

the
Elks
magazine
January 1975

1975... Boom or a Bust
The Money Squeeze
Instant Recall

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Haband's Incredible man-made polymeric

IMPOSSIBLE PRICE SHOES

2 Pairs for **18⁹⁵**

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MONK STRAP

OXFORD (with laces)

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BURGUNDY LOAFER

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 State
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SIZES AVAILABLE - Is Your Size Here?

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

COLOR	How Many	What Size	What Width
WHITE Loafer			
BLACK Braid Loafer			
BROWN Monk Strap			
WHITE Monk Strap			
BURGUNDY Loafer			
BLACK Oxford			
BROWN Oxford			

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

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a beautiful baby
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The Bundler is made for lounging, for sleeping, for daydreaming... for just plain luxury. There's a full zipper, plus knitted wristlets, plus a rope waistband that will keep a girl cozier than she's been since who-knows-when. (For extra warmth, even the slippers have ankle rope-ties.) Note, too, that the slippers are detachable. With The Bundler around, she'll be warm all over!

What's it all add up to? A gift of beauty, of deep-down comfort and practicality for any lady you know. One small apology: we don't make The Bundler for men—but we're working on it. Order The Bundler today. It's the perfect idea for college dorms, ski-goers, winter vacationers, holiday gifts. Machine washable and dryable, of course.



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STATE _____

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(No. Z 30247A) Bundler		
Quantity	Color	Size

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Products Co.

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Presenting America's First Human

Three major design breakthroughs and a one year insurance policy humanizes the answer to the four most common calculator errors.

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The new Litronix memory calculator has no moving parts, shuts itself off, backspaces, and floats a decimal like no other pocket calculator. It weighs 6 ounces and measures only 3/4" x 3 1/8" x 6 1/2".

\$39.95

2220 is manufactured by Litronix—from the integrated circuit to the unique keyboard. And this advanced technology means that you'll be getting the world's most advanced memory calculator.

AVAILABLE IN RECHARGEABLE OR DISPOSABLE BATTERY OPTIONS

The Litronix 2220's introductory price is only \$39.95 complete with carrying case and three disposable AA cell batteries. The battery-saving features and the low-drain circuit will give many hours of carefree use. An optional AC adapter is only \$4.95.

The Litronix 2220R (the exact same unit) is only \$49.95 and comes complete with carrying case, rechargeable batteries, and AC adapter/charger. If you use your calculator daily in its portable mode, the rechargeable version is the better option. Both units are backed by a solid one year Litronix warranty and a prompt Litronix service-by-mail facility.

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The keyboard on the Litronix was patterned after the expensive Hewlett Packard unit and has a four button, color-coded memory system. Instead of the conventional on/off switch the Litronix has on/off keys.

Fast percentage system You perform percentage problems exactly as you think. For example, to subtract 5% from \$50, enter \$50, press the minus key and then the five and percent key. An answer of \$47.50 is on your display. In short, only four sets of entries were required to get your final answer.

Floating negative sign The Litronix not only has a full-floating decimal, but it has a full-floating negative sign. This means that when the display shows a negative number, the negative sign floats directly to the left of the first digit. There is also a key that permits you to change the sign of your answer from a positive to a negative number or back again.

More hidden features The separate "on-key" replaces the standard "on-switch" thus eliminating a calculator's only moving part (a major cause of calculator problems). The decimal point always remains in the two position unless the entry or answer is greater than six digits. This makes the Litronix especially useful when computing dollars and cents.

The Litronix has a true automatic constant on all five functions and can do reciprocals, raise numbers to whole powers, and show overflow conditions. You can do invoice extensions, compound interest problems, or many other business and scientific calculations.

Litronix is the world's largest display manufacturer, supplying over 40% of the world's calculator displays. Every component in the

You're human! You make mistakes. And finally a company has come up with a calculator that realizes this.

ERROR 1: Oops, I forgot to shut it off!

Ever forget to turn off your calculator? Chances are, even if you're careful, you've made that mistake. The Litronix 2220 actually turns itself off. After one minute of unattended use, a small integrated timing circuit causes the display to blink on for one second and shut off for three seconds, thus conserving power without affecting the data. Then after 15 minutes, it shuts off completely.

ERROR 2: Oops, I entered the wrong digit!

You're working a problem and you've entered 1.2356 when you wanted to enter 1.2345. With most calculators you'd clear the entire last entry and start again. And you can do that with the Litronix. But the Litronix also has a backspace key which means you can backspace the number, digit by digit, and then enter the correct digits. In the example above, press the backspace key twice, eliminating the 5 and 6 so you end up with 1.23 on the display. Then add the 4 and 5 to make 1.2345.

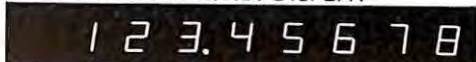
ERROR 3: Oops, I read the decimal wrong!

Litronix has developed an eight-digit display whose decimal is in the center of a digit position, automatically separating the whole numbers from the decimals by the widest margin of any display. So there's no guesswork when it comes to spotting your decimal.

LITRONIX L.E.D. DISPLAY



CONVENTIONAL L.E.D. DISPLAY



The Litronix "digit-position" floating decimal provides a clear distinction between the whole number and the decimal on the display.

ERROR 4: Oops, I dropped it!

You're stepping out of your car, your briefcase flies open and out falls your calculator onto the solid cement walk. No problem with the Litronix. Just pick up the pieces, mail it to Litronix and they'll send you a brand new one anytime during the one year warranty period. It's the first pocket calculator actually insured against accidents.

BUT THERE'S SO MUCH MORE

We've told you how we've humanized the electronic calculator but there are many other exciting features:

Easy-to-use The Litronix features algebraic logic which means that you perform the functions exactly as you think.

Four key memory The memory system has four separate keys for data entry. You can now do calculations on your display, store the answers in a memory bank, and recall their total without erasing what was previously stored.

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the ELKS magazine

VOL. 53, NO. 8, / JANUARY, 1975

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

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There's still an
America where the future
is whatever you make it.

Remember how it was? A man worked hard and built something of his own. It didn't depend on seniority. Or office politics. He was part of the community . . . helped make it thrive and develop. He could go home for lunch. He didn't worry about how his kids were growing up.

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Get the whole story. Write R. T. Renfro, 2107 Grand, Kansas City, Mo., 64108. He'll get information to you in a hurry.

Western Auto says the future can still be whatever you want to make it.

Come home! It's waiting for you.

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City _____ State _____ Zip _____ Phone _____



Dept. EK175

A message from
the Grand Exalted Ruler



Become a Better Elk



JANUARY is, of course, the time for New Years resolutions and I would guess that at the time the readers of this page read an August issue, they said, "I'm going to do one or more of those things." To review, in the August letter to you I suggested three ways in which one could become a better and more active Elk. To pay dues promptly, to attend a meeting once in a while, and to become a subscriber to the Elks National Foundation.

Now is THE TIME to remind oneself of these easy ways to become a Better Elk, and, by being a Better Elk, to help other people. If you are a member of an Elks Lodge, it is not asking too much to help the officers and committeemen by being present at a meeting occasionally. It is realized that there just isn't room in lodge rooms for 100% attendance, as wonderful as that might be. But there is room for everyone to attend a meeting occasionally, and especially to support the officers in their efforts to carry on the work of the Order. So when you are making New Years resolutions, resolve to attend a meeting perhaps once a month.

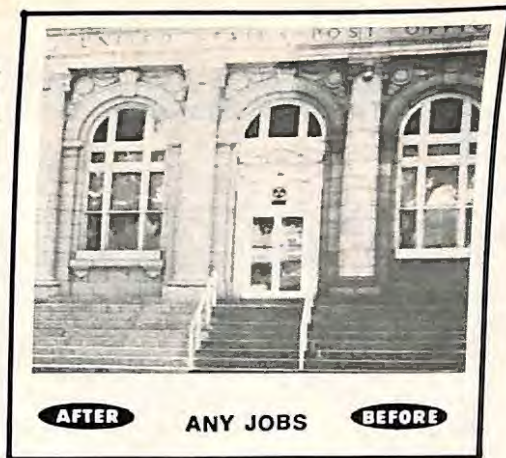
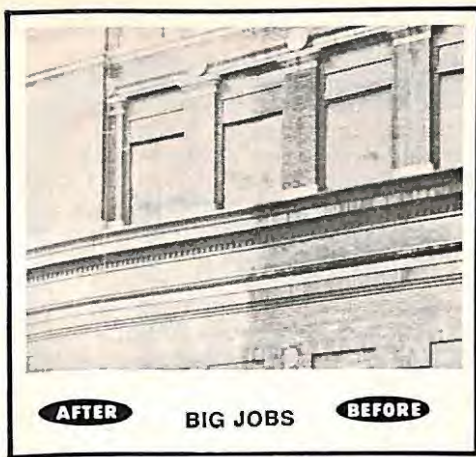
A PART of being a good Elk also means paying your dues on time. It takes money to carry on the operations of the Lodge—to pay the rent, the lights, etc.—and it also takes money to provide funds for the many charitable endeavors. To maintain a Hoop Shoot, a Boy Scout program, a program of youth activity of one kind or another—all require funds. So make it easy for your Secretary and your Lodge and resolve to pay your dues on time. Shortly you will be receiving a bill for your dues commencing April 1, 1975. Send your check back by return mail and make your secretary delighted with the fact that you are financially supporting the activities of a Better Lodge.

AND THE third resolution to become a Better Elk is to become a member of the Elks National Foundation if you have not already done so. This is so easy to do and costs so little. For a pledge of \$10.00 per year you can become one of the permanent benefactors to young people. For the \$10.00 per year which you would send to the Elks National Foundation helps youngsters through scholarships, through research into cerebral palsy and other children's problems, and through providing the emergency educational fund for the children of deceased and totally disabled Elks. If you have no children of your own, this is indeed a good way to help provide funds for other children. You will be so proud when you read in *The Elks Magazine* of the wonderful scholarship program and see the fantastically wonderful youngsters who are annually the winners in these contests.

So, among the other resolutions which you are making, resolve to become a Better Elk by paying your dues promptly, attending a meeting, and joining the Elks National Foundation.

Fraternally,

Gerald Strohm



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QUOTE FROM PAUL COLLINS

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EL-1

LETTERS

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



• The letter from Brother Eric J. Young of Seattle [October, 1974] reminds me of a similar experience I had a couple of years ago in one of our Southern California Lodges.

The "Hour of Recollection" (11:00 P.M.) came and went with absolutely no attention paid to it. This was on a Saturday night during the winter holidays when the lodge was full of patrons enjoying the best of food, music and dancing. I, like Brother Young, was told by the bartender that there was no one there to recite the toast. One of the office girls told me that the Exalted Ruler had given explicit orders that no one but he was to recite it.

I was so concerned that when I returned home I immediately wrote not only the Exalted Ruler of that lodge, but also the Grand Exalted Ruler. To date I have heard nothing more about it.

I would only hope such situations are now corrected.

I personally favor a memorized, live presentation, and you'll get it at our lodge. Taped recitations, however, are far better than no recitation at all.

Arnold B. Payne
Beaverton, OR

• As a cattle rancher myself, I was much interested in your article [September, 1974] entitled "Beefalo." I think I will write to Mr. Basolo to find what I can learn.

However, I am a little disappointed in *The Elks Magazine* for not researching their facts a little more. I have read several times of experiments with cattle-buffalo crosses with some success. Your statement that he is the only one who ever succeeded is very misleading. Had

you said he has been the most successful, maybe so!

I have a booklet ("Crossbreeding of Beef Cattle"), Division of Agricultural Science, University of California, Circular 543, which has a little writing about Bison-Cattle crosses in Alberta, Canada, 1959, where they certainly had some success, though the project was discontinued because of fertility and temperament problems.

Also you say his crosses are $\frac{3}{4}$ buffalo, $\frac{1}{8}$ Charolais, $\frac{1}{4}$ Herford. That makes $1\frac{1}{2}$ if I add right, and that's quite a trick. Or is that some of the new math I hadn't heard about yet?

William P. Bandel
Floweret, MT

Although there have been years of experimentation and cross breeding with the buffalo, no one ever produced a fertile bull. And that is what Bud Basolo has done.

• This is an open letter to all members of the Elks Lodge in Oregon especially, to thank you for the donations each and every one of you has made to the children's eye clinic, at the University of Oregon Medical School in Portland, Oregon.

Yesterday, my little four year old boy, Adam, and myself found ourselves in the clinic, one of many he has been in since he was 18 months old. Adam has had surgery on his right eye several times to correct an eye disorder he has had since birth, and I might add extensive costs followed each and every operation.

When he was two, Adam's daddy died; I have been left the sole support making the eye expenses a burden, but a necessary one, until yesterday when he went into the Medical School, received the necessary check-up and was fitted for new glasses. His glasses had cost me anywhere from \$50.00 to \$68.00 per pair (and changes were needed quite often due to his growing) in the past.

Words cannot express my gratitude and surprise when after he had seen the Doctor and been fitted for the new eyeglasses a nurse taking the information told me, "The Oregon Elks will bear the expense of Adam's eyes today; they have a fund set aside for children like Adam who need eye care, but whose family are on a limited income." I was *not* made to feel like a pauper, but I did feel very humble and grateful, and I want to thank every man who made yesterday possible for Adam and I.

Maybe, someday when Adam is a man, he too can join the Elks and his money can help another little boy to sight. As a mother I can only do two things, I make rag-dolls as a hobby and I shall donate a few of these to the waiting room at the hospital as soon as I can make them, and most important I can thank God for men of the Elks Lodge.

I thank you today, Adam will thank you all the days of his life.

Our world is not such a shabby thing, when there are still men like the Elks who care if a little boy, or girl, grows up to see it.

Virgene & Adam Hallman
Sherwood, OR

Earwax: the sneak thief of sound.

Government studies show that hearing problems and age go hand in hand. These studies also show that many hearing problems are merely due to excessive earwax. Of course, anyone suspecting a hearing problem should consult a physician to determine the cause.

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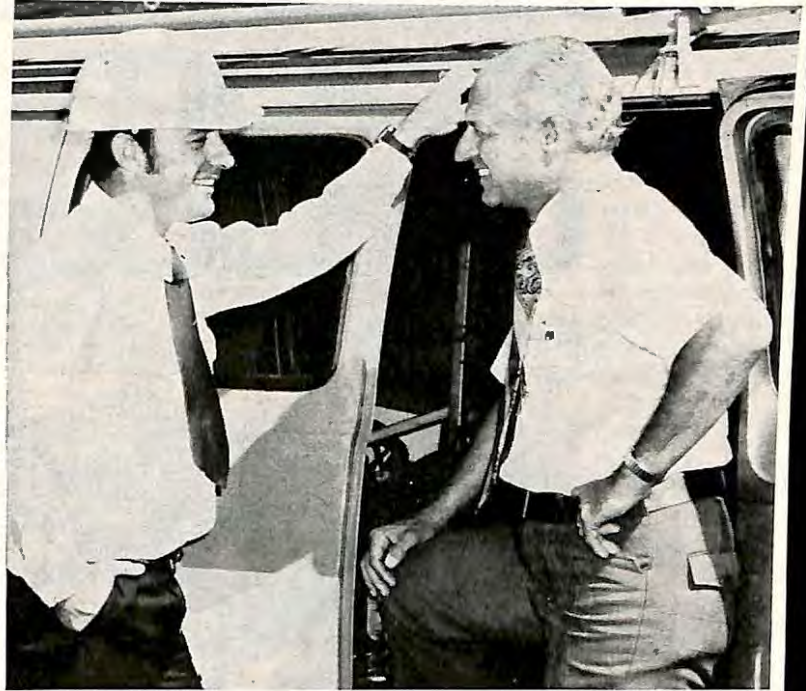
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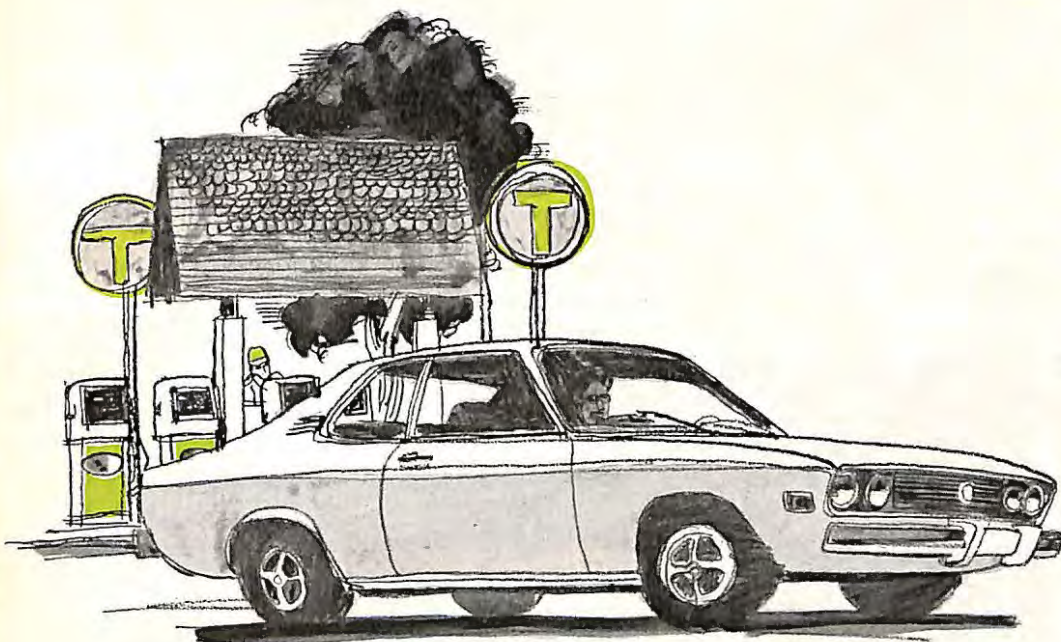
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1975... A BUSINESS BOOM... or bust

by ROSS R. OLNEY





"No, this is not a good time for small business, but I'm a perennial optimist," said Norman Holtzman in the January, 1974, issue of *The Elks Magazine*.

