

the
Elks
magazine
January 1976



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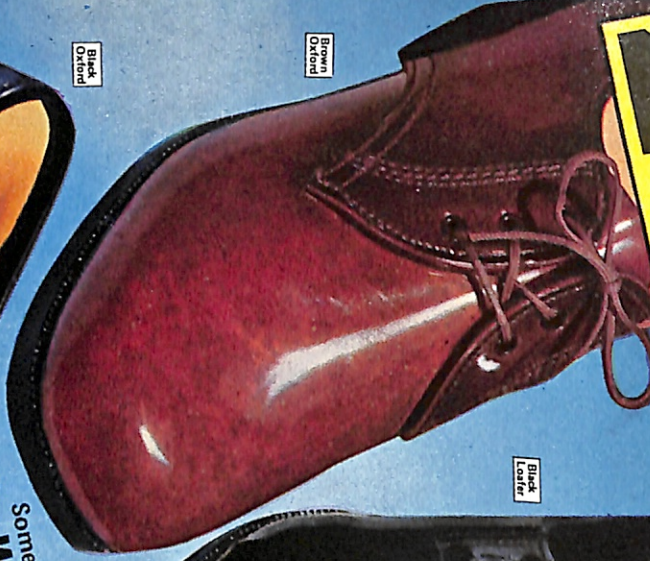
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YOU'VE
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BEFORE

Pairs for
2 19 95



Brown Oxford



Black Loafer



Brown Loafer



Burgundy Loafer



Blue Loafer

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- Illuminating Rating of Light Bulbs

In short, **Moneysworth** is a live wire sparking off hot information on the current money scene. It galvanizes readers all over the country into sending ardent letters like these:

- "The government has proven itself completely impotent in the fight against inflation. My only salvation comes from advice I find in **Moneysworth**. It save me as much as I lose through inflation."—*Theresa Ramseier; San Francisco.*
- "Your article on the 15% interest paid by Mexican banks has made it possible for me to retire in style."—*Eric T. Svenson; Fallbrook, Calif.*
- "Thanks to **Moneysworth**, I am \$5,417 richer. I battled the Social Security Administration unsuccessfully for 18 months, then finally won out by following the advice of your article 'By All Means, Appeal!'"—*S. Dominguez; Waterbury, Conn.*
- "Your article on air-fare 'triangular' routes was an astonisher. My wife and I saved \$100 each on a trip to New York by stopping off at Las Vegas as you suggested."—*H. Kesselman; Los Angeles.*
- "Boys, you are not going to believe this, but I have parlayed \$146 into \$90,000 thanks to your informative article on breaking into real estate."—*Horace T. Pinrose; Montgomery, Iowa.*
- "Your write-up on income averaging for tax purposes saved us \$1,100 this year. We didn't realize retirees could do this."—*Mr. & Mrs. J.W. Long; Morro Bay, Calif.*
- "We salute **Moneysworth** for its excellent report on our free sex-counseling-by-telephone service. As a result of it, we've received calls from all 50 of the United States—including Hawaii and Alaska—and even a few from Europe and Africa."—*Community Sex Information; Boston; (617) 232-2335.*
- "Your recommendation that readers reduce orthodontic bills by having the work done at a university dental school saved me \$1,350 on my daughter's teeth."—*Bob Walters; Oxon Hills, Md.*
- "Your tip on flying to Europe via Afghanistan saved me \$450. You've made me a subscriber for life."—*Charles B. Fager, M.D.; Harrisburg, Pa.*
- "Your advice on Social Security resulted in a \$3,135 lump-sum cash payment to my wife, and \$171 monthly pension. The best investment I ever made was a subscription to **Moneysworth**."—*Dr. Herman W. Hortop; La Grange, Ill.*
- "As a result of your article on nonprofit, low-cost memorial associations, we have been receiving 400 inquiries per day. You'll get an inkling of the immense amount of money your subscribers have saved when you realize that each of our members saves well over \$1,000 on a

funeral."—*R.J. Stevens, President, Continental Association of Funeral and Memorial Societies; Chicago.*

• "Your tip about deducting the cost of transportation between my two teaching jobs saved me in taxes at least the cost of a ten-year subscription. Not only that, but your publication is lively, off-beat, a delight to read."—*Professor Reuben Garner; State University College; Brockport, N.Y.*

• "Thanks to your article 'How to Buy a New Car for \$125 Over Dealer's Cost,' I just bought a Chevy at a saving that I estimate at \$350."—*Ron Bromert; Anita, Iowa.*

• "Your article 'Inaccurate Billing by the Phone Company' led me to discover four years of overcharges. I got a \$1,593 refund."—*Armand DiRienzo; Bristol, Pa.*

• "**Moneysworth's** product ratings sure stretch the dollar. I bought the Canonet 35MM rangefinder camera you recommended, and saved 30%."—*R. Goodrich; Tucson, Ariz.*

• "Your article 'How to Fight a Traffic Ticket' saved me a \$200 lawyer's fee and a ticket."—*W.R. Wendel; Hicksville, N.Y.*

• "Your article 'How to Avoid Paying an Exorbitant Doctor Bill' saved me \$65."—*Carl Wagner; Yorktown Heights, N.Y.*

• "Your expose of charity rackets was a shocker. I've crossed several well-known organizations off my list, saving hundreds of dollars."—*Freida McMullin; Steilacoom, Wash.*

• "Your article on how to save \$100 on a color TV worked. **Moneysworth** sure knows how to hold onto the green."—*P. Allen; Dir. Student Union; Henderson College; Arkadelphia, Ark.*

• "Your article on 'coupon refunding' got my husband and me hooked on the hobby. It saves us enough each year to pay for our vacation."—*Grace Ellen Feingold; Brooklyn, N.Y.*

• "By ordering cigarettes from Wilson, N.C., as **Moneysworth** suggests, I have cut my smoking expenses in half."—*R. Paniewski; Chi.*

• "Your suggestion that readers buy \$200-deductible car insurance instead of the usual \$50-deductible saved me hundreds of dollars. Insurance salesmen hate like hell to sell it because there's little profit in it for them, but it sure saves me money."—*Gary W. Goodwin; Sunland, Calif.*

• "For years I had always been the victim of greedy car mechanics till **Moneysworth** steered me to Jimmy's Service Station in Guttenberg, New Jersey. My old '66 Ford now runs much better than most new cars and the amount of money Jimmy has saved me—compared with estimates I've gotten from other mechanics—is unreal."—*Mrs. Dorothy Tyborski; Secaucus, N.J.*

• "You sure did us a good turn recommending Mayflower for our move from California to Minnesota.

Would you believe the bill was a hundred bucks under the estimate?"—*D.J. Ganser; Owatonna, Minn.*

• "Upon **Moneysworth's** advice, I asked the phone company for an itemized bill. As a result, I discovered that for years I had been paying for a nonexistent extra line. Result: A \$550 refund. My trial subscription has paid for itself 110 times over!"—*George Petsche; Washington, D.C.*

• "Because of savings you just helped me make on a new car, I calculate that I can subscribe to **Moneysworth** for forty-six years and the subscription will be absolutely free. You're marvelous!"—*Mrs. J. Wilson; Philadelphia, Pa.*

• "**Moneysworth's** investment news dispatches enabled me to make over \$2,200 in less than a year. Yours is one of the most intelligent, down-to-earth, to-the-point periodicals I've ever read."—*Ruth Pantell; Yonkers, N.Y.*

• "Your article on TV game shows gave me confidence to try for 'The \$10,000 Pyramid.' I won \$850!"—*Ted Zammit; Franklin Square, N.Y.*

• "Your suggestion that I use a fake name in the phone directory, instead of paying \$1 per month for an unlisted number, alone pays for my **Moneysworth** subscription several times over."—*C.B. Russel; N.Y.C.*

• "Your report that dentures cost only \$40 at the Sexton-Shealy Dental Clinic of Florence, South Carolina, saved me hundreds of dollars. They fitted me up in 24 hours and I completed the entire procedure during a vacation to Florida."—*Mrs. H. Petruccio; Frackville, Pa.*

• "**Moneysworth** is aptly named. To paraphrase Churchill, 'Never have so many paid so little for so much'."—*D. Alpern; Pittsburgh, Pa.*

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A Message From the Grand Exalted Ruler

OUR DUTIES AS ELKS

I suppose by now we have all established those firm, sound, well-meaning resolutions which are common to this time of year, and we hope that among them is a resolution to pay a little attention to our duties as members of the Order of Elks. Also as a Lodge we hope that your resolutions include a firm resolve to better your community relationship, to better your service to those in need and to build an image of Elkdom of which you can be proud. We also hope that your pride in America has increased with each day and that you have likewise resolved to do those things which will build pride constantly during the coming year, and in the future.

This is a good time for such practices, for a review of the accomplishments of the year just ended and confidently and cheerfully looking ahead to the year yet to come. Your resolutions should, among other things, include:

A determination to reduce lapsation as much as possible;

To continue and expand encouragement to men who are qualified to become members of the Order, and to seek out locations for and institute new lodges in communities where they are needed;

To support our great charity, the Elks National Foundation, by encouraging your members to become participating members, and, where they are already such members, to consider the pledge for and payment of one or more additional participating memberships;

To support each state's major project and the particular projects of each lodge;

To be a part of the moving, sustained and highly motivated drive which is Elkdom by active participation

in the various charitable, civic and social functions of the Order;

To remember the veterans through our Elks National Service Commission; to read and support *The Elks Magazine*, the Elks National Home, the youth programs, including "Hoop Shoot," Boy Scouts, Girl Scouts, Cubs and all other functions fostered for the benefit of our wonderful young people;

To promote better business practices in your lodge and club, and the proper training and preparation of your officers for their duties and a useful future in the affairs of the Order, and to insist upon the proper and impressive rendition of the Ritual;

To "Honor Our Flag" and all that it stands for and to assume all the responsibilities that a continuation of our great republic requires.

Finally, in this two-hundredth year of our country, consider the sacrifices of John Hart, who, through diligent effort and with native intelligence, had advanced himself and become wealthy and prominent in our then new land. After he signed the Declaration of Independence his lands were laid waste by the British and his mills were destroyed. He was forced to become a fugitive, his health was impaired and he died in 1776 before final independence was achieved.

Willis C. McDonald

“Look who’s smiling now!”

Why shouldn't a woman be happy when she proves she can earn money doing work she really enjoys? There's such an interesting choice — one of LaSalle's more successful students surprised even herself. “If someone told me three years ago I would be a decorator I would have thought them crazy. Yet here I am, feeling so rich when I compare my income to what I once earned as a clerk.”

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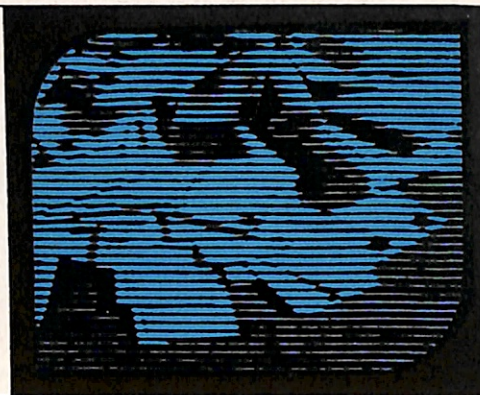
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LETTERS

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



• I'm a little concerned about the tone of Don Bacue's "SportsAction" column in the November, 1975, issue of *The Elks Magazine*.

I would ask if Mr. Bacue took the time to check to see if it was the NRA who was using false or untrue statements or was it George Gage whose statements were not correct.

Knowing the tactics that the FOW, the Friends of Animals and the Humane Society of America (not to be confused with the Humane Society) I don't believe they would allow such false statements, as Mr. Bacue claims, pass without raising a stink.

I feel that the article was laced with bleeding heart sentiment, even though the author states, "I am myself a hunter . . ." I'm positive that the NRA has much better things to do than "deliberately attempt to dupe the American public."

I might further suggest that Mr. Don Bacue limit his journalistic ability to writing articles about "SportsAction" and leave conservation and "giving the topic of gun control a second thought."

A.B. Fox
Parker, AZ

• In the November, 1975, issue of your fine magazine, Don Bacue authored an article entitled "Cheap Shot, NRA" in which he alleged a report prepared by NRA staff concerning the 1974 deer hunt held on the Great Swamp National Wildlife Refuge is inaccurate, carelessly prepared, and flagrantly disregards the truth. To the contrary, Mr. Bacue, in his zeal to take up the cudgel on behalf of the organizations which through the use of false claims and manufactured charges delayed this project for some four years, is himself guilty of doing either sloppy research or twisting the truth to suit his own extreme bias . . .

The thrust of the NRA report, "The Most Publicized Hunt in Modern Times," was to factually show the extreme efforts expended by those who opposed the hunt, and it does that in considerable detail. Bacue chose to ignore this side of the question entirely. He owes his readers and the National Rifle Association an apology for, at best, a sloppy reporting job or a case of slanted, vindictive journalism. He brought no credit to your excellent magazine or organization by his ill conceived attempt to publicly discredit another organization which claims many

Elks among its membership. I ask that a full and complete retraction, disclaiming the Bacue article, be printed in an early issue of *The Elks Magazine*.

Cliff Morrow, Director
Hunting & Conservation Division
National Rifle Association of
America

• I am both angered and disappointed after reading the article against the National Rifle Association by Don Bacue. The article was not only immature but the last three paragraphs are a *cheap shot* at the NRA.

I have been an Elk for years and also a member of the NRA, another group of American gentlemen and ladies that believe law abiding citizens should have the right to keep and bear arms. More gun laws are not the answer to crime but we believe that stronger enforcement and punishment of people using guns or any other weapon to commit crime are necessary.

In my opinion, *The Elks Magazine* is the national voice of Elkdom but I do not believe that our Order favors or supports the comments of Bacue in the article, especially the remarks about gun control. Mr. Bacue is certainly entitled to his *personal* opinion but this Elk stoutly and firmly denounces his article.

Please let me know by mail what *The Elks Magazine's* stand is in this matter. I cannot and will not support any organization that backs people or organizations that seek to take away another of my rights as a free and law abiding citizen.

Eldon W. Chandler
Madras, OR

• I am an Elk in good standing in Lodge #30 in New Orleans and have been for over five years.

I also am a member of The National Rifle Association of long standing.

It was like feeling stab wounds to pick up my November, 1975, copy of *The Elks Magazine* to find on page 10 an article by Don Bacue on the "SportsAction" page entitled "A Cheap Shot, NRA."

I have never in my life seen or heard NRA have anything against or do anything to B.P.O.E.; so why does *The Elks Magazine* lambaste the NRA?

If this man Bacue has some personal axe to grind with the NRA, I violently oppose his using *The Elks Magazine* to do it in.

Please answer me—

1. What is the official stand of B.P.O.E. towards the NRA?
2. If NRA is *not* recognized as an enemy, will Bacue or anyone else in the future be given license to run NRA into the ground?
3. A retraction would help heal my wound.

Samuel M. Sussman
New Orleans, LA

• A "hunter" who "might give the topic of gun control a second thought" gives me second thoughts about his qualifications to be "SportsAction" Editor for *The Elks Magazine*.

I would think that Mr. Bacue would have extended opportunity to NRA to respond to seeming inconsistencies in their articles before hopping on the band wagon with groups listed in his article, who almost without exception, are *pushing to ban hunting in total*.

If Mr. Bacue is bothered by organizations that deliberately deceive the public, he should find plenty from those organizations to be bothered with.

Mr. Bacue's article bothered me.

B. L. Boots
Woodland, CA

• I have just finished reading the article "SportsAction" by Don Bacue in the November issue of *The Elks Magazine* and I must say that to see such a controversial article in this magazine was something of a surprise.

Not only is it a controversial subject but it has gotten to be a political one as well. I am referring to gun control and the NRA, which, in the final analysis, is what this article is all about.

I will admit that Mr. Bacue is within his rights to have his own opinion but I would expect to find such an article as this on the editorial page of some of our newspapers where the editor or some self-made authority tells us what we want and need.

As an Elk of 42 years I feel that I have a right, in fact a duty, to bring this to your attention.

Burl E. Rose
Red Bluff Lodge, CA

Neither *The Elks Magazine* nor the B.P.O.E. takes an official stand for or against gun control legislation, nor—in the view of the editors—does Don Bacue in his article, "A Cheap Shot, NRA." Mr. Bacue's article does *not* advocate gun control (and nowhere in the editors' opinion does the article imply any differently), but it *is* meant to emphasize the importance of accurate research in sports and wildlife reports prepared for and issued to the public, such as the NRA report on the Great Swamp Deer Hunt.

