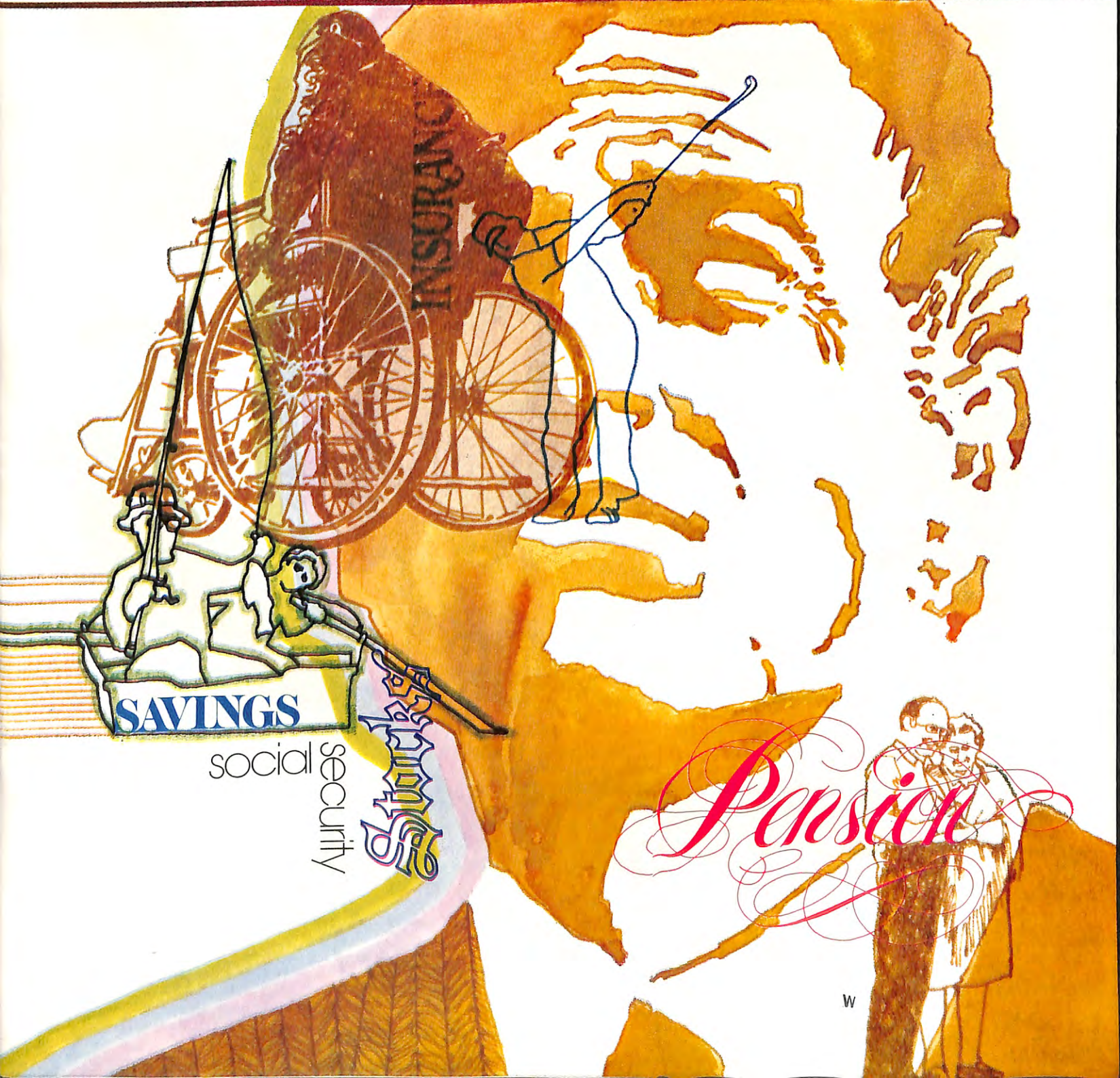


the  
**ELKS**  
magazine

May 1974

Planning for Retirement Income



**SAVINGS**

social  
security

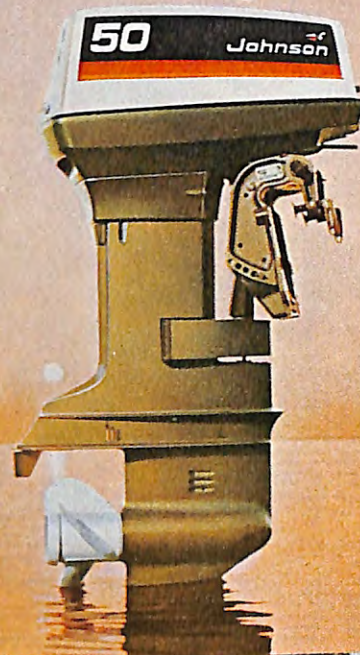
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*Perspective*

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# SPRING IS HERE

EVERYWHERE throughout our great Nation there is a new awakening from the apathy and lethargy of winter doldrums. We are entering into the second month of a new Lodge year and in our travels, Dorothy and I have noted a renewed enthusiasm and desire of all Elks and their ladies to be better Elks and better Americans.

WE HAVE FOUND greater eagerness for involvement by Elks, greater dedication of service to their community and even greater appreciation of the tremendous asset represented by the youth of today.

AS ELKS, we have learned to speak out for the good in America, for the defense of our Constitution and the appreciation and support of our youth of today.

AS ELKS, and their ladies, we acknowledge the Golden Rule as our Rule. We acknowledge an undying debt to our ancestors who left us a priceless heritage which now becomes our responsibility.

AS ELKS, and their ladies, we treasure our birthright of American ideals. We place moral integrity above any worldly possessions.

ELKS EVERYWHERE have asked and sought the answer to the problems of interest of our country. Our involvement in those problems has been Part of Elkdom. We have dared to stand up for what we believe; we have dared to live for an ideal. What our leaders in Elkdom do, what our leaders of government do, what our various branches of government do is not as important as that which Elks do to keep the dream, the hope, the ideal that is the United States of America, a reality for all.

OUR OBLIGATIONS as Elks and Americans we have and will continue to discharge with honor. Thus we will be Better Elks—Better Americans.

Robert A. Yothers,  
Grand Exalted Ruler

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SIGNS



VOL. 52, NO. 12/ MAY 1974

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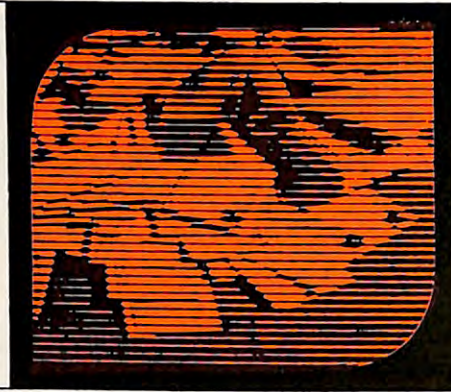
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# LETTERS



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

• I welcome the opportunity of voicing some reactions to the article entitled, "The High Cost of Starving," by Frank A. Aukofer, in your February issue.

Like so many other controversies that are current in our society, the question of nutrition often gets biased and unbalanced treatment by writers and advocates who espouse a particular point of view.

Unfortunately, Mr. Aukofer's article is somewhat in that vein. He quotes various "authorities" and bases his assumptions on opinions of advocates which are strictly on one side of a complex and far from resolved subject.

Of particular interest to our industry, the vending and foodservice management business, are the allegations quot-

ing Congressman Reuss in the article. The Congressman's quoted comments, as used by Mr. Aukofer, are not in line with the facts and deserve correction.

The term "junk food vending machines," used in the Congressman's allegation, ignores the fact that sandwiches, salads, soups, milk, ice cream, juices and fruit are dispensed from machines in many schools.

The further quote from Congressman Reuss alleging an intended "takeover by commercial caterers" and that "children getting a low-cost lunch for 20 cents would have to spend up to a dollar to get the same nutritional quality from a commercial caterer" is pure fabrication.

It is regrettable that Mr. Aukofer substituted bias and opinion for facts in his article regarding the function of our industry.

Walter W. Reed  
Director of Public Relations  
National Automatic  
Merchandising  
Association  
Chicago, IL

• Your February article, "The High Cost of Starving," was most interesting but, unfortunately, not necessarily scientifically accurate.

I believe it is time we recognize that apparently impartial critics have a vested interest in their opinions, which may not stem from economic considerations, but which may nevertheless affect their opinions.

Earl H. Coplan  
Cincinnati, OH

• The February issue of *Reader's Digest* (page 82) has a very interesting article on charities and contains four questions established by the National Information Bureau (N.I.B.) to evaluate those organizations which you are going to contribute to. They are

- 1.) Does the organization operate with reasonable efficiency and use ethical methods of fund raising, publicity and promotions?
- 2.) Does the organization fill a legitimate need with no avoidable duplication of the work of other sound organizations?
- 3.) Is the organization governed by an active, responsible board, no member of which receives any compensation from the organization?
- 4.) Does the organization make available to anyone requesting them a budget and an annual report that includes an audit prepared by an independent certified accountant?

Both the Elks National Foundation and Major Projects come up with a solid "yes" answer to all four questions.

Perhaps if every Elk would examine these facts, he would realize that through Elksdom someone is receiving 100% benefit of his contributed dollar.

Bob Dasse  
St. Joseph, MI

• I'd like to make it known to you and your staff that *The Elks Magazine*, as now being produced, is getting very favorable attention down this way. Many, perhaps all, members of our Lodge and their families read it regularly. And like it. I usually pass my copy of it along to a lawyer friend of mine who is not a member. He finds something interesting in every copy. He is beginning to sing praises of the Elks' principles, practices and general attitudes. We may admit him when he comes knocking at the door.

King D. Farriss  
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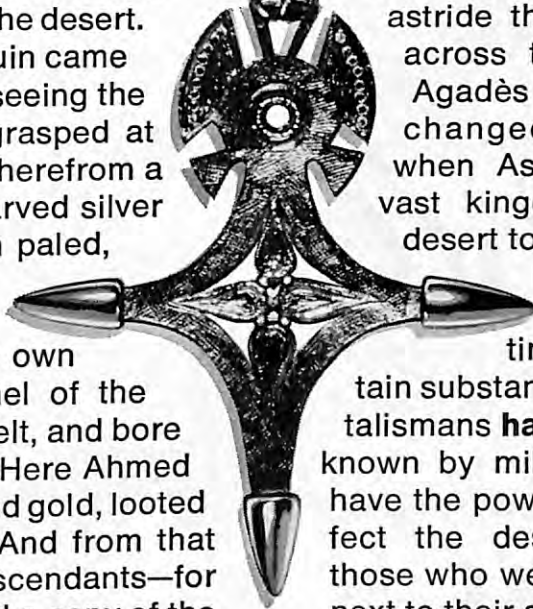
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# The Legend of the Amazing Powers of La CROIX d'AGADÈS

Once upon a time, in the reign of Askia the Great, Sultan of Songhai, it is told that a poor camel driver, Ahmed, so displeased the powerful ruler that he was cast out of the oasis to die in the desert. As he lay near death, a Bedouin came seeking to rob him. Ahmed, seeing the dagger raised above him, grasped at the thief's throat and broke therefrom a chain bearing a strangely carved silver Cross. Instantly the Bedouin paled, staggered and fell dead! Praising his luck, Ahmed placed the Cross upon his own throat, whereupon the camel of the Bedouin approached and knelt, and bore him to a cave near Agadès. Here Ahmed discovered jewels, spices, and gold, looted from a thousand caravans. And from that day forward he and his descendants—for each of whom Ahmed caused a copy of the Cross to be carved—lived in health, riches,



and good fortune for all of their days! In this modern day, such tales are not to be believed. Or are they?

It is a fact that in the Republic of Niger, astride the ancient caravan routes across the Sahara, the oasis of Agadès still basks in the sun, little changed from the 16th century, when Askia did indeed control a vast kingdom stretching from the desert to the sea!

It is a fact that, since ancient times certain substances and talismans have been known by millions to have the power to affect the destiny of those who wear them next to their skin—the power to bring wearer



## Health, Happiness, Luck, Success!

And while it is not known how, or by whom the original Cross of Agadès was first copied and smuggled to Europe, it is a fact that Agadès was part of the French African territory in the 18th and 19th centuries! And today it is a fact that thousands of Frenchmen and women wear this identical Cross of Agadès (always in contact with the skin)! The modern belief is that the curious carving and design of this beautiful piece of jewelry somehow modifies the human body magnetism—that it makes this magnetism positive, capable of repelling harmful and inauspicious waves, and attracting those beneficial to the wearer. (Certainly you have often been aware of the magnetic attraction of those who succeed—who are lucky and happy and in good health. And we often speak of the "good vibrations" we get from certain people!)

### THE GENUINE CROSS

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and beautifully plated in your choice of silver or gold. But we can make it possible for you to test its power for yourself—without risk! If after 15 days of wearing LA CROIX d'AGADES in direct contact with your skin, you are dissatisfied for any reason, simply return it and we'll refund the purchase price! But only a limited number have been imported, so avoid disappointment! Mail coupon at once!

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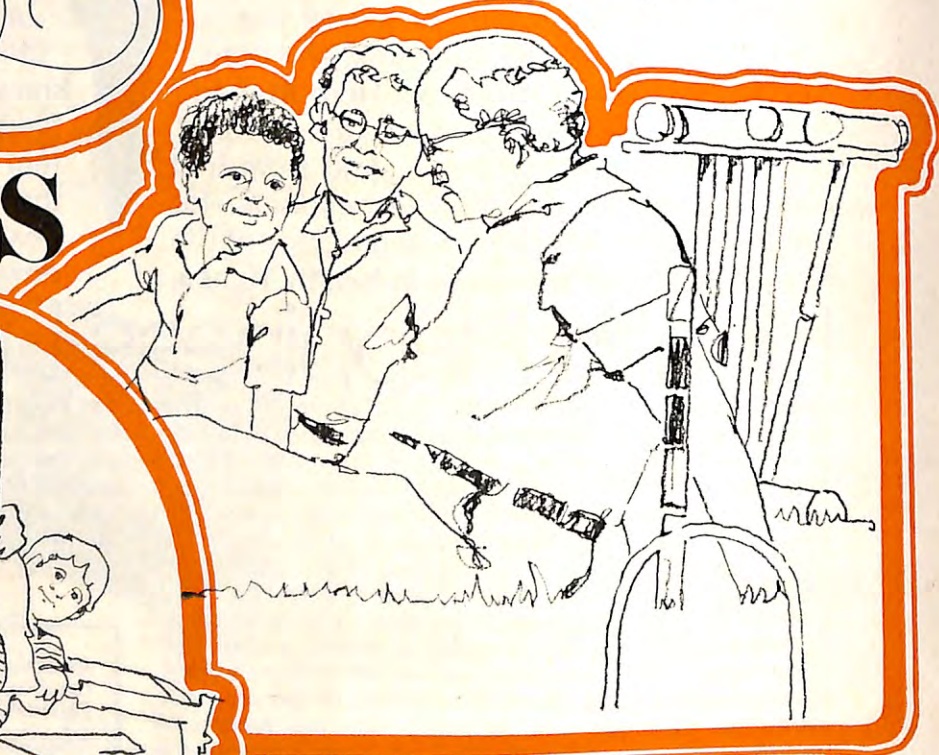


# Planning



**REAL ESTATE**  
social security  
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**SAVINGS**



**Stocks**



# for Retirement Income

by G. L. Cramer

An important way to assure comfortable, enjoyable, and worry-free retirement years is to plan well in advance to have an adequate retirement income . . . to have enough income to provide good food—to rent a desirable apartment or to continue to maintain the home already owned—to purchase the kind of clothes preferred as needed—to continue to own a car—to afford recreation and a trip away once in a while—to meet dental, optical, and medical needs.

What is an adequate income? The amount right for each retiree depends upon the cost of his or her standard of living in the locality chosen for retirement years. But, on the average, and based upon the current purchasing power of the dollar, \$500 to \$600 a month for a couple and \$300 to \$400 for one person are generally considered good although many senior citizens find themselves wanting more than these amounts can purchase for them. Too, such income is larger than the monthly income a substantial number of retirees have today. On the other hand, senior citizens can manage on less, particularly if they retire while in the possession of a completely paid-for-home in good condition and a completely paid-for, fairly new car in good condition (or if they decide to live in a locality where a car isn't needed).

Retirement income, of course, is usually considerably less than the income earned earlier. But actually somewhat less income is required because income tax is substantially reduced; because fringe benefit costs are no longer deducted from income; because social security tax is not levied against unearned income; because business expense has been eliminated (including lunches, transportation, wear and tear on clothing); because of less need to be impressively well dressed; and because of the lessening of obligations and responsibilities.

Of what is retirement income composed? It can be made up of pension and/or profit-sharing accumulation from employer, Social Security benefit, interest from savings, dividends from stock, rent from property, privately arranged-for annuity, insurance, and earnings from part-time work after retirement.

Thirty years of employment with the Federal Government, even in a job paying a nominal salary, can usually be depended upon to result in a better-than-average pension. Most public school teachers, particularly in the cities, fare equally well. Too, pension, after a lifetime of service from a unionized plant or from a large, prosperous corporation such as a telephone company, coupled with Social Security (to which such an employee is also entitled) produces a good retirement income.

Of course, every worker does not get a pension from his employer or a share in his employer's profits as a result of his years of employment. Lacking either (or lacking either in a sufficient amount) should prompt a worker to arrange for a supplement to his Social Security benefit—a supplement from investments, from privately arranged-for annuity, from retirement insurance, or provide himself with a means of earning some money during his retirement years. Congress is currently considering legislation which will encourage employees, who are not covered by a private pension plan or who are not covered sufficiently, to set up their own retirement plan, contributions to which will be tax deductible.

## PENSION AND ASSOCIATED BENEFITS

It is never too early for a worker to investigate what income and other benefits will be due him at retirement through his employer and due his spouse from her employer, if both will have years of earnings to their credit, and whether there are provisions by either employer for benefits to the surviving spouse. Too, a worker should find out what group insurance will continue in force after retirement which will cover death and medical claims. The Personnel Department of a firm usually will be most helpful in providing this information.

Medicare insurance does not apply until age sixty-five and then does not cover medical needs completely. Part A of Medicare covers a *limited* but very worthwhile amount of hospital expense and a *limited* amount (and only under certain circumstances) of expense incurred in an extended care facility. Part B of Medicare (which usually is elected by the retiree and for which a nominal premium must be

paid by him, usually through deduction from his Social Security monthly check) covers, after sixty dollars of acceptable medical expense on each insured, 80% of reasonable expense for doctors' services (physicals without justifying diagnoses are not covered), for outpatient hospital services, for certain other medical services and supplies. Neither part of Medicare covers the services of private nurses nor has either part been covering prescription drugs when the insured is not confined to a hospital. A worker should ascertain whether his employer has provided for him and his spouse a plan for supplementary medical insurance after age sixty-five. If "No" is the answer to this question perhaps the worker should consider taking out supplementary medical insurance privately. Of course, even then the retiree probably would not be insured against dental, eye-glass, hearing aid, most podiatric, and long-term nursing home expense. All of these latter expenses, with the exception possibly of nursing home, are commonly a part of retirement and need to be considered when figuring out what income will be needed after retirement.

A worker who is self-employed may develop a pension for himself by making contributions regularly, which are deductible from his taxable income, in a total amount which does not exceed \$2,500 or ten per cent of annual income, whichever is less. Information on retirement plans for the self-employed can be procured by writing, visiting, or phoning, the local internal revenue office.