Holtzman had just left a lucrative position as president of a large company to open his own small publishing company. He planned to market a series of automotive self-help books under the MoneySaver Books line of Optima Publishing Company. This, in spite of the foggy business climate going into 1974.

"With all the odds against small businesses, some will still succeed because of better ideas, better service, more fortitude, more charisma, more know-how," Holtzman went on back in 1974. "The problems are tight money, uncertain economy, and a shortage of materials (paper, metal, energy, etc.). Then there is the tendency of big business to have better distribution arrangements than small business."

Many things have happened since Holtzman spoke. The problems are very much the same, while the economy has continued a trend of higher and higher costs of living and worrisome unemployment figures. Farmers are slaughtering calves on television in protest of low meat prices while prices at the supermarket are skyrocketing. Many, many small businesses are struggling now, as they were then. So why did Holtzman even consider opening a new business?

"I measured as objectively as pos-

sible the problems versus the potential. We have a good product, we have experience, we can accomplish the job."

What happened since then to Optima Publishing?

In spite of a good product and skilled management, the company is not growing as anticipated. Fortunately for Norman Holtzman, an astute and persistent manager, he also opened Optima Projector Company at about the same time. While the publishing arm of Holtzman's business struggles, the projector arm is booming.

What does this prove? Regardless of worth of products or acceptance by the public, one very important fact stands out. A small business can stumble (the publishing company) even with skilled, dedicated management, the same management which can also pull a small business along to greater and greater success (the projector company).

Projectors, but not—at least until now—auto self-help books (even though the books are currently available at attractive prices and well and favorably reviewed). What about other small businesses? Is it possible to say which business will succeed, and which will fail? Probably not, with any high degree of accuracy. But last year *The Elks Magazine* talked to Holtzman and others about business, and it is still true that the best indicators of business potential in the coming year are the businessmen themselves. So once

again certain questions were put to the men closest to the situation, the ones who must sink or swim on their own judgement and decisions.

After all, Norman Holtzman himself pointed out that the timing was wrong to begin a new business. And he further said that if you must do it, as he insisted upon doing it, then make it a service-type business, and not sales like his. All of those warnings, and still one-half of Holtzman's enterprises are growing more and more healthy.

He was as right as it is possible to be in this day of changing economic climates, and so, quite often, are other small businessmen who have going for them experience in running a business.

Bear this in mind. It is easy for a \$60,000 per year economist (who makes his living *predicting* the trends of business, and not day by day struggling on the front lines of business during a recession) to readily state that 1975 is going to be a shaky year, businesswise.

But what good does it do the small businessman to hear that business is going to be off from last year? He must *survive*, or go *bankrupt*, a black and white situation, regardless of what the economists say . . . and he must do it on his own, making his own judgements, handling his own affairs. It becomes personally important to him and not an abstract matter whether or not the year is a good one. If it is a bad year, or a good year, and the predictor was right in his prediction, he can sit back and bask in being good at his job, in having predicted correctly and earned his income honestly.

If it is a bad year on the front line, where the small businessman fights his war, businesses fail and house payments and payrolls aren't met and children wear last year's clothing. Steak becomes hamburger, evening hours at home with the family become "moonlight" hours to keep things going, work is added as staff is cut, and worry replaces confidence.

Last year, Donald Zents, an executive with National Life Insurance Company, said, "the key to the small business that succeeds is skilled management. All the new machines will never replace good men." Zents was right in case of Optima Projector Company, wrong, at least to the present, in the case of Optima Publishing Company.

To obtain as wide a base as possible, interviews were conducted with a diverse group of businessmen. Can you imagine any small business group more diversified than computer software, swimming pool maintenance, gasoline station operation, ski tour arrangement, ant sales (that's correct, *ants* and their habitats), and the designers and producers of graphic arts?

Four questions were asked, though no answers were demanded. How do these businessmen feel about 1975 in general, do they plan anything special in view of these feelings, are they going to guard against any pitfalls they see in 1975, and do they have any advice for other small businessmen going into 1975.

Of initial interest, the feeling of optimism was easy to sense. In spite of dire predictions from many economists, in almost every case these businessmen are looking forward to a better year in 1975. Nor is this a false

optimism, a mere "hoping against hope" that everything will turn out good. These men have solid reasons for their feelings.

Perhaps nobody was more certain than Bill Burroughs, an urbane, outgoing owner of a Union 76 dealership (which, significantly, is a *service* type operation). Burroughs was smiling confidently as he spoke.

"If 1975 is anything like 1974, I will be in great shape. As long as the new car manufacturers continue to raise prices and cut production, our own business will thrive. Gasoline sales

will always be good because people will always be driving, and if people are not trading in for a new car then our automotive repair business should be better than ever."

Another service-type business owner, Larry New, owner-operator of New-Way Swimming Pool Maintenance Co., is planning *expansion* in 1975. He feels that his business will continue to grow since his customers fall in an economic strata less likely to be hurt by continued recession.

"I'm very optimistic about 1975," says New. "If everything would fall apart, we're *all* going to suffer. I would just have to negotiate with my customers. But I'm planning to expand in 1975 by adding another employee and another route.

"If I double my business, then I'm forced to cut back by one-half, I'll still be doing as much business as when I started," says the astute New.

But New also warns all small business owners of the problem of inventory during these rapidly changing times. "They tell you that the cost of supplies is going to double or triple, and that you should stock up." Small businessmen, New included, must decide how deeply they can afford to go into stocking up an inventory to protect their customers from higher prices, and still not over-extend their own resources. This decision must be made by every small businessman, with the knowledge that if he uses up too much of his capital, he can get into money trouble, and if he doesn't stock enough, he must suddenly double or triple his own prices to his own customers... which can mean disastrous losses of business as former customers try shopping around for a better deal.

Bob Sabin, one of the decision-makers at Uncle Milton Industries (manufacturers of the famous Giant Ant Farm, and distributors of living ants to stock the farms) is less optimistic about 1975.

"Our wholesale orders ran six weeks late for Christmas, indicating that the retailers were holding off. We didn't know if they were just waiting for the last minute, or waiting for prices to change, or planning not to order at all.

"We have noted an air of pessimism in the sales field, even though the words are optimistic. It is not a happy picture. And we have the problems of the cost of our product being nearly 50% over last year. How do we compensate and get a reasonable, legitimate profit! We can raise our prices, but we take the chance of being priced out of the market. Our Giant Ant Farm retails for \$8. It should be \$10 if we are to realize a normal profit, but will the

(Continued on page 51)

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THE MONEY SQUEEZE



A Challenge To Small Business Survival

by **Dr. Robert J. Genetski**
Economist, Harris Trust and Savings Bank
Chicago

Many businesses across the nation were caught in a severe money squeeze during the past year as interest rates reached their highest levels of the century, and credit became as scarce as an understandable government regulation. Unlike the credit crunch periods of 1966 and 1969, when interest rate ceilings prevented banks from bidding for deposits to make loans, the past year was characterized by aggressive bidding for deposits and huge loan commitments, but at times the cost of borrowing funds was exorbitant.

In the course of only two years the cost of credit has almost tripled for many borrowers. What causes these shifts in credit availability? Are sharply higher costs here to stay? Are they expected to go even higher? What can small businessmen do to protect themselves from these episodes? These are some of the questions that will be dealt with in an attempt to provide some insight into the nature of the money squeeze.

First—What Is It?

A money squeeze or tight credit period occurs when many businesses run into difficulty getting financing.

This difficulty can take the extreme form of credit being unavailable regardless of cost—this was the case for some firms during 1966 and 1969—or it can take the form of credit being available, but only at prohibitively high cost, as was the case for many borrowers over the past year. Regardless of the form, when credit remains tight for too long a time it leads to the hour of reckoning for many small businesses. Although the failure rate for businesses has tended to decline sharply when business activity is brisk, extended periods of severe tightness such as occurred in 1969-70 can bring about a sharp reversal of this trend. For example, from 1965 to 1969, the business failure rate declined by 30%, while in 1970 it rose by 17%. After declining again between 1970 and 1973, the failure rate is once again on the rise. For 1974, business failures per 10,000 concerns were up nearly 5%, and the expectation of further weakness in the economy in 1975 is likely to drive the rate much higher. Without a doubt the money squeeze and the subsequent slowdown in business activity that often follows has marked

the death toll for a growing number of aspiring firms.

What Causes It?

The money squeeze, or period of tight credit, is caused by the federal government's monetary policies. That policy is controlled by an independent government agency known as the Federal Reserve Board. The Fed, as it is often referred to, wields its influence over the nation's money supply (normally defined as checking account balances and currency) and interest rates primarily by buying and selling government securities (federal government debt). For example, when buying government securities, the Fed pays for them by check, and the proceeds of that check end up as an addition to the nation's money supply.

As an economy grows with more people, more jobs, and more financial transactions, it needs more money to handle the increased volume of business. In recent years, however, the Fed has overdone it, providing far more money than the economy could effectively manage. The result has been a tendency for greater and greater inflation. The table below shows the type of relationship that exists between the growth in the money supply and the inflation rate.

Money and Inflation (annual rates of change)

	Money Supply	Consumer Prices
1955 to 1965	2.2%	1.7%
1965 to 1970	5.2%	4.2%
1970 to 1974	6.8%	6.2%

Efforts to slow down the growth in the money supply in an attempt to

moderate inflation have been the prime cause of tight money. The faster the money supply has grown and the longer that growth has existed, the more sensitive the economy becomes to slowing it down. In 1974, the economy had become accustomed to increases in the money supply of almost 7% a year for four years. Slowing the rate of growth to 5% and finally to almost nothing during the summer of 1974 created the money squeeze of the past year.

Why Are Small Businesses Vulnerable to a Money Squeeze?

The most obvious reasons for the vulnerability of small businesses to tight credit are 1) the tendency for many small businesses to be undercapitalized, 2) their inability to get preferred credit lines that are available to larger companies, and 3) the disadvantage of size in pressuring customers and suppliers to pay bills or fulfill commitments. In addition to these problems, federal government policies have gradually nudged many small businesses out of the market for the meager amount of funds that are available during periods of tight money. This has been done through the use of federal credit agencies which use the government's guarantee to tap private funds for special interest groups. Over the

past four years federal agency debt has increased by about \$50 billion. The bulk of this increase was aimed at providing funds to the housing market (actually, most of the funds end up subsidizing thrift institutions), but other clients for government borrowing include the railroad companies, foreign buyers of American products, farmers and students.

For each additional dollar that the credit agencies are able to provide to a special interest group, there is one less dollar available for businessmen seeking credit. The more successful the federal government is in redirecting credit to so-called "priority" uses, the less successful small businessmen will be in securing their own credit.

Will High Rates Become a Fact of Life for Business?

The record interest rates of the past year were the highest since the Civil War, and while the shift from rapid to slow monetary growth was one contributing factor, the inflationary environment was another. As shown in the above table, the growth in the money supply over the past four years is consistent with an inflation rate of about 6% a year.

If inflation is expected to average 6% per year, a lender would find the purchasing power of his money reduc-

ed by this amount each year. Money was on loan. To compensate for this depreciation, as well as for the sacrifice involved in parting with his money, a creditor has typically received about 3 percentage points above the expected rate of inflation. With a rate of inflation of 6%, interest rates would tend to average about 9% over time. During periods of hectic business activity and strong credit demands, such as existed over the past year, short-term interest rates will rise above the average to 10%, 11% or 12%, while periods of sluggish business activity and weak credit demands will lead to rates below the 9% average, to 8%, 7% or even 6% if the economy were to become very weak.

In recent years, the trend in monetary growth suggests that the long-term rate of inflation is probably in the 6%-7% area. This means that short-term rates will probably average 9%-10% over the coming years. Although long-term rates, which are strongly influenced by the rate of inflation, should stay close to this range, short-term rates will swing widely above and below this average in response to changing business conditions.

Yes, high interest rates have become a fact of life for business and are likely to be around for some time to come. Moreover, if monetary growth speeds up further in the next few years, so will the rate of inflation and, in turn, interest rates will soar past their recent peaks.

Strategies for Survival

With relatively high interest rates and periods of tight credit a permanent fixture on the business landscape, the small businessman is faced with a constant threat to his survival. Survival, of course, has never come easy for the small businessman and the future will be no exception.

1) One obvious defense for a money squeeze is to minimize short-term debt. While such a course may not be open to all businesses, there is generally a time when a decision must be made to either expand or consolidate the business. While each business has its own characteristics, generally speaking, the best time to begin a large expansion move is just after a credit squeeze, the next best time is during a steady balanced economic expansion (such as occurred in 1971) and the worst time is during the frenzy accompanying a boom (such as occurred in 1973). Should government policy in 1975 provide for moderate growth in the money supply, prospects of another near-term money squeeze would be remote, and expansion moves could be in order. If, however, government policies are geared at excessive stimulus, with sharp increases in spending, large budget

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deficits and rapid monetary growth, then a renewed money squeeze would be almost inevitable and debt should be consolidated.

2) If a businessman has to rely on debt, he should develop a banking relationship on which he can count. Many banks give preferential credit treatment during difficult periods to small businesses that have had close ties with that bank. In choosing the appropriate bank, businessmen should solicit opinions from acquaintances which have dealt with various financial institutions during tight credit conditions. Once his choice is made to his satisfaction, the small businessman should stay with that bank during periods of easy credit as well as during a pinch.

3) Perhaps the easiest advice to give, and the most difficult to implement refers to the needs to maintain an efficient operation during good times as well as bad. As simple and well known as the advice is, it is probably the single most common cause of business failure during a money squeeze. Instead of relaxing and enjoying the bottom line during boom periods, from an operational point of view, the successful businessman will treat each year as if a money squeeze were just around the corner. Then, when business does slow down, as it eventually will, he is not only prepared, but he can use that period of slack to get the rest and relaxation that had been put off during the boom.

4) Every businessman knows that time is money, but the same amount of time becomes even more money during periods of tight credit when interest rates go sky-high. It is during these periods in particular that businessmen have to maximize their cash flow. Although there are numerous ways of doing so, encouraging the prompt payment of receivables should be high on the list. Use of a credit for early payment and a schedule of penalties for late payments where practical are effective methods for accomplishing this objective.

Finally, the best strategy for surviving a money squeeze is to avoid the economic conditions that bring them about. While the small businessman can do little in his private capacity to influence the course of government policy, he can do little in his private capacity to influence the course of government policy, he can do a great deal in his public capacity. The small businessman should lobby for stable monetary growth as opposed to the erratic performance in this measure over the past ten years. Also, he should support political candidates who favor limiting government spending, for the less the federal government spends, the more small businesses will have to spend.

Furthermore, most small businessmen should be violently opposed to the burgeoning practice of creating federal credit agencies to subsidize borrowing for certain sectors which are "starved" for funds. Feeding these sectors generally comes from the funds that would have gone to small businesses.

In all likelihood, the money squeeze of 1974 will be followed by a moderate downturn in production and employment during the first half of 1975. While finding sufficient credit to meet all of the pressing demands for output was the key problem of 1974, maintaining sales volume is likely to be the problem area of 1975. As business ac-

tivity slackens, credit demands will ease and short-term rates will draft downward. By the middle of 1975, the worst part of the slowdown should be over and those businesses that have survived the recent money squeeze will have passed another crisis.

Efforts to apply political pressure to limit government spending and borrowing and to insure stable monetary growth would eliminate future periods of tight credit. Nonetheless, barring success in the political arena, it will be necessary for businessmen to implement measures that will leave them better prepared to meet and survive the next money squeeze when it does develop. ■

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Memory seems at times a bag of queer tricks. It's remarkable how well we remember some things, and how easily we forget others. A man may be able to recall very well his golf score last week, the birdie he made on the seventh hole, and the thirty-foot putt he sank on the fifteenth, but simply be unable to recall ten minutes later what his wife sent him to the grocery store to pick up. A woman may be able to repeat verbatim after two weeks the juicy bit of gossip passed along by a friend, but never be able to remember what her husband has often told her about keeping a running balance in the checkbook so that they will not be overdrawn at the bank.

Investigators have not been unable to unravel all of the mysteries of memory and forgetting. For example, the physiological basis for memory is still unknown. Learning leaves its impression on the brain, and this is called the memory trace or engram. Some think that the engram involves modifications akin to molecular changes in a magnetic recording tape, but the answers are still muddy.

