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ELKS
magazine
March 1974



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A message from the Grand Exalted Ruler



The Work of Elkdom

IT IS NOT my purpose to repeat things that have been mentioned before, but I do want to discuss a few subjects upon which my theme, "Be Part Of Elkdom," is based.

WE HAVE ALWAYS WORKED for that which is truly American. For this is one of the accomplishments which makes our fraternal order the greatest in the United States.



BUT we must not rest on the laurels which have been achieved in the past. Do the people of your community know of your good work in promoting good causes? Do the members of your Lodge understand the work of Elkdom? If all Elks realize the good and wonderful work of our Order, perhaps there would not be a lap-sation problem.

AS ELKS, we must redouble our efforts to see that our Lodges continue on a course whereby we continue to render services such as our Major Projects Program and those which devote as much effort to youth through our Youth Activities and Scholarship Programs. Let us not forget our promise to our veterans that we shall not forget them.

REMEMBER—Let's all Be Part of Elkdom.

Robert A. Yothers,
Grand Exalted Ruler

Be Part of Elkdom

THE ELKS MAGAZINE MARCH 1974

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the **Elks** magazine

VOL 52, NO. 10/ MARCH 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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6 INSURANCE BUNCO BINGO

Rooting out those claims-conscious con-men and Dishonest Johns.

Jean E. Laird

20 AVOIDING THOSE SECOND-HOME BLUES

The "do's" and "don'ts" of summer-home buying.

David L. Markstein

45 LARADON HALL—GEM OF THE WEST

The Colorado Elks Association's major project is a real sparkler.

DEPARTMENTS

- | | |
|--|-------------------------------------|
| 1 MESSAGE | 26 VISITS OF ROBERT A. YOTHERS |
| 4 LETTERS | 27 IT'S YOUR BUSINESS |
| 10 TRAVEL: VACATION SQUEEZE | 28 SPORTSACTION |
| 13 A CANDIDATE FOR GRAND EXALTED RULER | 30 ELKS FAMILY SHOPPER |
| 14 NEWS OF THE LODGES | 43 ELKS NATIONAL SERVICE COMMISSION |
| 22 CONVENTION PROCLAMATION | 44 BACKYARD GARDENER |
| 23 ELKS NATIONAL FOUNDATION/ JOY OF GIVING | 52 DID YOU KNOW? |
| | 52 EDITORIAL |

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451

["I saw my wife touch her toes for the first time in years."*]

The doctor's diet that has helped thousands get relief from arthritic pain within weeks.

The physician who healed himself

At the age of thirty-five, Dr. Collin Dong suffered excruciating arthritic pain. For three years he consulted specialists, but his condition became progressively worse. In desperation, he began experimenting with nutrition. Finally, through trial and error, he discovered a diet combination that eased his pain. He followed it faithfully and within a few weeks experienced a miraculous transformation. The stiffness and pain in his joints disappeared and he felt agile again. Thirty-one years later he remains completely free from arthritic pain.

Dr. Dong tells why his diet works

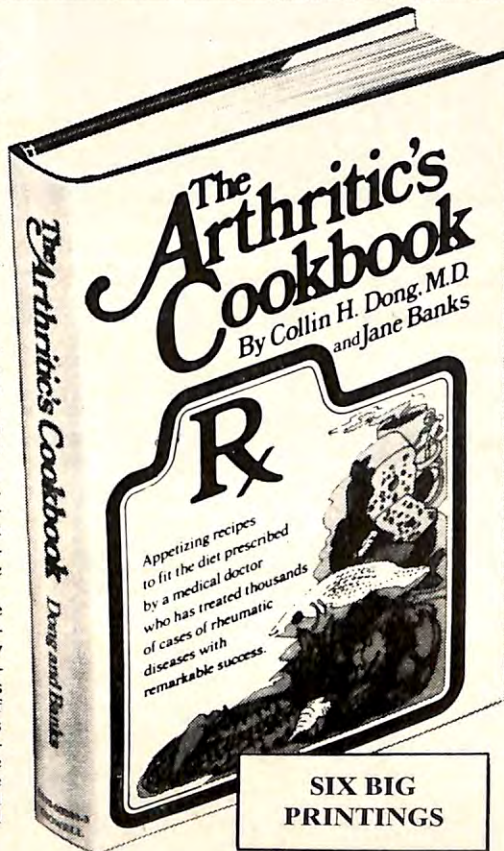
"My dramatic recovery convinced me that victims of rheumatic disease are allergic to certain foods and specific additives. Since there is such a direct correlation between the chemical imbalances of food ingestion that contribute to heart disease, ulcers, etc., isn't it logical that arthritis can also be controlled by diet?"

"Just recently, after a thirty-year study, Prof. Nanna Svartz, head of the King Gustav V Research Institute in Stockholm, announced that the cause of rheumatoid arthritis has been identified as a germ found in milk. Milk is one of the prohibited foods in my diet.

"Arthritic patients lack the ability to produce immunoglobulins or antibodies to protect themselves against allergies that cause arthritis. My dietary regimen, combined with prudent medication, helps eliminate the allergens, and is therefore clinically effective in the treatment of arthritis. However, before anyone considers himself an arthritic, the disease should be diagnosed by a competent physician. Then, with the physician's aid and direction, I am sure the patient will benefit by changing his confused nutritional pattern to one that is logical and practical."

Dr. Dong helped change their lives

- **Willie McCovey**, San Francisco Giant star hitter: "Dr. Dong put me on a special diet. I was surprised it worked. The arthritis cleared up."
- **Beauty expert Aida Grey**: "An attack of arthritis was giving me great discomfort and tending to cripple my hands, which were swollen and painful. I could not straighten my fingers and the dexterous use of my hands is essential to my profession. Dr. Dong put me on his diet and the results are truly remarkable. The swelling has been reduced; the pain is practically eliminated."
- **Louis F. Weyand**, former Executive Vice President and Director of the 3M Company, St. Paul, Minnesota: "Dr. Dong's diet completely cured Mrs. Weyand's gout and helped relieve my pains caused by an arthritic condition of many years. I can heartily recommend his diet treatment."
- **Mrs. Ruth P. Wilson**: "I went to Dr. Dong limping on a cane, as my left knee was in great pain. I could hardly walk. In one week of Dr. Dong's arthritic's diet, the pain was greatly alleviated. Now, I have no pain and walk naturally."



SIX BIG PRINTINGS

● **Juan Marichal**, San Francisco Giant star pitcher: "I have been bothered with bursitis of my pitching arm for the last year. Since following Dr. Dong's advice, I have felt stronger and have been able to pitch back to my old form."

"Dr. Dong's diet is scientifically sound; it not only helps the arthritic but also prevents and alleviates other diseases due to faulty eating, which is universal in this country to a pathetic degree."

—CALVIN H. CHEN, M.D.,

Assistant Medical Superintendent and Clinical Associate Professor, Wayne State University

Now—let Dr. Dong's diet work for you

At last the millions afflicted with arthritis now have the means, supplemental to their doctors' treatment, of relieving their suffering while enjoying gourmet meals. *The Arthritic's Cookbook* tells you precisely which foods you can safely eat all the time, which you can eat sometimes, and which foods you should never eat. Dr. Dong's diet program features a full range of appetizing recipes prepared, under his direction, by Jane Banks, a former arthritic sufferer who was completely freed of pain a few weeks after going on Dr. Dong's diet.

"Their dishes are simply so delicious and so suitable for almost any diet that we offer them as good eating for everyone."—say the editors of *Woman's Day* in an article "A Special Diet for Everyone."



Meet Dr. Dong

Today at age seventy-one, Dr. Collin H. Dong plays golf every morning, treats thirty to forty patients daily, and still finds time to pursue his interest in painting and to travel to the professional conferences that have taken him and his wife around the world. Hard to believe that he, too, was once a victim of arthritis!

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Please send me _____ copies of *The Arthritic's Cookbook* at \$6.95 each. I am enclosing a check or money order for \$_____. Please add sales tax where applicable. If not completely satisfied, I may return the books to you within fourteen days for full refund.

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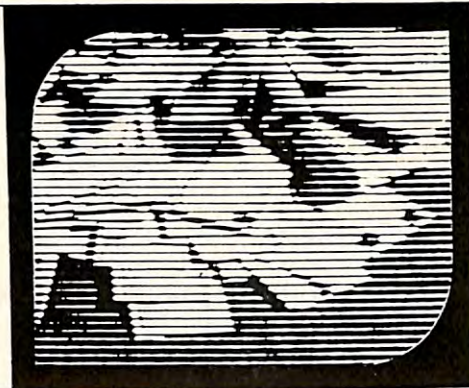
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● **William H. Clopton**, partner in the California law firm of Thorne, Clopton, Herz, Stanek, Inc: "All I can say is that as long as I confine my diet to Dr. Collin Dong's basic basics, namely seafood and vegetables, all my aches and pains vanish and I feel full of vitality, alert, and have a general feeling of well-being, but whenever I stray too far afield for too long a period of time, I start feeling sluggish, my aches and pains return, and I just plain stagnate. What better proof can there be? I am not only an adherent and advocate of Dr. Dong's regimen, but a disciple."

* **Edmond G. Addeo**, co-author of *Ego Speak—Why No One Listens to You*: "Dr. Dong's special diet for arthritis is nothing short of miraculous. I saw my wife touch her toes for the first time in years. The diet is not only tasty and as nutritious as any other, it also has an amazing effect on one's biochemical balance. One feels good all the time, not just now and then, and arthritic pain is totally eliminated. Dr. Dong's special diet may be the greatest thing to happen to treatment of arthritis since the invention of aspirin."

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.

• In your editorial "Blue Collars Badly Needed" [December, 1973], the concluding paragraph has an extremely unfortunate implication. Despite the general statements in the editorial concerning the desirability of seeking a college degree, the impression is given that money as a major criterion is a wholly acceptable position.

Those of us who work in higher education must subscribe to the notion that blue collar workers are needed; however it would be unfortunate for our society if all of our citizens were not encouraged to seek the broadest kind of education. The liberalizing effects of a variety of academic experiences must not be sacri-

ficed because there is a shortage of trained technicians.

Let us hope that college and university programs of many kinds, such as evening classes, can supplement the training given in the "blue collar" trades with academic experiences which will have the effect of producing a well-informed, better educated, and more thoughtful citizenry.

As Elks we have an obligation to encourage and support efforts in this direction.

Don Rasmussen
Dean of Students
Yankton College
Yankton, SD

• Having just finished reading the splendid article, "America's Most Prized Possession" [December, 1973], we must tell you how much we enjoyed it. Not only was it enlightening, but also very moving.
Maynard and Mary R. Burns
Phoenix, AZ

• That was an excellent article on pruning ["Backyard Gardener," January, 1974].

It seems my whole garden could use a little attention. Can you give me any advice on pruning pyracantha, American holly, Rose of Sharon, and roses.

John O. Tiernan
West Dennis, MA

Pyracantha, or firethorn, can be pruned in several ways, depending upon what you expect from the shrub. It can be trained as an individual specimen, ground cover, hedge, or even a wall plant. Pruning is not essential, by the way, except for control and neatness. To obtain maximum crops of berries, remove all the wood which bore previously after the berries have dropped. Firethorn will stand heavy pruning, but removing year-old branches means one crop of berries will be lost. The best time to prune is during and just after berrying.

Hex, or holly, is best when trained to a single dominant trunk. Remove suckers and head (cut just above a bud) upper branches lightly to a desirable height. Holly will stand heavy pruning when necessary.

In order to get the best flowers from your rose-of-sharon, prune severely in the spring (in your climate), cutting back all year-old wood to two or three buds.

Pruning roses is a bit more complex, so I think we'll hold off on that and devote a future "Backyard Gardener" column to the subject. Watch for it in the coming months.

Jon Peterson

• I'm looking for advice on pruning my maple trees. They're from 6 to 10 years old. Is it safe to prune them during the winter? I am told that if I prune them in the winter, the freeze will damage them. They really need to be shaped some. Can the lower limbs (some 2 to 3 inches in diameter) be safely trimmed?

Raymond P. Gaietto
Tiffin, OH

I'd recommend holding off on your maple tree pruning until early summer. Maples have a tendency to bleed profusely, which means spring pruning is less than ideal.

For tips on what to cut away and how best to do it, pay close attention to the information on choosing good scaffold branches and a strong leader in the March, 1974, "Backyard Gardener" column. Even though I talk there about new trees, much of the information will apply to you.

J.P.

• We recently purchased a home with many lilac bushes, which I'm sure haven't been pruned . . . ever. Being thoroughly unfamiliar with lilac bush care, I'd appre-

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ciate any advice. I do know that if they have many ground roots from apparently smaller branches which have spread underground into the garden.

The two feet of snow we have at present will prevent any work before mid-March. What do you suggest?

Donald L. Sand
Bozeman, MT

Winter pruning your lilacs results in somewhat fewer blooms but much finer flower clusters the following season. Cut up to one-third of the old wood away each year for three years and you'll end up with a renewed plant of decreased size. As for new growth, simply head back (cut just above a bud) the top branches to keep the shrub at the desired height. This way, you can control your lilac's size and enjoy yearly blooms, too. Severely cutting back the entire shrub would leave you bloomless for up to three years.

Also, remove all spent flowers immediately, as this will aid the shrub's growth and production the following season.

As for those "spreaders" . . . cut them back to the ground, if you want to get rid of them (or uproot them, if they're young enough), then snip the cuttings into chunks for use as mulch in your garden.

J.P.

• As a follow-up to the letter from Ralph S. Phillips, Chula Vista, CA [Letters, January, 1974], I would like to take his idea one step further as an aid to a traveling Elk.

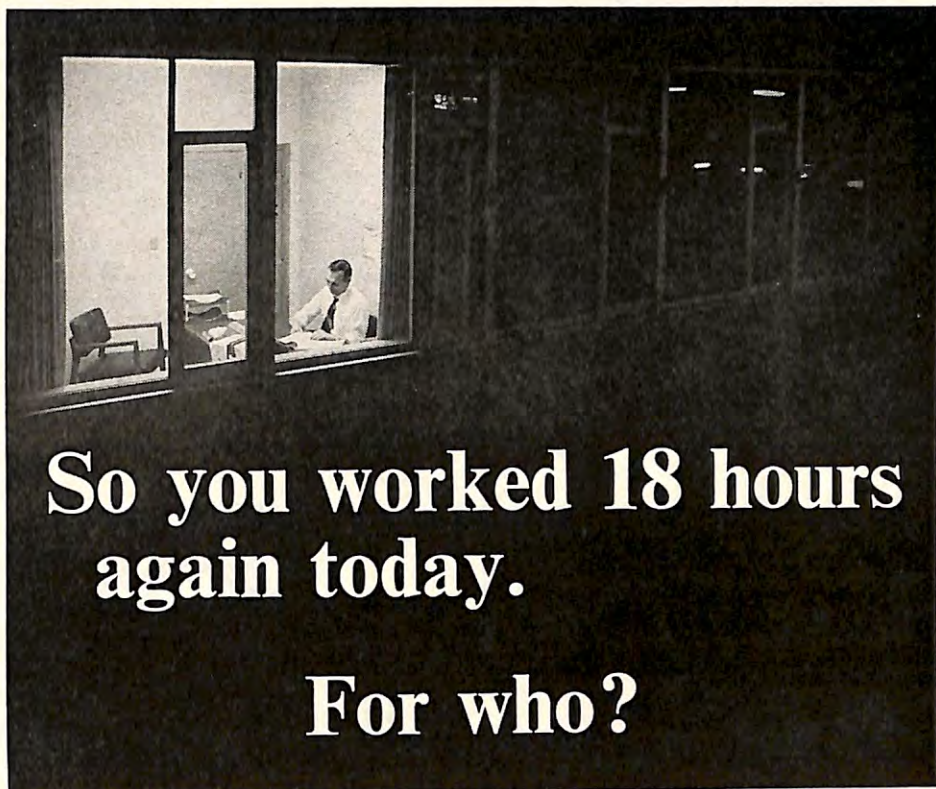
My suggestion is to have a national directory of all Elk Lodges within the continental boundaries of the United States published to show the address of the Lodge, the meeting nights, club hours, dining facilities and hours, facilities available such as lodging (if any), and any other pertinent information relevant to the interests of a traveling member of our organization. This directory could be sold at a nominal fee of, say, \$2 or \$3 per copy to any member desiring one and could be updated every 2nd or 3rd year.

This past fall, one of the highlights of a 7,000-mile auto trip that I made was my visit to the Elks Lodge in Jackson, Wyoming, where I was warmly welcomed and availed myself of their fine dining facilities. I am certain that I missed other Lodges en route, but through no fault of my own.

Has the idea any merit?

T. G. Greig
Pendleton, SC

Your idea for a national directory of Elks lodges is, in theory, a good one. In reality, though, rapidly changing conditions from lodge to lodge—and even lodge changes of address—would severely outdate the listings before they could be gotten off press. About the best we can suggest to traveling Elks is that they obtain the phone numbers of lodges en route from their local phone companies, then telephone ahead for the lodges' addresses and information regarding hours and facilities available. Oh, yes . . . and happy traveling!



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Insurance Bunco Bingo

by Jean E. Laird

In Mesa, Arizona, a man with a heavily insured auto reports that his car has been stolen from in front of his home. The police located the car in a field, completely burned inside and out. The battery, as well as three of the tires and wheels were missing. Tracks were noted at the scene, indicating a second car was involved, and that it had become stuck and required a tractor to pull it out.

Insurance files show that further investigation located the owner of the tractor who identified the insured man as being an occupant of the car. The adjuster confronted the man with this information and was successful in obtaining a signed statement in which the man made a full confession. He said he had been having trouble with the old car and thought that by destroying it he could obtain another car from the insurance company.

Unusual? No. Every year, thousands of persons try to "put one over" on insurance companies by making fraudulent claims. Of course, some succeed. But, most do not...thanks to capa-

ble, thorough, and efficient adjusters.

Why is it so important to you and I that the insurance adjusters and inspectors crack down on these phony claims? Because it is the premium-paying public...not the insurance company...who pays these claims in the final analysis.

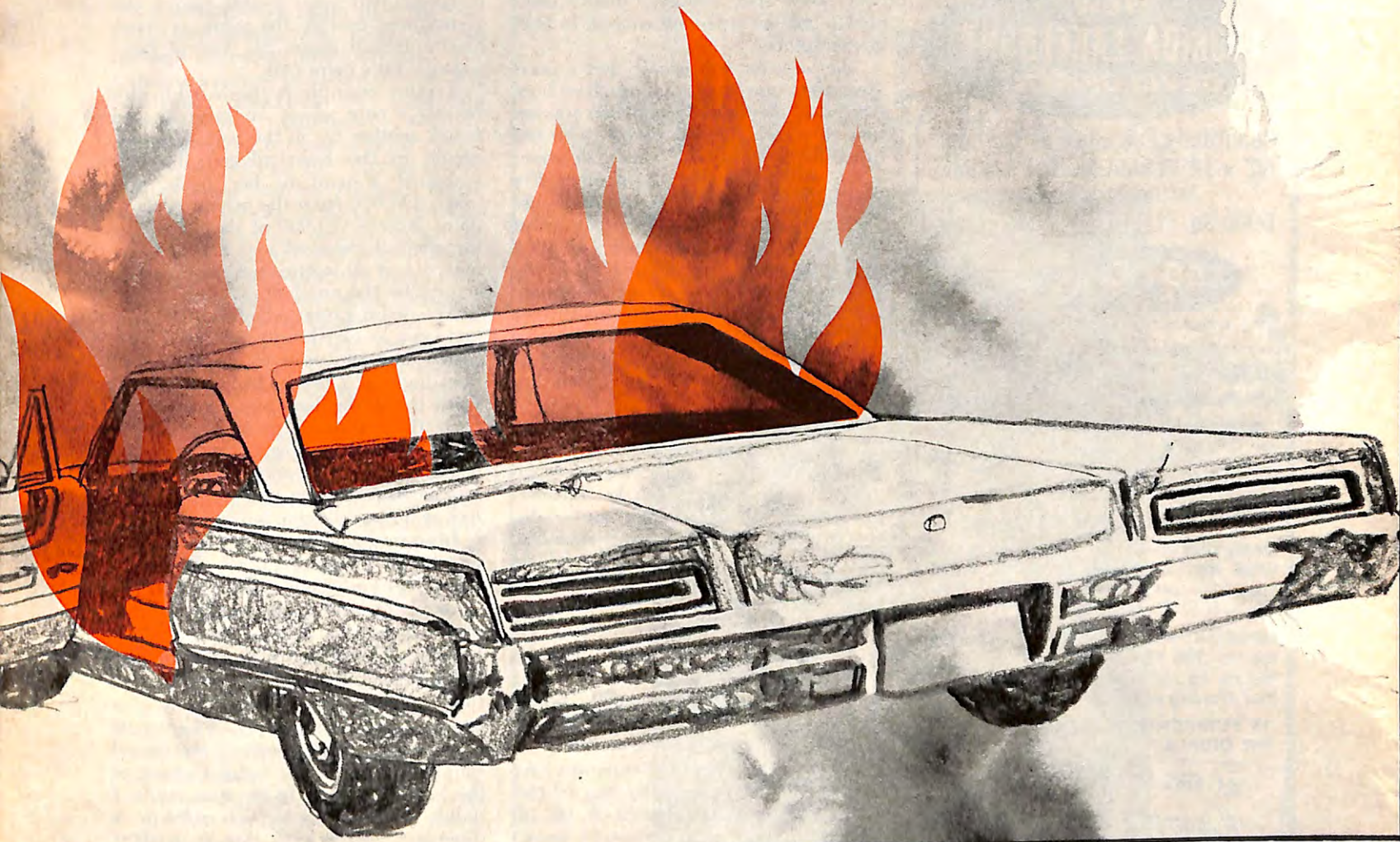
Each year insurance companies pay more than one billion dollars on casualty policies. More than 90 percent of this money goes to people who are legally entitled to remuneration. Yet, fraudulent claims cost us—the premium-paying public—about 100 million dollars each year!