• Diana Milesko-Pytel's short description of Scientology in her ill-researched article "The Rise of the Surrogate Family" in your September issue was so full of false—
(Continued on page 41)

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YOU AND RETIREMENT

by G. W. Weinstein



PLANNING A SECOND CAREER

Whether retirement is a pleasure or a burden depends, in large part, on what you do with your time.

Some men enjoy days filled with golf and fishing and hobbies of one kind and another. Others can enjoy such activity for a few weeks or so, then find themselves becoming restless. If you have derived great satisfaction from your work, if you find your physical health beginning to slip with idleness, and last, if not least, you could use some extra money, a second career may be what you need.

The ideal time to plan your second career is while you are still working at the first. But it's never too late. Many older people have returned to work, at similar jobs or very different ones, after some time in retirement.

Don't be hesitant because you think your age is a handicap. The United States Department of Labor, in a useful booklet called "Back to Work After Retirement" (available for 60 cents from the U.S. Government Printing Office, Washington, D.C. 20402; ask for Stock Number 2900-0130), contrasts some myths and realities about older workers. Arm yourself with these facts before seeking a job:

Fiction: Older workers are too slow—they can't meet production requirements. **Fact:** Studies show no significant drop in performance and productivity of older workers. Many older workers exceed the average output of younger employees.

Fiction: You can't depend on older workers—they're absent from work too often. **Fact:** Workers 65 and over actually have an excellent record of attendance in comparison with other age groups.

Fiction: Older workers can't meet the physical demands of many jobs. **Fact:** Job analysis indicates that fewer than 14% of today's jobs require great strength and heavy lifting; labor-saving machinery makes it possible for older workers to handle most jobs without difficulty.

Now that you know the value of older workers, start your job-hunt in the privacy of your own home. Start by evaluating yourself. Write down all your assets, including not only your actual on-the-job experience and your education, but any skills, talents, hobbies, accomplishments. Think about community work you have done over the years; and/or fund-raising skill developed in volunteer

activities can be of great use in the business world.

Don't limit yourself to thinking only of the field in which you've spent most of your working years. While most second careers are developed in similar fields, a great many highly successful post-retirement careers have gone far afield indeed. The retired engineer may become an engineering consultant, to his old firm and to others; he may just as well, after years of weekend gardening, find a great deal of satisfaction in working in a nursery or greenhouse—or in being a landscape consultant.

Social Security Limitations

Think about your financial circumstances too. In these inflationary days, a great many older Americans are finding it next-to-impossible to live solely on social security or on social security and a small pension; they are looking for paid employment. But too much income reduces your social security benefits. The 1976 guidelines provide that you may earn \$2,760 in a year without having any benefits withheld; when your earnings top that amount, \$1 in benefits is withheld for each \$2 in earnings. Once you reach age 72, however, you can earn as much as you like without any reduction in social security benefits.

For further information, including a chart with which you can calculate your earnings against your benefits, ask your nearest social security office for a copy of "You Can Work and Still Get Social Security Checks." If you haven't yet started to receive benefits, also ask for "Estimating Your Social Security Retirement Check." Both leaflets are free.

Starting the Job Hunt

When you feel ready to start looking, don't be shy. Let all your friends, relatives, and acquaintances know that you want to go back to work; one of them may just know of the perfect job that only you can fill.

Now is the time to be open to new possibilities. Chances are that your family is grown and your financial responsibilities are few. You don't need a job with the same income, the same status, and the same responsibilities, as the one you are leaving behind. Take a little time to let your imagination run free, to explore your own interests and abilities, and the kinds of jobs, no matter how far from your previous work, that just might suit you.

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Fast claim service. With your policy, you'll receive our Claims Directory to keep in the glove compartment of your car. We have nearly 1800 claims representatives located in all 50 states and Canada. So wherever you are, you'll know there's a claims representative nearby—24 hours a day—every day.

Full coverage. Don't be afraid that by saving more money you're getting less insurance. Colonial Penn's auto insurance offers a choice of plans which include everything from liability protection up to \$250,000/\$1,000,000 to collision and comprehensive. And the amount of coverage offered to you will not be reduced during the life of your policy.

Low rates. Your annual premium and any savings would be based on your automobile, territory, annual mileage driven, driving record, and the coverage you select, etc. But whatever your particular driving situation, whatever type of coverage you select, if you are a good driver and are 50 years old or older, you stand to save more money on your coverage with Colonial Penn.

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Recommendations. Two of the country's largest organizations for mature citizens recommend our auto insurance program to their more than 8,000,000 members: The National Retired Teachers Association and the American Association of Retired Persons. In addition, Colonial Penn has received the highest possible General Policyholders' Rating—"A+" (Excellent)—from the A. M. Best Company, considered to be the most highly respected and impartial insurance company rating organization in America. A further indication of the level of confidence and quality of our service is shown in the fact that nearly 95% of our policyholders who continue to drive, renew their policy year after year with us.

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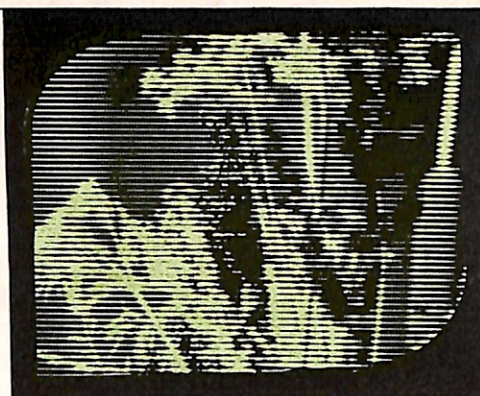
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BACKYARD GARDENER

by Jon Peterson



PLAIN STUPID

I like Euell Gibbons. He, you'll recall, is the fellow who likens the taste of grape-nut flakes to wild hickory nuts on those television commercials. Well, I'm not so sure about that; but I can't help but feel a great deal of respect for a fellow who can walk out in his own backyard—or any field anywhere—and in a half-hour's time pluck enough wild roots and berries to put on a gourmet spread to satisfy a dozen finicky eaters.

Well, Euell Gibbons has come under quite a bit of controversy lately. It seems people have become so enamored with the idea of foraging from the hills, they've taken to plucking and eating a variety of "food" without first bothering to identify it. That is just plain stupid. For, while many plants are bitter and unpalatable for human consumption, many others are out-and-out poisonous. In fact, in his book, *Poisonous Plants Of The United States And Canada*, John M. Kingsbury points out over 700 species of plants known to have caused human death or illness.

Several years ago, a group of boys aged six to eight went hiking in the Midwest where they spent the day climbing and exploring the countryside. Shortly after they returned, some of them began to laugh senselessly, plucking imaginary objects from the air and barking like dogs. Others crawled under their beds,

where they remained crying and moaning.

The next day, most of the boys were back to normal. Within three days, all had completely recovered. What was the cause of their unusual behavior? A patch of common jimson weed which the boys had picked and eaten.

The jimson plant, whose name stems from the colonial settlement of Jamestown, VA, is commonly referred to as thorn apple or stinkweed. It grows almost everywhere—in backyards and prairies—and is responsible for more poisonings than any other plant. It grows from two to five feet in height and has large leaves and white, funnel-shaped flowers resembling morning glories. All parts are poisonous, but the seeds and leaves are especially deadly. Children have become ill after simply sucking nectar from the flowers or chewing a few seeds or leaves. Both adults and children have been poisoned by tea brewed from the plant's seeds and leaves in the mistaken belief that it would cure asthma and other ailments. The effects are often mild, but may be as severe as delirium, distorted eyesight, coma, and death.

The U. S. Public Health Service reported recently that chewing common morning glory seeds can have an effect similar to that of the jimson weed.

It's hard to imagine that some of nature's most delicate creations are among

her most deadly... as deadly as the most toxic pesticides on your garden supply dealer's shelves. The oleander bush, lily-of-the-valley, rhododendron, and dieffenbachia, which graces so many households, can all kill.

Each year, an estimated 12,000 children ingest poisonous plants. In most cases, the children's parents had no idea that the plants were poisonous.

Small, attractive berries which grow in yards and fields are among the greatest hazards to children, who find their bright, cherry-like colors nearly irresistible. Parents can't emphasize enough that their children should never even touch berries that come from anywhere other than the corner grocery store.

Not even backyard vegetable plots are beyond suspicion. The foliage and vines of both potato and tomato plants contain alkaloid poisons that can seriously harm humans. And, while rhubarb stalks are edible, the leaves, containing oxalic acid which crystallizes in the kidneys, can cause severe damage when eaten.

What can be done to help reduce the staggering number of backyard poisonings each year... that's the question. First, parents must drill into their youngsters' heads that they must *never* put wild plants or berries in their mouths. Next, phone your local school district and, if they haven't yet instituted a course of identification of deadly plants, ask them to do so at once! Remember: 12 thousand children a year...

Finally, you can launch a self-education program to equip yourself with the knowledge necessary to rid your own backyard of lethal plants. An excellent book to begin with is *Poisonous Plants of the Midwest* by Robert A. Evers and Roger P. Link, available from University of Illinois Press, Office of Agricultural Publications, 123 Mumford Hall, Urbana, IL 61801 (\$2.00). Outside the Midwest, check with a nearby university to see what regional publications they offer. But *do check!*

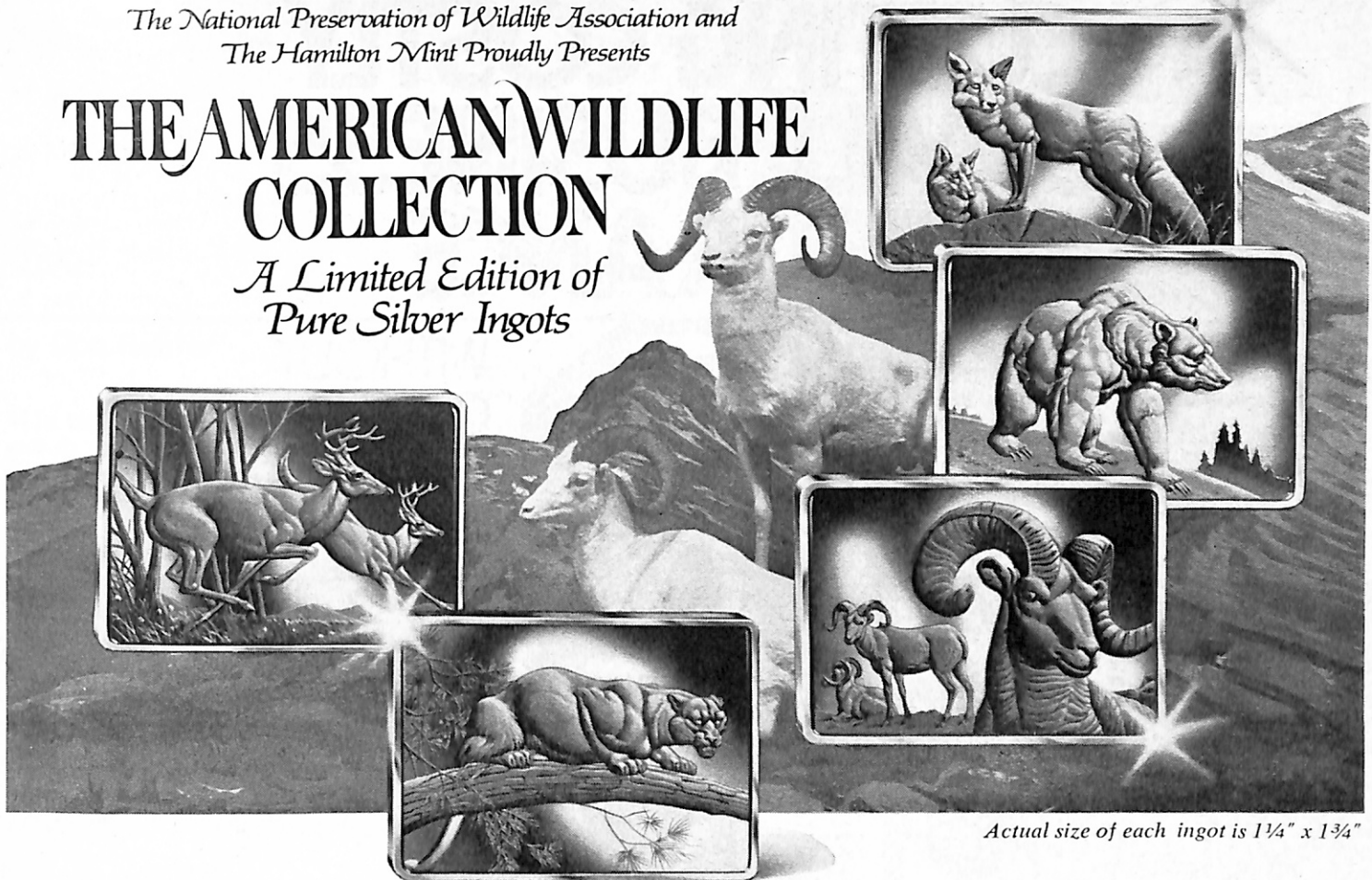
HOUSE PLANTS			FLOWER GARDEN PLANTS		
Plant	Toxic Part	Symptoms	Plant	Toxic Part	Symptoms
Hyacinth, Narcissus, Daffodil	Bulbs	Nausea, vomiting, diarrhea. May be fatal.	Larkspur	Young plant, Seeds	Digestive upset, nervous excitement, depression. May be fatal.
Oleander	Leaves, Branches	Extremely poisonous. Affects the heart, produces severe digestive upset and has caused death.	Monkshood	Fleshy roots	Digestive upset and nervous excitement.
Dieffenbachia (Dumb cane) Elephant ear	All parts	Intense burning and irritation of the mouth and tongue. Death can occur if base of the tongue swells enough to block the air passage of the throat.	Autumn crocus, Star-of-Bethlehem	Bulbs	Vomiting and nervous excitement.
Rosary pea, Castor bean	Seeds	Fatal. A single rosary pea seed has caused death. One or two castor bean seeds are near the lethal dose for adults.	Lily-of-the-valley	Leaves, Flowers	Irregular heart beat and pulse, usually accompanied by digestive upset and mental confusion.
			Iris	Underground stems	Severe, but not usually serious, digestive upset.
VEGETABLE GARDEN PLANTS			Foxglove	Leaves	One of the sources of the drug digitalis, used to stimulate the heart. In large amounts, the active principles cause dangerously irregular heartbeat and pulse, usually digestive upset and mental confusion. May be fatal.
Rhubarb	Leaf blade	Fatal. Large amounts of raw or cooked leaves can cause convulsions, coma, followed rapidly by death.			

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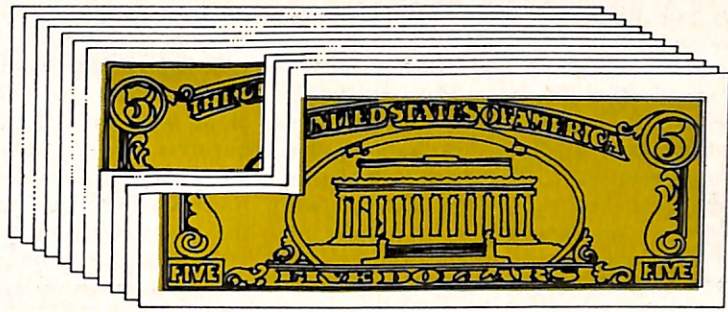
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EKM 176

CUTTING COSTLY SMALL BUSINESS INSURANCE

WITHOUT
CUTTING
YOUR
THROAT





by Don Ruhter

□ In case your business world has begun to seem like a financial version of Sisyphus, the mythological character sentenced to roll a heavy rock up a steep hill again and again, there's good news and bad news for 1976.

The bad news is that the hill and the rock will still be there.

The good news is that, according to many economists, that rock won't be quite as heavy, nor the hill quite as steep as they might have seemed in the last year or so.

Many economists are projecting the staggering double digit inflation rate the country has experienced in the last year will abate. But even if it falls to seven or eight percent by the end of 1976, there's no guarantee it will stay there, and little hope that it will recede further. For business, this means that plans to cut costs wherever possible will be a necessity.

One way many business owners are trying to curtail costs is by paying more attention to insurance costs than ever before. Some are following suggestions made by insurance companies for cutting insurance costs, or at least keeping them stable. Others are taking advantage of a new insurance product introduced recently by a number of major companies.