Although there is still much that we do not know about memory, considerable research has been done in recent years, and investigators have come up with a body of facts and theories. So far as laymen are concerned, however, there are a number of beliefs which seem widely accepted and circulated, but have no basis in truth. These beliefs are often both mistaken and troublesome.

To begin with, many people have the mistaken idea that there is as a rule pronounced loss of memory by middle age. Sometimes, of course, there may be severe memory difficulties at this time of life brought on by various causes but not due to age in itself. Whether or not a real problem exists, however, it may be easy to imagine one.

Many mature people worry about memory. A college history professor prided himself on his ability to recall historical names, dates and places. When students asked him a question, they were impressed with his extensive knowledge instantly on tap. Occasionally, though, the professor was unable to come up with a desired historical item, and he found this very frustrating. In trying to recall the date of a famous battle one day, he failed to do so.

The professor believed that he knew the date as well as he knew his own name, and told the class that he wanted a moment to reflect so that he could

give them the information. But although he had that tip-of-the-tongue feeling, he was unable to get the date out, and became so upset that he dismissed the students for the rest of the class period. Then he began seriously to worry about his memory.

Some seem to feel that it is a symptom of dreaded mental deterioration if they are not able to come up instantly with a needed name, date or fact, and become greatly upset. The trouble may be real, but often it is fancied. Individuals may vastly exaggerate the importance of a slightly increased memory difficulty with increasing age.

Studies have shown that there is little difference between young adults and the middle-aged in simple tests of immediate recall, for example, when the experimenter gives the subjects several digits and asks them to repeat these. Subjects in their forties, fifties and sixties do almost as well as those in their twenties on such tests. But younger subjects usually perform better than older on complicated tests of memory, particularly in speed of performance. However, there is not as a rule a great difference between young adults and the middle-aged. Although the mature individual may experience difficulty in recall at times, it is a mistake to believe that there is pronounced memory deterioration in middle age.

Another false idea about memory, which many people hold, is that memory resembles a muscle, and can be improved by great amounts of memorizing just as the leg muscles might be firmed up by constant jogging. A businessman sought help from a self-entitled memory expert. The so-called expert explained that just as weight lifting helps one to develop the biceps, so the exercise of memory increases the overall power to remember. The business man thought that this seemed reasonable, and he committed to memory a large number of poems and prose passages. However, he complained that this did not help, and that his retention for business matters seemed in fact to suffer.

This is one of the fallacies that continue to be palmed off on the public. Memorizing reams of material will not in itself bring about better practical recall. As we shall see, it may actually hinder the recall of needed information. The famous psychologist and philosopher, William James, was one of the first to look into the matter. He learned 158 lines of Victor Hugo's



false idea about memory is that it resembles a muscle—that it can be improved by great amounts of memorizing.

Satyr, and recorded the time it took to do so. Following this, he went on to spend several weeks memorizing Milton's *Paradise Lost*. After all this, he returned to the *Satyr* and memorized another 158 lines. The latter actually took more time than did the first 158 lines. James concluded that his ability to memorize had not been improved by his time-consuming work on *Paradise Lost*.

Other studies have been made with about the same results. It may be suggested to you that the best way to improve your memory is to memorize great amounts of poetry, the books of the Bible or other tremendous tasks. Don't be taken in by it! For the person who loves poetry, it may be meaningful to go over choice lines toward future recall. To the religious person, it may have value to be able to recall Biblical quotations, and their book, chapter and verse. But these feats will not in themselves improve memory. Improvement comes from acquiring better methods of learning and recall.

Another widely prevailing but mistaken idea has to do with the nature of forgetting. It is said without basis that all forgetting is due solely to the passage of time which causes the impression to fade. There are various theories of forgetting, but many psychologists believe on the basis of recent research that interference between new and old learning is a major cause of forgetting. It is held that forgetting is not due to the passage of time alone, but rather to what happens during the passage of time.

Retroactive inhibition—one of the impressive phrases which abound in psychology—refers to the theory that new learning may interfere with the recall of old learning. It seems possible to illustrate this with common experiences. You go to a social event, learn the names of two or three new acquaintances and feel that you have them down pat. Then you go on to meet other new people and you find in trying to recall the earlier names that they are blocked out by the later names.

Perhaps you get tired of having to resort to the telephone book when you want to call your friends, so you take a few minutes to learn some of the numbers. You look over one number, repeat it to yourself several times, and believe that you know it by heart. But when you go on to other numbers you find that the first number has become jumbled.

Or, still another example, you rehearse some lines in a play, and are able to repeat them from memory without error. You go on to learn another sequence of lines. When you return to the first sequence, you find that the later lines tend to interfere with their recall.

This is retroactive inhibition—the theory that new learning may interfere with the recall of previous learning.

Its reverse, also a very impressive phrase, is proactive inhibition. The latter is the theory that something learned previously may interfere with present learning or recall. Where two things have a high degree of similarity, it is believed that interference is particularly noticeable. Thus, if you have memorized one telephone number and seek to learn another number which is similar, you will sometimes find it difficult to recall the latter because of the intrusion of the first number. Or, if the name of a new acquaintance is very much like that of an old friend, you may tend to come up with the old name when you try to recall the new one.

Besides the interference theory, there are of course other theories of forgetting. The noted Viennese psychologist, Sigmund Freud, held that we sometimes forget because we do not prefer to remember. A man dreads an appointment with the dentist. He forgets about the appointment, and fails to keep it. Later, he calls the doctor in apology: "I don't know how I could be so stupid, Doctor," he says, "the appointment slipped my mind completely."

The appointment actually did slip the man's mind, but perhaps unconsciously it was a case of putting off a

painful experience. So it is, according to the theory of selective forgetting, we tend to forget the names of disliked people, social engagements which promise to be boring, the return of borrowed money, dental and medical appointments, and other matters that it may be pleasurable to put aside or painful to recall.

It is difficult to prove or disprove this theory, because in any given case forgetting might be explained in terms of alternative factors. Studies indicate that most people tend to remember pleasant experiences longer than unpleasant ones, but this may be due to a greater tendency to rehearse the pleasant to ourselves and others. Freud's theory does fit in, however, with some of the strange things which have been observed in the case of people suffering from neuroses. Under psychoanalysis, the patient may be able to remember events of the past which were painful and up to then had apparently been repressed or unconsciously excluded from awareness.

To mention still another mistaken idea about memory, some individuals take pride in the recall of minutia, and will tell you that a competent person should be able to remember details no matter how trivial or insignificant. Thus, it has been said that a business executive worth his salt should be able to recall every blessed office detail.

Actually, though, it is better to concentrate on that which seems important to you. We have seen that new and old learning often tend to interfere with each other in such a way as to hinder recall. This argues that it is well not to clutter up the mind with a lot of useless or insignificant details. In other words, what not to remember can be as important as what to remember.

In *Through the Looking Glass* by Lewis Carroll, we have this conversation: "The horror of that moment" the King went on, "I shall never, never forget."

"You will though," the Queen said, "if you don't make a memorandum of it."

It is well to write notes to ourselves at times. Social, business and medical appointments can profitably be put down in a desk calendar or memorandum book, providing one builds up the habit of looking at these notations daily. Too, a handy reference book or file is a good place for frequently used telephone numbers. As an organized filing system is a necessity in business, so the individual does well to have an efficient way of filing useful information.

A few people have what it called eidetic imagery. They can view an event and recall it in almost photo-



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graphic detail. This gift is more evident in children than adults, and it is rare even among children. The great majority of us do not possess eidetic imagery. We have ordinary rather than prodigious memory ability, and our recall for that which is important may be hindered rather than helped by trying to learn a large number of minutia.

A final mistaken idea has to do with one's method of recall. Some people believe that one should keep trying and trying to remember until a desired item of information is forced out of the mind as it were. Here, for example, is a man that runs across an old acquaintance on the street. The face is familiar, but he is not able to match it with a name. He says "Hello," and goes on to chat with the old acquaintance, trying to make it appear that he knows the person perfectly well.

When goodbyes are said, however, the man walks away scratching his head. He goes home and relates the experience to his wife. "I know that man's name," he tells his wife, "but I just can't get it out." He sits down in a chair, stares into space, and goes over possible names. Williams? No. Brown? No. Jones? No. It was none of these. Time passes, and the wife asks if he has been able to recall the name

of the person. "No," the husband responds, "but I'm going to come up with that name if it is the last thing that I do."

After a great deal of effort and self-goading, however, the man is still not able to recall the name of the old acquaintance. He becomes more and more upset by his inability to do so, and the whole day is ruined. He begins to worry about his memory. Perhaps this is the first stage of complete memory loss; senility is at hand. He gives way to dark brooding.

Is the case of this man unusual? No, many mature people have reported experiences of this nature. Worry about memory appears common when individuals are not able to recall a desired item after a great deal of effort.

Most of us have normal memories, but at times we may go about recall in the wrong way. Trying to force a name or other item out of the mind usually results in grief. When recall fails, the best thing is to relax and try again later. Simple, yes, but it prevents upset and worry, and it is often effective toward later recall. It is not unusual to have a name, figure or other desired datum pop into one's head at a later time without any effort at all. But if recall is not eventually successful on the basis of short efforts,

we do well to write off the matter and not goad ourselves about it.

If you are actually concerned that you have a memory defect or ailment, a visit to your physician is recommended. In turn he may advise you to seek out a psychiatrist or consulting psychologist. Be certain, though, that you visit a reputable specialist. As already noted, not all memory practitioners or specialists are qualified. In some cases, the treatment offered by the unqualified may be worthless or actually harmful.

One consultant, advertising himself to be a memory specialist, frightened his client into taking a long series of treatments. The client had difficulty with names, and would try and try to recall a name, getting madder at himself all the time. The consultant told the man that he was in danger of losing his memory unless he had extensive help. The treatment consisted of having the man recline on a couch, then attaching various electrodes, wires and other gadgets to his head, through which there apparently flowed a very weak electric current. It was claimed that this mumbo-jumbo would help strengthen the memory centers of the mind! Although the price was stiff, the treatment proved completely worthless. The client still had his problem
(Continued on page 51)



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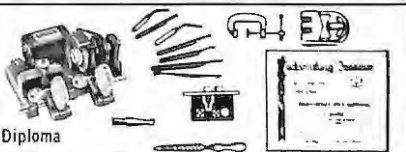
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SPORTS ACTION

by Don Bacue



MAKING TRACKS

It's that time of year again. Everywhere north of the snowbelt sportsmen set aside their rods and reels and rev up the old snowmobiles. But before heading for the hills and some fast-paced weekend enjoyment, it's important they stop to realize what responsible snowmobiling means today and how the sport has changed over the years.

Just three years ago, with the blossoming new snowmobile trend, sportsters took their vehicles to the hills—any hills, any forests, it didn't matter—wound up their engines, and roared off. Unfortunately, many of them *hobbled* back—riddled by injury from tree and wildlife collisions, jackknifing on ice, overturning, etc. Some never made it back at all. Snowmobiling was beginning to get a dirty name.

To make matters worse, environmentalists cried that snowmobilers were upsetting the delicate balance of winter wildlife—and polluting and pillaging the nation's parks and forests, as well. It was a critical year for snowmobilers. Without proper guidance and immediate regulations, the entire industry stood to lose . . . and lose big.

But then something happened. Instead of turning deaf ears, manufacturers began lobbying for regularly maintained and clearly marked trails in our state park and forest systems. One manufacturer, Bombardier Limited, maker of Ski-Doo snowmobiles, went so far as to develop Operation Snoplan, a program geared to informing snowmobilers about specially designated trails and when, where, and how to use them. Since the program's development in 1971-72, the results have been encouraging. Studies made recently show that, where properly maintained and clearly marked trails are present, snowmobilers stay on and enjoy them safely. Quite a change from conditions just a few years ago. And the environmentalists have grown strangely quiet.

Many of Snoplan's key points have been adopted by local snowmobile clubs and effected in public forests and parks, as well as on available private land. There's good, old-fashioned economics behind Snoplan, of course. For, as snowmobiling falls, so falls Ski-Doo. But for whatever the program's reason for existence, it's doing something for snowmobiling that badly needed doing.

Of course, the real key to snowmobil-

ing's success rests with snowmobilers. One unconcerned idiot plowing recklessly through unmarked woods and fields is all it takes to give the sport a bad image. And he could be the straw that breaks an environment-conscious America's back . . . not to mention quite a few portions of his own, irreplaceable body. With all that pleasure and safety waiting so very near, who in his right mind would want to jeopardize it by flirting with tragedy?

Besides safety and environmental concern, this year has brought about a new woe for snowmobilers to contend with—economy. With the rising cost of fuel, and just about everything else these days, it makes good sense to observe a few basic tips to help cut snowmobiling costs.

1.) Measure and mix gas and oil accurately and follow manufacturers' recommended ratio.

2.) Drive at moderate speeds. Constant moderate throttle operations with slower acceleration will utilize fuel more efficiently.

3.) Don't idle the engine. Idling consumes fuel without any positive results and may cause inefficient operation due to spark plug fouling and high operation temperatures.

4.) Keep the engine in top operating conditions at all times.

5.) Use only new or clean spark plugs of the proper heat range and with the proper gap.

6.) Don't change any of the carburetor settings on the machine.

7.) Maintain all the vehicle components in good condition throughout the season. This includes proper track and drive chain tension, proper ski and clutch alignment, and, of course, proper lubrication.

8.) Don't wait until you put the machine in gear before putting your *mind* in gear. Remember, you've got a lot to gain if you approach snowmobiling safely and intelligently. You've got a whole world of things to lose if you don't. ■

☆☆☆

If you have any questions or problems relating to snowmobiling or your favorite wintertime sport, write Don Bacue in care of *The Elks Magazine*, and watch for your question in the "Letters" column.



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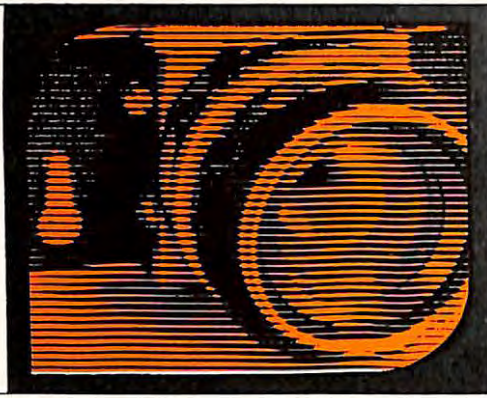
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NEWS OF THE LODGES



COMMANDER Gerald Coffee (center), an ex-prisoner of war, received a yellow rose of Texas from State Public Relations Chm. Jack Cross (left) of the Texas Elks State Association. Observing the presentation was GL Public Relations Director Martin Karant.



GUAM'S ONLY CONGRESSMAN, Antonio Wonpat (third from left), joined Agana, Guam, Lodge in a recent initiation ceremony. ER Dallas Castor (second from left) congratulated Congressman Wonpat as (from left) PER Jose Duenas, PER Joseph Conolly, PER Tomas Santos, and Brother Vern Pinson observed.



HORSES were ridden by Brothers Robert Beaverstock (left) and Charles Schaeffer of Rockville, Conn., Lodge to reenact the carrying of the Suffolk Resolves in 1774. The original journey was made between Boston and Philadelphia where the Resolves were presented to the Continental Congress. In the lodge event sponsored by the Americanism and Bicentennial Committees, each rider carried a saddlebag containing the document for part of the journey.



JUNEAU, Alaska, Lodge members, Est. Lead. Kt. Butch Knightlinger and Secy. Erle Meneely, hosted a fishing expedition for visiting Elks. The guests were Oregon SP James Damon, Idaho SP Norman Bauer, PGER Frank Hise, PGER Robert Yothers, and GL Auditing Committeeman Clifford Whittle.



THE ELKS' LADIES of Belen, N. M., Lodge presented an Elks flag and a \$100 check to the lodge. Ladies President Pat Lewis presented the items to ER Anthony Romo as some of the ladies and lodge officers observed.

A GAVEL was made by Brother John Jensen (second from left) of Ionia, Mich., Lodge for presentation to President Gerald Ford. He showed the gift to (from left) DDGER Charles Onstwedder, ER James Lewis, and VP James Varenhorst.



A CHECK FOR \$100 was presented by Westbrook, Conn., Lodge to the Humane Society of the United States for use in the Self Improvement through Riding Education program. Under the program, the handicapped ride horses as part of their therapy. At the presentation were (from left) Youth Chm. Emmett Kiernan, State Youth Chm. Francis Reinholz, Est. Loyal Kt. John Doane, William Hine, Cynthia Clarke, and Charles Hine.



A COLLECTION CENTER for food and clothing to send to needy persons in Honduras was set up at Sebring, Fla., Lodge. The Elks, their ladies, and friends joined in sorting and packing the items. Brother Dave McAfee donated a van and delivered the merchandise to the airport.

LACEY, New Jersey, Lodge was instituted recently with 685 charter members. At the ceremonies were (from left) Organizing Chm. Diron Avedisian, ER Raymond Kalinowski, PGER William Jernick, SP Richard Squires, and Organizing Secy. Donald Crosta.





