

the
Elks
magazine
January 1974

**Business Boom or Bust? The Small Business Climate
Devils from the Sea / Also: Backyard Gardener • Did You Know...**



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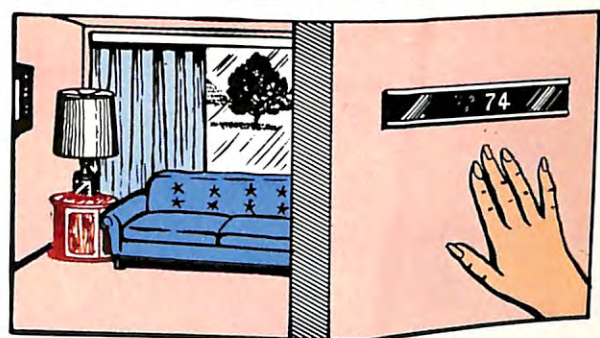
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Deltona, Florida

You can make the payments on your Florida dream and never miss the money.

That's what we told the McQuinleys in 1962. How do they feel about things today?



Mr. and Mrs. James McQuinley, Deltona, Florida

"We'd always thought Florida meant—expensive! But we made a small down payment, and the monthly payments were so low we never even felt them."

That was Mr. McQuinley's experience when he bought property in the Mackle brothers' first total community in Florida. Today, Deltona is a happy, thriving town and virtually sold out of homesites. But now the Mackles, who head The Deltona Corporation, are building a brand-new community in Central Florida, Marion Oaks. And you can be part of it... there are five easy payment plans to choose from. It's a great opportunity to get in on the beginning, the growth years.

"We were one of the first families here. There was almost nothing when we arrived... except trees. We've seen it grow from 75 people to almost 10,000. It was really a thrill to watch the first church go up... schools and stores and the golf course... just like they had it in the masterplan. And, of course, that makes this property more valuable."

You can get in on the ground floor, just as the McQuinleys did, when you buy property at Marion Oaks. A beautiful recreation center has already been built. The country club and golf course are planned to be ready by December of 1975, and available to residents for moderate greens fees. Sites are set aside in the masterplan for schools, houses of worship, shopping and medical facilities... everything a community should have. You'll enjoy clean country living—away from the smog and traffic—yet you're only 16 miles from big-town shopping in Ocala.

"You can't beat the Mackles. They've done everything they said they would."

Property is an important purchase, and it's important to know the people you're doing business with. The Mackles have created eight planned communities in Florida. Their family has been part of the southern building business for 65 years. No builder in



Marion Oaks, Florida

Florida has a finer reputation than the Mackles.

We think the best way to find out about us is from people in our communities. People like yourself... people who had the same concerns, cares and questions that may be on your mind now.

Why not send for our booklet, "How Do Deltona Property Owners Feel About Things Today?" and hear what life is like in our communities from the people who live there.

We'll be glad to send it to you, along with full details about Marion Oaks. Just mail the card. There's no cost or obligation.

The Deltona Corporation, 3250 S.W. Third Avenue, Miami, Florida 33129.

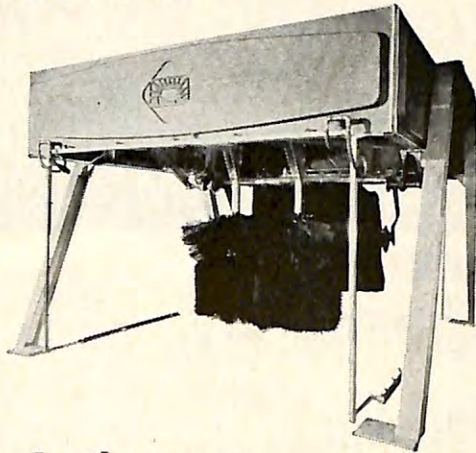
OBTAIN HUD PROPERTY REPORT FROM DEVELOPER AND READ IT BEFORE SIGNING ANYTHING. HUD NEITHER APPROVES THE MERITS OF THE OFFERING NOR THE VALUE OF THE PROPERTY AS AN INVESTMENT, IF ANY.



Ask our property owners how they feel about things today.

A verified statement and offering statement has been filed with the Department of State of the State of New York. The filing does not constitute approval of the sale or lease or offer for sale or lease by the Department of State or any officer thereof or that the Department of State has in any way passed upon the merits of such offering. A copy of the offering statement is available, on request, from the subdivider AD 9839 (K) NYA 73-1221 MI 73-163. Not an offer or solicitation in those states where this property is unregistered. Distances indicated are from the locations mentioned to the center of Marion Oaks. Each purchaser should check the exact location of the property being offered in relation to the center of the community.

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the **Elks** magazine

VOL. 52, NO. 8/ JANUARY 1974

NATIONAL PUBLICATION OF THE BENEVOLENT AND PROTECTIVE ORDER OF ELKS OF THE UNITED STATES OF AMERICA. PUBLISHED UNDER THE DIRECTION OF THE GRAND LODGE BY THE NATIONAL MEMORIAL AND PUBLICATION COMMISSION.

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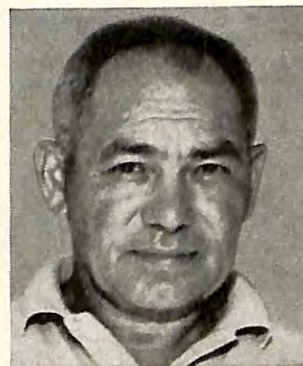


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when I planned to retire before fifty

this is the business that made it possible

a true story by John B. Haikey



Starting with borrowed money, in just eight years I gained financial security, sold out at a profit and retired.

"Not until I was forty did I make up my mind that I was going to retire before ten years had passed. I knew I couldn't do it on a salary, no matter how good. I knew I couldn't do it working for others. It was perfectly obvious to me that I had to start a business of my own. But that posed a problem. What kind of business? Most of my money was tied up. Temporarily I was broke. But, when I found the business I wanted I was able to start it on a little over a thousand dollars of borrowed money.

"To pyramid this investment into retirement in less than ten years seems like magic, but in my opinion any man in good health who has the same ambition and drive that motivated me, could achieve such a goal. Let me give you a little history.

"I finished high school at the age of 18 and got a job as a shipping clerk. My next job was butchering at a plant that processed boneless beef. Couldn't see much future there. Next, I got a job as a Greyhound Bus Driver. The money was good. The work was pleasant, but I couldn't see it as leading to retirement. Finally I took the plunge and went into business for myself.

"I managed to raise enough money with my savings to invest in a combination motel, restaurant, grocery, and service station. It didn't take long to get my eyes opened. In order to keep that business going my wife and I worked from dawn to dusk, 20 hours a day, seven days a week. Putting in all those hours didn't match my idea of independence and it gave me no time for my favorite sport—golf! Finally we both agreed that I should look for something else.

"I found it. Not right away. I investigated a lot of businesses offered as franchises. I felt that I wanted the guidance of an experienced company—wanted to have the benefit of the plans that had brought success to others, plus the benefit of running my own business under an established name that had national recognition.

"Most of the franchises offered were too costly for me. Temporarily all my capital was frozen in the motel. But I found that the Duraclean franchise

offered me exactly what I had been looking for.

"I could start for a small amount—a little over a thousand dollars—and that amount I could borrow. I could work it as a one-man business while getting a start. No salaries to pay. I could operate from my home. No office or shop rent or other overhead. For transportation I could use the trunk of my family car. (I bought the truck later, out of profits.) But, best of all, there was no ceiling on my earnings. I could build a business as big as my ambition and energy dictated. I could put on as many men as I needed to cover any volume. I could make a profit on every man working for me. And, I could build this little by little, or as fast as I wished.

"So, I started. I took the wonderful training furnished by the company. When I was ready I followed the simple plan outlined in the training. During the first period I did all the service work myself. By doing it myself, I could make much more per hour than I had ever made on a salary. Later, I would hire men, train them, pay them well, and still make an hourly profit on their time that made my idea of retirement possible—I had joined the country club and now I could play golf whenever I wished.

"What is this wonderful business? It's Duraclean. And, what is Duraclean? It's an improved, space-age process for cleaning upholstered furniture, rugs, and tacked down carpets. It not only cleans but it enlivens and sparkles up the colors. It does not wear down the fiber or drive part of the dirt into the base of the rug as machine scrubbing of carpeting does. Instead it *lifts* out the dirt by means of an absorbent dry foam.

"Furniture dealers and department stores refer their customers to the Duraclean Specialist. Insurance men say Duraclean can save them money on fire claims. Hotels, motels, specialty shops and big stores make annual contracts for keeping their carpets and furniture

fresh and clean. One Duraclean Specialist recently signed a contract for over \$40,000 a year for just one hotel.

"Well, that's the business I was able to start for a little over a thousand dollars. That's the business I built up over a period of eight years. And, that's the business I sold out at a substantial profit before I was fifty."

Would you like to taste the freedom and independence enjoyed by Mr. Haikey? You can. Let us send you the facts. Mail the coupon, and you'll receive all the details, absolutely without obligation. No salesman will ever call on you. When you receive our illustrated booklet, you'll learn how we show you STEP BY STEP how to get customers; and how to have your customers get you more customers from their recommendations.

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*A message from
the Grand Exalted Ruler*

Elkdom's Image



What do we mean by the "Image of Elkdom"? It is what others (non-Elks) think of us. Their impressions and feelings toward the Order of Elks are influenced by many things. If we do not demonstrate by our actions what we vowed when we took our obligation, the image we desire will not be realized. As Elks, we are evaluated by the standards we have adopted. All of us should, by our daily actions, demonstrate that as Elks and as American citizens we are dedicated to helping our fellow man, deeply devoted to our country and the preservation of our freedoms. If our conduct and actions demonstrate these precepts, we will have fulfilled our roles in maintaining the image of our Order.

Each member of our Order creates an image of Elkdom by his daily personal conduct and appearance. Regardless of where he is—what he is doing—someone will say "He is an Elk."

Your Lodge also creates an image of Elkdom. If it is clean, modern and attractive, with well-kept grounds and buildings, it will create a better impression of our Order.

Each year the Lodges of our Order discover new and worthwhile ways to provide services to their communities. These activities continue to gain the respect of the people within our communities. Our Americanism Program, Flag Day, Citizenship Program, Youth Program, Sponsorship of Scout Troops, Little League Teams, etc., offer and provide a fine challenge for service.

Our charitable programs for the less fortunate, our State Association Major Projects, are all important community services.

Are we doing all we can? We should now take inventory of what has been done and seek other ways by which we can expand our efforts so that all will realize what a fine community service organization they have in our Elks Lodges.

Robert A. Yothers,
Grand Exalted Ruler

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Although millions may see this offer,
only five thousand people in the entire world can own this

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World War II meant courage, sacrifice, idealism, patriotism and some indomitable quality called American Spirit—all brought together in the free world's titanic struggle to preserve liberty.

For those who shared in that struggle, World War II will always mean something of the character of this land—a character worth preserving and passing on to our children and grandchildren.

There are, perhaps, no better symbols of that character than the towering men who led the Allies to victory. As an American, you will be particularly interested in a splendid opportunity now offered by the World War II Commemorative Medal Society to pay tribute to them.

A Medallic Tribute to World War II's Great Leaders in Solid Sterling Silver Ingots.

In all, 24 ingots will be struck expressly for the Society in brilliant, mirror-like "proof" finish of Solid Sterling Silver. Each of the 24 ingots bears a deeply sculpted portrait of a great wartime leader, against a background depicting the most memorable event of his wartime service. MacArthur accepting the surrender of the Japanese . . . Eisenhower and the D-Day landings . . . Patton and the invasion of Sicily . . . Roosevelt . . . Churchill . . . Truman! All subjects were chosen by an Advisory Board of men who themselves played significant roles in World War II: Gen. Mark W. Clark; Gen. George C. Kenney; Hans J. Morgenthau, Consultant to Departments of Defense and State; and Frank Hewlett, famed UPI Correspondent, Pacific Theater.

Lustrous Sterling Silver—672 grains per ingot!

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pean Theater or the 12 for the Pacific Theater. There are 672 grains of Sterling Silver in every 1.68" by .91" ingot—a total of 16,128 grains of silver in the complete set! Your cost, if you subscribe now, will be fixed at only \$14.50 per ingot (plus shipping), regardless of future increases in the price of silver.

Commemorate freedom's most glorious victory with your own *individually numbered set of The Great Leaders of World War II*. The Lincoln Mint's unequalled artistic and production standards, and the limitation of this issue to only five thousand subscribers, assure you of a magnificent family heirloom. But you must act quickly, before our rolls are permanently closed!

For collectors, for history enthusiasts, for those who fought and especially for those who wish to pass a symbol of America's proud tradition on to their children, there can be no more fitting collection than The World War II Commemorative Medal Society's *Great Leaders of World War II* series in



ingots of Solid Sterling Silver.

But we must urge you to act without delay. This offer is definitely limited and will never be repeated once available subscriptions have been exhausted.

You may, if you wish, limit your participation to either the European or Pacific Theater of Operation. For those who choose either 12-subject set, ingots will be issued once a month. For those who order the complete 24-subject series, two ingots will be issued each month.

Included at no extra cost! A handsome velour-lined presentation case to display and protect your precious ingots.

But please act promptly. For your sake. And for your children's.

You must act promptly.

3401

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Enclosed is my check or money order in the amount of: \$14.95 (if ordering either 12-ingot set)
 \$29.75 (if ordering complete 24-ingot series) for my first ingot(s). (Illinois residents add 5% sales tax.)

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Signature _____

LETTERS



Letters for this department must be signed and may be edited. Address to: Letter Editor, *The Elks Magazine*, 425 West Diversey, Chicago, Illinois, 60614.

• The cover of the November issue, "Fall Woodland in Vermont," is just lovely. Is it possible to secure reprints suitable for framing? I hope so. The colors of the trees were so beautiful, absolutely impressive.

Josephine D. Wanner
Napa, CA

Unfortunately cover art for *The Elks Magazine* is purchased on a first-publication-rights basis. Reprint rights are not included. However, we have sent two complimentary copies of the magazine with no mailing labels on the cover. Hope this will suit your needs.

• The travel article, "Mexican Mood," which appeared in the November issue, was both attractive and interesting. So much so that my wife and I are now planning on touring the country.

C. E. Fishbaugh
Bluffton, IN

• I've been hunting squirrels and rabbits for nearly 40 years, and Don Bacue hit it on the head ["SportsAction," November, 1973].

If you can't see, and see good, you won't get your game. Worse, you're endangering everyone else in the field.

My eyes aren't what they used to be.

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Fall of 1974

Midwest and West

Write

Father Robert P. Hupp
Boys Town, Nebraska 68010

But, with specs I do alright. One fall, many years ago, after coming back empty handed every day, I learned my lesson. An eye test and some glasses and I was like new again. I certainly hope other hunters get the message.

Wayne Murphy
Joplin, MO

• Every year, at the end of the college season, the Heisman Trophy is awarded to the best college football player. Many people know about the award but very little background on the trophy itself. Could you fill us in. A few of my questions are: Who was Heisman and what did he do to have a trophy named after him? Who posed for the trophy? Some say it's Phil Murphy, who played for Fordham in the early '30s.

Edmund F. Toomey
Clark, NJ.

The Heisman Memorial Trophy, instituted in 1935, is awarded each year to the most outstanding college football player in the nation. It is named after John W. Heisman, who played football for Brown in 1887-89, and for Pennsylvania in 1890-91. Heisman began his 30-year coaching career with Oberlon College in 1892; but his fame blossomed from his performance as head coach at Georgia Tech, where he inspired his players to a phenomenal three-year, 32-game unbeaten record.

Heisman also founded the American Football Coaches Association and was instrumental in the legislation of the forward pass.

The player who posed for the figure on the Trophy wasn't Phil Murphy, according to the Downtown Athletic Club of New York, which presents the award each year, but was Ed Smith, former gridiron star of New York University.

Don Bacue

• My first "improved use" of leisure time is to sit down and write this letter to thank you for the article, "Barren Wasteland—or Fertile Delta." *Instead of watching television.*

What a great help it was in analyzing my use of time. (I found lots of it was wasted.) I've started saying "NO" to those things I really don't want to do, and started doing the things I've always wanted.

One of my first moves was to unpack the old stamp collection and start spending more time with it. Something I used to love but never got around to, because of too much wasted time.

Thanks, again, for a timely and interesting article.

Mrs. Carl Johanson
St. Paul, MN

• The Christmas Cheer article was well timed. And it was certainly well received in *this* house. It will make our holiday entertaining a good deal easier. We plan on offering the two Wassail Bowls at our Christmas party.

I had always wondered what the ingredients were for the Wassail. I know it is a traditional holiday punch and offered widely to this day, but I don't know its

origin. Can you give me a little background so I can fill my guests in on my offering?

Mrs. Ernest Conway
Dayton, OH

The Saxons rarely, if ever, had a feast without handing 'round the Wassail Bowl, a custom which eventually led to the handing around of the Loving Cup. According to tradition, Lady Rowena, young daughter of the Saxon King Hengist, toasted King Vortigern of Britain with a golden goblet. On her knees, Lady Rowena spoke the words, "Liever Kyning, Wass Hael." The meaning, historians relate, is "Lord King, Your Health."

• On our recent trip to Pennsylvania, my wife and I decided to do something we always intended to do and that was to visit the Elks Home in Bedford, VA.

We were treated with the utmost courtesy, shown all over the grounds and through the home. It's a beautiful setting with well kept lawns and gardens. The dining room and kitchens are immaculate, with a well stocked library and recreation hall.

The second floor contained a beautiful meeting room and very elaborate bed rooms for visiting trustees.

We would say the rooms for the residents were comfortable. After seeing the toilet and shower facilities, we left very much disappointed. They were located in an outer hallway, dismal and antiquated.

Elwood K. McFarlin
Delray Beach, FL

• On a recently completed trip of 8,000 miles covering 26 states, I had the pleasure of visiting many Elks Lodges. The quality of their hospitality was outstanding.

However, one area of keen disappointment was in finding many lodges closed at the time I arrived, and, in most instances, no indication when or whether they would be open.

May I suggest that each lodge post its operating days and hours for the benefit of visiting brothers? It needn't be anything large or expensive—a typed card on the principal door is all that's required.

Your great magazine is a constant source of enjoyment.

Ralph S. Phillips
Chula Vista, CA

• We read in the October issue of the Elks Magazine of a program started by the American Revolution Bicentennial Commission which involves 40,000 communities. We are wondering if you would have an address from which we could receive the names of these communities.