Statistics further show the average insurance claim is settled for less than \$1,000. This means the bulk of settlements are in the range of several hundred dollars. Otherwise honest citizens are sometimes tempted to embellish their claims to get a few extra dollars out of an insurance company. Or, they might connive with a garage repairman to pad the bill and cover the cost of \$50 or \$100 deductible. "What these good citizens overlook is the fact that the deductible was designed to eliminate nuisance claims and enable the in-

surer to charge the policyholder a much lower rate than otherwise would be possible. And, unjustifiable increases in claims must ultimately be reflected in premium increase," say the insurance companies.

"The expense of handling small claims and padded claims causes one of the big financial drains on insurance companies," they add. "There is a crying need for a return to old-fashioned integrity."

Let's look at a typical case in the files of the National Association of Independent Insurers. Mrs. B. presented a claim to a major insurance company for accidental injuries in the amount of \$150. The adjuster, in checking with the doctor, learned that the bill had been altered. It should have read \$50. The policyholder, Mrs. B., admitted typing the additional amount on the bill. Unusual? Not really. She was just another usually honest citizen who felt a little padding on the bill wouldn't hurt the insurance company one bit. Thus, it is the job of the claims adjusters and investigators to weed out the borderline cases without delaying the claims of legitimate claimants.



How does the adjuster usually work? Let's take a look at Harry Hansen, special investigator, who heads the Loss Research Department of MFA Mutual. Mr. Hansen is an expert at crime detection for he was one of the original members of the Missouri State Patrol and served with the patrol for sixteen years, attaining the rank of captain. He has also had experience as a special investigator for the Transit Casualty Company where he examined claims from alleged falls on buses and street cars.

Mr. Hansen has participated in the actual burning of 26 cars in arson seminars at Purdue, Oklahoma, Missouri and other universities. At a University of Missouri clinic MFA furnished a car to be burned in the tests. At these fire clinics, cars are burned in exactly the same manner as was reported to the adjusters.

"We don't get near the results insureds do," says Hansen. When the cars were set on fire at the clinics in the same manner as reported to the adjusters, only small, slow, partial fires resulted. "Total fire loss to a car is nearly impossible," says Hansen. "It takes four to five hours to completely

burn; help could be there by then."

When the insured says a fire started by a burning cigarette, suspicions are also aroused. At one of the fire clinics about 200 burning cigarettes were tossed inside an automobile and they still had to fan the flame to get the fire started good.

Mr. Hansen can tell many stories of insureds trying to pull a fast one. He remembers one claim in which the insured said he hit a rock on a bridge, his car went out of control and he jumped from the auto just as it went over the side of the bridge. In investigating, Mr. Hansen became suspicious when the rock couldn't be found. He then learned the insured and his brother had towed the car and pushed it off the bridge.

Rare is the person who doesn't at least have one neighbor who knows about the "skeletons in the closet," and such people are usually more than willing to part with the information to an inquiring stranger. Mr. Hansen tells us about one family who had eight fires in eleven years on household contents. They would move good furniture into an old tenant house, insure the furniture

with a different company each time and then move it the night before the fire. Worn-out furniture would replace the new for the intentional fire. Then they would try to collect the insurance. The tip came from a neighbor who felt sorry for the family "losing all that good furniture the day after they moved it in."

Another insurance investigator tells us about interviewing a neighbor regarding a suspicious claim. He said he was making a routine credit check.

"Your company doesn't have to worry about Dorothy B.," the lady in the next apartment assured him. "She has a good job as a waitress at the Mediterranean Lounge, and her tips are fabulous. She is making much more than she did at that secretarial job before she fell on the steps and injured her shoulder."

That evening, the investigator had dinner at the Mediterranean Lounge. When the timing was right, he signaled a camera girl and got an excellent picture of Dorothy B. balancing a tray of shrimp cocktail on her "injured" shoulder, supporting same with her "crippled" right arm. What did this

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picture mean to the inspector? It was cold proof that another "totally disabled" claimant was well enough to hold down a job.

The adjuster can usually get a good idea, after one interview, just how honest the claimant is. Experience teaches him to watch out for people who are quick to change jobs, homes, or wives . . . as well as people who gamble. For instance, it was the apartment house doorman who told an investigator that Mrs. S. J. didn't really have her mink coat stolen in the building while *he* was on the job. He had seen her carrying it out that afternoon (and further digging on the part of the inspector proved she had given it in payment of a gambling debt she didn't want her husband to know about.)

It's cases like these that make adjusting so interesting that even in today's labor market, insurance companies can get ambitious young men to start under \$10,000 a year. Young law graduates often find it useful apprenticeship, and the companies are glad to have them because their honesty has already been investigated.

To make "real money" from an insurance company, you have to be a repeater, and repeaters leave a trail that is marked in the "Doomsday Book" of the insurance company. There is also the Index of the Association of Casualty and Surety Companies. As soon as a claim is paid by one of the leading casualty companies, a set of cards is filed under the claimant's name, listing his address, physical appearance, and the nature of the accident. Thus, the garbage collector who receives \$2,000 for an operation to remove a hernia acquired by carrying a trash can loaded with cement blocks can't sell his injury on the next job.

The National Association of Independent Insurers also tells us that most repeaters begin with a legitimate first claim. A respectable housewife trips in the public library and bruises her ankle. The next day an insurance adjuster hands her \$100. She tells her neighbors how she got "all that money for nothing," and soon the whole block becomes "claims conscious." It's a contagious disease.

Or, they showed us a case where a policyholder presented a claim for total loss of his late model car. He said that he had parked the car momentarily at the side of the road, gotten out to view the scenery, and that the car had plunged down a mountainside when the hand brake failed.

Investigation unearthed these facts: The previous week, the policyholder had been involved in an accident and had collected \$694 for damages to the car. He had not, however, had the car repaired. In addition, he had collected

almost \$2,000 on a claim from another company two years before under circumstances exactly the same as those in the present claim, his way of picking up a little extra cash.

Another example in the N.A.I.I. files reveals a case where an insured auto struck another car in the rear. The passenger in the front alleged she had sustained a pain in her back, and asked \$25,000 from the insurance company. Nearly \$10,000 of the claim was for medical expenses and loss of earnings. . . and all injuries were supposedly caused by the accident.

An investigation showed that she had been involved in an industrial accident four years prior to the auto accident and, as a result, had not worked since then. She had received \$12,000 from the industrial accident, medical expenses, and compensation from the workmen's compensation board. Now—four years later—she was trying to collect again on the same injury.

Insurance companies are constantly faced with claims in which the extent of the injury is exaggerated. "Whiplash" is about the most common physical disability claimed in auto accidents today. Dr. Harold Crowe, chairman of the surgical conference at Los Angeles Orthopedic Hospital, the physician who invented the term, says: "The ironic part of it is that I coined that word simply to describe the sudden jolting of the head and neck in an auto crash. I didn't intend it to be the name of a disease." Yet, he says that in a short period of time he examined 300 persons who had been treated as "whiplash" patients. He said 94 percent of them had simple sprains which would have healed without treatment; and the other 6 percent he described as "real neck cripples."

Doctor Crowe further told the Western Orthopedic Association at their meeting in San Francisco, that "green poultice" was the most effective cure for "whiplash" cases. "By 'green poultice,' I mean a financial settlement," he added. "There's no question but what such a settlement has a high therapeutic value. Insurance claims adjusters have known for years that 'whiplash' victims usually get well with amazing rapidity after they get their court settlements."

The N.A.I.I. shows us another case where the adjuster ended his statement by saying: "Nothing worth reporting except that some woman in the car said, 'my neck hurts.' May have a shakedown in mind." Investigation showed that this woman had presented 10 claims to eight different insurance companies during the past 13 years.

Excessive or unwarranted jury awards is another bane of the insurance companies. All persons with meritorious

claims deserve to be compensated fairly. However, here again it is the policy-paying public who foots the bill through increased premiums paid. For instance, a former president for NACCA (National Association of Claimants Compensation Attorneys) recently went so far as to urge a price tag of \$1,000 per minute for "pain and suffering" of any and every injured party! Applied to all the millions of injuries occurring in today's accident-prone society, this fanciful yardstick by itself could quickly bankrupt the liability insurance industry and bring financial chaos to the policyholding public.

The only answer is that the general public—which is paying for fraudulent and unwarranted claims—is going to have to become educated to the point where it will assist insurance companies in fighting them. For example, rather recently in the Chicagoland area there was a truck-automobile accident collision at a busy intersection causing substantial injuries and damage. This accident occurred in the daytime and the intersection was heavily populated with automobiles and pedestrian traffic. There is no question there must have been at least 25 or 30 people who witnessed this occurrence. However, no one would admit he saw the accident for fear he would become involved. Therefore, the insurance company claimsman faces the dilemma of not knowing which party to believe as to whether the light was red or green.

Harry Hansen says: "When the citizens realize it is their money that is being spent in payment of fraudulent claims...and that their money is actually being stolen from them by the perpetrators of phony claims...a special investigator's work will be much easier, and the occurrence of insurance swindles will be greatly reduced."

Insurance companies today operate in a gold-fish bowl of publicity. It is their reciprocal right to be fair. And, all insurance companies know their very good reputations depend on the precarious balance of the tact, wit, and fairness of their employees.

Each state also has an insurance commissioner, a public official who is usually headquartered in the state capitol. No company may write insurance without his approval, and he maintains thorough records.

Still there are times when reimbursements from the insurance company seem to take far too long. For instance, auto insurance litigation is a slow-moving, costly mess. Courts are clogged with cases—and backlogs of up to two years are not uncommon. Accident victims sometimes face long waiting periods with unpaid hospital bills and loss of income.

(Continued on page 24)

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Vacation Squeeze

by Jerry Hulse

■ With America caught in a fuel squeeze, everyone seems to be asking the same question: where do we go when vacation time rolls around this summer? Well, if you're hooked to the automobile the outlook could be bleak. But the airlines are still flying, the ships are still cruising, buses are rolling and—have you noticed?—trains are back in style. (The late Lucius Beebe once told me that the train was the only “civilized” way to travel.)

So, where to go? Well, there's Hawaii



and the mainland U.S.A.; there's Europe and Mexico, Canada and the South Seas. In a word, the same old places. Only they're going to be a bit harder to get to this year.

Still, if you can divorce yourself from the automobile, travel shouldn't present a big problem in 1974—provided, of course, you don't mind standing in line at the airport, the bus stop or the railroad station. If you were around during World War II you will recall all the crowded buses and trains. Expect a repeat as summer gets nearer.

“Travel won't be restricted,” said TWA vice-president D. J. Ryan. “It will simply be less convenient.” There will be fewer airplanes, but they will be flying bigger passenger loads, both domestically and internationally. Reservations will almost certainly be necessary, possibly weeks in advance, to such popular destinations as Hawaii and Acapulco. There is no doubt that the fuel shortage and flight reductions will inconvenience some travelers. Already the

If there is a travel crisis this year it will undoubtedly involve the difficulty of reservations. This will apply to hotels as well as airlines, buses, trains and steamship lines. To avoid the summer hassle, the safest bet will be the prepaid tour: transportation, hotels, meals and sightseeing in one package.



airlines are facing the problem of "double booking." With fewer flights, passengers are reserving space on two and sometimes three different airlines in the hopes of securing a single seat. As a result of the double booking process, one day last November United Air Lines counted more than 3,000 "no shows" on the regular commuter flights between San Francisco and Los Angeles.

With fewer flights and longer lines at the nation's airports, travelers would do well to buy their tickets in advance at a community airline office or a travel agency. "We feel we will be able to handle the traveling needs of the public," said one airline executive, "but the public will have to realize that the airlines may not be offering the same frequency which they have in the past." United Air Lines alone discontinued nearly 200 flights a day to meet the fuel shortage. (The American Transport Association representing the major carriers, announced that roughly 1,000

flights a day are being cancelled across the nation.)

At the same time, the American traveler is cautioned not to panic. "The airlines will get everyone where they're going," said UAL's Ellsworth Perry. "It's just that the planes will be fuller and there will be fewer flights." Because of the fuel crisis, Bill Balfour of Western Airlines looks for a trend toward longer vacations. "Americans are getting cost conscious," he said, "and as a result they want a bigger return for the vacation dollar."

On the ground, bus companies are gearing for bigger crowds, although with the new 55 m.p.h. speed limit they'll be rolling slower.

Trains will be crowded as well. Even before the fuel shortage Amtrak was running with near capacity loads. Fortunately for Amtrak, though, fuel isn't presently a problem. Service is limited only by a lack of equipment. To beef up the system, Amtrak is borrowing idle cars from Canadian railways.

Meanwhile, the U.S. operated railroad is ordering new cars along with a fleet of new locomotives. In the East where it operates two turbo-powered trains (capable of speeds up to 125 m.p.h.) it has placed an order for eight others.

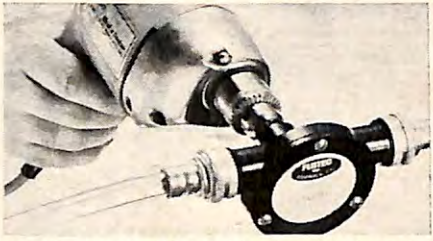
The fuel shortage will be a nightmare for motel operators as motorists discontinue long trips. At least one Las Vegas hotel is offering free rooms on Sunday nights to anyone who checks in on Friday. And in Palm Springs dozens of hotels are discounting rooms for Sunday visitors.

Europeans, fearing that Americans may stay home in 1974, are figuring a few promotions, too. The European Travel Commission already has requested more gasoline for tourists. Still, with a Sunday driving ban in some countries, the motorist may find himself stranded—with or without a tankful of petrol. "People are going to have problems at the gas pumps if they drive around Europe," said one travel agent.

Because motoring will be troublesome, Europe's railroads anticipate a dramatic increase in train travel. "If enough tourists come, we'll benefit by the crisis," said one railroad official. A hot item will be the popular Eurailpass. Good for travel in 13 Western European countries, it costs \$150 for 21 days, \$190 for 30 days, \$260 for 60 days and \$300 for three months.

If there is a travel crisis this year it will undoubtedly involve the difficulty of reservations. This will apply to hotels as well as airlines, buses, trains and steamship lines. To avoid the summer hassle, the safest bet will be the prepaid tour: transportation, hotels, meals and sightseeing in one package. This way you'll know to the dollar exactly what the trip will cost before leaving home—and reservations will be guaranteed.

In this era of the nomadic American not even the energy crunch will dissuade large groups of Americans from gallivanting around the globe in search of new and exotic datelines. Waiting in the wings are the travel agents and tour operators who are constantly blazing new trails to new and exotic destinations.



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Consider, for example, Woody Hefner, vice president of Hemphill World Air Cruises in Los Angeles. Hefner recently returned from Zaire. Zaire? Remember Stanley & Livingston? Africa. Peachy. Zaire occupies that strip which was formerly the Belgian Congo. Before revolution upended things in 1960 it was big stuff with the safari set. Now Hefner and Hemphill World Air Cruises plan to have a go at it again. They'd hoped to start earlier. But Hefner ran into a bit of a snag. The only decent hotel in Zaire burned down shortly after his visit. Now help is on its way. InterContinental intends to unveil a new hotel.

Meanwhile, Hemphill continues its tent safaris into Kenya and Tanzania. Tarzan would go into hysterics. Instead of danger it's all just a bundle of coziness and comfort. Safari members zipper themselves into mosquito-proof tents, read by electric lamps, swill fine wines and dine on tables set with silver and linen. Roughing it in such high fashion for 23 days comes to \$2,697.

Hemphill also has on the books a couple of 59-day "Himalayan" expeditions for springtime, with stopovers in Assam, Cherrapunji, Kaziranga, Gangtok, Gilgit, Hunza, Chitral, Kabul, Herat, Bamayan, Mazar-I-Sherif, Balkh, Behistun, Kermanshah and Pasagradæ. The tangle of tongue-twisting datelines evidently is irresistible for few spaces remain unsold.

Like Hemphill, Lars-Eric Lindblad gets his kicks by promoting the unusual. Recently Lindblad's flock flew above the Southern Alps, set down on a glacier, bird-watched among the Chesterfield islets in the Coral Sea and exchanged pleasantries with a tribe of former headhunters at Nambas.

In the same category of deluxe holidays, other groups are winging their way to Europe on L'Aristocrate tours offered by Air France. In Paris, Rome and London they're met by chauffeured limousines and delivered to deluxe hotels in each city. The Paris tour involves private escorts, gourmet dining, reserved seats at either the Folies Bergere or Casino de Paris, and other offerings of the grand tour.

It is unnecessary, though, to mortgage the home, sell grandma's jewels or break the bank in order to travel to distant shores. Royal Road Tours and the Australian airline Qantas have put together a nifty little package which represents the giveaway of the 70s. For Americans winging their way to Australia the plan involves both hotel and car for only \$10 a day. The \$10-a-day promotion includes 500 free driving miles as well as hotel and car, plus a complimentary transfer from the airport into Sydney. Fourteen-day tours are likewise available with a choice of more

than 300 hotels. Later the traveler has the option of taking wing again and flapping off to New Zealand. The same thrifty formula applies.

Closer to home, half a dozen pennywise packages are available through Caribbean Holidays. One, a \$64 giveaway at the Inter-Continental Hotel in Puerto Rico, includes a room, breakfast and dinner, a welcome drink, a jug of rum, sightseeing, entertainment and free use of the hotel's tennis courts for a total of three days and nights. The other choices are the El Embajador Hotel in Santo Domingo and the Inter-Continental Hotel in Curacao.

National Airlines has joined forces with Norwegian Caribbean Line to offer low cost air-sea packages from Florida. After jetting to Miami, passengers board the cruise ship Starward, making calls at Haiti, Jamaica and the Bahamas. On the return leg, passengers are permitted stopover privileges at any area served by National, including Walt Disney World.

Meanwhile Creative World Travel of San Francisco is conducting 11-day airlifts to Hong Kong at \$499 a head from the West Coast or \$599 from the Eastern seaboard. A total of 125 flights are on the books. In another direction, American Express and Varig are conducting 15-day tours to Rio, Buenos Aires, Lima and Iguacu Falls for \$590—jet fare from Miami, hotels and sightseeing included for roughly the cost of the ordinary air fare alone to Buenos Aires. If none of this piques your interest, there are other datelines to consider—Sri Lanka, Hunza, Trivandrum, Mt. Abu, Anuradhapura...