ORPHANS from St. Coleman's Home visited Story Town, New York with the Elks of Colonie, N. Y., Lodge. Boarding the bus with the children were George Mink, Trustee Edward Andres, Dick Wilson, and Organist Warren Carr.



PROCEEDS of the 12th annual charity ball sponsored by Cumberland, Md., Lodge went to the Allegheny County League for crippled children. The check for \$6,500 was presented by Chm. Paul Bible (fourth from left) to Brother George Schwarzenbach (fifth), league president, as (from left) Mary Ellen Byrd, Dorothy Emerson, PER Benjamin Shaffer, Ann Bible, Emily Shaffer, and Kathleen Robinson observed.



THE TOT FINDER PROGRAM is sponsored by Billerica, Mass., Lodge in cooperation with the local fire department. Decals purchased at a fire station by parents are posted on children's bedroom windows so that the children can be easily located in case of fire in the home. Sponsors of the program are Charles Cooke, ER Harold Towle, and firefighter Frank McCafferty.



A BICENTENNIAL FLAG was presented to Bordentown, N. J., Lodge by H. David Earling (second from right), project officer of the state American Revolution Bicentennial Celebration Commission. The flag was given in appreciation of a lodge contribution to the commission. Present were (from left) Americanism Chm. Joseph Bozaeth, ER Bernard Guehl, and John Callery, area bicentennial committee president.



BOOKLETS about crime and drug prevention are examined by ER Allan Gabriel (right) at Royal Oak, Mich., Lodge on a rack made in prison by inmates. The lodge contribution for the rack went to the recreation and welfare fund of the Oakland County Camp. Members of the county sheriff's department who provided the booklets as a public service are (from left) Est. Loyal Kt. James Patrick, Carl Matheny, and Billy Nolin.



THE BASEBALL TEAM sponsored in the Babe Ruth League by Clifton, N.J., Lodge has won the title for two consecutive years. With the players were ER James Joyce, Youth Chm. Jack Sisco, and Manager Dick Hyle.



ON HIS BIRTHDAY, PER Donald Morin of Webster, Mass., Lodge received a painting from his son David. David Morin painted the picture as a replica of the cover photo on the April, 1974 *Elks Magazine*.

LODGE NOTES

BOUND BROOK, N. J. The lodge recently sponsored a bus trip to Shea Stadium in Boston, where 45 members and guests attended the Old Timer's Day baseball game. The trip was organized by the lodge's Youth Activities Committee.

HILLSBORO, Ore. Brother Andy Anderson was a division winner in the lodge's annual golf tournament. After competing against 45 golfers, the 77-year-old member was congratulated by Chm. Bob Boster.

MINNEAPOLIS, Minn. Forty-three boys went to camp at Minnesota's Youth Camp on Pelican Lake for two weeks recently. The boys were sponsored by the lodge and Hopkins and Bloomington Lodges.

HILLSIDE, N. J. The lodge provided bus service for the local senior citizens club to and from New York, where they met their connection to the Bahamas. On hand to see them off were ER Arthur Cutillo, PER Walter Ruetter, Est. Lead. Kt. Jerry Padovano, and Secy. David Pearce.

WAKEFIELD, Mass. The lodge established a high record of Red Cross blood donations, based on year-to-year tabulation in their blood program, under the direction of PER John Leone. Brother Thomas McManus donated the greatest amount of blood over the years: a total of eight gallons.

MERCED, Calif. The state major project, cerebral palsy, was supported by lodge members who participated in a yard sale. Therapist Jean Ogburn was present with the Mobile Unit to explain the project, which netted \$892.15. The lodge's family picnic also earned \$403 for the project. Chm. Ed Salles helped organize the events.

DEXTER, Mo. ER F. C. Northington recently sponsored his youngest son, Randy, to become the third family member of the lodge.

ATHOL-ORANGE, Mass. Members of the lodge presented a check for \$400 to YMCA camp director Johnny Johnstone. Four underprivileged boys were able to go to camp because of the contribution. Chm. David Raymond, Est. Loyal Kt. James Patrick, co-director Roger Raymond, and Treas. Merrill Raymond were present for the event.

OKLAHOMA CITY, Okla. Members recently celebrated the 10th anniversary of the completion of the lodge with a mortgage burning ceremony. ER Don LaPoma addressed those who attended.

WOODBIDGE, Va. A project to place donor-sponsored flag plaques in elementary schools was endorsed by the local school board recently. Americanism Chm. Vernon Mullinger and Brother Jim McNeill were active in the initiation of the project.

MAMARONECK, N. Y. The lodge held a homecoming celebration for Grand Est. Lead. Kt. James Gunn, upon his return from Miami. Over 300 members and guests greeted Brother and Mrs. Gunn at the lodge.

SYRACUSE, N. Y. The lodge recently allocated Golden Antler Buttons to eight members. The recipients were PDD Lyle Rulison, ER Edward Merrow, PERs William Townsend and John Alexander, Lead. Kt. Edward Huggard, and Brothers Charles Lacey, Joseph Gallagher, and Samuel De Mario.

BETHESDA-CHEVY CHASE, Md. Guest speaker at recent Flag Day ceremonies was Adm. George Moore II. ER Al Cox was presented a flag which was once flown over the nation's Capitol.

GRESHAM, Ore. Fifteen area lodges participated in the recent Northwest Elks Camper Rally held at the lodge. The sixth annual event was attended by over 450 people.

WRAY, Colo. ER Robert Seward recently initiated his sons, Bill and George, in the same class. This was the first time two sons of an Exalted Ruler have been initiated by their father.

TORRANCE, Calif. Brother Walter Mishler died recently. He served as Esteemed Leading Knight for the lodge.



ANTHONY E. RUSSO
MAYOR



PROCEEDS from an amateur night at Long Beach, N. Y., Lodge were donated to the Association for Retarded Children. At the check presentation were (from left) Chm. Andy Anson, ER Vincent Pirrone, Ed Maegold, county police fight coordinator, and committeemen Jim Cerson and Lou Botte.

AN AMERICAN FLAG was presented by Union, N. J., Lodge to be flown over Union Veterans Memorial Park. (From left) Americanism Chm. Richard Schofield and ER John Farrow presented the flag to Mayor Anthony Russo.



REPRESENTATIVES of the Connecticut Elks Association visited Newington Children's Hospital to see the new pulmonary unit and to tour the area which will be renovated as the Elks' Wing. These projects are the result of the Elks \$320,490 pledge to the major project. Present were (from left) State Youth Chm. Francis Reinholz, State Major Project Chm. Frank Adams, SP Andrew James, Enfield Est. Loyal Kt. Charles Kendrick, PDD Jon-Paul Roden, Enfield ER James Henderson, PDD Edward Szweczyk, and Rod Cettel, hospital administrator.



A 35th ANNIVERSARY was celebrated by Lancaster, Calif., Lodge. Sampling the barbecued lamb during the festivities were (from left) PDD Leonard Cosgrove, Past Grand Est. Loyal Kt. Vern Huck, ER Bob Herbert, PSP Yubi Separovich, PDD Al Alford, and PDD Pat Padias.

THE VETS COMMITTEE at Wakefield Lodge received an award from the Massachusetts Elks Association for their work at Bedford Veterans Hospital. Displaying the awards were some of the committee members (from left) Steve Cox, Charlie Kay, Chm. Harold Goldstein, Bill Rice, ER John Bohling, Herb Kelloway, Co-chm. Ken Campbell, Ron Hawks, and Brad Waterman.



THE ELKS MAGAZINE JANUARY 1975



THE ELKS' LADIES of San Luis Obispo, Calif., Lodge presented their fourth show with proceeds to cerebral palsy. They performed the show, which was written and produced by Polly Malis, at the state convention.



CONTRIBUTION was made by East Orange, N. J., Lodge to a local fund to treat George Mantore, 10, who was badly burned in an exploding gasoline can accident. ER Frank Wenzel (right) and Secy. Joseph Robb (left), fund-raising party chairman, presented a check for \$250 to Anthony DiMuzio of the police department, who was general fund chairman.



FEATURED PANELIST at the Exalted Rulers and Secretaries clinic held during the New York Elks fall conference was Grand Secy. Homer Huhn (standing, left). Also present were (standing, from left) Past Grand Chap. Rev. Francis White, PGER George Hall, SP Andrew James and State Secy. Thaddeus Pawlowski of Connecticut, Grand Est. Lead. Kt. James Gunn, GL Lodge Activities Committeeman Peter Affatato, GL Judiciary Chm. George Balbach, Conference Chm. Bryan McKeogh, and (seated) PGER Ronald Dunn, Grand Trustee Leonard Bristol, and New York SP Harry Macy.



THIS FOURSOME participating in the golf tournament sponsored by Nebraska Elks had a handicap over 120. Golf caps were awarded during the fall conference to (from left) State Secy. Chester Marshall, Grand Trustees Chm. George Klein, PGER H. L. Blackledge, and SP Vincent Collura.



THE ELKS of Coventry-West Greenwich, R. I., Lodge helped send Andrew Colvin (center), a student at Coventry Voc-Tec, to Camp Minewaca in Michigan for a two-week leadership conference. The lodge contributed \$150 so that Andrew could fly to the camp and back home. ER Emerson Hall (right) expressed his best wishes as Stephen Del Pozzo, Coventry teacher, observed.

(Continued on page 54)

Buy Your Wife A Job

Cloud Nine Gift and Decorative Accessory Shops are operating successfully in many parts of the country, often by people with no previous experience. You could have a slice of this success for your very own. A Cloud Nine Gift Shop is a perfect business for a retired couple, or a mother with grown children, or young people just starting out . . . or you! Contact us for information to learn if you qualify for your slice of success. Join us. We'll start you out, and keep you going.



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BASEMENT TOILET

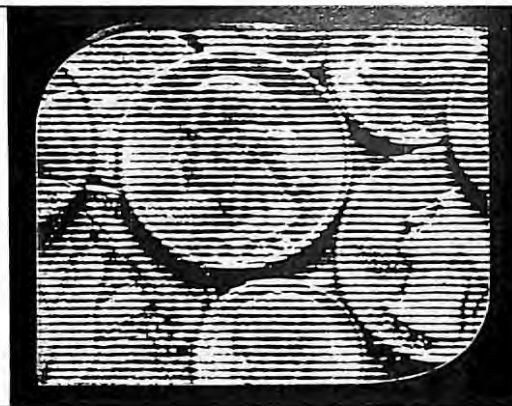
Flushes up to existing sewer or septic tank by powerful, self-contained pump operated by normal water pressure. No digging up floors. Clog resistant, easily installed. Make basement into game room, den, apartment with private bath. Financing available. Dealer inquiries invited. Write for free catalog.



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IT'S YOUR BUSINESS

by J. L. Slattery/R. Gosswiller



THE OUTLOOK FOR 1975

We feel that during this year you'd be wise to give plenty of thought to the question: "How can I best get my business prepared for whatever may be coming—good or bad—in the years 1976-1980?"

And we do say "good or bad." It's important to be prepared to cope with difficulties. It's also important to be prepared to take advantage of any opportunities that may be open to you. We still remember a conversation we had, back in the 1958 recession, with an executive of a certain small Chicago firm.

"You people seem to be doing pretty well," we said.

"Yes," he said, "ours is a peculiar sort of business. When business is very bad for everybody else, it's very good for us."

Car sales were down last year—but movie attendance was up. We don't know what business you are now in or may be thinking of going into. But whatever it may be, you will want to be alert to and prepared for any opportunities that may develop for your business even if the economy as a whole is in pretty bad shape.

And, of course, you certainly should do your best to get prepared for any conditions or developments that might have an adverse effect on your business.

We were well impressed by some remarks which the chairman and chief owner of one of the smaller banks in Illinois made last fall. He's Mr. Paul Jones, head of Glenview State Bank. Mr. Jones is in his seventies and has long experience in business management. His bank has been growing at a nice rate—about 15 percent a year—and he wants it to continue to have sound growth. But most of all he wants it to be strong.

"We want to stay liquid," he said. He added that "we want to be in a position to withstand anything."

The kind of business management that is aimed at building both strength and sound growth is the kind we ourselves like to call "Constructive Conservation Management."

We'll refer to that idea as "the CCM idea." It's the key concept in the kind of managerial outlook that is neither euphorically optimistic nor darkly pessimistic but rather is constructively realistic.

The more skilled a business owner or manager is in applying the CCM idea, the less will he feel a need to rely on mere wishful thinking in his planning and controlling. If such a businessman does get

into business difficulties, it will probably be because of developments that were beyond his control, not because he let himself become over-extended from optimism or careless from complacency.

We are, of course, well aware that even the best-managed businesses, large or small, can get hit both very suddenly and very hard by unforeseeable adverse developments.

Some Things to Do

"We've become supercareful about what we buy and when we buy it," said Mr. Robert Harrison last fall. He's president of the John Wanamaker department store chain. We'd certainly advise all small-business owners and managers to be very careful in their buying. An important point to remember is that past supply-and-demand trends are no longer very reliable as guides. Even businessmen who have had many years of experience are likely to find today's supply-and-demand fluctuations confusing and worrisome.

We suggest that—with the help of your accountant—you make a careful and thorough review of the income aspects of your business. Some key questions would be these: "In what ways are my present income operations vulnerable?" . . . "What measures can I take to protect my present income sources?" . . .

Most of our remarks so far have been made on the assumption that you already are a small-business owner or manager. Perhaps you are not but have been thinking about going into business for yourself. In that case, our remarks in the next section may be helpful to you.

Be Realistic—and Careful!

This year doesn't look to be the best possible time for a man to go into business for himself. That's doubly true for the man who has little or no business-management experience, and it's triply true if such a man would be going into business for himself on some wholly independent basis or under some other arrangement in which he wouldn't be receiving adequate reliable guidance.

Our first suggestion is: Don't "go for broke" in venturing into a business either as a sole owner or as a co-owner. That is, don't risk all of your financial assets in any such venture. And be extremely careful about borrowing in order to go into business.

Our best wishes to you for personal and business success in 1975. ■

The Hand of Friendship

A Missouri farm boy who heeded the advice of Horace Greeley and went west to seek his fortune became one of Elkdom's greatest benefactors. Seeing how the Elks carried on their charitable and benevolent works inspired this prominent businessman to set up a special trust in his sizeable will, to be administered by three Elks lodges. The original trust of some \$1 million has grown to well over \$4 million in value today, despite a serious decline in stock values last year.

George William Trimble was born on a farm midway between Clarksville, and Louisiana, Missouri, on the west bank of the Mississippi, about 30 miles from Hannibal.

An incident in the early 1920's in Colorado Springs convinced Trimble that part of his fortune should go to the Elks for assistance to the needy of three communities in which he had a deep interest.

As he strolled down the street one December day, he noted with interest a group of children being taken into a theater by several men. Being close to Christmas, he correctly surmised it to be some sort of party for the youngsters but he wanted to know more about it. He stopped one of the men. Yes, it was indeed a party for the kids . . . and the men were members of the Colorado Springs Elks Lodge. This was part of their annual project to bring some Christmas cheer to the needy children of El Paso County, Colorado.

"Where do you get the money for these parties?" asked Trimble.

"Oh, we put on minstrel shows, we get some donations and have other fund raising projects throughout the year," answered the Elk.

Trimble explained that he was visiting from Seattle, Washington, and moved along his way.

The Elk forgot about it . . . Trimble didn't.

After his death, the Elks were surprised to learn that three of their lodges were named in his will to administer a substantial sum of money. The largest percent went to Colorado Springs Lodge No. 309; the next largest sum to Trimble's home town Lodge No. 791 in Louisiana, Missouri, and the other fund went to Lodge No. 236 in Leadville, Colorado.

At the end of 1973, the Trimble trust had distributed these amounts to the three Elks Lodges:

Colorado Springs No. 309	\$1,593,006.87
Louisiana, Mo. No. 791	680,975.50
Leadville, Colo. No. 236	458,840.87
TOTAL	\$2,732,823.24

Including bequests to the Children's Orthopedic Hospital in Seattle, the Otis Smith Hospital Association in Louisiana, Mo., the Adult Home for the Blind in Denver and Seattle Lighthouse For the Blind, the grand total distributed came to \$4,099,207.74.

The most recent evidence of his generosity is Trimble House, a recreation center for the elderly of Pike County, Missouri. It was dedicated in Louisiana, Mo., on October 26, 1974.

Under a special committee of the Elks lodge, they formulated plans, bought a 2-story building in downtown Louisiana, tore it down and erected Trimble Center at a cost of \$67,000. Already, an average of 40 to 50 senior citizens use the facility each day even though more work remains to be done.

It is coincidental but noteworthy that Leadville, Colorado, the scene of George Trimble's early business success, was the town in which the founder of the Order of Elks drew his last breaths. Charles Algernon Sidney Vivian, a well known stage performer in his day, contracted pneumonia and died in Leadville on March 20, 1880. It is highly possible that Trimble saw Vivian perform at the local opera house just before he died. Vivian was buried at Leadville, the body remaining there until 1889 when the Boston, Mass., Lodge had the remains moved to the Elks Rest in Boston.

