some of the 40,000 soldiers stationed at Camp Sherman, Ohio. It also proved most useful during the great flu epidemic of that year.

Over 70,000 members of our Order served during the first World War with over 1,000 of them paying the supreme price for service to their country.

Over 100,000 Elks served in the Second World War, with 1,678 killed or who died in service.

During the Second World War, the Elks operated a total of 155 Fraternal Centers throughout the country, entertaining many thousands of our troops with varied programs. In most of the centers, wives, daughters and sisters of Elks acted as volunteer hostesses.

EDITORIALS



Continued growth

☐ The Order of Elks has grown tremendously in its 105 years of service . . . grown in more ways than size alone. It has grown in service to our country and its communities, thus to all of the American people.

When the Order was formed February 16, 1868, it consisted of a small group of men who were associated with the theater. It didn't take long for the membership to swell and even for those not connected with the theater to seek to join. Now, 105 years later, the Order represents the broadest cross section of American life with members from every conceivable occupation and profession joining together for their mutual friendships and the good they can do for others.

Like so many other organizations, ours is private; nobody has a *right* to become a member. He is invited by a member, investigated by the other members of the local lodge and then a vote is taken to determine his acceptability. Thus, membership in the Order of Elks may be looked upon as a compliment from one's community peers and an incentive to good citizenship.

We must continue to seek out good men in our communities and invite them to participate in the great works of Elkdom. It is obvious that membership increases are the best indication of the worth of any group and we are proud to point out that our ranks have increased every year since 1939 until we now have well over 1½ million Elks in more than 2,175 subordinate lodges.

Let's keep our Order growing by bringing in new lodges and new members, as requested by Grand Exalted Ruler Francis Smith.

We'd like to close with a quote from the late President Woodrow Wilson. He seems to have stated pretty well the goal of Elkdom when he said:

"You are not here merely to make a living. You are here in order to enable the world to live more amply, with greater vision, with a finer spirit of hope and achievement. You are here to enrich the world, and you impoverish yourself if you forget the errand."

The alarming epidemic of V.D.

☐ Those of you who were in the armed forces know what we mean when we say, "Oh, here goes that stuff about VD again!" Every time you turned around, it seemed you were attending another lecture or film about VD and it got to the point where it bored many to the point where they took a nap during the talk or film.

Tragically, however, the problem has not been minimized over the years despite tremendous strides in medical knowledge. The biggest problem with VD is that it is a HUMAN problem, difficult to combat with chemotherapy.

Just how bad is the situation today? The director of the communicable disease sector of the Department of Health, Education and Welfare tells us that gonorrhea and syphilis are among the top four reportable diseases in incidence. Last year, syphilis ranked fourth . . . but gonorrhea was FIRST on the list.

In the 1950s, shortly after penicillin was introduced, syphilis declined so markedly that it came agonizingly close to being completely wiped out. The sad part of the story is that the *budget* ran out rather than the disease and the dread infection increased again. In 1970 syphilis increased 8% and in 1971 it jumped 15%. In the first half of last year, it went up another 4%, but it is still too

early to tell if this reduced rate of increase is significant. There's still plenty of it around and it is still increasing.

A real epidemic of gonorrhea is sweeping the country. The estimate we saw said that some 2½ million cases occurred in 1971 alone! First half statistics for 1972 suggest that there will be a further increase of about 15% this year.

You might say, "What's this got to do with Elks?"

Plenty. Your lodge could become active in one of the most crucial areas of helping to eradicate these diseases, most particularly if you are in a good-sized urban area where they are most prevalent. You could set up educational programs to let people know how serious and costly these unnecessary plagues of mankind are to their health and their purses.

If there is to be a significant turnabout in the rate of venereal diseases, it will most likely happen through public awareness of the seriousness of the problem and a willingness on the part of organizations such as ours to help.

We are in the middle of the fight against drug abuse . . . another social-medical problem. Why not join in the battle against an even more widespread evil to the health and welfare of all Americans?





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(Continued from page 54)

pushed up to the table I wasn't more than normally hungry, but the food tasted infinitely better. When I put my head on the pillow I slept.