Any takers? ■

New Grand Lodge Comptroller



William S. Canty, a member of Waukegan, Illinois, Lodge No. 702, has been appointed Grand Lodge Comptroller, effective December 15, 1973. Grand Secretary Homer Huhn, Jr.,

announced the appointment to fill the vacancy created by the resignation of Edward P. Carnot, Mount Pleasant, Pennsylvania, Lodge No. 868.

Brother Canty brings to the office of Grand Lodge Comptroller a broad range of knowledge and experience in the fields of auditing and accounting. He expresses the desire to exemplify the spirit of his predecessors by promptly and efficiently performing any service he can for the benefit of the subordinate lodges and the Grand Lodge.

Brother Canty's office is located in the Order's national headquarters building, 2750 N. Lakeview Avenue, Chicago, Illinois, 60614.

Fresno, California, Lodge No. 439 Presents Gerald Strohm For Grand Exalted Ruler



FRESNO, CALIFORNIA, LODGE NO. 439 of the Benevolent and Protective Order of Elks in its regular session on December 5, 1973, unanimously resolved to present to the Grand Lodge the name of its most distinguished member, Gerald Strohm, for the Office of Grand Exalted Ruler for the year 1974-1975.

Brother Strohm was born in Kingman, Arizona, on October 19, 1910. He attended schools in Arizona and California and graduated from the University of California at Los Angeles in 1932 with a degree in Economics.

Brother Strohm entered the United States Civil Service in the Treasury Department where he served in various capacities from 1934 to 1947, except for years in military services. From 1942 to 1946, Brother Jerry was in the Army of the United States having been called to active duty as a Reserve Officer. He served in the Artillery in the European Theatre and upon his discharge he transferred to the Finance Corps and was retired as Major. He is a member of the Reserve Officers Association, the Retired Officers Association and the American Legion.

In 1947, he resigned from Civil Service and entered practice as a Certified Public Accountant. He is now a member of the firm of Strohm, Hills, & Renaut. He is a member of the American Institute of Certified Public Accountants and a member of the California Society of Certified Public Accountants, being a Past President of the Fresno Chapter.

Brother Strohm became a member of Fresno Elks Lodge in 1947 and was Exalted Ruler in 1954-55. He was District Deputy Grand Exalted Ruler in 1960. He served the California-Hawaii State Association as a member of its Major Project for six years and became

its President. He was State President of the California-Hawaii Elks Association in 1966. He is presently a member of the State Advisory Committee. In Grand Lodge, Brother Strohm served on the Grand Lodge Auditing and Accounting committee for three years, served as Grand Esteemed Leading Knight in 1972-73 and was elected to a four year term as Grand Trustee in Chicago in July, 1973. In recognition of his many outstanding services to Elksdom, he was elected to Honorary Life Membership in Fresno Elks Lodge.

In his community Brother Strohm has served in many capacities, being a Past Fund Campaign Chairman for the United Givers of the Fresno County Public Appeals Board. He is a member of the Fresno City and County Chamber of Commerce and a member and Director of the Fresno County Taxpayers Association. He has been active in the Exchange Club and was President of the Fresno Exchange Club and a District Governor of Exchange.

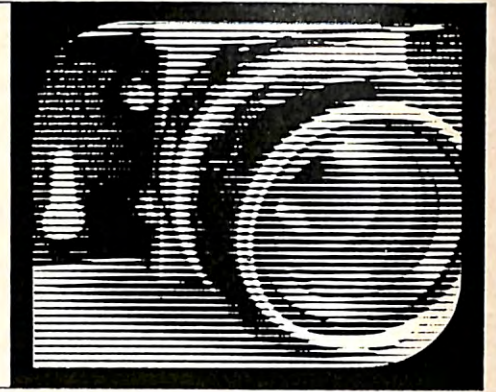
Brother Strohm has been active in the First Congregational Church and has served it in many capacities.

In 1935, Brother Strohm married the former Kathryn Gehring, whom he first met while he was at UCLA and she was a student at Belmont High School in Los Angeles, from which school he had graduated. They have no children. Kay has been Jerry's active supporter through the years and will be a most gracious First Lady.

IT IS THEREFORE with pride and confidence in him that Fresno Elks Lodge respectfully presents the name of GERALD STROHM to serve in the high office of Grand Exalted Ruler with assurance that he will bring to that position the experience and leadership which the office of Grand Exalted Ruler demands.

Delbert A. Mundt, Exalted Ruler
K. H. McIsaac, Secretary

NEWS OF THE LODGES



THE CAVALIER YOUTH BAND sponsored by Whittier, Calif., Lodge has played throughout the United States from the inaugural parade of President Nixon to the Tournament of Roses parade. Members and sponsors are (from left) Judy Schlegelmilch, Est. Loyal Kt. Ray Lamb, Director Sid Viles, Becky Nickell, designer of the flag, Shelly Osman, ER Gene Trotter, Est. Lead. Kt. Ron Peck, and Chris Palas.



EXALTED RULER Larry Free (left) of Wauseon, Ohio, Lodge presented a contribution for the Elks National Foundation of \$100 to SP F. H. Niswonger. The contribution was made during the district bowling tournament hosted by the lodge.



FIFTY VETERANS of Bath, New York VA Hospital were the guests of Corning Lodge and Ithaca Lodge for a football outing to Cornell University. The 25th annual event began with luncheon at Ithaca Lodge, then the game, and dinner at Corning Lodge. In attendance were (from left) VA staff members Richard Ellis and Frank Benishin, Corning PER Gerald Vine, and staff member Paul Laux.



BOYS CLUB of Watertown, Massachusetts received a check for \$1,225 from the youth committee at Watertown Lodge which sponsored a Las Vegas Night benefit. (From left) Youth Chm. Bob Bowen presented the check to Director Bob Fleming and President Ray Dupuis of the Boys Club.



A LIFE MEMBERSHIP was presented by GER Robert Yothers to Phaon Snyder, who has been a member of Mahanoy City, Pa., Lodge for 69 years. With them were ER James Kates (left) and DDGER Bert Cook (right).



SPORTS WORLD was the theme of a recent event at Chula Vista, Calif., Lodge. (From left) ER W. T. Hicks welcomed guests Wilt Chamberlain, player-coach of the San Diego Q's, Leonard Bloom, owner of the NBA team, and Billy Casper, professional golfer.



A CLASS was initiated at Elmwood Park, N. J., Lodge in honor of DDGER Robert Westerdahl. Among the initiates were three members of the Nicholas family: James, John, and John Jr. Also present were VP Harry Gravatt, PER John Cornelia, and ER Joseph Siciliano.



DISTRICT DEPUTY Robert Howell (center) was the honored guest for an initiation at Leesburg, Fla., Lodge. Included in the class were the two sons of PER Charles Hasley. ER Gerald Gaffney (fourth from left) welcomed the new members.



OLD TIMERS were honored recently by Freeport, N. Y., Lodge. Present were (from left) PDD Jack Quinn, DDGER Jack Egozcue, PSP Peter Affatato, SP William Steinbrecher, Jake DaSilva, a 62-year member, VP Jim Fountain, ER Stephen Rowland, and PDD Howard Bateman.



STATE PRESIDENT William Steinbrecher (fourth from left) was the honored guest of Bronx, N. Y., Elks for their 70th anniversary celebration. He was joined by (from left) DDGER Bernard Lefkowitz, ER Peter Colacioppo, SDGER James Gunn, GL Lodge Activities Committee-man Peter Affatato, PDD Leslie Bellows, PDD Louis Weniger, and PER Nilo Mengrone.



AN ENVELOPE of material from Hillside, N. J., Lodge was deposited by ER Henry Goldhor in a time capsule on the occasion of Hillside township's 60th anniversary. The time capsule will not be reopened until the year 2013. Present were (from left) Louis Dischler, township clerk, Mayor John Kulish, Est. Lead. Kt. Arthur Cutillo, and PER Joseph Castelluccio.



SHERWOOD, Oregon, Elks helped Sherwood High School students raise funds to obtain flags for the new building's classrooms. With the assistance of U. S. Sen. Mark Hatfield, the Elks also obtained a flag that had flown over the U. S. Capitol for the school library. Sen. Hatfield (third from right) presented the flag to (from left) Pat Scott, David Pitney, Joni Allison, Mark Kelly, and Chris Strickland as ER Charles Hoar looked on.



AN EVENING of German style feasting and celebration was held at Saratoga, N. Y., Lodge. General Chm. Robert Schrade (right) welcomed over 200 members and guests including (from left) kitchen Chm. Francis Quinn, ER Vaughn Woodworth, and Vic Meister, band leader of the Hofbrau Six.



THE MORTGAGE to Charleroi, Pa., Lodge was officially burned by ER Donald Hartman and Ewing Marshall, president of the lodge board of directors. Present for the ceremony were (front row, from left) John Culmer, PER William Perry, Ewing Marshall, Secy. Frank DeCoster, PER Jack Barcelona Jr., and (back row) PER Harry McCracken, Joseph Marshall, Arthur Hiliare, and Harold Coulter.



THE FALL MEETING of North Carolina Elks was attended by (from left) SDGER Thad Eure, PGER John Walker, SP Kermit Hoffman, and GER Robert Yothers. During the session, a donation of \$8,909 for the Foundation was presented to GER Yothers.

ANOTHER MOBILE UNIT providing home service for persons afflicted with cerebral palsy has been purchased with proceeds from a dinner dance sponsored by 13 lodges in New York state. PSP Martin Traugott (left) demonstrated the vehicle to Ossining Lodge PER Irving Henshaw, benefit chairman. Fifteen units are now in operation throughout the state.



LODGE NOTES

HILLSIDE, N. J. PER Leslie Tichenor, who now lives in South Carolina, visited the lodge where he served as Exalted Ruler in 1936. He was welcomed by ER Henry Goldhor.

HASTINGS, Neb. PER Lloyd Levander initiated his son, Gerald, who is with the U.S. Air Force. The Past Exalted Ruler's brother, ER Robert Levander from Grand Island Lodge, was Esquire for the ceremony.

SAVANNAH, Ga. PER Guy Trapani, who was 91 years old, died November 6, 1973. He served as Exalted Ruler in 1927-1928 and was elected an honorary life member. An initiation class was named in his honor in 1971.

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 their members come to Stanford. Write to William Bentele, Palo Alto Lodge #1471, 4249 El Camino Real, Palo Alto, California 94302.

ISHPEMING, Mich. The lodge formed the Adopt a Brother program in which each Elk volunteers to send a birthday and a Christmas card each year to a Brother living at the National Home. The program has been well-received to the extent that letters and photos are being exchanged by some of the Brothers. Negaunee, Midland, and Bessemer Lodges have joined the program.

TULSA, Okla. PDD Billy West, who has been a member of the lodge for 60 years, was honored at a banquet where he received his pin. Brother West was Exalted Ruler and Secretary of the lodge and served as Organist for 50 years.

SHARON, Pa. As part of the lodge's Americanism program, 26 Elks and their wives presented a variety show at the VA Hospital in Butler to over 100 disabled veterans. PER Richard Scragg was the director and PER Robert Jones was the master of ceremonies.

HASBROUCK HEIGHTS, N. J. Chm. Howard Krollfeifer Jr. and the lodge youth committee organized a football outing for Lodi Boys Club. The group was transported to New Brunswick to see Rutgers University play Delaware.

SALIDA, Colo. Eleven young veterans were initiated in a class of 21 at the lodge. A special dinner was held prior to the ceremony.

CHULA VISTA, Calif. A portrait of GER Robert Yothers was presented to the lodge during a visit by DDGER Karl Schmeeckle. ER W. T. Hicks accepted the painting which was done by Brother Frank Mohaupt.

FULTON, N. Y. The lodge recently commemorated its 70 years of dedication to community service, youth programs, and social activities. A local newspaper article detailed the lodge's history.

APACHE JUNCTION, Ariz. Youth Chm. Mike Currier and his committee cooperated with several civic groups in planning a party for preschool and elementary school children in the local high school gymnasium. About 600 children enjoyed refreshments and competed for prizes purchased by the lodge.

POMPANO BEACH, Fla. The lodge held its twentieth anniversary ball with ER Fran Weed presiding over the festivities. Attending the celebration were PGER William Wall, PSP Robert Grafton, PDD Herbert Payne, VPs Oscar Snyder and Gene Boggs, DDGER Earl Sapp, State Vets Chm. Wilfred Weed, PDDs Clyde Brown, John Breslin, and Anthony Amoroso.

LEWISTOWN, Pa. PER Robert Schell and his committee organized a social for lodge Brothers, 65 to 95 years old. Those attending were presented certificates and served a buffet supper, and others were visited in their homes.

ESCONDIDO, Calif. Evelyn Farrell, ladies president, presented a check to ER James Taramasco for the cerebral palsy fund. Helping to provide care for handicapped children is a state Elks major project.

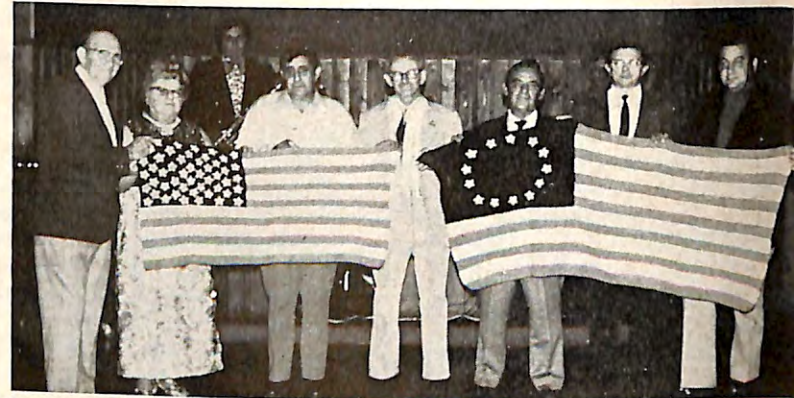
NEWPORT NEWS, Va. The Elks' ladies and the Vets Committee organize social events each month for about 300 veterans in Kecoughtan VA Hospital. Seasonal parties, cook-outs, and square dances are some planned activities.



HANDICAPPED CHILDREN such as (from left) Nancy Himml, Jimmy McMullen, Savvas Fotiadis, and John Donnelly at Joseph P. Kennedy Jr. Memorial Hospital will benefit from the donation of \$2,500 made by the Massachusetts Elks Association. SP Alfred Fitzpatrick presented the check to Sister Ellen Connors, hospital executive director, as (from left) VP Harry Sarfaty, Grand Trustees Chm. Edward Wilson, PGER John Fenton, and Sister Pauline Williams observed.



FIRST PLACE in the talent show sponsored by Escondido, Calif., Lodge and the Elks' ladies for local high school students went to Steve Ostrow for his trombone solo. Capt. William Franke, a former prisoner of war, spoke at the dinner preceding the contest. Also present were ER James Taramasco and ladies President Evelyn Farrell.



TWO FLAGS that were crocheted by Miss Palisin were presented by her and her brother Joe to Mountainside, N. J., Lodge. (From left) PER Daniel Ball, Miss Palisin, PER Felix Mongrello, Joe Palisin, Est. Loyal Kt. Edward Leonard, PER Joseph Casey, and Sam Di Fonzo displayed the gifts.



LAW AND ORDER was the theme of an Americanism program held at Princeton, N. J., Lodge. In attendance were (from left) SP George Frick, DDGER Ralph McCurdy, State Americanism Chm. Edward VanVooren, District Americanism Chm. William Sponholtz, VP Carlo Perantoni, and Douglass Watson, local juvenile officer.



A COURT OF HONOR was held at Southbridge, Mass., Lodge for five new Eagle Scouts. DDGER Joseph Baublis (left) and ER Rizieri Camilloni (right) congratulated (from left) Dann Allen, Marc Caouette, John Kirk, David Riel, and Kurt Parent.



SCOUTS from Troop No. 249 said thanks to their sponsor, Lake Worth, Fla., Lodge, by presenting a plaque to PER John Schmitke (second from right) and ER Robert Candee (right). The presentation followed an Eagle Scout ceremony for (from left) Martin Gordon, Robert Price, and Daniel Barcelona.

AMERICANISM CHAIRMAN Albin Kayrukstis displayed the American heritage board at Groton, Conn., Lodge. The board was designed and installed by committee members.



A DINNER sponsored by Smithfield, R.I., Lodge in honor of all veterans was attended by 70 hospitalized vets. With some of these patients were (from left) State Vets Chm. Joseph Venditto, DDGERS Oresto Imbriaco and John Barton, Chm. William Hardman, ER Joseph Thibodeau, Harold Russell, guest speaker, Louis Alfano, commandant of the Rhode Island Soldiers Home, and Grand Trustees Chm. Edward Wilson.



NEW MEMBERS were initiated at Woburn, Mass., Lodge during the official visit of DDGER Albert Parsons (seated, third from right). ER Eric Anderson (seated, center) welcomed the District Deputy and SP Alfred Fitzpatrick (third from left).



FIFTY YEARS were celebrated at Pittsburg, Calif., Lodge with an anniversary dinner dance, open house, dinner for hospitalized veterans, and a meeting honoring the lodge's five charter members. Joining in the festivities were (from left) PGER Horace Wisely, Grand Trustee Gerald Strohm, SP Yubi Separovich, ER John Martin, PDD Gerald McCormick, and PGER Leonard Bush.

(Continued on page 48)

by David L. Markstein

■ A second home in the country—a place to go for relaxation, where the youngsters can spend holidays away from city smog and pollution, and where, hopefully, you will have a comfortable place to retire away from city noises and pressures. An investment whose values should enhance as the years go by, and therefore a stake toward the future.

OR:

A pesky place whose weeds grow faster than its crops, where the local politicians assess at double value the



property of the out-of-countians who don't vote there anyway, where garbage accumulates, deliveries are made on your own legpower, and the once-weekly trips lengthen to a once-a-month penance, and finally to a twice-a-year inspection. A place where property values drop with the passing years from zero to zilch.

Both of them are pictures of a country second home. Which will apply to yours—if you buy one—will depend upon your judgement in purchasing and maintaining it.

The first rule is to *go out and inspect*. Don't listen to that siren voice on the phone extolling an oasis in the Arizona desert—as an Arizonan I can tell you that Arizona has none which are not man-made—or the beauties of Colorado High Country which, you later and sadly learn, can be reached only by helicopter, of which there are two in the county which have been rented out weeks in advance to other buyers of mountain paradises.

Don't be content with a flying trip paid by the promoter. Walk over the site, find out about utilities, learn about availability of water—in Florida, you'll have too much, in the arid West too little—and the closeness of places where you can buy the bread and butter which are just as necessary in a second home as in a first. Find out who are your neighbors and how far away.

Get things in writing. You have a right to this if you purchase property across a state line. Federal law demands that a buyer be given something called a Property Report. It somewhat resembles, and is nearly as complete as, a stock prospectus. Don't be like the average buyer of new stock or mutual fund issues and throw this away. Read it. Don't allow anybody to hurry you. The Dutch have a saying "tomorrow is also a day."

If you can, deal with an established firm, not Johnny Jumpup who operates from Utah today and Uganda tomorrow. It is comforting to know that the firm with which you deal will be in the same place doing business day after tomorrow.

Don't accept any proffered title. A title search by qualified experts costs money. It would have saved much more money for eight innocent investors, each of who was delivered seemingly valid title to the courthouse square of an old Tennessee town.

Then, there's the question of whether to purchase raw land with the expectation of building on it, buy an existing

house—the best bargains are found in rundown structures which, using your own or hired labor, you can build up to the value of its neighborhood—or purchase a condominium. Something can be said for each.

Raw land is the cheapest and easiest, until you get ready to build. Most people find the same delays, increased estimates due to inflation, and nuisances found in building a city home apply to a second. They are sometimes worse in the country or in a resort area. You do not have as many firms with whom to deal, competition is less and therefore care for the customer slower, and materials often have to be ordered from afar instead of from a city warehouse two miles away and ten minutes' ride by delivery truck.