## SOCIAL SECURITY

Employees in their middle years ought to contact their local Social Security office to determine what their monthly benefit probably will be on retirement at sixty-five and how much that benefit will be reduced if they retire before. Retirement benefits at the present time are procurable by a qualified worker as early as age sixty-two, his widow by age 60. A man and his wife ought to ascertain what current credits either or both have, how many quarters are lacking to give them both minimum coverage, and what their combined Social Security benefit probably will be. In addition to the monthly benefit due the employee as worker, what will the spouse receive, as spouse, under the worker's coverage?



And what would the spouse receive as widow or widower? (Legislation has now been passed which will automatically increase benefits if and when the cost of living increases.)

Based on the information received, the worker will want to consider whether there is anything to be done which will increase the amount of retirement benefit. It might be that the non-earning spouse, or the spouse who has been earning only in her later years, usually the wife, will want to bring herself under Social Security as a worker. In this way, particularly if she is older than her worker-husband, she can collect benefit as a worker after her qualifying age (presently as early as sixty-two) and until her husband retires when she can elect to transfer to the benefit due her as his wife under his coverage, if the latter benefit turns out to be the larger. She will need to find out from the Social Security office how many quarter years of earnings she lacks to be covered as a worker, and then arrange to earn at least \$50 during each of those quarters, that is at least \$50 a quarter if she works for an employer who deducts Social Security tax from her wages. If she is self-employed, she can procure a year's credit (four quarters) for every year she reports \$400 or more of net earnings for income tax and on which proper Social Security tax is paid with the income tax.

If one spouse is working for the Federal Government and not, therefore, covered as a worker under Social Security, the other spouse could qualify as a worker under Social Security and thus secure a supplement to their retirement income. Also a teacher could work summers at a job on which Social Security tax is paid until she is qualified under Social Security and thus supplement her teacher's pension with Social Security benefit.

It is well for workers to check with their Social Security office from time to time to make sure they are receiving the credits toward benefit to which they feel they are entitled.

#### INVESTMENT INCOME

**Rent:** Some investors have realized as much as eight or ten, even twelve per cent return through rents received from apartment buildings. Many factors affect the yield: the amount of mortgage, the rate of interest on the mortgage, the location of the building, etc. But, in order to experience a good yield in addition to or including a rent-free apartment, it appears that one has to invest in a multiple-unit apartment building, the more units the greater the chances of realizing a good yield. With a two or three-apartment building a rent-free apartment for the owner is more altogether than he can hope for, particularly if he is paying off a mortgage, and he will be lucky apparently to enjoy living in an apartment at less cost than if he had rented one from another landlord and only then providing he does not depend largely upon hired help to maintain the property for him. Without hired help, he could probably find himself at times putting in more hours and heavier labor than when he was employed in the job from which he retired.

Investment in land or real property should probably not be considered as something to be initiated immediately before or during retirement but rather as something that could have helped had it been initiated twenty or thirty years earlier. Real estate—like precious metals and gems, art objects, antiques, a coin collection, a stamp collection—usually appreciates in value over a period of years and can be capitalized upon in time of need, such as during retirement.

**Stock:** People on the shady side

of sixty are usually advised by conservative financial experts to avoid dabbling in the stock market. When retirement is just around the corner, or even within a mile of the worker, conservation of principal and high yield become first considerations in selecting securities. Long-term growth is no longer for him unless he is investing unneeded surplus funds for the eventual benefit of his children or grandchildren.

What the average person looking forward to retirement should probably seek are securities which, while maintaining a stability as to capital base, return the maximum in income. The reason such securities should be his goal is that he no longer can anticipate, for an extended period, the possibility of increasing, or replacing, his assets by savings from increased or maintained earnings. Too, income from his assets will eventually be needed to offset as much as possible the downward slide from earnings income to retirement income. A low-return, good-growth-potential stock could depreciate in price with a falling market; and, in order to conserve the capital invested, the stockholder is tempted to hold the stock until the market rises and thus is stuck with the low income from this capital for an indefinite period; or he is tempted to sell at a loss and thus decrease the total value of his assets. However a retiree or a prospective retiree might wisely invest some capital in A-rated high-yield stocks. Some utility stocks, for instance, have recently been paying dividends as high as seven per cent. And this type stock usually does not fluctuate in price to the degree that the more volatile issues do. A prospective retiree who wishes to invest in such a stock would be well advised to buy when the market is down to benefit by the slight downward fluctuation in price and then hold for the stock's income capability during his retirement. Too, there are tax-income advantages in investing in stocks in that the investor receives \$100 exclusion on dividends (\$200 if a couple holds the stock jointly); and, when the stock is sold, if held six months or longer, the investor pays income tax only on half of the capital gain. It would be advantageous, too, all else being equal, for an investor to hold a stock while receiving earnings income and sell when he is in a lower tax bracket as a result of the change to lower retirement income.

**Corporation Bonds:** Certain corporation bonds have been yielding an eight-per-cent or higher return. But many bonds are issued with a term as long as thirty years. And, although bonds are promises to pay off at original value at maturity, they often are sold

---

## Flag Day, 1974

*It's a grand old flag,*

*A high flying flag*

*And forever in peace may it wave.*

*It's the emblem of*

*The land we love,*

*The home of the free and the brave.*

It is a *grand old flag*. As Elks and loyal Americans, we intend to prove that on Flag Day, June 14, 1974.

Whenever we see our country's flag, we see the nation itself. We recognize the principles, the truths, the magnificent history of our country. The flag reminds us of the men and women who valued opportunity more than security and were willing to accept the risk of standing on their own in order to enjoy the rewards of their enterprise. Their lives are the

history that is embodied in the flag. Our flag symbolizes *the home of the free and the brave*.

A letter to the Whig Convention in Worcester, October 1, 1855 stated: "We join ourselves to no party that does not carry the flag and keep step with the nation." As Elks, we join no party which does not carry the flag of our country.

June 14, 1974 again marks the mandatory observance of Flag Day. Also be reminded that the GL Lodge Activities Committee sponsors the Flag Day Brochure Contest which all lodges should enter. The 1973-1974 Americanism Brochure offers suggestions for your Flag Day program on page 11.

Alex A. McKnight, Chairman  
GL Americanism Committee



at a loss if they have to be sold on the open market before maturity. And the longer the term, of course, the more likely the need to sell before maturity. Of course, when interest rates fall generally, a high-yield bond can be sold at a profit, providing the bond issue has not been called in by the corporation; this sometimes happens when the corporation finds that they can secure money at a lower rate of interest. But whether interest rates will rise or fall over a period of time is something that cannot definitely be determined. So, if corporation bonds are to be part of the retiree's investment plan, he should probably seek *non-callable* A-rated (AAA, AA, or A but preferably, of course, AAA) bonds with a high yield to maturity and with a term remaining to maturity of probably no longer than ten years.

In April, 1973, Commonwealth Edison Company (whose offerings are usually rated AA and A) offered *non-callable* 7½% bonds with a term of only five years, and in the usual denominations of \$1,000 and multiples of \$1,000.

**Government Bonds:** In anticipation of retirement, it is a smart idea to invest in E bonds. E bonds pay out no interest until cashed in; and no income tax, therefore, is due until that time. If cashed in during retirement, the tax rate will be lower because of the lower retirement income. But a better idea is to convert the E bonds, as they mature, into H bonds, which, at the present time, are paying interest which averages 5½% over the ten-year term to maturity (and a raise in this interest to possibly 6% is being considered). In this way, the tax due on the interest from the E bonds is deferred

(Continued on page 46)

## Free Speakers Available

If you use special speakers at lodge meetings, or if you are going to have a special occasion at which you'd like an interesting speaker, here's how to get one . . . FREE!

The American Association of Advertising Agencies has a speaker's pool of experts in the field. They'll show you how advertising works, how it helps the consumer, how it is created, how it is regulated, and why it is essential to a free economy. The program would include a fascinating film showing how a television commercial is made.

To arrange for a *free* speaker, contact

Jack Ryan, Advertising Director  
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425 W. Diversey Parkway  
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## Spanish Patrol Boot

\$9.50  
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The most comfortable outdoor shoe you've ever worn! Tough and rugged, made in Spain by skilled craftsmen. Constructed on a wide natural last—no binding, no cramped feet. Thick, non-slip rubber cleated soles. Suede leather tops. Camel brown color. Full sizes only, 6-12.

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## VIETNAM BOOTS

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Vietnam Boots are highly popular with outdoorsmen. Heavy-duty cleated rubber soles and heels grip the terrain. Black leather toes and heels are vulcanized to cotton and nylon olive green tops. Regular width. Sizes 7-12.



\$2.50 ea.  
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Handsome Brass-Plated Belt Buckles with antique finish come in three popular designs reminiscent of America's past. Will fit any size belt up to 1¾" in width. Oval shaped U.S. buckle is 3¾" wide x 2¾"; C.S.A. buckle is 3" wide x 2½"; rectangular Wells Fargo buckle with stage coach design is 3½" wide x 2¼". State choice or buy all three at a savings.

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—Yet Extends To  
Full 6-Ft. Length!

Be ready to fish anytime, anywhere! New Telescopic Pack Rod fits in pack, brief case or auto glove compartment. 14½" closed length. Extends instantly to full 6 ft. Weighs only 5 oz. Brown lacquer finish. Composition cork handle with rubber butt. Chrome plated brass reel seat. Vinyl carrying case.

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# Tuna Tripping



by Molly M. McDonell

Sea farming may seem like a dream of the distant future, but there's one breed of ocean livestock whose cultivation rivals even the huge cattle ranches of the midwest. Attempts to fence the ocean's open range would no doubt prove futile—still tuna harvesting shares a few surprising similarities with beef production. Schools of tuna are "herded" together by dolphins, "lassoed" by fishing nets, "slaughtered," and sent to processing plants. It's a unique operation when compared with traditional fishing techniques.

Herds of grazing cattle are a familiar sight to most of us, but it's hard to imagine a tuna swimming in the ocean when your only conception of the fish is the contents of a 6½ ounce can. Or maybe you picture Charley sitting on a fish hook with a look of disappointment on his face as the announcer says "Sorry, Charley, only the best tuna are chosen."

Before we become acquainted with the giant predator fish known to some as the "chicken of the sea," let's meet two men who make their living pursuing tuna.

The skippers of the *Santa Rosa* and the *Barbara Ann* represent two different generations of fishermen. George Slayton is a stocky man in his early 50's who operates his own small tuna boat out of

San Pedro, California. With a crew of three Slayton fishes for tuna in the traditional way, with pole and line.

"It takes as long as two or three months to fill the *Santa Rosa*," Slayton admits. "We just don't have the modern equipment to reach capacity any faster." The *Santa Rosa* is equipped with refrigeration, but she lacks most of the other modern conveniences.

Life is a little easier, but the fill isn't necessarily reached any faster aboard Steve Coburn's purse seiner *Barbara Ann*. Coburn explains that tuna are often elusive. "We might go three weeks without catching any fish and then, with luck, we could take 5,000 pounds in a single day." It takes a crew of more than twenty to man the *Barbara Ann's* nets.

When George Slayton and Steve Coburn fish for tuna, they're after albacore, bluefin, or yellowfin—the three tuna-brothers grouped together by fishery experts because of their similar bone structure and fin shape.

The albacore has a dark steel-blue back with a silver belly; it's the smallest tuna reaching a maximum length of four feet and rarely weighing more than 80 pounds. Albacore is the most prized species of tuna because of its white meat.

Bluefin tuna are found in both the Atlantic and the Pacific. On the Eastern seaboard they weigh as much as 1600

pounds while the Pacific coast variety reaches a maximum of 250 pounds. The bluefin has a metallic-silver belly and a deep iridescent blue back.

The yellowfin tuna also has a blue back, but as the name suggests, its fins are yellow. A mature yellowfin usually weighs in at 450 pounds.

Tuna come under the broad classification of pelagic fish which simply means that their natural habitat is the open sea where, like many other fish, tuna instinctively travel in schools. Experiments where fish have been raised in isolation show that they form groups naturally; schooling apparently ensures survival by providing mutual protection.

Both the Atlantic and the Pacific offer spawning grounds for tuna in the temperate and tropical regions. Bluefin and albacore prefer waters of 59° to 60° while the yellowfin swim in the equatorial zone. Fishery experts have not been able to accurately chart the migratory patterns of tuna, but it's known that they travel great distances each year in search of food and spawning grounds. Fish tagged by the California Department of Fish and Game have been taken by Japanese tuna boats after making a trip of 4,900 miles in just 11 months.

Once a school is sighted, tuna are comparatively easy to catch because they travel close to the surface of the water, and their preference for warm



temperatures tends to confine their grounds even further. As unsophisticated as it may seem, the traditional way of sighting tuna has been to watch the birds: just as anchovies are pursued by pelicans, the tuna is followed by a small white gull.

Along with marlin and the giant shark, tuna is considered "big game" by sport anglers. The distinction of catching a tuna of at least 100 pounds with rod and reel is acclaimed an achievement of note by California's Catalina Tuna Club. The club's first coveted Blue Button was awarded to Dr. Charles Holder in 1898 when he reeled in a 193 pound Bluefin near Catalina.

A legendary figure, even among the Tuna Club elite, was Zane Grey, known to others as the prolific writer of Western fiction. Grey was also a dedicated outdoorsman who thrived on the challenge presented by big game fish. He modestly reported that the 1919 tuna season was better than usual, but in that year alone he caught a total of five Blue Button tuna.

The year 1925 marks the beginning of modern commercial tuna fishing; that year the *Patricia II* added mechanical refrigeration so she could carry live bait and freeze the tuna for the long stay at sea.

Adoption of the purse seining method was the next innovation to revolutionize the tuna industry. A purse seine is a huge net made of nylon or some other light synthetic material. One end of the net is dropped in the water when a school of tuna is sighted. A small power boat carrying the other end of the net usually assists in the operation while the tuna boat circles the fish, closes the seine, and hauls it aboard by power block. A tuna purse seine may be  $\frac{3}{4}$  mile long, 200 feet deep, weigh 15 tons, and have 10,000 floats to keep it from sinking. It's not surprising that a tuna boat can catch thousands of pounds of fish in a single day with such remarkable equipment.

The California tuna fleet is one of the most modern and efficient fishing fleets in the United States. It boasts a combined annual catch of 284 million pounds, close to 20% of the world total. This figure seems impressive, but it lags considerably behind that taken by Japanese fishing boats which account for 40% of the world's total tuna catch.

South American tuna production has increased tremendously in the last 15 years thanks to improved fishing techniques. As recently as 1958 the fishermen of Ecuador used dugout canoes and balsa rafts, but now, with loans from the United Nations' Food and Ag-

ricultural Organization, they have introduced diesel engines, modern fishing lures, and mechanical winches.

Experiments are always being conducted to find more efficient ways of detecting tuna. The ocean's color appears visibly different from above as planes pass over a school of fish, so some tuna boats use airplanes and helicopters to spot the schools. Echo sounders aboard tuna vessels are another means of detecting fish. They transmit an energy impulse through the water; by measuring the time it takes the impulse to bounce back to the ship, the crew can tell if fish are present, the size of the school, and the direction they're moving.

There has been some experimentation with farming different varieties of fish in controlled areas. Trout, salmon, and oyster ventures have proved successful, but researchers generally agree that the tuna would be impractical to raise artificially. Because of their size, tuna require large quantities of food and a great deal of ocean for maneuvering.

Many U.S. commercial fishing boats bring their catch to San Pedro, California, where tuna canneries are a sustaining factor in the local economy. Upon arrival at the cannery, the tuna, still frozen from the ship, are allowed to thaw and are then cleaned. After cooking the tuna for hours, cannery workers separate the meat by hand—white for human consumption and dark meat for pet food. The tuna is usually hand

packed in cans with a small amount of salt and vegetable, soy bean, or cottonseed oil. Cans are then sealed, labelled, and sent off to distributors.

Nothing is wasted in the canning process. The carcass becomes fish meal for fertilizer and animal feed, and the oil is used for paints, resins and varnishes. Tuna canning is controlled in the United States by regulations prescribed by the Federal Food & Drug Administration which sets standards governing the proper fill, net weight, color, salt content and oil additives.

A common misconception about the ocean is that it holds an unlimited supply of all kinds of fish. It's true that we are not harvesting the ocean to the extent of its potential, but this does not apply to every species of fish. As fishing techniques have become more efficient, some varieties have been overfished to the point where they are in danger of extinction. In the tuna family, the yellowfin faces the greatest danger.

In 1949, the United States, Canada, Costa Rica, Panama, and Mexico formed the Inter-American Tropical Tuna Commission to investigate the state of tuna fisheries in the Pacific. They sponsored a study in 1960 which reported that the maximum sustainable harvest of yellowfin is 100,000 short tons a year—considerably less than the members' fisheries are willing and able to catch. As a conservation measure the countries agreed to establish yearly quotas which are usually reached by the end of June. Tuna boats then con-





centrate on bluefin and the other less desirable tuna-cousins as skip-jack and bonita.

Fishermen and sailors have recognized the concept of international freedom of the seas since the beginning of the great naval explorations of the 16th and 17th centuries. Everyone agrees that fish belong to no one until they are caught. The only exception is that countries claim territorial rights to the ocean waters extending a few miles from their shores—originally as a safeguard against attack rather than a protection of domestic fishing rights. Most countries, including the United States, Russia, and the other major world powers, recognize 12 miles as the limit. However, in recent years a few South American countries have advocated extending the limit to 200 miles, a move that would close more than one third of the world's oceans to the traditional freedom of the seas.

Ecuador, Chile, Peru, and several other Latin American countries would benefit by such a change because it would guarantee exclusive fishing rights in the commercially valuable ocean waters off their coasts. Since California-based tuna fishing is the major operation in these waters, the Latin Americans began seizing U.S. purse seiners and charging heavy fines. Penalties charged by Peru have averaged \$30,000 per boat and one California vessel is reported to have paid \$100,000 in fines and license fees. United States taxpayers have paid in the end because the tuna men are reimbursed for their losses under the Fishermen's Protective Act of 1967.

The only hope for settling the dispute is through the mediation of the United Nations. Latin American countries have so far refused the arbitration of the World Court, but the U.N. has scheduled an International Law of the Seas Conference which will hopefully clear up the issue.

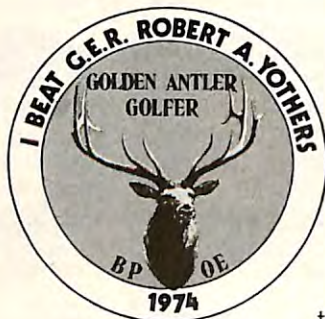
Another alternative has been proposed in recent years which would assign ownership of the high seas to an impartial international agency for the sake of needy nations. Following the theory that marine resources belong to all of mankind, countries would be required to lease fishing rights and adhere to regulations established by the agency in charge. Such a plan would be difficult to implement, however, so it seems unlikely that it will be adopted in the near future.

Seafood is the primary source of protein for many countries in the world including Japan, Portugal, Norway, Chile, and India. More than half of the world's population depends on it for survival, so the importance of conserving the natural resources cannot be overemphasized.

Compared with some other nations, fish consumption in the United States is low because Americans have traditionally preferred meat as their basic source of protein. We eat an average of 11.2 pounds of seafood each year of which 2.4 pounds is tuna. This trend would be altered if the nation's cardiac specialists had their way because they tell us that the total polyunsaturated fat content in tuna is less than 5%. It's by far less dangerous for those prone to heart trouble than a sirloin steak well-marbled with saturated fat. Tuna is also recommended for the weight conscious—and who isn't? A four ounce serving contains only 223 calories compared with

326 calories in the same size serving of hamburger.