According to most insurance experts, the worst thing a business-person can do these days is to cut his or her coverage. While this action may reduce premiums, it exposes a business to financial disaster in the wake of a serious loss.

Most insurance companies recommend a review of coverages with an eye towards cutting them "from the bottom up" by using deductibles.

Inflation has taken its toll among insurance companies as well. While insolvencies among the several thousand property and casualty companies in the nation are rare, they can occur in severe inflationary periods. For that reason, check the rating of any company that wants to insure your business. Most libraries have a copy of Bests Insurance

Reports. Make sure it's an up-to-date issue, because the ratings of 24 percent of the companies with "A+" ratings were reduced in the last edition.

"The increased use of deductibles is one of the best ways to cut insurance costs while still covering yourself from the risk of a disaster which could put you permanently out of business," according to Maxwell D. Rudgers, chief insurance officer and senior executive vice president of the Kemper Insurance Companies. "Higher deductibles can significantly reduce premiums because they relieve the insurance company of the time-consuming and expensive task of processing relatively minor claims."

Another possibility to reduce premiums is to build a loss control program for your business. Loss control programs reduce or eliminate risks which would otherwise lead to losses which increase your premiums. By spending some money to counteract or correct hazardous situations in your plant or office, those losses which are normally a component permanent part of your premium are reduced or eliminated.

The savings, over a period of years, should more than pay for the initial cost of the consultation and possible alterations needed to assure a greater degree of safety.

For example, if you store or deal with inflammable substances in the course of your business, a loss control expert might recommend construction of or additions to sprinkler systems. That expert can also suggest alternate means of storage to reduce the risk of explosion, fire, or damaging corrosion.

Depending on the situation, loss control experts can recommend changes in handling merchandise or materials, or in processing goods, so that hazards are eliminated, or at least minimized. "Relatively minor repetitive injuries or sicknesses that crop up again and again nibble away at productivity and profitability," Rudgers said. "Eventually, they can undermine an entire company." Many insurance companies have experts who can detect trends among accidents or spot abnormal rates of sicknesses or illness which may be job

related. By diagnosing illnesses and accidents with an eye towards possible patterns which can be corrected or eliminated, downtime and costly claims can be reduced and profitability increased.

One way to avoid possible costly alterations to existing structures is to assure that buildings which you plan to use are already equipped with safety systems which can cut your premiums.

Should you be constructing a new building, or moving into a different structure, be sure to give an insurance loss expert the plans and ask for his or her opinion on safety-related items which can be incorporated into the architect's plans.

According to Henry Kroll, president of the Mutual Insurance Agency in Washington, D.C., one of the worst ways to buy insurance is "piecemeal," one type of coverage from one agent or company, another from a second, and a third or fourth coverage from yet another company.

Kroll says this can wind up costing business owners more than they should have to pay, since coverages may overlap and the business is paying for the same coverage under both policies. In essence, the business may be overinsured.

But this type of "piecemeal purchasing" can also result in underinsurance. If no one agent or company is responsible for the entire business insurance package, it's relatively easy to leave dangerous gaps unfilled. Often, the lack of coverage goes unnoticed until a suit or claim is filed or a loss occurs and the small businessman realizes that he is not covered.

Major corporations have full-time risk managers who are responsible for keeping track of the corporation's insurance needs. On the other hand, smaller businesses which cannot afford the luxury of a full time risk manager have often been left in the lurch. But recently, a number of major insurance companies have come out with broad comprehensive policies for the small- and medium-sized business. Allstate and INA were the first to offer these

types of policies. (The newest version of the policy comes from Kemper.)

While the policies differ somewhat, they all feature improved display of the contents and simplified policy language. "We felt it was time to share some of the benefits the consumer movement has brought to individuals in the way of simplified policies for businessowners," Kemper's Rudgers said. "Sometimes business owners feel as if they are caught in the middle of the consumer movement, but these types of policies can simplify their insurance decisions on two fronts. Businessmen can read and understand what they're buying, and they know that the one policy covers most, if not all, of their business insurance needs."

Among the common risks covered under the new simplified business owners' policies are property damage, loss of income, boiler, crime, and comprehensive liability insurance.

"This is one way in which insurance companies can make business life a little bit easier for businessmen," Rudgers said. "The owner can combine risks, possibly save money, and not have to burn up valuable administrative time working with as many as half a dozen different agents for different aspects of an insurance package."

Regardless of whether a businessman opts for the new broad business own-

ers' policy, or chooses to continue dealing piecemeal for insurance requirements, there are some basic concepts and coverages which should be considered in these tough economic times. (All but the last of the coverages mentioned below are at least optional parts of at least one, if not all, of the new business owners' policies. They may be purchased individually in those instances where they are not included in the basic coverage.)

Property insurance for a structure you own or rent can be purchased on a "named peril" or an "all risk" basis. Under a named peril policy, the insured must prove loss was caused by a peril named in the policy, such as fire, riot, windstorm, or vandalism. Except for a number of exclusions, usually found in all risk policies, an all risk policy covers the insured property against all risk of loss. Some companies now offer insurance on a building and its contents at either replacement cost or actual cash value. Actual cash value allows for depreciation of property and contents while replacement cost pays for the actual cost of replacing what was lost, stolen, or destroyed.

One of the coverages business owners most frequently overlook is *loss of income coverage*, which covers expenses while a business is closed for repairs following an insured loss.

"Business owners don't appreciate the fact that 41 per cent of insured businesses destroyed by fire or otherwise severely damaged never reopen," the Kemper executive said. "For that reason loss of income coverage should not be ignored."

Among other coverages a business owner should consider are these:

Personal injury endorsements, which cover a business for false arrest, libel, slander, and wrongful eviction.

Fire legal liability, which covers a business if the landlord charges the tenant with negligence in connection with fire damage to the building.

Employer's nonownership insurance, which covers you if your employees use their own or rented automobiles in the course of their work for you, and are involved in an automobile accident while on company business.

Contractual liability insurance, which covers you for injury or liability you assume should you sign an agreement with a customer agreeing to be responsible to others incident to the performance of a service.

Insurance is only one of many factors the small businessman will have to struggle with in the years ahead in order to control costs and to remain profitable. But in order to stay in business it's one of his most important areas of concern.

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The Franchise Route to Your Own Business

by Jerry H. Opack, Executive Vice President
International Franchise Association



**Success through
franchising is still possible—
but hard work is the key.**

□ For anyone considering going into business for himself, one of the basic options is to buy a franchise and become part of a larger organization dealing in a more or less widely known product or service. For thousands of people who have made a go of franchised businesses, this route fulfills their desire to be their own bosses while improving their chances of success.

Many discussions of the subject start out: What is franchising? This might seem odd since only a visitor from

another planet could be unaware that the ubiquitous fast-food operations and familiarly named automotive service shops are franchised businesses. But familiarity has not produced a simple definition of franchising, which takes several forms. The term describes a *method* of doing business, rather than a particular industry or business. The local dealer (franchisee) ordinarily pays fees or royalties in return for the right to sell trademarked products or services. In many cases the franchising company (franchisor) provides and

insists on adherence to an entire business format, down to details of what the customer is offered and how he is served.

Franchising in its various forms has spread to such an extent in the last couple of decades that it accounts for almost a third of the retail sales in the United States. Some 461,000 franchised establishments were expected to do \$177 billion worth of business in 1975. That's a lot of hamburgers and car mufflers but—more important to the prospective small-business investor—it's

a lot of people using the franchise technique to advance their own business fortunes.

Recent trends in the ever-changing field favor persons who buy franchises or are considering the step.

There is a great deal more vigilance than in years past, in government and in respectable business organizations, against fast-buck operators and fraudulent schemes that sometimes, in the guise of legitimate franchising, attempt to bilk investors.

The Code of Ethics of the International Franchise Association (IFA), an organization of franchisors, is receiving wider currency as a standard

for judging the practices of franchise-selling companies. The IFA's Ethical Advertising Code seeks the cooperation of advertising media to head off deceptive appeals to investors.

In 11 states (California, Hawaii, Illinois, Indiana, Michigan, Minnesota, Oregon, Rhode Island, South Dakota, Washington, and Wisconsin), franchise disclosure laws set out what franchisors must tell prospective franchisees about the business they are getting into. IFA, which always has favored full disclosure, has been working over the years for the uniformity of disclosure requirements around the country. The Federal Trade Commission soon will

promulgate a rule setting a national standard for disclosure in franchise arrangements.

Much more information, based on a growing fund of experience, is readily available to the prospective franchisee to aid him in making a wise decision. Those seeking to go into business now also benefit from the accumulated expertise and increasing sophistication of the better franchisors. The skill of the franchisor is not just in knowing how to market a product or service. It extends to choosing franchisees with the best chance to succeed, and giving them the necessary training and continuing attention.

The thrust of much legislation and court rulings in the field has been toward giving franchisees more protection in the relationship with franchisors (as in contract terminations), and more independence from restrictive dictates of franchisors (as in territorial limits on sales and selection of suppliers). Not all of the new laws and judicial findings have been, in the IFA view, conducive to the health of the total franchising partnership, but the relative position of the franchisee has been strengthened in the process.

The small businessman who chooses to be a franchisee does sacrifice some of the freedom he would have as a local independent operating under his own name. He must decide whether the franchise arrangement offers overriding benefits, and most often it does.

The franchised business enjoys the advantage, usually, of instant recognition by customers familiar with the trademark and expectant of a particular quality of service. The franchisee has the benefit of the larger organization's advertising, marketing know-how and financial expertise. The franchisor in some cases selects a site, oversees construction and store layouts, and helps arrange leases and bank financing. The franchisee is given training and counseling based on the franchisor's experience in partnership with smaller businesses elsewhere. As a result, he has an edge over his independent competitor.

Standardization and predictable quality are a large part of the franchised businesses' appeal in the marketplace. The accompanying lack of complete independence for the franchisee has to be justified in terms of increasing his chance for success. Franchisees generally understand the equation. They champion quality control by franchisors and, when they list complaints, they are more likely to mention lack of attention by the franchisor rather than too much.

At the same time the franchisee is a small businessman in the true sense.

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Forward-looking franchisors also are giving more play to the imagination and enterprise of franchisees. The individual operators of franchised outlets, sometimes represented by their own councils or associations, are looked to for suggestions of improved business methods, new products, and advertising ideas.

How can a potential franchisee be sure he is making a wise decision?

There is no substitute for personal and painstaking investigation of franchising in general and any specific franchising proposals being considered.

On the general proposition of franchising, the several valuable publications can be consulted. The "Franchise Opportunities Handbook" of the U. S. Department of Commerce (available from the Superintendent of Documents, U. S. Government Printing Office, Washington, D.C. 20402, \$3.10) contains basic guidance as well as a directory of franchising companies, their requirements and practices. The Small Business Administration's "Franchise Index/Profile" (also available from the Superintendent of Documents, 65 cents) tells prospective franchisees how to evaluate specific franchise proposals. A booklet, "Facts on Selecting

a Franchise," is available from any Better Business Bureau office. Another widely respected booklet, "Investigate Before Investing," is available from the International Franchise Association (7315 Wisconsin Avenue, Washington D. C. 20014, \$2), and the IFA's "Classified Directory of Members," listing franchising firms that subscribe to the IFA Codes, is available free. Books and other printed materials on franchising are available in public libraries.

Copies of state franchise disclosure laws, where applicable, can be obtained from the appropriate state office.

A prospective franchisee should consult his own lawyer and accountant about any specific franchise offer. Above all, the would-be franchisee should not sign anything until his investigation is complete.

A key part of this investigation should be self-examination: Is the work involved in a particular franchised business suitable, as a long-term proposition, to the temperament and abilities of the potential franchisee? Is he up to the day-to-day demands of dealing with the public, supervising a work force, maintaining quality, and tending to innumerable details? Are the likely rewards sufficient compensation for the expected effort?

The prospective franchisee should

do some investigative legwork—visiting already-franchised locations, observing the business and talking with franchisees of the company whose offer he is considering. Have the franchisor, and the business results, met the expectations of franchisees?

Is this a good time to go into business, and particularly a franchised business? Recent signs of the nation's recovery from recession should eliminate some doubts on that score. It should be noted, however, that many franchised businesses thrived in the face of the 1974-75 recession, the energy crisis, and other adverse circumstances. The automotive aftermarket, for instance, actually has benefited from an increase of consumer prudence, reflected in people looking better to the repair and preservation of their cars.

The answer to whether now is the time to plunge into a small business, of course, has to be an individual one based on a person's financial and professional capabilities and the specifics of the contemplated business. Franchising, it is safe to say, offers a great variety of opportunities attuned to the nation's continuing needs and changing markets. For thousands, franchising is the most logical—maybe the only—point of entry into full participation in our competitive system. ■

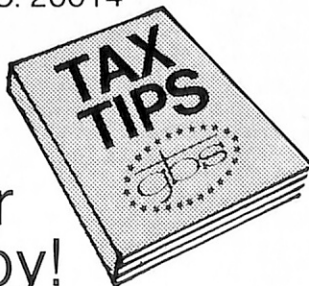


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**IT'S
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BUSINESS**

by J. L. Slattery



THE SMALL-BUSINESS OUTLOOK FOR 1976

Addressing a meeting of some 500 insurance executives in Chicago on November 4, former U. S. Labor Secretary Willard M. Wirtz warned that 1976 might be seeing a period of "weird and illusory" prosperity.

Much of the business press had been talking rather enthusiastically about the economic recovery which was occurring in the second half of last year. The October issue of *Fortune* had taken a generally positive view but had remarked: "The economy's rebound has been so rapid, and some prices so volatile, that many people now fear recovery will flare into virulent inflation or, perhaps, abort into recession."

Fears about a new upsurge of inflation weren't likely to be quieted by the news, early in November, that the Wholesale Price Index had jumped up by 1.8% in October. Such a rate would constitute "double digit" inflation if continued for even a six-month period. But expert opinion as to whether any such trend would be developing was quite mixed.

We ourselves were inclined to agree with the view, about inflation, that prevailed at the annual meeting of the Business Council—an association of top business executives—in Hot Springs, VA, on October 10-11. They felt that inflation would be the main economic concern not only in 1976 but for the foreseeable future.

A Broad Look at 1976

Mr. James L. Pate, Assistant Secretary of the U. S. Department of Commerce and that department's chief economist, predicted that the Gross National Product would be increasing by about 6 or 7 percent this year, when inflationary effects were discounted. U. S. Treasury Secretary William Simon made about the same forecast.

Mr. Douglas Greenwald, chief economist for McGraw-Hill Publications Co., issued a survey-based forecast of \$123.45-billion in capital spending by U.S. businesses this year. Such an expenditure on plant and equipment would represent a 9% increase over the 1975 figure and Mr. Greenwald called it "rather high to be expected at this time." And he warned that this capital spending wasn't likely to generate economic growth in "real" terms because of the effects of anticipated inflation. In planning their budgets for plant-and-equipment expend-

iture, he said, businessmen were anticipating a 9% increase in costs.

The auto industry was feeling much more cheerful last November than it had felt in about two years. Mr. Pate forecast a 1976 auto-sales level of 9.5 to 10 million cars, domestic and imported combined. GM chairman Thomas A. Murphy predicted industrywide sales of 12.7 million cars and trucks during the 1976-model year.

Unlike the auto industry, the real estate and housing industries were not feeling at all cheerful last fall. *Fortune*, in its October issue, said that "home builders' plans are almost shockingly restrained." The Mortgage Bankers Association of America glumly reported that there were still some 380,000 unsold new homes on the market. But at the MBAA's convention it was widely felt that more than 1-million single-family homes would be started in 1976. This would be an unusually high figure. The F. W. Dodge Division of McGraw-Hill Information Systems is an important source of construction-industry data and predictions. It forecast a total of only 1,525,000 housing starts in 1976. But even that would be about a 37% increase over the estimated 1,150,000 total for 1975.

Some idea of the condition of the real-estate industry last fall can be gained from a remark made by Mr. Trammell Crow, the Texan who may still be the nation's largest private real-estate developer (his own huge business was under financial strain last year). "When they write the history of the industry," he said disconsolately, "this period will be described like the 1929 crash." If you wanted to talk to individuals last fall who were taking an optimistic view about 1976, the real-estate and housing industries were not the places to look for them.

U. S. agricultural production was expected to continue to be immense in general. But the prominent economist Otto Eckstein predicted that food prices this July would probably be about 10% higher than in July last year. And the Cattlemen's Association, complaining of a cost-price squeeze, said that by the end of 1975 the number of cattle would be about the same as at the end of 1974. This statement led some experts to feel that beef prices would be rising in six or seven months.