C. M. Fossum
Fargo, ND

You can receive the names of the communities invited to participate in the Bicentennial program by writing:

Mr. Duke Zeller
American Revolution Bicentennial Commission
736 Jackson Place N. W.
Washington, D. C. 20276

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Company A and Company B are across the street from each other. Both are well enough established. Each provides a needed product or service. Both companies seem adequately capitalized and reasonably well managed. Through the doors of both A and B flow what appears to be a healthy number of customers each day. Though

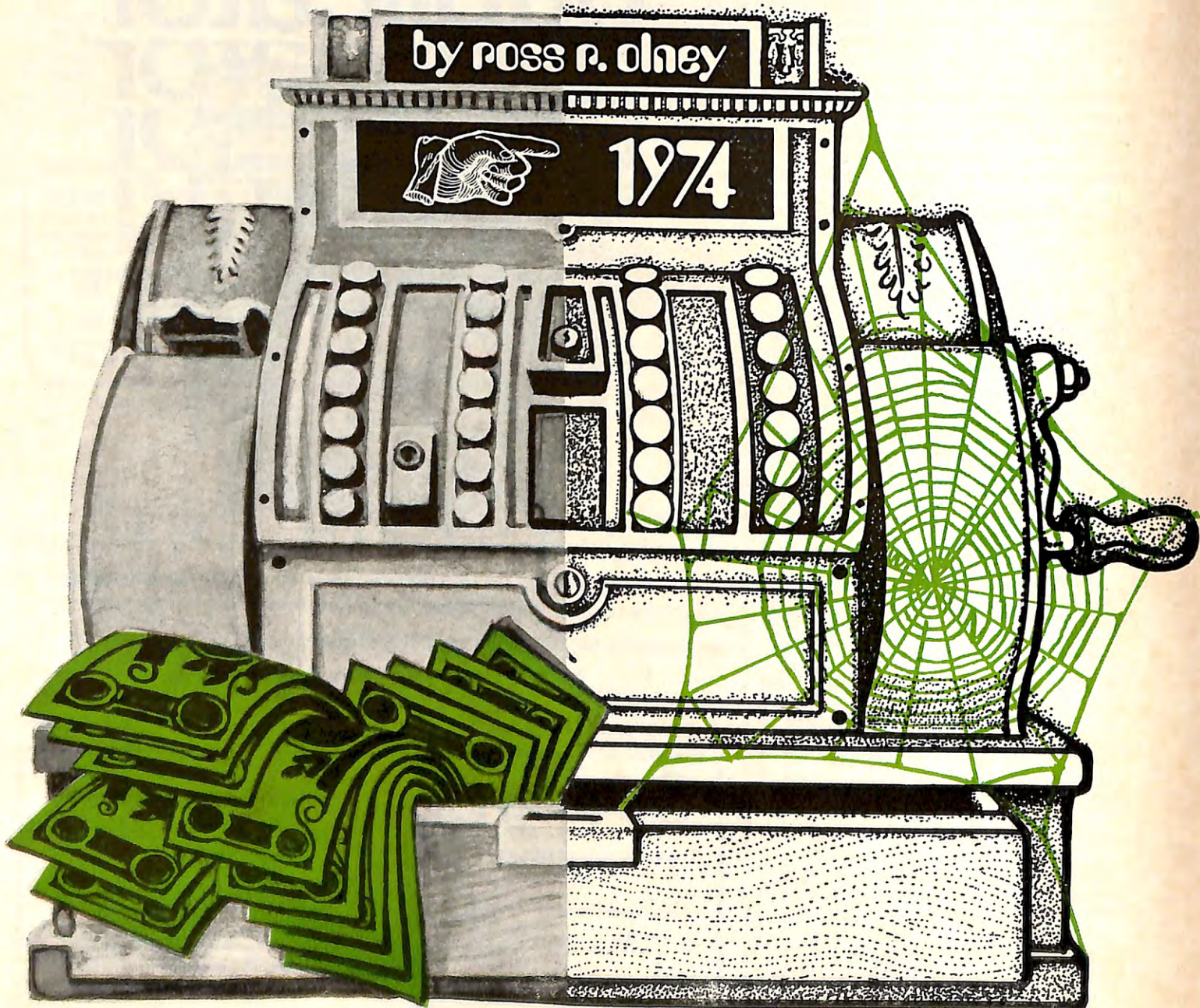
both companies are within certain control guidelines, each one appears thriving.

In early 1974, Company A expanded and continued to prosper. In the same area, with the same advantages and disadvantages, the same customers and the same necessary product or service, Company B, to great wailings about

the unfairness of price controls, competitor practices, supplier problems and employee lethargy, went to the wall.

Why? That is probably the one golden lesson to be learned from this emotional story. If you can figure out a way to accurately predict the exact course for a company to take toward success rather than bankruptcy, you

business boom or bust?



are going to profit far beyond your most successful customer.

Nobody can predict such things, of course. All we have is hindsight. But knowing what *has* happened, and then talking to businessmen who *have* made it to the present, brings forth certain patterns.

It is no secret that the business failure rate from 1973 was below that of 1972, and that 1972 was below 1971. Thus if ever there was a time to go into business or be in business it should be 1974. The trend is clear. But hold on. There were fewer businesses *formed* in 1973, so the picture becomes a little muddy. And liabilities of businesses that failed were *higher* by *two billion dollars* in 1973, so even though fewer failed, more money was lost.

Half of the casualties, incidentally, were retailers. Far fewer service type businesses failed. The safest of all? As they say, you can't beat taxes . . . and death. The business of government continued to function in spite of Watergate and such, and funeral directors had the lowest failure rate of all in private businesses.

If you are not a politician or a funeral director, and have no plans to go into these apparently lucrative businesses, you still have a chance. All you have to do is corner beginning businessmen, established businessmen, bankers and government (SBA) employees, and hit them with the following questions.

1. Is this year going to be a good time for small business?
2. Is this year going to be a good time to start a new small business?
3. Which type of small business stands the best chance for success?
4. Where can a potential or established small business owner go for business advice and financial help?

Manuel Mateus is a Vice President of California's Independence Bank, and manager of the home office branch. He deals with business loans every day and works closely with owners of small businesses. He helps to arrange Small Business Administration loans, about which more will be said later.

"This is a rather difficult time for small businesses," says Mateus. "The small businessman faces rising costs, and he has controls forced upon him. He has a difficult time staying abreast, and still he must offer something extra. He cannot meet the prices of the larger retailer.

"This is the wrong time to open a small business."

Unless, suggests Mateus, the businessman decides to go into a franchise operation "where they are led by the nose in operations and accounting, and provided they stick with some-

thing they know. A machinist should not open a dress shop, nor should an insurance man open a machine shop."

This made solid sense to Bernard I. Diamond, who started with one Midas Muffler shop on his own, and now has another and a number of employees.

"My business has prospered, even though it is a trying time due to controls and due to the fact that the auto repair business has a bad image which many of us are actively trying to overcome with extra customer service.

"I had three cars on my racks this morning," Diamond said recently, "that I won't ring the cash register on. All three are come-backs, and not one is the fault of our work or Midas products. But they are customers, and I try to treat them as they hope to be treated.

"I must live under the controls of the parent company as well as the government. But even then, I feel that this is a good time to open a new business, if you are erudite enough to run it properly. You cannot expect to make all the money the first month, and you should have experience in running a business."

But not just any kind of business should be opened today, according to Diamond. "If you really want to work, you can succeed with any type of *service* business. Try to get a plumber or an electrician today. It's impossible. Open a service business, and then give good service, and you'll succeed."

Allen Heath was a daring young man climbing the rough and rugged ladder of auto racing that night years ago at Illiana Speedway when he crashed. It was a horrible crash. For a while, doctors thought he was gone, and they never gave his family much hope for his recovery. Certainly he would never race again, for the crash had taken one of his arms.

Heath raced again, became a champion in the dangerous midget and sprint cars, and finally retired to go

into business. Today he owns and operates a huge auto body shop called National Auto Center. He has a number of office and repair employees. His business is thriving when others in the same field are failing.

"Today or any other time, you must give something extra to succeed. You must give quality work," says Heath. "Many businesses are failing today not because of controls or other factors, but because they will not treat their customers well, because they do not offer quality work. This is true with new businesses and well-established ones. I'll spend time with a customer even though I know it won't pay on the spot."

As he spoke, Heath was estimating the body repair work on a car which had driven in at random seeking this service as a part of an insurance settlement. The car was vintage, and the body badly crunched. Heath knew that the estimate would go no further than the files of the insurance company, that the wreck was a "total" and that a cash payment would be made to the owner. Heath knew that he would never see the old car again. Yet he prepared with true detail every single bit of the work involved in straightening the ancient car's bent metal.

"Other body men will turn away such customers," explained the former racing star, but those, he implied, are the ones who will eventually fail. "I'll take the time to give them a detailed estimate. They'll remember my place, and come back when they really plan to get repairs."

Not a business secret, but the same old story on how to stay in business. Service to the customer, even if it hurts.

The Small Business Administration says that this is a fine time to open a business, and they'll help you . . . if you (1) plan to open in a deprived area and (2) if you are of a minority. In the SBA publication "SBA Business



Loans" (#OPI-18, dated January, 1973) these are the first two objectives of this tax-supported government agency. The third, which many people believe should be the *first*, is to "promote small business contribution to economic growth" in, it is assumed, *any* area for *any* ethnic group.

"You must be black to get an SBA loan to go into business or to stay in business," complained one disgruntled businessman. "Or Chicano," he added bitterly. Not true, says the SBA, and some proof comes from banker Manuel Mateus.

"I just got \$35,000 from SBA for a business in Beverly Hills," he says. "This is certainly not a depressed area. I arranged another loan in Simi Valley (a middle and upper middle income residential and small business district in Southern California) and another in Northridge (an upper middle class, predominantly white area). Depressed areas are getting loans at maybe 5 to 1, but it is not at all impossible to get an SBA loan in any area."

But should you try? Recently two government economists spoke out on business prospects in 1974. One called the year a time of "stagflation" (stagnation and inflation) and the other said it would be a year of "sluggish economic growth." Still, small businesses will

be born and will grow and flourish.

Doanld Zents, an executive with National Life Insurance Company, suggests why. "The key to the small business that succeeds is skilled management. All the new machines will never replace good men. And the modern operator of a small business must be an all-around type. Only big businesses can have several men, each with a specialty. With a skilled leader, and quick, efficient, pleasant customer service, a small business can succeed."

One small businessman claimed that controls exerted over small businesses makes operating particularly rough today, but another pointed out that suppliers to small businesses are also controlled. "It balances out," he claims "in most cases. Your suppliers are also under controls and regulations. Depending on the type of business, and the location of the business, this should be as good a time as any to go into business. This is true today, it was true yesterday, and it will be true tomorrow."

"Rules and regulations and the controls of Federal and local governments are a constant threat and worry to businessmen," says Zents. "Even then, they are generally constructive rules and controls...but they can appear to be disastrous at first. Take the cigarette

labeling business of a while back. It seemed a very bad thing for the tobacco industry to be forced to label each pack of cigarettes 'Dangerous to your health.' Yet the industry, with intelligent men involved, overcame the problem."

Norman Holtzman just left a rewarding position as president of a fairly large company to open his own business, Optima Publishing Company. His first product is a series of automotive self-help books under the "Money-Saver Books" line and available in most automotive supply houses today.

"No, this is not a good time for small business, but I'm a perennial optimist," says Holtzman. "With all the odds against small businesses, some will still succeed because of better ideas, better service, more fortitude, more charisma, more know-how. The problems, not in any particular order, are tight money, uncertain economy and shortage of materials (paper, metal, energy, etc.). Then there is the tendency of big business to have better distribution arrangements than small business."

But didn't Holtzman, himself, just leave a high-paying job to open a new business?

"Yes, but I measured as objectively as possible the problems versus the potential. And looking at how the consumer should react to our product, we should succeed. We have a good product, we have experience, we can accomplish the job. Generally, though, the safest answer if you are going into business is to open a service operation. The population is going to continue to increase and demand service. This is the easiest business to go into, and the more secure."

It will be interesting to see how Holtzman's MoneySaver books do on the marketplace in 1974. Especially since he, himself, feels that the timing is poor to open a new business, but that if you insist on doing it, it should be a service type (and not sales, like his own). As he says, he is a perennial optimist.

There are places where the new businessman and the established businessman can go for advice.

Your own bank is standing by to help. Suppose you borrowed money from Manuel Mateus to go into business. "You could come to me for advice on the financial end of the business any time. The basic thing about any business is to wind up with a profit at the end of the year. Generally accepted accounting principles apply. We look for this."

There are a number of groups of working and retired successful businessmen who make themselves avail-

(Continued on page 53)

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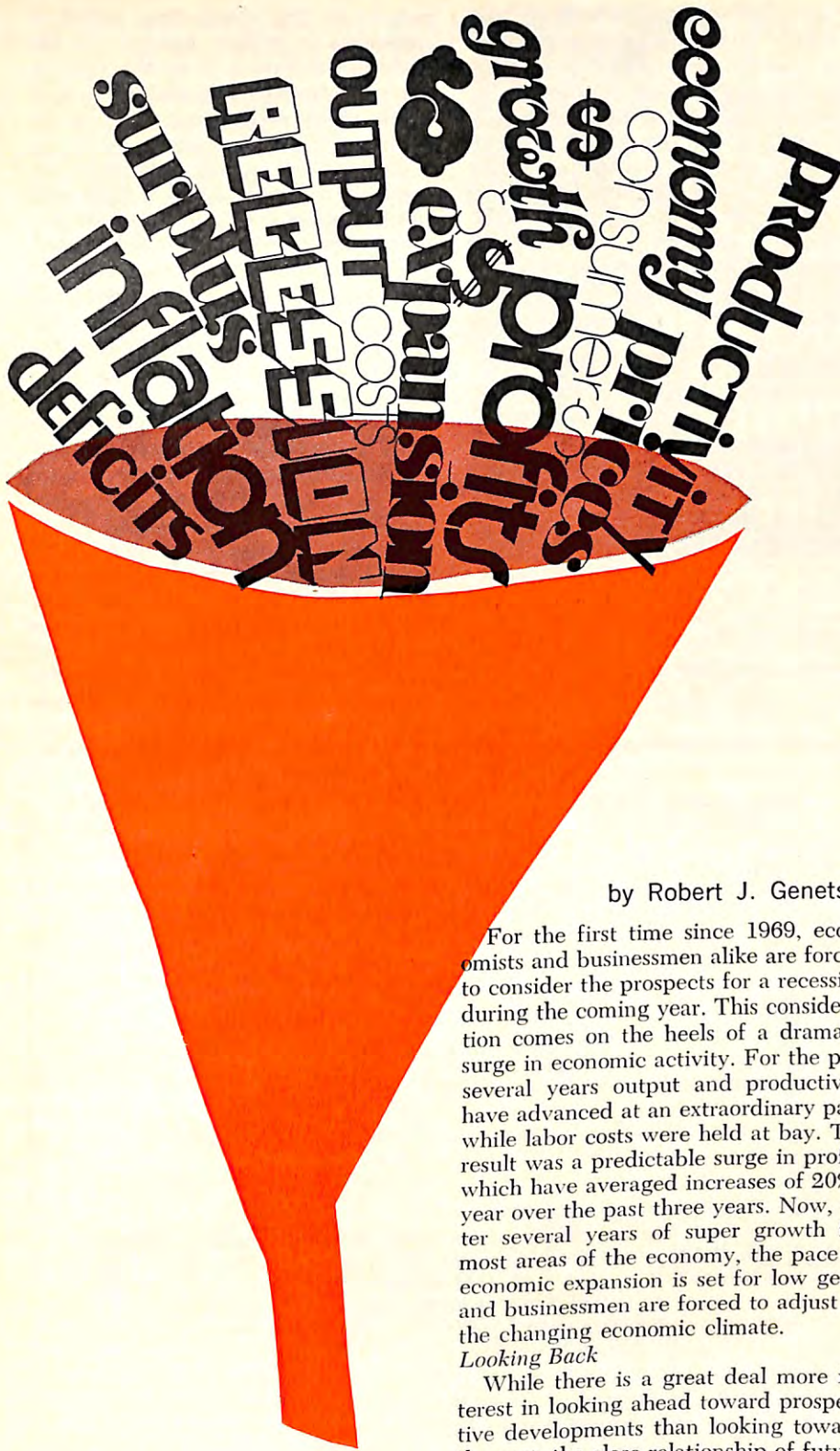
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by Robert J. Genetski

For the first time since 1969, economists and businessmen alike are forced to consider the prospects for a recession during the coming year. This consideration comes on the heels of a dramatic surge in economic activity. For the past several years output and productivity have advanced at an extraordinary pace while labor costs were held at bay. The result was a predictable surge in profits which have averaged increases of 20% a year over the past three years. Now, after several years of super growth for most areas of the economy, the pace of economic expansion is set for low gear, and businessmen are forced to adjust to the changing economic climate.

Looking Back

While there is a great deal more interest in looking ahead toward prospective developments than looking toward the past, the close relationship of future developments to those of recent years makes such an exercise particularly useful.

The Small Business Climate

In the late 1960s, the U.S. economy was in the midst of an accelerating inflation. An ever-rising demand for goods and services, which resulted from government policies of rapid monetary growth and huge government deficits, strained manufacturing capacity and labor markets as producers attempted to meet a seemingly insatiable demand for output. Restrictive government policies in 1969, both in terms of slower increases in the nation's money supply and an \$8 billion government surplus, finally took hold by the end of that year and brought about slower increases in overall demand. Unfortunately, inflation remained high during 1970 and the slowdown in the demand for goods and services was reflected more in reduced output than in less inflation. The reason for this is that once an inflation rate becomes ingrained in various contracts and in the general decision-making process of businessmen, laborers, and consumers, purging this inflation becomes an extremely slow and painful process.

This is what happened in 1970, when in spite of developing surpluses, both in terms of manufacturing capacity and skilled labor, inflation remained high and wage settlements were even larger than the year before. Both businessmen and laborers had become so accustomed to price increases of 4%-5% a year that this inflationary premium became incorporated in many contracts which already included a "normal" price boost based on short-term supply and demand conditions.

Only gradually did the excess supply of men and machines begin to chip away at this inflationary premium. During 1970, consumer prices rose by 5½% and in the six months prior to the first price freeze in August of 1971, prices were rising by 4% at an annual rate. During 1972, with the aid of Phase II controls, price increases were held to 3½%.

The slowdown in inflation in 1971 and 1972 was being aided by a sharp rise in economic activity. Government policies once again were designed to stimulate demand, and businessmen were able to utilize the existing excess capacity so that output, productivity, and corporate profits all benefited from the recovery in demand. During this time, wage increases were held to more moderate levels than in 1970, not so much because of controls, but because inflation had moderated. The purchas-

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ing power of workers' take-home pay was rising (for the first time in seven years!) and laborers were extremely reluctant to sacrifice any of this gain by becoming entangled in prolonged wage disputes.

Unfortunately, as has happened so often in the past, the period of strong growth and moderate inflation of 1971-72 gave way to an explosive rise in both demand and prices. The reasons for the deterioration in economic developments during 1973 are varied and complex. Some are attributable directly to recent government policy actions, while others were largely independent of those actions.

On the government policy side, excessive growth in the money supply and large government deficits during 1972 set the stage for unusually strong increases in the demand for goods and services just at a time when the last remainder of any excess in manufacturing capacity and skilled labor was exhausted. This was not because of some perverse glee that government policymakers enjoy from instituting the wrong

policies at the wrong time; rather, it represents a perfect example of the problems stemming from the lags involved between implementing an economic policy and experiencing the impact.

The policies which stimulated demand during the first half of 1973 were put into effect during the previous year when some excess capacity still existed. In what proved to be a masterpiece of bad timing, the stimulus from these policies bolstered demand just when the economy ran out of excess capacity. The effect was a predictable increase in inflationary pressures.