An advertising campaign started by one of the major tuna canning companies is attempting to change the image of tuna in the mind of the consumer. Two-page ads in women's magazines confront readers with the question "Would you think better of tuna if it cost \$4.69 a pound? If you had to pay as much for tuna as you do for lobster or crabmeat . . . you'd probably put it pretty high on your list of good things to eat." The logic is debatable, but at 55 cents a can tuna is definitely a bargain in these days of inflated food prices. ■



## ELK Golfers/Hackers

### Beat the Grand Exalted Ruler

All Elks (and their non-Elk friends) are urged to play 18 holes of golf on any regular 9-hole or 18-hole course of their choice (no chip-and-putt courses, please). Get your two-some or four-some together and play your round of 18 holes. If you do not have an established handicap, fill in your gross score on the entry form below and your net will be calculated using the Peoria Handicap Method. The round should be played between May 1st and June 30th, 1974.

The Grand Exalted Ruler will play his official round during the same period and his net score will be announced at the Elks National Convention in Miami Beach, July 7-11, 1974. All participants beating his net score will receive a golden antler lapel pin and a 3¼" medallion (pictured above) to attach to their golf bag.

Cut out the entry form, fill out completely, and mail, with a \$5.00 donation, to the Elks National Foundation. (Your contribution is tax deductible.)

Mail This Entry Form to:  
Elks National Foundation  
2750 Lake View Avenue  
Chicago, Illinois 60614

Make \$5.00 Check or Money Order  
Payable to: Elks National Foundation

### I Believe I Beat the Grand Exalted Ruler at Golf

My Gross Score Was \_\_\_\_\_ My Net Score Was \_\_\_\_\_

Course Rating \_\_\_\_\_ Course Name \_\_\_\_\_

I Played on (date) \_\_\_\_\_, 1974

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Address \_\_\_\_\_

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Credit my \$5.00 donation to:

\_\_\_\_\_ Elks Lodge No. \_\_\_\_\_ State \_\_\_\_\_



# LODGE VISITS

GRAND EXALTED RULER **Robert A. Yothers**



On his visit to California, GER Yothers attended a mortgage burning ceremony at Taft Lodge. Mayor Phil Kirkpatrick (left) presented Brother Yothers the key to the city of Taft as ER C. Ray Floyd (second from left) and PGER Horace Wisely observed the proceedings.

At the mid-winter meeting of the Nevada State Elks Association, GER Yothers was greeted by Gov. Mike O'Callahan. Also present were SP Jackson Bailey, Las Vegas ER Don Hayden, PGER Horace Wisely, and PGER Leonard Bush.



Guest speaker for the mid-winter convention of the Idaho Elks was GER Yothers. Among those he met was John Snook, a 97-year-old member of Salmon Lodge. Brother Yothers also attended a banquet at the lodge and was served by Dale Barsalou.



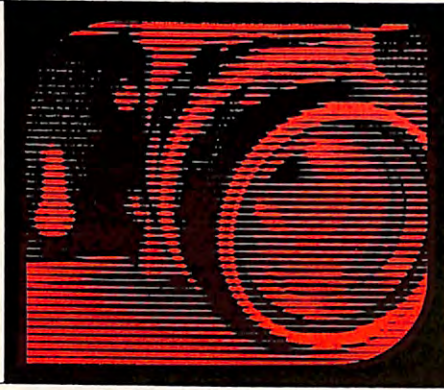
GER Yothers was joined by officers of the California-Hawaii Elks Association and lodge officers during a visit to Pasadena Lodge. Also present were PGER Leonard Bush and PGER Horace Wisely.



Welcoming GER Yothers at Lock Haven, Pa., Lodge were (front row, from left) Secy. Harold Pfaff, Grand Secy. Homer Huhn, Mayor William Johns, (second row) VP Stanley Bower, SP Edward Brown, ER Richard Smith, and (third row) Tiler Lloyd McKeague, DDGER Joseph Waroquier, Grand Est. Lead. Kt. H. Beecher Charnbury, PGER Lee Donaldson, Est. Lead. Kt. Walter Carter, Trustee Robert Boyle, and PDD Harold Sweeney. During the visit, Mayor Johns presented a book and a proclamation to Brother Yothers.



# NEWS OF THE LODGES



**THE GOAL** of raising \$2,500 to aid cerebral palsy victims was surmounted by Shamokin, Pa., Lodge. A check for \$2,820 was presented by Chm. Peter Hepler (top) and ER Vincent Vedral (center) to PDD Raymond Lauer, who is co-chairman for the district cerebral palsy committee. This is the eighth year that Shamokin Elks have exceeded their goal.



**AMONG** the 155 charter members for the new lodge No. 2490 in Montgomery, Alabama was Gov. George Wallace (seated). ER Ronald Creel (left) presented membership card No. 1 to the Governor as DDGER Richard Burke Jr. (center) and SP James Irvin (right) congratulated Brother Wallace.



**THE PEDIATRICS-TEEN UNIT** at St. Joseph Hospital in Paterson received a \$1,000 check from Passaic Valley, N. J., Elks. ER John Kovalicky (second from right) and Secy. Nicholas Amento presented the donation to Sister Jane Frances Brady, hospital administrator. While touring the unit, the Elks met Lynne Baccolo, nursing supervisor, and Aram Nakashian, a patient.



**OLD NEWSPAPERS** were collected from Phoenix, Ariz., Lodge members and transported for recycling by Girl Scouts in the troop sponsored by the lodge. Chm. William Hutton (left) and Mrs. Hutton (right), troop leader, helped the Scouts (from left) Patty Hutton, Leah Zeldin, Cindy Pranka, Cathy Hutton, and Debbie Holleran.





**A BLOOD DRIVE** was held at Winthrop, Mass., Lodge with volunteer workers from the local junior and senior high schools. The students are (from left) Lorraine Frazier, Donna McDuffee, Susan Rotuy, Debbie McDuffee, Marie Rotondo, Mary Dalton, and Karen Gallo. Mrs. L. Murray (left, front) took blood from two donors.



**SEVEN TELEVISION SETS** were presented to Albany VA Hospital by Colonie, N. Y., Lodge. At the presentation were (from left) Edward Henry, Vets Chm. Edward Klimick, Robert Hester, Harold Anglin, Paul Symanski, Anthony Paradiso, ER Walter Klee, Esq. Roland Babbiti, Est. Lect. Kt. John Frey, and Est. Lead. Kt. William Meyer.



**WINNERS** in the annual pool and shuffleboard tournament at the Elks National Home received checks from Executive Director Doral Irvin (right). They are (from left) Sherwood Hobbie, first place, Charles Freed, second, and Gustave Kuehnle, third, all in pool, Ernest Cushing, first, Clarence Reed and James Perry, partners, all in shuffleboard.



**LIFE MEMBERSHIPS** and 50-year pins were presented to Ray Cramer (second from left) and Don Irvine (third) at Marshfield, Wis., Lodge. They were congratulated by (from left) ER William Allen, SP Al Kowalchyk, and PER Marvin Schutts.

**A BRONZE STATUE** of the marshal played by John Wayne in the movie True Grit was presented by Brother Harry Jackson (left) to Cody, Wyo., Lodge. Admiring the gift were (from left) PER Al Stearns, Est. Lead. Kt. Jim Shapple, ER Frank Raver, and Est. Lect. Kt. Don Beerline.





**A VETERANS' MEMORIAL** in the city of Paramount, California was dedicated recently with posting of the colors. Paramount Elks sponsored construction of the site.



**NATHAN SHAPPELL** received a certificate of merit from GL Americanism Committeeman Bernard McCune of Long Beach, Calif., Lodge for community service and promotion of Americanism.

## LODGE NOTES

**BORDENTOWN, N. J.** The lodge was recipient of trophies for participation in the state Elks convention parade at Atlantic City. PER Joseph Lynch, Trustee Lou Egyud, and ER Edward DeBosky accepted the awards on behalf of the lodge.

**HEMET, Calif.** A special night at the lodge helped raise funds for cerebral palsy. Joining the guests was a little pig painted purple, which was brought by one member. Manager Forrest Feichter took charge of the pig, symbol of the state major project.

**Massachusetts.** Brockton VA Hospital received a color television from the state association. State Vets Chm. Henry Gibbons, VP Albert Murphy, and Grand Trustees Chm. Edward Wilson made the presentation.

**WINSTON, N. C.** Winners in the Youth Leadership Contest were Thomas Pratt and Carol Myers. ER Hugh Hampton and Youth Chm. Donald Keller presented the two high school seniors with certificates and \$100 awards.

**SALEM, Ore.** Old Timers Night was attended by 117 Brothers. Among them were Paul Ficke, Elmer Dorr, Paul Rasmussen, Ben Drager, Bill George, Floyd Siegmond, Arthur Ficke, Bert Victor, LeRoy Gard, and Fred Lamb, who all have been members for 50 or more years.

**MURPHYSBORO, Ill.** PER Mike Mills acted as chief cook at a fish fry sponsored by PER Jack Connell, and by Carbondale Lodge members, PER Frank Bleyer and Joe Scialis.

**WATERTOWN, Mass.** The lodge's 400 Club held its annual charity banquet and dance. The club, founded over 20 years ago, has raised almost \$200,000 for worthy causes. PER Tom Tracy served as this year's dinner chairman.

**WOODBIDGE, Va.** The Elks' ladies provided the lodge with an Elks banner. President Sylvia Rout presented the gift to ER Vernon Mullenger.

**OSWEGO, N. Y.** The lodge was awarded a certificate of appreciation from Mayor Daniel Conway for assistance in celebrating the 125th anniversary of the city of Oswego.

**DANVILLE, Ill.** There were about 900 persons gathered at the lodge to say good-bye to Brother Noah Garlits, who was moving to Mississippi. Brother Garlits had been the lodge's manager for the past 13 years.

**GREEN BAY, Wis.** Eugene J. Frisque, a life member of the lodge, recently celebrated his 100th birthday.

**DOUGLAS, Ga.** The lodge sponsored its first annual hoop shoot contest. Donnie Graham served as program chairman.

**NEWARK, Del.** A class was initiated in honor of the lodge's Grand Lodge sponsor, PGER William Jernick. Joining Brother Jernick at the ceremony were SP Brice Dryden, VP William Cassidy, DDGER Carmine Pisapia, and ER Donald Douth.

**PRINCETON, Ky.** Edward Settle, a national Elks scholarship winner ten years ago, was initiated into the lodge. Brother Settle is now a practicing medical doctor in the community.

**SALIDA, Colo.** The annual charity ball planned by Chm. Bill McCarl and his committee drew over 400 persons. Proceeds go to help needy families in the area at Thanksgiving and Christmas.

**MONTVALE, N. J.** A hobo dinner and dance was held at the lodge. VP George Petroski, ER Tom Barry, and Secy. Mel Bowers joined in the fun.

**WARREN, Mich.** All 15 recent initiates at the lodge joined the National Foundation during VP Sarge Murray's visit.

**PARAMOUNT, Calif.** The lodge gave a car to Steve Hawkins, 17, who lost his right arm and shoulder to bone cancer. The car will enable him to commute to school where he is studying to be a minister. ER Marvin Ezzell and Est. Lead. Kt. Bob Day presented the car from a local dealer which is equipped with an automatic shift.



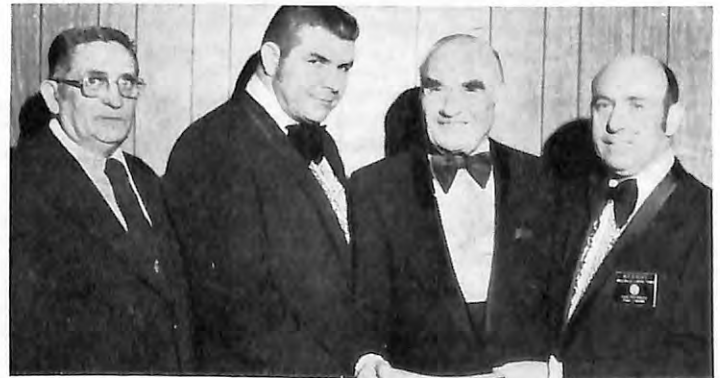


**ARKANSAS ELKS** presented a new car to the Community Services, Mental Retardation-Developmental Disabilities Services. The mobile unit will be used to evaluate clients throughout the state. (From left) John Knopp and SP Gordon Engeler Jr. watched as GER Robert Yothers presented the keys to Dr. Larry Rogers, deputy commissioner.

**A \$500 CHECK** was presented to the Elks National Foundation by Lexington, Mass., Lodge. ER Lawrence Crocco (right) presented the check to State Foundation Chm. Robert Shell as DDGER Francis Gildea, who was visiting the lodge, observed.



**AWARDS** were presented in a recent bridge of honor to 150 Sea Explorer Scouts who are sponsored by Tacoma, Wash., Elks. ER William Hansch presented the awards with his congratulations. He received an award of recognition for the lodge's assistance and support from Brother Elwood Wright, advisor to the Scouts.



**A TWO DAY CELEBRATION** marked the completion of a mortgage on Millville, N. J., Lodge. (From left) PER Jesse Smith, DDGER Thomas McColligan, PGER William Jernick, and ER Paul Quinn were in attendance.

**THE MORTGAGE** to Utica, N. Y., Lodge was burned recently in ceremony. Present were PGER Ronald Dunn (seated) and (standing, from left) PGER William Wall, ER Joseph Carucci, Trustees Chm. Louis Cifarelli, and SDGER Francis Hart.





**PURCHASING TICKETS** for the Edward Densmore memorial football game which benefits the Elks National Foundation was Scott Kramer (center), commandant of the naval hospital at Boston, Massachusetts. State Vets. Chm. Henry Gibbons presented the tickets as PER Lester Kelly of Waltham, Mass., Lodge observed.



**GOLDEN DOME AWARDS** from the Massachusetts State Senate were presented at North Attleboro Lodge to recognize local police and fire department chiefs. Present were (seated, from left) Police Chief John Coyle Jr., County District Attorney Philip Rollins, State Sen. John Parker, Fire Chief John Grimes, and (standing) ER Guistino Marsella, Judge Edward Lee, and James Sullivan, court clerk.



**GUEST SPEAKER** for the Father and Son Sports Night attended by approximately 250 persons and sponsored by Rockland, Maine, Lodge was Bill Lee (center) of the Boston Red Sox. With him at the head table were (from left) ER Douglas Urquhart, Carlton Thurston, county sheriff, Bud Leavitt, master of ceremonies, and Athletic Chm. Jim Flanagan.



**PRESIDENT** of Bordentown, N. J., Elks' ladies, Margaret Cocco, presented a check for \$2,000 to ER Edward DeBosky. The check is an installment on a \$6,000 pledge to the lodge.

### STATE ASSOCIATION CONVENTIONS

STATE	PLACE	DATE
Georgia	Jekyll Island	June 5-6-7-8
Indiana	French Lick	June 6-7-8-9
New Jersey	Wildwood	June 6-7-8-9
South Dakota	Brookings	June 6-7-8
Pennsylvania	Tamiment	June 7-8-9
South Carolina	Charleston	June 7-8-9
Utah	Price	June 8-9
North Dakota	Fargo	June 9-10-11
Alabama	Birmingham	June 13-14-15
Nevada	Henderson	June 13-14-15
Washington	Olympia	June 13-14-15-16
Massachusetts	Brentenwood, N.H.	June 14-15-16
Minnesota	Alexandria	June 14-15
Virginia	Fredericksburg	June 15-16-17-18
Idaho	Boise	June 20-21-22
Texas	Houston	June 20-21-22
Maryland, Delaware, and D.C.	Prince Georges County Lodge	June 21-22-23
Rhode Island	Warwick	June 22, 23
Montana	Billings	July 17-18-19-20
Louisiana	Baton Rouge	July 23-24-25
West Virginia	Parkersburg	August 8-9-10-11
Colorado	Pueblo	September 5-6-7



**BURNING A MORTGAGE** to Taft, Calif., Lodge were the officers (from left) Chap. Joe Cox, Est. Lect. Kt. Don Bignell, Est. Lead. Kt. Lee Skinner, ER Ray Floyd, Est. Loyal Kt. Dick Robinson, and Esq. Cal Wills. GER Robert Yothers was among the guests for the lodge ceremony.

(Continued on page 41)



# BACKYARD GARDENER

by Jon Peterson



## MAIL-ORDER GARDENING

I can't imagine what the very first mail-order item offered in the United States was. Self-addressed return labels, maybe. I just don't know.

But I do know how I'd respond if someone came up to me a hundred and fifty years ago and said, "John, I'm opening a mail-order nursery." I would look at him sideways, grind my teeth a bit, maybe even spit in my cuff. "That's 'Jon' without an 'h,'" I'd say, "And you're nuts!"

How could anyone playing with a full deck expect to send living, breathing, growing shrubs, flowers, bulbs, and trees through the mail? And have them *survive*? Yet they did it. And they still do. Thousands of mail-order nurseries coast to coast move tons of stock every week during their peak seasons, which pretty well says that the modern mail-order nursery is no pipe dream. In fact, it's a well-rooted part of nearly every gardener's life.

The MON (mail-order nursery) is upping its profits while downing the amount of damaged and dead-on-arrival stock by utilizing the *best* means of shipment and improved packaging techniques. Whereas once all nursery stock had to be burlap bagged and shipped in soil to preserve the roots, a heavy, expensive, time-consuming method, today much stock can be shipped faster and cheaper bare roots . . . wrapped in dampened packing material and covered with poly-bag or waxed paper wrap. All this and less casualty, too. In fact, mail-order nurseries have reduced their losses so greatly in recent years, they can afford to offer some of the finest guarantees in the entire mail-order industry. That's one of the ways you'll want to judge one MON from another. But more about that later. First, some points about mail-order gardening.

1.) *Check those catalogs!* If you've two or more from competing nurseries, compare. Check such items as general descriptions, dimensions, and prices. See if there's much difference in shipping and handling costs (if any) and watch out for exorbitant claims. To me, "The greatest tomato you will ever grow!" sounds fishy. I prefer, "Many of our customers rate this as one of our best."

2.) *Check the generic names.* An old farmer once told me, "If you don't know the right name, you're better off

not buying." Being young and brash and filled with the poetics of "A rose is a rose," I didn't put much stock in what he said . . . at first. But I soon learned that all ferns are not alike—that an *osmunda cinnamomea* (cinnamon fern) grows quite differently from an *adiantum pedatum* (maidenhair fern). A difference, in fact, of nearly four feet in height. I learned it the hard way.

Also, while one nursery might call its best-selling rose Red Beauty—and another nursery might do the same—the roses may be quite different generically. Which may affect not only growth habits and bearing proficiency, but also price.

Now, I'm not saying you should start memorizing plants' generic names at the exclusion of their common titles. I can't believe anyone in his right mind would walk along his neighbor's garden path, exclaiming, "Oh, what lovely *convallaria majalis!*" Lily-of-the-valley sounds a bit less auspicious. But when it comes time to buy, you'll want to make sure you're getting what you *think* you're getting. Veni, vidi, vici, anyone?

3.) *Be prepared for shipment.* Most nurseries ship such items as seeds, garden supplies, and fertilizers as soon as they can fill the orders. Such plants as trees and shrubs, on the other hand, can only be dug and shipped while in their dormant periods—which means late spring or mid-fall. Generally, they'll arrive at the *approximate* best planting time for your particular locale. So don't place an order for two dozen raspberry bushes on February 12 and then split for six weeks in Majorca. I mean, even if you *could* afford it. Anticipate shipment so you can get the plants in the ground as soon as possible to minimize the chances of shock and loss. Often a quick phone call to the nursery is helpful, especially with large orders. Or you might consider digging and preparing the holes ahead of time, in preparation to shipment. Then, once the plants arrive, you can soak the roots in water that afternoon, go to your favorite nephew's wedding that night, and still be able to plant the next day.