"R-I-R" and "Debt Load"

The problem of "recovery-inflation-recession" not only is severe in the American economy but is nowhere near having a solution. A period of "good business times" this year would be no guarantee that such conditions would be continuing during—or even into—next year.

In the early and middle 1960s and in the years 1971-1973, many businesses—large and small—went heavily into debt on the basis of highly erroneous expectations about supply-and-demand prospects. The results in many instances were disastrous.

What kinds of miscalculations were made? One lay in having over-optimistic anticipations of market-demand prospects. This led many companies into rash programs of heavy debt-financing for expansion of plant, equipment, inventory, and so on. This same kind of mistake was made in 1971-1973 but in that period there was also the big scare about "shortages." This caused many companies to use debt-financing of various kinds in hasty efforts to stock up on materials, supplies, or products. Since the prices for those eagerly sought materials and so on were at high levels, and since the debt-financing was usually obtained only at a high interest rate, this "shortage-scare buying" was extremely costly in many cases. And in a number of instances companies which built up their inventories that way found themselves stuck with them in 1974 and 1975.

In the fiscal year ending June, 1975, there were 254,484 business and personal bankruptcies in the U. S. That not only was a 34% increase over the figure for the preceding fiscal year—it was twice as high as the figure for the Big Depression year of 1932!

We advise you to be extremely careful about incurring any kind of indebtedness this year. There may be some talk about "shortages"—and there may be some actual shortages (expert opinion on this possibility was divided last fall). But don't get stampeded into any panic-buying. And particularly don't do so through debt financing.

A Sound Strategy for 1976

The question we'd advise every small-business owner or manager to think hard about this year is this one: "How can we make our business get more out of the various resources it already has?" And remember that "resources" here includes all of the following things: management and employ capabilities, plant and equipment, inventory and operating supplies, financial assets (cash, accounts receivable, etc.), and your already established markets and distribution channels.

The most profitable supermarket chain in the U. S. is Weis Markets, Inc. The average U. S. supermarket chain gets an after-tax net profit of only about one-half cent on the sales dollar. A few top-profit-margin chains get 2 cents or so. But Weis markets gets an amazing 4.2 cents per sales dollar!

"If there is any secret behind our profit margins," the company's head, Mr Siegfried Weis, told *Forbes* magazine last

(Continued on page 36)



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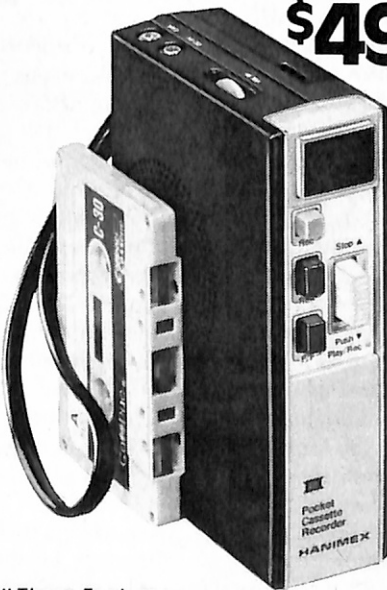
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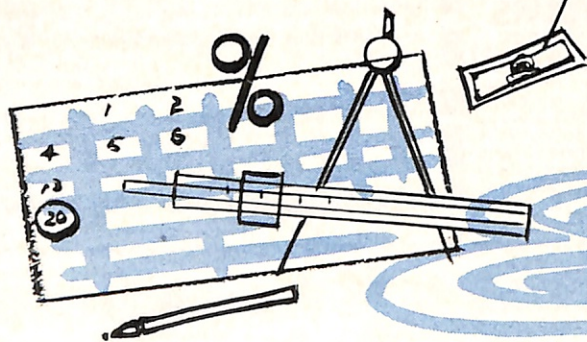
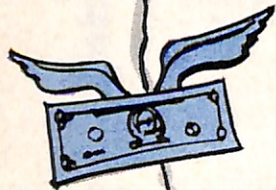
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the weather man

by Jack Ritchie



□ I made a notation. "You say the marriage ceremony is scheduled to take place at ten o'clock tomorrow morning?"

Juliette Carmichael nodded. "I know that's rather short notice, but I just heard about you yesterday. I'm getting married at St. Leo's and I'd like it to be a nice sun-shiny day. The reception will be in the afternoon."

"I'm sorry," I said, "but I really can't guarantee receptions. That is a field unto itself. My province is only the marriage ceremony."

She accepted the limitation. "Well, *mainly* I'm concerned about the wedding. I wouldn't want it to rain."

I consulted several of my charts and then ran a finger down a logarithm column.

"It's truly amazing how you're able to predict the weather," Miss Carmichael said.

I agreed. "It is a gift which I try to use for the benefit of mankind." I multiplied 22,826 by 4,426, pondered over my slide rule, and then did a

little long division. "I'm afraid that there's a slight inharmoniousness in the Fourth Quadrant of Spencer's Mobile Infraction."

"Oh, dear. You mean it's going to rain?"

I smiled reassuringly. "No. I positively guarantee that there will be no rain during the marriage ceremony itself, however. . . ." I tapped the sheet of paper containing my calculations. "There *is* a chance of some cloudiness."

She showed considerable relief. "Well, what's a few clouds anyway? Just as long as it doesn't rain. That's a bad way to start off a marriage, you know."

"Who is the lucky man?" I asked routinely.

"Terrance Renfro," she said, and wrote out a check for one hundred dollars.

When she left, I went back to my crossword puzzle.

It is my profession, my trade, my bag, to predict the weather—particularly for weddings—and I do this with

an accuracy of over ninety-six percent.

How am I able to achieve this near miracle? Really, it is quite simple.

I always predict fair weather. Always. Or to be more precise, I predict that it will not actually *rain*.

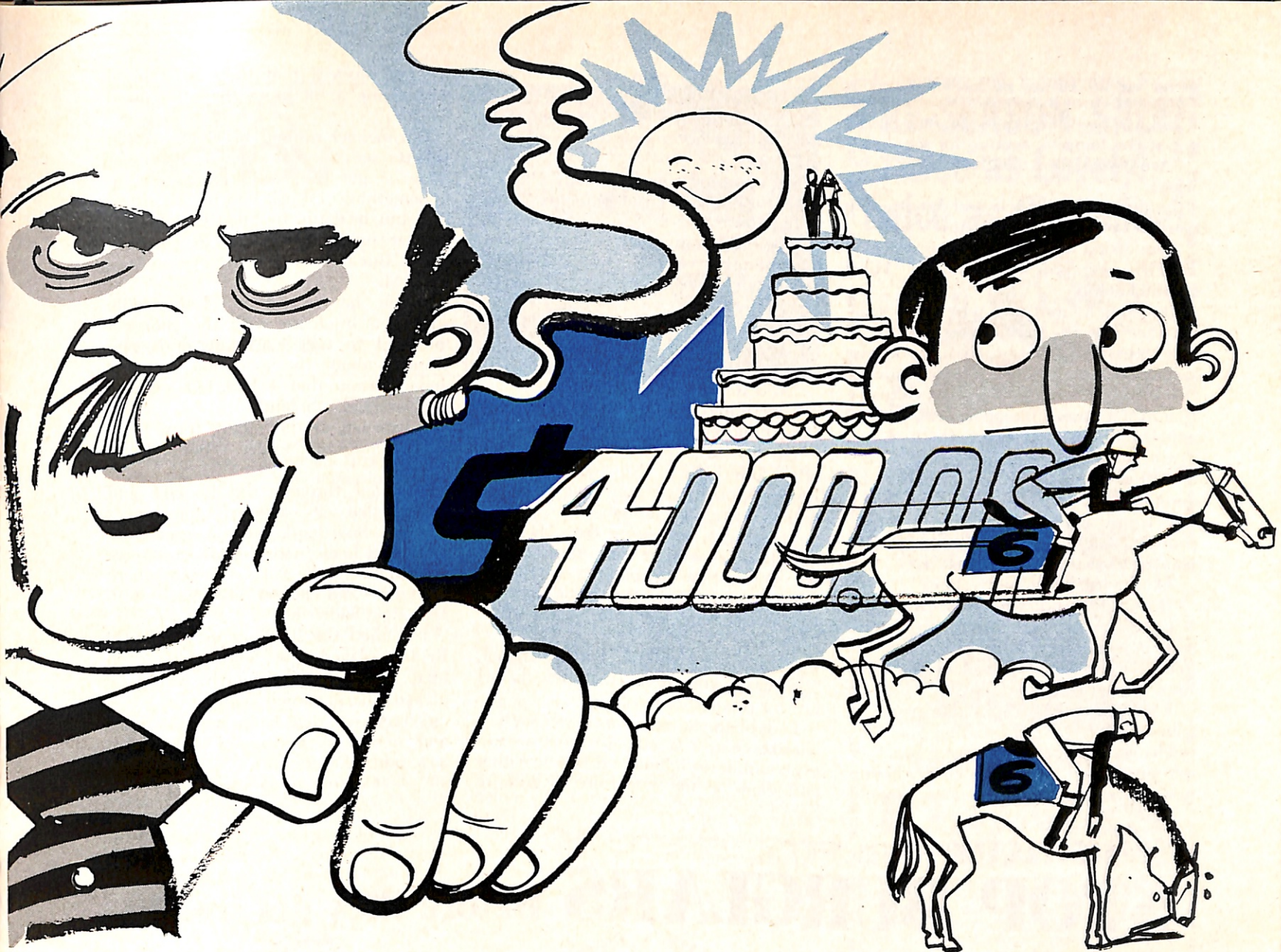
To begin with, according to weather statistics for this part of the midwest, there are—on an average—only six days in the month of June which one might describe as "rainy."

Therefore by predicting fair weather, my chances of being correct are immediately twenty-four out of thirty, or eighty percent.

But I go further.

I predict *only* that it will not rain "during the ceremony," which almost always takes place between the hours of eight and twelve in the morning.

And since it does not rain twenty-four hours a day, even on "rainy" days, a bit more mathematics will show that the chances that there will be rain during any particular four hour segment of the month come to less than four percent.



And if it does rain?

I cheerfully give my clients double their money back, which, of course, occurs less than once in twenty-five times.

I had just finished my crossword puzzle when I heard the outer door to my waiting room open and close.

I let seven or eight minutes pass—one must not appear too eager to shear the sheep—and then opened my office door.

I found a young bespectacled man who studied me earnestly.

"Are you the weather man?" he asked. "The one who predicts the weather or double their money back?"

I acknowledged that. "With ninety-six percent accuracy."

He seemed impressed. "Ninety-six percent? In my book that means there's more to it than just predicting. You must have the *gift* to make the kind of weather you want?"

I laughed deprecatingly. "People *have* said that about me before."

He nodded. "Nobody is right ninety-

six percent of the time without some kind of an inside track. Right? When you want sunshine, you *get* sunshine. And when you want rain, you get rain." He pushed his glasses back up the bridge of his nose. "And I want rain tomorrow."

Frankly, no one had ever asked me for rain before. I was curious. "Why?"

"I'm sorry, but that's personal. I just want a nice steady soaking rain tomorrow."

It wasn't that I was unwilling to take his one hundred dollars, but the odds were overwhelming that I would just have to give him double his money back tomorrow.

"I'm sorry," I said, "but I've already promised someone else sunshine. First come, first served, you know."

He fixed me with a steady eye. "I am not a person who haggles. I'll give you four thousand dollars if I get rain tomorrow."

Four thousand dollars?

That did change the picture a bit.

I could take his money and leave

town tonight. Four thousand made the move worth it. Besides, I'd practically milked this territory dry anyway.

I rubbed my jaw thoughtfully. "Well, if rain is really *that* important to you, I just may be able to swing it."

He took out his check book and began writing. "You won't have any difficulty cashing this at the First National. I've already spoken to the people there."

When he handed me the check, I saw that his name was Terrance Renfro.

Terrance Renfro? And he wanted rain tomorrow?

I was mildly shocked. "You *want* rain on your wedding day?"

He flushed slightly. "It's sort of a tradition on my side of the family. It rained when my parents got married, and my grandparents, and my great-grandparents. I wouldn't want to break the chain. It's bad luck."

After he left, I went immediately to the bank and cashed his check. I returned to the office with the inten-

tion of gathering a few personal belongings before leaving town and found a tall, heavy-set man with hair graying at the temples waiting for me.

"Are you the weather man?" he asked.

I admitted as much and he studied me. "Do you know who I am?"

"I'm afraid not, sir," I said.

"The name is Carmichael. Mike Carmichael."

It came to me now where I'd seen his face before. In the newspapers. It was reported that—in a subterranean fashion—he controlled the north side of this city. Or was it the south? Actually I didn't suppose it really mattered, except to the people living there. I felt distinctly uneasy in his presence.

"What was Renfro doing here?" he demanded.

I could see no particular point or profit in denying Renfro's visit. "He wanted a weather prediction."

"And what did you give him?"

"I said it would rain tomorrow."

Further wheels meshed in my brain. Mike Carmichael? Juliette Carmichael? Was she his daughter? And Terrance Renfro his future son-in-law?

I yielded to the impulse to perspire. I had predicted fair weather for Carmichael's daughter and rainy weather for his son-in-law. The contradiction was clearly embarrassing and could

possibly lead to pain.

I laughed quickly. "I predicted a sunny morning for your daughter and rain in the afternoon for your son-in-law to be."

He regarded me skeptically. "You're telling me that you can pinpoint weather like that?"

I pointed to my slide rule, my charts, and the other various window dressing. "It is all quite complicated, but an exact science."

"How much did you charge Juliette for the sunshine?"

"One hundred dollars. My usual fee."

"And Renfro?"

I hesitated a fraction of a second. "One hundred dollars, of course."

He leaned over me slightly. "I got other information. Now tell me why Renfro would pay you four thousand dollars for rainy weather?"

My throat was quite dry. "He told me that he was getting married and it's a tradition in his family that it rains *some*time on the wedding day. I promised him rain *only* for the afternoon."

Carmichael winced with disbelief. "He gave you four thousand dollars just for predicting rain?"

I dabbed at my forehead with a handkerchief. "I seem to have an unexplainable *influence* on the weather and some of my clients are so grateful

for my services that they *insist* upon paying me a bit more than the usual fee."

Carmichael rubbed his neck. "What Juliette sees in that dimwit, I'll never know. I got the feeling that he's up to something. I'd ask him myself, firm-like, but he'd run to Juliette and she'd yell at me." He moved to the hall door. "But I'm keeping my eye on him. And you."

When he was gone, I hurriedly stuffed a briefcase with the things I intended to take with me and then glanced about the reception room to make certain that I had left nothing of importance behind.

I frowned at the racing form lying on the magazine table. Who had left it there?

I paged through the booklet and found that it covered tomorrow's races at Sportland Park. A green ink mark had been made beside one horse in each race.

Renfro had signed his check with green ink, hadn't he?

I studied the form again. Evidently Renfro played the favorite in each race, except for the fourth, where he picked a horse named Watercress.

Watercress had been out six times and never in the money. The form gave odds of 50 to 1.

(Continued on page 38)

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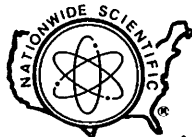
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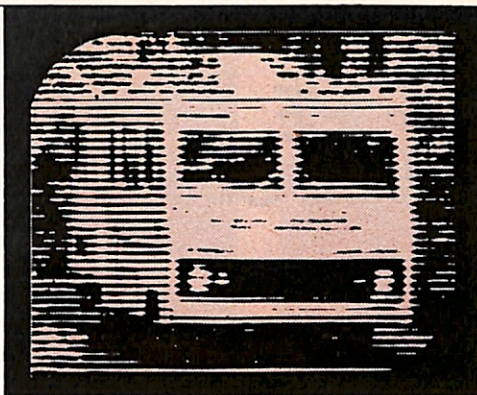


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SPORTS ACTION

by Don Bacue



EXERCISE, ANYONE?

Some of us are dumb. Here we sit, with more than 30 million acres of national parkland at our fingertips (even more than that in state- and private-owned land), deteriorating bodies and brains plopped before the idiot box, waiting for the first warm day of spring. Then, magically, like moths emerging from a long winter's nap, we burst forth upon the golf courses, marshlands, and campgrounds of America, proclaiming, "World, we are here!"

Many weeks and sore muscles later, some of us have the courage to admit that, well, maybe—just maybe—we've allowed our bodies to get a wee bit sluggish and our minds a whole lot dull. Tsk, tsk, tsk.