While moderate government policies in 1972 would have reduced some of the extraordinary inflation experienced last year, they would not have eliminated the problem entirely. A sharp increase in foreign demand for U.S. output resulting from worldwide crop shortages, booming world economies, and the well-publicized drop in the value of the dollar in terms of most foreign currencies, would have meant some short-term speed-up in inflation in

Important Social Security News

Social Security wants to find 3 million people who will be eligible for Supplemental Security Income. The 3 million people need to get in touch with Social Security by the end of January. The people sought are

Age 65 or Blind or Disabled

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Those with Limited Incomes

(less than \$130 per month for a single person or \$195 per month for a couple)

Excluded from calculating income are

- The first \$65 per month of wages or self-employment income plus half of any additional wages or self-employment income.
- The first \$20 per month of other income.

Those with Limited Resources

(not more than \$1,500 for a single person or \$2,250 for a couple)

Excluded from calculating resources are

- A home of reasonable value; \$35,000 in Alaska and Hawaii, \$25,000 in all other States.
- A car of reasonable value; \$1,200 retail price.
- The first \$1,500 of personal possessions and household goods.
- Life insurance if the policy's total face value is \$1,500 or less. Only the case surrender value of life insurance values is counted in any case.
- Assets needed to produce income; or in blind and disabled cases for a self-support plan.

For more information, contact your local Social Security office, or write:

U. S. Department of Health, Education, and Welfare
Social Security Administration
Baltimore, MD 21235

the U.S. even if monetary and fiscal policies had been managed more prudently.

Finally, a portion of the excessive price rise last year is attributable to the wage and price controls. The inefficiencies and distortion created by the controls, as well as the cost of administering controls, must eventually be paid for by consumers in the form of higher prices and less output. While these costs may be temporarily suppressed, as occurred during the strict phases of recent wage-price programs, once controls are loosened, built-in price pressures will be released. This release of suppressed inflation accompanied the temporary easing of controls early last year and again when the second price freeze was dropped last August.

Adjusting to Slower Growth

The economic problems experienced last year can be summarized by the phrase "excess demand." This means that the demand for U.S. goods and services (both domestic and foreign) far exceeded the economy's ability to produce them. The result was a speed-up in inflation as prices were bid up in an attempt to ration the already scarce resources.

Once this problem was generally recognized, a number of steps were taken to slow the growth in demand. Government spending in 1973 was more in line with tax receipts than the \$15 billion deficit recorded in 1972, and the growth in the nation's money supply was pulled down to the 5%-6% annual range for most of last year, compared to 7%-8% during the previous year.

The initial effect of a tighter monetary policy during a period of strong demand was to push short-term interest rates to record highs. For example, the commercial paper rate rose from 5½% at the beginning of last year to more than 10% at mid-year. Long-term rates also responded to the changing environment, but the rise was much more subdued than in the short-term area. Huge increases in profits during the 1971-73 period had left corporations with a relatively large amount of funds for long-term needs. This meant that corporate demand for long-term debt was relatively light, with the result that pressures for higher rates on corporate bonds were not as severe as those on short-term funds. However, pressures for some boost in long-term rates, particularly on home mortgages, did emerge as a result of a rise in inflationary expectations.

What Lies Ahead?

In all likelihood, the government's policy objective for 1974 will not be achieved. Over the past five years inflation has averaged 5% annually, with the most severe increase occurring last

(Continued on page 33)

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Color, Life, Atmosphere . . .

Once gypsies came and pitched their tents by the sea,
and the moon bathed the water in its yellow glow.

by Jerry Hulse

Above Spain's Costa del Sol there are dozens of hill towns with incredible views all the way to North Africa. One is Casares, and it is the gem of the lot. You will discover it motoring toward Gibraltar from Marbella; because it is relatively unknown it remains peaceful and unspoiled—yes, and refreshingly unsophisticated.

The village is blindingly white and anchored precariously to the hills behind the Mediterranean. I asked the proprietress of Pension Macrima if she had a room. Yes, she said, she rents many rooms—three altogether . . .

One may take up residence at Pension Macrima for less than \$2 a night. There are a couple of other rooms as well which are up for grabs nearby at Pension Benilda, and perhaps it is the bargain of the entire Costa del Sol: bed and breakfast together with lunch and dinner, \$4 a day total.

The population of Casares is less than 5,000. Mostly the people are shepherds and farmers. "How old is your town?" I asked Casares' sole policeman who was seated beside a fountain. The old man hesitated, turning the question over in his mind.

Finally he said, "I don't know for sure, señor. Centuries old, I suppose—yes, centuries old." As we drove away he called out, "Vaya con Dios"—God be with you . . .

In the opposite direction from Marbella, toward Torremolinos, there is another white-washed Andalusian village, Mijas, with narrow winding streets and burro taxis and sidewalk cafes with window boxes that drip with geraniums. The streets of Mijas are lined with shops and they offer excellent buys in leather, hand-knit shawls and bedspreads, iron work, pottery and straw bags.

Accommodations at the new Hotel Mijas with its 106 rooms start at \$5 a night single and \$9.50 double. You are on top of the world with the Mediterranean spread beneath your window. In Mijas there is a second choice, the Hotel El Mirlo Blanco with 14 cozy rooms, each with private bath. A double with three meals will cost you \$12 a day. At twilight guests gather on the terrace for cocktails. It faces a square which is alive with acacias and cobbled streets that echo the sound of the burro carts.

While Mijas is an excellent place to drop off the world and unsnarl the nerves, there is far more excitement below—down along the beaches of the Costa del Sol. Among the *in* crowd there is no tonier town than Marbella,

the Palm Beach of Spain's Riviera. Where else does a queen's brother play piano in a pub while an English lord pours in another? Golf being the favorite pastime, both royal head and commoner join forces in Marbella. In the golf-conscious resort it is utterly impossible to tell a crown prince from a pauper.

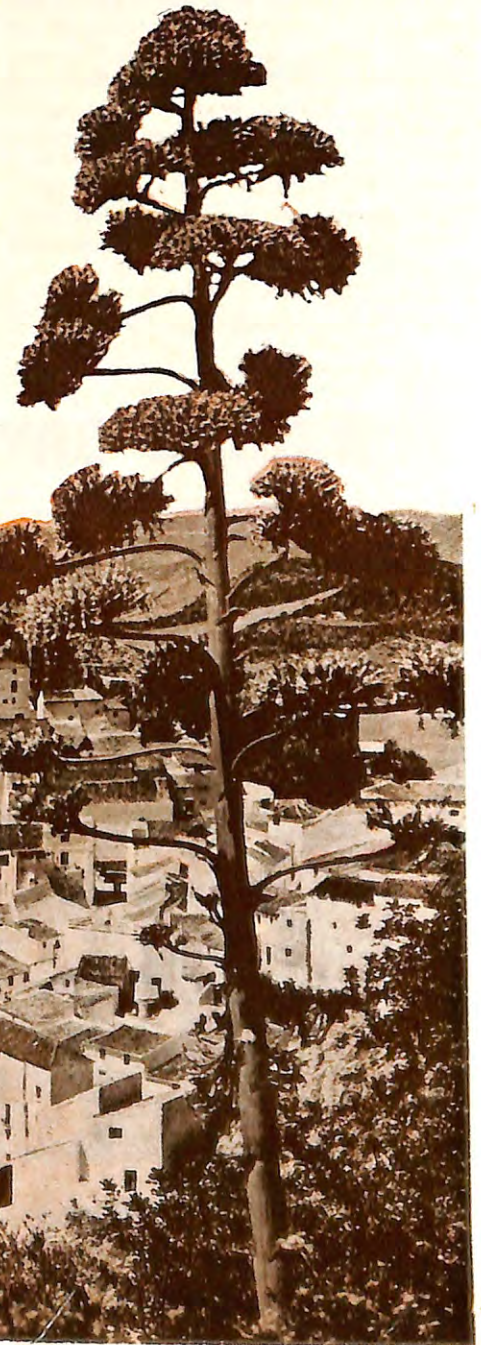
In the lineup of hotels and golf resorts, the Nueva Andalucia is among the hallowed grounds. Designed by Robert Trent Jones, it is considered one of Europe's most grueling courses.

If golf is not your bag, Marbella offers other activities ranging from bullfighting to skiing—skiing either in the water of the Mediterranean or else down the slopes of the Sierra Nevadas. Those who choose to attend the bullfights soon learn they can play the role of the matador, facing calves in a non-bloody match complete with graduation and diploma. Being a hedonist's world, Marbella offers other diversions ranging from tennis and girl-watching to donkey excursions into the Sierra Bermejas.

To get the geography lesson straight, Marbella lies roughly between Malaga and Gibraltar with a mountain backdrop and the Mediterranean in the foreground. Set along the shoreline are elegant gems, among them the Atalaya Park Hotel with its five swimming pools (four outdoors, one indoors), five

restaurants and nine bars. The good life can be lived for \$24 a day single and \$40 double, a price which includes meals as well as shelter. Besides the five swimming pools, the Atalaya Park in Marbella has its own 18-hole golf course, tennis courts and riding stables. On the same 20-acre plot, the Aalaya also offers the keys to 20 villas (one containing five baths and a swimming pool), the services of a maid and reduced greens fees. The price a paltry \$2,700 a month during summertime.

Likewise, condominiums are on the line. The starting price is \$22,000 and there are penthouse apartments overlooking the golf course selling for \$100,000. Buyers must plunk down 25% of the purchase price when sign-



ing the contract, 25% upon completion of the foundation, 40% more when the interior walls are finished and the final 10% when the landlord delivers the keys. Those short on cash are given the option of seeking a 75% loan from Swiss bankers.

Nearby, the Hotel Andalucia Plaza is a brand-new four-star entry with 400 rooms. Guests gaze across a lobby the size of a soccer field and take their meals in the Boedgon de Sancho Plaza, a 16th-century Spanish specialty restaurant. Fixtures hand-tooled in Toledo adorn guest rooms, while the exterior is a cross between the classical building of 18th-century Spain and Florida's Fontainebleau.

Guests tiring of the swimming pool and sea may retire with picnic lunches to two nearby fresh-water lakes—Lago de Las Torugas or Lago Viejo. Likewise, the hotel will arrange cocktail parties on the sands of Marbella's new 12,000-seat bullring, complete with flamenco dancers and a lively band. Greens fees for other guests come to \$5.75 for the entire day and clubs may be rented for an extra \$3. The price of a round of tennis is \$1.60 with both racquet and balls tossed in with the deal.

Other resorts sprinkled along the same shores include the Miami-style

Don Pepe and the clubby, five-star Marbella Hotel. Singles at the Marbella start at \$5.75 a day and doubles at \$7.25.

Wih Marbella near the centerfold, the 150-mile long Costa del Sol stretches from Almeria to Algeciras. At Soogrande the popular Tennis Hotel offers up 46 rooms in split-level fashion priced from \$17 a day to \$30 double, services and taxes included. For an extra \$10 per person they'll feed you in grand style three times a day. The view of Gibraltar comes free.

Sotogrande's Club de Gold is included in the same general complex, its guests gathering in an Andalusian-style clubhouse and taking shelter in a dozen villas, each commanding a view of the sea. Privately operated, Club de Golf extends privileges to members of recognized clubs both in the United States and Europe.

Villas in the nearby village of Estepona are bid at \$31,000 to \$56,000 in the Bahia Dorado resort. Absentee owners open their doors to tourists for as little as \$8 a day in the winter months and \$26 a day during summertime. Close by are a restaurant and supermarket, laundry, beauty shop, tennis courts and three swimming pools.

The peacefulness of the Cosa del Sol ends, though, at Torremolinos where bearded expatriates from U.S. and European cities roam the streets, tasting of the grape in more than 300 bars. Once the watering hole of Romans, later it attracted gypsies with their horse carts. They pitched their tents by the sea and sang to a moon which bathes the water in its yellow glow.

Streets wind among flowered patios and geraniums grow blood red and the bougainvillea falls in showers from ancient walls. But, unfortunately, there are row on row of modern highrises. Take Saint-Tropez, add a pinch of Miami, a dash of Greenwich village and there you have it: Torremolinos.

Village life centers around Calle San Miguel, the main shopping drag which slopes to the cliffs and the sea below. During the day the bearded crowd soaks in the sunshine along Calle de Caule. With darkness they return gathering at Mike's Bar, the friendliest pub on the entire sunny coast.

Walls are papered with gunnysacks and candles burn at the tables, and when it rains the roof leaks, so everyone is given an umbrella. Grape vines grow through the cracks in the ceiling and the air is thick with cigaret smoke. While someone strums a guitar, the customers sing. But where, I asked, was Mike? His wife smiled sadly. "Dead," she said. "Mike died a couple of years ago."

He was a huge man who had lived in Shanghai and afterwards spent 14 years in Casablanca before making his pilgrimage to Torremolinos. His wife, Rimma, tends bar now. I looked at a card which Mike had given me the time I stopped by before. It read: "Color, life, atmosphere." His wife smiles again, remembering. She poured us each a drink.

"To Mike," she said, and I nodded.

TIPS

—If you go to Spain you will discover a refreshingly inexpensive land. Your best bet in most cases will be the government-operated paradores. (For information concerning paradores and Spain in general, write to the Spanish National Tourist Office, 589 Fifth Ave., New York, N.Y.)

—Banks do business usually between 10 a.m. and 1:30 p.m. This is where you will get the best exchange rate for your dollars. Hotels tend to take a bigger cut—for themselves, that is.

—Shops open about 9 or 9:30 in the morning and close in the afternoon at 1 o'clock. They reopen at 4 p.m., doing business till 7 or 8 p.m. Spain being a late country for dining, figure on lunch well after the ordinary mid-day hour and dinner at 10 or 11 o'clock at night.

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BACKYARD GARDENER

by Jon Peterson



WINTER WORK

A few years back, a close friend and neighbor of mine bought a new home on a 10-acre plot of virgin land in Southwestern Wisconsin.

"Is it landscaped?" I asked.

"Sure. Mother Nature landscaped it a million years ago. I think she can take care of it well enough for the next 20 or 30 years."

Sounds fair enough, doesn't it? Ahh, but my friend was in for a big surprise. His wife loved roses wildly, but the wild roses on their new property never quite reciprocated. They failed to yield those colorful, sturdy, fragrant blossoms they'd enjoyed from the old hybrid plants. And the first summer in their new home, they watched a magnificent flowering crab brown out and die. Finally, when their favorite silver maple failed to leaf the following spring, Jim turned to me in desperation.

Jim is a storybook example of the back-to-nature overboarder. He tries, but . . . Sure, it's fun leading the "rustic" life. But whether on 30 acres or 30 feet, it's a simple fact. Mother Nature unattended goes berserk.

Oh, she means well. And she does a pretty good job—from her point of view. The trouble is, her point of view doesn't always coincide with our own.

Take that flowering crab, for example. Chances are it was choked off so that other, younger and stronger, plants might feed off the soil and grow. And Jim and his wife could have saved it, had they known a little more about nature and how she tends after her own.

In nature, neglected trees do their own pruning. They must. So the weak branches die off and fall away. Rubbing branches kill one another. Thick undergrowth chokes young trees and bushes or shades them to death. No problem. Unless the trees and shrubs nature disposes of are the very ones you hoped to save. That's why proper pruning, even in the most rustic setting, is so important.

Need more convincing? Here are the

three basic reasons you should prune your favorite trees, flowers, and shrubs regularly.

Dead Wood Removal

It's a severe drain on any plant to support dead or dying limbs or broken or diseased branches. A dead limb on a bush or small plant is an open invitation to insects and rot organisms to enter. Right now, this winter, is the time to make a thorough check of your bushes, trees, and shrubs for dead, cracked, or injured branches while there are no leaves to interfere with the inspection. I use an anvil-action pruning shear (such as the Snap-Cut No. 19) for cutting back dead wood. Cut the limb flush with the parent branch or trunk. If it's a saw cut on a thicker limb, more than one and one-half inches in diameter, it should have a protective coating of tree wound dressing. The dressing will help keep out damaging moisture while accelerating the healing process. Sometimes it takes years before a wound is covered with bark, so seasonal re-applications may be necessary.

Growth Control

Pruning for growth means giving a young plant a basic structure of good "habits." Bad habits frequently result in weakness and deformity. Proper pruning makes certain that trees, shrubs, and flowers grow within prescribed limits as to shape and size. Pruning results in a shorter, more bushy plant with larger fruit or flowers . . . and more of them. I like to prune for growth during the winter months, too. It gives me something to do, and gives the plants time to prepare to divert food and water to the remaining branches and roots come spring. That results in healthier, more fruitful plants.

Greater Bloom

More and larger blossoms are usually the result of proper balance between the foliage above ground and the roots below. In transplanting from one spot to another, a plant's root

(Continued on page 54)

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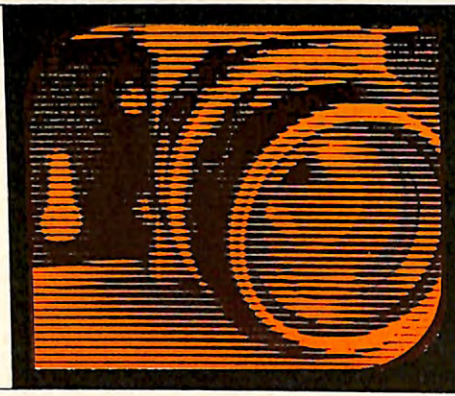
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NEWS OF THE LODGES



A PICNIC for children afflicted with cerebral palsy and their families was hosted by Staten Island, N. Y., Lodge. Elks' Ladies President Marilyn Vecchio, John Decker, and Valerie Pepe listened to the guitar played by Joseph Acquesta.



SEED, a drug rehabilitation program which works with youth addicts, received \$280 from Holiday Isles, Fla., Lodge. Elks' ladies President Gladys Read presented a check to Harold Summers, a representative of the program.



LAKE CITY (SEATTLE), Washington, Elks appeared on local television for the Jerry Lewis muscular dystrophy telethon and donated \$150 to the charity. At the presentation were (from left) Est. Lect. Kt. Robert Gurney, ER Kenneth McGuire, Brother Wayne Larkin, DDGER Terrence O'Brien, and Youth Chm. Lowell Tarbell.



A STATE SPELLING BEE has been sponsored by the New Hampshire State Elks Association, the Manchester *Union Leader*, and the New Hampshire *Sunday News*. Students in grades 5-8 from over 200 schools have participated. (From left) SP Harry Mullen, Robert Rosenthal, bee director, and Elks bee Chm. Raymond Jelley look at the check for the 1974 spelling bee.



A PLAQUE was presented by Havre de Grace, Md., Lodge recognizing the Bata Shoe Company for 20 years of service in providing needy persons in the area with shoes, under the lodge's charitable program. John McFaul presented the plaque to Augustine Dolezal, Bata Shoe Company president, as PER Curtis Dennison and Mrs. William Burns watched.

CAMPERS Michele Auer and David Gunness were greeted by Crippled Children Chm. George Cain at Sussex, N. J., Lodge. The two children had just returned from a week stay at Elks Camp Moore which is the state major project.



A TESTIMONIAL DINNER was held at South Bend, Ind., Lodge in honor of Grand Trustee Lewis Gerber. Among the guests were (from left) PSP George Stutzman, Grand Trustee Melville Junion, Grand Est. Loyal Kt. Gerald Powell, PGER Glenn Miller, GER Robert Yothers, Brother Gerber, SDGER Herb Beitz, ER Ronald Olson, and SP Quenton Hawks.



GROUND WAS BROKEN recently for the new home of Front Royal, Va., Lodge. At the ceremonies were (from left) SP Sidney Sullivan, Mrs. Joe McDaniel, Richard Boies, Raymond Guest, VP W. M. Petri, and ER Francis Hall.