4.) *Check the guarantee!* If the MON you're thinking of dealing with has one, it should be prominently displayed somewhere in the catalog. If you can't find it, better think twice about ordering from that nursery. ■

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**Mamaroneck, NY,  
Lodge Presents  
James A. Gunn  
for Grand  
Esteemed Leading  
Knight**



WHEREAS: Brother James A. Gunn has served Mamaroneck Lodge No. 1457 for the past 38 years in various capacities, including twice as Exalted Ruler of the Lodge and as Chairman of its Trustees for 15 years and is now an Honorary Life member of the Lodge; and

WHEREAS: Brother Gunn has served the New York State Elks Association as its President and is now Chairman of the Executive Board of its Advisory Committee and was Chairman of its Scholarship Committee and first Chairman of its Major Projects Program; and

WHEREAS: Brother Gunn has served Grand Lodge in many capacities, first as District Deputy Grand Exalted Ruler; and

WHEREAS: Brother Gunn served as Chairman of the following Grand Lodge Committees; the Lodge Activities Committee, Auditing Committee, State Associations Committee, and New Lodge Committee, which committee, over a four year period, was responsible for the institution of 196 new lodges, and he served as Grand Esteemed Loyal Knight under P.G.E.R. William A. Wall;

NOW, THEREFORE, BE IT RESOLVED that the officers and members of Mamaroneck Lodge No. 1457 proudly present to the Grand Lodge Convention to be held in the City of Miami in July, 1974, the name of James A. Gunn, as a candidate for the high office of Grand Esteemed Leading Knight of the Benevolent and Protective Order of Elks of the United States of America for the year 1974-75.

Edmund Romain, Exalted Ruler  
Joseph J. Milone, Secretary

**Plymouth, MI,  
Lodge Presents  
Ray Creith  
for Grand Tiler**



WHEREAS: Brother Ray Creith has served Plymouth Lodge No. 1780 for the past 25 years, in many capacities including Exalted Ruler, is currently serving as Lodge Treasurer, and is an Honorary Life Member; and

WHEREAS: He served the Michigan Elks Association as its President in 1966-67; has served on the New Lodge, Ritual, Elks National Foundation and President's Award Committees (and as Chairman for each Committee), and is presently the Secretary-Treasurer of the Michigan Elks Past Presidents Association; and

WHEREAS: Brother Ray Creith has served the Grand Lodge as District Deputy Grand Exalted Ruler of the Southeast District of Michigan; and

WHEREAS: In all of his activities, he

has consistently demonstrated effective leadership and continuing devotion to the Order of Elks;

NOW THEREFORE BE IT RESOLVED that Plymouth Lodge No. 1780 is honored to present to the Grand Lodge Convention to be held in Miami Beach, Florida, in July, 1974, the name of Ray Creith as a candidate for Grand Tiler of the Benevolent and Protective Order of Elks of the United States of America, for a term of one year.

Quintus A. Stulz, Exalted Ruler  
J. Rusling Cutler, Secretary

**Juneau, AK,  
Lodge Presents  
E. Robert Haag  
for Grand  
Esteemed Loyal  
Knight**



WHEREAS: Brother E. Robert Haag has served Juneau Lodge No. 420 for the past 25 years in many capacities, including Exalted Ruler in 1954-1955, and Chairman of the Board of Trustees, and is an Honorary Life Member since 1967; and

WHEREAS: He served on many committees of the Alaska State Elks Association, and was a member of the Board of Directors of the State Elks Trust Fund, and served as State Association President, 1961-1962; and

WHEREAS: He served the Grand Lodge as District Deputy Grand Exalted Ruler, Alaska East under Past Grand Exalted Ruler William Hawkins, and as Special Deputy Grand Exalted Ruler under Past Grand Exalted Ruler Francis M. Smith and Grand Exalted Ruler Robert A. Yothers; and

WHEREAS: In all of his activities, he has served with dedication and distinction and continuing devotion to the Order of Elks;

NOW THEREFORE BE IT RESOLVED that Juneau Lodge No. 420 at its regular meeting on February 20, 1974 unanimously approved this resolution and is honored to present to the Grand Lodge Convention to be held in Miami, Florida, in July, 1974, the name of Brother E. Robert Haag as a candidate for the high office of Grand Esteemed Loyal Knight of the Benevolent and Protective Order of Elks of the United States of America for the year 1974-1975.

Robert J. Simi, Exalted Ruler  
John E. Laughlin, Secretary

**Newport, KY,  
Lodge Presents  
Garland Guilfoyle  
for Grand Inner  
Guard**



WHEREAS: The Officers and Members of Newport Lodge No. 273, Cold Spring, KY, hereby endorse the candidacy of our Brother, Garland Guilfoyle, for the office of Grand Inner Guard; and

WHEREAS: Our Brother Guilfoyle has served as an Exalted Ruler of Newport Lodge No. 273, District Deputy Grand Exalted Ruler and served the Order and this Lodge with distinction; and

WHEREAS: Brother Garland Guilfoyle has served on many committees of the Kentucky Elks Association, being President and for many years State Secretary of that Association; and

WHEREAS: He has represented the Kentucky Elks Association at National Conventions for many years;

NOW THEREFORE BE IT RESOLVED because of his unselfish devotion to our Lodge and to our Order, we hereby endorse Garland "Gilly" Guilfoyle for the Office of Grand Inner Guard.

Robert Ramsey, Exalted Ruler  
Thomas B. Finley, Secretary

**Middletown, PA,  
Lodge Presents  
A. Lewis Heisey  
for Grand  
Esteemed Lecturing  
Knight**



WHEREAS: Brother A. Lewis Heisey has served Middletown, Pennsylvania, Lodge No. 1092 for the past 33 years in various capacities, including the office of Exalted Ruler and is an Honorary Life Member; and

WHEREAS: He has also served as District State Vice President for the South Central District of Pennsylvania, and in the office as President of the Pennsylvania Elks State Association and for the past seventeen years as a member of the Association's Advisory Board; and

WHEREAS: He served as District Deputy Grand Exalted Ruler of the South Central District of Pennsylvania and as a member of the Grand Lodge, Lodge Activities, Credentials and Youth Activities Committees; and

WHEREAS: In all his activities he has constantly demonstrated effective leadership and continuing devotion to the Order of Elks;

NOW THEREFORE BE IT RESOLVED that Middletown Lodge No. 1092 is honored to present to the Grand Lodge Convention, to be held in Miami Beach, Florida, in July, 1974, the name of A. Lewis Heisey as a candidate for Grand Esteemed Lecturing Knight of the Benevolent and Protective Order of Elks for a term of one year.

Carro E. Stotz, Exalted Ruler  
James L. Harold, Secretary



by Don Bacue



## HITTING THE POCKET

Some call it spot bowling, others target bowling. Two-time Bowler of the Year Don Johnson calls it area bowling. I call it the *only* way to bowl, to lay that ball in the pocket consistently, to start stringing out those strikes and boosting your score.

Most bowlers don't realize the lanes they're rolling on are 60 feet long from foul line to head pin . . . from 41 to 42 inches wide and composed of 39 boards. This is most important to know in area bowling, since the boards, dots, and arrows on the lane serve as guidelines and checkpoints in bowling. To bowl effectively, consistently, you have to know just how to use them.

We discussed how to determine your starting position last month. Now let's talk a bit about the three rows of dots. Each dot (and each arrow farther down the lane) is spaced exactly five boards apart from the next. While the dots are there to help you set up and adjust your delivery when necessary, the arrows are there to help you "pocket" that ball. They're what put those marks on the scoresheet.

Concentrate on the second arrow from the right as your "target" (just the opposite, if you're a southpaw). It's the most heavily traveled spot on the lane. There's actually a groove . . . the pros call it a "track" . . . which the best bowlers try to lay their ball in clear up to the 1-3 pocket. In order to benefit from every lane's natural track, you *must* lay your ball down over that second arrow.

If you're an average bowler, you'll find that when you release the ball, it will hit the lane at a spot about seven boards to the right of where your left foot slides to a stop.

Position the instep of your left foot in line with the 15th board (third dot) on the approach. Look down lane at the pins—but just for a moment . . . just to make sure they're all still standing. Then forget about them. Forget they even exist. Switch your gaze to the second target arrow and don't look up at the pins again until you're well into your follow-through at the end of your shot. *Vital!*

The reasoning behind watching the arrow rather than the pins is simple. It's much easier to concentrate on—and hit—a mark 15 to 20 feet down lane than it is a head pin 60 feet away. If you hit

the target arrow properly you have an excellent chance of slamming a solid strike against the walls.

As you go into your approach, move your feet slowly, keeping your body straight forward, no turning, no twisting. On releasing the ball, your left foot must slide right down the 15th board on which you started. This will allow the ball to be lifted across seven boards and roll over the eighth board as it comes down on the lane. A small hook or slight angling will carry the ball across the second target arrow and into the strike pocket.

Don Johnson talks about the area approach:

"You may discover that the range between where your left foot stops and where your ball hits the lane is wider than seven boards. I think, though, that if your range is more than eight boards your arm swing is out of kilter and needs attention. If your span is less than six boards, you had better buy shin guards, because you are going to be hitting your left ankle when you release the ball."

Alright, now. Say your hook is larger than necessary to pull the ball into the 1-3 pocket. Now your ball is striking the head pin or breaking into the 1-2 pocket on the Brooklyn side. You can compensate for the size of your hook easily enough by simply moving your feet on the approach. Move your left foot from the 15th board to the 19th board. Deliver the ball as before, but you'll no longer slide down the board on which you started. Now you must walk toward the target arrow instead of straight forward. The drift of your feet, according to Johnson, "will allow you to lay out the ball on the 11th or 12th board. It will roll from there across the second arrow and then hook back into the strike pocket."

"If you graduate to a *big* hook, follow the same procedure. Move four more boards to the left and position your left foot on the 23rd board. At the point of release, your ball will land on the 14th or 15th board. It will swing out to cross the second arrow and then hook back into the strike pocket."

As your hook increases, the key is that you must walk toward your target arrow. If you throw a straight ball or a slight hook, your target is straight in front of you and you can approach it head on. As your hook swells in size, though, you'll be walking at a greater and greater

angle to the target arrow. You'll want to experiment to find just the right starting spot for you. And remember: you're still using that second target arrow.

Many bowlers feel they have to knock the stripe off the pins if they're going to bowl well. Actually, the opposite is true. With today's bouncy, plastic-coated pins, a medium or slow ball will carry more. "Anyone who throws a cannonball," says Johnson, "risks getting powder burns." The super-speed roller often leaves the 4 pin, the third back from the head pin on the left. What happens is the 2 pin, which is supposed to bounce back and topple the 4, will go sailing straight off the side wall on a strong ball, missing the 4 pin completely.

Did you ever stop to realize that on a perfect strike, only *four pins*—the 1, 3, 5, and 9—come in contact with the ball? The other six are knocked down by chain reaction, triggered, of course, by speed, the ball's revolution, and the angle of attack. In order to have a chance at good pin "mixing," you've got to throw a ball that's slow enough to give the pins a chance.

"A good example of the change in thinking on speed in the last 20 years," Johnson recalls, "is Dick Hoover, a past PBA star, now a lane owner in Ohio. Hoover threw what was probably the fastest and hardest ball in pro history. Against the old, heavy wooden pins, his ball worked miracles. Against modern, flying, plastic-coated pins, though, such a ball creates many splits and one-pin leaves. I've got to think that the emergence of the plastic pin hastened Dick's retirement. He was one of the greatest pocketshooters who ever lived, but his powerhouse ball just wouldn't carry today's bouncy pins.

"Most of the good, young pros coming on tour today have developed medium or very slow deliveries. One who has super-slow speed is Tommy Hudson. A rookie in 1974, he made the finals in four of the first six events he entered. The key to his game is his slow delivery. The



ball knocks those 4 pins over beautifully. He gets a lot of mixing action and often can carry the rack for a strike even though he doesn't get a solid pocket hit."

So if you've been trying to "breeze" the pins over all these years, better slow down. Take a good, long look at that target arrow, and lay the ball gently in the track. Don't be surprised, either, if you don't get a chance to throw a *second* ball. If you're working just right, one is all you'll need. ■





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Participating membership certificates and pins were presented by ER Robert McConnell (left) to PER J. Thomas Higgins, Dwight McConnell, Edward Driehorst, and W. Benjamin McAdam at Wheeling, W. Va., Lodge. Foundation Chm. Charles Kennen (right) watched the presentation.



A check for \$500 was presented by North Tonawanda, N. Y., Lodge to the Elks National Foundation. PDD Joseph Lawler (third from right), who is lodge Foundation chairman, accepted the check from ER E. Thomas Biles (fourth). Looking on were (from left) Youth Chm. Patrick Dunleavy, Trustee Paul Krause, Trustee George Steinback, Brother Joseph Gorman, fund-raising chairman, PER Charles Roberts, PER Harold Valiquette, and Secy. Lorry Papke.



The treasurer of Middlesex, N. J., Elks' ladies, Lillian Barile, presented an honorary founder's pledge to Foundation Chm. Frank Gransky. Also present were ladies President Marie DeLario and ER Frank Palazzi.



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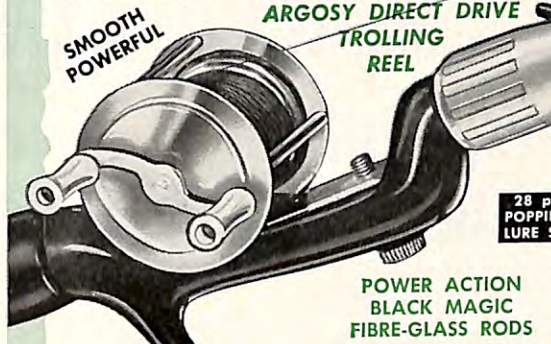
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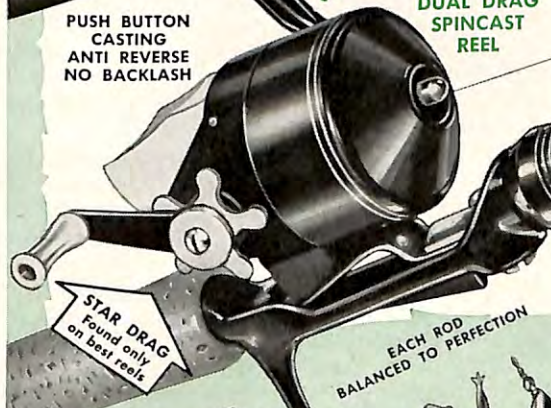
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So, I applied for a Duraclean dealership and I was accepted. I stayed with my job . . . ran a few ads . . . sent some mailings . . . contacted a few stores and told my friends about the superior services I was now equipped to give them. Evenings and Saturdays, I rendered the service. As the business grew, I added servicemen.

I found that I didn't have to develop a single idea myself. Every step had been prepared for me and pre-tested. Hundreds of other men had already proven my methods successful.

It didn't take long to see that I was making three to four times (yes, 3 to 4 times) as much per hour in my own business as in my printing job. So, after only seven months with a good following of customers, I quit my job to go full time on my own. In the meantime, I had enjoyed all this extra income on top of my salary.

Each day, we realized what a **serious** mistake not mailing that coupon would have been . . . and how that little act that seemed so trivial at the time actually changed our lives.

The steadily growing income brought us many things we could not afford before. My efforts were so much more productive. I scheduled my time to my own liking. When we wanted a day or two off, we took it. I worked hard but, if I wanted to be home early or quit at noon, I did.

I became so enthusiastic about this business and so appreciative of what it had brought my family that, whenever a man opened a dealership near me, I helped him get a quick start.

The company learned about this and had each new dealer in my section of Michigan spend a day with me. One day the president of Duraclean Company asked me how I would like to move to Headquarters and spend my entire time helping dealers to increase their sales and profits.

That was good news to my ears. Since then I have worked with hundreds of our dealers in their own towns and at regional meetings, con-

SOME YEARS AGO I was a printer in a small Michigan town.

I drew a pretty fair pay check but it wouldn't stretch far enough to provide the kind of living I wanted for my wife and five children.

Then one day I was reading a magazine just as you now are and I saw an ad. It intrigued me. It offered me the steadily growing income I had always hoped for. It said I would have greater security and personal independence . . . and that's what I had been wanting.

I was a little skeptical, but I said to myself, "for a postage stamp I can find out." So I mailed the coupon. In a few days, I got a letter with a booklet that gave the whole story. It opened my eyes. I could see why owning my



# step by step thriving business

## present job, would \$21 profit per hour?

by Bob Ferrel

ventions and dealer group meetings.

Incidentally I sold my dealership at a good profit. If for any reason a dealer wants to sell, we maintain a service to locate buyers and help him sell.

Our job here at headquarters is to show each individual Duraclean dealer how to use his own abilities to bring him greatest success.

### It's Easier than You Think To Build Your Own Business

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

You can stay at your present job while your customer list grows... then switch to full time, lining up jobs for your servicemen to do. One job a day brings a good starting income.

If you hire two servicemen (full or part time) while you keep your job, the national price guide provides you a gross profit of \$14 an hour on their work and this is much easier to do than you think. **We show you how...** step by step. That's \$490 for a 35 hour week.

Your gross profit on three servicemen is \$21 per hour. An efficient Duraclean dealer can gross \$7 per hour on EACH serviceman plus \$12 an hour on any service he himself renders. The 24 page illustrated booklet we'll mail you (with no obligation) explains how most of your gross profit becomes **clear net profit**. Your income is limited only by the number of servicemen you employ.

You can operate from a shop, office, or your home. Equipment is light and portable.

At the start, you may want to render service yourself... or you can start with full or part time servicemen. This business is easy to learn... easy to start... so easy to service that women dealers do it. We prefer you have no experience... not have to "unlearn" old ways.

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

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

You have 7 superior services that are rendered "on location" in homes, offices, hotels, theaters, clubs, motels and institutions.

These are not ordinary services. You have the prestige and endorsement of leading furniture makers and carpet mills, of National Magazine editors, of Research and Testing Laboratories.

National magazine advertising explains superior merits of **your** services, builds **your** customer confidence and brings job leads to **you**.

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

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

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

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

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

You can start small and grow big. A third century ago Duraclean was an idea... but it caught fire and spread to a world wide service.

Our first service, the care of upholstery and carpets not only cleans, it enlivens the fibers... revives dull colors. Pile rises with **new life**. There's no harsh machine scrubbing. No soaking. Mild aerated foam lightly applied lifts out dirt, grease, many unsightly spots like magic. Furnishings are used again in a few hours.

Government figures show service businesses are **growing faster** than industries and stores... \$750 million yearly potential just in rug and furniture cleaning. Your **6 other services** are explained in the free booklet we'll mail you.

Less than \$1500 establishes **YOUR OWN** business. A day's profit more than pays the monthly payments we finance for you.

It is surprisingly easy to learn this business. You can decide from the information we will send you whether to apply for a dealership. So, with **no obligation whatever**, mail the coupon **TODAY**. Cut it out **NOW** so you won't forget to mail it.

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

**Duraclean International**  
4-545 Duraclean Bldg., Deerfield, Ill. 60015

With no obligation, mail 24 page illustrated booklet telling how and why I can quickly increase my income and family security while still employed, how you'll help finance me. No salesman will call.