That fall I went moose hunting. The two Saskatchewan game division men I hunted with wondered if I was in any kind of shape for hauling a carcass out of the back country. I knew better than to brag, but I said: "I think so."

We shot a moose and I helped tote out each quarter and if I was breathing hard so was everybody else.

In running my twelve minutes I try to cover a minimum of a mile and one-half. I'm proud when I can get it up to one mile and seven-tenths.

What's more I got a bonus I hadn't counted on. Plastic surgery to a hip had eliminated part of the network of blood vessels in one of my legs and made it numb. After running a year the circulation in the leg had so improved the numbness has disappeared!

The daughter who had beat me in a race nearly ten years before said she thought she maybe ought to get rid of a little weight. I laughed. "Okay, you can run with me, but no racing," I said.

So now a young lady runs with me, and though I still can't beat her, I know one thing for sure: If that old Billy that went over the hill on me wants to try that little act over again he'd better think twice because this old goat has gotten himself a retread job on his heart, lungs, muscles and all the rest and this fall he's going to enjoy hunting just like he did thirty years ago when there wasn't a mountain anywhere too high to climb!

(Continued from page 37)
the sail or turns closer into the wind,
that high-speed ride can become a
high-speed spill in a matter of seconds.

The first iceboats to appear here in America chose the Hudson Valley for their 1790 debut. According to author Arthur Liebers in his **The Complete Book of Winter Sports** (see, I made it to the library, too), these native boats were "crude, coffin-shaped boxes (an omen, do you suppose?) with two runners at the fore corners and one tiller and steering runner at the stern."

Today, the lines of iceboats are a bit sleeker, of course, as are the lines of most water-going vessels. Where a decline in popularity meant nary a boat to be seen skimming the ice just 25 years ago, today it's hard to travel during winter months without running into one. The rebirth of the sport's popularity is due to the increased interest in summertime boating, with more Americans than ever plying navigable waters

from earliest spring thaw to first winter freeze. Two active iceboating organizations actually hold competitions and account for much of the renewed interest, too. Both the Eastern Ice Yacht Association and the International Ice Yachting Association have established class rules and racing regulations for the sport. They've even gone so far as to break down racing into several classes, as in wetwater racing.

Do I sound like I'm hooked? It's just a facade. I've convinced myself to give iceboating a try this February. Remember, I said give it a try, not like it. I could be surprised, of course, but I won't hold my breath.

If you, yourself, are an old iceboat pilot, drop me a line. I could use the encouragement. If you're not but would like to be, let me know that, too. I'll send you my sympathy . . . and a list of several ice yacht associations for you to contact. Maybe they'll send you some sympathy, too.

-Obituaries-



PAST DISTRICT DEP-UTY Charlton G. Brent, a member of Greenville, Miss., Lodge, died recently.

Brother Brent began his service to Elkdom as a member of Vicks-

burg, Miss., Lodge where he served as Exalted Ruler. He was later appointed State Vice President and then State President.

After his transfer to Greenville, he served as Exalted Ruler of the lodge. He served as State Vice President and was later appointed District Deputy Grand Exalted Ruler for the North District in 1959-1960. From 1968-1969, he served as one of the members of the Grand

Lodge Credentials Committee.

PAST DISTRICT DEPUTY Bruce N. Edwards, who was a member of Weslaco, Tex., Lodge, died November 27, 1972.

Brother Edwards served as Exalted Ruler from 1966-1967 and as a Trustee for five years. He was appointed District Deputy Grand Exalted Ruler for the South District in 1967-1968.

past district deputy John W. Stombaugh, who held honorary life membership in Anacortes, Wash., Lodge, died recently.

Brother Stombaugh was a member of the lodge since 1944 and served as Exalted Ruler from 1951-1952. He was appointed District Deputy Grand Exalted Ruler for the state's Northwest District in 1959-1960.



A barber gets \$1.50 plus tip for a shave with his electric razor. A parper gets when the brand name hidden with adhesive tape.