Some raw land is cheap, indeed. It is the remnant of once-extensive public land. Mostly, it's found in Western states. The Federal government offers parcels on bids from time to time. If you want to get the lists, subscribe to the quarterly publication, "Our Public Lands" from Superintendent of Documents, Government Printing Office, Washington, D. C., 20402. You will find such notices as these (note carefully the drawbacks of accessibility, etc.):

"COLORADO

"40 A. identified as C-8076, located 5 miles southeast of Meeker, Colorado, in northwest portion of State. Principal use of land has been and is livestock grazing. Topography moderate to gently sloping, soils mostly shallow, very rocky and silty. No improvements on land. All surrounding land in private ownership. no legal access to sale tract. Appraised \$2,000. Sale in mid-November or later.

"IDAHO

"40 A. identified as I-3470. 1 mile east, 3 miles north of Middleton, Ada County. Unimproved except for some boundary fencing, power, and telephone lines along county roads. Highest use is for rural homesites and associated agriculture. At continuing sale. Appraised minimum bid \$26,000 plus advertising cost."

On such land, and other, more settled raw acreage, second-homers frequently place mobile homes. Writing in the May/June, 1970, issue of the *New England Economic Review*, Carol S. Greenwald of the Federal Reserve Bank of Boston, noted:

"A mobile home is a factory-built, rectangular housing unit which is delivered to the site on its own wheels.

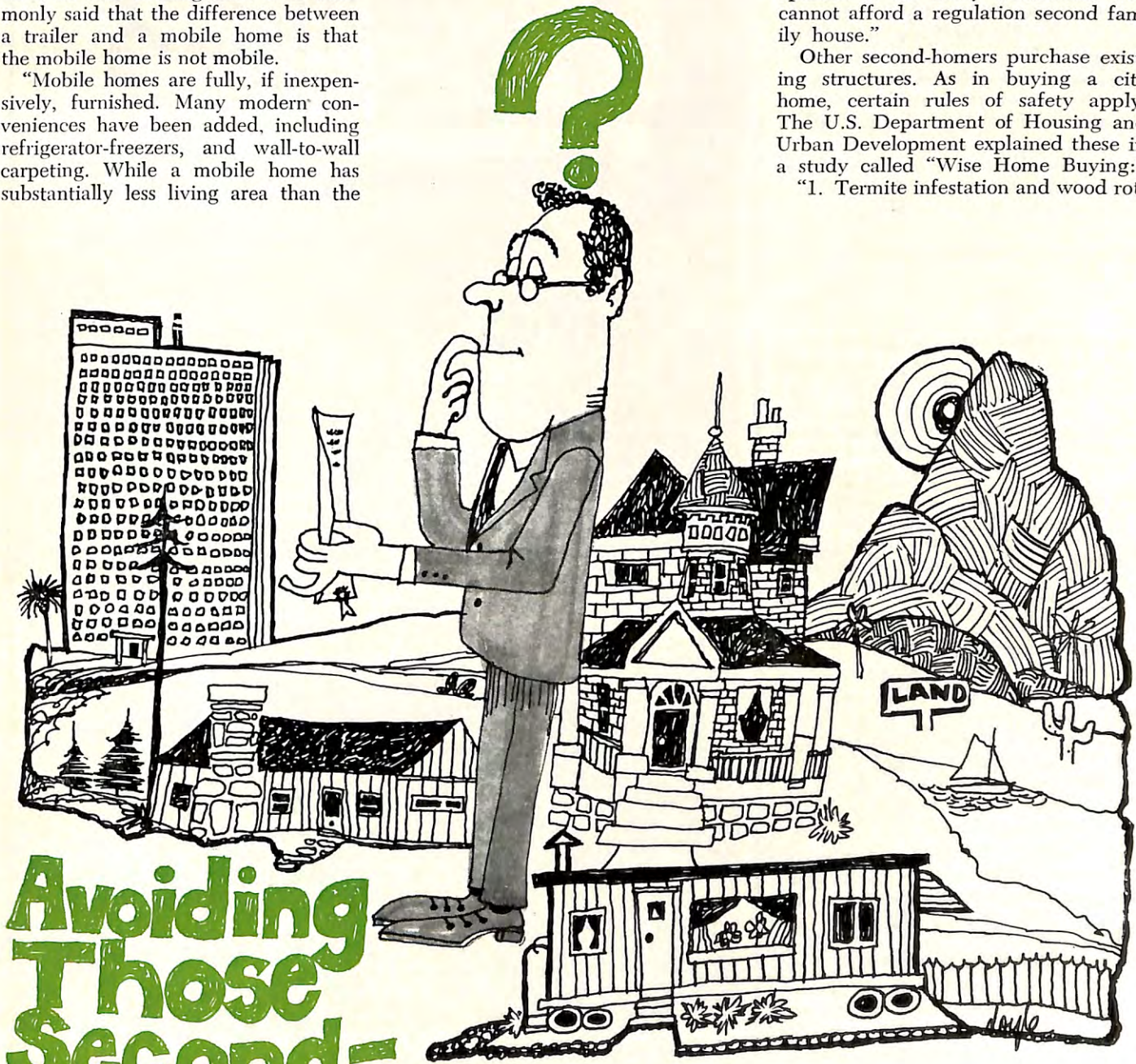
As the market has changed from transients to moderate income households, the mobile home manufacturer has redesigned his product. In the mid-1960's the mobile home was enlarged from an 8 x 40 foot trailer to a fairly immobile 12 x 60 foot housing unit. It is commonly said that the difference between a trailer and a mobile home is that the mobile home is not mobile.

"Mobile homes are fully, if inexpensively, furnished. Many modern conveniences have been added, including refrigerator-freezers, and wall-to-wall carpeting. While a mobile home has substantially less living area than the

average single family dwelling, the living space is similar to that found in many new apartments and is 45 percent greater than the minimum FHA requirements for a two bedroom apartment. Thus, it is a viable alternative to apartments for many households who cannot afford a regulation second family house."

Other second-homers purchase existing structures. As in buying a city home, certain rules of safety apply. The U.S. Department of Housing and Urban Development explained these in a study called "Wise Home Buying:"

"1. Termite infestation and wood rot.



Avoiding Those Second-Home Blues...

The importance of a check by a termite specialist cannot be overemphasized, particularly in those areas of the country that have a long history of infestation.

"2. Sagging structure. Look carefully at squareness of exterior walls.

"3. Inadequate wiring. Be sure that there is sufficient amperage and enough electric outlets. Request inspection by the local government for code compliance to make sure the wiring is not dilapidated, exposed and dangerous.

"4. Run-down heating plant. Check the general condition of the heating system. What kind of repairs are needed and how long will the system last?

"5. Inadequate insulation. Ask if the attic and the space between interior and exterior walls has been filled with the insulating material. What material was used and how was it installed?

"6. Faulty plumbing. Choose a home that is connected to a public sewer system in preference to one served by a septic tank or a cesspool. Check with the plumber who last serviced the house to determine condition of the plumbing and ask him to test for water pressure.

"7. Hot-water heater. Check the type and capacity of the tank to determine if there will be sufficient hot water for family needs. Look for any signs of rust or leaks. Obtain any guarantee held by the present owner, if it is still in effect.

"8. Roof and gutters. What kind of roofing material was used and how old is it? Check inside the attic for water stains and discolorations. Ask the owner for a guarantee if one exists.

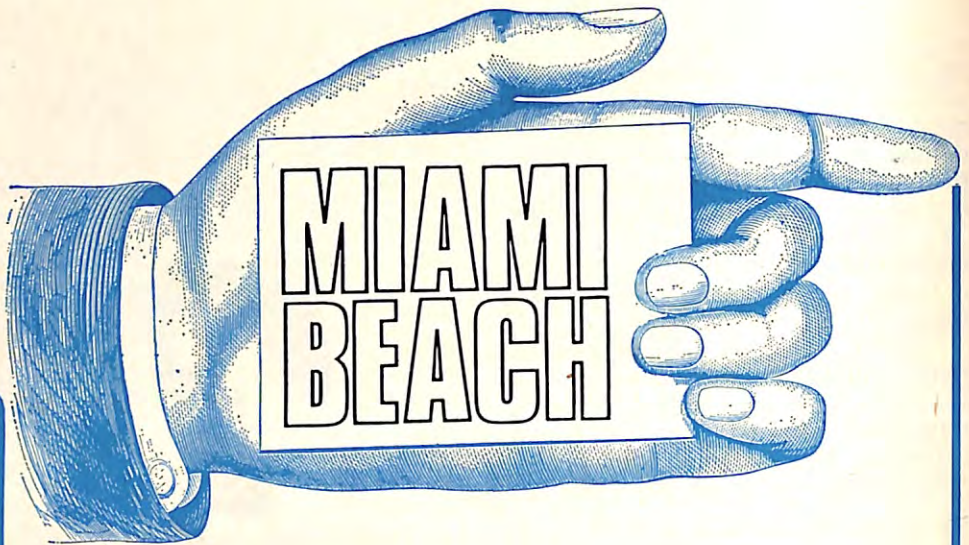
"9. Wet basements. A basement that looks dry in summer may be four inches under water in the spring. Are there signs around the foundation walls of water penetration?"

All of these areas represent potential problems. So why not a beautiful, spanking new condominium? Especially when the seller maintains it and keeps it rented for you while you're away?

Sounds great. But it pays to read the fine print of a condominium agreement. I found in examining one such agreement for an investment client that it allowed him use of his own quarters during only four weeks of the year, all undesirable, off-season times, and that the apparent professionals who were to do the managing for him had not a day's previous real estate experience among five of them.

Moreover, investing no more than the funds to buy pencils, letterheads and agreement forms, these five had allocated for themselves a one-fourth interest in the whole structure, and a one-fourth share of gross revenues. That latter figure came off the top before

(Continued on page 47)



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

GREETINGS:

The Grand Exalted Ruler, by and with the approval of the Board of Grand Trustees of the Benevolent and Protective Order of Elks of the United States of America, acting upon authority given him under Article III, Section 6, Grand Lodge Constitution, does hereby proclaim that the next session of the membership and representatives of the Grand Lodge of the Benevolent and Protective Order of Elks will convene in Miami Beach, Florida, July 7, 1974, with the opening and public meeting to be held in the Fontainebleau Hotel, 4441 Collins Avenue, on Sunday, July 7, at eight-thirty o'clock in the evening.

The opening business session will convene at the Fontainebleau at 9:00 Monday morning, July 8, 1974, at which session the election of officers for the ensuing year will be held. Business sessions will continue thereafter each morning at 9:00 on July 9, 10, and 11 until the business to come before the sessions is finished.

The Fontainebleau has been selected as headquarters for the 110th Session of the Grand Lodge. Space in the Fontainebleau Hotel has been set aside for all REGISTRATION.

Room reservations for Past Grand Exalted Rulers, Grand Lodge Officers and Committeemen will be made by Bryan J. McKeogh, Convention Director, 370 Lexington Avenue, Room 715, New York 10017. He will mail reservation forms and a letter outlining the procedure.

All other room reservations—with the exception of the Grand Lodge people as outlined in the preceding paragraph—will be made through the State Associations. The National Convention Committee, following the practice of previous years, will assign rooms to each State Association and those planning to attend the Convention are urged to make the fact known to their State Association Housing Chairman immediately. Neither the National Convention Committee, nor the Miami Beach official convention hotels, will accept reservations directly from lodges or individual Elks.

DATED: February 1, 1974

Robert A. Yothers
GRAND EXALTED RULER

ATTEST:

Homer Huhn, Jr.
GRAND SECRETARY

THE JOY OF GIVING

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Chicago Illinois 60614
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A permanent benefactor certificate from the National Foundation was presented recently to DDGER Jon-Paul Roden (left) at Rockville, Conn., Lodge. Present were (from left) Trustee George Russell, SDGER Arthur Roy, and ER Paul Roshka.



Paid-up certificates were presented by District Foundation Chm. Arthur Jones (second from right) on National Foundation Night at Santa Monica, Calif., Lodge. Receiving theirs were (from left) Brother Clem Durand, Brother Don Smale, and DDGER Norman Lopez.

During a reception in Hartford, Connecticut for GER Robert Yothers, a donation of \$1,000 was made to the National Foundation in the Grand Exalted Ruler's name. SP Clifford Gasparini (right) presented the check to him.



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Insurance Bunco Bingo *(Continued from page 9)*

However, many reform plans are now being debated and considered—such as the no-fault plan, which pays off regardless of who is at fault. (Auto insurance is tied to the fault-finding idea of liability: you get paid if the other driver is wrong; he gets paid if you are wrong.) No-fault, being adopted by more states each year, eliminates the need for long, drawn-out court cases, and this type of insurance can lower the cost of insurance by 50 percent or more. However, it is up to the citizens of each state to see whether or not the no-fault bill is best suited to their needs.

A community action program designed to hold down insurance cost is also attracting nationwide interest as an example that other states with similar problems might find profitable to study. For instance, in Pennsylvania, there has been a broad education effort, intended to make Pennsylvanians aware of the effect exorbitant jury awards and inflated claims have on insurance costs.

An investigative office, originally started by three former FBI agents, has brought about successful prosecution in many cases. For example, it was determined the majority of fraudulent cases involved padded or fraud-

ulent automobile accident claims and claims submitted by so-called slip-and-fall artists. Insurance chiselers in the latter group usually perform their specialty in business establishments and then sue the management to collect damages for their alleged injuries.

One such case uncovered by the Pennsylvania investigative office involved a 35-year old Canadian citizen, who admitted taking spills in "some of the best stores in the United States." His last fall was made in a Philadelphia department store. He was turned over to the United States Immigration and Naturalization Service, which ordered him deported to Canada.

The Philadelphia office has also turned up information that has led to the smashing of automobile accident fraud rings in several Pennsylvania cities. The most recent was a case in which the insurance industry was defrauded of an estimated \$100,000 by staging faked automobile accidents.

What can we do to stop phony insurance claims—which are costing us all money? The *Miami News* recently held up a mirror to a community of a million people who were enduring the highest automobile insurance rates in the country for a metropolitan area of its size. For 42 successive days, the

News reflected the reasons for the high rates—faked insurance claims, fraudulent and unethical practices, and public indifference.

The *News* told its story in daily Page 1 articles supported by hard-hitting editorials written by the editor, and the series required exhaustive research. However, the immediate result was a sharp reduction in claims, the withdrawal of a number of court suits and the reactivation of the Miami Citizens' Safety Council. Here is an excerpt of that hard-hitting series:

"Let's grow up. We in Dade County have a lousy record as motorists and as insurance risks. We have too many accidents, and too many of us are plain thieves when it comes to putting in claims for damages. Our behavior is costing us—in deaths, in pain, in rising insurance premiums. It's our problem, and we have to lick it ourselves. We can do it by behaving like adults when we are driving, by showing some integrity when we have a claim and by reporting the crooks and the phonies. Next time someone tells you about outsmarting the insurance company, ask yourself this question: Where did the insurance company get the money? That's right...from you!" ■



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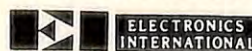
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THE ELKS MAGAZINE MARCH 1974

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New 1974 Citizen's Guide to Social Security says: You can collect from Social Security at any age!

Would you like to know exactly how much money you have poured into Social Security payments? And would you like to know how soon you can start to collect cash benefits, including all the benefits due you right now under the 1974 Social Security laws?

First, to find out precisely how much money has been paid into your own personal Social Security account fill in the left half of the coupon on this page. It will be sent directly to the proper government agency. This agency will check your personal account and send you a confidential report of your year-to-year contributions to Social Security. You will not be charged for this service, not even the price of a postage stamp.

Second, fill in the right half of the coupon. It will serve as an order form for your copy of a new book, "1974 Citizen's Guide to Social Security". If you think Social Security payments are made only to elderly people, or folks who have retired, then there's good news in store for you.

This guide is actually a handbook that translates the language of the Social Security Act into plain English—including brand new Social Security benefits just passed by Congress. Here are just a few of the subjects in this easy-to-read guide:

- How to find out if you are eligible for Social Security benefits right now, regardless of age or income.
- How to make your whole family eligible for Social Security — including your youngest children.
- Is there any advantage to having two Social Security cards?
- How to hold a good job and still get Social Security benefits.
- What to do if you have lost your Social Security card.
- How to increase your benefits if you are already collecting Social Security.

- What to do if you have lost or misplaced a Social Security check.
- How to get Social Security benefits for students between the ages of 18 and 22.
- How to collect Social Security payments in one lump sum.
- What papers you must produce to file a Social Security claim.
- How to get Social Security benefits even if you've never contributed a penny into it.
- Special Social Security benefits available only to veterans.
- How to be sure your employer is not cheating you on Social Security.
- How to get a refund if too much Social Security tax has been withheld from your salary (two out of three people are eligible for refunds).
- How to get health insurance for the elderly members of your family.
- What the new Social Security laws just passed mean to you in cash benefits.
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Please act now. To get all the up-to-date Social Security benefits you deserve be sure to fill out both parts of the coupon on this page. Mail the completed coupon and \$3 in check or money order to American Consumer, Dept. SO-17, Caroline and Charter Roads, Philadelphia, Pa. 19154. Your 1974 Citizen's Guide will be sent promptly, and your confidential Social Security report will be mailed to you from the proper government agency in Washington, D.C. as soon as your account has been checked. You owe it to yourself to take advantage of the new Social Security benefits that are rightfully yours. Please mail the coupon now.



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SIGN YOUR NAME HERE (DO NOT PRINT)

Sign your own name only. Under the law, information in your social security record is confidential and anyone who signs another person's name can be prosecuted.

If you have changed your name from that shown on your social security card, please copy your name exactly as it appears on your card.

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LODGE VISITS

GRAND EXALTED RULER Robert A. Yothers



Portsmouth Lodge hosted GER Yothers' visit to the Virginia Elks mid-year convention. ER Von Piersall Jr. (right) welcomed (from left) SP Sidney Sullivan, Brother Yothers, PGER John Walker, and Doral Irvin, executive director of the Elks National Home.

On his visit to Rhode Island, GER Yothers attended a state dinner at West Warwick Lodge. He was welcomed by (from left) SP Ovide Brindamour, GL Auditing Committeeman Clifton Higham, Past GL Americanism Committeeman Fred Quatromani, Past Grand Forum Chief Justice John Mullen, and PDD Joseph Mattias.



GER Yothers was honored recently at a dinner dance held by Mahanoy City, Pa., Lodge. Among those present were (from left) Grand Secy. Homer Huhn Jr., PGER Lee Donaldson, Brother Yothers, Grand Est. Lead. Kt. H. Beecher Charmbury, DDGER Bert Cook, ER James Kates, PSP Edgar Herwick, and GL Americanism Committeeman Donald Oesterling.



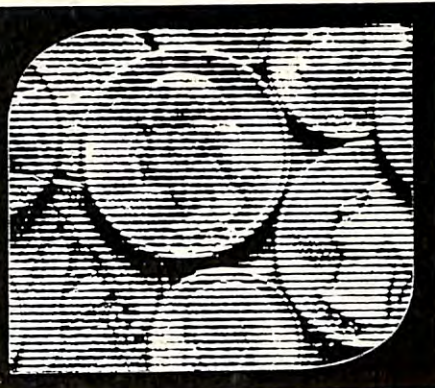
The mid-year convention held by the Kentucky Elks Association was attended by GER Yothers. Joining him were (from left) SDGER Ted Callicott, DDGER Joe Gaines, Hopkinsville ER Ozell Haile, SP James Franklin, PGER Edward McCabe, SDGER Ted Zimmer, and State Secy. Garland Guilfoyle.



Special guests of Bayonne, N. J., Lodge were GER Yothers and his wife Dorothy on the occasion of the lodge's 75th anniversary celebration. In attendance were (seated, from left) Co-chairmen A. W. Dagastino and Bart Boyle, Brother Yothers, PGER William Jernick, and (standing) SP George Frick, PER Larry Hill, ER Sam Pepe, State Sergeant-at-Arms Anthony Cestari, and DDGER Patrick McAuley.