MOTHER OF THE YEAR Margaret Bozis (second from right) was honored at Harrisburg, Pa., Lodge. She was greeted by (from left) ER Albert Obniski, her son PER Albert Bernosky, and Elks' ladies President Anne Barbush.



TAKING A SHOVEL IN HAND, ER Lewis Buckles began the official groundbreaking for the new home of Greenville, Tenn., Lodge. Present for the ceremonies were (from left) Howard Arthur, Paul Hite, Trustee Don Anderson, Est. Loyal Kt. John Land, PER Jim Swingle, Secy. David Cullison, and Frank Hamilton.

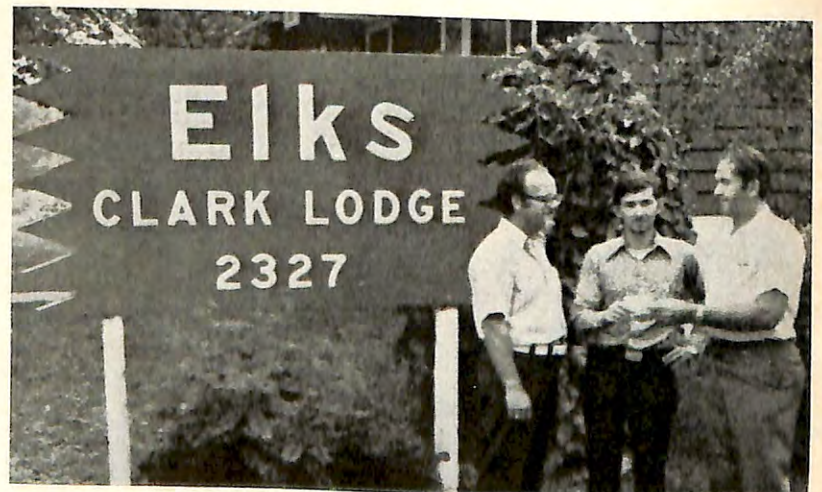
CAMBRIDGE, Massachusetts, Elks played St. Paul's C. Y. O. baseball team to raise money for the Jimmy fund. A check for \$500 was presented to the fund. On hand were (from left) PER Mel Darrah, ER Walter Marchant, Rev. Thomas Hurley, and Brother John Toomey.



EXPANSION of the home of Salinas, Calif., Lodge was completed recently. A dinner dance was held to celebrate the event, and the Brothers who provided labor and skills for the project were honored. Present were (from left) Trustees Chm. Harold Wallace, PGER Horace Wisely, Trustee Cliff Townsend, and immediate PER Andrew Parola.



PAST EXALTED RULER Norm Robinson (third from left) was honored recently at Jamestown, N. Y., Lodge for his contributions to the National Foundation and to the blood donor program. A class was also initiated in his honor. There to congratulate him were (from left) DDGER Lauritz Nelson, ER Lewis Paladino, and Foundation Chm. William Porterfield Jr.



DONATIONS from lodge members and friends were presented to Esq. William Crosby at a recent picnic held by Clark, N. J., Lodge. (From left) ER Edward Simpson watched as Brother Crosby accepted the check from Treas. Edward Getchis.



THE CRIPPLED CHILDREN COMMITTEE of Hamilton, N. J., Lodge joined with Trenton, Bordentown, and New Egypt Lodge committees to treat local crippled children to a picnic at Clementon Lake Park. Hamilton Lodge members who attended the outing were Chm. Joseph Kovacs, Frank Patsey, John Halsey, Vic Sabatino, Samuel Periano, Frank Daly, Joseph Downs, Joseph Napoli, and Joseph Hughes.

A GIFT of \$300 as proceeds of a party sponsored by North Adams, Mass., Lodge was made to the Northern Berkshire Association for retarded citizens. ER Joseph Marcuso presented the check to Mary Jezyk, association president.

LODGE NOTES

WINTHROP, Mass. Co-chm. Alen Brogna and Paul Frazier organized a clam bake at the Deer Island Jetty in outer Boston Harbor for 200 lodge members. Present were PERs Alfonso Leandro and Norman Gill, Trustee Tom McCabe, Secy. John Donoghue, and Treas. Leo Dawson.

MOUNT KISCO, N. Y. The Yorktown swim team won the seventh annual swim meet. Recreation Commissioner Mike Volpe and Youth Chm. George Machado Jr. congratulated first place team members and their coach, Bill Collins.

WATERTOWN, N. Y. PER Frank O'Brien celebrated his 100th birthday at the Elks National Home in Bedford, Virginia. An honorary life member, he has been an Elk for over 68 years. He was Exalted Ruler of the lodge in 1922-1923 and was named Elk of the Year in 1963.

HILLSIDE, N. J. Transportation to the airport was furnished by the lodge for the ladies of Hillside Senior Citizens, who were flying to Bermuda. ER Henry Goldhor wished them a good trip as they boarded the bus.

PINELLAS PARK, Fla. One-hundred-dollar savings bonds were awarded to Youth Leadership contest winners, Nancy Kobic and Michael Grover. Both are students of North East High School.

GULF COAST DISTRICT, Tex. A marker for Texas Elks Crippled Children's Hospital was made possible by PVP Ted Fox and district lodges. PGER George Hall spoke at the dedication.

CARBONDALE, Ill. A fish fry was sponsored by PER Frank Bleyer. One-hundred-fifty members attended including PERs Jack Connell and Mike Mills of Murphysboro Lodge. Catfish headed the menu along with barbecued pork and beans.

CLINTON, Mass. Marlboro High School senior, Cliff West, broke the course record in the third annual Elks road race. His closest competitor was Frank Carroll, a senior at Shrewsbury High School. Last year's winner, Jim Vital of Marlboro, finished third.

PALO ALTO, Calif. The lodge's visiting committee sees Elks, who come from across the nation to Stanford University Hospital. The committee would like to be informed by the lodges when members come to Stanford. Write to William Bentele, Palo Alto Lodge #1471, 4249 El Camino Real, Palo Alto, California, 94302.

SAGINAW, Mich. On his recent visit to the lodge, VP John Whorley surprised the members with a full bank to be used for the state major project.

NEWARK, Del. The lodge held their first District Deputy clinic for the East District of Maryland, Delaware, and the District of Columbia. ER Donald Douth, SP Brice Dryden, DDGER Carmine Pasapia, and VP Bill Cassidy were present.

SALIDA, Colo. Awards were presented to 4-H members and other civic-minded young leaders of Chaffee County at an annual banquet hosted by the lodge. Winners included outstanding 4-H members Brenda Anderson, Dana Lamm, Jody McCormick, and Steve Sturgeon.

PEMBROKE-HANOVER, Mass. A flagpole was donated to the Lodge by the Elks' ladies. ER Edward Ardini received the gift from ladies' President Eileen Ferrarini and Mada Bostock.

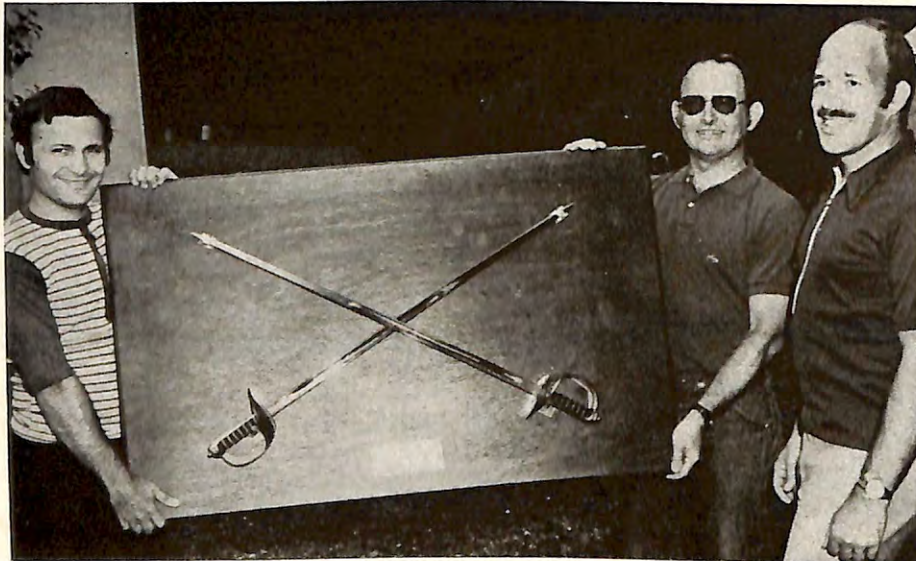
TORRANCE, Calif. Fifty phones filled the lodge room when the lodge hosted the new Jerry Lewis Labor Day telethon for muscular dystrophy. Members, their families, and friends participated in a national effort which drew \$12,500,000 to fight muscular dystrophy.

PROVIDENCE, R. I. Brother Walter J. Orme, who was a member of the lodge, died on October 11, 1973. An honorary life member, he was an Elk for 68 years.



A MEMORIAL SERVICE was held on the 70th anniversary of Mount Vernon, N. Y., Lodge. Among those present were Chm. Arthur Alterman (standing) and (from left) PDD and PSP Martin Traugott, Past Grand Est. Loyal Kt. and PSP James Gunn, SP William Steinbrecher, and ER Joseph Van Etten.

A MEETING of the Massachusetts Elks National Service Commission was attended by (from left) SP Alfred Fitzpatrick, VP Albert Murphy, State Vets Chm. Henry Gibbons, and Grand Trustees Chm. W. Edward Wilson. There were 38 members of the commission present, who cover all the VA hospitals in the state.



EX-PRISONER OF WAR Capt. Joseph Milligan (right) was the guest of Clinton, N. J., Elks for their annual clam bake. A plaque was presented to him by ER Kenneth Donatelli (left) and by PER Robert Haug.

A TROPHY for the annual golf tournament sponsored by Tioga County Chapter of the American Cancer Society was presented by Owego, N. Y., Lodge in memory of PSP John Gorman. Brother Gorman, a charter member and Exalted Ruler of Owego Lodge, had established a trust fund for charity. At the trophy presentation were (from left) ER Richard Root, Community Welfare Chm. Roger Mead, Treas. Roy Armfield, Secy. J. Edmond Morton, and Robert Koloski, cancer society tournament chairman.



THE ANNUAL MEETING of Santa Monica, Calif., Lodge and Miami, Ariz., Lodge was held recently. Present were (from left) DDGER Ed McWilliams, PDD Kermit Bressner, SP Robert Belsher, Arizona, DDGER Norman Lopez, and PDD Vince Ciallella.





THE BOARD OF GRAND TRUSTEES met recently at the Elks National Home. Present were (from left) Past Grand Trustees Chm. Francis Hart, Grand Trustees George Klein, Lewis Gerber, Chm. W. Edward Wilson, National Home Director Doral Irvin, GER Robert Yothers, Grand Trustees Melville Junion, Wayne Swanson, Edmund Hanlon, Alton Thompson, Secy. Clifford Whittle, Grand Secy. Homer Huhn, and Grand Trustee Gerald Strohm.



A FOUR YEAR SCHOLARSHIP from the Elks National Foundation was awarded to Kraig Knudsen, the son of Brother Walter Knudsen, who is the editor of Roseville, Calif., Lodge's bulletin. Kraig is a 1973 graduate from Oakmont High School and is to attend Sierra College.



BURNING THE MORTGAGE to Leesburg, Fla., Lodge were (from left) Est. Lead. Kt. Jack Griffith, Est. Lect. Kt. William Tweedle, Esq. Louis Files, SP Alvin Ehrlich, VP Earl Roth, Chap. Curtis Selbrede, ER Gerald Gaffney, and Est. Loyal Kt. Donald Dertod. The ceremony was held during Brother Roth's official visit.

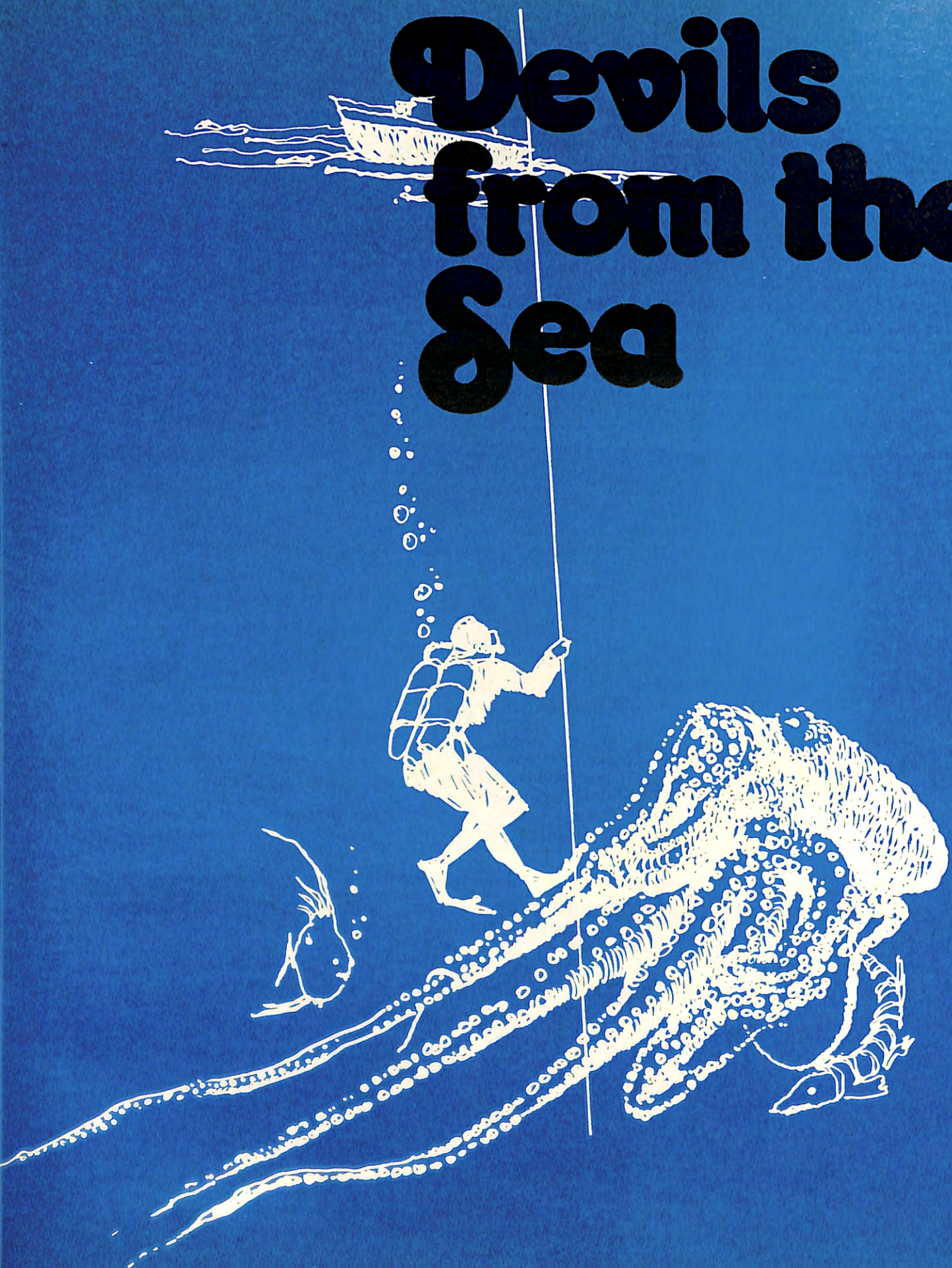


A SWIM MEET was sponsored by Peekskill, N. Y., Lodge for local youth. District Youth Chm. Joe Scaramuzza (back row, second from left) and ER John Lancaster (right) presented trophies to the top winners in various age groups.



A TROPHY was presented to Hillside, N. J., Lodge for their champion little league team. Brother George McDonald, who is the league president, gave the trophy to ER Henry Goldhor as Brother John Kulish observed.
(Continued on page 50)

Devils from the Sea



By Joseph Stocker

They belong to a family of marine animals known as cephalapods, and they are to be found in all the oceans of the world. The octopus is slightly the more repulsive-looking of the two, slimy and oozy, with eight writhing arms, huge, staring eyes and a bulbous body. It paralyzes its prey with its saliva, and the bite of one species, found along the coast of Australia, is so poisonous that it is known to have killed a man.

Attack the octopus and it slithers away across the ocean floor, squirting a cloud of ugly black ink to cover its tracks. Caught up in mortal combat, it wraps its arms around its adversary and hangs on with hundreds of sucker disks exerting enormous traction. Cut off an arm and it grows another. "The octopus, O horror! inhales a man," exclaimed the 19th century writer, Victor Hugo. It doesn't quite, but, even without that, it scares hell out of ninetenths of the human race.

Its first cousin, the squid, alias the "devil fish," is also pretty unappealing. It, too, has eight arms lined with suckers. It has, in addition, two tentacles stretching out well beyond its arms, to seize its victim and bring it back within reach of the squid's churning arms and terrible beak. The beak of a giant squid is capable of cutting a man in two or severing a steel cable.

The squid moves by jet propulsion, drawing in water and thrusting it out against the surrounding water. One of the sea's fastest creatures, it has earned the romantic appellation of "sea arrow." Smaller squids even take to the air like flying fish and fly in formation as do military planes. Entire schools leave the sea together, individual squids keeping the same distance apart in the air and finally returning to the water at the same time.

The voraciousness of squids is legendary. "Oceanic wolves," somebody once called them. They've been known to seize a 600-pound marlin at the end of a commercial fisherman's long line and eat it down to head and bones before it could be hauled in.

Boats are fair game for them, too. (A giant squid may mistake a boat for his mortal enemy, the sperm whale.) Once, in the late 1800s, off Newfoundland, a squid threw a tentacle across the gunwales of a small boat from which two men and a 12-year-old boy were fishing. The craft was about to capsize when the boy, with astonishing presence of mind, grabbed up a hatchet and chopped the tentacle off. The

wounded squid, pouring his ink into the sea, sank out of sight.

A Norwegian tanker captain swears that in the 1930s his 15,000-ton ship was attacked three separate times by squids in the Pacific. Each time the squid appeared to try to encircle the ship with its tentacles, throwing them upward in a vain effort to reach the deck. Each time it slid toward the stern and was chopped to death by the propeller.

During World War II a British troopship was sunk in the Atlantic. A raft kept a dozen survivors alive, although only one or two could sit on it at a time while the rest clung to it in the water. Suddenly a giant squid surfaced, snaked a great tentacle around one of the men, broke his hold on the raft and dragged him beneath the waves. Shortly afterward another man felt his



leg being seized by the squid. Then, for no apparent reason, the animal let go. But the suckers left raw sores on his leg that were still visible years later as scars shaped a little like bottle caps.

How large is the giant squid? Nobody is quite sure. Jules Verne wrote of the submarine *Nautilus* being attacked by squids of "colossal dimensions," weighing between 40,000 and 50,000 pounds. And Norwegian fishermen of early times told of enormous creatures called *kraken*, with arms longer and thicker than the masts of sailing ships. They would lie in ambush at the bottom of the sea, then rise to envelop a hapless ship and drag it under.

Known species of squid don't quite measure up to the feverish imagination of Jules Verne and the Norwegian fishermen. But there are some big ones.