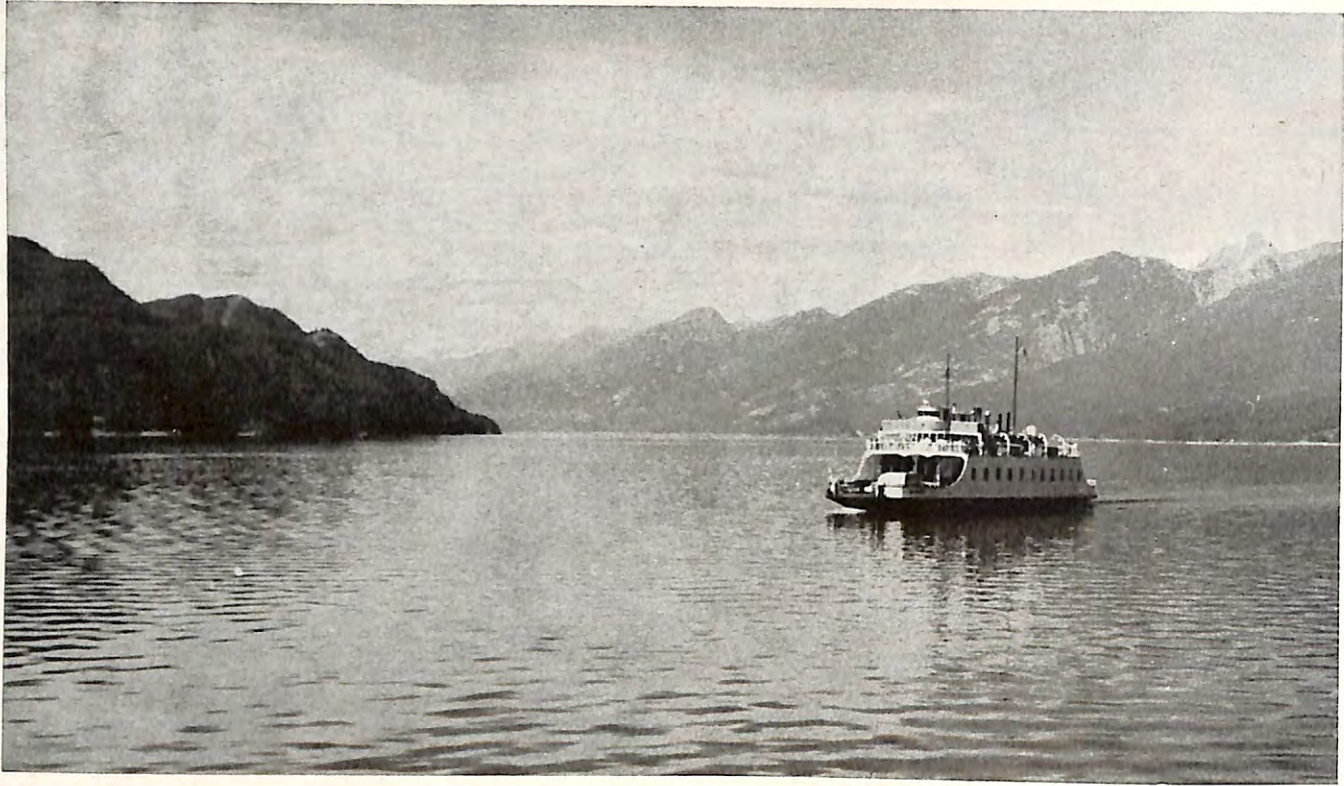
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# Sunshine Coast

**Dry your eyes. There's a spot of sunshine left in Canada's far western corner. An all-season land where you can ski in the morning and swim in the afternoon.**

**by Jerry Hulse**

If civilization has you in tears, British Columbia begs you to dry your eyes. In a world suffocating in its own pollution, Canada's far western corner remains unchanged. B.C. is mountains and lakes, rustic villages and frontier towns—a land bigger than Washington, Oregon and California combined, the population figuring barely 2.3 million.

Several miles outside the city the Sunshine Coast comes alive with its small fishing villages, deserted beaches, sheltered coves and wooded islands. Norwegian-like fjords pour forth from the coastal mountains and Howe Sound embraces verdant islands. One could spend weeks exploring the famed Gulf Islands alone, islands within view of Vancouver itself. Beyond are mountain peaks and ranges which reach out for 700 miles—many of them, like the lakes, as yet unnamed.

British Columbia is an all-season land, with skiing in autumn, winter and spring. Indeed, only 70 miles north of Vancouver it's a year-round thing on the slopes of Whistler Mountain. Along the north-south range are valleys as green as Killarney, and gathered in their folds are the rustic towns, lakes and rivers that spell British Columbia, a land which embraces semi-desert as well, along with abandoned mines and tumbledown ghost towns. Among the old mining towns, Barkerville is a reincarnation of the past, a reconstructed, century-old gold rush town—in its heyday the largest settlement west of Chicago and north of San Francisco.

Using Vancouver as a starting point, one of B.C.'s picturesque circle tours takes the vacationer up the Fraser and Thompson rivers, down through the Okanagan Valley and back to Van-



couver via the Hope-Princeton Highway. It can be done on a leisurely weekend—a 700-mile journey among mountains, valleys and lakes. (Canada, unlike the U.S., has plenty of gasoline).

Only an hour into the trip is famed Harrison Hot Springs, facing one of British Columbia's largest lakes. There in the wilds of western Canada vacationers are getting boiled in tubs as well as pubs, courtesy of a single host. The ritual got started when the House of Seagram's began pouring at the Harrison, a resort hotel of no small fame some 70 miles east of Vancouver. The formula is simple. You bathe with whatever you don't drink and vice versa. There is a small difference, of course. Seagram's pours spirits for the soul and scalding waters for the body. In either case guests are expected to come away with a mellow glow.

Seagram's acquired Harrison Hot Springs in 1954. The baths had been a refuge for bands of bone-weary vacationers since 1885, when the original hotel was built. Called the St. Alice, it was destroyed by fire in the 1920s and replaced with the Harrison, which served during World War II as a rehabilitation center. During the 1960s the new west wing was opened, as well as an 88-room tower. Now it hosts devotees of sulphur baths in the wilderness setting 52 weeks a year.

As for the baths, you have a choice: medium and well, with temperatures varying from 90 degrees in one pool to 100 degrees in the other. For the less courageous, The Harrison offers dips in an ordinary outdoor swimming pool cooled down to a mere 75 degrees. Besides heating up sulphur baths for its guests, The Harrison brews complimentary tea which is served in the lobby each afternoon at 4 o'clock. Likewise, free newspapers are distributed, presumably to take the place of TV. The reason for television's absence is that programs beamed from Vancouver are unable to make it over the towering coastal range. Instead of fretting over an absence of the eye, guests soak away their frustrations in the sulphur baths—even at such odd hours as 2 and 3 o'clock in the morning. If still not thawed, they take to the steam room and adjoining Roman baths. Meanwhile, moppets are made to feel like Alice in her Wonderland. They're fed separately and entertained constantly. What with no TV, they learn something of the wonderful world which awaits them outside. The blackboard in the lobby lists such activities as a bicycle ride before lunch, ice skating in the afternoon and hayrides before dinner.

Within the hotel's 700 acres, Belgian statuary rises in a Japanese-French garden with an Egyptian goose that

keeps company with a peacock. The scene brings to mind a Canadian Catskills with a Disney accent. Well, something between Disneyland and Lake Louise, perhaps. Only the hotel faces a lake called Harrison instead, which is 48 miles long, with a shoreline surrounded by hemlock, cedar and pine. Americans weary of traffic snarls and smog arrive during summertime like flights of Canadian geese.

Max Nargil, The Harrison's managing director, has done stints at the Essex House and the Algonquin in New York and the El Rancho in Port Au Prince. Nargil accepted the task of creating a new image, punctuated by the slogan: "If you want to rest, stay home." In his campaign for younger couples he has established honeymoon holidays.

Wayward Tours of Vancouver promotes daily picnic bus tours to Harrison at \$15 per passenger, including a roasting in the sulphur baths as well as lunch. Harrison's bubbling springs were discovered accidentally in 1846, when a prospector's canoe capsized nearby. Visitors have been diving in ever since.

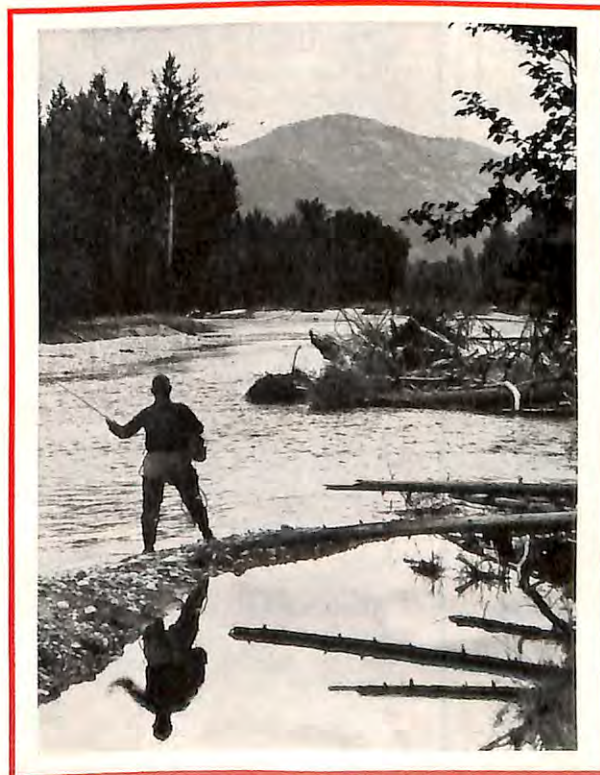
Continuing into Fraser Canyon, the highway follows the heart-stopping, cliff-hanging route of the old stagecoaches, which the Canadian travel bureau describes as "one of the province's most spectacular drives," and indeed it is. The route takes visitors through wooded country, farmlands, timberland and orchards.

Spring is the Okanagan Valley's loveliest season, a time when the air is

perfumed with the blossoms of apricot, cherry, pear, peach and apple trees—their colors delicate in the season of life's new hope, along with wild flowers which carpet its field and hillsides. Trout weighing 20 pounds and more swim in 80 lakes throughout the huge valley, and mountain sheep, goat, bear, deer, moose and caribou roam the Okanagan game farm near Penticton.

Back in Vancouver tourists line up for the ferries which steam off to Vancouver Island and Victoria, which Canadians never tire of describing as "a little bit of England" which it is. Victoria, poised at the southeastern tip of the island, is where the great trans-Canada highway comes to an end in the West. In the summertime more than half a million visitors swarm into Victoria. It is populated by retired Canadian mounties, wheat farmers from Canada's frosty climes, turbaned Sikhs and Britishers late of her majesty's armed forces. The city streets are illuminated by 19th century lights peering down from iron poles—the poles hung with baskets of flowers during the spring-summer season. Other flowers bloom in Butchart's Gardens—15 acres of manicured pathways and fountains, as well as flowers.

Beyond Victoria in the salmon town of Campbell River the smoke of campfires is sweetened by the mossy smell of woods. Campbell River is a place for meditation in a peacefulness of pure air and virgin timberland. It is a mecca for the salmon fishermen. Both the Tyee and Coho are most active in July,



His reflection mirrored in the backwater, a trout fisherman tries for a big one from a gravel bar in the Granby River near Grand Forks, British Columbia.



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August and September, while cutthroat and rainbow trout are fished the year round.

Returning to Vancouver, visitors discover that the Kentucky Colonel has put in an appearance, along with Hyatt House which, when I was there last summer, was riveting together a 31-story midtown tower, plus another off by the airport. Crowding the Vancouver skyline are other Manhattan-style skyscrapers the likes of which clutter Park Ave. at the opposite end of the continent. Besides its skyscrapers, Vancouver is noted for its handsome new oval-shaped Planetary Museum, the adjoining Maritime Museum, and Bloedel Conservatory in a breezy and marvelous dilapidated neighborhood known as Gastown, which is skid row with a face lift: two square miles of bistros and boutiques.

Gastown is Vancouver's answer to

Georgia's underground Atlanta and Chicago's Old Town. Dozens of restaurants occupy former warehouses and flophouses. At Brother Jon's waiters dressed as monks deliver a reflectory salad as well as The Abbot's Dinner. Father Jon, it turns out, is Jewish and also owns a pizza parlor.

Throughout B.C. there is a passing parade of water traffic: ferries, gillnetters, seiners, tugs, barges and freighters. Thousands board ferries that churn between Vancouver Island and the mainland and up the coast from Kelsey Bay to Prince Rupert on the Great Circle Tour. Waterfalls spill like thunder in British Columbia and rivers roar through its valleys. Tourists camp out by streams and are awed by star-filled nights and the silence of forests. There is the mossy smell of the earth and the promise of a peaceful tomorrow. Here is a wilderness to soothe the soul. ■

# Lodge Bulletin Winners



## 1973-1974

THE WINNERS of the 1973-1974 Lodge Bulletin Contest were chosen from among 109 entries received by GL Lodge Activities Committeeman R. B. Deffenbaugh. The contest has revealed the excellent editorial talents among the many members of the order in their reporting of local lodge activities.

The top three winners in each membership division are listed here.

### Lodges through 300 members

1. "The Bountiful Elks Informer"  
Bountiful, Utah, Lodge  
*Clifford L. Holt*
2. "The Inquiring Elk"  
Fair Lawn, N. J., Lodge  
*Edward Sparrow, Exalted Ruler*
3. "The Antler News"  
Clark, N. J., Lodge  
*Edward R. Simpson, Exalted Ruler*

### 301 through 600 members

1. "Navigator"  
Biloxi, Miss., Lodge  
*Joseph J. Duffie Jr., Editor*
2. "The Echo"  
Evergreen, Colo., Lodge  
*Carl Wamser, Editor*
3. "The Tale"  
Freehold, N. J., Lodge  
*Lee Francis, Editor*

### 601 through 1,000 members

1. "The Detroit Elks Tattler"  
Detroit, Mich., Lodge  
*Arthur S. Herbst, Editor*

2. "Hempstead Elks News"  
Hempstead, N. Y., Lodge  
*Jack B. Egozcue, Editor*
3. "Sweet '16"  
Woodbridge, N. J., Lodge  
*Michael Berko, Editor*

### 1,001 through 3,000 members

1. "Antler Echoes"  
Bakersfield, Calif., Lodge  
*Bob Hoven, Editor*
2. "Pasadena Elks News"  
Pasadena, Calif., Lodge  
*Bob Murray, Editor*

3. "Elk Call"  
Garden Grove, Calif., Lodge  
*Joe Casa, Editor*

### 3,001 members or more

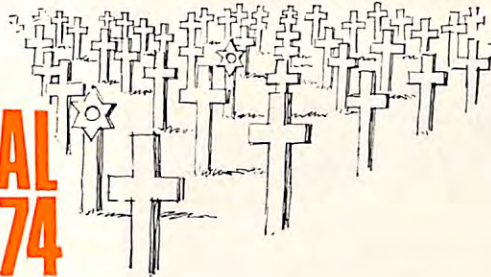
1. "Elks Chimes"  
Long Beach, Calif., Lodge  
*Bill M. Robinson, Editor*
2. "Elks Herd"  
Albuquerque, N. M., Lodge  
*Bob Van Driel, Editor*
3. "Elks View"  
Palo Alto, Calif., Lodge  
*George Goodall, Editor*



# ELKS NATIONAL SERVICE COMMISSION



## MEMORIAL DAY / 1974



The human ability to forget sometimes is a blessing, but more often, it is a weakness of human nature. Memorial Day is set aside each year as a stern reminder of the debt we owe to the gallant defenders of our nation. Forgetting our country's war dead or its sick and handicapped veterans would be worse than weakness. It would be downright neglect.

The years go quickly. Memory is short-lived. Those who are dead today and those who are suffering in veterans administration hospitals were only boys on holiday, their light hearts thrilled by the beat of marching music. Inspired by patriotism, they were full of promise, their future rosy. Gallantly they offered themselves to their country, and they experienced warfare the hard way.

The dead heroes we cannot reclaim. We can only remember and pray for them, but for the living, we can do much more. It is not sufficient to utter patriotic platitude about our hospitalized veterans. Memorial Day calls for resolution.

A solemn promise was made:

"So long as there is a disabled veteran in our hospitals, the Benevolent and Protective Order of Elks will never forget him."

Grand Lodge Statutes provide for a National Service Committee in each lodge to implement this pledge. Distance from a veterans administration hospital provides no exemption from this obligation. A veteran neighbor might be a patient there.

Let us resolve, therefore, to demonstrate to America on this Memorial Day that those who answered their country's call will always be unforgotten and unforgettable in our hearts and minds. Let each lodge give evidence by the accomplishments of its National Service Committee.

### Elks National Service Commission

PGER William J. Jernick, Chairman  
PGER George I. Hall, Vice Chairman  
PGER Robert G. Pruitt, Secretary  
PGER Ronald J. Dunn

PGER E. Gene Fournace  
PGER Frank Hise  
PGER Francis M. Smith

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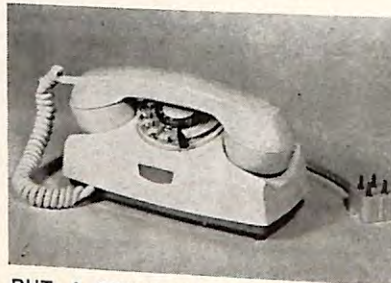


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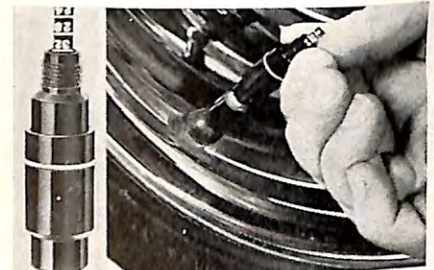
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Catch more fish, bigger fish with **ACTION LURE!** Amazing Action Lure swims and dives under its own power! Gets savage bites that can't pull loose from the hook. Catches like magic in lakes, rivers and ocean. Complete with lure and season's supply of fuel pellets, \$2.99—extra pellets \$1.00. Satisfaction guaranteed. Send check to **UNIQUE ASSOCIATES, DEPT. BB-1, Milan, Ohio 44846.**



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Hang one or more "Hummy-Bird Bars"® in your garden. It's a delight to watch them sip from the original four-at-a-time feeder. Beeproof; no drip or rust; glass bottle. Instructions. Guaranteed. \$3.50 plus 50¢ ea. hndlg & pstge. Add 18¢ tax in Calif. No COD's.

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A

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Style 10656  
Shown actual size

Made from official 24k gold plated buttons. Cuff Links hand soldered—\$6.00 pair. Blazer Sets (3 large, 4 small)—\$6.75 set. Tie Bars—\$3.00 each. Prices include postage and handling. Check or money order. Money back guaranteed.

**BUTTON-LINKS** P.O. BOX 387EM  
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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.