IT'S YOUR BUSINESS

by J. L. Slattery/R. Gosswiller



Mr. John Dryden is chairman of a small company in Burbank, California, that manufactures electric—yes, electric *motorcycles!* His firm's product is called the "Charger." It has a top speed of 30 m.p.h. and its two 12-volt batteries will power it for 50 miles before they need to be recharged. This interesting vehicle was priced at \$499 in December. When Mr. Dryden's company went into production last June, the expectation was that only a few Chargers would be sold. The product was viewed as being a luxury novelty for The Man Who Has Everything.

But that was before Americans began to realize that there actually was going to be a big shortage of gasoline and that the prices of such amounts as they could get would be rising high.

As of December, Mr. Dryden's little company was turning out 20 Chargers a day and had about \$3.3 million in orders on its books.

Obviously only a few small businesses can exploit the fuel-shortage problem by developing and manufacturing new kinds of vehicles. And it should be remembered that there are shortages not only of fuels but also most other materials and products. Demand for bicycles is expected to be very strong this year—but will the bike manufacturers be able to get enough supplies of materials to fill the orders they already have?

The problem of shortages has suddenly forced big companies to take a whole new look at their marketing and operations. And many small businesses will need to do this also.

Re-study Your Markets

Last November, Mr. Edward S. Donnell, president of Montgomery Ward & Company, said his firm sees "many energy-related opportunities developing" for it. Besides profiting from increased demand for energy-conserving and supplementary home-heating products, the company expects to benefit through the closeness of its shopping centers to its customers' homes.

"Our credit and delivery records prove conclusively that most of our shopping center customers live within five miles of the center," said Mr. Donnell. "One-stop shopping in our full-line department stores in these centers uses much less gas than driving from store to store."

Is there some way in which *your* business can benefit from the vehicle-fuel shortage?

Are you a small retailer of goods or of some service? One suggestion we offer is that small retailers in a given locality give more thought to *cooperating* in ways that might help all of them cope with—or even benefit from—the effects of the fuel shortage. Such cooperation could be aimed both toward insuring adequate delivery service by suppliers and also toward getting business from customers. For example, a department store, a theater, a restaurant—and maybe the local motor-homes dealer—could together come up with a jointly sponsored plan which would provide business and profits for all of them. In Houston, Texas, Mr. Stanley Danburg, owner of the Yellow Cab Company there, launched a computerized "taxicab car-pool" plan last December. Twelve suburban shopping centers are used as the pickup points for the passengers, who are brought to any of three drop-off points in downtown Houston. Mr. Danburg is clearly a businessman of initiative and imagination. And he put about \$10,000 into advertising his plan, and he did a lot of contacting about it among other Houston businessmen. A major aim of the plan is to provide a new mode of transportation for *employees* who live in Houston suburbs but have jobs in the city.

New Chances—and New Dangers!

In our era the whole world is in the process of a gigantic and very rapid transformation. Many guiding rules that were long relied on heavily by economists and businessmen are no longer as reliable as they used to be.

This article was written in January. At that time it seemed just about certain that the U.S. economy would be entering into—or perhaps was already in—a period of economic conditions under which many small businesses would be having to shut down, and many persons who held jobs—whether in large or in small businesses or organizations—would be losing them.

Now we ask *you* the following question: Are you in so solid a financial position that you do not—and will not—have to work for a living either as an employee or in some self-employment capacity?

This may indeed be your situation. But if it is not, then we think you'll be considerably interested in our next three articles.

Their general title is: "Protecting Your Career."



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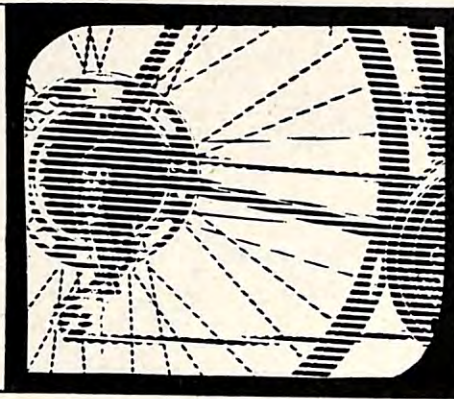
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by Don Bacue



SAFE AT ANY SPEEDS

At this writing, the President has requested and received the nationwide voluntary closing of gas stations on Sundays. Once Congress acts, the closings will become mandatory, along with a national 55 m.p.h. speed limit and whatever other steps the government feels necessary to curtail the energy crunch. How prophetic now does the big bike boom of three years ago look. Then, in 1971, hundreds of thousands of men, women, and children who'd never ridden before took to bicycling for the pleasure, exercise, and environmental benefits of it all. Nobody thought a moment about an energy crisis or a fuel flop.

But everybody's thinking now. Which means those unprecedented five-and ten-speed sales will continue to soar as cyclists by the droves fill our nation's roads, trails, parks, and forests. And that's good. Ask Schwinn. In fact, if everybody cycled just 30 minutes a day each and every day of his life, ours would be a better, healthier world to pass on to our children. And we would be a generation less stricken with heart attacks, arteriosclerosis, and duodenal ulcers.

But our rapidly swelling ranks of cyclists spell trouble, too. They mean greater confrontation between man and auto on our nation's highways. Whenever that happens, the risk of serious accidents from collision skyrockets. Statistics show a marked increase in bicycle-auto accidents already. A severe increase. As the number of cyclists on the road grows, so must the number of fatalities. Not even Jimmy the Greek would bet against it.

Or would he?

Talking with a member of the National Safety Council, I was appalled to learn that fewer than 50 percent of all bicyclists know even the most basic cycling rules. And far fewer than that actually put them to use. Is it any wonder the annual number of serious auto-related cycling accidents swelled to more than 50,000 last year? Something must be done.

Now, I'm not about to spend a full page of copy chastising and bemoaning. All I'll say is, if you don't know cycling's rules of the road, you could be headed for trouble. If you don't know where to

obtain them, write me in care of this magazine and I'll be sure to send you them right away. Gratis.

What else can you do to make sure your name doesn't end up on the Mortuary's Master Roll? I've found a couple of things that just might help save your skin. I'm talking about some little things known in bicycling jargon as "accessories."

Most serious cycling accidents occur at dawn or later, the Safety Council advises, when vision is poorest and the motorist trying to swerve to avoid striking a cyclist is severely handicapped. It's here the auto industry's saying, "Light up and live," takes on new breath.

Reflectors

There must be 25 thousand varieties on the market to confuse you. The important thing is that you equip your cycle with reflectors visible from all four sides. In the front and rear, mount them on your fenders, handle bars, seat, and pedals. From the sides get the type that hook onto the frame of the bike or around the axle or on the spokes.

Clothing

You've heard it from the time you were four: when cycling at night, wear light-



colored clothes. For years that meant a T-shirt, which tends to be a bit nippy in mid-January. Today, there are dozens of varieties of lightweight, brightly colored cycling jackets on the market (orange,

lemon, iridescent blue). Spend 15 or 20 bucks on a good one and sew some reflective patches on the back, chest, and shoulders. But remember: no bright, reflective clothing will do any good if you don't wear it . . . each and every time you hit the road.

Lights

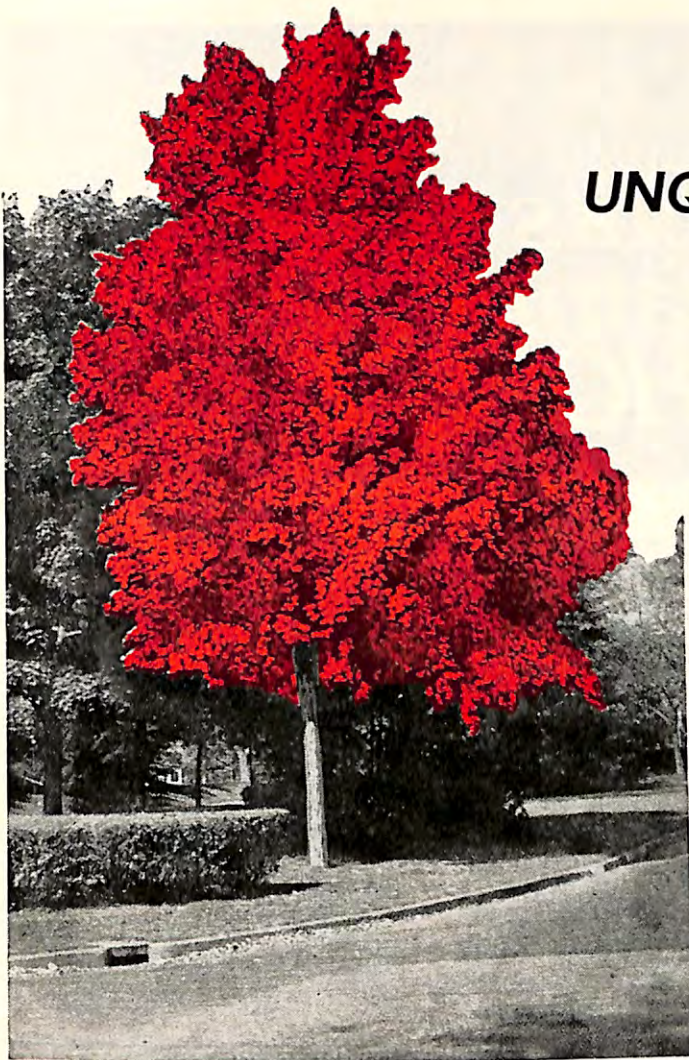
These are crucial add-ons for dusk and evening riders. In fact, many locales make lights for night cycling mandatory. Check your own police department or town hall to find out the rules where you live.

Generally, you should have at least a front and a rear light. The front should be white, mounted handlebar high and visible for at least 500 feet. The rear, red, either axle or fender mounted, with a visibility of 300 feet or more. I prefer the generator type, which requires no batteries. But the generator system has its drawbacks. If you stop often or pedal very slowly . . . nothing. It operates only while you're in motion.

There's another light on the market, now, which deserves a plug . . . one which can be seen from both sides, front, and rear . . . plus it rotates. It's a tiny gizmo containing two bulbs and two penlight batteries that attaches quickly and easily to the underside of any bicycle peddle. Effective? So much so, claims the manufacturer, that such organizations as the National Safety Council, the Keystone AAA Automobile Club, and the YMCA have tested and rated them exceptionally good as safety devices. That sent me scurrying to test one, and—lo, and behold—I agree. The combination of light plus motion makes a cyclist hard to miss under most circumstances. The only possible drawback I can think of is the unit's all-plastic construction. It seems awfully vulnerable where it's located if you should strike a rock or roll over a curb. But still, at the price, it's worth installing. What's the price? Pedal Beam should be available at your local

bikery shop for \$4.95. Or send a check or money order payable to me, Don Bacue, c/o *The Elks Magazine*, for a buck less, \$3.95. I'll see that you receive one by mail, postage paid, within a month. Wherever you get one, it's a small price to pay considering what it may someday do for you.

Still, a bike is only as safe as the fellow doing the steering. All the reflectors and lights and bright-colored clothing in the world will only make you more visible to surrounding traffic. What happens after that is what really counts. And that's strictly up to you. ■



Actual unretouched photograph of a five year scarlet maple.

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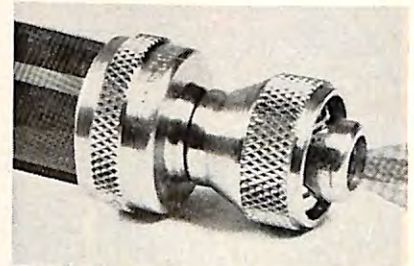
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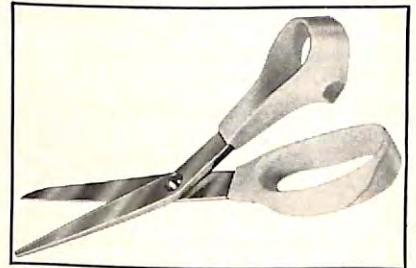
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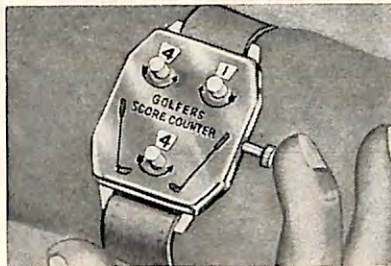
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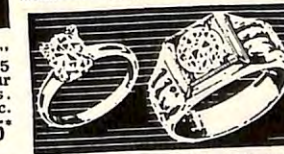
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Dept. EK34, 210 E. 23 St., New York, N.Y. 10010



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Gives you 0-60 amps, 3,000 watts, 115 volt power from any auto, truck, camper, boat, etc., with an alternator. Install in only 10 min.

Operates all Power Tools... Drills... Saws... Grinders... Thread Pipe... Sump Pumps... Vacuums... Lights... Stoves... Heaters... Coffee Pots... Quick Start Cars... In itself a Battery Charger and Arc Welder, emergency power anytime and anywhere.

*If not fully satisfied return in 10 days for full refund.

AUTOMOTIVE & TRACTOR 5854W, Division St., Chicago, Ill. 60651

SUPPLY CO. Dept. 27

Carte Blanche, Diners, AM Express accepted. Give card and number and exp. date.

115
VOLTS Power From
Your Vehicle

~~\$35~~ ONLY

\$25.

Special Issue
Price

Purchase 3 to 11 for \$15.50 each

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Elks Family Shopper



NATURE'S PLANT BOX brings brightly colored and varied textured dried beans, peas, etc. into your home in a beautiful decorator plant box. Walnut-finished wood box is completely assembled but you provide your own plant. Only \$12.95 prd. from Rexroad's Wood Works, 826 Knob Hill, Redondo Beach, Calif. 90277.



FIGHT BACK-ACHES by firming your old or over-soft mattress with Portable Folding Bed Board. A full 5 feet long and 1/2" thick, it folds into four 15" sections for storing or carrying. Cot size or one side of double bed, \$7.98; Twin Bed, \$9.29; Double Bed (2 sections), \$13.98. Ppd. Better Sleep Inc., Dept. EL-3, New Providence, N.J. 07974.



SAVE AS MUCH AS \$1,000 in Mosler Bank on Wheels. Scale-model replica of the Mosler safe holds \$1,000 in change, is small enough to keep on your desk as a reminder to save. Authentic details: secret combination lock; black and gold steel wall, tires, 9"x7"x6". Z65672T, \$9.98 plus \$1.00 shpg. Hanover House, Dept. Z-862, Hanover, Pa. 17331.



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42 Standard and Electronic Models-Amplifiers!

You save at least half off prices of comparable accordions! Buy direct from importer. Over 40 models! For Student, Teacher, Professional. Big savings on name brand accordion amplifiers. Buy direct at importer prices. Trades welcomed. Money back guarantee and lifetime performance warranty. Rush coupon!

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CATCH MORE FISH, BIGGER FISH OR YOUR MONEY BACK!



"ACTION"
FISH LURE

Granted U.S. Patent
No. 2,932,916

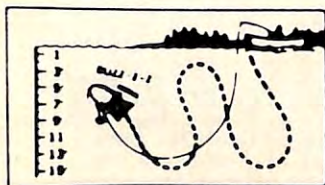
Swims By Its Own Power!

***ACTION LURE swims, dives, flops like a crippled minnow!
Buzzes like a dying insect! Drives pan fish, game fish,
salt water fish into a frenzy! Gets savage bites that
simply can't pull loose from your hook!***

Completely under its own power, ACTION LURE swims and dives like a live darting minnow, then returns to the surface to dive again and again, even on a slack line! Dives down deep where the big ones see its free swimming action, hear its buzzing sound, and bite savagely without fear or hesitation.

Swims & dives to 15 feet! No tugging, no pulling!

ACTION LURE swims by itself without being pulled, down to 15 feet for up to one hour or more, with a slow, erratic maimed-minnow motion that no fresh or salt water fish can resist. And all the time it sends out its enticing buzzing insect sound to attract fish from yards away! Hauls in trophy-size big-mouthed bass, small-mouthed bass, pike, pickerel, perch, walleye, dogfish, catfish, trout, and every other conceivably type of pan fish, game fish, and salt water fish!



**Works like magic even when
others fail completely!**

You'll haul in limit catches when others aren't even getting a nibble, in lakes, rivers, streams, oceans, wherever you fish! Just picture your self-propelled ACTION LURE slashing through the water in brilliant reds, whites & yellows, only 2" long yet carrying

enough fuel to cut through the water for as much as one full hour with a single load! All you do is snap open the fuel chamber, drop in two pellets of fuel. Takes less than 60 seconds; you don't even dirty your hands! Then simply cast or lower ACTION LURE into fresh or salt water, and get set for the fishing thrill of your life!

World's first self-propelled lure!

ACTION LURE frees you forever from the filthy tasks of digging for worms & crawlers, catching frogs, or paying 50c to \$1 for a bucket of minnows that die on you before you can even get them into your boat! It frees you forever from paying \$4 or even \$5 for those fancy "Dead-as-a-Duck" lures that only work when you tow them! You have nothing to lose! Fish with ACTION LURE for 30 days entirely at our risk! You receive ACTION LURE plus enough fuel to last up to a full year, together with complete instructions.

**Action Lure—\$2.99 ea., 2 for \$5.50 SPECIAL—four Action
Lures—only \$9.99.**

ACTION LURE GUARANTEE

ACTION LURE is guaranteed to catch more fish and bigger fish in every kind of water, in every kind of weather. If you are not completely satisfied in every respect, return ACTION LURE within 30 days for complete refund.



JAY NORRIS CORP.

25 W. Merrick Rd., Dept. MD-87, Freeport, N.Y. 11520

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'90-DAY MONEY-BACK GUARANTEE

JAY NORRIS CORP., Dept. MD-87
25 W. Merrick Rd., Freeport, N.Y. 11520

Please rush the following on full money-back guarantee:

- One Action Lure with year's supply of fuel—\$2.99 plus 35c postage.
- Save! Two Action Lures with a year's supply of fuel—\$5.50 plus 60c postage.
- SAVE! Four Action Lures, each with year's supply of fuel—\$9.99 plus 75c postage.
- Please Send me extra Pellets as follows:
 - 1 pack (50 pellets) for only \$1.00
 - 2 packs (100 pellets) for only \$1.75
 - 6 packs (300 pellets) for only \$4.98
- Check or M.O. enclosed for total:
\$ _____ (N.Y. residents add sales tax.)

Name (print) _____

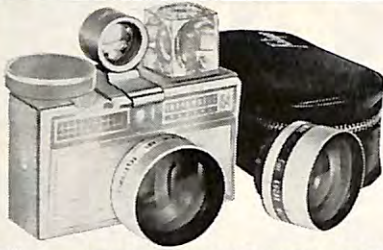
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NOW... TELEPHOTO AND WIDE ANGLE LENSES TO FIT KODAK INSTAMATIC® AND POLAROID COLOR PACK® CAMERAS AS WELL AS MANY OTHER CAMERAS.

These amazing new lenses easily snap on your camera without screws or special attachments. The TELEPHOTO/PORTRAIT lens brings distant scenes up close and is also used in portrait photography. The WIDE ANGLE lens is for panoramic, scenic or group views. PRICED AS LOW AS \$6.99 EA.

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HOLD-ALL CAR CADDY
gives armchair driving comfort!



Reduce driving fatigue, end car clutter! Handsome, roomy arm rest gives over 500 cubic inches of storage space! Eliminates dangerous stretching over to glove compartment! Separate section for coins, eyeglasses, pad and pencil, too. Fits all cars without tools. Rugged black morocco finish is waterproof, scuffproof. Measures 15" x 6" x 7". Ideal too, for passengers in rear seat.

Special for Gifts. 2 for \$13.00 plus \$1.00 hdlg. plus 75¢ hdlg.
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Baby's First Shoes
BRONZE PLATED
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Only **\$3.99**
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Limited time only! Baby's precious shoes gorgeously plated in SOLID METAL for only \$3.99 pair. Don't confuse this offer of genuine lifetime BRONZE-PLATING with painted imitations. 100% Money-back guarantee. Also Portrait Stands (shown above), ashtrays, bookends, TV lamps at great savings. Thrillingly beautiful. The perfect Gift for Dad or Grandparents. SEND NO MONEY! Rush name and address today for full details, money-saving certificate and handy mailing sack. Write TODAY!