Just a few weeks ago, a friend was griping about how expensive his favorite winter sport was getting. "Do you know," he moaned, "that I used to be able to spend a weekend cross-country skiing absolutely free! Now, by the time you figure in the cost of the gas, room, meals, and a trail pass, it ends up costing 50, 60 dollars or more. And that's just for one! Taking the wife and kids is out of the question. I sure wish I knew of someplace that was cheaper!"

According to Davis Smith, vice president of Holiday Inn's 43 Trav-L-Parks, camper registrations were up more than 25 percent in 1975. "Overall, 1975 was the best year in Trav-L-Parks' history," said Smith.

Kampgrounds of America (KOA), a system of 800 campgrounds across the land, showed an increase of 20 percent in camper registrations for the first eight months of 1975.

It seems foolish to think that we make such effective use of our parks and campgrounds all summer long, only to abandon them—at our own expense—when the first frost strikes. After all, we pay taxes to the tune of millions of dollars a year for the support and maintenance of our park systems. It's slightly less than brilliant of us to desert them six months out of the year. You wouldn't dream of spending \$40,000 on the home of your choice, only to abandon it for a hotel room from October through March! Yet, that's just what millions of Americans do each year with their parks.

You don't have to spend \$50 or more every time you want a little exercise . . . or a weekend of solitude in the wilder-

ness. Instead, you can dig out the old tent, invest 20 bucks in a good heater, load the duffle bag with warm clothes, water-resistant boots, parka, and take off for a day in the nearby wilds. You'll find the forests are serenely beautiful blanketed in snow. And the shoulder-to-shoulder crowds you encountered over the Fourth of July weekend never materialize. Hiking along trails with 20 pounds of winter wear on your back will make you anything but cold, too. Just remember not to get too ambitious. Short hikes out, broken by a hot meal and perhaps a short rest in a warm tent, are best.

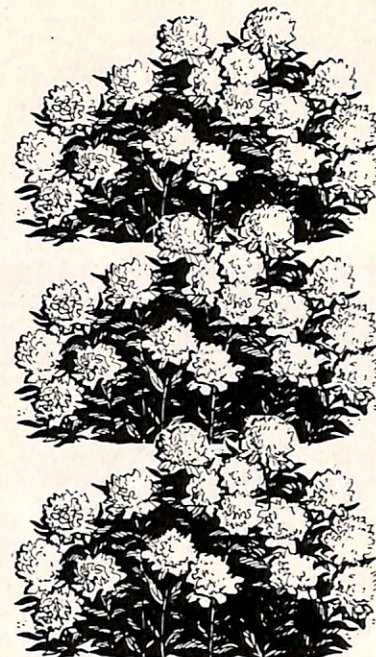
If you decide to spend the *night* in your winter wonderland, be sure your sleeping bag is properly insulated and rated for the temperatures you'll be facing. Do that *before* you leave home. And bring enough heater fuel to burn through the night.

Cross-country skiing presents no problem in most national and state parklands. If you can walk on a path, you can ski on it. There are few special regulations, unlike those governing snowmobiles, above and beyond those dictated by common sense. If you're new to cross-country, you'll probably want to rent boots, skis, and poles at a local sports supply shop for around \$5 a day. If you'd rather invest in your own, you can buy all three items for about \$100—considerably less than you'd expect to pay for good downhill ski boots, alone. Regardless of whether you rent or buy, cross-country skiing is excellent exercise. With just a little basic instructions from your sports supply dealer (or a cross-country instructor he may recommend) and an hour or two of practice, you'll soon be gliding across frozen fields and down wooded paths as effortlessly as a gull sailing over Lake Ontario.

What's more important is that, by getting out this winter and camping, hiking, or skiing in our parklands, you'll be keeping yourself in top physical and mental shape, your head clear, your senses keen. I can't think of a more rewarding pursuit.

For information regarding winter activities in our National Park System, send 50 cents for the booklet, *Winter Activities in the National Park System*, to National Park Service, Consumer Information, Dept. 64, Pueblo, Colorado 81009. The booklet outlines cross-country ski tours, downhill skiing, ice skating, ice fishing, ice boating, and overnight facilities in parks from Maine to California.

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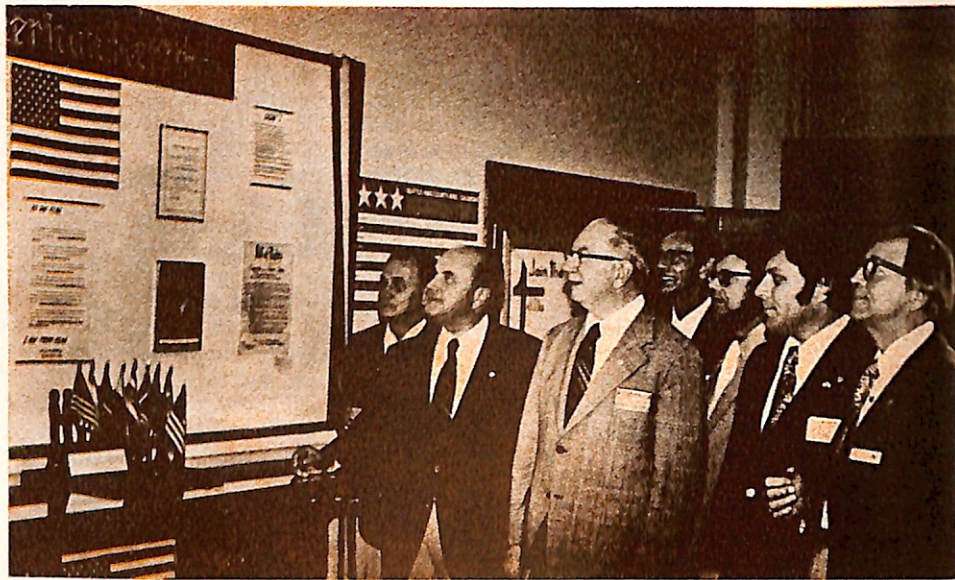
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NEWS OF THE LODGES



GER WILLIS McDONALD (third from left) viewed Federal Way, Wash., Lodge's American Heritage display. Also reading the documents were (from left) PER Bill Kominowski, PGER Robert Yothers, PERs Jack Myers and George Miller, ER Bill McDermott, and GL Committeeman J. Paul Meyer.

ADOPTED by Culver City, Calif., Lodge was 11-year-old Cheryll Marie Arnold, who spent some time conversing with ER Ron Brookhart at the recent lodge function at which she was introduced. Cheryll had to wear a body cast for four months following the latest of several operations. Lodge members gave her a color television set to help her get through that period of confinement.



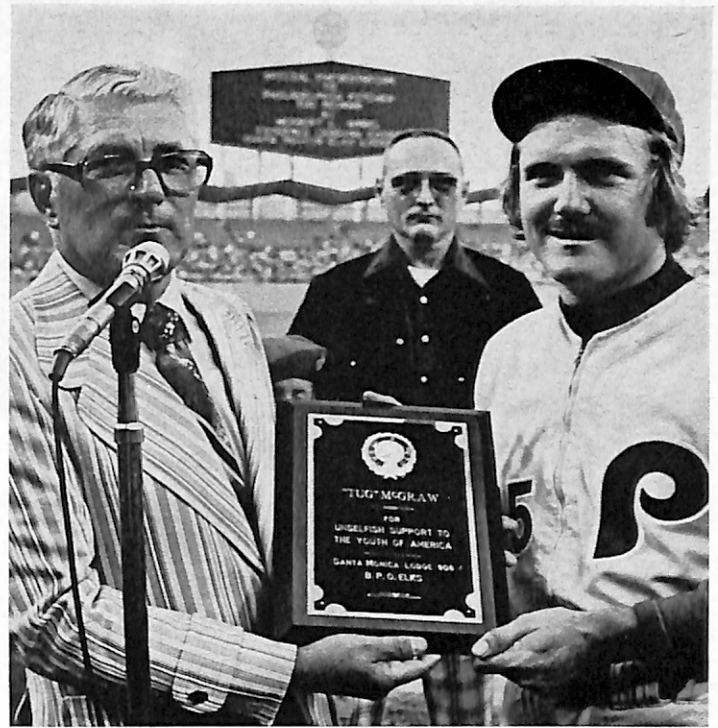
THE CIRCUS WORLD MUSEUM in Baraboo, Wis., hosted a group of veterans and attendants from the Tomah VA Hospital. ER Roger Stieve of Baraboo Lodge (second from right) presented the veterans with two boxes of deer hides to be used in therapy programs. Joining in were Lawrence Benhke (left), Bernie Paltz (second from left), John Scharnke (right), and Bill Schultz (fourth from left) of the museum.



LATHAM LITTLE LEAGUE award winners displayed their trophies at a banquet given for them at Colonie, N. Y., Lodge. League Vice President Tom O'Shea, Youth Chm. Emerson Gallup, and League Pres. Dave Kelly congratulated the team members.



A PERMANENT ENDOWMENT fund was established by Nashville, Tenn., Lodge's \$1,000 gift to the Tennessee Performing Arts and Cultural Center Foundation. Mrs. E. Bronson Ingram, executive director, thanked Program Chm. Harry Lester and Trustee Burton Cloud for the donation, which also allows that a chair in the auditorium be dedicated to the lodge.



ACCEPTING A PLAQUE presented to him on behalf of Santa Monica, Calif., Lodge in appreciation of his support of American youth was Philadelphia Phillies pitcher Tug McGraw. Est. Lead. Kt. Herbert Gabel (left), Youth Chm. Larry Wilson, and Committeeman Tim Liesen made the presentation to McGraw, who is the son-in-law of the late Fred Kline, an 18-year member of the lodge.



THE JACOBS FAMILY of New York, N. Y., Lodge received the honor of having a member, Raymond Jacobs (second from right), installed as Exalted Ruler. The family's history includes years of membership in the order, as seen in Trustee Ben Jacobs' 30 years, Raymond's 20 years, and In. Gd. Gary's 4 years. PDD Xavier Riccobono (second from left), a New York Supreme Court Justice, presided at the ceremony.

A RITUALISTIC CLINIC conducted by the Grand Lodge for Connecticut at Rockville Lodge was attended by (front row, from left), GL Committeeman Louis Cifarelli, PER Frank Vault, ER Rodney Gray, and (second row, from left) DDGERS Ed Zimmer, John Addario, John Goodman, and Bob Stalsburg, and the Connecticut Elks Association's ritualistic judges.



NEWS MEDIA appreciation night at Gardner, Mass., Lodge drew the participation of (from left) ER Peter Jengo, C. Gordon Bell, president of the Gardner News, Donald Boutwell, radio station manager, PDD Ernest Rahaim, and PER John Sheehan, publicity chairman. The evening's conference was attended by reporters, editors, and local radio personnel.





OFFICERS of newly instituted Deale, Md., Lodge were congratulated at the Md., Del., and D.C. Elks Association's recent convention by its members including PDD Jerry Stegman who helped organize the lodge. D. Patrick O'Donnell was installed as Deale's first Exalted Ruler.

A PIGGY BANK filled with \$175 in cash was the gift of Dottie and Bud Woehrle to Alhambra, Calif., Lodge for the state major project. The couple, owners of a local inn, prepared a meal for their patrons who donated money to the bank instead of paying a tab. CP Chm. Al Bockstall accepted the bank from Dottie Woehrle, and Est. Lead. Kt. Augie Northern (second from left) and Brother Bernie Vlastic (right) also expressed their thanks.



LODGE NOTES

PALISADES PARK, N. J. The presentation of Bicentennial flags to the town council, police and fire departments, area schools, and local service and fraternal organizations was undertaken by the lodge.

YORKTOWN, N. Y. Past Grand Est. Lead. Kt. James Gunn was the principal speaker during ceremonies marking the official opening of Yorktown Lodge's new quarters.

BREMERTON, Wash. A Bicentennial theme was a new touch for the county fair parade sponsored annually by the lodge. Sixty-three units participated in the mile-long cavalcade.

PENNSYLVANIA. A Humanitarian Citation was awarded by the state association to Wilkes-Barre Lodge Secy. William Liebman during a recent meeting of the Northeast District Elks held at Towanda Lodge. Brother Liebman was cited for his efforts on behalf of the cerebral palsy home service program.

MAHWAH, N. J. The lodge recently established a \$500 scholarship to be awarded annually to a physically handicapped high school graduate who resides within the area of the lodge's jurisdiction.

LEWISTON, Idaho. PER Richard Devlin served as chairman for the state association food caravan which brought in over \$6,000 in food and money for the Idaho Elks Rehabilitation Hospital at Boise. The lodge honored 13-year Treas. George Weber on his 80th birthday by initiating 13 candidates in his name.

SANTA ROSA, Calif. A class of seven candidates initiated by PDD W. H. Offner included his son Randy and son-in-law Jim Weis.

WEST VIRGINIA. Sixty children attended the state association-sponsored crippled children's camp at Oglebay Park in Wheeling. Est. Loyal Kt. Daniel Manners of Wheeling Lodge served as general chairman for the undertaking, assisted by VP Paul Duffy.

NEWTON, N. C. All four of North Carolina's DDGERS, William Benner Jr., W. Henry Woods, III, Bill Allen, and Eb Kimbrell were in attendance at a recent District Deputy Clinic hosted by the lodge.

GLEN COVE, N. Y. The annual outing sponsored by the lodge for the children of St. Christopher's Orphans Home took place recently.

VALLEJO, Calif. During their recent visit, all-star Little League players from Vallejo's sister city of Akashi, Japan, were guests of the lodge for a swim and hamburger outing.

CARBONDALE, III. PER Winton Walkup and Brothers Clarence Mitchell, R. J. Rude, and S. L. Minton were named life members of the lodge. The recent initiation of a class of candidates was conducted by PERs Jim Reed and Sam Abell of Cairo Lodge.

EDISON, N. J. Mark Staryk was honored with a plaque for his gift of \$500 to the lodge's Crippled Children's Committee. Chm. Mike Abatemarco made the presentation.

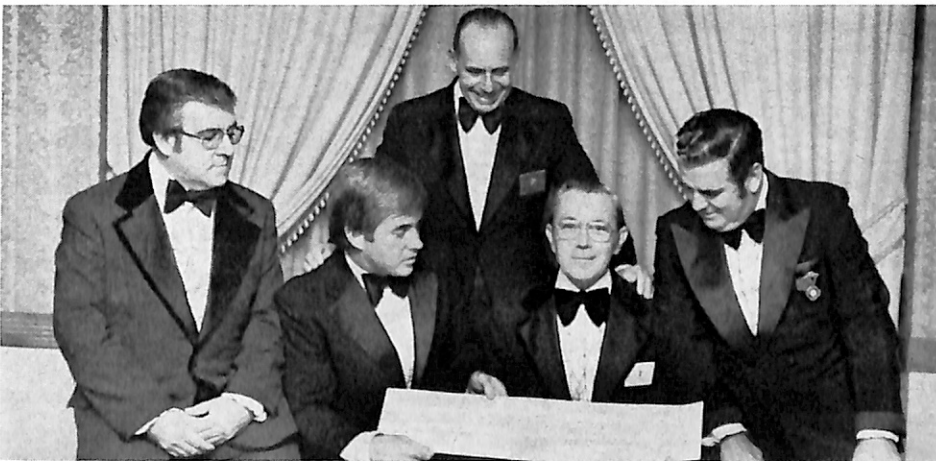
AGANA, Guam. The lodge's plan to usher in the nation's Bicentennial year included raising an American flag at one second after midnight, December 31, 1975. Brother Antonio Won Pat, a lodge member and Guam's representative to the U. S. Congress, will present the flag to President Gerald Ford on behalf of the Elks.

SEDALIA, Mo. A restaurant operated by Sedalia Elks during the Missouri State Fair raised over \$4,700 for the charitable projects of the lodge.



CHADRON, Nebraska, Lodge's Vets Committee engineered that a shipment of leather be delivered to the VA Hospital in Hot Springs, S. D. Donald Hallsted (left), VAVS associate representative, PER Mike Mykris, and ER Clifford Stafford looked over the goods.

THEME CHILD Sheila Johnson of Salinas, Calif., greeted GER Willis McDonald upon his recent visit to the lodge. Sheila, who is deaf and a cerebral palsy victim, is one of the California-Hawaii Elks Association's therapy patients, and is progressing well. Salinas Lodge itself has contributed over \$27,000 to the major project.