Can you rightly blame him? For this professional instrument Can you rightly outshaves his hand-honed straight razor! You won't find it in outsnaves his hand secret weapon of master barbers for years. It's been a secret weapon of master barbers for years. stores. It's been a series shave that lasts all day long. It does it faster and with less chance of irritation than a straight it raster and why barbers use it on the toughest beards and the most sensitive skin.

Now the secret is out. A barber talked. We have it. The Oster Professional Electric Shaver.

Contoured Head-Like a Barber's Fingers

The design is a barber's dream. Technically, the shaving head the design is a "double arch contour," because it sets up design is called a barber does with his fingers. It means you whiskers just like a barber does with his fingers. It means you wniskers just like a cone pass—as clean as if you had drawn get every whisker at one pass—as clean as if you had drawn get every willsker at straight razor over your face. a hand-honed, surgically sharp, straight razor over your face. 4,000 Comb Traps-

152 Surgical Steel Edges

Four thousand comb-like perforations trap each whisker right at the skin line. Powerful 120-volt, 60-cycle motor drives the at the skin line. To all the skin lines the skin li disappear magically-without the slightest irritation to even the most sensitive skin.

So Powerful, Whiskers Turn to Dust!

Open an ordinary electric shaver and you'll find bits and pieces of whisker. That's because these run-of-the-mill shavers hack and chop your beard. But the Oster Professional Electric Shaver operates at nearly twice the speed-on ordinary household AC current-and actually pulverizes whiskers into fine microscopic dust.

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No expense was spared to make the Oster Professional Shaver to rigid, master-barber specifications. Motor-driven trimmer operates independently to trim moustaches and sideburns

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straight and neat for today's new "styled" look. The highimpact plastic housing is sculpted to fit your hand effortlessly. Removable stainless steel head rinses clean under running water. On-off switch, plus separate switch to operate trimmer. The specially counter-balanced drive gives you a smooth, vibration-free shave, and won't cause radio or TV interference.

It all adds up to an amazing shaving experience. An electric shave that makes your face come cleaner than a hand-honed surgical steel barber's straight razor - and in a lot less time.

Expecting a hefty price tag? Forget it! The Oster Professional shaver was designed for barbers who don't go for expensive, unneeded frills. The price is regularly only \$22.98, complete with cleaning brush and head cover. And now, for a limited time only... the Oster Professional is yours to enjoy for only \$19.98 - a healthy \$3.00 saving!

30-DAY FREE TRIAL!

Treat your face to the Oster Professional Shaver for 30 days - 30 days of the smoothest, fastest, closest, most irritation-free shaving you've ever enjoyed . . . either blade or electric! Then, if not completely satisfied, return for a full refund.

> SAVE \$3.00 BY ORDERING DURING THIS LIMITED SALE!

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> **←** SEE FACING PAGE TO ORDER THIS FINE OSTER PROFESSIONAL SHAVER FOR ONLY \$19.98

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Can you spot the Camel Filters smoker?





In this picture everybody has a gimmick... almost everybody. Try picking the one who doesn't go along.

1. Nope. He's Alfonso Cliggitt, divorce lawyer. Gimmick: far out dress to intimidate the opposition. Smokes cigarettes made of dried tundra. 2. Harold A. Baer, rare book expert. ("Books Old and Rare from Harry Baer.") Thinks rolling his own makes him look younger. A real

dingbat. 3. If she's the Camel Filters smoker, the guy with the beard is Jean Harlow. 4. Gene Harlow. 5. Right! He's just himself. And he sees through all the gimmicks. That's why he smokes an honest, no-nonsense cigarette. Camel Filters. Easy and good tasting. Made from fine tobacco. 6. A. Boswell Farquar. Gimmick: a white

(not green) parrot. Hasn't seen a movie in years. They won't let his parrot in. 6a. Parrot. Smokes a meerchaum pipe

but has trouble keeping it lit.

Camel Filters. They're not for everybody (but they could be for you).

Warning: The Surgeon General Has Determined That Cigarette Smoking Is Dangerous to Your Health.