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Outfit your officers in these attractive blazers of 70% Dacron—30% Worsted for year-around wear. Six colors to choose from. Special emblems custom made for your lodge. Write for information and swatches. Blazers \$37.95 each. Buy with confidence from the official supplier of Ohio's Elk blazers.

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Shows Actual Size



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NEW CHARCOAL STARTER needs no liquid fuel, just a piece of old newspaper to start charcoal in less than 10 minutes. Burns either charcoal or wood. Use as stove, heater, toaster. Solid model, \$10.95. Also in collapsible model for back packers, campers, \$15.95. Add \$1.00 shpg. Hot-N-Hurry Charcoal Starter Co., P.O. Box 241, Coos Bay, Oregon 97420.



SPECIAL RACK FOR SLACKS saves space. 5 pairs fit where one ordinary hangs. Each hanger rod locks securely in place but swings open at a touch so it's easy to hang up or remove slacks. Chrome-plated steel with ribbed rubber tubing on each bar to prevent creasing, hold slacks in place. Z58628 X Slak Rak, \$3.98 each; 2/\$6.98; 4/\$11.98. Add 50¢ shpg. Hanover House, Dept. Z-864, Hanover, Pa. 17331.



EXECUTIVE BATHROOM RADIO and Tissue Dispenser. Fully transistorized battery-operated radio is safe for bathroom use. 9-volt battery incl. Mounts easily with screws or adhesive strips furnished. In yellow, blue or white. \$8.50 ea.; 2 for \$17.50. Add \$1.00 shpg. per radio. Two Bros., Inc., Dept. JR-1, 808 Washington, St Louis, Mo. 63101.



WONDER KNIFE does everything, goes anywhere. Swiss Army Type Knife has a compact, sturdy 3½" handle that holds 12 different tools and blades of stainless steel. Take it camping, fishing, to work or keep it in the house. Great for any emergency. Only \$3.98 plus 35¢ shpg. Cadlyn's, 2077 N.Y. Ave., E5, Huntington Sta., N.Y. 11746.

New sleep comfort without extra pillows.



Enjoy new comfort with your back, shoulders and head gently raised and cushioned on this light, buoyant **Foam Slant**. Provides an even, gradual slope for more restful, healthful sleep. Better than extra pillows. Head elevation comforts diaphragm hernia, hypertension, acid regurgitation, breathing, bronchial and heart ailments. Leg elevation eases varicose, circulatory and swelling leg discomforts. 27" long. White washable zip-cover. Order 4" high for 2-pillow users \$10.00; 7½" high for 3-pillow users \$12.00; 10" high at \$15.00; or 12½" high at \$18.00. We pay postage and ship within 6 hours.

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T.V. POLE
STAND**

For the bedroom, living room, kitchen, family room, porch... no matter where you're viewing this smart new T.V. Pole Stand holds your portable at the level and place best suited for comfort... without taking up valuable floor or tabletop space. Takes any width, up to 14" front to back, up to 17" top to bottom. Easy to install and move, black decorator pole has spring tension rod at top to adjust to your ceiling height, can be set up in Hi or Low Position. Hi position is great for reclining watchers. Made in U.S.A. We ship in 24 hrs. \$12.95 plus 1.00 postage. Extension for higher ceiling, add \$2.00. Write for FREE catalog of gifts.

Holiday Gifts
Dept. 703-A
Wheat Ridge, Colorado 80033

"You have ruined my Volaille"



How Dione Lucas (of Cordon Bleu fame) came to create the most remarkable knife in the world. A knife you can now own. Not an inexpensive knife.



I am told by my friends who pride their cooking, that this is just that—a remarkable knife that brings a new celebration to cooking. Its balance is such, its blade so acute, that with a small flick, you can pare fat from the shank of meat.

That, some remember, is exactly how gourmet great, Dione Lucas, came to create this remarkable knife.

Her recipe for Supreme de Volaille called for carefully removing all the fat from the tender meat.

A trace of fat would cause the sauce supreme to spot. "You have ruined my Volaille," she said. For no knife satisfied her with its truth of edge.

It is completely within the bounds of safety to say that once you own the Dione Lucas Gourmet Knife, you may never again have to purchase a knife for your kitchen.

In fact, that is the way we guarantee these remarkable knives. Should you ever need a replacement for any reason, simply return the knife, and a new knife will be sent to you, at no cost to you.

How can such confidence be placed in what would appear to be a simple knife?

A most special steel of molybdenum mix is used in the manufacture of the blade. This blade keeps its edge for life with simple honing.

Then there is the balance I spoke of. When you lift the knife, you will note it is lighter than an ordinary knife. This is because the knife is so perfectly balanced, that it does not need added weight to help it cut! This balance, in your hand, makes possible an accuracy of cut you have never before known. A certainty of cut quite unique in any cooking experience you may have had.

I make no pretense of low price for this knife. It is not, by any means, the world's most inexpensive knife set. Yet when you consider it as a lifetime investment, its value takes real meaning.

A set of 4 of these knives is \$14.98.

Were it to be sold for less, the very qualities that make this

Save \$5.00, regular price \$19.98... now \$14.98.

DIONE LUCAS
GOURMET CENTERS
 Westmoreland Ave., White Plains, N.Y. 10606



knife so supreme, would have to be lessened.

And these knives have been subjected to extreme tests to assure their quality.

A one pound ball has been dropped on this from 6 feet to test the strength of the Rosewood handle.

A weight of 20 pounds was suspended on the blade to test its tensile strength.

A ham bone was used in extensive tests to determine the resistance of the blade to nicking.

In every case, the quality of this remarkable Dione Lucas knife stood firm.

There are four knives in the set. One of 8½" for vegetable paring. One of 11½" for the wafer thin slicing of bread and such. One of 14¼" for the carving of roasts. And a cleaver of 11" for the separation of chickens and such.



Because this is such a unique ownership, I am including with each set of these knives, four recipes of Cordon Bleu teacher, Dione Lucas, where the use of her knives is quite critical to the outcome of the recipe. (Including her recipe for Supreme de Volaille.)

Remember the truly unique guarantee: **You will never again need to purchase another kitchen knife once you own these.** Should you not be pleased when you see these knives, send them back and we will refund your money.

5271 A

MAIL NO-RISK COUPON TODAY

Dione Lucas Gourmet Centers, Dept. MSC 274
 Westmoreland Ave., White Plains, New York 10606

Please send me _____ sets of original Dione Lucas Gourmet Knives for only \$14.98 plus \$1.00 for postage and handling for each set of four. I understand I have a complete money-back guarantee if I am not delighted.

(New York State residents, add appropriate sales tax, please.)

I enclose check for \$ _____ money order for \$ _____
 or charge my Master Charge BankAmericard American Express

Card Number _____ Exp. Date _____

Interbank # (Master Charge only) _____

Signature _____

Name (print clearly) _____

Address _____ Apt. # _____

City _____ State _____ Zip _____

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LOW MAINTENANCE COST—
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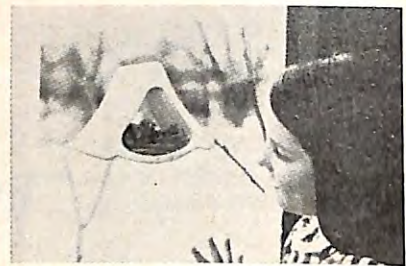
**BIG MONEY
2 WAYS**

SUKII
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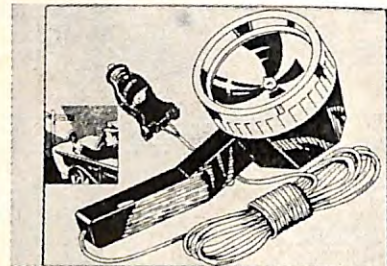
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Steam **FAST!**

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WATCH BIRDS BUILDING THEIR NESTS in the delightful new X-Ray Bird House. Designed for wrens, this sturdy house attaches to the windowpane by special adhesive tape and has a one-way mirror at the end of the window. Birds make their nest unaware you are watching. \$3.95 + 25¢ shpg. O. Kastel, 3106 N. E. 53rd St., Vancouver, Wash. 98663.



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NAME _____

SHIPPING ADDRESS _____

(Please do NOT use P.O. Box No.)

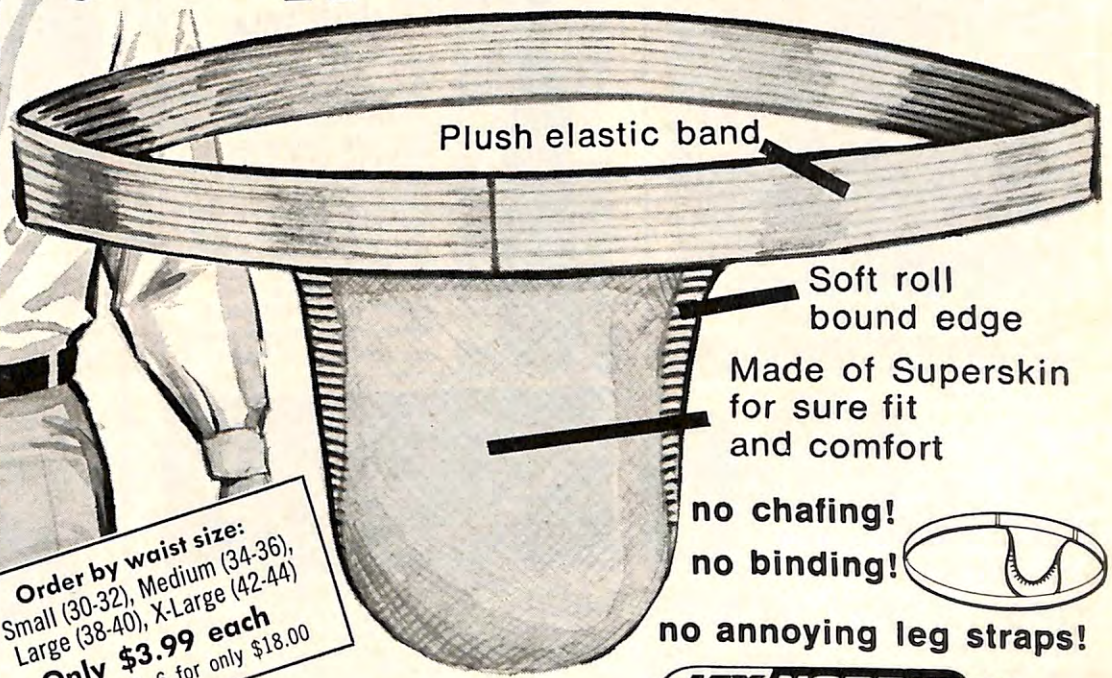
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FOR ACHES AND ARTHRITIS . . . Icy Hot for over 50 years has given temporary relief to arthritis and rheumatism sufferers. Just rub it on and it temporarily puts minor aches and pains to sleep. Icy Hot is guaranteed to help or your money back. \$2.00 ppd. Order from J. W. Gibson Co., Dept. EME, 2000 North Illinois St., Indianapolis, Indiana 46202.

*first came the athletic supporter...
then came the men's brief...*

now comes
the pouch
for support with freedom!



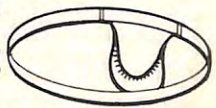
Plush elastic band

Soft roll bound edge

Made of Superskin for sure fit and comfort

no chafing!

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no annoying leg straps!

Order by waist size:
Small (30-32), Medium (34-36),
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Only \$3.99 each
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Now! . . . enjoy the most revolutionary improvement in men's underwear since the brief — "THE POUCH", by Tru-Health — a new kind of underwear like nothing you've ever worn before! Not a baggy boxer, binding brief or supporter. "The Pouch" is contoured to fit the male anatomy naturally—with no seat or leg straps to chafe or bind! Rolled edges give extra-soft comfort, and the elastic waistband is plush lined. The Antron III "Superskin" fits like a second skin, yet is light, absorbent, ventilated. Wear it under double knits and tight slacks . . . gives neat, trim masculine look with no show-through of unsightly seams, also to get support you need, for golf, tennis, bowling, cycling, etc. You'll never feel "choked-up" or constricted.

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Enclosed is check or money order for \$ _____ (N.Y. residents add sales tax.)

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CITY _____

STATE _____ ZIP _____

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Reflectors which snap on to bicycle spokes. As wheels turn, they reflect big circles of red and amber light to each side to warn motorists. Side reflectors are now required on new bicycles—these bring older ones up to the new safety standards. In bulk, cost per bike is 65¢. One pair \$1.50. J. P. Anderson, 2955 Arrowwood Tr., Deerfield, Illinois 60015.

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PHOTO MIRROR. Mirror-mount a favorite photo to carry with you at all times. Send any color or black and white photo of baby, loved one, pet, etc. It will be mounted with lifelong protection on beautiful compact purse mirror. A lovely gift. Send photo and \$1.25 to Universal Distributors, Dept. EK-2, 115 Oakwood, Owosso, Mich. 48867.



W-I-D-E SNEAKERS bring welcome width and comfort to the man with wide feet. Canvas Sneakers from Hitchcock Shoes, men's wide-size specialists, come in navy or white in sizes 5-12, 13 in one wide width for EE-EEEE. \$8.00 plus \$1 shpg. Write for free color catalog of over 100 styles. Hitchcock Shoes, Inc., Dept. 11C, Hingham, Mass. 02043.



STUMPED ON SPELLING A WORD? Turn to Instant Speller for a fast, accurate answer. Has 6,000 most commonly misspelled words. Flip the arrow, press a button and words appear correctly divided. Also abbreviations, cities and countries. Desk model, \$4.99 plus 75¢ shpg. Jay Norris Corp., Dept. EL-34, 25 W. Merrick Rd., Freeport, N.Y. 11520.



ORTHOPEDIC BUCKET SEAT reduces backache and fatigue by supporting your back, hip and pelvic area. Thin, flexible plastic contoured seat curves around you. Use on regular car seat, office chair or favorite lounge chair. Neutral black. \$5.99 plus 80¢ shpg. Jay Norris Corp., Dept. EL-374, 25 W. Merrick Rd., Freeport, N.Y. 11520.

You'll never need to buy another pair of socks again - for the rest of your life! (unless your laundry loses them)



These revolutionary 8-ply socks are so indestructible... you can order FREE replacements - pair for pair - for any you ever wear out...anytime!

6 pairs ONLY \$7.98

When our new merchandise man was offered an exclusive on these indestructible nylon socks, he called the manufacturer a liar.
"Can't be done!" he said. "If the socks are as strong and durable as you claim, they've got to be so stiff underfoot, they'll be unwearable!"
"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, doubtfully.
"Unconditional!" snapped the manufacturer.
"What's the catch?"
"No catch, no secret!" said the manufacturer happily. "8-ply DuPont nylon - instead of the usual 4. Woven so closely, they make ordinary socks look like they're three quarters air, by comparison! Styled by one of the world's greatest sock designers - for perfect proportion and fit. Guaranteed to wear forever, in normal use. That 'normal use' simply means don't burn holes in them deliberately, or try to cut them with scissors or razor."
We still had to be shown. So we got samples. And we wore them. And wore them. And machine washed them. And laundromatted them. And tortured them. Like wearing one pair for a week straight - till we thought they'd drown in sweat.

Then we washed them - with no sweat! They looked and felt like new. The socks didn't surrender. We did. They're for real - and forever! So here they are. The forever socks. All black, or in a 6-pair assortment of smart solid colors to complement any wardrobe. 2 pairs black, 2 charcoal, 1 navy, 1 foden. Ankle length, with elastic tops for snug fit. Fit any size 10 1/2 to 13.
6 pairs only \$7.98
If you've got a slow laundry (or grown-up kids), take us up on our discount dozen offer... 12 pairs - only \$14.98. Same assortment (only doubled)... same forever guarantee!

Universal Distributors, Dept. EK-1 C
115 Oakwood Ave., Owosso, Mich. 48867

Please rush me the following "Forever" 8-ply socks:

6 pairs for \$7.98 plus 70¢ postage and handling

12 pairs for \$14.98 plus \$1.30 postage and handling

Check one: All black or Assorted colors

Name _____

Address _____

City, State, Zip _____

Lady Plugs In Zoysia Grass Saves Time Work And Money

**EARLY BIRD SPECIAL! ORDER NOW
AND GET UP TO 200 PLUGS FREE!**



By Mike Senkiw
Agronomist

Every year I watch people pour time and money into lawns that fail them just when they want their lawns the most.

I see them re-seed, feed, water, weed and mow, mow, mow! When it turns to hay in midsummer, I feel like calling

out, "For Heaven's sake, when are you going to stop throwing money away and switch to Zoysia Grass."

In comparison, I'm always happy to get letters from people who have plugged in my Zoysia Grass, because they write to tell me how beautiful their lawns are even in mid-summer heat and drought.

"MOWED IT 2 TIMES," WRITES WOMAN

For example, Mrs. M. R. Mitter writes me how her lawn "... is the envy of all who see it. When everybody's lawns around here are brown from drought ours just stays as green as ever. I've never watered it, only when I put the plugs in... Last summer we had it mowed (2) times. Another thing, we never have to pull any weeds—it's just wonderful!"

Wonderful? Yes, Zoysia Grass IS wonderful! Plant it now and like Mrs. Mitter you'll cut mowing by 2/3... never have another weed problem all summer long the rest of your life!

And from Iowa came word that the State's largest Men's Garden Club picked a Zoysia lawn as the "top lawn—nearly perfect" in its area. Yet this lawn had been watered only once all summer up to August!

These represent but 2 of thousands of happy Zoysia owners. Their experiences show that you, too, can have a lawn that stays green and beautiful thru blistering heat, water bans—even drought!

Work Less • Worry Less • Spend Less

- Easy To plant, Easy To Care For
- Reduces Mowing 2/3
- Resists Blight, Diseases and most insects
- Perfect For Problem Areas
- Chokes Out Crabgrass
- Stays Green Through Droughts
- Won't Winter Kill
- Laughs At Water Bans

**No Need To Rip Out Your Present Grass
Plug in Amazoy**

SAVE ON PATENTED STEP-ON PLUGGER, OR GET IT FREE WITH LARGER ORDERS OF 600 PLUGS OR MORE.

A growth-producing 2-way plugger that saves bending, time, work. Cuts away competing growth at same time it digs holes for plugs. Invaluable for transplanting. Rugged yet so light a woman can use it.

© 1974, Zoysia Farms

Just set Amazoy plugs into holes in ground like a cork in a bottle. (Plant 1 foot apart, checkerboard style.) Easy planting instructions with each order.

Order now for Bonus Plugs Free, earliest delivery at planting time in your area. Each order is shipped the same day as taken from the soil, shipping charge collect, via most economical means.

CUTS YOUR WORK, SAVES YOU MONEY

Your deep-rooted, established Amazoy lawn saves you time and money in many ways. It never needs replacement... ends re-seeding forever. Fertilizing and watering (water costs money, too) are rarely if ever needed. It ends the need for crabgrass killers permanently. It cuts pushing a noisy mower in the blistering sun by 2/3.

WEAR RESISTANT

When America's largest University tested 13 leading grasses for wear resistance, such as foot scuffing, the Zoysias (matrella and japonica Meyer Z-52) led all others.

Your Amazoy lawn takes such wear as cookouts, lawn parties, lawn furniture, etc. Grows so thick you could play football on it and not get your feet muddy. Even if children play on it, they won't hurt it—or themselves.

CHOKES OUT CRABGRASS

Thick, rich, luxurious Amazoy grows into a carpet of grass that chokes out crabgrass and weeds all summer long! It will NOT winter kill. Goes off its green color after killing frost, regains fresh new beauty every Spring—a true perennial!

NO NEED TO RIP OUT PRESENT GRASS

Now's the time to order your Zoysia plugs—to get started on a lawn that will choke out crabgrass and weeds all summer long and year after year.

Plug it into an entire lawn or limited "problem areas". Plug it into poor soil, "builder's soil", clay or sandy soils—even salty, beach areas, and I guarantee it to grow!