◀ **TEN LODGES** of New York's West District participated in a charity ball at which \$3,000 was officially added to the funds of the state major project. Present were (from left) Chm. Lionel Henderson, State Congressman Jack Kemp, Co-chm. Wayne Pettit, SP Lucian Masur, and PSP Raymond Barnum, the evening's master of ceremonies.



THE CONGRATULATIONS of PGER E. Gene Fournace (left) went to PDD Bill Bailey of Michigan's East Central District. Brother Bailey, of Midland Lodge, was commended for having 100% participation in the Veterans Remembrance Month Contest during his term last year.



CHILDREN enrolled in special education classes at the Lapham School in Madison, Wis., were treated to a luncheon courtesy of Madison Lodge. Some 80 young students look forward to this annual party, including Lori who had a great big smile for clown Clarence Nielsen.

(Continued on page 60)

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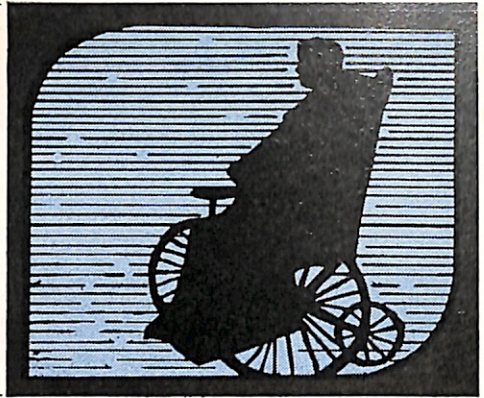
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Annually, disabled veterans and multiple sclerosis patients are taken on a three-hour chartered cruise up the Niagara River in New York. This year, among the involved members of North Tonawanda Lodge were ER Robert MacPhee and Edward Williams who provided bus service for the group.



Belleville, Ill., Lodge has earned a good service record at the Scott Air Force Base Hospital, where members have made numerous visits. At a recent TV set presentation were Chm. John Moreiko, ER Robert Tyler, John Hussey, Frank Lopez, Elaine Miller, Committeeman Jim Mrkacek, R. Feliu, and Committeemen William Sedlak and Charles Wasem Jr.



The construction of a patio area for wheelchair patients at Woods VA Hospital in Milwaukee, Wis., was provided for by the Wisconsin Elks. PDD John Pugh presented a check for \$2,700 to Richard Ledbetter, assistant center director.

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- Didn't We
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TRAVEL

by Jerry Hulse



With the dawn of a new year, neighboring Mexico is stepping up a campaign aimed at attracting new visitors—especially the American tourist. After relaxing a tax on food and beverages and concentrating on a hotel building program, the nation is prepared for a record invasion by vacationing foreigners.

Undoubtedly the best bet for the thrifty traveler will be the prepaid tour, with myriad choices at your disposal (your travel agent has the details). For those of you who prefer to travel alone, dozens of small inns and hotels offer both pleasant and inexpensive accommodations. On a recent trip to Mexico City, Oaxaca and Zihuatanejo, I compiled a list of little known hotels for *Elks who travel*.

To begin with, in Mexico City I discovered the Maria Cristina, a small hotel which exudes a particular charm. Although it has been operating as a hotel only since 1939, it appears to be a holdover from a previous century. Fashioned in the colonial style of old Mexico, it is conveniently located one block off the Reforma at Ave. Lerma No. 31.

Tables are set in a lovely garden beneath jacaranda and ash trees, and bougainvillea climbs an ancient wall that separates the Maria Cristina from the former home of Venustino Carranza, Mexico's respected revolutionary president. The Maria Cristina rises on land that formerly was home of its proprietors, George Rule and his sister, Luz Rulade Rivas. As children they lived there with their parents. When the hotel was built the home was removed. Now only the game room remains—a snug shelter that serves as the bar in a pleasant corner of the garden. Altogether the hotel provides 106 rooms with rates ranging from \$14 to

\$18 in the original building and \$26 to \$28 in a newly opened wing.

Amber carriage lights glow of an evening and dozens of pure white orchids float in the lobby's fountain. Just a few steps away there's an alcove with a beam ceiling, and here guests gather to visit or else read before the huge fireplace. In earlier years famous film stars made it their home: Mary Pickford, Loretta Young and Gary Cooper, among others. There's a small restaurant just off the lobby where the menu lists chateaubriand for \$11, steaks and shrimp for \$5 and pollo a la Kiev (chicken) for \$4. The chef will also pack a box lunch containing chicken, jelly, cheese and ham sandwiches, a hard-boiled egg, an orange and a banana, the entire bundle for \$4.

In Mexico City I chanced upon another hotel and it, for me at any rate, is the gem of the lot—the de Cortez, a two-story bundle of rooms overlooking a garden patio, with a fountain that serves as the centerfold. Guests dine outdoors beneath umbrellas. English sparrows chatter incessant-

ly. Geraniums bloom blood red on the balcony—and potted plants are placed across the cobbled courtyard. It is a particularly romantic setting during a moonlit spring night. Now nearly 200 years old, the De Cortez was constructed by Augustinian friars as a rest stop for traveling clergymen. The old hostelry of Santo Tomas de Villanueva operates at near 100% capacity, which is a testimonial to its unusual charm. Along with the chattering of birds there are the bells of the churches of San Hipolito and Santa Veracruz. Guests are served by a staff that speaks French, Italian and German in addition to Spanish and English. Altogether there are 27 rooms—19 with tub and shower and eight with shower only. To live the good life of an old missionary costs from \$18 a night to \$22, double. Suites are an extra 50 pesos, which is to say about \$4 over the \$22 rate.

More than a century ago the hotel became a national monument when Mexico's hero president, Benito Juarez, decreed the separation of church and state. Now not a single cobble may be removed without government approval. Politicians and film stars who disdain the big, showy hotels of Mexico City register at the De Cortez, escaping the everyday pressure cooker, just as discerning tourists do. Saturday nights the peaceful patio is the scene of a Mexican fiesta, and on Sunday mornings a buffet is prepared in the ancient and sunny courtyard. Choices on the daily luncheon menu range from eggs Malaguena (\$2) and grilled red snapper (\$3.95) to chicken tacos with avocado sauce (\$1.75).

The De Cortez operates under the banner of Hostales de Mexico, a chain that includes the Majestic in Mexico City, the Posada de Vasco in Patzcuaro and the Virrey de Mendoza and Posada de la Soledad in Morelia. It is with

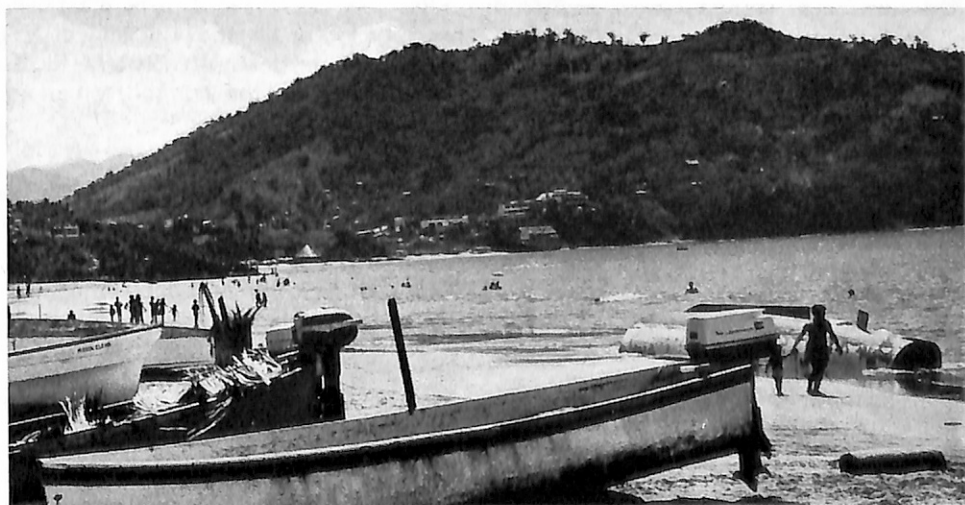
a certain reluctance that I surrender its address: No. 85 Ave. Hidalgo. Treat it gently, for it is a rare discovery in a world of high-rise and vulgarity.

Now comes the nomination for the nearest to a high-rise in our guide to the city's little-known hotels. It is the five-story Montejo sitting smack on the Reforma and only steps off the Glorietta Noza. (From the balcony one may peer off to the Monument of Independence.) The only colonial-style hotel in the area, it deserves a number of accolades, not the least of which concerns the fastidious appearance of its 57 rooms. Next there is the restaurant perched on its rooftop, the Cancun. Here diners may tear away at a plate of enchiladas while looking down on traffic shifting along the Reforma. Like the guest rooms, it, too, is spotlessly clean.

There is absolutely no way to fault the Montejo. One gets the impression it is scrubbed constantly, both morning and night. Its charm is related to the colonial theme which is carried throughout the hotel, starting with the lobby's high-beam ceiling and continuing into the hallways and guest rooms. Such slick accommodations start at \$13.20 a night single and \$15.60 double. There are also junior suites for \$16.80 and \$18.40 as well as spacious two-bedroom suites for \$26 and \$28. The larger quarters—big enough to accommodate two couples—are equipped with both sitting room and bar. The small fry, the lady told me, are squeezed in for free while older youngsters are charged \$3.20 a night.

What no doubt is the most incongruous example of Mexico City's lesser known shelters is a compound known simply as the Shirley Courts. Just envision a motor hotel that's stark white and totally unglamorous. Nonetheless, what this mishmash of rooms lacks in

From the pyramids of Monte Alban at Oaxaca (left), to the quaint hotels of Mexico City (below) and the beaches at Zihuatanejo . . . exotic, exciting Mexico beckons the tourist.



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sophistication it makes up for in price, the rates listed at \$9.60 a night single and \$12 double (you must ante up an extra \$2 for kids). Besides this, guests who pay in advance get the bonus of a free day for every week they've booked at the Shirley.

One of the continent's oldest motels, Shirley Courts has been doing business near Sullivan Park for more than half a century. It is, indeed, Mexico City's only American-style motel. Created in the early '30s by a Texan, James G. Shirley, it is operated now by his heirs. The management refuses to advertise (its fame is spread by word of mouth) nor are credit cards accepted. With those low rates it's a hard-cash deal. The Shirley Courts offers shelter, pure and simple. While not particularly elegant, the rooms are clean and the motel also provides a swimming pool. What more could you want?

In its dining room the Shirley feeds up to 250 persons at a sitting, its daily buffet featuring 30 dishes—"all you can eat"—for \$2.40. Cakes, pies and other pastries are baked on the premises. "Our specialty," said the manager with a noticeable drawl, "is good 'down home cookin'." Should you be wondering about the address, it's No. 166 Sullivan St.

More centrally located is the Gran Hotel de la Ciudad de Mexico, which occupies the shell of a former department store facing the Zocolo. Originally a monastery, its emergence as a hotel occurred in 1968 in time for the Olympics. Although a bit tacky, its 120 rooms are offered at the reasonable rates of \$18 single and \$22 double. It's worth a peek if only to view its magnificent glass dome or to ride one of its old fashioned caged lifts. Directly next door to the Gran, the venerable Majestic is the better buy, with 86 rooms priced at \$16 single and \$18 double. Besides being spic and

span, it provides a dazzling view for diners from a romantic rooftop restaurant: ivy-colored walls, potted plants, umbrellas, checkered tablecloths. Just add moonlight and roses.

So much for Mexico City. My next stop was Oaxaca and the Hotel Victoria which is perched on a hillside overlooking the entire town. The rooms are comfortable, the view is grand and the food is fair.

At the Victoria an ordinary room will cost you \$16 single and \$20 double, or there are junior suites for \$24 and \$28. I prefer the old colonial Monte Alban, a hotel which is close to the zocalo on Alameda Park. The Monte Alban is a former private home, more than a century old, with barely 20 rooms that rent for less than \$10 a night single and \$14 double. Silver chandeliers cast their light on a patio where guests take their meals and where folk dancers entertain twice a week.

In Oaxaca the weather never grows cold. Even during winter the days are warm. Daylong, the tour buses groan off to the old ceremonial cities of Mitla and Monte Alban. And in town, candles glow on the altar of the Basilica de la Soledad. Sunday is the day to be in Oaxaca. As the hour grows later groups gather near the bandstand in the zocalo to listen to the evening concert. The zocalo is a fine place to end the day. Gnarled old trees cover the square and there are many benches where one may rest. Surrounding the area is an arcade with restaurants where the beer is cold and the enchiladas are hot. Oaxaca is unlike other tourist haunts in Mexico. It is truly Mexican. The buildings are purple and yellow and pink and the people are content, living the simple life.

Isidro Parra Cruz drives Taxi No. 78, a vintage Ford sedan with the dust of the countryside covering it (you can

Lodge Bulletin Competition

The Grand Lodge will again sponsor a Lodge Bulletin Contest for the lodge year 1975-76. 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, 1975 to December 31, 1975. 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, 1975 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, 1976 to be eligible for the judging. No entries will be returned.

Do not mail entries to *The Elks Magazine*.

call Isidro by dialing 62685 or 62190). During trips out to Monte Alban and Mitla and the markets of Ocotlan and Saachila he speaks of the history of Oaxaco: After Cortes defeated the Aztecs he was told by the emperor of Spain to name his reward. Cortes told the monarch he'd take the valley of Oaxaca. Without hesitation the king sent him the deed.

Isidro took us to Monte Alban, with its tombs and temples which stand on a desolate hilltop six miles outside Oaxaca. Throughout the afternoon the wind funneled its way among the ruins, stirring up the grass along the 1,000-foot plaza where the Zapotecs once played ball. In those days it was best to be on the winning team. Especially if you happened to be the captain. Otherwise the loser's heart was given as a trophy to the winner. Once Monte Alban was a sacred city and burial ground. Its tombs have provided priceless treasures. Solid gold necklaces, jade, crystal, pearls. All of this has been removed to the museum in Oaxaca. Next door to the church of Santo Domingo. It is a slightly longer drive to the old ceremonial center of Mitla, which remains as the Zapotecs left it. But it was hot and we were thirsty, so we decided we'd had enough of the ruins for one day. Besides, Oaxaca is known for its pretty girls, and so we took a table at a cafe across the zocalo and watched them promenade through the plaza. It is a pleasant way to spend an afternoon, girl-watching in Oaxaca. Besides being the home of beautiful women, Oaxaca was the home of Mexico's national hero, Benito Juarez. Even without the temples of Mitla and Monte Alban, this would make his state a shrine. On each side, Oaxaca is surrounded by the Sierra Madre, a mile-high pueblo where summer is an endless season. By plane Oaxaca is about an hour from Mexico City. By bus figure on 12 hours and by train an extra six hours.

And then there is Zihuatanejo, 150 miles north of Acapulco. Overlooking the waters of Playa de la Ropa are a couple of hotels, both stairstepped up the hillside—the Sotavento with 52 rooms and the Catalina with 44 units. Both are under the same management, so that they share a single dining area, a terrace which overlooks the sea and a lovely beach.

(One morning at the Catalina I ordered a Spanish omelet. The waitress was confused. Soon another woman appeared. She was apologetic. She asked, "Did you order a Spanish omelet?" I nodded and she said, "Well, I'm very sorry, sir, but our cook doesn't know how to make one. How about

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Did you know that there are over a billion appliances in use in the United States today? And three repairmen. At least that's the way it seems when one of mine goes on the blink. With more than two dozen electrical gadgets in my house going snap, crackle and pop, I finally got tired of trying to locate a guy with enough ambition to take my money and I decided to learn how to make the repairs myself.

When a well-aged comic like me decides to go back to school, you can bet the family jewels it won't be back at P.S. 93. I'm going to learn at home, or not at all. So I sent away for NRI's home study course in Appliance Repair ... and I took the course.

With a mechanical aptitude slightly below that of King Kong, I needed a course that started at the beginning and didn't move ahead too fast. Well, NRI did just that. They started with electricity—what it is and what it does—and went from there. You proceed at your own rate of speed. Whip through it if you want to, or take your time. What counts is the fact that you learn, in a way that it sticks with you.

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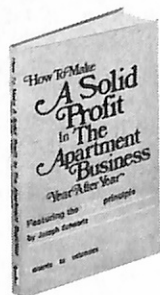
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bacon and eggs?" she asked.)