Among the biggest is the Humboldt squid, so-called because it is found in the Humboldt current off the coast of Peru. Jacques Cousteau tells of one being taken out of those waters with a body 10 feet long, tentacles 35 feet in length and eyes 16 inches in diameter. John Manning, of the Marine Laboratory at the University of Miami, says the Humboldt squid is capable of shooting a jet of water out of its funnels with a power equivalent to that of a fire hose.

In 1888, on a New Zealand beach, a squid was found that measured 57 feet from the base of its body to the tip of its tentacles—about the length of a medium-sized whale. That may be the largest on record, although Donald W. Wilkie, curator of the museum at the Scripps Institution of Oceanography in La Jolla, Calif., told me that he'd heard of a giant squid measuring 80 feet in length. And Newfoundland fishermen say that about every 30 years a monster appears in those waters that seems to range upwards of 70 feet. Why the 30-year cycle, nobody knows, but it may have been one of those "demons from hell"—as the locals call them—that almost did in the 12-year-old boy and his two fellow fishermen.

One interesting note in passing: A squid 50 feet long leaves round rings about 4 inches in diameter on the skin of a sperm whale. But mariners have found whales with round scars 18 inches across—more than four times larger than scars made by the largest known squid. "The giant squid," says Cousteau, "is one of the great secrets of the sea, and one of the last ones. But it is one whose solution is worth waiting for."

The largest known species of octopus is the North Pacific octopus, found in some profusion off the coast of Washington state. It ranges in size up to about 20 feet from arm tip to arm tip and in weight to 100 pounds or so.

The North Pacific octopus is the protagonist in what has to be just about the weirdest sport ever devised by the mind of man—octopus wrestling. Puget Sound skin divers go down in 50 feet of water, seize the octopus and wrestle him to the surface. Once out of the water, he is weighed and thrown back in.

That's all there is to it. But it can get a little hairy. The octopus, being much less vicious in fact than in appearance (actually, it's a rather shy creature), has to be lured out of its lair. But, once out, it does what comes naturally. It wraps all or most of its eight arms around the diver, sometimes pulling off his face mask and tearing out his regu-

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lator—the vital mouthpiece that carries air into his lungs.

Don Wilkie, the Scripps curator, has captured North Pacific octopuses (for research, not for sport). He admits that it can be dangerous "if they rip your regulator out of your mouth or if you're short of air and they hold you down too long."

But both Wilkie and Cousteau deplore the octopus wrestling matches of Puget Sound. Wilkie calls it "a bad show in terms of cruelty to animals" and says the octopuses hauled out by the divers probably die when they are returned to the water. Cousteau says the wrestling is "unsportsmanlike." The North Pacific octopus, unlike its much smaller Mediterranean cousin, has little stamina. "It is possible," says Cousteau, "that these large animals are so quickly exhausted as to be easily on the verge of asphyxiation."

As large as is the North Pacific species of octopus, there is, or may be, one much larger—very much larger.

In 1897 the remains of a gigantic sea creature were washed up on the beach at St. Augustine, Fla. A Yale professor and expert in marine life examined the tissue and pronounced it an octopus, or what was left of one. He calculated that the monster in life weighed over 6 tons, with arms 75 to 100 feet long and 19 inches in diameter at the base. Spread out full size on the ocean floor, it would extend roughly two-thirds the length of a football field.

The professor, A. E. Verrill, even gave the creature a name—*octopus giganteus verrill*. Later, when his finding provoked considerable derision, he backed down and said the creature was probably a whale (although he noted that the remains contained little oil).

Recently two scientists, Dr. Joseph F. Gennaro, Jr., associate professor of

biology at New York University, and Dr. F. G. Wood, of the Naval Undersea Research and Development Laboratory at San Diego, took another look at the evidence. They decided Professor Verrill was right the first time. Dr. Gennaro even did a laboratory analysis of the tissue, which had been kept in alcohol and formaldehyde for 60 years. (The odor, he says, was pretty strong.) "The evidence appears unmistakable," concluded Dr. Gennaro, "that the St. Augustine sea monster was in fact an octopus." And, he added, "the implications are fantastic."

Why hasn't the *octopus giganteus* been seen elsewhere, and alive? Well, there are Bahamian fishermen who say they *have* seen it, reports Dr. Wood. But sightings have been infrequent, probably because the monster lives at great and inaccessible depths.

There's another and surprising side to the horrific-looking animals known as the octopus and squid. Horrific-looking or not, they are incontestably a boon to the same human race that gets so uptight about them.

For one thing, they keep a lot of people fed—especially the smaller species of squid, which range in size down to as small as a minnow, even as tiny as a dime. Occurring in quantities so great that ships have reported sailing through solid seas of squid, they feed more millions than any other sea staple except the scale-bearing fishes. Only this, together with their own cannibalism, has kept them from overrunning the oceans completely.

But it isn't just as provender that they serve mankind. Squids, for instance, are equipped with nerve fibers larger than those of any other animal. They are a thousand times thicker than the nerve fibers of human beings—the difference between a human hair and a match. Nerve tissue is essentially the

Lodge Bulletin Competition

The Grand Lodge will again sponsor a Lodge Bulletin Contest for the lodge year 1973-1974. This contest will be sponsored by the GL Lodge Activities Committee with Brother R. B. Deffenbaugh as the committeeman in charge.

Rules for the contest are as follows: Prepare a plain manila folder containing three consecutive issues of your lodge bulletin for the period of April 1, 1973 to January 31, 1974. Judging will be made on the contents of your bulletin, not the folder.

Bulletins should cover local, district, state and national news. Human interest stories, pictures, format and timeliness will also be considered. Be sure to review Sec. 214 of the annotated statutes to see if your bulletin qualifies.

Lodge membership as of April 1, 1973 will be used to establish which category to place your lodge for competition. First, second and third place plaques will be awarded in each of the following categories: 1 through 300 members; 301 through 600 members; 601 through 1000 members; 1,001 through 2,000 members; more than 2,000 members.

Mail your entries to R. B. Deffenbaugh, 1003 Vilas, Leavenworth, Kansas, 66048. Entries must be received no later than February 20, 1974 to be eligible for the judging.

Do not mail entries to The Elks Magazine, as the staff cannot guarantee that they will reach the proper source for consideration.

same no matter what animal it comes from. Thus science has been able to learn much about the physiology, physics and biochemistry of human nerves from those of the squid.

Moreover, the squid and the octopus have the most highly-developed brains of any of the invertebrates—animals without backbones. Brain research on the octopus is relevant to man because the animal's brain lobes are comparable to those of mammals. And the octopus is recognized as possessing an intelligence superior to that of any of the sea creatures except the marine mammals—the dolphin and the whale.

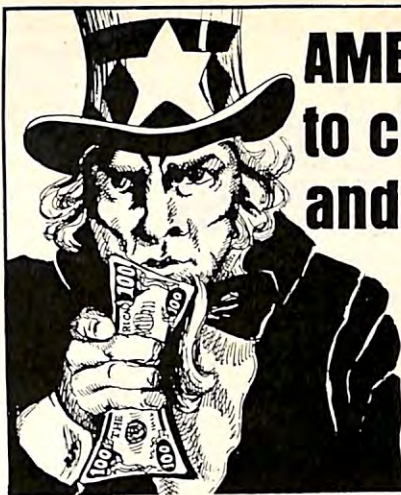
This phenomenon was known as long as 2,000 years ago. The Roman naturalist and historian, Pliny the Elder, discovered that if an octopus could not open a clam, it waited until the clam opened itself. In the fatal moment the animal placed a pebble between the shells or valves to prevent their closing. He then could easily get at the soft, succulent body of the clam.

Some interesting and revealing tests of the octopus' intelligence have been conducted in recent years. A team of British zoologists placed an octopus at one end of a tank and lowered a crab into the other, along with a square of Plexiglas. The octopus, obeying its appetite and its instinct, attacked the crab and got an electric shock for its trouble. Then a crab was placed in the tank without the Plexiglas. This time when the octopus attacked, it got no shock and made a meal of the crab. It only took one or two shocks for the octopus to learn to attack the crab that arrived alone and avoid the one accompanied by the square of Plexiglas.

Using the same technique—a reward when the octopus does the right thing, mild punishment when it doesn't—researchers have trained the animals to do an amazing variety of things. They can be taught to run a maze and take crabs out of one kind of pot but not out of another. They learn to discriminate between a real clam and a phony one consisting of shells that have been cleaned and filled with wax.

In a laboratory at the University of Miami (FL), a small female octopus named Lee was actually trained to pull a stopper out of a bottle in order to climb in and grab a mouth-watering shrimp awaiting her there. At first the stopper was balanced loosely on the edge of the opening. Lee unhesitatingly knocked it off to get at the shrimp. Gradually it was moved to cover more of the hole, and each time the octopus disposed of it handily. Finally it was jammed right into the hole. Lee, unfazed, wrapped an arm or two around the cork, seized it with her suckers, pulled it out and flowed into

(Continued on page 30)



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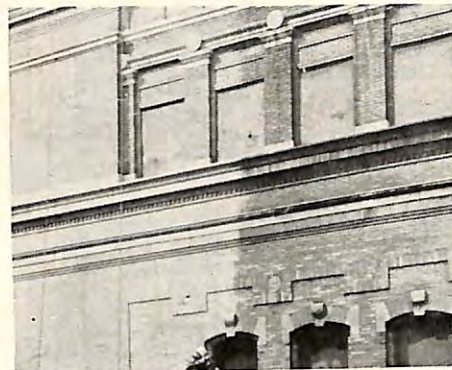
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IT'S YOUR BUSINESS

by J. L. Slattery/R. Gosswiller



The motto of the U.S. Coast Guard is "Semper Paratus"—"Always Prepared."

How well prepared is your business to navigate successfully through 1974? **Dangers Ahead!**

This year American small businesses will be facing an unprecedented combination of problems. They'll be up against all of the following: inflation . . . energy shortages . . . shortages of materials and products . . . tougher competition from big business . . . rising taxes . . . the equal-employment-opportunity movement . . . the occupational safety-and-health movement . . . the consumer-protection movement . . . the environment-protection movement. And those "movements" aren't just expressions of public attitude. They include a rapidly growing body of laws and regulations. And those laws and regulations are getting more and more enforcement.

On top of all these problems, there's the possibility that a recession may be occurring in the U.S. economy. Even if there isn't one, some industry sectors will almost certainly be feeling that they're in an "inflationary recession."

In this article we'll take quick glances at the problems mentioned. And we'll offer some general suggestions that may help you get your business prepared for dealing with them. Obviously, not every business will be confronted by all of those problems. The owner-operator of a one-man barbershop won't be having trouble with the U.S. Department of Labor or with the U.S. Equal Employment Opportunity Commission.

Inflation and Recession

Early last November, Federal Reserve System chairman Arthur F. Burns said that inflation continues to be "the most serious economic problem facing our country" and that "it will take some time for the forces of inflation that now engulf the economy and others around the world to burn themselves out."

But will the problem be reduced that smoothly? There's much expert disagreement on that point. Last year, in

its monthly publication, **Barometer of Business**, Chicago's big Harris Trust and Savings Bank said that "a severe recession, with all of the hardships that normally accompany such an adjustment" would be needed just for quickly cutting the current U.S. inflation rate in half, to say nothing of stopping inflation altogether.

Some companies work with great determination and intelligence to battle inflation. One is Black & Decker Manufacturing Company, the world's largest maker of powered hand tools. "We have one basic objective each year, and that is to offset inflation," said B&D vice president Mr. Frank W. Mohney last year. Another vice president, Mr. Francis P. Lucier, said that each year the company makes a detailed and realistic estimate of its expected cost increases. "Then we put every engineer, foreman, supervisor—everybody in the company—to work to cut much off our costs." Through its very effective cost-control program, B&D is able to hold down its prices. This gives the company a tremendous marketing advantage and has helped it build enviably high profits.

But B&D's cost-control program does not include cutting down on the existing employe force. "The goal is no layoffs," said Mr. Ray Wright, manager of B&D's largest plant.

Generally speaking, it's harder for a small business to use anti-inflation measures than for a big company to do so. But both in big businesses and in small ones there must first of all be the desire to fight inflation. We'd say that this desire is rather uncommon these days. What we fondly call "the American way of life" doesn't encourage the growth of that desire.

This year and probably for several years—the problem of inflation will be complicated by a big new problem.

Shortages

During 1974 there will be shortages of energy and shortages of many materials and products. We strongly urge you to make up an "Energy-Problems Checklist" and a "Materials-and-Pro-

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LODGE VISITS



GRAND EXALTED RULER ROBERT A. YOTHERS

Newington Children's Hospital was one of the stops GER Yothers made on his visit to Connecticut. Accompanied by a delegation of Elks and their ladies, he talked to a child, who is a patient at the hospital.



During his visit to South Bend, Ind., Lodge GER Yothers and his wife Dorothy (right) were guests at a testimonial dinner in honor of Grand Trustee Lewis Gerber. Present were (from left) ER Ronald Olson, his wife Annette, Brother Lewis Gerber, and his wife Marie.



Joining in the 75th anniversary celebration of Bayonne, N. J., Lodge were GER Yothers and a delegation from New York, N. Y., Lodge. (Front row, from left) Mrs. Laurie Chobot, Bill Reynolds, his wife Alice, Mrs. Inger Michelini, Brother Yothers, New York ER Guido Michelini, Al Montella, his wife Barbara, Al Karabin, and (back row) Phil Buckley, Joseph Humphries, Bob Grunow, his wife Chris, Mrs. Jessie Humphries, and New York Secy. Arthur Freed were among the guests.



Birthdays were celebrated recently by GER Yothers during his visit to Illinois and by GL New Lodge Committeeman Robert Flynn. Brother Yothers cut the first slice from the birthday cake prepared by Decatur Lodge.

The Scout headquarters at New Brunswick, New Jersey was visited by GER and Mrs. Yothers. They were accompanied by PGER William Jernick (seated, left) and a delegation of Elk dignitaries and their wives from New Jersey. All were welcomed by Clyde Clark (seated, second from right), who is relationships division director for the Boy Scouts of America.



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(Continued from page 27)
the bottle to gain her toothsome reward.

At Cambridge University in England, a zoologist named Martin J. Wells has conducted experiments demonstrating that octopuses have a sense of touch infinitely more keen than that of man himself. Wells found that they could be taught to distinguish between cylinders of different size and even different texture. They learned to accept large cylinders and reject small ones, to accept smooth objects and reject rough.

Their most amazing achievement was learning to discriminate between cylinders differing in the frequency of the grooves cut into them.

"For instance," reports Wells, "they readily distinguished between a cylinder with one-millimeter (0.03937 inches) grooves spaced two millimeters apart, and one with the grooves three millimeters apart. This is a small difference and it is surprisingly difficult for us to detect, although the octopus managed it easily."

The octopus has another interesting attribute. It is almost surely nature's most extraordinary escape artist. One specimen residing in an aquarium in Bermuda pushed the lid off his tank, climbed out and down to the floor, walked across a porch and was on his way back to the sea when discovered. At a marine biological station in England, a scientist met an octopus coming downstairs in the middle of the night. It had wearied of being confined in a laboratory and gone for a walk. On another occasion, a small octopus was captured by a fisherman and left on the deck of his trawler. When the fisherman turned his back, the octopus walked across the deck and made his way down a ladder to a cabin where he was discovered hidden in a teapot.

(Jars, jugs and other containers littering the bottom of the sea are a favorite refuge of the smaller Mediterranean octopus. They become his downfall as well. For all that the Mediterranean fisherman has to do is lower a frame containing 10 or a dozen jugs. When he pulls the frame from the water, it often happens that there's an octopus in every jug.)

It's the fact of being a creature without bones that enables the octopus to get into and out of tight places. Put him into a tank or can or box, and if there's a crack or a hole, however tiny, chances are he'll escape.

What a strange and wonderful mix, the octopus and squid: Intelligence buried in a loathsome mass of arms and tentacles; an asset to mankind, yet also a menace; fearsome but everlastingly fascinating. Truly, as one scientist has said, these must be accounted the most marvelous creatures of the sea. ■

SPORTS ACTION

by Don Bacue



TRAVELING MAN?

There's a sports boom thundering across the horizon. And nowhere is it louder than in the growing field of RVs. Which, in case you're a member of the Shrinking Group of Uninitiated, stands for recreational vehicles. And if you've never experienced the world through RVing—the whole, wide, colorful, world—you've missed a lot, indeed.

Recreational vehicles have been around longer than the phrase that describes them. The first RV was very likely no more than a reconverted panel truck some enterprising camper fitted with cots for sleeping, an icebox for keeping his beer cold . . . maybe a radio to keep in touch with the great civilized world beyond.

RVs have come a long way since then. Today, they range anywhere from tents on wheels (complete with duck down pillows and scratchy organza blanket) to massive, rolling land rovers, bejeweled with such backwoods necessities as stereo tape deck, quadrophonic speakers, four burner range complete with oven, hood fan, and broiler, and—of course—that staple of the wilderness, air conditioning.

Naturally, progress in the wilderness, as elsewhere, does not come cheap. RV motorhomes run anywhere from six to 60 grand . . . possibly more, depending on size, construction, options, and decor. Though several non-motor homes, like trailer tents, for example, cost considerably less.

The most recent motorhome I've seen is the Grumman, made by the old Grumman Aircraft folk of WWII fame. But there Grumman's link with America's nostalgic past ends; for their spiffy new 21 footer is right out of the future.

The editors asked me to take a Grumman on a trial spin and report on what this whole RV boom is all about. So I packed up the fishing gear, yanked my favorite lady away from the household chores (more like a gentle nudge), and set off for parts unknown—to us, at least—in Southeast Iowa. We returned that Sunday with rested libidos and rekindled spirits. During

those three days, what did we learn?

While the Grumman 21 is as high and as long as many trucks plying the road, its power steering and brakes, plus aircraft-type adjustable seat and tilting steering wheel, made driving a breeze. The 21 took the bumps well and held the curves, thanks to six, eight-ply tires, even on slick pavement.

The unit is self-contained, complete with a 30-gallon holding tank, flush toilet, shower, and 30-gallon water tank. Also, a six-gallon LP gas water heater, just right for two quick showers and a camper's sinkful of dishes. It boasts thermostatically controlled, 22,000 BTU gas heater to warm your bones even on the coldest night, and an optional 4,000-watt power generator, which works concurrent with or independent of the vehicle's engine to operate any or all electric appliances (including optional air conditioner). All this mounted on your choice of Dodge, International, or Chevrolet chassis, and equipped with powerful V-8 engine. This luxury home on wheels rolls down the highway on low-octane fuel, delivering about six miles to the gallon, at speeds of up to 75 miles per hour.

Now, are you ready to grab your checkbook and race over to your nearest Grumman dealer? Hold up! That's what I said. At least until you test-drive a Grumman 21 for yourself . . . or better still, rent one out for a week and give it your undivided attention. After all, owning one would be nice, but you can trade that kind of price tag in on a lot of rounds of golf. Which is what I promised my wife I'd give up for two years if she'd let me buy one. But I think she's holding out for my Thursday night of bowling, too. Crafty woman. And I just might bite. After all, you can't drive a bowling ball down U. S. 66.

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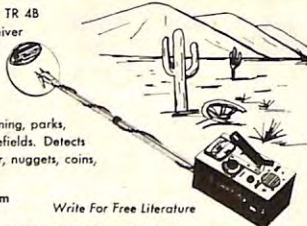
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ELKS NATIONAL SERVICE COMMISSION



A New Year's Resolution

THE COMING NEW YEAR heralds the time to make our resolutions for 1974. We all should determine to immediately dismiss our failures, re-examine our motives, discard the impractical, explore other possibilities, and make a fresh start to achieve our goals. This applies in general to all areas of lodge activity and the work of the National Service Committee in particular.