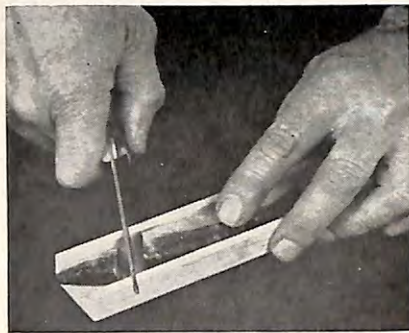
allow \$9.95  
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Send check or money order add 50¢ postage

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P. O. Box 632 King, North Carolina 27021







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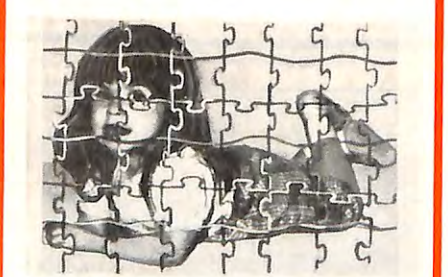
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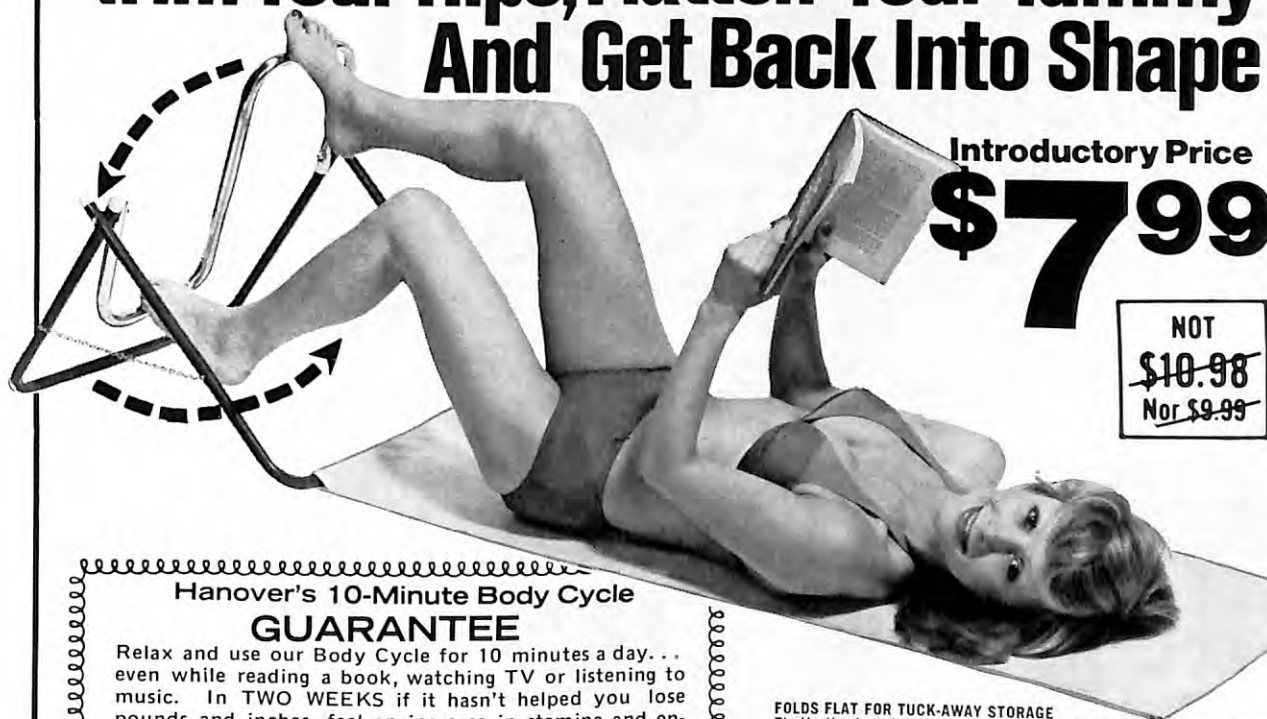
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## Lets You Lie Down, Relax And Helps You Lose Pounds And Inches!

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TEN-MINUTE BODY CYCLE (Z86736X), SALE \$7.99

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HANOVER HOUSE, Dept. Z-364  
Hanover Bldg., Hanover, Penna. 17331

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CHARGE IT:  Diners Club  American Express  Master Charge  
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Acc't # \_\_\_\_\_ Date Expires \_\_\_\_\_

Enclosed is \$ \_\_\_\_\_ Penna. & Md. residents add sales tax.

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Check here for FREE catalog of fine gifts. (Z89938X)

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Hold your portable T.V. right where you want it without awkward tables or stands. Takes any width, up to 14" deep, 17" high. Black decorator pole has spring tension rod to adjust to 7½ to 8½ ft. ceiling heights. 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<sup>95</sup>** plus 1.00 postage.

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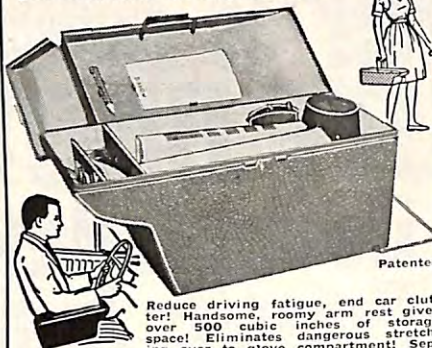
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only **\$695**

Special for Gifts. 2 for \$13.00 plus \$1.00 hdlg. plus 75¢ hdlg.

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**SATIN MONEY BELT** keeps your money elegantly safe. No one will guess that this handsome satin belt hides your "mad" money. It comes in black, red or white acetate satin and one size fits all. Just \$3.98 ppd. For monogram, add \$1.00. Order from Scintilla Satin Shop, 4802 N. Broadway, Dept. K, Chicago, Illinois 60640.

### See Advertisement on Inside Back Cover

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Gentlemen: Please rush \_\_\_\_\_ pairs Executive Slacks for which I enclose \$\_\_\_\_\_.

**GUARANTEE:** If I don't want to wear the slacks when I see them, I may return them for full refund of every penny I paid you. 739-02

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WAISTS: 29-30-31-32-33-34-35-36-37-38-39-40-41-42-43

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3 PAIR 29.70 4 PAIR 39.20

ALL 5 PAIRS FOR 48.75

COLOR	How Many	Waist	Inseam
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NAVY			
GOLD			
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~~\$35~~ ONLY **\$25.** Special Issue Price  
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10% of gross sales for all bars will be donated back to B.P.O.E. 1974—\$12.50 each. Calif. Res. add 5% tax.

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**D & J — Dept. "A"**

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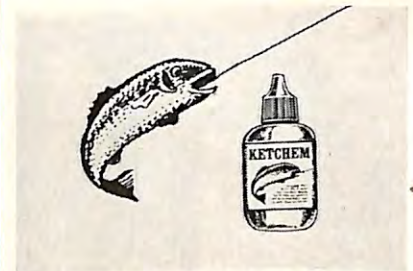
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**ENGLISH MUFFINS STAY FRESH,** moist and fluffy for days in this beautiful handblown crystal English Muffin Jar. Thick rustic cork stopper seals in freshness while handy side loop holds unique natural wood muffin fork. Special 5-prong fork halves muffins perfectly. \$8.95 ppd. Colonial Garden Kitchens, Dept. E-5, 270 W. Merrick Rd., Valley Stream, N.Y. 11582.



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**SUPER CITY MEATS, INC. Dept. E**  
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Charge my  Diners Club    Account # \_\_\_\_\_    Exp. Date \_\_\_\_\_

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Did you know that a freighter cruise is like a trip on a yacht? **FIRST CLASS ALL THE WAY** (yet half, sometimes a third of the fare on a passenger liner! 700 cargo vessels offer luxurious (midship) accommodations, gourmet meals, impeccable service . . . plus sightseeing and shopping in exotic ports.

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**TRAVLTIPS FREIGHTER TRAVEL ASSOCIATION**  
163-09 E. Depot Road, Flushing, NY 11358

**DON'T BE CAUGHT FLAT** on your bike. Puncture-proof bicycle tires with Flat-Proof—a patented liquid that goes inside bike tire tube and prevents flat tires due to thorns and other small objects. 1 bottle (enough for 2 tires) and filling tube, \$1.75 ppd. WW Enterprises, Dept. 2, 1238 N. Highland Ave., Los Angeles, CA. 90038.

**Coupon for Advertisement on Back Cover**

ORDER BY MAIL WITH CONFIDENCE—  
30-DAY MONEY-BACK GUARANTEE

Jay Norris Corp., 25 W. Merrick Rd.,  
Dept. MD 93, Freeport, N.Y. 11520

Please rush me ..... Adhesive Tape(s) at \$2.99 plus 60¢ shipping and handling.

SAVE! Order TWO for only \$5.50 plus 75¢ shipping & handling.

SIX for only \$15.00 plus \$1.25 shipping & handling.

TWELVE for only \$25.00 plus \$1.35 shipping & handling.

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

PRINT NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP \_\_\_\_\_

© Jay Norris Corp., 1974

**GENUINE LEATHER Special!**

Glove-soft, hard-to-find genuine leather Slip-on. Elasticized for snug fit, foam-cushioned insole, resilient sole, heel. Black, White, Bone, Pink, Lt. Blue. Sizes 5-10.

**Reg. \$7 ..... Special Price \$5**

Add 80¢ post.  
**Satis. Guar. Sorry, no COD'S**

**OLD PUEBLO TRADERS**  
600-E5R-S. Country Club. Tucson, Az. 85716

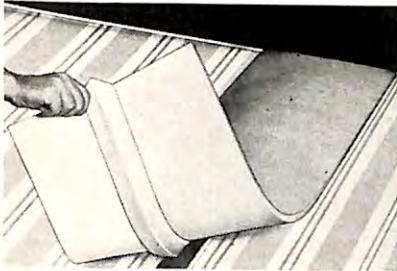
**STARS AND STRIPES ON YOUR DESK,** table, mantel. Richly detailed flag is on a 12-inch high pole on a nickel-plated or gold-plated base. Complete with golden tassels and matching cords. You can even guide it up and down the flagpole. Nickel-plated, \$4.95; gold-plated, \$5.95. Add 50¢ ship. Tri-J Johnson, Inc., Dept. EK-54, 3525 N.E. Second Ave., Miami, Fla. 33013.



## Elks Family Shopper



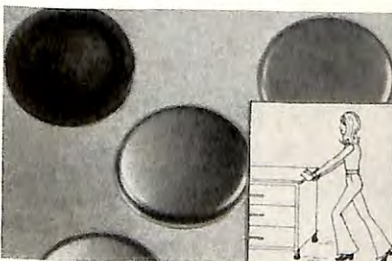
**FAME IN A NAME?** Find out the history of your family name by having Halbert's research it. You send \$2.00 and receive a research report illustrated with the Coat-of-Arms of your family name. If your name has not been researched, you get a free gift plus your \$2.00 back. Send \$2.00 to Halberts, Dept. AQ, Bath, Ohio 44210.



**TWIN BEDS BECOME A KING-SIZE BED** with Span-A-Bed to bridge the gap. Comfortable polyurethane spanner fits snugly and instantly between two beds and you'll never know it's there. A full 6 ft. long and 14" wide. Will support the strongest man. Rolls up to store. \$5.98 plus 75¢ shpg. Holiday Gifts, Dept. 705-C, Wheat Ridge, Colo. 80033.



**TOO MUCH WATER** or too little may kill plants. Water-Rite takes the guesswork out of watering plants. Handy little tabs slip into pots. Tab turns white when water is needed and green when plant is fully watered. \$1.99 for 6 Water-Rites plus 60¢ shpg. 12 for \$3.65 plus 75¢ shpg. Order from Jay Norris Corp., Dept. EL-54, 25 W. Merrick Rd., Freeport, N.Y. 11520.



**MOVING HEAVY FURNITURE** is no problem with Magic Movers. Fit nickel-plated heavy gauge steel bottoms under refrigerator, sofa, stove, couch, chairs, office furniture so pieces move easily. Will not mar or scratch tile or snag rugs. Set of 4, \$1.95 plus 25¢ shpg.; 2 sets, \$3.95 ppd. Lloyd's Inc., Dept. EK-54, 2911 West Omaha, Rapid City, S.D. 57701.

### SPECIAL Modern Type Dial PHONE



Complete with standard cords, dial, ringer and plug. (Pa. residents add Sales tax)

**BLACK . . . \$18.95 - COLORED . . . \$22.95**

Above prices include shipping and handling charges anywhere in continental U.S.A. IF this ad is included with order. Send check or M.O. to

#### SURPLUS SAVING CENTER

Box 117, Dept. EFS-54, Waymart, Pa. 18472

## BURIAL INSURANCE NO PHYSICAL EXAM

Folks ages 55 to 80 can apply for up to \$3000 of SENIOR CITIZENS LIFE INSURANCE (Form 6010) without undergoing a physical examination. Two simple health questions on the application provide the basis for determining insurability. No waiting one, two or three years to build total benefits. Cover today's high cost of final expenses . . . and leave a cash estate too. Write for rates and full details, FREE. No obligation. Write Dept. 305

**GUARANTEE RESERVE LIFE,**  
Hammond, Indiana 46320

# FEET HURT?



## Tired aching feet relieved in minutes . . . or NO COST

Amazing thermoplastic arch, perfected by foot specialist, molds to shape of YOUR feet . . . gives you PERSONAL FIT never before possible at home.

If your feet HURT . . . if you stand long hours all day and are foot weary every night — relief may now be yours.

You can now custom fit yourself with a remarkable new type of arch support. We call it the "Cradled Arch" because, like a Cradle, it holds gently, yet supports firmly.

Perhaps you've bought arch supports in a store and didn't get relief. That often happens because store arches come only in standard sizes, and can only give you an approximate fit. Because they don't contour to the exact shape of your own arch, your arch will sag to meet the support. This sagging causes you pain.

#### SECRET OF THE CRADLED ARCH

But the Cradled Arch is different. It firmly contours itself to every little bump and curve and irregularity on your feet. It hugs your arch, your heel and the ball of your foot. And because it rigidly supports and uplifts — your arch can't sag . . . can't spread . . . can't flatten — or do anything else to cause you pain.

We believe the Cradled Arch provides all the relief and comfort of expensive space contour shoes costing \$100 and more.

#### GUARANTEED RELIEF OR NO COST

While the Cradled Arch is no cure for all foot ailments, it MUST give YOU relief from YOUR foot problems or we refund your money in full.

When the arches arrive, follow the directions and formfit them to your feet. Then run . . . jump . . . walk. Judge them for a week . . . a month — in any of your shoes. If they don't provide all the relief you hoped for, we'll send you a 100% refund.

Cradled Arches Giving Relief to Thousands Suffering From . . . sore feet . . . burning and tired feet . . . leg aches caused by tired feet . . . corns . . . calluses.

In Use Since 1968

For your pair of self-fitting arches, mail coupon with \$9.95 plus 65¢ for 1st class postage/handling. Available only from FOOT CARE PRODUCTS CO., Box 1605, Grand Central Station, New York, N.Y. 10017.

#### NO MORE THROBBING

"Your arches really work. My feet no longer throb after walking all day." H.C.

#### RELIEVE BACKACHE

"I have been wearing your arches for two years. They relieve my backache and leg pains." K.L.

#### ON MY FEET ALL DAY

"I work in the Post Office and am on my feet all day. I would go home nights with aching feet. In wearing your arches, I have found comforting relief, and they are now my constant companions." G.H.

#### YOU MUST GET RELIEF — OR YOUR MONEY BACK

**FOOT CARE PRODUCTS CO.** ELK  
Box 1605, Grand Central Station  
New York, N.Y. 10017

Rush pair of Cradled Arches. I enclose \$9.95 plus 65¢ postage/handling on no risk money back guarantee. N.Y. Res. add tax.

Shoe size \_\_\_\_\_ Shoe width \_\_\_\_\_

Male  Female Weight \_\_\_\_\_ Age \_\_\_\_\_

Print name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_





### PRINCESS SLEEP CAP

Every sleeping beauty will really appreciate this cool, lightweight cap for keeping her hairdo "beauty shop" fresh. It's an entirely new kind of "sleep cap" that contours to the shape of your hairdo. Adjusts to fit all head sizes and keeps any hairstyle (natural or full) in place. Just press ends together to keep it secure and sleep in comfort. Won't slip or slide off. Crush-proof and washable.

\$2.49 each plus 30¢ mailing

**HOLLY HOUSE**

Dept. E5, 417 Lake Ridge, Dallas, Texas 75238

### DOG WASTE GONE

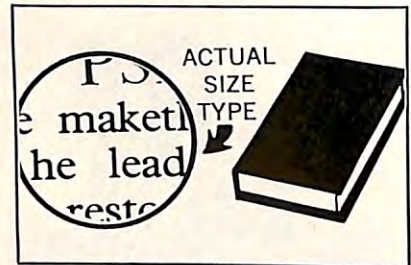


**DOGGIE DOOLEY®** keeps grounds clean, insect-free, sanitary. Rustproof heavy plastic doggie septic tank installs in ground; uses safe, non-poisonous enzyme-bacteria to liquefy pet stools for ground absorption. Shovel up stools, drop into tank, close lid. Enzyme-bacteria action does rest. Harmless to pets, lawns, shrubs. Handles wastes of 1 to 3 dogs. 17½" x 11½" with foot-operated lid, shovel, 6 mos. of enzymes, and moisture holding tray for faster action. \$10.95 plus \$1.85 postage. Extra 12 mos. enzymes \$3.95 plus 60¢ postage.

Send check or M.O.

**J. W. HOLST, Inc.** Dept. ED-574, 1005 E. Bay St. East Tawas, Mich. 48730

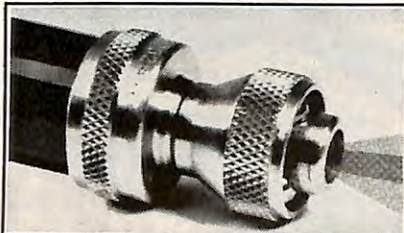
### Elks Family Shopper



**LARGE PRINT BIBLE** is so easy to read. This inspiring new King James version has the New Testament and Psalms in 1024 pages with large print so you can easily read it. Full size is 6 in. x 9¼ in. Gold print on durable black cover. A fine gift for someone you care about. \$4.98 ppd. Precision Optical Co., Dept. EK-1, Rochelle, Ill. 61068.



"THE LAZY MAN'S WAY TO RICHES" tells how Joe Karbo went from near bankruptcy to a wealthy life. Write to find out his method, described in this fascinating book. \$10.00 ppd. If you don't find it worth the investment, send it back for a refund. Financial Publishers, Dept. 471-K, 466 North Western Ave., Los Angeles, CA. 90004.



### NEW! Adjust-A-Power Hose Nozzle

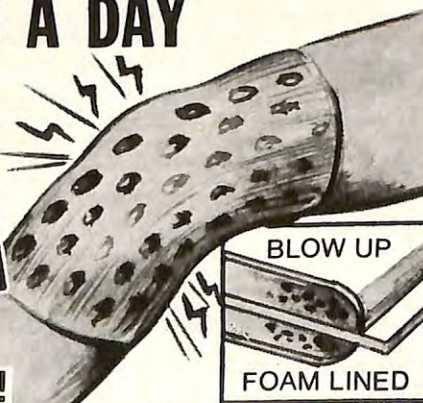
with 50% more power has lifetime leakproof guarantee. The only adjustable nozzle with solid jet stream. Precision made of solid brass with stainless steel ball bearings. Easy fingertip control permits adjustable sprays: pin-point, fan spray, solid jet stream, or complete shut off. No washer needed—ever! Ideal for garden, patio, auto, driveway, or industrial use. Only \$2.69 plus 45¢ shipping and handling. Money back Guarantee. Order direct from **LARCH CO.**, Dept. 602-C, Box 770 Times Sq. Station, New York, N.Y. 10036.

## JOINT SUFFERERS FIND BLISSFUL RELIEF 24-HOURS A DAY THE SAUNA WAY!

Amazing New **JOINT-EASE** Soothes Aching Knees, Elbows, Wrists, Ankles All Day Long

**OR IT COSTS YOU NOTHING!**

NOW ONLY \$2.98 each  
SAVE \$3.98 pair



Now . . . Wonderful scientific sauna-like principle concentrates and hold your own safe, natural body warmth right where you want it . . . those painful areas at the knee, elbow, ankle or wrist!

Gloriously soothes these aching joints and tissues . . . relieving much of the strain and misery. Thin, comfortable foam wears easily under clothing and works 24 hours a day. These pads are designed specifically for those painful areas that trouble us all. Just put one on . . . then forget you're wearing it. You'll feel the soothing warmth instantly! You'll walk better, work better, sleep better . . . most of all, **FEEL BETTER!** If this new wonder **JOINT-EASE PAD** does not bring instant relief, does not make you feel better all day long, simply return for a full refund, no questions asked. Don't delay, order today . . . you have nothing to lose but the pain in your joints.