At the Catalina the price for a pad overlooking the playa comes to \$26 a day single and \$44 double. The Sotavento charges a slightly heftier rate—\$32 and \$49.60 respectively. Personally I'm a bit mystified as to why it costs more to park in at the Sotavento, my choice being the Catalina. For one thing, at the Catalina there's a funicular which carries guests to the beach. Otherwise it takes strong legs and a healthy heart to navigate the steep steps. On the beach there's a new hotel, the 40-room Calpulli. At the Calpulli one merely marches out the door and into the sea. Rates are \$24 a day per person, meals included.

It is only a short stroll to the Posada Caracol, which is operated by Pepe Solorzano and his American wife Susan. She is blonde and beautiful; he is dark and handsome. Besides the hotel they operate a swinging discotheque as well as a boutique, La Manchincuepa Morada, which translates to The Purple Somersault. With three meals, the Posada Caracol charges \$23.60 single and \$40 double. One also may choose the European plan (\$14.40 single, \$21.60 double) or the modified American plan (\$20.40 single and \$33.60 double). Pepe's Posada boasts a total of 53 rooms, a couple of swimming pools, a game room, three bars, an international restaurant and, of course, a steak and lobster house called El Chololo.

Next door at the charming hotel Irma—it overlooks La Madera Beach—a single with three meals comes to \$20 a day and doubles are available for \$37. From the pool deck there's a splendid view of the bay, and meals are served in the hotel's romantic terrace dining room. It is a lazy life in Zihuatanejo. Everybody snoozes in hammocks. At night the Milky Way is a white smear against the black sky. Sometimes thunderheads roll in from the sea, filling the night with electricity. No barbiturate could be as hypnotizing as the pounding of the waves against the sands of Playa de la Ropa. I asked Jack Verrey, an ex-newspaperman from Mexico City, the same question I asked another time: "What is there to do in town?" and he replied as before, "Nothing, absolutely nothing." Well, I was glad of this. It showed that Zihuatanejo still hadn't gotten stuffy and sophisticated.

Across the bay barbecues are still prepared on the beach at Las Gatas. (It means The Cats because of the wild animals which once roamed there.) Las Gatas is cut off on each side by jungles so that visitors must go there by boat. The price round trip is 12 pesos, or about \$1. Along the beach there are several ramshackle

restaurants. One is called Chez Arnoldo. A sign in front announces, "English spoken—a little bit." I chose one operated by the old fisherman, Oliverio. At Oliverio's a plate of clams or oysters costs \$1.60, red snapper is \$2 a plate and huge lobster fresh from the sea is served for \$4. The Mexican beer is 48 cents extra.

With his machete, Oliverio slices coconuts in half, spiking the juice with rum. This he drinks from the shell. Pulling at his white mustache, he sips this loco drink, his eyes following his wife, his three daughters and four sons. A smart hombre, this Oliverio. While his family serves the customers, he sits peacefully in the sun, sipping his rum drink and admiring the pretty girls who pass by in their bikinis. So far there is only one resort on the beach—the Club de Playa las Gatas. It consists of only four bungalows. Each has a thatch roof. It is a miniature South Sea-like village surrounded by coconut palms. The setting is primitive. No aficionado of Hilton's world would be happy or content here.

The air conditioning is provided by breezes which blow from the sea. Sometimes there are mosquitoes. And occasionally the water ceases to flow, so that you must bathe in the ocean. But there are bonuses: no cars, no roads, no noise. Days are spent swimming, sunbathing, snorkeling, surfing, fishing and scuba diving. I peered through the palms at Club Playa. A cat was asleep on the bar. I rang the bell. It didn't stir. The compound was deserted. I looked inside one of the bungalows. There was a bed in one corner. It was covered with mosquito netting. Across the room there was a hammock. A flint gun rested on a nearby dressing table. That was about it.

I strolled down the beach looking for the owner, Owen Lee. Finally I spotted him drinking a beer at Oliverio's. He came here, he said, from New York. He figured it was a good place to write a book. This was eight years ago. The book still isn't finished. He got too involved, he said, building his bungalows and living the good life. The bungalows rent for \$24 a day, double occupancy. He charges \$8 extra for meals. Owen Lee thinks probably he will remain at Las Gatas. If anyone wants to rent one of his bungalows they may write to him care of Club de Playa Las Gatas, Zihuatanejo. While Owen Lee drank his beer his parrot landed on his shoulder. Afterward it fluttered away and dived at Oliverio. The old man smiled and let the parrot have a sip of his rum drink. Even the parrots are content in Zihuatanejo. ■



Marquis de Lafayette



Widely called "the best foreign friend the United States ever had," French nobleman Marie Joseph Paul Yves Roch Gilbert du Motier is one of only two men ever to have honorary citizenship in this nation conferred upon him in our 200 years of history. The other was Winston Churchill.

Better known in American history as the Marquis de Lafayette, this young French blueblood entered the ranks of the King's Musketeers when he was only 14 and within four years rose to the rank of Captain.

He was only 18 when he heard of the struggle for independence that was going on in the American colonies. When he read the Declaration of Independence, he wrote in his memoirs that his "heart was enrolled in it."

He was 19 when he landed at Georgetown, North Carolina, having defied an order of the King not to leave France. He had been in contact with an American agent in Paris, Silas Deane, and had arranged to join the Continental Army as a major general. It was a tough six week journey for Lafayette as he made his way to Philadelphia. There, he presented his credentials to a Congress that had grown tired of what some felt were "foreign adventurers who came to this country to seek high-ranking positions in the army."

Lafayette soon dispelled any such thoughts when he offered to serve in the ranks without pay.

On July 31, 1777, a resolution was adopted to accept his services and confer upon him the rank of major-general. The very next day, he met George Washington, the commanding general of the Continental Army and an imposing figure of a man 25 years his senior. They almost immediately developed a close, warm friendship. Lafayette later named his first-born son George Washington.

He operated under a serious language handicap since the only English he knew was what he had picked up aboard ship en route to the colonies, yet the men under his command held him in the highest esteem. There was also the age barrier . . . most of the men serving under him were older than he.

Lafayette distinguished himself in many battles and went through the terrible winter at Valley Forge when desertions and deaths brought the ranks of the army down to a few thousand starved, half-frozen men. Never did he waver from his devotion to General Washington and the cause of American liberty.

He was a very wealthy young man and his belief in the cause for which he volunteered his services was so strong that he became the first (and only) private individual ever to engage in an "aid to America" project. He contributed some \$200,000, estimated as half his wealth, to buy badly needed military goods.

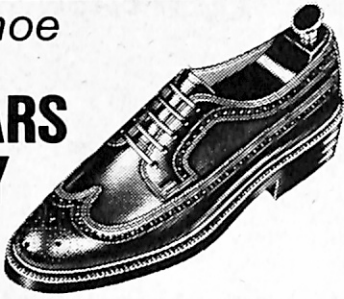
The French Revolution later impoverished Lafayette and in 1794, the U.S. Congress voted him the money he would have earned if he had accepted pay for his services, more than \$24,000. Then, in 1803, he was granted a township of more than 11,500 acres in Louisiana.

For many years after the Revolution he served our young nation as he helped procure financial aid in France, served as liaison officer between the French and American armies and performed many other valuable services in Europe.

He died in Paris on May 20, 1834, one of the most popular men of any other nation ever to serve this country.

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(Continued from page 19)

year, "it is that wherever possible we try to go the 'do-it-ourselves' route." This includes relying wholly on internally generated financing for business-growth purposes—the company has no long-term debt at all. Weis Markets has also built up an elaborate and sophisticated system of company-owned sources of supply and production. A much smaller business (Weis grosses some \$313 million a year) can't expect to achieve so great a degree of independence of outside resources. But many could go further in that direction than they have.

Be Careful about These!

Last October the Equal Credit Opportunity Act of 1974 finally took effect. Its enforcement is being supervised by the Federal Reserve Board. In reporting on the new federal laws on consumer credit, the November 3 issue of *Business Week* warned that "the entire consumer credit field will be changed" by them. A major purpose of the new credit laws is to end discrimination against women in the area of consumer credit—in personal loans, charge accounts, real-estate and car purchases, and everything else. If your business involves providing consumer credit in any form, be sure to be familiar with the new credit laws.

Does your business include any kind of mail-order merchandising? On February 2 the new Federal Trade Commission regulations on mail-order practices go into effect.

One of a number of things you should know about these new laws and regulations is that they have important implications for some interest-earning practices which have long been traditional in retail merchandising.

For a variety of complex reasons, the overall credit-finance picture in the U. S. is undergoing some important changes. Inflation is a major factor in this process. For example, lenders are increasingly becoming unhappy with the whole idea of "fixed interest rates." And proposals for revising the nation's bankruptcy laws have come forth recently from the Commission on the Bankruptcy Laws of the United States and from the National Conference of Bankruptcy Judges. Other indications of new trends in credit-finance thinking could be cited also.

Three key business objectives to have this year (as in other years) are: "cost control" . . . "improved profitability" . . . "cash-assets increase." And by "improved profitability" we mean achieving some improvement in your profit-ratio, not simply getting a higher volume of profits because of an increase in sales volume.

Have a Good Year!

A good question to keep in mind is: "What gains can I make in my business without taking any serious risks?" Regardless of how 1976 goes, it will be offering good opportunities to a number of small-businessmen. Some of them may lie very close to home—the greener pastures aren't always on the other side of the fence.

Many small businesses will be doing very well this year. We want yours to be one of them.

LODGE VISITS

GRAND EXALTED RULER WILLIS C. McDONALD



(From left) Oregon SP Bud Wilkins, DDGER Kenneth VanBrocklin, GER Willis McDonald, PGERs Robert Yothers and Frank Hise, Washington SP Leo Paquin, and Palmer Lodge's ER Jim Thornlow gathered at Palmer Lodge along with Alaska SP Foster Sims on occasion of the Grand Exalted Ruler's visit there recently. These vegetables were grown in the Matanuska Valley, near Palmer, which is renowned for the size of its produce.



The Grand Exalted Ruler made his annual visit to the Boy Scouts of America Headquarters in North Brunswick, N. J., recently. PGER William Jernick took care of the arrangements which allowed Brother McDonald to greet the organization's national leaders, and to commend and thank them for their services to youth through the BSA.



Mayor Henry Hibino of Salinas, Calif., spoke a few words of gratitude to Brother McDonald for the charitable work the Elks have done in that town. As ER Tom Mill looked on, the mayor presented the GER with a Salinas silver centennial coin and a silver salad bowl. The area yields an abundance of produce each season, some of which the McDonalds will be receiving monthly for the coming year starting at harvest time.



A Steuben vase was the gift of members of Pawtucket, R.I., Lodge to Elizabeth McDonald and Willis (center). The couple thanked ER Roland LaFrance (left), and PDD John Buchanan (right) and William Lynch who are both 59-year members of the lodge.



Midland, Mich., Lodge hosted GER Willis and Elizabeth McDonald, as well as PGER E. Gene Fournace and Mrs. Fournace. ER Hal Purves and his wife welcomed and entertained the party who stopped over at the lodge on their way to Bay City for the state association's fall conference.

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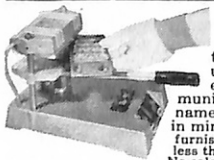
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The Weather Man (Continued from page 22)

Why would Renfro pick favorites in all of the races except the fourth? Did he know something? I thought it over. Horses. Watercress. Long shot. Rain. A wet track.

Could Watercress run in the mud? Really run in the mud? A man could make a killing if he had inside information like that.

And Renfro was willing to part with four thousand dollars to make it rain?

The killing would have to be made off-track, of course. Any large amount of money bet on Watercress at Sportland Park would immediately bring down the odds before post time.

And off-track betting on the north side—or was it the south?—was controlled by Mike Carmichael.

But obviously Renfro wasn't telling his prospective father-in-law about the coup. That meant that Renfro was going to marry Carmichael's daughter in the morning and double-cross Carmichael in the afternoon.

I sighed at the iniquity of man and also at my inability to provide rain on command.

When I reached my apartment, I packed a suitcase and opened the door to the hall.

Carmichael stood outside. His eyes went to the suitcase. "Going somewhere?"

I cleared my throat. "I just received word that my favorite Uncle Mortimer in Portland passed away and I was about to attend his funeral."

Carmichael shook his head. "Let Uncle Mortimer get put away without you. Stay in your apartment until I say different."

I went back to my apartment and closed the door.

Obviously Carmichael had decided to keep an eye on me until he found out what Renfro was up to.

After an hour, I opened the door again. Carmichael was gone, but one of his representatives had taken his place. The short burly man stared me back into my apartment.

I tried again at intervals, including two and four o'clock in the morning. The faces changed, but the principle of guarding me remained the same.

Saturday morning dawned bright and clear. Juliette would have a perfect day for her wedding.

I phoned the corner restaurant and had breakfast sent up, but I found I couldn't eat it.

At eleven, as I was mixing my third bourbon and soda, I glanced out of the window. The sky had begun to darken.

At a quarter to twelve, it began to rain. A steady soaking rain. One that

could make a race track really sloppy. I glanced at my watch and took a long drink. What time was the fourth race at Sportland Park? Probably about three?

I sat down at the phone and put in a call to Joey Evans in Peoria.

"Joey," I said, "I'd like to put five hundred on Watercress in the fourth at Sportland Park."

There was a pause while he evidently wrote that down. "Haven't heard from you in a while."

"Been traveling."

"Watercress? Looks like a dog to me. Five hundred? You never put down more than a couple of tens before."

"I know, Joey. But last night I dreamed about watercress sandwiches and then this morning when I picked up the form, there it was. Watercress in the fourth. You got to play something like that, Joey."

He could understand that. "All right. Five hundred on Watercress."

Next I dialed Ed Leonard in Madison, Weiss in Milwaukee, and Kramer in Rockford.

Five hundred here, four hundred there. I spread it around, making certain, of course, that none of it was laid down in Carmichael territory, whichever it was. When I was through I had four thousand bucks on the line.

I made myself another drink. Now what about Carmichael?

When Watercress came in and his bookies got hit big by Renfro, he would ask questions until he got answers.

But Renfro probably had plans to get out of town fast, safe, rich, and possibly with Carmichael's daughter.

That left me here, the patsy.

Carmichael was bound to decide that somehow Renfro and I were in on the deal together. It wasn't too hard to imagine what Carmichael would do to me.

I took courage in a few more drinks and then opened the door to the hall.

The short burly man was back.

"I've got to see Carmichael right away," I said.

He shook his head. "Carmichael's at his daughter's wedding reception. Whatever you got to say will wait."

"This is a matter of life, death, and especially money." I said. "Lots of money and Carmichael will be doing the paying if I don't get to him in time."

It took my guard a full minute of jaw rubbing and head scratching to make up his mind. "Okay," he said finally. "Let's go."

He took me to the Westerland Hotel, where Juliette Carmichael's wedding reception was being held in a packed hall on the third floor.

He caught Carmichael's eye across the room and pointed to me. Carmichael frowned, then nodded, and made his way through the mob.

When he and I were alone in a small room off the main hall, he scowled. "Well?"

"I now know why your son-in-law wanted rain so damn bad," I said. I showed Carmichael the racing form and explained the entire set-up.

Carmichael's face darkened. He opened the door and spoke to the burly man just outside. "Get that little bastard Renfro and bring him here."

When Renfro was escorted into the room, he did not look at all happy, especially when he saw me.

Carmichael did the talking and when he was through, Renfro's mouth hung open.

"But, Dad," he said, "It's really nothing like that at all. Yesterday morning when Juliette told me she was going to this weatherman, it gave me a brilliant idea. The weatherman guaranteed double your money back if you didn't get the weather he predicted. I checked with the weather bureau and they said that there wasn't a ghost of a chance of rain this weekend. So I went to the weatherman and ordered rain for today. Don't you see, Dad? I knew positively it wasn't going to rain and so he would have to give me double my money back. Eight thousand dollars."

I blinked. Was Renfro really that simple? That naive?

Carmichael waved the racing form in front of Renfro's nose. "Do you deny this is your green ink?"

Renfro frowned at the form. "I thought I forgot that in the weatherman's office. I always play the favorites, except I had this dream about watercress sandwiches. But even then I only bet two dollars, like I always do."

Carmichael grabbed the phone on the corner table. After a few calls he put down the receiver. He seemed slightly incredulous. "There hasn't been any heavy betting on Watercress with anybody in my organization. Also the fourth race at Sportland was just run and Watercress came in sixth."

Sixth? I felt distinctly ill.

Four thousand dollars down the drain on a damn horse that couldn't run in the mud, or anywhere else, for that matter.

Carmichael glared at his son-in-law. "Didn't it come to your keen mind that the weatherman would probably skip out of town with your four thousand?"