In most lodges not located in the immediate vicinity of a Veterans Administration hospital, the accomplishments of this newly mandated committee could be improved in many instances. This is desirable because regardless of the location of any Veterans Administration hospital, veterans from the lodges' own community and, indeed, some of their own members might be patients there. They deserve the concern of their neighbors, especially if they are hospitalized far from their home and family.

The solemn Elks pledge never to forget our hospitalized veterans was made in behalf of all Elks. In fairness, its fulfillment should not be the sole responsibility of the overworked committees who have been faithfully serving at the hospitals for so many long years. Our Order's concern for the nation's defenders who are hospitalized is not alone the patriotic recognition of a moral obligation; it, gratifyingly evidences the guiding spirit of all true Elks "To do unto others as we would they should do unto us."

The various ways in which every lodge can participate in this truly benevolent endeavor is outlined in the new contest for the Veterans Remembrance Achievement Award, instituted by the Grand Lodge Committee on State Associations this year. Every lodge has a duty to participate. In so doing they will record the implementation of a New Year's resolution to include an improved hospitalized veterans program in the benevolent activities which have brought acclaim and prestige to the lodge and the Order of Elks.

The New Year will be bright and happy if we but recall that we pass this way but once to lighten each others' burdens. The help we extend to those who need it is added to our own strength and certainly the influence of a good deed promptly performed is much more meaningful than the loftiest intentions.

Each time we proudly salute our beloved flag during 1974, let us be ever mindful of the sacrifices of its defenders and the debt we owe them. Let us always remember our solemn pledge:
"So long as there is a disabled veteran in our hospitals, the Benevolent and Protective Order of Elks will never forget him."

The members of this Commission join in expressing their heartfelt wishes for a Happy and Prosperous New Year to all.

William J. Jernick, P.G.E.R., Chairman
George I. Hall, P.G.E.R., Vice Chairman
John L. Walker, P.G.E.R., Secretary
Ronald J. Dunn, P.G.E.R.
E. Gene Fournace, P.G.E.R.
Frank Hise, P.G.E.R.
Robert G. Pruitt, P.G.E.R.

(Continued from page 13)

year. Faced with this experience, and with contracts and decisions that are including at least a 4% inflationary premium, achievement of even a 3%-4% increase in prices would probably involve a recession similar in magnitude to the 1970 experience, with unemployment approaching 6% for at least a year and perhaps longer. On the basis of past experience, this could be accomplished if growth in the money supply were held to no more than 5% annually.

An alternative inflation goal would be to sanction at least a 5%-6% a year price rise by permitting the money supply to increase by slightly more than 6% per year. This course of action would minimize the chances of a recession during the coming year.

Faced with these two alternatives, government policy actions will probably be geared to a middle course. Target growth for the nation's money supply is likely to be about 5%-6% yearly, and an attempt will be made to balance the federal budget. In the event that those policies succeed in avoiding a recession during 1974, it will be a hollow victory. Real growth will advance only modestly and productivity and profits will be down slightly. Inflation, however, is likely to rage on at about a

5%-6% yearly rate and wage demands will be higher. Average wage increases of 8% a year are likely to be the rule compared to gains of 6% a year during 1973. The main reason for expecting higher wage settlements this year is the same one that existed in 1969 and 1970. After substantial gains in 1971 and early 1972, the average production worker's take-home pay, after allowance for inflation, has not increased. As a result, workers will begin to insist on higher settlements to offset the decline in their real earnings.

Even if, as occurred in 1970, government policies unwittingly topple the economy into a recession, there will be little in the way of immediate relief from inflation. In this setting, productivity and profits would be down substantially from the higher levels reached last year, but labor disputes would still be a problem as wage demands continue to speed-up. Eventually, a recession would bring about lower rates of inflation, but, as occurred in 1970, these lower rates would take hold only gradually over a period of several years.

Among the problems facing businessmen in the year ahead there are a few (probably too few) bright spots. First, the slower pace of business activity will mean some relief from the record

high short-term interest rates of the past year. However, this can be only a modest comfort when the reason for such relief is a slower sales pace, and hence less of a demand for short-term financing. This reasoning does not follow in the area of long-term rates which should actually rise above their average of last year. Lower profits will mean more of a demand for long-term financing than existed last year, and fears of higher inflation should boost the inflationary premium on long-term rates.

Perhaps the most positive development for business in 1974 will be a significant relaxation or even elimination of wage and price controls. Surveys in the fall of last year indicated growing consumer sentiment for eliminating all controls. With consumer sentiment reflecting sound economics, the elimination of wage and price controls appears to be a good bet. Although a difficult period of transition will follow the end of controls, any relaxation of such government rules and regulations should enable business to operate more efficiently than with the controls.

While there are far more negative elements on the horizon this year than positive elements, particularly in the
(Continued on page 49)




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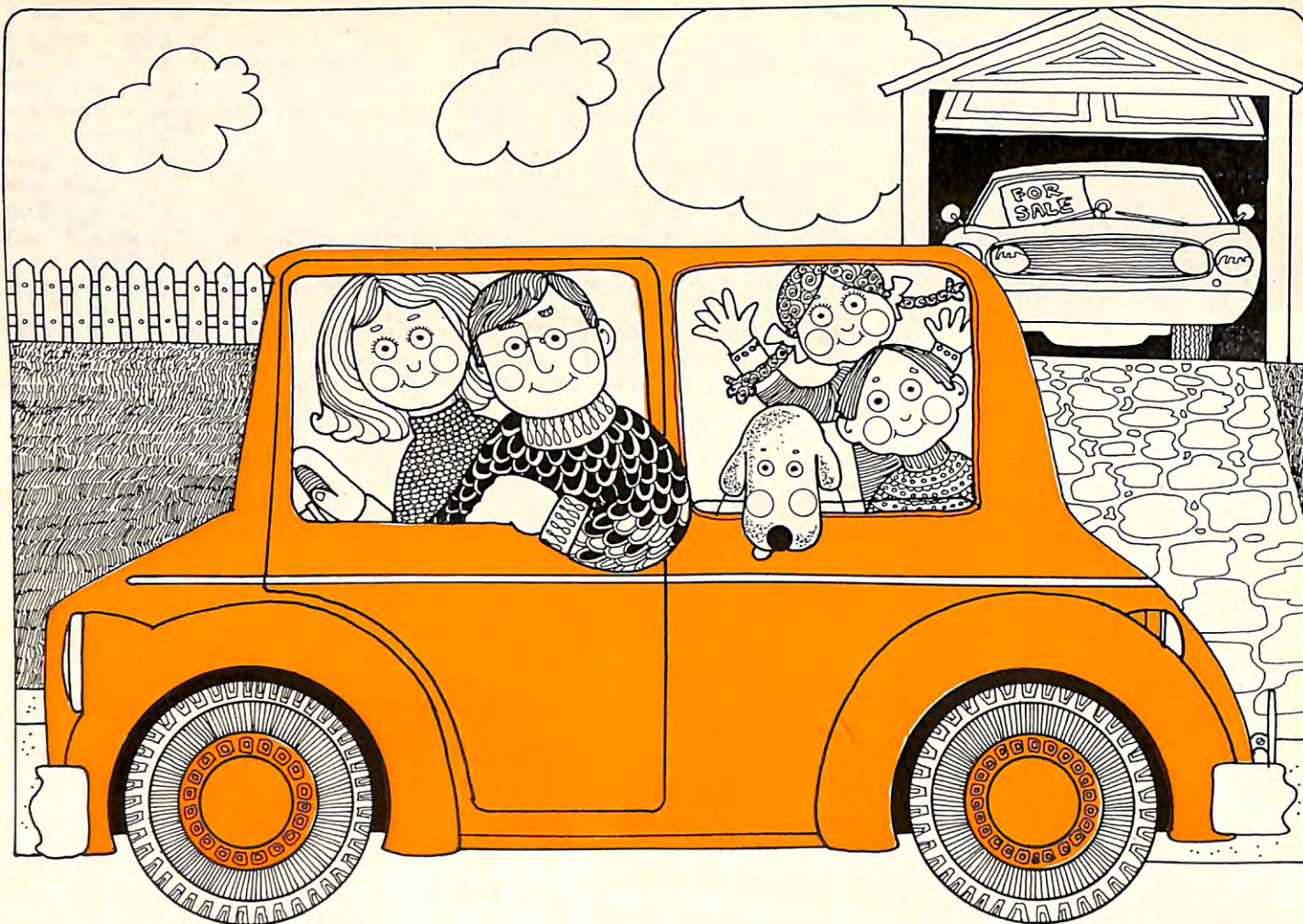
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“DOWNSHIFT!”

With the tightening world petroleum crunch, the new look for Detroit's Car of the Future is down, down, down in size.

by Don Bacue

Gasoline prices are zooming. The economy is taking a dive. So it makes sense that Detroit is selling fewer new cars than they've sold in years, right?

Wrong!

According to a fellow who should know, business is booming. Ford Motor Company President Lee Iacocca says sales are running at a record pace. Why? The industry points to the public. They're suddenly gobbling up smaller, cheaper, higher-mileage compact and sub-compact cars . . . at a *staggering* rate. The switch is on, and Detroit's Big Four have seen the light.

During 1972, the compacts and the sub-compacts accounted for only about a third of all U. S. auto sales. As of last June, the "mini-movers" had captured a hefty 42.6 percent of the market. And Iacocca predicts the compacts will tip the scales at 46 percent within the next three years—and maybe catch and match big-car sales one-for-one shortly after.

Add to all this the current imported car sales at the rate of 1.5 million a year (most in the small-car category, like Volkswagon, Datsun, Toyota), and, my friend, you've got yourself a trend.

The sudden switchover has caused quite a few problems in Detroit, as automakers are scurrying to alleviate what could become massive production and planning problems. What does the industry see as the major reasons behind the small-car boom?

Inflation. This is number one. "If you think beef prices are high, you ought to check out the new '74s," one industry spokesman said in reference to his firm's models. New car prices have risen so dramatically recently that small cars cost as much today as standard-sized vehicles did less than a decade

ago. "Inflation has almost compelled people to trade down," Ford's Iacocca adds.

Environmental & Safety Legislation. While aiding our environment and cutting auto-accident fatalities, new E & S regulations have undeniably added a chunk to the bottom line on the window sticker. Increased production costs invariably lead to increased retail prices. How to beat them? Buy compact.

Gasoline Shortage. I can remember not too many months back paying 24 or 26 cents a gallon for a good octane regular. Today, I feel lucky if I can find a station pumping it for 40. Which is all a reflection on the gasoline shortage. Even the major oil companies have shifted their advertising thrust from "Buy, buy, buy" to "Conserve, conserve, conserve." In a suddenly fuel-conscious America, a lot of people think it makes sense to trade their eight-to-the-gallon roadsters in on 20-to-the-gallon runabouts.

In many areas of the country, small-car demand is so great, it exceeds manufacturers' production. As Barbara Rubel, a Boston secretary, said after checking out the new-car showrooms, "No one had a nice selection of small cars. On the few left, and most were in nauseating colors, no one would give me more than \$150 off for a cash deal. But I could have gotten \$1,500 on a large car. They're giving them away."

Another buyer, a dentist from Chicago, had a similar experience. "The salesman told me the price on the car of my dreams was \$6,000. I pulled out my checkbook and said, 'If you'll give it to me for five thousand, you've got a deal.' He grinned broadly and shook my hand. That's all there was to it."

Obviously dealers can afford moves like that on their top-of-the-line models. There's a high enough profit margin built in to allow them to get away with it. But it's absurd to expect a dealer to skim a thousand bucks from the top of a \$2,500 sale. He'd last in business about three weeks. Dealers make more money on a \$5,000 car, so they, along with the manufacturers, may have to tighten their belts a bit and learn to live on reduced per-sale bases until their volume sales pull them through. Or, they may find increased profits in yet another way.

"Although mini-car sales are thriving, today's buyers are by no means spartan in their purchases," says a Ford representative. "Many are loading their basic models with fancy seats (or *unfancy* seats—like American Motors' optional Levi's upholstery), plush carpeting, stereo tape players and radios, and vinyl roofs." While big-car sales are shrinking, the market is shifting to smaller, personal vehicles with a wide



Are centimeters in your future? The Ford Motor Company has taken a metric step forward by building a 2.3 liter engine, the first metric engine designed, developed, and built in the U.S.

assortment of optional equipment.

This latest trend comes as no surprise to Detroit, which has seen car-buying habits change as frequently as the seasons. Traditionally, people's wants in cars reflect the spirit and mood of the times. When business is good and jobs are plentiful, buyers are inclined to snap up the bigger, more expensive models. Conversely, they turn to more austere purchases when the economy takes a nosedive. Today's buyer appears to be somewhere in between: he has ample spendable income but he's vitally concerned about the fuel shortage, the environment, and rising prices. So he's showing renewed interest in small cars—but with the extra-cost optional equipment he's always wanted.

The auto industry has been on this sort of big car/small car roller coaster for the past 25 years. In 1958, the nation was in the grip of an economic recession. Buyers rebelled against cars with outrageous chrome and tailfins, including one of the most ballyhooed cars of recent vintage, the oft-maligned Edsel. Their favorite selection during this period was in keeping with their pocketbooks; the unglamorous but gas-saving entry from Deutschland, Volkswagen. Predictably, the Big Three responded in the early Sixties with domestic compact models—the *Falcon* from Ford, *Corvair* from GM, and *Valiant* from Chrysler.

Shortly after the introduction of these compacts, business took a turn for the better—and with it came another shift in car-buying patterns. Customers had

the cash and the confidence to load their domestic compacts with more powerful engines, automatic transmissions, white sidewall tires, optional dress-up kits—a rather strange reaction for a market that only a few years earlier had been tabbed "economy." One Detroit automotive executive summed it up this way: "People definitely want economy in their cars—and they'll pay any price to get it!"

Since it takes about three years to take an all-new car from the drawing board stage to finished product, automakers are understandably wary about such moves. New car fads or trends can be dangerous. But with customers "buying up" from the compacts of the early Sixties, Ford—the company that had been badly burned in mis-reading the Edsel market only four years earlier—decided to invest millions to produce the world's first mass-produced "personal" car, the 1965 Mustang.

Only one car in automotive history—the legendary Ford Model A—debuted with greater fanfare than the new foal from the Ford corral (in some cities firemen had to be called to "hose down" rambunctious crowds when the "A" was introduced in 1927). The nation's economy was in a carefree mood when Mustang hit the market in mid-April of 1964. President Johnson had just announced an income-tax cut that put more money in everybody's pockets. It was a youthful year, with a bumper crop of WWII babies singing the songs of the Beatles and letting their hair grow long. The future looked bright—there was no trouble on the college



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Downshift!

(Continued from page 35)

campuses and there were no such things as Vietnam, drug problems, and air pollution.

The Mustang was just the right kind of a car for that youthful and happy time. People crowded dealer showrooms to ogle this new, personalized mode of transportation. Crowds were so large that often salesmen had trouble writing orders. Hardly typical of new-car sales throughout history. One dealer in Chicago, in fact, had to lock the doors of his building because so many people tried to jam in, he feared for their safety. In Garland, Texas, 15 would-be buyers bid on the same Mustang, with the successful bidder insisting on sleeping in the car so "they won't sell it out from under me before my check clears in the morning." People formed Mustang car clubs, sported Mustang T-shirts, caps, and sunglasses—at \$20 a pair! Through it all, Mustang raced to an all-time first-year industry sales record of more than 400,000 units.

The small-car craze continued for several years as would-be buyers clamored for new models. For some companies, demand exceeded supply. One disgruntled complainant went so far as to wire Henry Ford II a telegram in verse:

Henry Ford, I do declare,
 You have your Grandpa Henry's
 flair.
 He put a Ford in every home.
 You put a Mustang there.

Congratulations!
 The wait out here is somewhat
 sickly.
 Can you fix me up more quickly?

Mustang's popularity brought into existence a herd of new "pony" cars (so named out of deference to Ford's product), including several which evoked feelings of adventure and danger—Barracuda, Javelin, Cougar, Charger, and Firebird. But inevitably, change was on the horizon as buyers demanded "muscle" cars to compete on the country's race tracks and dragstrips. "Performance cars require bigger engines and tires," said one Detroit executive, "and this means the original 'package concept' must go out the window." The length of the original Mustang swelled from 181 inches in 1965 to 194 inches in 1973, and its competitors likewise grew ever bigger and increasingly more powerful.

But many buyers objected to what was happening to small cars. One such person was Detroit resident Anna Muc-

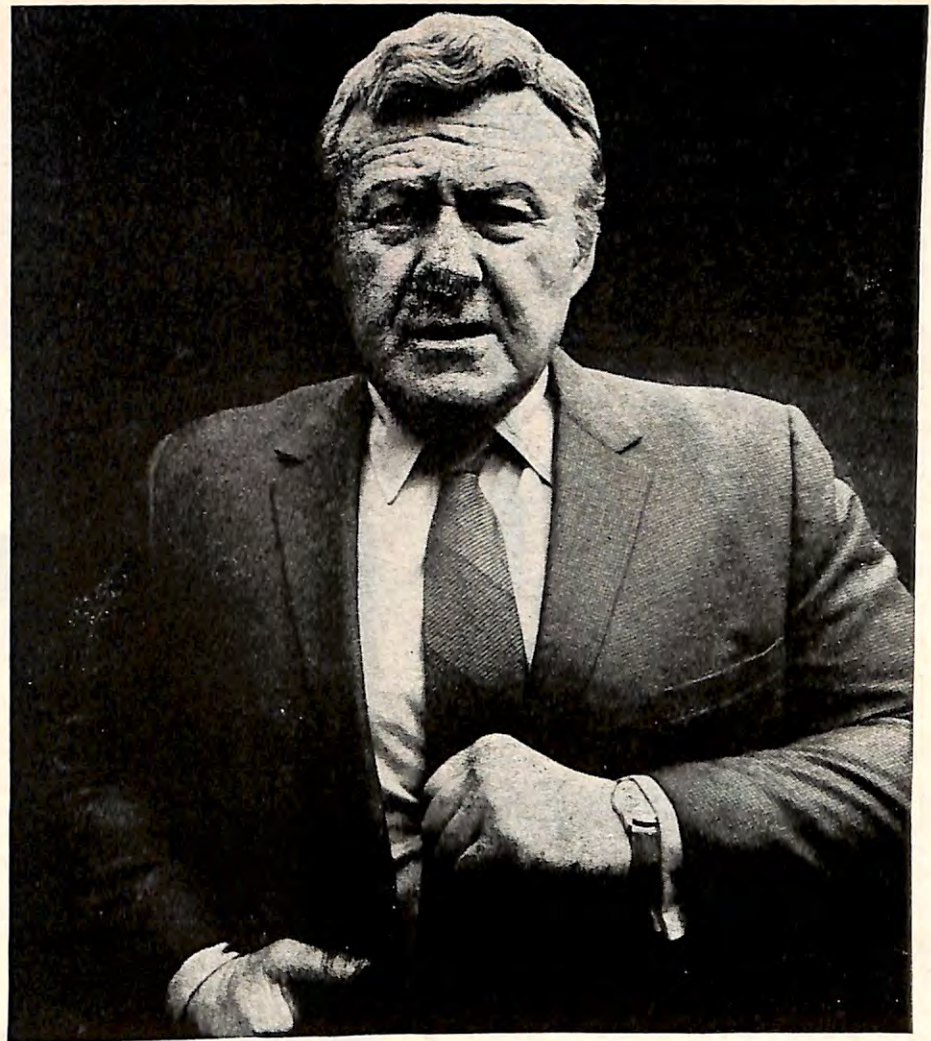
cioli, who stood up at Ford's annual stockholders meeting in 1968 and complained that the Mustang was getting too big and beginning to look, as she put it, too much like a Chevrolet. Her comments were received by the other stockholders with a warm round of applause. And Henry Ford II surprised his fellow board members by saying he agreed with Mrs. Muccioli. "Hopefully," Ford added, "we will keep in mind what you say here and, hopefully, we will have a product that will be satisfactory to you."