Trimble is by no means the only non-Elk to name the Order in his will. Many bequests have come to the Elks National Foundation through trusts, wills, and life insurance by those who learned of Elkdom's fine works.

The Benevolent and Protective Order of Elks has, for well over 100 years, extended its hand of friendship and help to hundreds of thousands of people from newborn infants to youth and to senior citizens of every race, religion and national origin. There are only two criteria: merit and need.

That's what Elks mean by "Benevolent."



Guest speaker at dedication of Trimble Center for Elderly, Loy Smith of the Trust Department of Seattle's First Nat'l. Bank.



PGER E. W. McCabe at lectern during dedication ceremonies of Trimble Center for Elderly, Louisiana, Mo.



Distinguished guests at dedication ceremony of Trimble Center for the Elderly, Louisiana, Mo., are (Front row) Mrs. and Mr. E. W. McCabe, PGER; (Back row) Mrs. and Mr. Don Nemitz, State President, Missouri Elks Association.

CANCER INSURANCE

pays you

\$50.00 per day

each and every day for 90 days while confined to the hospital for the treatment of cancer

pays you

\$100.00 per day

each and every day beginning with the 91st day of continuous confinement to the hospital for the treatment of cancer (this replaces the \$50 a day for the first 90 days).

\$25,000 maximum benefit payable to one insured

CHECK THESE OUTSTANDING ADVANTAGES

- ✓ There is absolutely no age limit.
- ✓ It's guaranteed renewable for life.
- ✓ Benefits are paid directly to insured.
- ✓ Pays in hospital of your choice, including government hospitals if you are legally obligated to pay for services rendered by such an institution.
- ✓ May be purchased regardless of health if applicant has never had cancer.
- ✓ Pays in addition to all other insurance including Medicare. Pays directly to you if you desire.
- ✓ Issued by American Life Insurance Company, serving Americans since 1928.

INDIVIDUAL
PLAN **\$1** PER
MONTH

(OR \$11 A YEAR)

NO INCREASE IN RATES AFTER THE FIRST MONTH

FAMILY **\$2** PER
PLAN MONTH
(OR \$22 A YEAR)

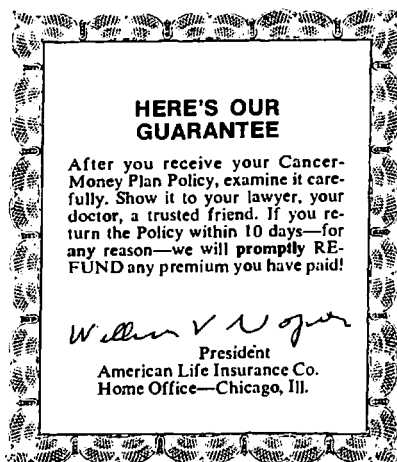
Includes husband, wife, and all dependent unmarried children under age 19

\$25,000 maximum protection on each family member

Questions and Answers ABOUT THE CANCER INSURANCE PLAN

- Q. Why do I need the Cancer Insurance Plan?
- A. Cancer is often a lingering disease which requires repeated, extensive treatment and results in the victim's being unable to work—thus resulting in high hospital bills and loss of income.
- Q. What medical information do you need?
- A. The only medical question is whether you have had cancer positively diagnosed. If not, you may buy the policy.
- Q. Will you cancel my policy if I have too many claims?
- A. Absolutely not! The only way Cancer Insurance may be cancelled is through the insured's not paying the premiums.
- Q. Can my rates ever be raised?
- A. Your rates can never be changed unless there is a general rate adjustment of this class in your entire state.
- Q. When does this plan become effective?
- A. Full coverage under this plan is available 30 days following the effective date of the policy.
- Q. If there is a history of cancer in my family, may I still purchase at the same premiums?
- A. It has been our experience that those most closely related to the expense of cancer are the most anxious to secure additional financial strength.
- Q. What is the age limit on purchase of this policy? What effect does age have on the policy?
- A. Full benefits are paid regardless of age, and you may continue your policy the rest of your life.
- Q. Must I be released from the hospital before I can collect benefits?
- A. No. Benefits are payable to the insured as confinement is incurred, on a monthly basis if he chooses.
- Q. Does this plan pay direct to me or the hospital?
- A. Benefits from the Cancer Insurance Plan are paid directly to the insured or to whoever he designates.

- Q. What is meant by positive pathological diagnosis of cancer.
- A. It is a microscopic examination of human tissue or fluid by a pathologist to determine if there is a positive malignancy.
- Q. What forms of Cancer are covered?
- A. All cancer diagnosed as such by a pathological tissue examination, a standard medical practice, including Leukemia and Hodgkins disease.
- Q. How do I enroll?
- A. Fill out the brief enrollment request application and mail it today. SEND NO MONEY. If you are accepted, you will receive your Cancer Insurance Policy by return mail along with your premium notice and Hospital Identification Card.



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COUPON
TODAY!**

**DON'T DELAY—YOU OWE IT TO YOURSELF AND YOUR
FAMILY TO APPLY FOR THE CANCER INSURANCE PLAN TODAY!**

- Here's how you can get this valuable coverage. Just fill in the attached coupon. Mail it today. SEND NO MONEY. If you are accepted, you will receive your Cancer Insurance Policy by return mail along with your premium notice and Hospital Identification Card.
- Send coupon to
American Life Insurance Co. 221 N. LaSalle St. Chicago, Illinois 60601

THIS IS A CANCER ONLY POLICY

WHILE CANCER CAN OFTEN BE CURED—

It requires the most expensive kinds of treatment.
The treatment is often prolonged and
Most hospitalization insurance is NOT adequate to cover the expenses of CANCER treatment.

THE CANCER INSURANCE PLAN WAS DESIGNED BY AMERICAN LIFE INSURANCE CO. TO PROVIDE YOU AND YOUR FAMILY WITH "PEACE OF MIND" . . .

- It pays the money to you—use it where you need it most!
- Protects your savings—financial security every family must have!
- American Life Insurance Company . . . serving Americans since 1928.
- Send No Money Now!
- Your rates can never be changed unless there is a general rate adjustment of this class in your entire state.

CANCER INSURANCE PLAN IS A GOOD VALUE. At the individual premium rate of \$11.00 a year it would take 50 years for an insured to pay in premiums an amount equal to Cancer Insurance benefits for only 11 days of hospital confinement due to cancer.

The limitations and exclusions are these:

Cancer must be diagnosed by a microscopic examination of human tissue or fluid by a qualified pathologist (A STANDARD MEDICAL PRACTICE FOR DIAGNOSIS OF CANCER). This plan covers cancer first diagnosed 30 days after policy effective date. This plan pays in any hospital with the exception of a nursing or convalescent facility, or an institution operated by any agency of the Federal, state or local government unless the insured is legally obligated to

pay for services rendered by such institutions. This policy pays only for loss resulting from definitive cancer treatment, including only direct extension, metastatic spread (and/or its direct effects) or recurrence (and pathologic proof thereof shall be submitted to support such additional claims as provided under the terms of the policy). This policy does not cover any other disease or sickness or incapacity.

Notice: a provision in the Cancer Insurance Plan policy states: "If this policy is issued as a family unit, such family unit is defined as the named insured, the spouse of the named insured and all the dependent children of the named insured, unmarried and under 19 years of age." Newborn children are automatically added. There is no need to list individual members of the family on enrollment request.

Send No Money Now!

American Life Insurance Company 221 N. LaSalle St. Chicago, Ill. 60601

Cancer Insurance Enrollment Request Application

Name First Middle Initial Last Year of Birth

Street Address City State Zip

REPRESENTATION & AGREEMENT OF POLICYHOLDER; I hereby represent that to the best of my knowledge, information and belief no person to be insured under this policy has now or has ever had Cancer in any form except _____ who is to be excluded from the coverage of this policy.

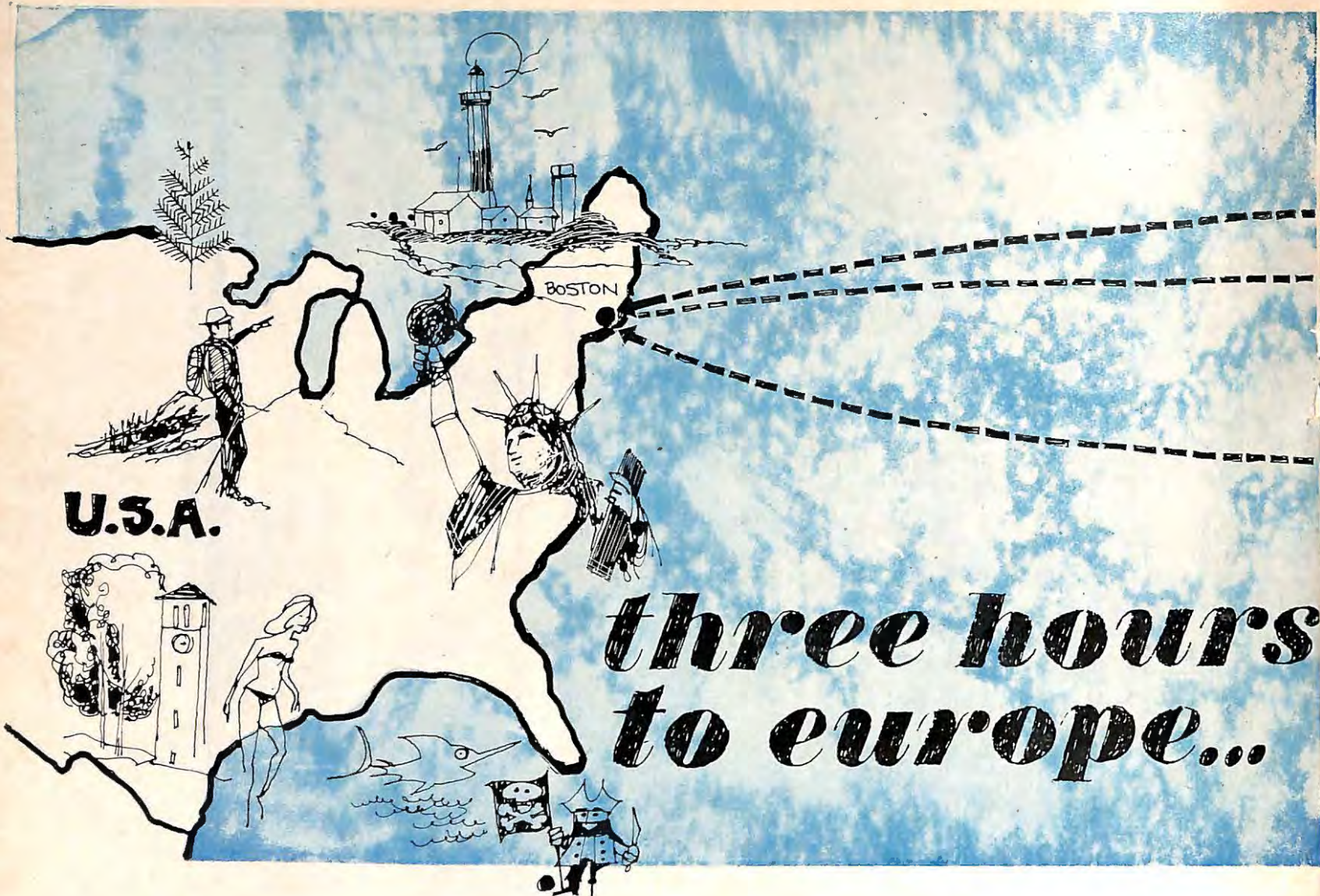
CHECK PLAN DESIRED Individual Plan \$1.00 per month
Renewal \$11 per year Family Plan \$2.00 per month
Renewal \$22 per year

SIGNATURE X _____

FORM #A-25 EL-15

BE SURE YOU SIGN APPLICATION AT THE X!

Policy Form #CA25



three hours to europe...

by Jerry Hulse

Prologue: Some time late this year the much discussed supersonic jetliner produced by British-French interests—the Concorde—will begin regular service across the Atlantic, cutting in half the time it now takes to get to Europe. The airplane's success as a money-maker, though, remains questionable. First, the price per passenger for the extra speed will be in excess of today's first class fares. Second, the Concorde remains a controversial airplane, accused

of polluting the atmosphere. Upon landing in Los Angeles recently, tests revealed the noise level was indeed higher than that of an ordinary subsonic jet, even though huge crowds on the ground said it appeared no noisier or smokier than the commercial jets flying today.

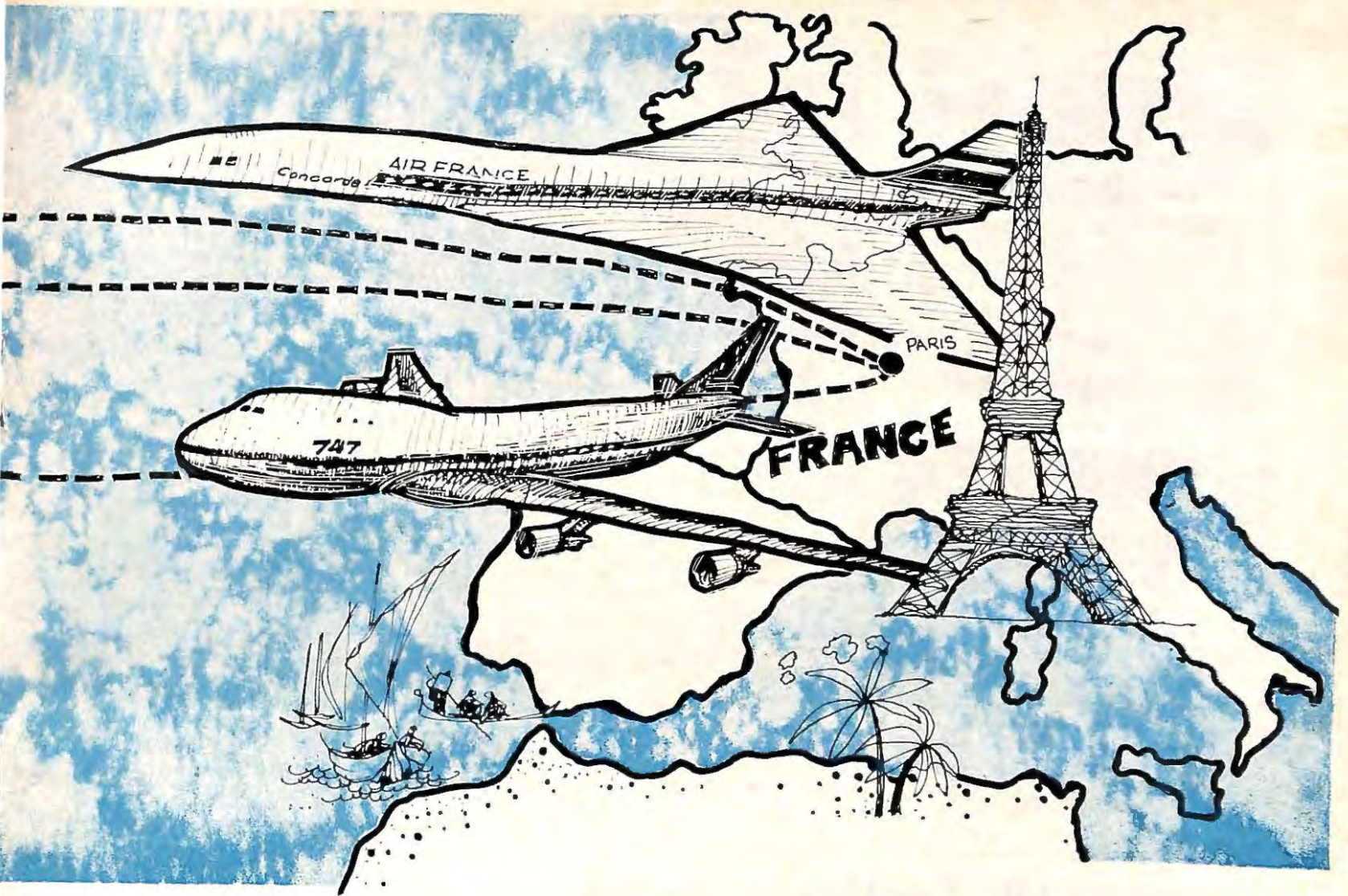
Whatever the argument, the British and French are in front by long strides in the supersonic race, (the Russians, too, are building an SST). Our own

entry into the supersonic field came practically to a halt when Congress voted down funds. There remains only token support, with the idea that perhaps sometime in the future the U.S. may once again decide to rekindle the program and continue its lead as the world's commercial airplane manufacturer. If and when this occurs, the U.S. supersonic no doubt will be a good bit bigger than the Concorde and perhaps even faster. Meanwhile, the Concorde continues its demonstration hops around the world, the idea being to attract buyers. I was aboard recently when the Concorde flew to Europe and back in a single day, taking off at breakfast-time and returning by mid-afternoon. This is the story of that flight:

At precisely 8:22 a.m., the supersonic Concorde began its roll. It was a day which started off wet and gray, an inauspicious beginning for what lay ahead—a contest in the heavens high above the Atlantic Ocean between the SST and a jumbo jet.

Air France's Concorde supersonic jetliner will cut in half the travel time to Europe.