PERFECT FOR SLOPES

If slopes are a problem, plug in Amazoy and let it stop erosion. Or plug it into hard-to-cover spots, play-worn areas, etc.

PLUG AMAZOY INTO OLD LAWN, NEW GROUND OR NURSERY AREA

Just set Amazoy plugs into holes in ground like a cork in a bottle. Plant 1 foot apart, checkerboard style. Every plug 3 sq. inches.

When planted in existing lawn areas plugs will spread to drive out old, unwanted growth, including weeds. Easy planting instructions with order.

Your Own Supply of Plug Transplants

Your established turf provides you with Zoysia plugs for other areas as you may desire.

NO SOD, NO SEED

There's no seed that produces winter-hardy Meyer Z-52 Zoysia. Grass and sod or ordinary grass carries with it the same problems as seed—like weeds, diseases, frequent mowing, burning out, etc. That's why Amazoy comes in pre-cut plugs... your assurance of lawn success.

Every Plug Guaranteed to Grow

In Your Area • In Your Soil

- WONT WINTER KILL—has survived temperatures 30° below zero!
- WONT HEAT KILL—when other grasses burn out, Amazoy remains green and lovely!

Every plug must grow within 45 days or we replace it free. Since we're hardly in business for the fun of it, you know we have to be sure of our product.

**FREE UP TO 200
TO PLUGS**

JUST FOR ORDERING NOW!

Compare Bonus Plug offers with our reg. nationally advertised prices and see how you save!

Consider the time and money you invest in your lawn and it doesn't pay to struggle with grass that burns out just when you want it most. Order Amazoy now and let it spread into thrillingly beautiful turf!

To: Mr. Mike Senkiw, Zoysia Farm Nurseries, Dept. 410
Our 19th Year. General offices and store 6414 Reisterstown Rd.
Baltimore, Maryland 21215

Dear Mr. Senkiw: Please send me the quantity of guaranteed Amazoy as checked below:

FULL SIZE PLUGGER \$4.95	<input type="checkbox"/> 100 PLUGS Plus Bonus of 10 FREE TOTAL 110 PLUGS \$6.95	<input type="checkbox"/> 100 PLUGS & PLUGGER Plus Bonus of 20 FREE TOTAL 120 PLUGS \$9.95	<input type="checkbox"/> 200 PLUGS Plus Bonus of 20 FREE TOTAL 220 PLUGS \$11.20
<input type="checkbox"/> 200 PLUGS & PLUGGER Plus Bonus of 25 FREE TOTAL 225 PLUGS \$13.75	<input type="checkbox"/> 300 PLUGS & PLUGGER 50 FREE TOTAL 350 PLUGS \$17.75	<input type="checkbox"/> 600 PLUGS & PLUGGER Plus Bonus of 100 FREE TOTAL 700 PLUGS \$27.95	<input type="checkbox"/> 1100 PLUGS & PLUGGER, Plus Bonus of 200 FREE TOTAL 1300 PLUGS \$39.95

I Enclose \$..... Check M.O.....

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Never to late for this beautiful 'Tree of Life' Birth plate is a gift that will be treasured for a lifetime. Made of fine china and measures a full 7 1/2" in diameter with a hanger attached. Baby's name, weight, birth date and the name of the Zodiac sign are handpainted. Blue for boy, pink for girl. Scales and Zodiac symbol in striking 24 K. Gold \$6.95 + .50¢ shipping. Powers Of Portland, Dept. 660, Portland, OR 97206.

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Saves Gas—Helps Eliminate Excessive Tire Wear—Extends Tire Life

Insure correct tire pressure at a glance with this new patented pressure gauge. . . It replaces the conventional valve cap, stays on the tire where you need it. . . when you need it. Tires can be inflated or deflated without removing the gauge. Won't affect wheel balance and is guaranteed accurate within 1 pound. Registers from 16 to 32 pounds. For radial or conventional tires. (not recommended for Toronado or Eldorado). Set of 4 gauges \$4.95 plus 50¢ pp. 2 sets \$9.95 ppd.

Send Check or M.O. 10-Day Money Back Guar.

J. W. HOLST, INC., Dept. E-3
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THE WATERGATE BUG PURE SILVER .999 FINE

A novelty and yet a collector's item. Here we have the Watergate Bug stamped on a bar of the purest silver available, a jeweler's masterpiece. No C.O.D. Send check or money order for \$9.95 each to **RICHARD MEDVEC, 693 Garden Street, Elizabeth, N. J. 07202**

24Kt. GOLD PLATED BARBED WIRE SWIZZLE STIX

Delight your friends and add a touch of the "Old West" to your next party. These handsome 24Kt. gold plated swizzle stix will add just the right touch to the bar that has everything. Each set contains six different styles of barbed wire with easy care instructions. Uniquely packaged — makes an elegant gift. Satisfaction Guaranteed.

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Send check or money order add 50¢ postage
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Coupon for Advertisement on Inside Back Cover

HABAND COMPANY, Direct Service Department
265 North 9th Street, Paterson, New Jersey 07508
Gentlemen: Please send me the shoes specified below, for which I enclose my remittance of \$.....

Color & Style	How Many	Size	Width
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Black Oxford			
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Black Monk Strap			

GUARANTEE: I understand that my remittance will be refunded in full if upon receipt I do not choose to wear them.
737-41

Name _____
Street _____ Apt. No. _____
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Elks Family Shopper



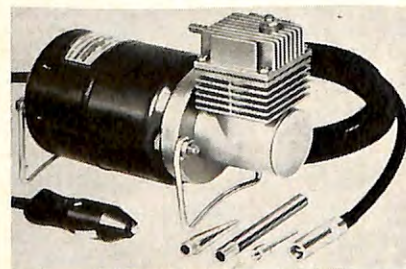
CAMEO OF PER-FUME. The "elite" of perfumes — Chanel #5, My Sin, Arpege and Shalimar — are blended into a solid creme form and encased in an exquisite hand-crafted cameo locket by Celini Romanesque. A small amount lasts for hours. Guaranteed for 5 years and perfect for the woman in your life. With 24" chain, \$6.00 ppd. **J&D Jewelry, Dept. E, 43 Brookville Rd., Edison, N.J. 08817.**



DESIGN FOR A NEW CAREER! Find out instantly if you have the talent to be a draftsman by sending 10¢ for a "Drafting Aptitude Test" you take and grade yourself. Valuable 15-way drafting instrument included free. Send 10¢ to North American School of Drafting, Dept. YK030, University Plaza, 4500 Campus Drive, Newport Beach, CA. 92663.



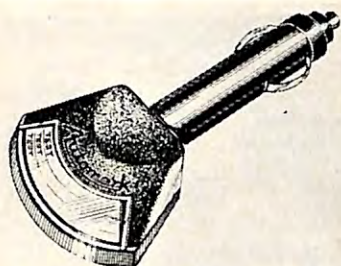
DO-IT-YOURSELF ELECTROLYSIS licks the problem of embarrassing hair on face, arms, legs. Perma Tweez safely and permanently removes unwanted hair without puncturing skin. Clinically tested and recommended by dermatologists. Appears in medical journals. \$16.95 ppd. General Medical Co., Dept. ELE-7, 5701 W. Adams Blvd., Los Angeles, CA. 90016.



AIR FOR YOUR SPARE tire, air mattress, pool, raft, air jack from Auto-Flator. Just 6 1/2" long, it works off your car cigarette lighter to produce 50 lbs. of pressure. Operates on a 12-volt system. Including 10-ft. air hose, attachments, plug \$29.95 plus \$1.50 shpg. **J. W. Holst Inc., Dept. EK-374, 1005 E. Bay, East Tawas, Mich. 48730.**



BRITISH NORTH AMERICA STAMP COLLECTION includes 14 mint postage stamps from Antigua, Grenada, etc., plus scarce Canada commemoratives incl. giant Silver Stamp. Sent free to introduce approval service. Buy any or none, cancel service anytime. Send 10¢ for postage to Kenmore Co., PB-707, Milford, N.H. 03055.



CAR BATTERY TESTER makes sure you don't get stuck with a dead battery. Just plug into car cigarette lighter and read meter to check battery, regulator and alternator from inside car. OK, Low or Bad show up on lighted dial. Stores in glove compartment. Easy instructions incl. \$8.98 ppd. Here's Hal, Dept. E, Box 158, Haddonfield, N.J. 08033.



FOR BEAT FEET, try comforting insoles that add spring to every step. Soft foam rubber soles support, stimulate, ease aching feet in fatigue areas. Won't flatten out. Specify shoe size and width, men or women. \$4.00 a pair; \$7.50 for 2 prs. Add 25¢ for shpg. (N.Y. res. add sales tax.) **Pedi-Mold of N.Y.**, Dept. EK-34, 565 Fifth Ave., N.Y. 10017.



TWENTY-MILLION YEAR-OLD Mexican rock formations (Geodes) make fascinating decorations. Semi-precious agate, quartz & amethyst crystals are about 3" to 4" in dia. \$9.95 plus \$1.45 shpg. N.Y. res. add 70¢ tax. Hand-carved 4"x5" collapsible wood stand free. **Fredericks/Stevens Mineral Co., Inc.**, Dept. EK-74, 137 Express St., Plainview, N.Y. 11803.



I believe that my MINK OIL will make your WRINKLES VANISH!

By Billie Ann Bender

You can find out for yourself without risking one penny! Here's what I did about my wrinkles . . . I always pampered my skin . . . Special creams, lotions, exotic balms . . . I used them faithfully. Yet nothing helped. I was ready to give up. You see unsightly premature wrinkles are caused by changes in climate, temperature, humidity, dryness, pollution, even soaps and detergents.

Then something struck me—something I never would have known if my husband hadn't owned and managed a mink farm where we lived.

One day I was serving coffee to three of the men who handle the mink pelts. These men had worked for my husband for years. As I gave them their coffee, I couldn't help but notice their hands. How smooth and soft they were! I thought about them all that day. In my opinion it had to be something in the body or skin of the mink that made their hands so smooth and soft. And if it was good for hands, then it must be good for the face and throat. Could this be the answer to the signs that alarm every woman?

I told my husband what was on my mind and asked if he could possibly extract some of the oil from the mink pelts. At first he laughed at me, but then agreed I might have a point. He consulted a chemist friend and together they compounded the mink oil with a pure balm base. It was a costly process, but what it produced I believed was priceless.

After I'd used the mink oil my complexion looked fresher, clearer, smoother. There was no doubt about it. My formerly dull, dry skin now had a glowing, dewy look. I was really thrilled! The little lines had been eased away. Even my throat seemed petal-smooth and more firm looking. I could hardly believe it. My friends and relatives were astonished at the change in my appearance.

So I gave my precious mink oil a name and put it on the market. It's called Emlin® Mink Oil Essential Creme. It contains no hormones, estrogens or steroids—only the pure oil and balm. Already I've received hundreds of letters from delighted users. Many said the effects were beyond anything they had hoped for. These reports make me say "I believe that my mink oil will make your wrinkles vanish."

And mind you, there's nothing complicated about the application. (Who has time for elaborate beauty rituals? I'll bet you don't.) Just apply Emlin® Mink Oil Essential Creme at bedtime and leave it on while you sleep. That's when it works its wonders, helping to penetrate below the surface of your skin replacing lost natural oils, restoring moisture balance, leaving a beautifully lovely skin you never dreamed possible.

I'm so confident my Mink Oil cream can do marvelous things for your skin. I offer it to you with an unconditional guarantee. Just try it. See for yourself, in your own mirror, how it helps ease away unwanted dreadful lines. Many women wrote of gratifying results after only two weeks. Some take longer. But I want you to understand this. If, for any reason, you are not pleased with Emlin® Mink Oil Essential Creme just return the unused portion to me, and I'll mail you a full refund, plus postage with no questions asked.

Now it's up to you. Here is your chance to have beautiful, attractive skin—at no risk. Fill out the coupon and mail today.

Billie Ann Bender, 180 North Michigan Ave., Chicago, Illinois 60601

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I WANT TO BE YOUTHFUL-LOOKING

**Billie Ann Bender, c/o B & B Sales
180 N. Michigan Avenue, Chicago, Illinois 60601**

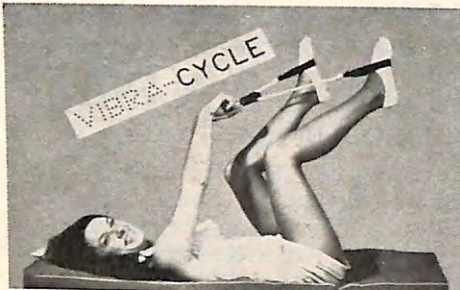
EK 34

Please rush Emlin® Mink Oil Essential Creme to me. I must be completely satisfied with my results or I may return the unused portion in jar for full refund plus postage.

I enclose \$5.00 for 2 oz. jar cash check
I enclose \$8.00 for 4 oz. (double size jar) money order

Name _____
Address _____
City _____ State _____ Zip _____

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is not rubber . . . men & women find its special pulley sends gentle vibrations into MOVING muscles, stimulates without pressure on leg veins. These thrilling pulsations create remarkable results, no strenuous effort . . . enjoy getting in shape! \$8.95 + \$1 shpg. (CA. res. + 54c tax.) Check/M.O., no C.O.D.'s, show Zip. Delighted! or returnable 10 days.

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SATIN SHEET SETS (2 straight sheets, 2 cases)
 Double Set \$20.50 Queen Set \$23.50
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 For fitted bottom sheet, add \$2.00 to double or twin price; 2.50 to queen; 3.00 to king price. Odd sizes on request. Send check or m.o. 50% deposit on C.O.D.'s.

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Bottled at \$8.50 the first 1 1/2 oz.; additional 1/2 oz.'s \$5.00 each. Add \$.50 per bottle post. & hdlg. Send to:
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93 SIZES

To Fit You!

"DURABLE" by
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 4 1/2 to 12
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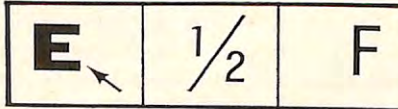
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Smart new pump in soft grained leather. Foam-lined forepart; elasticized instep for fine fit. In Black, Navy, Tan. Add \$2.00 over size 10. Send for free shoe and apparel catalog.

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ONLY \$2.95 2 FOR \$5.50

Add 25¢ for postage and handling.

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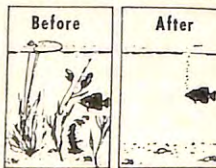
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Used and tested by many State conservation departments.

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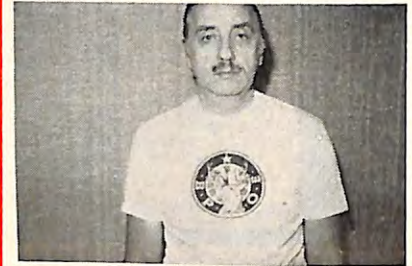
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GOLDEN TREASURE. A rare collector's find—the 19th Century Morgan Silver Dollar is gilded with 18 kt. Gold Vermeil & surrounded by a twisted wreath of gold. A golden sculptured chain, 24" long, completes this beautiful pendant. Gift-boxed, \$20.00 ppd. (75¢ add'l. for West Coast.) H. N. Drew, Ltd., Dept. EK-34, 49 Mamaroneck Ave., White Plains, N.Y. 10601.

Coupon for Advertisement on Back Cover

JAY NORRIS CORP.,
 25 W. Merrick Rd., Dept. MD-89
 Freeport, N.Y. 11520

Show me! I'd like to treat my face to the Oster Professional Electric Shaver's barber-close shaves—and save \$3.00, to boot! If it doesn't deliver smoother, faster, closer, more irritation-free shaves than I've ever enjoyed, I understand that I can return my shaver in 30 days for full refund, or cancellation of charges (\$19.98, plus \$1.00 postage and handling—total: \$20.98). N.Y. residents add sales tax. Hurry, this is a limited offer!

Enclosed is check money order

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ELKS NATIONAL SERVICE COMMISSION



Lawn furniture has been donated by Belleville, Ill., Elks for patients' use at Scott Air Force Base Hospital. Three patients tried out the chairs as (from left) Sgt. Frank Lopez, Maj. George Harmon, Chm. John Moreiko, ER Jerry Gibbons, and Committeemen Wilson Brown and Bud Wiedau observed.



Fifty patients from Jefferson Barracks VA Hospital were treated to an outing by Festus-Crystal City, Mo., Lodge. (From left) Bill Kordick, hospital recreation director, Chm. James Anderson, PDD Ed Pouliezos, and PER Doyle Hill inspected the barbecue preparations.

A plaque was presented to Ed Green of Escondido, Calif., Lodge by District Vets Chm. Robert Cox. The award was made in honor of Brother Green's work with veterans.



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Laradon Hall—Gem of the West

Elks Laradon Hall—a bright diamond in the jeweled crown symbolizing the many charities and benevolences of the Benevolent and Protective Order of Elks.

During the year of 1950 the Colorado Elks Association became involved with a small center named Laradon Hall for training the retarded. This title evolved from the names of two brain damaged sons, Larry and Donald, of Elizabeth and Joseph Calabrese. It was their dream that there should be some method of teaching and training mentally retarded children.

Through the efforts of many, it was

voted that the Colorado Elks Association adopt Laradon Hall as the major project of this organization. A surplus public school in Denver's Globeville area was purchased with \$25,000, mainly contributed by the members of the Elks and Elks lodges. In the short span of 23 years the school has grown from this one small building to a plant which still retains the original facility plus a dining area seating over 200 people, with ultra-modern kitchen facilities; approximately 12 modern, well-equipped classrooms; a 250 seating capacity auditorium; separate residential facilities for boys and girls; a modern

warm water therapy swimming pool; a large gymnasium and an outdoor recreational area. Also, a vocational trade school named after Colorado's deceased Past Grand Exalted Ruler John R. Coen.

(Clockwise from top) The original school building purchased by the Colorado Elks Association for \$25,000. Modern industrial techniques are taught at the Center, including skin packaging and shrink sealing, used for enclosing a variety of products. Packaging fish hooks for Wright-McGill, typical of more than 137 contracts processed at the Center in 1971.





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The Grand Lodge presented Colorado a memorial of \$4,000 in the name of Past Grand Exalted Ruler John R. Coen. Mrs. John R. Coen added \$5,000 in her deceased husband's memory, and the John R. Coen Vocational Trade School was started in March of 1959. This facility has been enlarged and is now four times the size of the original center.

During the past year, Elks Laradon Hall contracted for and is now witnessing the completion of new living quarters for the residential trainees, which buildings are both functional and meet all requirements of federal, state and city health and living codes. These buildings consist of units which will house seventy-two trainees between the ages of four and sixteen years. This particular project, costing close to \$600,000, is the result of efforts by Elks and Elk lodges who have produced the majority of the monies needed to complete this, one of the finer parts of the Elks Laradon Hall building program.

Since 1950 the Elks of Colorado have supplied over one and a half million dollars towards capital improvements, tuition, maintenance and promotion of this program for training of the retarded. The Grand Lodge has also contributed with yearly grants from the Elks National Foundation.

There are approximately one hundred boys and girls in the educational division at Elks Laradon Hall, in small classes which allow teachers, instructors and recreation directors to give much individual attention to the development of the mental and physical processes of each individual.

In the John R. Coen Vocational Center approximately one hundred young adults from the age of seventeen upward are taught different trades which involves the use of different mechanical instruments, and it is found that these people, with proper direction, may produce superior results to that produced by those with normal physical and mental faculties. These unusual people are able to concentrate on the particular activity they are involved with rather than being distracted by other interests. It has been found that the ideal number of trainees in this type of facility should not be over two hundred, one hundred in the educational and one hundred in the vocational program. The ratio of staff to trainee requires a larger number of teachers than in the ordinary educational school program. Elks Laradon Hall will process between two hundred fifty to three hundred plus people in one year's time, with the capacity of both programs being approximately two hundred at any one time. Each year trainees from this program are placed in useful positions

in society. They become tax-payers rather than tax-users. The number of graduates to useful positions will run from fifty to seventy-five or eighty each year. These people are employed in hospitals, restaurants, laundries and factories which involve the handling of food and laundry equipment, janitorial services, packing and shipping, and even in the manufacture of various devices. During the years when the Martin Marietta Corporation was at the peak of its employment, several graduates of Elks Laradon Hall served in positions which helped in the manufacture of the Titan Missile. This is a record which is admired and respected by other centers attempting to complete the same type of program.