Ford introduced that product—Mustang II—this fall. The car is unique for several reasons. First, it reverses the Detroit syndrome of "bigger and better" by shrinking 19 inches from the '73 model. Second, it recognizes current customer priorities, a demand for less expensive, more maneuverable transportation. Third, it is cognizant of environmental problems, due primarily to its small, but efficient, four-cylinder engine which promises an impressive 20 miles per gallon. Which should see you through even the most trying "gasless Sunday."

As in the past, other manufacturers have sized up the market opportunities and jumped aboard the bandwagon. Roy Chapin, president of American Motors, recently said that "small cars are the cars of today—and of the future." In late July, General Motors announced 100,000 Chevrolet Vegas will be equipped with Wankel rotary engines in mid-1974. GM president Edward N. Cole cited the Wankel as a "tremendous possibility for solving the automobile emission problem" while further reducing maintenance and fuel costs.

Regardless of the specific makes of cars people choose, automobiles will continue to dominate transportation through 1980 and beyond. A recent Ford Motor Company survey revealed this profile for America in the '80s: In the face of a 19 percent increase in population, autos in use will increase by 43 percent to more than 110 million. Households owning at least one car will rise by 30 percent to 65 million, while the number of licensed drivers will increase by 27 percent to 133 million. Annual vehicle miles of travel will climb by 40 percent to 1.4 trillion. New car sales for 1980 are projected at approximately 14 million, versus the current 12 million.

Everything considered, it looks like the American small-car trend is here to stay—at least for a while. And with it may very well come a new economy boom that even Detroit's Big Four couldn't have predicted just a few years ago. At a time when prices seem nearly as high as they can go, that's very promising news, indeed. ■



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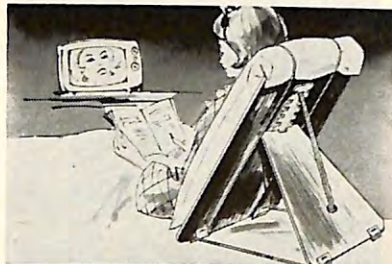
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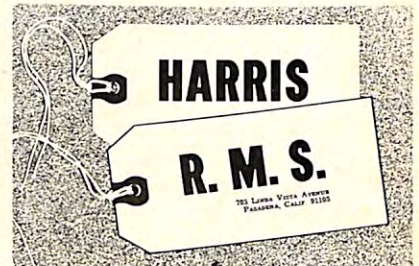
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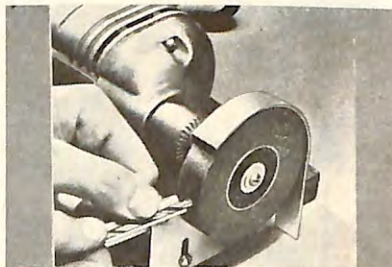
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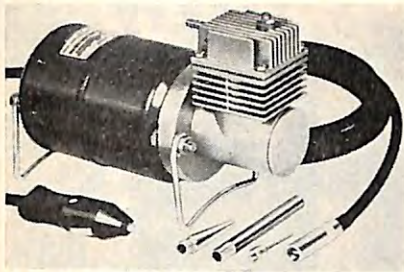
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Only \$3.99 a pair



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BEANS ARE GOOD FOR YOU and "The Complete Bean Cookbook" tells you how to prepare hundreds of bean dishes using all types of beans. The author is Victor Bennett, maitre d' at the Mark Hopkins in San Francisco. Sections on soups, salads, entrees, breads, etc. \$4.95 ppd. Tree Top House, Dept. E-14, P.O. Box 502, Spring Green, Wis. 53588.



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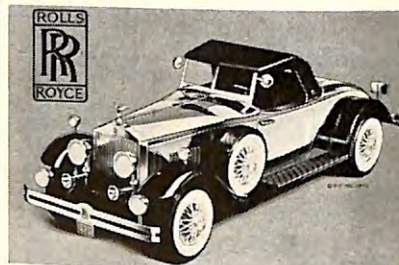


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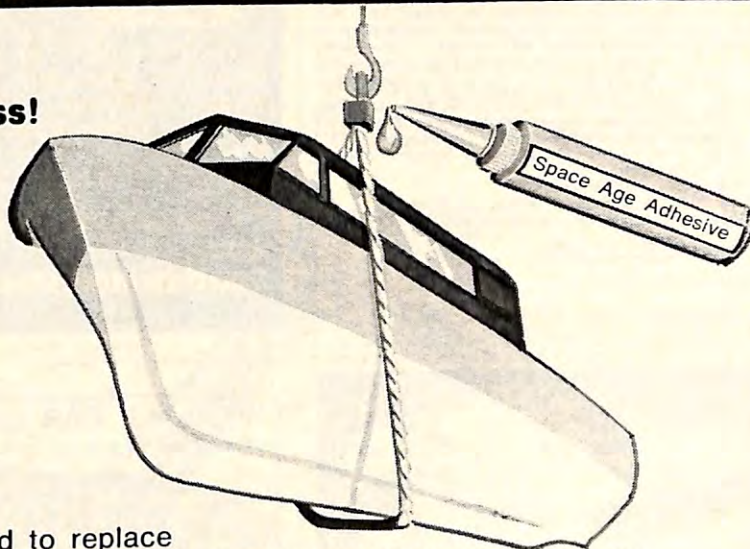
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By Mike Senkiw



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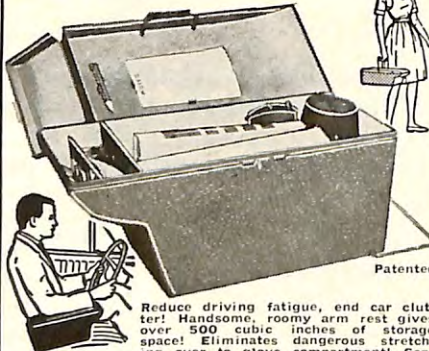


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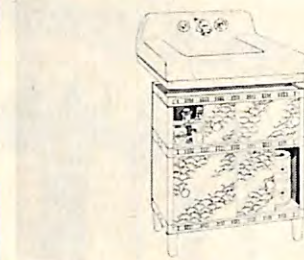
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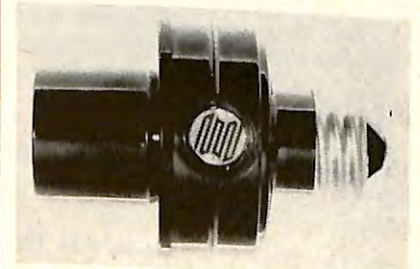
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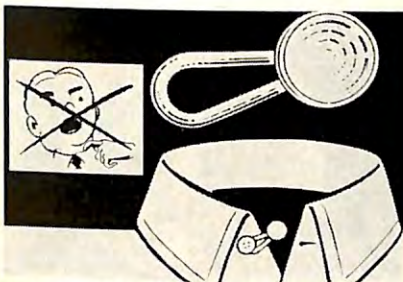
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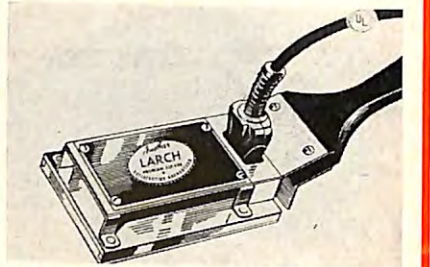
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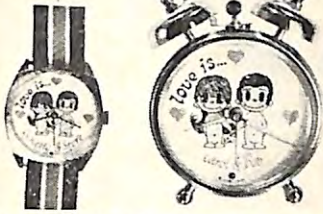


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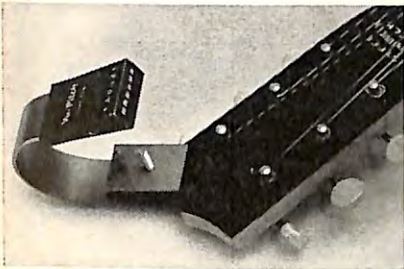


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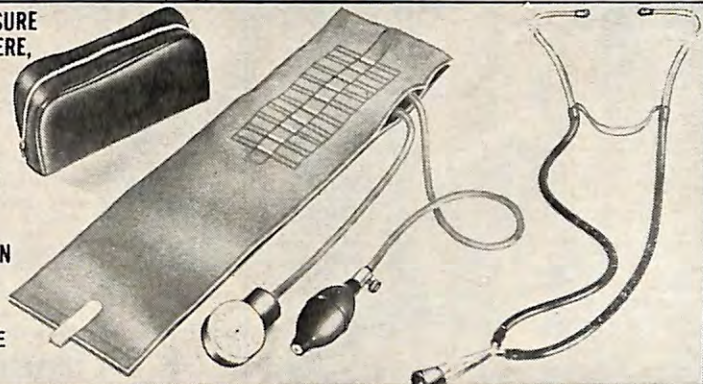
MEN: DARE TO WEAR a handsome wig that stretches to cover all hair, sideburns too. Like human hair, cool, light and washable. Specify black, off black, chestnut, dark or medium or light brown, dark blonde, black or brown mixed with grey. \$7.95 ppd. #M-116. Franklin Fashions, Dept. EL-14, 103 E. Hawthorne Ave., Valley Stream, N.Y. 11580



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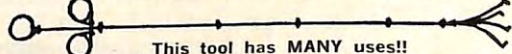
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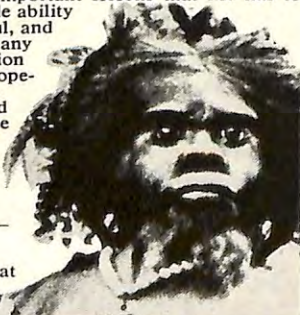
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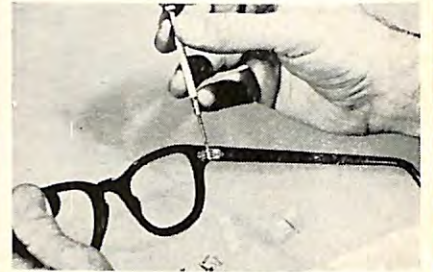
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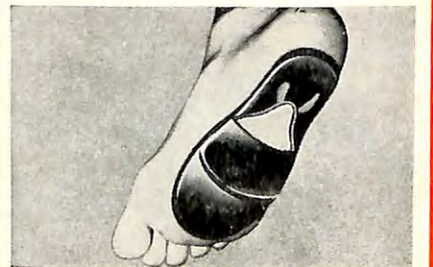
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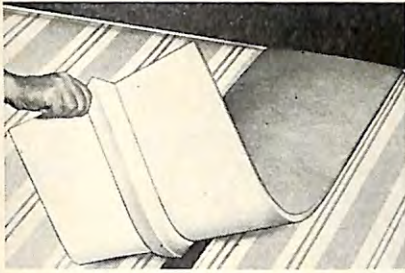


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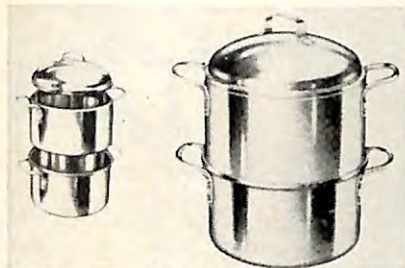


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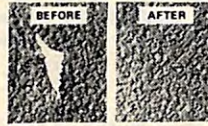


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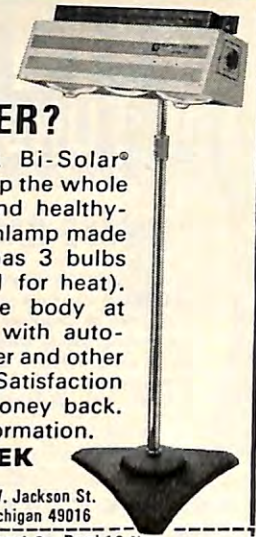
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"Kitten-soft," said the manufacturer.

"Then they won't wash satisfactorily."

"Always come out like new," barked the manufacturer. "Permanent colors, lasting texture and shape."

"Or you'll weasel the guarantee," added our man, doubtingly.

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THE JOY OF GIVING

Elks National Foundation
Chicago Illinois 60614
2750 Lakeview Avenue



District Deputy James Vogel (left) presented a Foundation honor roll and display board to Kerrville, Tex., Lodge in memory of his late uncle, Edward O'Neill, who was a member of Bradford, Pa., Lodge. Accepting on behalf of the lodge was ER H. B. Barneburg.



A class of 12 signed pledges towards participating memberships in the National Foundation on their initiation night at Longview, Wash., Lodge. With the new members were ER Jack Phillips (left) and PER Ted Roth (right).

A Grand Lodge certificate was presented by Foundation Chm. Andrew Winzler Jr. to ER Darrell Hovey at Manchester, Conn., Lodge. Brother Hovey, who also received a certificate last year, served two years as Foundation chairman in the lodge.



(Continued from page 33)

areas of inflation and wages, businessmen can help to minimize the adverse impact of these developments. Since it appears that, when given a choice, government policymakers tend to favor more inflation over more unemployment, businessmen would be well advised to learn to live in an inflationary environment and to attempt to adjust to these conditions as best they can. Care should be taken to avoid speculating on either a faster or slower rate of inflation, since such speculation increases the risks of doing business.

Adjusting to inflation involves such practices as basing decisions on future costs and prices rather than current ones. Whenever possible, businessmen should incorporate a flexible inflationary premium on costs and expenditures. This would mean avoiding commitments to deliver goods in the future at some fixed price by incorporating prospective price adjustments into contracts. Such an objective could be accomplished by tying the delivered price to increases in various costs. In the event that the future price of a product must be set in advance, businessmen should protect themselves against unexpected increases in the cost of producing and delivering by contracting in advance.

After this article was in print but before it went to press, the outlook for 1974 was altered by the prospect of a prolonged oil embargo by Arab nations. Since there is no historical precedent for an abrupt cutback in oil supplies, estimates of its effect on the economy are largely judgmental and range from

virtually no impact to a severe recession with unemployment as high as 8%. While the actual effect depends critically upon the length of the boycott, it is possible to minimize the disruption of supplies and jobs and to speed up the economy's adjustment.

This can be accomplished by permitting energy prices to rise until those individuals and businesses that are unwilling or unable to pay the higher price reduce consumption. To avoid undue suffering, a direct income grant could be made to those on low incomes to enable them to bid for the existing oil. Handling the problem in this way would provide the maximum incentive for everyone to limit energy consumption to the most essential uses while stimulating the development of alternative sources.

During the past year a painful and costly lesson has been learned from the experiment with price controls. Government interference with market forces has resulted in a growing list of inefficiencies, distortions and shortages. Past attempts to hold the line on energy prices in general and oil prices in particular have encouraged wasteful consumption, discouraged development of alternative energy sources, and thus have made adjustments to the recent oil cutback that much more painful.

Faced with an extended embargo on Arab oil, a chief concern is that policymakers will continue to replace market decisions with government edict. Such a move will only succeed in making a bad situation worse and virtually assure a recession this year.

Community Image—The Mirror of Your Lodge

AS ELKS our community image is the mirror of our lodge's activities. Have you looked in the mirror and reflected on the image you, as an Elk, project? How does your lodge measure up as a vital part of the community? In what community service projects is the lodge actively engaged? Is there something you can do to improve the image your lodge presently enjoys? Do your lodge programs identify you and the other members as a group of American gentlemen who respect law and order, who are patriotic, who believe in God, and who become involved and contribute to worthwhile community projects?

COMMUNITY RECOGNITION can be earned by maintaining a high quality of membership, followed by a sound fiscal policy and business-like management of the lodge. With these standards accomplished, you and your lodge can effectively and enthusiastically support the many state and Grand Lodge programs

that have built the dignity and prestige of the Order.

COMMUNITY IMAGE is earned by meaningful contributions to the community. They must be more than donations to agencies and groups. They should include the combined active involvement of members in initiating, planning, developing and participating in the community projects. The GL Lodge Activities Manual has listed a number of suggestions for creating a good public image. Maybe there is some new project or activity that you, as an Elk, can participate in that will foster an improved image. Become involved today building a good community image and really Be Part Of Elkdom. Also, remember, just as importantly, to publicize every community service project in the media with photographs and appropriate stories.

George F. Chambers, Member
GL Lodge Activities Committee.

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NEWS OF THE LODGES

(Continued from page 23)



A NEW CUB SCOUT PACK at St. Joseph's parish in Webster received an official flag from Webster, Mass., Lodge. (From left) Est. Loyal Kt. Richard Majercik presented the flag to Scoutmaster Mark Laabs as Scouts Jack Connor, Mark Laabs, Todd Burwell, James Parslow, and (back row) Denmother Theresa Laabs and PER Bernard Gelineau observed.



A FATHER AND TWO SONS became members of Harrisburg, Pa., Lodge as part of a class of 18 initiates. (From left) ER Albert Obniski congratulated Paul Hay and his sons Paul and Peter after they became members. The class was named in honor of PER Albert Bernosky, PER Charles Barbush, and Est. Lect. Kt. Clarence Baker.



PROCEEDS FROM A RAFFLE held by Lexington, Mass., Lodge went into a lodge scholarship fund. Scholarship Co-chm. Gilbert Barclay presented awards to (from left) Carol Rooney, Diane Cardillo, Linda King, Angelo Busa, Patricia Martin, Mary Regan, and Ruth Allen.

FOR A SECOND YEAR Beverly Urbanski received financial assistance to attend Kansas State University. The awards, presented by Scholarship Chm. Bart Hallingse (center) and Est. Lead. Kt. Arthur Cutillo, included bonds from Hillside, N. J., Lodge, the state association, and a grant from the National Foundation.



PAST DISTRICT DEPUTY H. Steve Fennell (middle row, third from left) attended the initiation of the PGER Francis Smith class at Greensboro, N. C., Lodge. The 19 initiates made their pledge to the Elks National Foundation. ER E. J. Johnson and lodge Foundation Chm. M. Mashburn were also present.



THE ANNUAL PICNIC for crippled children, sponsored by Bloomfield, N. J., Lodge, included a performance by magician Phil Nufrio. Brothers John Smith and Papa Nick dressed up as clowns. Also present were VP Sal Padavano, DDGER James St. George, District Chm. Robert Wolf, and lodge Co-chairmen Lou Bonnefond and Ted Cowley Jr.



A COURT OF HONOR was held by Tallahassee, Fla., Lodge to award Eagle Scout pins to Doug White (left), with his parents Mr. and Mrs. Richard White, and to Carl Allen (right), with his parents Brother and Mrs. W. H. Allen. They were the first Eagle Scouts in the lodge-sponsored troop. Honoring them were (from left) Brother Bill Messer, the troop's first leader, ER T. C. Fortson Jr., and Scoutmaster George Walker.