I looked out the window of the Concorde. The runway was a blur. As the plane picked up speed, thunder bounced across the field. Once airborne, the pilot set a course for Paris. At the same time, everyone on board was tuned in to the drama: In a little over seven hours we would be back in Boston—having flown roundtrip to Europe. This was to be a first in civil aviation history.

Earlier I'd handed my key to the hotel clerk at Boston's Ramada Inn.

"Checking out?"

"No," I said. "I'll be back this afternoon."

The rain beat against the cab as it moved toward Logan International Airport. At the overseas terminal I caught a glimpse of the amazing jet as it glistened in the rain, awaiting its passengers at gate six. Altogether, 32 passengers boarded the Concorde: British, French and American aviation officials and a dozen newspapermen. In the forward section two engineers faced a long console. In flight they would monitor messages fed by eight tons of computers. The aisle was narrow, seats two abreast. As the passengers were seated, the stewardess began her spiel: "Ladies and gentlemen, please buckle

your seat belts and observe the no-smoking sign."

Just like an ordinary jet. So far . . .

Now the plane began its roll. I looked at my watch. It was exactly 8:22 a.m. Thirty-three seconds later we were airborne. At precisely the moment that the 1,400 mile-an-hour Concorde took off from Boston, a 600 mile-an-hour Air France 747 left the ground at Paris on an inaugural flight to Boston. Our challenge: to attempt to fly to Europe, land, refuel and return to Boston *before* the 747 could reach the United States.

Forty-seven years ago Charles Lindbergh crossed the Atlantic in 33 hours, 29 minutes. This day we would cover the same ocean in 3 hours, 10 minutes at speeds reaching nearly 1,400 miles per hour. As we continued to gain altitude, the machometer flashed red numbers on the bulkhead, telling our speed: at 8:42 a.m.—22 minutes after takeoff—it registered Mach 1. As we reached the speed of sound there was a slight lurch. The machometer glared back at us, the numbers moving constantly: Mach 1.22 . . . 1.40 . . . 1.55 . . . 1.60 . . . 1.75 . . .

A steward and a stewardess moved along the aisle, pushing a cart containing bacon, eggs, brioches, croissants,

coffee, and an orchid for each tray. A sensitive touch 10 miles above the earth. The pilot's voice came over the intercom: "We are estimating our arrival in Paris at 11:30 a.m. (Boston time), a little more than three hours after takeoff. Please keep your seat belts fastened until we are on top." By "on top" he meant nearly 60,000 feet.

I watched the machometer continue to move: 1.80 . . . 1.85 . . . 1.90. At 8:55 a.m. exactly 33 minutes after takeoff, we were flying at twice the speed of sound. An official of British Aircraft Corp., which, with Aerospatiale of France, is assembling the Concorde, told the passengers that on a previous flight, the SST had reached Mach 2.3—or 1,470 m.p.h., the fastest speed ever attained by a civilian airliner.

I watched fascinated as the machometer held steady at Mach 2. Capt. Gilbert Defer, a test pilot for Aerospatiale, sat in the cockpit pushing buttons, scanning the sky, pushing more buttons. He was flying a computerized airplane and it was obvious he was infatuated with his marvelous machine. The blonde hostess spoke excitedly—a woman in her middle years who'd begun her flying career, she said, passing out coffee and croissants aboard a

Lockheed Constellation. This was nearly 20 years ago when the airliners traveled at an incredible 250 miles per hour. Voila!

While the Concorde passengers jabbered nervously, the contest between the airplane's 747 and the SST continued. At a point 816 miles from Paris, we passed the 747. The time was 10:30 a.m. The pilot of the 747 radioed to the SST: "You want me to slow down to give you a chance to overtake us on your way back?" he joked. "Never!" responded the Concorde captain. "Give us a race!"

"Hey," someone shouted, "we've slowed down to 1,000 miles per hour!"

By 11 a.m. we were subsonic and at 11:32 we were on the ground: 3 hours, 10 minutes after leaving Boston. Schoolchildren stood in line at Charles de Gaulle Airport, waving French and American flags. Champagne was poured while the Concorde was refueled. Then, 1 hour and 11 minutes later, the SST started its dash from DeGaulle Airport in Paris in a move to overtake the jumbo 747 which by now was well on its way across the Atlantic Ocean. At 12:55 p.m., the machometer again announced the speed of sound. Outside, the sky was incredibly blue, the colors seen by the astronauts from their spaceships. Then 1:40 p.m.: twice the speed of sound. The SST was on a

scorching course to overtake Air France's 747 jumbo jet.

To date, the SST has been an immense financial burden for both the British and the French. There has been talk of scrapping the entire program. Although the manufacturers have spent \$2.5 billion developing the airliner, only nine firm orders have been received: five from the British, four from the French, a captive market. Each Concorde is priced at \$55 million. This is the sum which was spent to build the huge Fontainebleau Hotel in Miami, the world's largest convention hotel with its 1,300 rooms, two swimming pools, sun decks, tennis courts, a bowling alley, gymnasium, billiard room, an ice skating rink and one of the world's biggest ballrooms.

I tried to comprehend the meaning of speed as I lit a cigaret—and 500 miles later snuffed it out. Coffee lasted roughly as long and lunch this day involved a matter of 1,300 miles. As dessert was served, the captain's calm voice came over the intercom again: "Ladies and gentlemen, we have just made contact with the jumbo 747."

The time was 3:05 p.m. (EST).

Sixteen minutes later we began our descent into Boston. By 3:29, we slowed to 1,000 miles per hour. At this moment, the message everyone had been waiting for: "Ladies and gentle-

men, we are approaching the 747!" Then, minutes later: "We are passing the 747!"

Well, by now the story was about over. At 3:50 p.m. we touched down at Logan International Airport in Boston—7 hours, 28 minutes after our morning departure from the same field, an interval which has included the 1 hour, 10 minute refueling stop in Paris. The stewardess spoke to her passengers: "Ladies and gentlemen, we hope to see you again on this wonderful machine!"

Back at the Ramada Inn that evening, I stopped for a drink.

"Hi," said the bartender. "How'd the day go?"

"Not bad."

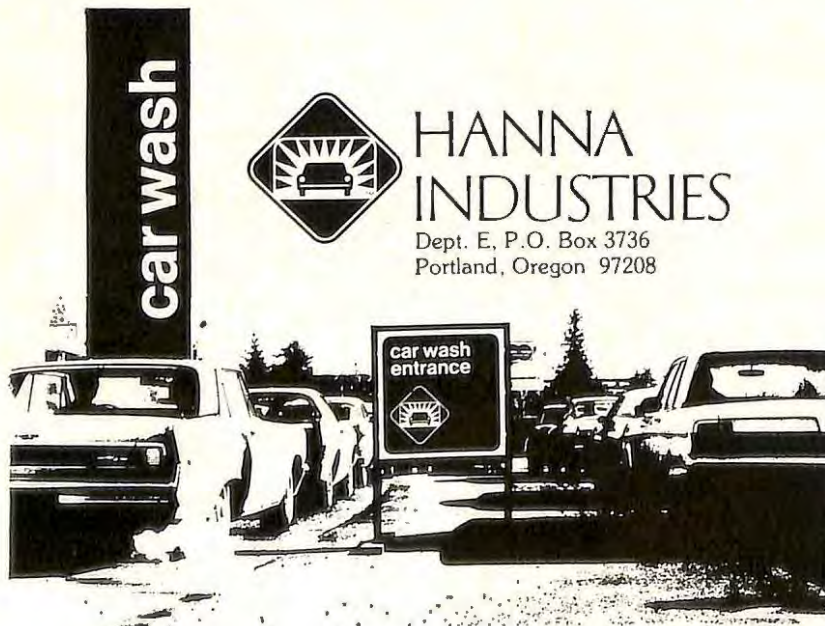
"The weather sure has been lousy," he said.

"That depends," I said, "on where you've been." ■

Margaret Miller

We note with regret the death on Dec. 4 of Margaret Miller, the wife of PGER Glenn L. Miller of Logansport, Ind., Lodge. Funeral services for Mrs. Miller were held Dec. 7 at the Kroeger Funeral Home in Logansport.

Automatic Car Washing offers an excellent business opportunity in smaller communities...too!



Does your town have an automatic car wash? If its like most small towns in the United States it doesn't. Which means there is a virtually untapped market for the man wanting his own business.

Market studies indicate that the number of automatic car washes in the United States will have to double* in the next ten years to meet consumer demand. Further, the majority of this growth will occur in smaller communities.

If you want independence in an immediate cash business, that requires no inventory, nor receivables and has low labor requirements then car washing is for you.

Hanna Industries, the leading manufacturer of automatic equipment can help you with the complete program. Site selection, equipment choice, financial analysis to determine potential revenues all before you invest.

Act now! . . . Enjoy financial independence in your own business.

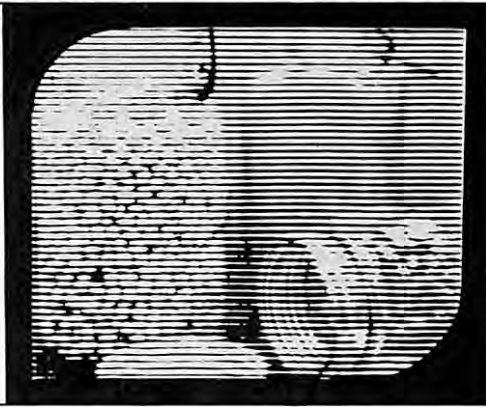
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BACKYARD GARDENER

by Jon Peterson



THE BEST OF A LOSING YEAR

This was not a banner gardening season. My neighborhood had one of the earliest freezes—dusted with just a few specks of snow—the Midwest has encountered in decades. But that's simply symbolic of a garbage growing year. Almost as though God looked down upon us from His vantage point above and said, "Alright, you guys, you had it easy long enough." First the spring rains delayed planting by several weeks. Then the drought struck—at just the time when the plants needed water most. And finally the early frosts. The morning after the first big blast, I was out salvaging what I could and mumbling to myself.

I found my beans, both lima and snap, managed to pull through fairly well. Though, with predictions of more freezes on the way, I decided to pick them, even though they weren't as large as I'd liked. Sometimes it's better to accept your wounds like a trooper and look forward to sustaining fewer injuries the next year. After all, you've all winter to lick them.

The squash were pretty ripe, so I clipped them about three inches up the stem and set them over with the pumpkins during the day to "field cure" before bringing them into the house. The zucchini, cucumbers, kohlrabi, and okra didn't do too badly, either. But the tomatoes! My, they did look sick. The plants were withered and black, and a ton of eating-size green fruit clung to their stems. It was a heart-breaking sight, after all we'd been through together. But my biggest problem was yet to come . . . what now? I could leave them on the vines and hope some warmer nights would move in and ripen them. Many folks don't realize it's warm nights—not sunny days—that ripen a tomato and turn it from caterpillar green to mouth-watering red on the vine.

Well, I decided to compromise. I plucked the greenest fruit for pickling, since I knew they'd never have enough time to ripen, and left the balance on their own. The results? Enough tomatoes pickled to see us through the winter. . . and enough that went on to ripen to provide fresh tomatoes for salads for a couple more months. The excess we washed, dried, popped in a plastic bag, and froze. That's right—whole, uncooked, unblanched, just the way they came from the vine (only cleaner). Whenever

we want stewed tomatoes or tomato sauce or juice, we pull out as many as we need, blanch them under hot tap water for a few moments, peel them (the skin slips right off), and pop them in the pot. Very convenient and time saving. And the frozen tomatoes—looking a bit like large, red marbles—will keep well in plastic bags from season to season.

What about canning? It has its place. But not—as far as I'm concerned—where tomatoes come in.

Several of my friends have complained that their stewed tomatoes, though nice and fresh, tasted pretty blah! But when they sampled some my wife and I made . . . wow!! What a difference.

A lot of folks think stewed tomatoes are prepared by popping them into a pot with a pinch of salt and cooking until soft. Actually, the key to flavorful stewed tomatoes—the kind that can stand up to any meal as a sidedish—is in the preparation. Here's my recipe:

To each three pounds of ripe tomatoes, add 1 teaspoon salt, ½ teaspoon pepper, 1 teaspoon dried basil leaves, 1 teaspoon oregano, 1 medium onion (chopped), 1 tablespoon olive oil, and a pinch of garlic salt.

Set that dish before your friends some evening and I'll guarantee you compliments. ■

☆☆☆

Due to popular demand and large reader response, the deadline for *The Elks Magazine's* first "Backyard Gardener" contest has been extended from October 31 to January 31. You can win by briefly describing the most unusual, unlikely plant you've successfully grown indoors (strawberries, for example). One winner and his selection will be announced in this space in the April issue of the Magazine. Entries must be postmarked no later than January 31, 1975, and will be judged by the editors and garden writer Jon Peterson on the basis of originality, ease of growth, and general plant availability. Runners-up will receive complimentary copies of the Gerber Garden Bath Book. First-place winner will receive a complimentary book and \$10. Photographs of entries are encouraged and may help the judges in their final selection, though no photos can be returned. All decisions will be final. ■

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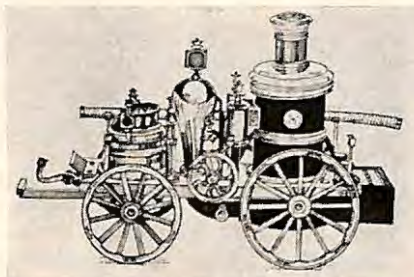


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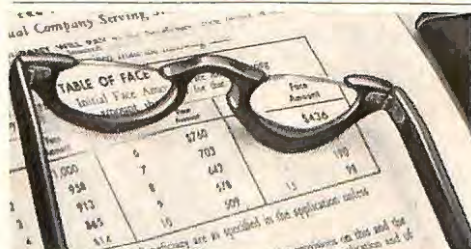
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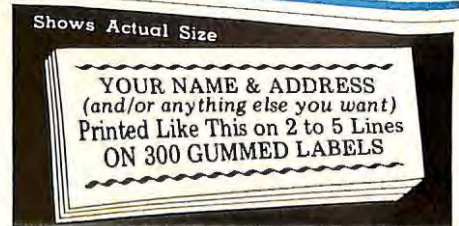
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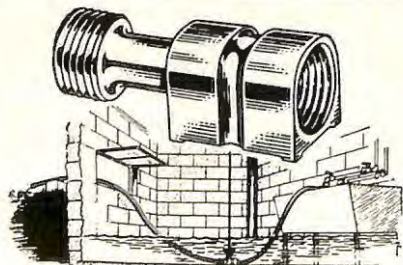
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ft	feet	30	centimeters	cm
yd	yards	0.9	meters	m
mi	miles	1.6	kilometers	km

AREA

sq in	square inches	6.5	square centimeters	cm ²
sq ft	square feet	0.9	square meters	m ²
sq yd	square yards	0.8	square meters	m ²
sq mi	square miles	2.6	square kilometers	km ²
acres	acres	0.4	hectares	ha

MASS (weight)

oz	ounces	28	grams	g
lb	pounds	0.45	kilograms	kg
	short tons (2000 lb)	0.9	tonnes	t

VOLUME

sp	teaspoons	5	milliliters	ml
Tbsp	tablespoons	15	milliliters	ml
fl oz	fluid ounces	30	milliliters	ml
c	cups	0.24	liters	l
pt	pints	0.47	liters	l
qt	quarts	0.95	liters	l
gal	gallons	3.8	liters	l
cu ft	cubic feet	0.03	cubic meters	m ³
cu yd	cubic yards	0.76	cubic meters	m ³

TEMPERATURE (Celsius)

°F	Fahrenheit temperature	5/9 (after subtracting 32)	Celsius temperature	°C
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°C Celsius temperature

°F Fahrenheit temperature

subtracting 32

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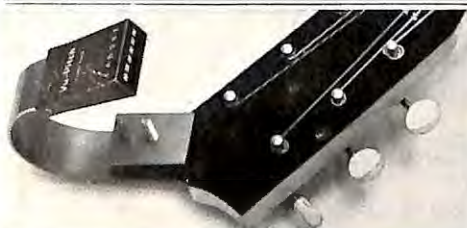


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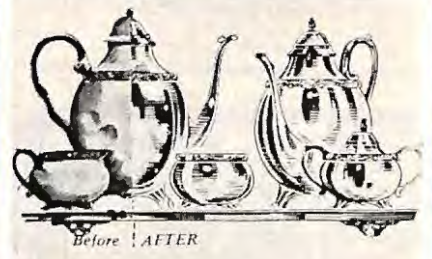
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See Advertisement on Page 60

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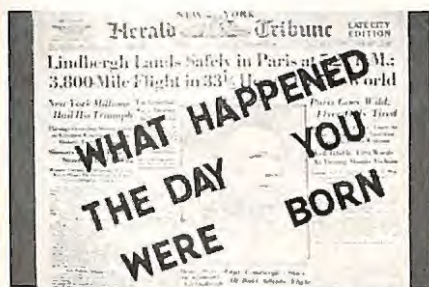
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See Advertisement on Cover 2