Scientific **JOINT-EASE Pads**  
(256754C) . . . . . \$2.98  
SAVE! \$3.98 PAIR.

**HANOVER HOUSE, Hanover, Penna. 17331**

#### HANOVER HOUSE No-Limit Consumer Guarantee

**HANOVER HOUSE, Dept. Z-263**  
Hanover, Penna. 17331

Kindly rush \_\_\_\_\_ Scientific **JOINT-EASE PADS** (256754C) for the amazing low price of only \$2.98 each, plus 35¢ to cover postage and handling, on full money-back guarantee if I am not completely satisfied.

**SAVE OVER \$2!** Order **TWO** for just \$3.98 plus 50¢ postage and handling. Extra Pad for extra relief. Same money-back guarantee.

Enclosed is \_\_\_\_\_  
Penn. & Md. residents add State tax.

NAME \_\_\_\_\_

(please print)

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP \_\_\_\_\_

Check here for **FREE** catalog of fine gifts.  
Z-89938X

© Hanover House, 1974



**TENNIS TWO-SOME.** Princess Dress and matching brief make you the hit of the courts. White doubleknit polyester dripdry dress and brief come with green check or pink check. Sizes 6, 8, 10, 12, 14, 16. Entire outfit includes 1 white terry stretch head band, 1 white terry stretch wrist band, 1 pr. white orlon stretch anklets with pom-pom. \$29.95 plus \$2.00 shpg. Postique. Studio 1-B, Dept. EK-74, 210 West 90 St., N.Y. 10024.



**CHILD'S ROCKING CHAIR** copies a colonial maple sugar bucket. Charming chair is actually cut from a bucket and finished in honey maple upholstered with a gay patchwork seat. Child's name in gold script. 16" overall height with seat a safe 8" from floor. Order **Bucket Rocker** \$26.50. Ppd. Moore & Son, 1000 Court St. Utica, N.Y. 13502.





**MINI-VACUUM** is compact, convenient and plenty powerful. Weighs only 10 oz. with a Y-shaped tough-bristle brush. No bags to worry about; the bottom unscrews to empty dirt. Operates on 2 "C" batteries (not incl.) Only \$5.99 plus 75¢ shpg. from Jay Norris Corp., Dept. EL-54, 25 W. Merrick Rd., Freeport, New York 11520.



**BURKE ELEVATING RECLINER** helps those who are finding it more and more difficult to get in and out of a chair. It gently raises you to your feet and lowers you back into your chair without any effort. Also reclines to comfortable position for reading, watching TV. Write for information to Burke Enterprises, P.O. Box 1064, Dept. EK-5, Mission, Kansas 66202.



**PLAY CHORD PIANO IN 10 DAYS** by following the easy instructions in this "course." You play a tune with the right hand while your left plays chords to create an irresistible rhythm. "Pop" tunes come easily. 10-day money-back guarantee. \$3.95 plus 50¢ shpg. J. W. Holst, Inc., Dept. EK-54, 1005 E. Bay St., East Tawas, Mich. 48730.



**DELIGHTFUL VICTORIAN HOUSE PLANTER** is handcrafted of terra cotta to provide a perfect setting for a miniature garden. Just select several small house plants, place a thin layer of potting soil (included) into well, arrange plants and fill well with remaining soil. Planter may be hung on wall or stands on its own. 9" high x 4 3/4" wide at base. \$6.50 plus \$1 shpg. The John Sturges House, Dept. E1, P.O. Box 250, Southport, Conn. 06490.

The Old Timer.\*



Our sheets are the softest acetate satin, 225 x 78 thread count. **MACHINE WASHABLE.** Avocado, Tangerine, Gold, Red, Black, Bronze, Blue, Silver, Pink, White, Mint or Orchid!

**SATIN SHEET SETS** (2 straight sheets, 2 cases)  
 Double Set \$20.50 Queen Set \$23.50  
 Twin Set 19.98 King Set 27.50

3 letter monogram on two cases—\$2.00  
 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.

**SCINTILLA, INC.** 4802 N. Broadway K-5  
 Chicago, Ill. 60640

\* Exotic satin fashions for over 20 years!



### CUSTOM PRINTED SHIRTS

The latest craze—you think of the slogan and we'll print it! Any slogan for your team... candidate... club... your favorite hobby... or whatever. Up to 30 letters printed on these quality cotton sweatshirts or T-shirts. Machine washable, paint will not run or fade. Colors are navy blue or powder blue. Size S, M, L, XL. Specify size & color. Add \$2.00 extra for printing on both sides. We ship in 48 hours!

**SWEATSHIRT** ..... \$5.95  
**T-SHIRT** ..... \$3.95

Add 50¢ handling each.

**Holiday Gifts** Dept. 705-B  
 Wheat Ridge, Colorado 80033



### REMOVE HAIR FOREVER

**PERMA TWEEZ** electrolysis—as seen in medical journals—safely and permanently removes all unwanted hair from face, arms, legs and body. This is the only instrument with special U.S. patented safety feature that destroys the hair root without puncturing skin. Automatic, 'tweezer-like' action gives safe and permanent results. Clinically tested—recommended by dermatologists. Send check or M.O. \$16.95 ppd. **14 DAY MONEY BACK GUARANTEE**

**GENERAL MEDICAL CO., Dept. E-16**  
 5701 W. Adams Blvd., Los Angeles, CA 90016

I enclose \$4.00 deposit and will pay balance COD plus extra COD postage.

I enclose \$16.95 in full payment and save extra COD postage.

Master Chg. #

Americard #

Name \_\_\_\_\_

Address \_\_\_\_\_

C/S \_\_\_\_\_

Zip \_\_\_\_\_



**Amazing Mini-Vac PUMP**  
 Pumps Water Out or In by the TON  
 Gets Rid of Water anywhere, Instantly: Homes, Pools, Boats, Farm, Cabins.

Pumps up to 350 gallons (1 1/2 tons) per hour... lifts water 20 feet... pushes water 50 feet high. Just plug into any electrical outlet and it's ready to use. It will drain or empty flooded basements, boats, pools, sumps, tanks, silo pits etc. Or in reverse it will water gardens, fill pools, fill a boat's water supply, etc. Everything complete in one kit. Built to commercial professional standards. Instant self-priming pump. Stainless steel wear plates, glass fiber reinforced case, rock rubber impeller. System includes air cooled motor, six-foot heavy-duty ground cord, two suction and discharge hoses, brass retainer, etc. Ten year replacement plan guarantee. \$39.95 plus \$2.50 pp. and Hdg.

Send CHECK or M.O.  
**J. W. HOLST, INC.** Dept. EP-54, 1005 E. Bay St. East Tawas, Mich. 48730



### DISCOUNT BREAKTHROUGH ON FREE Catalog-Discount Prices ACCORDIONS

SAVE 1/2 OFF retail prices of comparable accordions. Buy direct from world's largest dealer. Over 40 models for Student, Teacher, Professional, Electronic, Standard & Button Models—Amplifiers too! All Big Names. Try before you buy. Free accessories. E-Z Terms. Trades. Lifetime Performance Policy. FREE Color Catalogs/Discount price list. Rush coupon.

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Send FREE accordion catalogs and discount prices. Include special information checked:

Accordion Amplifiers  Button Accordions

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## BACK-ACHE SUFFERERS

### WHY DO YOU HAVE TO SUFFER??

RECHARGE YOUR ENTIRE BODY WITH STRENGTH AND HEALTH FOR THAT GOOD LIFE OF FUN AND ENJOYMENT YOU HAVE BEEN MISSING.

BE RID OF: BRACES—SUPPORTS—DEVICES  
 RE-BUILD YOUR OWN BODY MUSCLES  
 SUPPORT YOUR OWN SPINE AND BODY STRUCTURE with

### BEXERCISER

A GREAT GIFT FOR YOUR SUFFERING FRIENDS.  
 MONEY BACK GUARANTEE — 30 DAYS

Scientifically Developed Device Proven To Free Your Nagging-Aching-Back with 2-3 Minutes A Day Of Use. Improve Your Overall Physical Fitness By Following The GREAT BEXERCISER PROGRAM.

MAIL THIS COUPON TODAY  
 BEXERCISER, CO.  
 P.O. Box 7709, San Francisco, Calif. 94120  
 Please Send Me Bexerciser

ONE FOR 6.99  TWO FOR 11.99  
 Add \$1.00 Postage and Handling.  
 California Residents Add Tax.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

I ENCLOSE \$ \_\_\_\_\_  CASH  CHECK  MONEY ORD.



# Strip 'N Trim Comb



COMBINATION  
PET-  
GROOM  
TOOL

Tiny teeth remove dead, shedding hair without pulling on long or short hair pets

\$1.49

Gives an even, feathered razor cut not possible with scissors.

Replaceable, Safety-Shielded, Blade for removing snags, burrs, and tangles.

Strip 'N Trim Combs are 10 inches in length!

LEN MAR Products Dept. ES-5  
248 Gregory Avenue  
West Orange, New Jersey 07052

## WHY DO IT THE HARD WAY?

THE adjustable  
ALL IN ONE  
GOLF CLUB

Does everything a set will do!

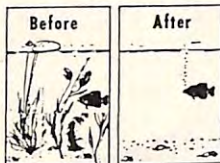
JUST DIAL YOUR  
SHOT - PUTTER-  
DRIVER - 3-5-7-9  
IRONS

It's so SIMPLE, PRACTICAL and really all you need to play your best game—THE EASY WAY. We guarantee you'll be pleased or your money back. Just specify right or left (38" medium) (39" long) (36" short) (37" short-med.) only \$44.90 PP.

INTERNATIONAL GOLF PRODUCTS  
2959 OAK BROOK HILLS OAK BROOK, ILL. 60523  
You know this makes good sense

## KILL LAKE WEEDS

Proven Aquacide pellets destroy unwanted underwater weeds.



Spread marble sized pellets like grass seed. Effectively kills weeds at any depth.

Registered with Federal Environmental Protection Agency.

Used and tested by many State conservation departments.

10 lb. can. (Treats 4,000 sq. ft. of lake bottom) \$16.95 plus \$2 for postage. (50 lb. carton, \$60 plus \$5 shipping)

Or write for free information to:

AQUACIDE CO.  
308 Prince St., Dept. V, St. Paul, Minn. 55101



## Elks Family Shopper



GRANDFATHER CLOCKS, the traditional timepiece so popular across the country. World's largest manufacturer of these clocks offers a free brochure featuring fully assembled clocks, unfinished cases, clock case kits, West German movements at factory-to-you savings. Detailed blueprint plans for grandfather clocks also available from Emperor Clock Co., Dept. EL-54, Fairhope, Alabama 36532.



100 WORLDWIDE STAMPS include scarce Kennedy stamp shown plus Red China, Viet Nam—many more colorful new, old issues—birds, beasts, commemoratives, etc. Also stamp selections to examine. Buy any or none, return balance. Cancel service anytime. 10¢ from Gargelon Stamp Co., Dept. E4MA, Calais, Maine 04619.

## HAS THE SUN TRIED TO KILL YOU?



\$12.95 ea.  
Prepaid

"THE SUN KILLER" quickly stops dangerous sun rays in the morning and late evening by over 90% of the drivers area. Also halts sun reflections glare from shiny surfaces, flaring lights at night etc.

"THE SUN KILLER" is an effective sun shield of shatter-proof see thru tinted acrylic that instantly adjusts to any position, to prevent those blinding glares that destroy your vision while driving. The adjustable mount protects you from side glare as well as front.

Attaches to sun visor quickly and easily without tools, so you can move it readily to other vehicles. Ideal for cars, trucks, campers boats and airplanes. Guaranteed—You must be satisfied or we will refund your money!

Dealers and Distributors wanted. Send cash, check or money order (No COD'S) "Developers of New Ideas"

JOC - CO

Box 176

Columbus, Nb. 68601

## FISHING ROD HOLDER



BE READY FOR YOUR NEXT FISHING TRIP—ORDER YOURS TODAY! Virtually indestructible plastic. Safe and easy to carry — fits in pocket or tackle box. \$1.95 plus 50¢ postage and handling OR 2 for \$4.00 Postpaid.

FREED & CO.  
Box 2530  
Hot Springs,  
Ark. 71901  
Dealer Inquiries Invited



GREENHOUSES FROM \$129.95. Now you can grow superior flowers and vegetables all year 'round in shatter-resistant Fiberglass and UltraViolet Shielded greenhouses, from \$129.95 12' model shown above). Easily assembled, extra sturdy, custom features. Nation's lowest prices. Budget plans. Free catalog. Peter Reimuller, Greenhouseman™, Box 2666 L-5, Santa Cruz, Ca. 95063.

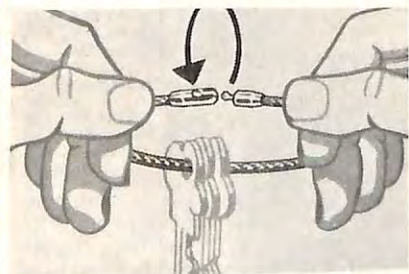
## PERSONALIZED BIRTH PLATE



Never too 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, 7908 S.E. Flavel, Portland, OR 97206.



ALL - PURPOSE KNIVES, for dicing, slicing, peeling, carving, boning, chopping, trimming, coring & paring. Chrome steel never loses its sharpness, never pits, rusts or tarnishes. Will cut tissue-thin slices through cartilage and tendons. Beautiful cherry wood handle. Dishwasher safe; impervious to grease, oil, stains. Set of 2 (9 1/4" and 11 1/2"), \$6.50 plus 50¢ shpg. The Stone Fence, Dept. EK-54, 1618 West Beltline Highway, Madison, Wisc. 53713.



SAFE KEY RING lasts a lifetime. Fix-O-Loc is constructed of stainless steel aircraft cable. Its ball knob and socket locking device will never open accidentally. Holds up to 40 keys. Lifetime guarantee. \$1.50 each plus 25¢ shpg.; 2 or more, \$1.50 each ppd. Things Et Cetera, Dept. EK-54, 220 Fifth Ave., N.Y. 10001.

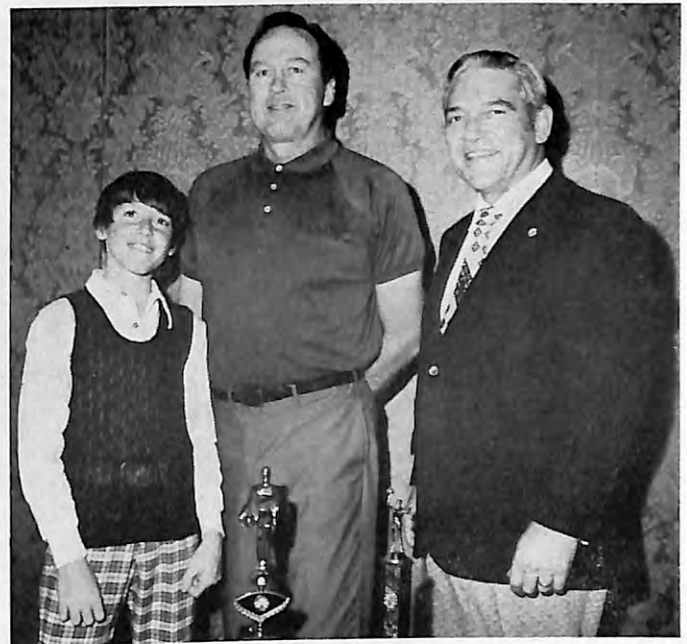


# NEWS OF THE LODGES

(Continued from page 18)



**OVER 250 DELEGATES** and their wives attended the mid-winter meeting of the Montana State Elks Association. Among those present were (from left) Mrs. Dobson, PGER Raymond Dobson, Lewistown ER Claude Tuss, GL Judiciary Chm. Edward Alexander, PSP John Cunningham, Mrs. Alexander, the pilot of the party's charter plane, Mrs. Tuss, and Mrs. Cunningham.



**TWO TROPHIES** were displayed by Joel Kranz, 12, who won both the regional and the state Hoop Shoot Contest in Utah. He was congratulated by Coach Dell Nichols (center) and ER Ray Dufour of Brigham City Lodge.



**SIX HIGHWAY PATROLMEN** joined Lewistown, Mont., Lodge. ER Claude Tuss (seated, right) welcomed them. Also present were Chancey Fowler (second row, fourth from right), a 63-year-member, and Bill Wiedeman (third), a 60-year-member.



**A DONATION** of \$500 was made by Fairbanks, Alaska, Lodge to Jack Murphy (left), who handles a clearing house of items for the needy. Est. Lead. Kt. Steve Thompson presented the check.



**FOUR MEMBERS** of Ridgecrest, Calif., Lodge were honored with the presentation of 30-year pins. DDGER Roscoe Hogan presented the pins to Secy. Joseph Lechner and to charter members Alvin See, Charles Clark, and Weldon Sparrow.





**SANTA ROSA CATHOLIC CHURCH** received a donation of \$500 from San Fernando, Calif., Lodge. Est. Lead. Kt. Earl Gordon (second from right) presented the check to Brother Peter Vasques of the church as ER Raymond Nail (left) and Harry Finkel, lodge publicity chairman, observed.



**LOCAL LEADERS** were honored recently at Lakewood, Calif., Lodge when ER Gerald Wanger (left) presented two plaques. Councilman W. Carl Rodgers (center) was cited as Citizen of the Year, and Mayor Robert Leach (right) accepted a plaque recognizing the City Council for its achievements.



**A SOUVENIR** of the Rose Bowl football game was presented to GER Robert Yothers (center) when he visited Pasadena, Calif., Lodge. He was joined by (from left) Ken McAlpine, Frank Tucker, ER Roy Richards, and John Bleuer.



**A CENTER** providing free clothing for the needy is sponsored by members and wives of Salem, Ore., Lodge. Lindsay High (right) is chairman and ER James Fowler acts as supervisor for the center which has helped more than 28,000 needy persons and 148 families who lost their homes to fire, over the past four years.



**THE STATE RITUAL TEAM** from Big Bear Lake, Calif., Lodge has performed throughout California and Illinois. The members are (from left) Est. Lead. Kt. Don Cassels, Est. Loyal Kt. Ed Neuman, Est. Lect. Kt. Ski Dobrowolski, ER Oren Pike Jr., Chap. Ed Frost, Esq. Jim Jenkins, and In. Gd. Steve Harris.



**THE ROOF** of a local couple's home was repaired recently by Federal Way, Wash., Elks. The Washington State Department of Social and Health Services contacted the lodge that the woman's husband was in the hospital and they didn't have enough money to repair their leaking roof. The lodge raised \$100 and formed a work crew to remedy the situation.



**DISTRICT DEPUTY** Carl Schmauder (center) conducted a recent initiation at Oceanlake, Ore., Lodge. In the class of 29 members joining the lodge were his son Phillip (right) and his son-in-law Thomas Martell (left).



**ATTENDING** a mid-year meeting of Washington State Elks Association were (seated, from left) GL Ritualistic Committeeman Scotty McPherson, PGER Frank Hise, SP Robert Greenlee, GL Public Relations Director Martin Karant, State Secy. Walter Hagerman, (second row) Auburn ER Kenneth Valentine, PDD Bill Hood, PDD Ted Butcher, Leo Paquin, PDD Walt Swinhoe, PDD C. J. Hauge, and (third row) DDGER Lyle Tenney, Cliff Whittle, secretary to GER Robert Yothers, Oregon SP Bill Flatt, GL State Associations Committeeman Frank Garland, and Oregon VP Jim Damon.

**ON HIS VISIT** to Honolulu, Hawaii, Lodge GER Robert Yothers laid a wreath at the memorial to men killed in action on the USS Arizona during World War II. He was accompanied by PGER Horace Wisely.