THE BABE RUTH LITTLE LEAGUERS and Falmouth, Mass., Lodge donated \$547 to the Jimmy Fund during a Red Sox game at Fenway Park in Boston. (From left) Coach Bill Jenks and ER Charles Candrilli watched as William Koster, administration vice president of the Jimmy Fund, received the check from Youth Chm. Floyd Black.



CHECKS from Newark, N. J., Lodge were displayed by three scholarship winners. ER Peter Wejanowski (left) and scholarship Chm. Louis Vitiello (right) presented the awards to (from left) Edmund Fortuna, Felice Durso, and Kenneth McNeill.



MEMBERS of Smithfield, R. I., Lodge include Trustee Frederick Colson Sr. and his four sons. (From left) Robert Colson stood by as his father shook hands with ER Joseph Thibodeau and James, John, and Frederick Colson Jr. looked on.



SUMMER BASKETBALL was sponsored by Plantation, Fla., Lodge for the third consecutive year. Displaying awards were (front row, from left) Kenneth Muller, Kirk Culhan, Larry Stanislawski, and (second row) John MacNenammin, Jim Burke, and David Erwin. They were congratulated by (back row, from left) Randy Everly, coach for Broward Community College, Youth Chm. Tom Ryan, and South Plantation Coach Ron Thomas.



NEW YORK SP William Steinbrecher and his wife Mary (seated, left) were honored at a dinner-dance hosted by Monticello, N. Y., Lodge. Attending the event were ER Aron Rosenthal and his wife Jackie (standing) and PDD John Schoonmaker (right).



A VISIT by DDGER Donald Darling to North Attleboro, Mass., Lodge included a joint initiation ceremony with Wareham Lodge. Present were (middle row, from left) SP Alfred Fitzpatrick, DDGER Donald Darling, ER Guistino Marsella, PER William Schaefer, and PER Laurent Lamoureux.



RONALD CIABURRI was honored at Passaic Valley, N. J., Lodge where he received his Eagle Scout award. Present were (standing, from left) Police Sgt. C. Zaretski, Americanism Chm. Silvio Petito, ER John Kovalicky, Senator Joseph Hirkala, Scoutmaster James Perrone, Mr. and Mrs. Ciaburri, PER Joseph DiStefano, and (kneeling) A. Mastrodonato and PER Albert Calvetti.



THE ARTHUR FOY CLASS was initiated at Plattsburgh, N. Y., Lodge. The class of 35 was named in honor of the lodge secretary, who has served for 17 years.



SCHOLARSHIPS from Lake Worth, Fla., Lodge were presented by ER Robert Candee (left) and awards Chm. Carl Lucas. Winners were Kathrin Koontz (second from left) and Janet Kisker, both high school graduates.

THE RITUALISTIC TEAM from Danielson, Conn., Lodge won the state competition. The nine champions were (from left) John Burke, Luke Gendreau, ER Wayne Rettig, Edward Marchesseault, Albert Page, Thomas Hawkins, Gerad Bergeron, Maurice Bedard, and Roland Langlois.



AN APPRECIATION DINNER was held for the membership committee of Miami Beach, Fla., Lodge, which drew over 135 new members into the lodge. At the dinner were (from left) PER Zev Kogan, Membership Chm. Allen Goldberg, ER Irving Firtel, PER Jay Dermer, and PER Otto Stegemann.



Business Boom or Bust? (Continued from page 10)

able at no fee or a small fee to struggling businesses. The years of experience, the success, of these men help to guide the businessman who asks for guidance.

The SBA has SCORE (Service Corps of Retired Executives) for businesses who have borrowed money from them. Volunteer executives have handled more than 175,000 cases since 1965, coming to the business, looking things over, and offering advice based on their own successful experience. There is no charge for this service, and out-of-pocket expenses of the SCORE volunteer are paid by SBA.

A Texas soft drink bottler was slipping behind in production, losing customers and facing foreclosure by the bank. SBA brought in a SCORE volunteer. Soon production increased, a credit line was arranged, and profits soared. Meanwhile, a Philadelphia hardware store owner was advised by his accountant to give up after 15 years of trying with almost no profit. His bank led him to SCORE, which provided a former Sears manager to help. That was not long ago. Now the owner has four hardware stores, has paid off loans and makes a tidy profit.

Norman Holtzman of Optima Publishing would be quick to go to his banker or the SBA in case of difficulty. Even though he has years of experience managing companies, he doesn't feel he "knows it all." These places are available to the small businessman, and Holtzman for one believes in using them to insure the continuing success of his own company.

Among the free publications available from SBA (Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402) are MANAGEMENT AIDS FOR SMALL MANUFACTURERS, TECHNICAL AIDS FOR SMALL MANUFACTURERS, SMALL BUSINESS BIBLIOGRAPHIES, and SMALL MARKETERS AIDS. Send for a complete list when you order any of these. Some of the others, such as SMALL BUSINESS MANAGEMENT SERIES, and STARTING AND MANAGING SERIES, cost something, but many have found them more than worth the money.

Bernard Diamond of Midas points out an advantage of franchise operations. "You can go to your parent company for advice and sometimes for money or for deferred billing on supplies."

Grand Exalted Ruler Robert Yothers has introduced a new program of help for businessmen that will use the vast business knowledge within the membership of the Elks (65%-70% small

business associated, 40% small business owners). Working with SCORE these successful businessmen will advise and counsel small businesses and help them over the obstacles of getting established. Your local Elks Lodge will have more information on this free program, known as E.L.K. (Elks Lending Know-how).

And there are two other often overlooked sources where a small businessman can get advice when he needs it. Donald Zents of National Life suggests the first. "Dissatisfied customers are one of the very best places to get good advice on how to run your business. Listen to them."

Sure, the world is tough and everybody seems to be looking out for himself, but former racing star Allen Heath suggested another place for advice. "I have helped my competitors with advice on a particular problem, and I expect they will help me when I need it. I don't see anything wrong in asking the guy down the street in the same business, or in helping him."

So what about 1974, and the outlook for profit in established small businesses? The timing is perfect for real profit, or the timing is not so perfect, depending upon who is doing the talking, and who is operating the business. One thing seems sure. If it is

your business, and you are actively operating it, chances for profit are better. Many employers complained that they can no longer find hard-working, interested employees, or assistant management people. A profitable 1974? Some small businessmen say yes, some say no, bankers say maybe, and the government says "Why not?" But if you are in a small business, everybody agrees that the store or shop with the extra service will do better than the one without.

Opening a small business? If you insist, the safest way is to go into a service operation, but service is not the only way to go to succeed. Many agreed that early 1974 might be a good time to watch and wait and move carefully.

Just for fun, can you guess the one single small business that seemed safest of all, the one where you are almost guaranteed success, even, from all appearances, if you *tried* to fail? Are you ready for this winner? The man least likely to fail in 1974, the man most likely to make an excellent living from his small business, is the man with previous experience who opens a franchised funeral parlor and then works at it long hours each day giving extra service to his customers.

You might ask when he could find the time to enjoy his success, but that's another story. ■

STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION

(Act of August 12, 1970: Section 3685, Title 39, United States Code)

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7. Owner (If owned by a corporation, its name and address must be stated and also immediately thereunder the names and addresses of stockholders owning or holding 1 percent or more of total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a partnership or other unincorporated firm, its name and address, as well as that of each individual must be given.)
8. Known bondholders, mortgagees, and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages or other securities (If there are none, so state): None.
9. For optional completion by publishers mailing at the regular rates (Section 132.121, Postal Service Manual)
39 U. S. C. 3626 provides in pertinent part: "No person who would have been entitled to mail matter under former section 4359 of this title shall mail such matter at the rates provided under this subsection unless he files annually with the Postal Service a written request for permission to mail matter at such rates." In accordance with the provisions of this statute, I hereby request permission to mail the publication named in Item 1 at the reduced postage rates presently authorized by 39 U. S. C. 3626.
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	Average No. Copies Each Issue During Preceding 12 Months	Actual Number of Copies of Single Issue Published Nearest to Filing Date
11. EXTENT AND NATURE OF CIRCULATION		
A. Total No. Copies Printed (Net Press Run)	1,618,079	1,614,305
B. Paid Circulation		
1. Sales Through Dealers and Carriers, Street Vendors and Counter Sales	-0-	-0-
2. Mail Subscriptions	1,601,599	1,602,511
C. Total Paid Circulation	1,601,599	1,602,511
D. Free Distribution by Mail, Carrier or Other Means		
1. Samples, Complimentary, and Other Free Copies	3,782	3,771
2. Copies distributed to News Agents, but not sold	-0-	-0-
E. Total Distribution (Sum of C and D)	1,605,381	1,606,282
F. Office Use, Left-over, Unaccounted, Spoiled After Printing	12,698	8,023
G. Total (Sum of E and F—should equal net press run shown in A)	1,618,079	1,614,305

I certify that the statements made by me above are correct and complete.
Wm. H. Magrath, General Manager

Backyard Gardener

(Continued from page 17)

system is usually disturbed . . . some of the hair roots are lost or damaged. So to make up for the "underground" loss, you should trim back part of the "overground" growth, thus restoring proper balance.

Old, neglected shrubs cluttered with bare, woody stems and sparse bloom can be brought back into shape by removing a large part of the older growth and heading back the larger and younger branches. This should not be done, however, in one major operation, but over a period of two or three years. Remember, some plants can be pruned

back to the crown without injury while others cannot stand being thrown out of balance to such a great degree. Check your garden or pruning manual to find out which are which . . . or write me in care of **The Elks Magazine**. I'll do my best to send you the answer in time for that day off you're planning on spending in the yard. Meanwhile, take stock of your pruning tools. We'll discuss anvil sheers, lopping sheers, hedge sheers, even grass sheers next month. How to select them, keep them in shape, use them the best way possible to get that yard of yours into the shape you've always wanted it to be . . . and to keep it that way. ■

It's Your Business

(Continued from page 28)

ducts Problems Check list."

In making up those lists, think carefully about both the direct and the indirect ways in which your business might be affected by shortages problems. A small travel agency doesn't use much energy in its operations but its business might be hit hard by the effects of governmentally-imposed vehicle-fuel rationing. And "vehicles" here includes not only cars and airplanes but also pleasure boats, snowmobiles, and so on.

Shortages of materials and products are likely to be affecting many small businesses severely, both directly and indirectly. Take the big category of plastics. Many people don't realize that the main sources of plastics are oil and natural gas! The shortage of plastics will be very serious. Copper and other metals, paper and paper products, lumber, textiles, cement—all these and many other things are going to be in short supply. The October 29 issue of **U.S. News & World Report** had an article on "Latest Threat to the Boom: Shortages Wherever You Look."

During World War II, thousands of small businesses had to close down

because they couldn't get the materials and products they needed. You'd better lose no time in getting your business as well prepared as possible for coping with severe shortages this year and for some time to come. Obviously a major strategy is conservation. These days we ourselves use both sides of our typing paper in typing the rough drafts of our various articles, reports, and so on.

New "Liability Hazards"

Last March the powers of the U.S. Equal Employment Opportunity Commission (EEOC) were broadened to apply to employers having at least 15 employees. Previously the borderline number had been 25. And the EEOC is not the only governmental authority that concerns itself with the kinds of work-and-employment practices which the term "discriminatory" ordinarily connotes. Many other federal, state, and local agencies and commissions also interest themselves in this matter.

If you have employees, you'd be wise to make up a "Work-and-Employment Matters Checklist" and use it as a guide for helping your business avoid having troubles with governmental authorities—or in the courts—with respect to its practices in hiring, firing, training and so on. ■

Obituaries



PAST GRAND ESTEEMED LECTURING KNIGHT William P. Mennealy, who was a member of Presque Isle, Maine, Lodge, died April 3, 1973.

Brother Mennealy served as Exalted Ruler of Portland, Maine, Lodge and as Exalted Ruler of Presque Isle Lodge. He was appointed District Deputy Grand Exalted Ruler of the East District in 1958-1960.

Brother Mennealy served on the GL Auditing Committee in 1960-1961 and in 1963-1965. He was Grand Esteemed Lecturing Knight in 1966-1967. At the time of his death, Brother Mennealy was a member of Bath, Maine, Lodge.

PAST DISTRICT DEPUTY John A. Scheidler, who was a member of Frankfort, Ind., Lodge, died recently.

Brother Scheidler served as District Deputy Grand Exalted Ruler for the West District in 1965-1966.

PAST DISTRICT DEPUTY Robert Davis, who was a member of Altus, Okla., Lodge, died July 25, 1973.

Brother Davis served as Exalted Ruler of his lodge and was appointed District Deputy Grand Exalted Ruler for the Southwest District in 1958-1959.

PAST GRAND ESTEEMED LOYAL KNIGHT Maurice W. Lee, who was a member of Chicago (South), Ill., Lodge, died August 28, 1973.

Brother Lee was Exalted Ruler and Trustee of his lodge. He served on the GL Americanism Committee in 1962-1965, and as Grand Esteemed Loyal Knight in 1969-1970.

PAST DISTRICT DEPUTY Vincent J. Baker, who was a member of Virginia City, Mont., Lodge, died June 12, 1973.

Brother Baker served as Exalted Ruler of his lodge. He was appointed District Deputy Grand Exalted Ruler for the South District in 1970-1971. At the time of his death, he was the state chairman of the Hides for Vets program.

PAST DISTRICT DEPUTY George K. Forster, who was a member of Casper, Wyo., Lodge, died September 12, 1973.

Brother Forster served as State President and was Secretary of the Wyoming Elks State Association at the time of his death. He was appointed District Deputy Grand Exalted Ruler of the North District in 1965-1966.

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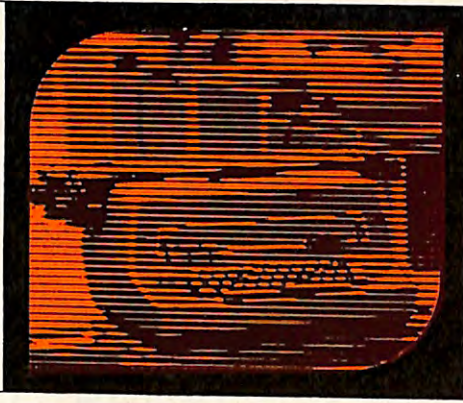
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Elks can help relieve energy shortage

■ If there is one thing Elks take great pride in, it is our love of country. For over a hundred years, we have tried to set an example as outstanding Americans who exert every effort for the well being of the United States. We now have a chance to put the sense of pride into action as we help combat a crisis.

We are told the U.S. imports from six to ten percent of its oil from Arab countries and that we use an increasingly larger amount every year.

Here is an opportunity for Elks and their families to contribute toward easing the situation by voluntary, intelligent use of energy resources. *Best of all, we just might save some money in the process!*

Here are a few ways we can make a distinct contribution:

1. Keep your car in fine tune; don't drive at high speeds and you'll save a substantial sum of money in a short time.
2. Lower the thermostat setting in your home, office or shop. You'll be surprised at how quickly you can adapt to a temperature of 68° instead of 74°. It's healthier, too.
3. Don't leave lights and appliances on when not in use.
4. If you operate a business, investigate shortening

the hours you stay open. If you've been open on Sundays and holidays, how about closing on those days?

5. Consider year-around Daylight Saving Time.
6. Encourage research and development of new power sources.

There are literally hundreds of ways we could save our own money on energy, and at the same time help our country become less dependent on oil imports, but it will take a determined effort from each of us to get the job done.

For too long a time, we have taken for granted the availability of electricity, gasoline, oil, natural gas, etc. Now our nation's unprecedented progress has caught up with potential supplies of energy in every form.

The Order of Elks . . . well over 1½ million members strong . . . can collectively and individually make a tremendous contribution to the well being of our nation through a fairly simple effort. And if Elks would exercise influence on their friends and neighbors, the benefits could be multiplied many times over to become a significant factor in the conservation of energy.

Let's set our minds to this saving task . . . LET'S DO IT!

did you know..



Camping for handicapped children is the major project of the West Virginia Elks Association. They sponsor two camps at an annual cost of around \$5,600.

☆☆☆
The New Mexico Elks Association major project, help for cerebral palsy victims, benefited to the tune of \$5,000 recently. It was a gift of the Shady Grove Truck Stop who figured they would rather

help CP victims than give presents or souvenirs to their customers. Shady Grove is about 20 miles west of Lordsburg, New Mexico, "in the middle of nowhere," geographically, but right in the heart of things benevolently.

☆☆☆
The Wisconsin Elks Association estimates that they will spend almost \$40,000 this year on their major project, which is aid to cerebral palsied children.

☆☆☆
The major project of the Wyoming Elks Association is 4-year scholarships in the amount of \$475 per year, one to a boy and one to a girl. They estimate their total cost this year will be almost \$4,000.

☆☆☆
The Oregon State Elks Asso-

ciation has contributed a total of some \$600,000 to the University of Oregon Medical School since its "Vision for the Future" program was started in 1949. The Oregon Elks major project is support of a children's eye clinic and related teaching and research programs.

☆☆☆
The California-Hawaii Elks Association major project is devoted to the care of handicapped children. It has budgeted close to 1 million dollars for the current lodge year. Remarkably, their cost of fund raising this past year came to only 2.6% of receipts! We know of no other major charitable project which can approach this tiny figure. One nationwide fund was reported to have spent over 81% of its receipts in a direct mail campaign.

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STYLE	SIZE	Width
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Black Boot		
Brown Loafer		
Black Loafer		
Black Oxford		
Brown Wing Tip		
Black Monk Strap		

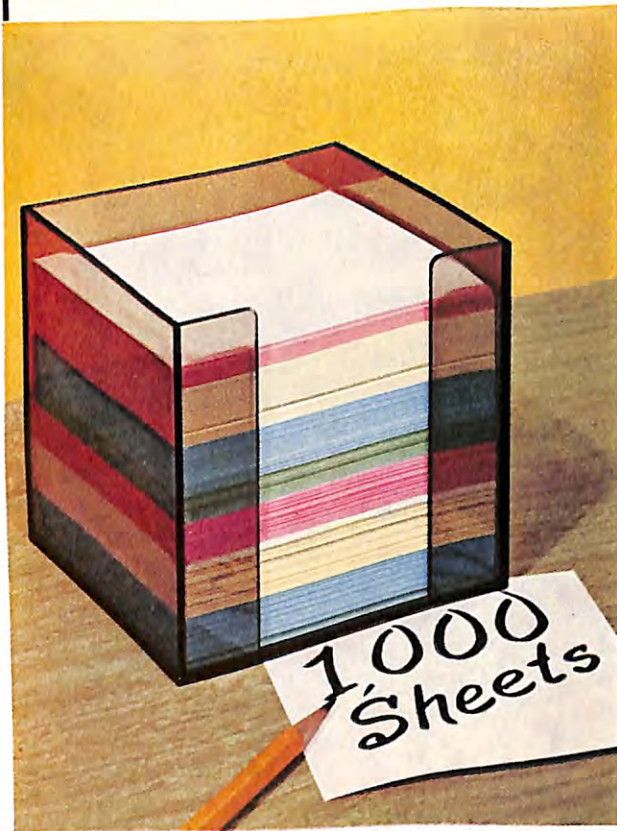
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