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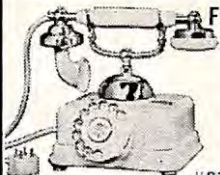
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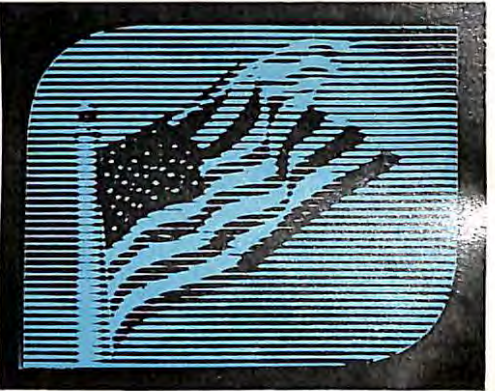
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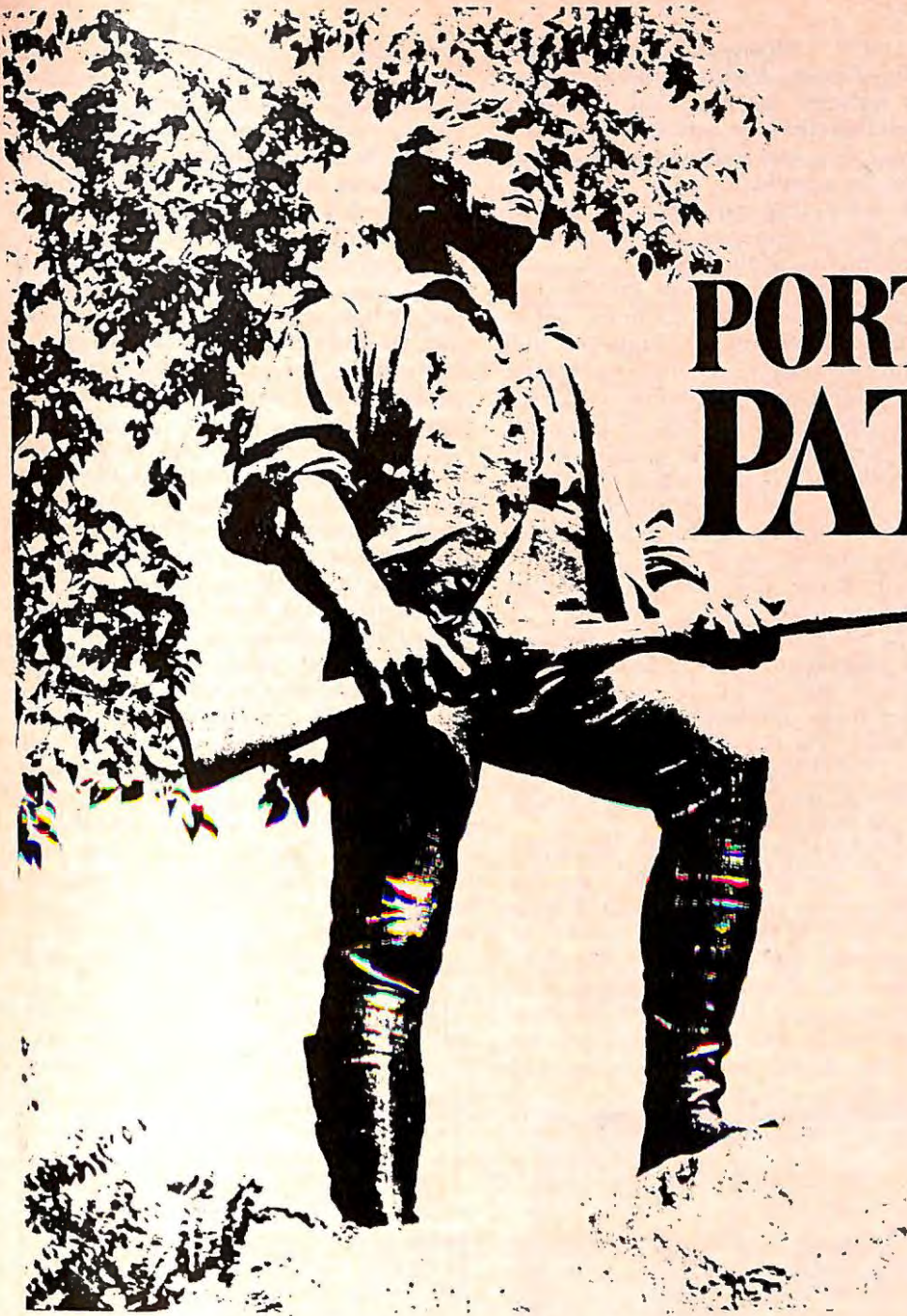
Entries made by veterans in the Florida Elks occupational therapy contest were exhibited at the state convention. Examining the projects were (from left) Jim Oliver, hospital administrator, PGER William Wall, exhibit Chm. Elmer Hutchins, Grand Secy. Homer Huhn, and Past Grand Forum Chief Justice Willis McDonald.



A first place trophy was presented to Milwaukie, Ore., Lodge recognizing the work of the lodge veterans committee. ER Bill Howe and Vets Chm. Hjalmar Swanson displayed the award.



Members of Patchogue, N. Y., Lodge visited with some of the veterans at the Kings Park State Hospital. Among the Elks present were (standing, from left) Howard Nesbitt, Est. Loyal Kt. Bill Keating, and Vets Chm. Fred Johnson.



PORTRAIT OF A PATRIOT

by Robert G. Bearce

"Stand your ground," Captain Parker urged his men. "Don't fire unless fired upon. But if they mean to have a war, let it begin here!" Standing on their village Green, Captain John Parker and seventy-seven Lexington minutemen confronted a force of four hundred British under the command of Major John Pitcairn.

Parker and his handful of militia made history on the early morning of April 19, 1775. Today, the Captain John Parker Statue on Lexington Battle Green honors their fateful stand for freedom. The monument yearly draws thousands of visitors to Minute Man National Historical Park in Massachusetts. Embodied in the famous bronze statue are the ideals of courage and patriotism.

Captain Parker represents the temperament of the shopkeepers and farmers who defied His Majesty's troops on that spring day. Forty-five years old, he farmed for a living like many of the eight hundred inhabitants of Lexington. As commander of the Lexington militia, he was in charge of keeping his men ready to fight at "a minute's notice."

Paul Revere's midnight ride roused him out of bed early on April 19th. Revere was alerting the countryside that British light infantry and grenadiers were on the march from Boston. Parker rushed to Lexington from his home two miles away and promptly assembled his militia.

Mustered on the moonlit Green, his men stamped their feet and warmed their numb hands as best they could. The night was cloudless and a bit

chilly. Here and there a sleepy-eyed minuteman mumbled his displeasure at being summoned out of a warm bed. Still, the Lexington militia had been prepared months beforehand to face any military action the Redcoats in Boston might take. Midnight or not, they were willing to answer a sudden call to arms. While they awaited the approach of Major Pitcairn's troops, some of the minutemen pondered recent trouble with the British Crown.

Hostilities between Great Britain and her Thirteen Colonies had been simmering ever since a band of patriots dumped British tea into Boston Harbor. Parliament and King responded to this audacious Tea Party by closing Boston Harbor, quartering Redcoats in private homes, and virtually annulling the Massachusetts Bay Colony charter. Far-sighted patriots then began to store their gunpowder for future events. War supplies were cached in places like Concord and Salem.

Now, on the chilly morning of April 19, 1775, the antagonism between the patriots and the Crown was to erupt into open military resistance. Captain Parker realized that the Redcoats had one present objective—the seizure of hidden military stores at Concord seven miles west of Lexington. The village Green at Lexington formed a triangle where the road from Boston forked right to Bedford and left to Concord.

Parker had no intention of blocking the British advance to the neighboring town, but he did mean to use force if necessary to protect life and property at Lexington. Major Pitcairn rode forward and three times demanded that

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the rebel militiamen lay down their arms. Captain Parker refused to give this order to his men, but he wisely concluded that seventy-seven muskets against four hundred was hardly equal terms for a battle.

Keeping their muskets, the minutemen slowly dispersed and headed towards houses off the Green.

Both Parker and Major Pitcairn had given their men orders not to fire unless fired upon. Someone, though, did pull a musket trigger. A single shot rang out. Historians still dispute who was responsible for firing first, but seconds later the forward ranks of light infantry volleyed. Disobeying orders from their officers, the Redcoats continued to fire. When the smoke of gunpowder finally drifted away from Lexington Green, Parker had lost ten wounded and eight dead.

His remaining militiamen retreated and regrouped while Major Pitcairn awaited the arrival of more British troops under Lieutenant Colonel Francis Smith. The engagement on the Common had been brief but indecisive. April 19th was to be a long, brutal day for His Majesty's troops.

Marching on to Concord, Smith and Pitcairn observed minutemen moving singly and in groups through the meadows flanking the Concord Road. The countryside was alive with militia responding to alarm bells. Without further resistance, the village of Concord was reached and searched for military stores. Grenadiers destroyed

some gun carriages and entrenching tools. Captured flour was thrown into a millpond, and a Liberty Pole was torn down.

The British completed their search-and-destroy operations by noon. Ordering his men to form ranks, Colonel Smith contemplated the 22-mile retreat eastward through hostile territory. The terrain between Concord and Boston was ideal for ambushes and hit-and-run attacks. With similar forebodings, his men shouldered their muskets and marched out of the village.

Captain Parker shared in the renewed fighting as hundreds of angry Massachusetts militiamen converged upon the scarlet-clad columns. Firing from behind trees, fences, and houses, the minutemen threatened to rout the Crown troops. A British lieutenant later described fighting the colonials:

"The country was an amazing strong one, full of hills, woods, stone walls, etc., which the rebels did not fail to take advantage of, for they were all lined with people who kept an incessant fire upon us, as we did too upon them, but not with the same advantage, for they were so concealed there was hardly any seeing them. In this way, we marched . . . miles, their number increasing from all parts, while ours was reducing by deaths, wounds, and fatigue."

Only the resolution of its officers and the arrival of reinforcements saved the British expeditionary force

National Home Hosts The Grand Trustees



THE BOARD of Grand Trustees gathered at the Elks National Home in Bedford, Va. for a meeting recently. Doral Irvin (fourth from right), executive director of the Home, welcomed (from left) Grand Trustee Edmund Hanlon, Grand Secy. Homer Huhn Jr., Norman Lien, secretary to the Grand Exalted Ruler, GER Gerald Strohm, Grand Trustee Robert Grafton, Grand Trustees Chm. George Klein, and Grand Trustees Leonard Bristol, Melville Junion, Lewis Gerber, Marvin Lewis, and Alton Thompson.

from disaster. Footsore and exhausted, Colonel Smith's men trudged to the safety of Bunker Hill on Charlestown peninsula late that evening.

The aftermath of the Lexington-Concord clashes found thousands of armed colonials besieging Boston. Here again, Captain Parker served the patriot cause. He died that fall, however, not living to witness the momentous struggle that began on April 19, 1775.

His statue today stands at a commanding position on the triangular Lexington Battle Green. Known both as the Captain John Parker Statue and the Minuteman Statue, this stone and bronze memorial was commissioned in 1898 as part of the Hayes Memorial Fountain.

Funds for the monument were made possible by a bequest of \$10,000 from the will of Mr. Francis B. Hayes. A committee appointed by the town of Lexington chose Henry Hudson Kitson to undertake the memorial. Mr. Kitson was a talented sculptor with a reputation for similar public works.

The committee specified that the monument was to be of "large, rough field stones, nicely fitted together and laid with a bronze statue of Captain John Parker, the whole structure being about twenty feet in height, and facing down Massachusetts Avenue."

Kitson began his work with an 18-inch model of the proposed monument. A year was spent modeling the statue in clay and then casting it in bronze. He relied entirely upon his own imagination in creating the figure of the real Captain Parker. Historical records describe Parker as a "great tall man with a large head and a high, wide brow."

Kitson's statue depicts John Parker as a young man—bareheaded, dressed in rough work clothes, and armed with a musket. Parker appears to have just reached the crest of a hill where he props his foot upon an uneven rock. Resting a musket upon his upraised thigh, he gazes intently towards the horizon.

The figure reflects simplicity and modesty of character. Kitson created a very true-to-life statue, showing Captain Parker as a man of virtue, resolution and courage. The monument is sober but inspiring. Inscribed at its base is Captain Parker's exhortation spoken on April 19, 1775.

Stand your ground. Don't fire unless fired upon. But if they mean to have a war, let it begin here!

Lexington and Concord marked the outbreak of military hostilities during the American War for Independence. By rejecting political and economic interference from Great Britain, the minutemen chose individual freedom. Captain Parker was willing to fight for a life of independence, self-reliance,

and personal responsibility.

The spirit of the American War for Independence still lives through the Captain John Parker Statue. Some 40,000 people turned out on April 19, 1900, 125 years after Lexington and Concord, to honor Parker and the other minutemen who had made their stand for freedom. The monument now repre-

sents a challenge to America as this nation approaches its Bicentennial. A speaker during the dedication ceremony in 1900 expressed the challenge:

"Yes, John Parker, we have heard your cry and we accept the burden of your command. We will stand our ground and defend what you have won . . ."

Lodge Bulletin Competition

The Grand Lodge will again sponsor a Lodge Bulletin Contest for the lodge year 1974-75. This contest will be sponsored by the GL Lodge Activities Committee with Brother R. B. Deffenbaugh as the committeeman in charge.

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

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

qualifies.

Lodge membership as of April 1, 1974 will be used to establish in which category your lodge will be placed for competition. First, second, and third place plaques will be awarded in each of the following categories: lodges under 301 members; lodges with 301 through 600 members; lodges with 601 through 1,000 members; lodges with 1,001 through 2,000 members; lodges with 2,001 or more members.

Mail your entries to R. B. Deffenbaugh, 1003 Vilas, Leavenworth, Kansas, 66048. Entries must be received no later than February 1, 1975 to be eligible for the judging. No entries will be returned.

Do not mail entries to *The Elks Magazine*.

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LODGE VISITS

GRAND EXALTED RULER Gerald Strohm



A visit was made by GER Strohm (fourth from left) and PGER Glenn Miller (third) to Atlantic, Iowa, Lodge. They were greeted by SDGER Wendell White, SP Larry Germann, ER Daryll Peterson, Secy. Rex Toler, Trustee Bernard McMurphy, Treas. Bill Huddelson, Est. Lect. Kt. Dennis Tepleman, Chap. Calvin Knip, Trustee Robert Book, Tiler Dale Leander, and Est. Loyal Kt. Wayne Tjelmeland.

Schenectady, N. Y., Elks celebrated their 75th anniversary recently during a visit to the lodge by GER Strohm. Leading the celebration were (from left) ER Alfred Verigni, PGER Ronald Dunn, Brother Strohm, and Grand Trustee Leonard Bristol.



Lincoln Lodge welcomed GER Strohm and his wife Kay on their recent trip through Nebraska. Several Elks and their ladies were present at the lodge.



A luncheon was hosted at the Boy Scouts of America headquarters in North Brunswick, N. J. in honor of GER and Mrs. Strohm. Hoyt Hunt, national director of field support, presented a steak branding iron to Brother Strohm. Joining the Scout officials were PSP and Mrs. Thomas Rhodes, and PGER William Jernick.

A plaque was presented to Fairbury, Neb., Lodge by GER Strohm (center) during his visit there. Vets Chm. Homer Mudge (second from left) accepted the plaque recognizing the committee's work with veterans. Observing were (from left) SP Vincent Collura, PGER H. L. Blackledge, and ER Edgar Coatman.



Instant Recall (Continued from page 19)

and worried about losing his mind.

If a reputable physician or specialist can find nothing wrong, the worried person does well to have a little confidence in self. Although one may slip up from time to time, this is natural, and trouble ensues when one exaggerates the importance of a slightly increased memory difficulty with age.

Very briefly, in conclusion, here are some practical suggestions for those who wish to work toward memory improvement:

1. If you want to remember something, learn it well. Toward this end a method known as SQ3R may be helpful—survey, question, read, recite and review. Suppose you are taking a business refresher course. In preparing for an examination, you survey the text and notebook materials, ask yourself questions on important points, read or re-read, recite to yourself and review.

2. Overlearning is often of aid. This does not refer to too much learning, but going over the material again even after you know it pretty well. For example, a lodge member goes over the ritual to the point that he can repeat it once without error. It may stick for awhile if he stops there, but will be recalled better if he overlearns or continues to go over the ritual additional times.

3. In trying to remember a long list of unrelated facts or events, it is often helpful to make up a rhyme, jingle or word association which will jog recall.

4. Many people find it useful in remembering the name of a new acquaintance to associate the name of the person with his or her physical appearance and manner of speaking, pro-

nounce the name to oneself, and imagine how it looks in writing.

5. Often when we are introduced to a person, we immediately begin conversation and promptly forget the name. It is said that Napoleon Bonaparte, politician as well as general, took a moment silently to rehearse the name of the new acquaintance. You may find this technique to be helpful.

6. When engaged in a long period of study, it is well to take rest intervals from time to time. After you have finished one lesson or unit of study, take a few minutes for rest and relaxation. This helps to keep one fresh, and it also serves to reduce the amount of interference between new and previous learning. Material learned in the evening before going to sleep tends to be remembered the next morning to a higher degree than usual.