**FOUNDATION CHAIRMAN** Patrick Sutherland received a pie in the face for a challenge he made to Olympia, Wash., Elks. Brother Sutherland said that if the lodge signed 30 new members into the Elks National Foundation, he would get a pie in the face. Thirty-five new members joined, and Brother Charles Johnson gave \$20 to the Foundation for the privilege of delivering the pie. Observing were Secy. Arley Heron, GER Robert Yothers, ER Charles Allan, and PDD Walter Wilson.







**IDAHO ELKS** met for their mid-winter convention at Salmon. Among those present were (from left) SP Gilbert Hunt, GER Robert Yothers, and ER LaVern Nelson of Salmon Lodge.



**HAWTHORNE, California,** Elks have now purchased the property which they had leased and improved since 1969. Finalizing the transaction were (from left) Trustees Chm. William Creighton, ER Louis Baldi, PSP Bruce Marsh, and Mert Overturf.



**WRESTLING ALL-STARS** from Japan, their coaches, and the local team were guests of Florence, Colo., Lodge for a steak dinner before the match. The Japanese team competed against a local all-star team composed of students from Florence and Canon City High Schools. They were greeted at the lodge by ER Roy Palmer and Youth Chm. Bob Jones.



**THE HELGOTHS** who are all members of Boulder, Colo., Lodge donated \$4,000 to the Elks National Foundation. Harold Helgoth and his three sons Douglas, Russell, and Richard gave away this dune buggy in a benefit to raise money for the donation.

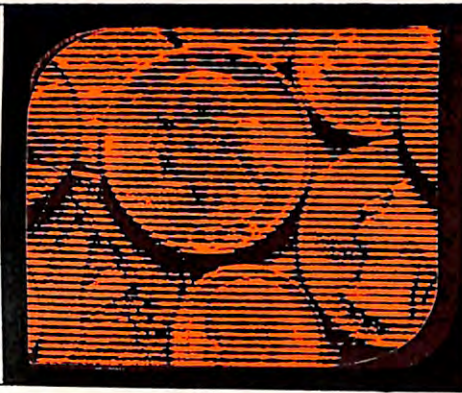
**FOUR FATHERS** welcomed four sons into Elksdom after a recent initiation at Bozeman, Mont., Lodge. At the ceremony were (from left) Don Liebsch and his son Gregory, Robert Yeley and his father Warren, Lloyd Raffety and his son Donald, and Phil Antonsen and his son Theodore.





# IT'S YOUR BUSINESS

by J. L. Slattery/R. Gosswiller



The project of safeguarding one's career prospects is necessarily somewhat complicated. It's quite easy to make serious mistakes in trying to carry out such a project. So we'll introduce the two basic strategy concepts which underly the suggestions we'll be offering. **The Double-Safety Plan**

Our suggestions are intended to be helpful **both** to the man who wants or needs to be self-employed **and** to the man who wants or needs to get and hold a job.

Now, quite a few men who go looking for jobs previously had businesses of their own which failed. Let's hear some thought-provoking remarks from a man who is in a position to know a great deal about the causes of small-business failures.

Last October, Mr. Thomas S. Kleppe, head of the U.S. Small Business Administration, said he believes that more small-business failures are caused by "pure lack of management know-how" than by lack of adequate financing. He said it's often the case that "the owner didn't know how to price his merchandise or promote his business or manage his own employes."

It's reasonable to assume that—other things being equal—the well-managed small business is much more likely to be successful than an ill-managed one. We say "other things being equal" because a small business might be quite well managed and yet go under because of factors—such as today's "energy crisis"—which are quite beyond the control of its owners or managers.

Suppose that Ed Smith and his two partners own and manage a small supermarket and are really quite competent in their management of it. But in these economic times it could well turn out that their store doesn't survive.

"I've had it with trying to operate a small business," Ed Smith says disgustedly, after their store is liquidated. "I'm going to get a job with some **big** company. I won't be my own boss any more—but at least I'll have security."

But will Ed be able to get a job in a **big** company on the strength of his experience in managing a small supermarket competently?

Surely his chances of doing so will be much better than if he'd **not** been a competent manager of his store.

"You could fit in just fine, Ed, as the manager of one of the franchised operations we have in our stores," an executive of a big retailing company might say. "In that role you'd be able to use your managerial ability fully."

The example we've just looked at may serve to indicate what we mean by the "Double-Safety Plan." Ed Smith built up his managerial competence for the purpose of managing his **own** business. But that qualification proved extremely valuable when circumstances compelled him to look for a job as an employe.

## The "Vector" Plan

In elementary physics and in navigation, the term "vector" has a meaning which is usefully suggestive in connection with career planning and career protection. That meaning is this: "a **quantity** and a **direction** combined." We can use an arrow-symbol to indicate a vector. The arrow's length represents the quantity in question—"wind force" for example—and the arrows direction indicates the direction ("toward the northeast," say) in which that quantity occurs or acts.

Many of the most successful individuals have careers which can be said to constitute instances of "vectored success." Take the high-school student who has been told by competent counselors that he has "high-level aptitudes for success in law school." Suppose that he both wants to go to law school and that he applies determined effort, in the right way, to get himself well prepared for this. And suppose he gets into law school and continues to work industriously and also gets guidance and thinks and plans very sensibly about his career.

Well, that young man is quite likely to have a career that could properly be called a case of "vectored success."

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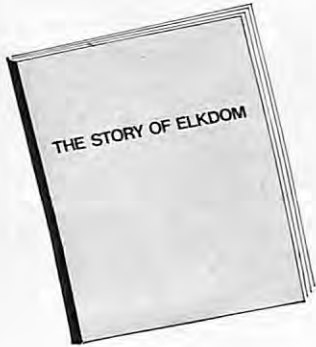
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## Retirement Income *(Continued from page 9)*

until the H bonds are cashed in (as long as ten years after the E bonds were converted). H bonds are issued at \$500, \$1,000 and \$5,000.

**Savings Account and Certificate of Deposit:** No matter what the investment plan, the retiree ought to have readily available cash in a savings account from which he can make withdrawals at any time without notice, for emergencies and unexpected large expenses. A good amount to keep constantly available is \$500, preferably \$1,000 to \$1,500. Then he could have an additional thousand or two in certificates of deposit which mature in ninety days. Any savings beyond these two emergency funds could be invested in certificates of deposit of longer term providing the longer-term certificates were paying higher rates of interest.

As late as November, 1973, commercial banks in the United States were paying interest rates from 4 to 5% on regular passbook savings accounts on which no minimum balance was re-

quired and from which funds could be withdrawn at any time without penalty. And on certificates of deposit they were paying 5½% interest with a minimum term to maturity of ninety days, 6% with a minimum term of one year, and 6½% with a minimum term of two and a half years. Some commercial banks were issuing, in addition, certificates of deposit with a minimum term of four years at a 7¼% rate of interest. A minimum deposit, of course, is required for all certificates of deposit. Some commercial banks were accepting an amount as low as \$100, others \$500; still others such as the First National Bank of Chicago were requiring a minimum of \$1,000. And all banks were requiring a minimum deposit of \$1,000 for all four-year certificates with an interest rate of 7¼%. Many commercial banks, including the First National Bank of Chicago, were also offering special passbook accounts paying 5½% (ninety-day minimum term) and 6% (one year minimum term) on which no minimum

## Obituaries



**PAST DISTRICT DEPUTY** Frank E. Thompson, who was a member of Lake City, Fla., Lodge, and an Elk since 1910, died January 1, 1974.

Brother Thompson served as District Deputy Grand Exalted Ruler for the North District in 1929-1930 and as State President in 1933-1934.

**PAST GRAND LODGE COMMITTEEMAN** Billie T. Gresham, a member of Princeton, Ky., Lodge, died December 2, 1973.

Brother Gresham served two terms as Exalted Ruler of his lodge and was named an Elk of the Year. He was appointed District Deputy Grand Exalted Ruler for the West District in 1945-1946, and he served as State President in 1956-1957.

From 1958-1960, he served on the GL State Associations Committee.

**PAST DISTRICT DEPUTY** Francis E. Hart, a member of Claremont, N. H., Lodge, died November 1, 1973.

He held the office of State President, and he served as District Deputy Grand Exalted Ruler for the North District in 1961-1962.

**PAST DISTRICT DEPUTY** Paul N. Lenox, who was a charter and an honorary member of Tracy, Calif., Lodge, died January 10, 1974.

Having served as Exalted Ruler of his lodge, Brother Lenox became District Deputy Grand Exalted Ruler of the Central District in 1967-1968.

**PAST DISTRICT DEPUTY** Felix J. Marx, honorary life member of Baton Rouge, La., Lodge and an Elk for over 51 years, died recently.

He acted as District Deputy Grand Exalted Ruler for the South District in 1947-1948.

**PAST DISTRICT DEPUTY** William H. Heiser, 45-year member of Falls City, Neb., Lodge, died January 14, 1974.

In the lodge, he served as manager, Exalted Ruler for two terms, and secretary for 14 years. Brother Heiser was State President, District Deputy Grand Exalted Ruler for the East District in 1956-1957, and Special Deputy Grand Exalted Ruler in 1957-1958.

**PAST DISTRICT DEPUTY** Eric J. Silva, a 37-year member of Palo Alto, Calif., Lodge, died January 17, 1974.

He held the office of District Deputy Grand Exalted Ruler for the West Central District in 1954-1955.

**PAST GRAND LODGE COMMITTEEMAN** Cullen H. Talton, a member of Daytona Beach, Fla., Lodge, died recently.

He was District Deputy Grand Exalted Ruler for the East District in 1939-1940 and President of the Florida State Elks Association for 1947-1948. He was on the GL State Associations Committee in 1954-1955.



deposit was actually required.

Loan and savings institutions pay slightly higher rates of interest than commercial banks both on passbook accounts and on certificates of deposit.

A retiree or, as a matter of fact, any depositor should choose a bank for his savings which is insured either by the Federal Deposit Insurance Corporation (covering national and other commercial banks) or by the Federal Loan and Savings Corporation (covering many loan and savings institutions). Then he should see to it that his total deposits in any one institution do not exceed the \$20,000 limit of liability.

**Insurance:** Retirement insurance, like endowment insurance, pays the beneficiary the face amount of the policy if the insured dies before the maturity date specified; but, if he does not, the monthly income agreed upon is paid out to the insured beginning with the maturity date. Of course, a retired worker can, in addition, cash in his excess life insurance and then invest the proceeds for income purposes. However, before cashing in any life insurance, the retired worker needs to figure out whether the beneficiary spouse is going to need this insurance after his death when the pension from his employer very likely will either be completely eliminated or radically reduced for the spouse. In such cases, only that amount of life insurance should be cashed in which will not be needed to pay for the insured's final expenses and, in addition, to provide for the beneficiary a substitute for the eliminated or reduced pension.

**Annuity:** The amount of cash that must be deposited to purchase an annuity varies from year to year, from insurance company to insurance company, from state to state. But a man at age 65 should expect to deposit about \$13,000 for \$100 of monthly income for life with a guaranteed minimum return. The guarantee that, should he not live long enough to fully benefit by his deposit, the unearned balance would be paid to his beneficiary. A woman at age 65 should expect to deposit about \$14,000 for \$100 of monthly income for life with a guaranteed minimum return. But for \$100 of monthly income for a couple, both 65, as long as either remain alive, with a guaranteed minimum return, about \$15,000 would be required as deposit. These deposits, of course, would increase if the annuity were to start at a younger age than 65 but would decrease if the annuity were to start at an older age.

With the deposits indicated for annuities beginning at age 65 for a man, for a woman, and for a couple, the return in income from the principal would approximate 9½%, 8½% and 7½%

respectively. Since arranging for an annuity means giving up the principal in exchange for the income, then taking out an annuity at a time when corporation bonds and certificates of deposit, for example, at high rates of interest are available, would not be economically sound. For with corporation bonds, certificates of deposit or other similar investments, the investor retains ownership of the capital invested. On the other hand, the annuity does reliably guarantee a specific amount of worry-free income for life no matter whether interest rates go up or down, once the annuity contract is implemented. Too, whether interest rates are up or down, an annuity which will insure income for life is a good choice for a person who is not efficient in the handling of money or who could be tempted to spend away the principal.

#### EARNINGS

Of course, failing all else, there are many ways of supplementing income through part-time earnings. Beginning with the year, 1974, each retiree may earn up to \$2400 a year and still qualify for payment of his full monthly benefits under Social Security.

#### INFLATION

What can the retiree do about inflation? Not too much. There was a time when keeping a certain percentage of capital in common stocks was considered a dependable hedge against

inflation. But on occasions in the recent past, common stocks depreciated in price faster than the dollar lost purchasing power. As for investment income, it has been estimated that, in order to procure a satisfactory after-tax, after-inflation yield from capital, the average person needs to realize a return of at least 12%. Of course, the retiree with his lower income tax bracket would not need to realize as much of a return. But a satisfactory yield even for him after taxes and inflation is hard to come by.

There are, however, some reassuring circumstances. From now on, Social Security retirement benefits will automatically increase with the cost of living. And there is a trend for government pensions and many private pensions to follow this example. Insurance companies, too, are making efforts to work out programs that will offset the inflationary depreciation of insurance dollars. Probably privately arranged-for annuities will eventually also meet this need. But, of course, the surest safeguard against inflation is to have more retirement income than one needs so as to be able to save from that income against a higher cost of living in the later retirement years.

There are many pathways to a comfortable retirement income. Each retiree must choose according to his opportunities and circumstances. ■

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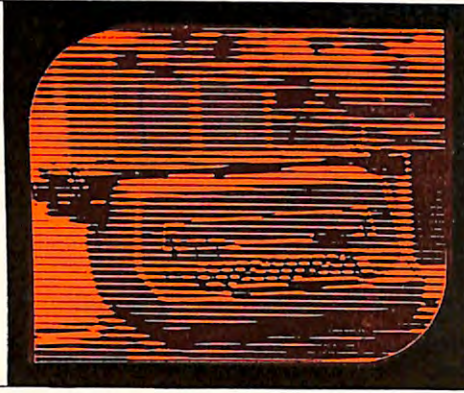
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## Why do we lose them?

Any lodge which goes to the time and trouble to solicit and get new members is being rather foolish when those responsible seem to ignore men who allow their membership to lapse. Isn't it an admission of weakness on the part of the lodge when a member drops out? If he is made to feel that he is, indeed, to BE PART OF ELKDOM, his interest will not wane and you won't lose him.

Your lodge should have a very active Lapsation Committee composed of men who can do a selling job on those who have allowed their cards to expire.

An informal survey was made to try to find out why some men dropped out and it gave us some interesting answers. Of course, we won't dwell on the normal, compelling reasons for membership loss such as deaths or moving. We wanted to know why some men lost interest to the point where we lost them. Look over this list of some answers, then make up your own list and give it to your Lapsation Committee members to work with:

1. "The lodge meetings were dull. There was never an interesting program or speaker."
2. "Nobody paid any attention to me. I was lost in the shuffle."
3. "Too many little cliques in the lodge."
4. "The lodge has no meaningful, important projects I can believe in and work on."

5. "I really didn't know what Elks was all about."
6. "There wasn't any communication between the lodge officers and the rest of the membership."
7. "My wife doesn't understand what Elks is all about; she thinks it's all social."
8. "The meetings aren't conducted in a businesslike manner."
9. "You don't even put out a regular and a readable lodge bulletin to let me know what's going on."
10. "I just lost interest."

It would be fair to say that if there is one underlying weakness lodges have demonstrated which caused these answers, it would be in the word *communication*. These members just didn't get the word . . . and we lost them.

Take a long, hard look at your lodge in light of these reasons for lapsation . . . if any of them fit your situation, get to work right away to correct that condition!

If we are to remain a healthy, growing Order we must exert every effort to retain the fine American gentlemen who joined us because they thought we were worthy of their membership.

Don't just send them a cold, informal letter . . . see them in person, find out why their membership has lapsed and then do whatever is necessary to have them BE PART OF ELKDOM.

## did you know.



Because he was absent from a meeting, the man who is credited with being the founder of the Order of Elks did not become its first chief executive. Charles A. S. Vivian had been slated for the job but in his absence the members elected George W. Thompson as Right

Honorable Primo and Exalted Grand Ruler at the meeting of May 24, 1868.

☆☆☆

During the meeting of May 31, 1868, what we call our Eleven O'Clock Toast was born. One of the founders of the Order of Elks, George McDonald, proposed the Toast in memory of departed Brothers.

☆☆☆

An average of about 40,000 people visit the National Memorial Building each year. It is a regular stop on the sightseeing bus tours of Chicago and millions of people have gone through the building since it was first opened.

The beautiful Elks Memorial Building in Chicago has been appraised by a recognized authority at some \$9 million. It has been a Chicago landmark since 1926.

☆☆☆

Last year, the California-Hawaii Elks Association raised well over \$640,000 with their Piggy Bank Program. The funds go toward their \$1 million budget for Cerebral Palsy work in which they now have over 40 physical therapists traveling the state to work with children stricken by the dread disease. The Association also contributed close to \$221,000 to the Elks National Foundation.





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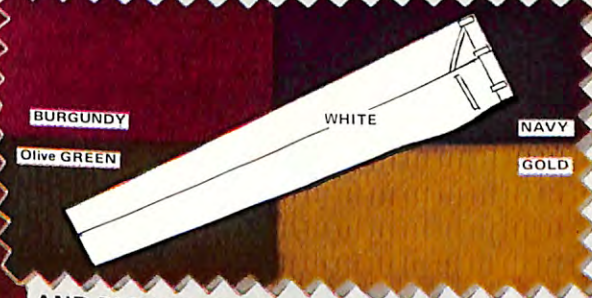
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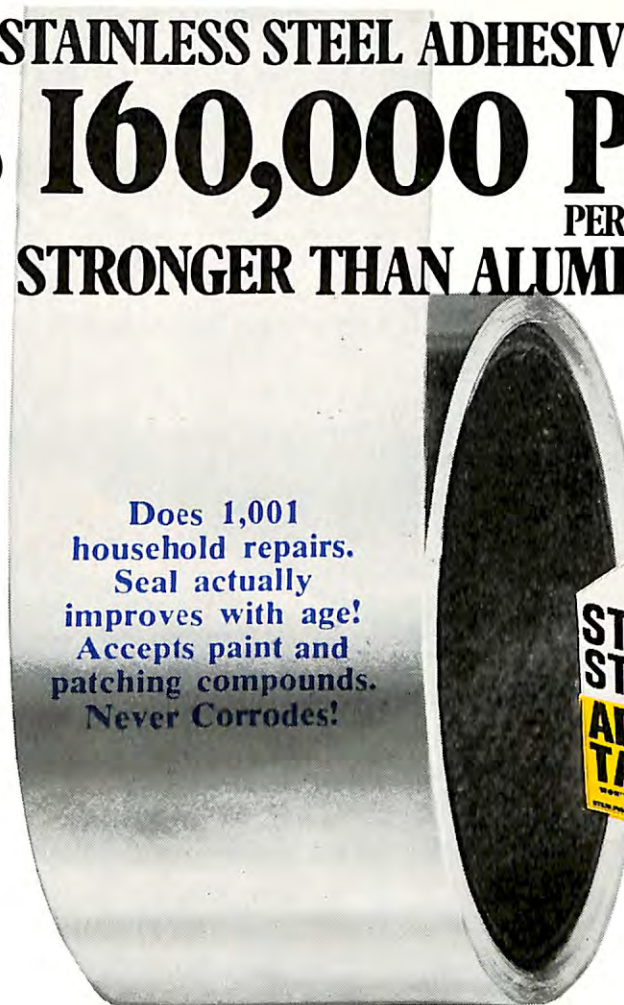
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