The Elks Laradon Hall staff is headed by President Joseph Calabrese, whose wife Elizabeth still supports his activities. The Board of Directors of the school is composed of fifteen people, thirteen of whom are members of the Benevolent and Protective Order of Elks. Most of these board members are either Past State Presidents and/or Past District Deputy Grand Exalted Rulers. The Board of Directors meets once a month and the Board serves without compensation.

The budget has grown in a short span of a few years from between eighty and one hundred thousand dollars per year to the present budget of over one million dollars. Monies are received for tuition from many sources. Government agencies have helped defray overhead by instituting pilot programs which have been subsidized in part, and many businesses and persons are regular contributors to help defray the cost of operation.

Future plans call for the building of additional residential areas for those in the vocational and rehabilitation programs. Monies for these buildings will be derived from contributions from individuals, businesses, and a good portion will be financed with federal funds. This will make the program at Elks Laradon Hall complete in the training and education of its clients of all ages.

The Colorado Elks Association and its members take great pride in the Major Project of the Association—Elks Laradon Hall.

Pardon Us!

In the Citizen of the Year announcement (page 16, February, 1974), the zip code of the Grand Secretary's office was incorrectly listed. The names of all Citizen of the Year candidates should be submitted to Grand Secretary Homer Huhn, Jr., 2750 Lakeview Avenue, Chicago, Illinois 60614.

Backyard Gardener (Continued from page 44)

should establish the dominance of the leader (center branch), which should be several inches taller than the tips of any secondary branches. From then on, simply prune to remove watersprouts and suckers, dead wood, and crossing branches. And keep that leader dominant. The best time for yearly pruning is, again, during the dormant season . . . either at the end of the tree's bearing cycle or sometime before the sap begins to flow the next spring. So keep those eyes open and those pruners handy. For the best possible fruit crop, you're going to need to keep both of them sharp.

Common Fruit Trees

✦ **Apple.** Keep a low head (which means low scaffold branches) and as the tree matures, the small branches that grow toward the center of the tree should be pruned back close to the parent limb to admit sunlight into the open head. Umbrella-shaped trees are more easily sprayed when necessary; the fruit ripens more readily and is easier to harvest.

Apple trees have a tendency to sprout soft young shoots from the side branches. These "suckers" should be pruned close to their base.

✦ **Peach.** The yearling peach tree should be cut to a whip about three feet high at planting time. Or, if there are several well-developed side branches you'd prefer to leave, cut back the leader to two or three buds and the side branches to a couple of inches below the leader.

✦ **Pear.** An upright, compact form is most natural for this bearer. Each spring, thin lightly. Make the cuts above an outside bud so the new growth will tend to shoot outward. This will allow more sunlight into the center of the tree.

✦ **Cherry.** In planting a new cherry tree many orchardists recommend leaving two strong scaffold branches and heading back the leader as necessary, instead of cutting back all branches to a whip. In which case we can assume George Washington's approach to cherry trees wasn't the best, after all.

Second Home Blues (Continued from page 22)

calculation of any expenses whatever. If anything remained, it went to the condominium owner. If he wanted to go off-season for no more than a fortnight at a time, he was allowed to occupy his own premises—provided that temporary tenants, with the don't-care attitude some always display—had not shredded the furniture, splashed the wallpaper with whisky, or walked across his carpets with spiked golf shoes.

In today's high interest world, the amount you pay to the lender can prove crippling, especially as country bankers, like those in the city, understandably offer better terms to locals who are their regular customers. One way to get around availability and cost of conventional mortgage money is by having the seller assume the notes. In order to consummate the sale, he will sometimes agree to take as down payment the approximate amount a bank would have demanded, and to accept the purchaser's mortgage as the rest of the payment.

Another way to achieve lower interest is to assume an existing older mortgage should you buy land or buildings which the seller does not own outright. Chances are that he negotiated his loan in a time when rates were lower than now.

In any event, your mortgage, to be a favorable one, should contain two clauses. The first is one permitting the borrower to renegotiate interest rates should the prime rate charged in New York go down by, for example, a point or more. Sometimes such clauses contain automatic provision for reduction of mortgage interest by one point for every point reduction in prime rate. Or the clause might be pegged to the Federal Reserve's rediscount rate. A change-of-interest clause can be very important under today's high interest conditions.

A second home, well-chosen and maintained, should appreciate in value as well as furnish pleasure over the years and an eventual site for retirement.

- DO Examine the property.
- DON'T believe a salesman's spoken word.
- DO study demographic trends of the area to learn future pattern probabilities.
- DON'T take only a promoter's guided tour.
- DO Get things in writing.
- DON'T let anyone tell you you have to make up your mind in a hurry.
- DO deal, where possible, with an established firm.
- DON'T accept title without having a competent authority pass on it.

- DON'T neglect the possibilities of buying public land. Some is still available in Western states.
- DO read all about such land; some is totally inaccessible.
- DON'T forget possibilities of using a low-cost mobile home.
- DO keep in mind possibilities of buying a rundown structure, repairing it with your own or neighbors' labor.
- DON'T neglect the HUD warning signals of a poor buy.
- DO keep in mind condominium possibilities.

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NEWS OF THE LODGES

(Continued from page 19)



A COLLECTION taken during the California-Hawaii Elks mid-term conference at San Francisco netted \$500. A happy SP Yubi Separovich displayed the money, while Grand Chap. George Scott and State Foundation Chm. Donald Luce looked on.



THESE TV SETS are part of a group of 50 sent by Newport, Ore., Lodge to the VA hospital in Roseburg. The sets are repaired by veterans and then sold to help finance this therapy program. Participating in the project for veterans were lodge members (from left) Jim Nicholas, ER Burton Bruns, Al Loudenback, and Thomas MacAdams.



TWENTY NEW MEMBERS were initiated into San Bernardino, Calif., Lodge at the time of an official visit from DDGER Alva Carter. ER Lou Rosenberg welcomed all to the lodge.



VETERANS from Fort Ord Hospital were among the guests at the Vets Night at Salinas, Calif., Lodge. They were welcomed by lodge members and other guests including PGER Horace Wisely, ER John Beck, District Americanism Chm. Dale Stephenson, Gen. R. G. Gard Jr., guest speaker, Vets Chm. Clifford Townsend Jr., and District Vets Chm. William Devitt Jr.



A CERTIFICATE OF APPRECIATION for donated TV sets was presented to Kenai, Alaska, Lodge by the Central Peninsula General Hospital. (From left) John Houser, hospital administrator, gave the award to Vets Chm. George Mason and ER Richard Rinc on behalf of the lodge.



ATTENDING a Veterans Night program at Santa Monica, Calif., Lodge were (from left) PER John Sundberg, Est. Loyal Kt. Tom Scully, George Gilbert, guest impressionist, ER John Ketterl, Sox Kuhlmeier, chairman of the evening, and Est. Lead. Kt. Robert Ranney.



DEDICATION of the new lodge home was celebrated recently by members of Shelton, Wash., Lodge. Special speaker on the occasion was GER Robert Yothers. Also on the platform were (from left) ER Leo Nault, DDGER Glenn Bailey, and SP Robert Greenlee. An open house followed the ceremony.



NEW EAGLE SCOUTS were the guests at a dinner hosted by Burbank, Calif., Lodge. These 20 young men received Grand Lodge awards and American flags from ER Joseph Romo (left). Also present were Troop Chm. Leonard Ruckman, Youth Chm. Ray Taylor, District Youth Chm. John Leonard, Americanism Chm. Don Heyliger, and Scoutmaster Sam Engel.



TO HONOR law enforcement agencies, Santa Cruz, Calif., Lodge organized a special night. At the function, ER Louie Moro (right) welcomed law enforcement officials (from left) Harry Brauer, Patrick Haggerty, Charles Franich, and Charles Bates.



A CONTRACT BURNING PARTY was held at Astoria, Ore., Lodge to celebrate the final payment on automatic pinsetters in the lodge bowling alley. Among the guests were (from left) ER Bob Jackson, PER Dan Thiel, SP Bill Flatt, and VP Bud Wilkins.



A NEW FLAG was presented by Englewood, Colo., Lodge to the Clayton School Cub Scout Pack recently. At the ceremony were (from left) Finn Penn, Kize Armstrong, ER Tymer Rice, Community Chm. Stephen Spann, and Cub Scout Leader Allan Haggatt.



A CHECK from Merced, Calif., Lodge for the benefit of the Fresno Veterans Hospital Children's Nursery was handed by ER Tony Ferranti to Vets Chm. Larry Fredrickson. PER Strat Evans (right) displayed some of the books which were also donated by the lodge to the hospital.



NATIONAL BOXING AWARDS were presented to Mike Hess (right) and David Dye (third from right), participants in Albany, Ore., Lodge-sponsored boxing program. Ennis Allard (left), their coach, was named to the National Honor Roll of Coaches. Archie Moore, former boxing champion, spoke at the celebration.



THE AWARD for outstanding Americanism programs in the West Central Coast District of California was earned this year by Thousand Oaks Lodge. Americanism Chm. Ralph Moore (left) accepted the award for his three year old lodge from D. W. Merrow, district Americanism chairman.

CARL RUSSELL (third from right), District Deputy, was honored at a homecoming dinner by Brawley, Calif., Lodge. On hand to greet him were (from left) PDDs Jim House, Francis Frye, Marvin Lewis, Ward Casey, and Si Carey.



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Obituaries



PAST DISTRICT DEPUTY George J. Halpin, who was a member of Watervliet, N. Y., Lodge, died August 22, 1973.

Brother Halpin served as Exalted Ruler of his lodge and was appointed District Deputy Grand Exalted Ruler in 1943-1944 for the Northeast District.

He was Secretary to the Past District Deputies Association, Secretary to the Past Exalted Rulers Association, and state scholarship committeeman.

PAST DISTRICT DEPUTY John W. Gauerke, who was a member of Green Bay, Wis., Lodge, died November 1, 1973.

Brother Gauerke was Exalted Ruler of his lodge and served as District Deputy Grand Exalted Ruler in 1918-1919. He was granted honorary life membership in his lodge and served eight years as State Chaplain.

PAST DISTRICT DEPUTY Edward D. Forrester, who was a member of Catskill, N. Y., Lodge, died November 3, 1973.

Brother Forrester served as Exalted Ruler of his lodge and as Vice President. He was appointed District Deputy Grand Exalted Ruler of the East Central District in 1955-1956. At his death, he was lodge Secretary.

PAST GRAND ESTEEMED LECTURING KNIGHT D. Val Bulger, a member of Portland, Ore., Lodge, died October 22, 1973.

Brother Bulger served as Exalted Ruler of his lodge, and in 1956-1957, he was State President. He gained honorary life membership in 1951.

Brother Bulger was elected Grand Esteemed Lecturing Knight in 1958-1959. At his death, he was on the state Elks Youth Eye Service committee.

PAST DISTRICT DEPUTY Richard H. Strain, who was a member of Dubuque, Iowa, Lodge, died October 18, 1973.

Brother Strain was Exalted Ruler of his lodge. He served as a Vice President. For 1972-1973, Brother Strain was appointed District Deputy Grand Exalted Ruler for the Northeast District. He was named an Elk of the Year by the lodge.

PAST DISTRICT DEPUTY Verdie M. Gysland, who was a member of Hopkins, Minn., Lodge, died August 27, 1973.

Brother Gysland served as Exalted Ruler of his lodge and as State President. He was appointed District Deputy Grand Exalted Ruler of the Central District in 1965-1966.

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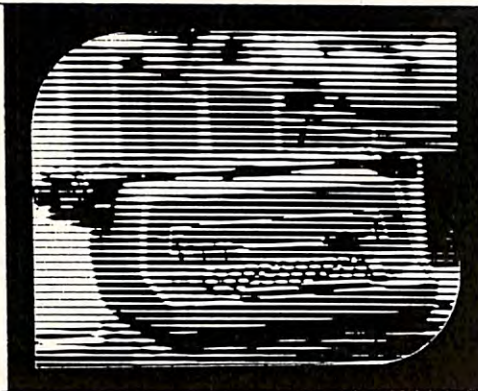


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Electing new lodge officers

According to Grand Lodge statutes, March is the month to nominate and elect new officers in all subordinate lodges.

It is sincerely hoped that your members will have the good sense and foresight to carefully consider which of their Brothers will guide the destinies of their lodge for the coming year. *Don't allow your selection of officers to become nothing more than a popularity contest!* Elect to office those men who have demonstrated a genuine interest in the affairs of Elkdom and of your lodge... men you are sure will respect and fulfill the duties and responsibilities of office.

You should consider this matter the same way you would if you were voting on the officers of a large corporation. After all, the officers of your lodge will be administering financial affairs that, in some cases, amount to hundreds of thousands of dollars in cash transactions, to say nothing of the tremendous value of the physical assets involved.

Consider, too, the potential officer's ability to represent your lodge and the entire Order to the general public in a manner which will make all Elks proud. Your Exalted Ruler will be the official spokesman and chief executive officer of your lodge. The officers under him carry almost

as much responsibility and they are also in the process of being "groomed" to take over the top office in the near future.

While we're on the subject of officers being readied for the future, we commend to your consideration that most of the outstanding lodges have for many years adhered to a policy of bringing good Brothers along through all the chairs rather than putting a man into a high office even though he has no prior experience. He can only flounder about for a long period of time as he tries to learn what the office is all about. For the benefit of both the man and the lodge, the line of succession system will no doubt prove the best by far.

To each Brother in our great Order, we urge that you exercise your responsibility of franchise when election time comes along in your lodge. If you fail to cast your vote, you have precious little about which to complain if those who are elected don't do the kind of job you think should be done.

Our Order has shown consistent growth for the past 34 years. We think the reason for our growth is that men recognize the value of Elkdom and are willing to add their skills, their hearts and their hands to our efforts.

Let's keep it that way!

did you know.



The Mississippi State Elks Association spent some \$1,000 this past year for the care and treatment of crippled and handicapped children, purchase of equipment and medical expenses.

☆☆☆

The Idaho State Elks Association major project is the operation of the Elks Rehabilitation Hospital at Boise. It began in a large house

in 1947 and has grown to a modern hospital capable of aiding rehabilitation in a wide variety of disabilities. The operating budget this year is \$748,000. A half-million dollar addition to the facility was completed this year. In addition to this project, Idaho Elks lodges will provide over \$100,000 for social and community projects during the remainder of this year.

☆☆☆

The South Carolina Elks Association awards eleven \$600 scholarships, sponsors a student state legislator at an expense of about \$1,000 and supports the Youth Activities work of their own association and the Grand Lodge to the extent of about \$1,000. Their estimated total expenditures for the

year will be around \$8,600.

☆☆☆

Pennsylvania Elks are proud of their State Association's major project . . . and well they should be. Their Cerebral Palsy Home Service Program, begun in 1963, has grown from its first-year budget of just over \$23,000 to a current budget of \$190,000. Every cent contributed to the project is used for its operations with the State Association picking up the bills for all office and promotional expenses. Over the past eight years, more money has been contributed each year until the grand total has now come to \$1,085,402! From the one vehicle which they had at the start, they now have nineteen throughout the Keystone State.

Haband's incredible man-made polymeric "Outer Space" shoes —

LAST CHANCE @ 2 Pairs for 15⁹⁵ SPRING STYLES

If they came from outer space they couldn't be newer. Yet millions and millions of pairs are in use. Men like the far lighter weight, the scuff-at-scuff leather-like uppers and the life-of-the-shoe PVC soles and heels. They like the fresh good looks of our newer styles. You may have been skeptical, but these unheard of prices should change your mind. Why ignore progress?

LEATHER SHOE PRICES ARE ZOOMING BEYOND ALL FAIRNESS OR REASON!

Haband has kept our price of shoes down by specializing in use of new polymeric materials — all of them petroleum derivatives. NOW, WITH THE ACUTE ENERGY CRISIS, POLYMERIC PRICES ARE SOARING TOO. We must close out existing stock and then raise our prices drastically! Sorry. But while they last, cash in on these extraordinary savings.

See and Try Them On, Right At Home, ON APPROVAL!

Go look in any shoe store. Check their styles. This is what you'll see. Oxfords. Loafers. Monk Straps. New Summer Braids. But why pay \$15 to \$30 a pair? You can enjoy good looking new shoes more when they cost a fair price. Here's meaningful relief from spiraling prices:



Black Loafer



Brown Oxford



Black Oxford



Brown Braid Loafer



White Monk Strap



Brown Strap Wing Tip



Black Monk Strap

2 PAIRS FOR 15⁹⁵

WHITE IS RIGHT for '74.

YES

2 pairs for only 15⁹⁵

If you are sick and tired of inflation and yet require good quality, try our shoes. You get top quality uppers that NEVER NEED A SHINE, Lifetime laces, life-of-the-shoe PVC sole and heels, flexible support shank in the arch, gentle foam heel cushions, superior gentleman's detailing, even the new luxury linings!

SIZES AVAILABLE - Is Your Size Here?

	5 1/2	6	6 1/2	7	7 1/2	8	8 1/2	9	9 1/2	10	10 1/2	11	12	13
A														
B														
C														
D														
E														
EEE														

WE INVITE Your On-Approval At-Home INSPECTION

LAST CHANCE EXECUTIVE SHOES 2 pair for 15⁹⁵ Postpaid

HABAND COMPANY Direct Service Department 265 North 9th Street Paterson, New Jersey 07508

Gentlemen: Please send me the shoes specified below, for which I enclose my remittance of \$

Color & Style	How Many	Size	Width	Color & Style	How Many	Size	Width
Black LOAFER				White MONK STRAP			
Brown OXFORD				Brown Strap WING-TIP			
Black OXFORD				Black MONK STRAP			
Brown Braid LOAFER							

Guarantee: I understand that my remittance will be refunded in full if upon receipt I do not choose to wear them.

737-41
 Name
 Street Apt. #
 City
 State ZIP CODE [] [] [] [] [] []

VISIT OUR STORES or we will be proud to send them for your ON APPROVAL, At-Home Inspection. MAIL THIS COUPON!

HABAND Paterson, New Jersey 07508

SALE! SAVE \$3⁰⁰ THOUSANDS SOLD AT \$22.98 **NOW ONLY \$19⁹⁸** FOR A LIMITED TIME ONLY!

**Barbers talk a lot.
Except when they find an electric shaver that outshaves a hand-honed straight razor.
Then they keep it to themselves. Until now!**



A barber gets \$1.50 plus tip for a shave with his electric razor. For years he's kept the brand name hidden with adhesive tape.

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

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

**Contoured Head—
Like a Barber's Fingers**

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

**4,000 Comb Traps—
152 Surgical Steel Edges**

Four thousand comb-like perforations trap each whisker right at the skin line. Powerful 120-volt, 60-cycle motor drives the 152 surgical-sharp cutting edges to make the toughest beard disappear magically—without the slightest irritation to even the most sensitive skin.

**So Powerful,
Whiskers Turn to Dust!**

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

**Separate Trimmer
Other Great Features**

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

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

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

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

30-DAY FREE TRIAL!

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

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

**JAY NORRIS CORP., 25 W. Merrick Rd., Dept. MD-89
Freeport, N.Y. 11520**

Show me! I'd like to treat my face to the Oster Professional Electric Shaver's barber-close shaves — and save \$3.00, to boot! If it doesn't deliver smoother, faster, closer, more irritation-free shaves than I've ever enjoyed. I understand that I can return my shaver in 30 days for full refund or cancellation of charges (\$19.98, plus \$1.00 postage and handling — total: \$20.98). N.Y. residents add sales tax. Hurry, this is a limited offer!

Enclosed is check money order

Name
(Please Print)

Address

City

State Zip



25 W. Merrick Rd., Dept. MD-89, Freeport, N. Y. 11520

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