7. If you are studying several different subjects, it helps to follow up study on one subject with study on an unrelated subject. For example, a person is taking a heavy program of adult education and is enrolled in Conversational French, Conversational German and Mathematics. He does well to turn from French to Mathematics rather than German, since there is a greater chance of interference between French and German—somewhat similar studies—than between French and Mathematics.

8. Have confidence in yourself. Sometimes we become very annoyed with ourselves when we are not able to remember, but a certain amount of forgetting is normal. Everyone may profit from overcoming mistaken and troublesome beliefs about memory and forgetting. Further, for the motivated, betterment is possible through improved methods of learning and recall. ■

1975 Business Boom (Continued from page 12)

consumer pay \$10? Our sales have remained good over the years, and we have become almost an institution in toy stores, but it could all come to a halt if we stop being careful about prices."

Perhaps E. L. Troupe, of E. L. Troupe and Associates, has found the answer for 1975, for he is certainly happy and optimistic. Troupe runs a small computer software business, sub-contracting work from another, larger company (with an owner he knows personally). He is also a Senior Programmer in his own right, a man who would be welcome (at a substantial wage offer) in any large, computer-oriented company.

Troupe can go either way, depending upon how the economy turns. "I don't have to go and hustle business,"

he points out. "My business comes from another company, one which is doing quite well in a society that is becoming more computer conscious every day. I may expand into small computer programming since more small companies are using them, or I may stay where I am, sub-contracting for one large company.

"If things get tough, I can always moonlight as a programmer to keep my own company going, and if things get really tough, I can easily get a job with any large company."

Troupe does see one major drawback in his position, and in the position of any small business doing sub-contract work for a single large company. In such cases, one company provides nearly all of the work, and the profit, for the other. The smaller company

"Made \$300 a month in spare time." —H. Rivas, Los Angeles, Calif.
 "Cleared \$110 last Saturday." —R. M. Davis, St. Louis, Mo.
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becomes quite dependant on the larger one. "They can't worry about me," Troupe says realistically. "If their business falls off I'll be one of the first ones to go."

Ski tours and a company involved in the conception and production of graphic arts might both seem to be on somewhat shaky ground going into 1975 (according to gloomy predictions from some economists) but both are doing well and expect to do better.

Ray Ingle, owner of the Ingle Company, is very optimistic of continuing success. His company, though not as large as many, has a record of excellence and a list of clients including many major names in business. Sitting in his office high over the Brentwood section of Los Angeles, Ingle smiles confidently. "My business by nature is good when my customer's business is good, and their business is booming. The only bad thing I see in the upcoming economy is what I read in the newspapers. I've been reading about how bad its going to be for a long time, but I have never felt it."

Other small businessmen complained about this same thing. They complained that someone, somewhere, keeps pointing to the likelihood of poor business, of slipping economy, and many business failures, yet individually they insist that they do not see things of this nature in their own business (though many, including Uncle Milton Industries, do admit to a non-critical tapering off, a readjustment of priorities).

Ingle, however, views *expansion* very cautiously at this time. "I'm sitting still and watching," he says. "Why stick your neck out? It's too easy to get carried away. Still, we are very enthusiastic about 1975 prospects."

But surely, in a "sagging" economy, a business which specializes in a luxury item like ski tours must be in trouble. Not according to Dan Rosen, owner-operator of Dapper Dan Ski

Tours. Rosen says, "I feel that I will be getting more business from students and young adults because of rising gas costs and the increased popularity of skiing." It is true that a dip in business might least affect a businessman involved in a rapidly growing or very popular commodity, and skiing is attracting more and more devotees. As each older one drops out, two new ones come "schussing" in.

More food for thought? It might seem that a luxury business would be the first to suffer in a recession, but luxuries, especially ones which are growing in popularity (and ones which appeal to people with money to spend), seem to do even better than regular businesses. Couple that with the fact that true sportsmen seem to prefer to spend their money on their sport, often to the exclusion of eating.

Rosen goes on, "I plan to reserve more buses than in the past, and more lodging. More trips have been planned this year by bus. Buses get 200 passengers miles per gallon," which, according to any expert, is better than the best automobile by far.

Still, even ski tour operators have been forced to absorb some of the rising costs. A typical bus costs about \$.95 per passenger mile. Last year the cost was \$.82 per passenger mile. Yet the typical ski "tour" costing less than \$100 (travel to and from the resort and a certain number of days lodging) has risen only a little over \$2.00.

Larry New, the swimming pool man, put into words what many businessmen advised. In fact, according to New and some others, failure or success can result from this single factor.

"I look out for my customers," says New. "I try to buy now what I have decided will go up in price so that I can save my customer's money. If things slack off a bit, I just have to work harder, but I take care of my customers."

Ray Ingle says, "The most important thing now is to take care of your customers. Not to take advantage of them. Service is very important. People are often treated shabbily by large companies. They run into delays and poor service. The little guy must give service," Ingle stresses again. "Make sure you take care of your old customers. Don't spend your time going after new ones."

Service . . . service . . . service. Service stations, pool service, computer service, ski tour service, even art service; yes, service people are more optimistic than sales people, but nobody seems very pessimistic about 1975. Even sales people stressed service, and the most pessimistic sales people interviewed were at worst cautiously optimistic.

Still, service businesses face a problem not normally considered by other businessmen, or the public. So do many sales businesses. The problem of "bidding" in a rapidly changing economy.

"People are getting tired of prices being too high," says Larry New, "and still bids *can* change in two weeks." If New bids on a job which involves the installation of a new swimming pool motor, he must base his bid on current prices. This is true with any businessman. Gently, but hopefully adequately, he must point out to often unbelieving customers that prices are changing, and that the bid will not remain the same for a long period. Like many other small businessmen today, he has faced irate customers who, a month or two later, decide to go ahead with the work and then must be told that the price has increased substantially (even though the businessman himself is making no more net profit.)

Still, "You'd be a fool not to go into business today," says New. "There's money out there."

He wasn't the only one who felt that way. Although both sales and service-type small businesses are moving slowly, realigning their priorities, and moving as carefully as possible into 1975, they are moving with confidence.

And one other matter, having nothing to do with what the small businessmen had to say. In every single case, the men interviewed seemed happy in their work. They flatly reject even the idea of failure. They will not consider it. Yes, they may be required to work harder, and then even harder yet, and yes they may have to give extra customer service and then even more extra customer service.

But it seems that the small businessman who will continue to succeed in 1975 is the man who will not *allow* himself to fail. ■

Obituaries



PAST DISTRICT DEPUTY C. James Burke, an honorary life member of Peru, Ind., Lodge, died September 16, 1974.

Brother Burke was Exalted Ruler of the lodge

in 1938-1939, and in 1939-1940. He served as District Deputy Grand Exalted Ruler for the North Central District in 1940-1941.

DISTRICT DEPUTY Andy Jensen, a charter member of Paradise, Calif., Lodge, died October 2, 1974.

He served the lodge as Exalted Ruler

in 1970-1971, was Vice President, and was serving as District Deputy Grand Exalted Ruler for California's North District at the time of his death.



PAST DISTRICT DEPUTY Raymond V. McNamara, a member of Haverhill, Mass., Lodge, died September 21, 1974.

He served the lodge as Exalted Ruler in 1926-

1927, and became District Deputy Grand Exalted Ruler for the old Northeast District in 1929-1930.

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All eleven new members initiated at Greensboro, N. C., Lodge joined the Elks National Foundation. The new Brothers joined the lodge in the PGER John L. Walker class.



Awards for their \$100 donations to the Foundation were presented by ER John Hansen to several members of Des Plaines, Ill., Lodge. Those who received certificates were Organist Dave Seaholm, Robert Phillips, Joe Szepaniak, and Nick Stumpf.

John Rich of Austin, Tex., Lodge received an award for obtaining 63 memberships in the Foundation. This is the second year that Brother Rich has signed up the most members of any Elk in the state. He was congratulated by PGER Francis Smith at the state convention.



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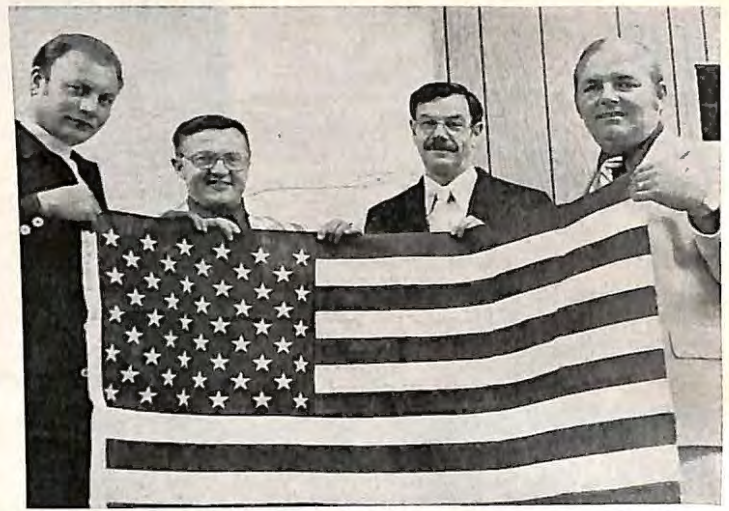


NEWS OF THE LODGES

(Continued from page 27)



CHICAGO (NORTH), Illinois, Lodge welcomed DDGER Harold Pooler (center), upon his recent visit to the lodge. ER Andrew Mantelos (right), and SDGER George Hickey were among those present to greet Brother Pooler.



FIFTY NEW FLAGS were presented by members of Valley City, N. D., Lodge to the local chamber of commerce in replacement of lost or worn flags. (From left) ER Harley Mathias, Mayor Ernest Miedema, Chamber of Commerce Pres. Bob Barton, and Chamber Exec. VP Ted Thorne displayed one of the flags.



BOY SCOUTS of the troop sponsored by Atlantic, Iowa, Lodge were greeted by GER and Kay Strohm on the occasion of a recent visit of the Grand Exalted Ruler and his wife to the lodge. ER Daryll Peterson (fourth from left) introduced the Strohm's to the troop members.



A COMPOSITE of the officers and trustees of Bellefontaine, Ohio, Lodge, arranged by Chap. Todd Good (right) was recently presented to ER Harry Conley. The picture was placed on display at the entrance of the lodge.

AT INITIATION CEREMONIES recently, the two sons and son-in-law of ER Myron Ripley became members of Findlay, Ohio, Lodge. Brother Ripley stood by his sons Myron Jr. and Craig, and his son-in-law Tim Warmuth at the initiation.



A FREEDOM SHRINE consisting of 28 authentic preserved historical documents was donated to Midland, Mich., Lodge by the local Noon Exchange Club. At the dedication of the shrine, ER Jerome Wittbrodt (center) accepted a plaque from John Church, president of the club, observed by past club presidents William May (left), and John Storer (second from left). Americanism Chm. Al Tew (right), DDGER William Bailey (second from right), and VP James Robbins also represented the lodge at the event.



THREE GENERATIONS of Elkdom were represented in the initiation of Jeffry Newberry (right) into Jamestown, N. D., Lodge. Present for the occasion were his father, DDGER Lyle Newberry (left), and his grandfather, Frank Newberry, who became an Elk in 1916.



AN ORIGINAL PAINTING in oil of an elk was received by members of Plano, Texas, Lodge as a contribution by its artist, James Wheelless. (From left) DDGER Tom Garbacik, VP Lee Bushman, and ER Don Jernigan accepted the painting, which was hung on a lodge wall.

GRAND EXALTED RULER Gerald Strohm saluted Governor James Exon of Nebraska as GER Strohm recently was honored with membership in the state's "Great Navy." Present for the occasion at Lincoln Lodge were (from left) ER Gaylord Blanc, Grand Trustee Chm. George Klein, SP Vince Colura, and DDGER Robert Joy.



OPEN HOUSE was recently held at Chattanooga, Tenn., Lodge in celebration of the new building. (From left) Trustee Don Smith, Anne Smith, PER Bob Kinney, Frances Kinney, Brother Lamar Owens, and ladies President Catherine Owens took part in open house festivities.



A CARNIVAL BOOTH, entitled the *Elks Stable*, was built and operated at a recent VA hospital carnival by Elks of Lexington, Ky., Lodge and their families and friends. The carnival's theme of a derby was represented by the simulated horse stable and a racetrack dart game.



REPRESENTATIVES of Salem, East Liverpool, and Wellsville, Ohio, Lodges recently presented a check for \$1,000 to Richard Brian (center), president of The United Cerebral Palsy Affiliate of Columbiana County. The sum was raised through the combined efforts of the three lodges, whose yearly total of contributions to the state major project was recently tabulated at \$3,161.82. Present were (from left) Salem ER Paul Sedor, Fund Chm. Charles Stewart, East Liverpool ER Robert McIntosh, and Wellsville ER Dane Dysert.



THE WINNING TEAM of the Nebraska Elks golf tournament was from Sidney Lodge. Chm. Vince Havorka (third from left), golf pro Carl Faddis (fourth), and ER Del Lamm congratulated team members (from left) Leroy Bruce, Kenneth Pittam, Robert Conrad, and Jack Peetz upon presentation of the team trophy.



FATHER AND SON Floyd (left) and Leslie Ellis were initiated into Kearney, Neb., Lodge. At the same initiation ceremony, ER Donald Thompson (center) also saw Dale Riessland, father of Brother Larry Riessland, initiated into the lodge.



FORT DODGE, Iowa, Lodge sponsored a flag ceremony recently at Feelhaver Elementary School, in which a brief speech was given and the flag was raised by a color guard of the Iowa Air National Guard. Lodge members present were (from left) ER Kenn Anderson, Dr. Earl Berge, Superintendent of Schools, Principal Tom Hartigan, and Fort Dodge Air Guard Commander Duane Ulstad, along with two guardsmen who raised the flag.



DECORAH, Iowa, Lodge celebrated its 75th anniversary recently with a banquet and dance held at the lodge. SP Larry Germann addressed the celebrants, among whom were (from left) "Hoop Shoot" Director Gerald Powell, Billie Powell, ER Bradner Gilson, and Nancy Gilson.

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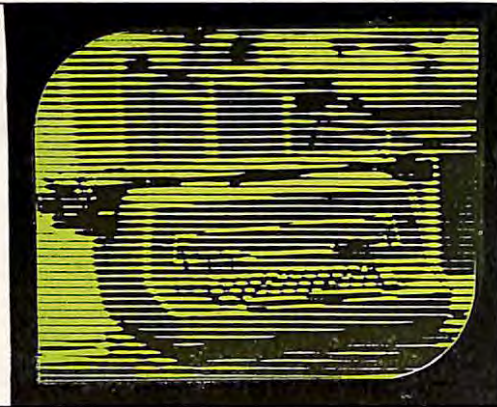
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There has been much anxiety and anticipation concerning the new program ever since it was announced that work was under way on the production. Orders and requests for information began pouring into headquarters shortly after the convention in Miami Beach. Thankfully, those requests have now been answered.

You now have the "tool" to work with . . . but, like any tool, it cannot get the job done until it is put to proper use. You would do well to carefully review the entire program before showing it to any audience to insure its most effective use.

Not only should all *new* members be shown the program before initiation, long-time members will enjoy seeing it as well. It is most helpful to renew our memories and review the facts of the birth of our great Order, its growth and many of its activities over the 106-plus years we have served our country.

It is not only quite unusual but most gratifying to note, too, that Grand Lodge has succeeded in effecting savings that permit the cost of the Indoctrination Program to be substantially cut, despite the rapidly escalating costs of almost everything we buy these days.

But no matter how much or how little one pays for anything, it's useless unless it is put to good use. *Please use it!*

The new program is but another step forward in our efforts to serve America and enhance THE IMAGE OF ELKDOM.

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The Order of Elks took a leading role in raising the funds necessary to the restoration of the frigate Constitution (Old Ironsides) in 1927. Rear Admiral Philip Andrews, in charge of the national campaign,

wrote that "the \$150,000 raised by the Elks was the largest contribution to the total collections of \$537,000 which could be credited to the activities of a single agency."

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The man who commanded the American Expeditionary Forces in World War One was an Elk. General John J. Pershing was given a reception at the birthplace of Elkdom, New York Lodge No. 1, and it was there that he made his first public address following his return from Europe. Among his remarks he said, "We who were fortunate enough to be sent to the battlefields of Europe to represent our people, felt that we had a unified nation behind us; and I know of no organization or body of men whose patriotism, whose loyalty and whose benevolence have contributed in greater degree to making that a possibility."

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Natural VITAMIN E—200 INT. UNIT CAPSULES
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Natural VITAMIN E—400 INT. UNIT CAPSULES
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Red "Wonder" VITAMIN B-12 25 MCG TABLETS
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Super High Potency VITAMIN B-12 500 MCG TABLETS
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500 mg. Rose Hips 100% Natural VITAMIN C TABLETS
 100 for 1.49 500 for 6.79 1,000 for 12.98

1,000 mg. Rose Hips 100% Natural VITAMIN C TABLETS
 100 for 2.59 500 for 11.95 1,000 for 22.95

ALFALFA TABLETS—Rich in natural factors
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