Renfro frowned. "Do you think I should have checked him out with the Better Business Bureau first?"

"One other thing," Carmichael said. "Yes, Dad?"

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Carmichael pointed to the window. "It's raining."

Renfro nodded sadly. "It looks like you can't even trust the weather bureau these days."

Carmichael indicated the door. "Go join the lucky bride."

When Carmichael and I were alone again, he studied me. "Everybody's missed the real point but me. You said it would be sunny in the morning and it was. You said it would rain in the afternoon, and it did."

He offered me a cigar. "Even the weather bureau with all them fancy instruments couldn't call that. So maybe you got something going for you. Right? Maybe you really got the power to call the weather any way you want it? Rain or shine?"

He lit the cigar for me. "Suppose I got myself a real good horse that runs terrific on a wet track and I keep quiet about it? And suppose you provide the rain on the day I need it? Something like that could be worth twenty grand to me."

Twenty thousand? To make it rain? And suppose it really did rain on the day Carmichael wanted. I could parley that twenty grand into. . . .

I took a long drag on the cigar and smiled at Carmichael. Yes, there was still one born every minute. ■



1976 March of Dimes
Grand Secretary Homer Huhn Jr. points out a youngster with a similar handicap to six-year-old Tammy Patterson, the 1976 March of Dimes Poster Child. Tammy and her mother stopped in the offices of Elks National Headquarters in Chicago during a tour to kick off the national March of Dimes campaign. Many at the headquarters were amazed at Tammy's ability to get around despite her multiple birth defects. She lives with her parents on a 12-acre farm near Mount Pleasant, Tennessee. The March of Dimes funds research, medical services, and professional and public health education programs aimed at the prevention of birth defects.



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(Continued from page 6)

hoods as to be laughable. This apparently was due to her reliance upon a 1968 article in *Today's Health* which is an A.M.A. publication. The A.M.A. is in a lot of hot water these days . . . For one thing the A.M.A. is being sued for \$1.6 million by the Church of Scientology of Minnesota for libel for their distribution of the very article in *Today's Health* quoted by Miss Pytel.

Our Church's primary interest is involved in contributing to the uplifting of society. The Association of Scientologists for Reform, for example, sponsors such social reform programs as the GERUS Society, dedicated to the humane care and treatment of the aged, the National Alliance on Alcoholism Prevention and Treatment, the Committee to Re-Involve Ex-Offenders, as well as the Task Force on Mental Retardation. We have been acknowledged for our contributions to society by, among others, such individuals as Mayor Bradley of Los Angeles and the head of the Veteran's of Foreign Wars in Minnesota for "patriotic policies in support of our Nation and encouraging re-dedication of our American Heritage."

Our basic goals are reduced crime and world peace. Our documented statistics show we are achieving these aims.

Paul Shapiro
Public Affairs Office
U.S. Churches of Scientology

While Ms. Milesko-Pytel's reference to the Church of Scientology was by no means meant to be a comprehensive history of the works of the Organization, the editors are satisfied that the facts as presented in context are correct.

Obituaries



PAST GRAND LODGE COMMITTEEMAN
Ray J. Fink, an honorary life member of Neenah-Menasha, Wis., Lodge, died October 19, 1975.

A Past Exalted Ruler of his lodge and the 1942-1943 District Deputy Grand Exalted Ruler for the Northeast District, Brother Fink was named to the Grand Lodge Committee on Judiciary in 1970. He served in this capacity until 1974.



PAST DISTRICT DEPUTY Howard C. Gilmer Jr. of Pulaski, Va., Lodge died November 1, 1975.

He was an Exalted Ruler of his lodge, and represented the West District in 1936-1937 as District Deputy Grand Exalted Ruler.

Vacation in sunny Arizona ...only \$75 for two



In Green Valley, Arizona . . . just twenty-five miles south of Tucson . . . over 6,000 people like you enjoy carefree, sunny retirement all year long. Come sample this life for five days and nights for \$75 for two. Extra nights are only \$24. (From May 15 through December 15, rate is only \$50 for 5 days and nights, plus \$16 per extra night.)

Your vacation will include golf, swimming, a complementary lunch or get-acquainted breakfast party, and lots of good company.

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Green Valley is for real, and for now. We have stores, shops, churches, medical facilities, service clubs, banks, even our own fire department.

Be sure to see Casa Paloma Townhouses. (One of our four easy-living communities.) It has a brand-new recreation center. And Casa Paloma is walking distance to downtown Green Valley.

If you are interested in an extended visit, check the rent/lease information box in our coupon.

Tours and discounts.

We want you to really see southern Arizona. So we've designed a Vacation Kit for you.

It includes four fascinating driving tours to places like Nogales, Mexico, just forty-two miles south. And Tombstone, only ninety-four miles east. There are all kinds of discounts for shopping, meals and entertainment. And loads of special activities.



Reservation Department ELKN16

Fairfield Green Valley
Post Office Box 587
Green Valley, Az 85614
Phone (602) 625-4441

Enclosed find \$_____ for _____ days and nights beginning _____.

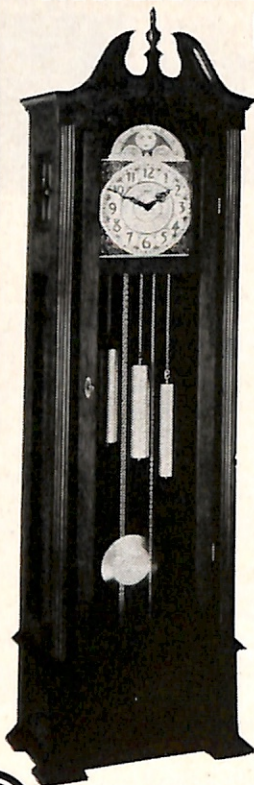
I would like more information.
 Please send rent/lease information also.

Name _____
Address _____
City _____ State _____
Zip _____ Phone _____

That Green Valley Grin Comes from living good again

This advertisement does not constitute an offer to sell land in Nevada, New York or those states where such an offer is prohibited by law.

Build Your Own Pre-Cut
**HEIRLOOM
GRANDFATHER
CLOCK**



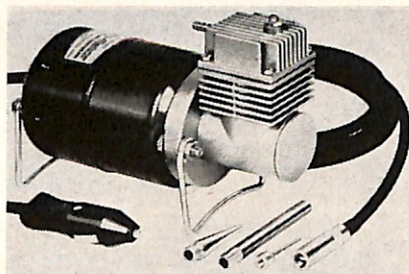
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feature by
feature

- Solid 3/4" kiln dried wood
- All parts precision pre-cut, mitred and dowelled
- Lumber sanded on all sides
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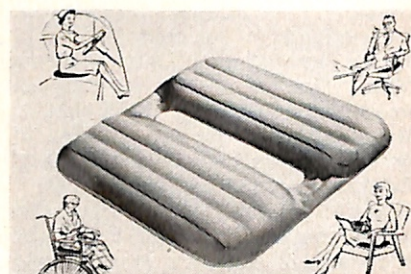
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**FREE Color
Brochure of
complete line of
Grandfather and
other clocks.**

**HENTSCHEL
CLOCK COMPANY**
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Mass. 02660

Elks Family SHOPPER



AUTO-FLATOR provides air for your spare tire, air mattress, pool raft, air jack. Works off your car cigarette lighter and operates on a 12-volt system. Just 6 1/2" long, it produces 60 lbs. of pressure, includes 10-foot air hose, attachments and plug. \$32.95 plus \$1.50 shpg. J. W. Holst, Inc., Dept. EA-16, 1864 E. U.S. 23, East Tawas, Mich. 48730.

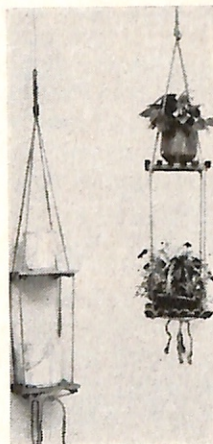


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**ENLARGES
CLOSE WORK
SMALL PRINT!**

UP TO 3 TIMES ONLY **\$2.98**

See clearer, work faster, more accurately with less eye strain, less fatigue and tension with **HEAD BAND MAGNIFIER**. Wear like glasses, they'll magnify up to 3x and leave hands free to work. Produces a 3-dimensional effect, where each detail appears to stand out. For **CLOSE WORK, REPAIRS, SEWING, HOBBIES**, etc. Sturdy, lightweight, adjusts to all sizes. With or without glasses. Fine, sharp prismatic polished lenses. Only \$2.98 + 50¢ for Post. and Hdg. PPD. (2 for \$5.50, 3 for \$8.00) **WORTH MUCH MORE!**
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"THE SLAT" PLANT HANGER/SHELVES. Display this attractive unit free-hanging from a hook or wall bracket—or hang on a wall to use as two shelves. All are adjustable in height. \$4.95 set plus \$1.00 shpg.; 2 sets, \$9.00 plus \$1.50 shpg. Free catalog with order; 25¢ without order. Bloom "N Vine, Dept. S46, P.O. Box 1442, Savannah, Ga. 31402.



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CIGARETTE Not \$450.00
Only \$3.00

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**APPROVED BY DOCTORS
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If you have to quit or you want to cut down smoking, your answer is Smok-Less. No pills to take. Just follow 3 suggestions. Smok-Less replaces the smoking pattern. Chewable mouth-piece, pleasant mint-blended aroma. Useful gift. Send only \$3.00 cash, check or M.O. to **SMOK-LESS, Inc., E-1, P.O. Box 444, So. Pasadena, CA. 91030.**

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YOUR NAME & ADDRESS
(and/or anything else you want)
Printed Like This on 2 to 5 Lines
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Labels of De Luxe Quality! Large & readable. Print (not typewriter) type. Centered lines. Rich blue ink. Snow-white gummed paper. Any copy up to five 35-character lines. Sparkling gift box. 300 for \$2.00. Any 3 orders, only \$5.00. 4-wk. del'y. Ppd. & guaranteed. Writwell Co., 846 Transit Bldg., Boston 02115



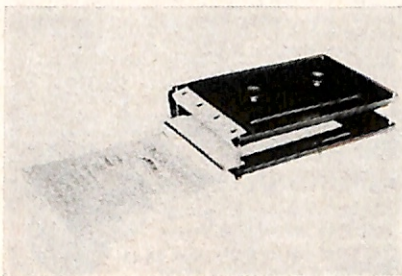
LEGENDARY CROSS OF AGADES. Some think this carved cross brings the wearer health, happiness, luck, success. Beautifully plated in choice of silver or gold. Comes with matching 24" chain. Silver electro-plated, \$8.98. Gold electro-plated, \$9.98. Add 50¢ shpg. American Consumer, Dept. NC-72, Caroline and Charter Rds., Phila., Pa. 19176.



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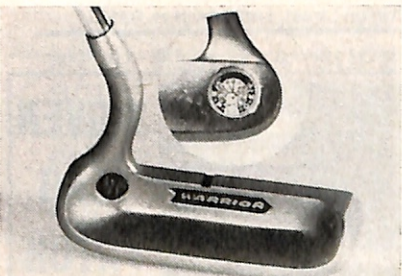
TIMELY BICENTENNIAL POCKET WATCH is a registered edition. Individually numbered timepieces have the back inscribed with the Liberty Bell and dates. Handsome brass metal casing; 2" dia. face. On a 13" fobbed chain to slip in pants or vest pocket. Presentation case, \$29.95 plus 50¢ shpg. Downs, Dept. 9901-Z, Evanston, Ill. 60204.



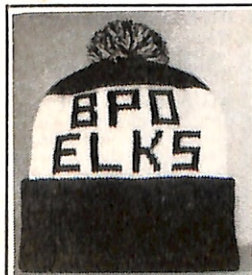
CUT THE HIGH COST OF PRINTING with Press 'N' Print. This amazing mimeograph machine prints in black or colors up to 8 1/2"x14" for as little as 1/2¢ per copy. Uses standard stencils and ink; weighs only two pounds, \$29.95. Dealers are welcome. Complete with supplies. Edwards Products, Box 63, Cherry Hill, N.J. 08002.



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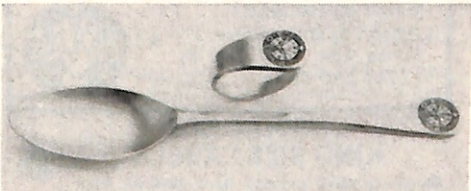
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ELKS PEWTER SPOONS and RINGS
For the Bicentennial
AUTHENTIC • EXCLUSIVE • ORIGINAL



Hand-cast in the early American tradition, these beautiful pewter spoons and ring, each with ELKS Emblem on front and years 1776-1976 on back, make perfect gifts for yourself or friend. Teaspoon \$5.95. Ring \$1.95. Large Serving Spoon not shown \$6.95. Add 75¢ Shpg., 10% discount for orders of any 3 or more. Money back guarantee.

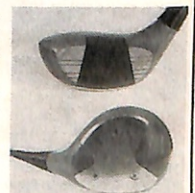
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Persimmon-Graphite Drivers \$59

Prime Southern U.S. persimmon heads for great feel, with premium low-torque graphite shafts for distance AND control! Beautiful mahogany grain finish. Soleplate design lowers center of gravity to get ball up, and has port to adjust swingweight. A \$150 value in pro shops! TO ORDER: Specify flex (R,S,X); swingweight (C8 to D4); length (42" to 44"); grip (std. or oversize); send check, M.O. plus \$3 ship. & ins. Calif. resid. add 6% st. tx. Charge BankAmericard or MasterCard, send acct. no. and expir. date. Satisfaction fully guaranteed!



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Granada Hills, CA 91344

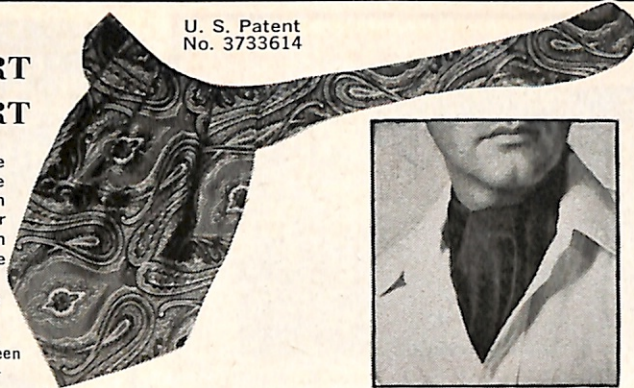
The OST^o-COMFORT WITH OPEN SHIRT

Shapes to neck. So comfortable you forget it is there. Adjustable to size. No more bother. Stays in place. Luxurious fine denier Polyester plain shades to match every outfit. Traditional staple fancies in luxurious Estron. The OST Open Collar Tie

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- B—Polka Dots—Navy-Brown-Wine-Green
- D—Hounds Tooth—Navy-Brown-Wine-Green-Blk.
- E—Plain Shades—Navy-Brown-Wine-Green-Beige-Rust-Tan-White-Blk.

Money back guarantee.

U. S. Patent
No. 3733614



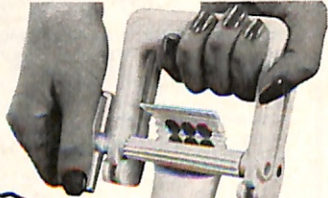
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\$5.95
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controls & conserves contents



TUBE-WRINGER

GETS IT ALL!
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handles metal & plastic tubes up to 2 7/8" wide at flat end

Select from 4 models

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Send check or money order. Add \$1.00 for insured prepaid delivery to any address in the U.S.A.

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On glossy white gummed stock, blue ink. With design of your choice, 24 spaces, up to 5 lines, 500 for \$3.50. Without design, 35 spaces, up to 5 lines, 500 for \$2.75. Add 45¢ to each order for handling. Designate design desired: Elks, lady, initials, sun, zodiac sign or send copy of your design. Any message or design that fits can be reproduced.



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Know your blood pressure

If your doctor recommends you keep close tab on your blood pressure, here's the perfect instrument. High-quality Aneroid-type with touch and hold sleeve fastener. No slipping. Accurate, easy-to-read gauge. Compact zippered case. Unconditional one-year warranty against defects in workmanship or materials. \$18.95 + \$1.00 postage. You'll need a stethoscope and we have an excellent one for \$4.95 + 50¢ postage. Money-back guarantee if returned ppd. within 30 days.

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1917	18	19	195	20	23	1924	25	26	27	28	29D
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WOVEN FLAG PATCH

Big 3" x 4" Bicentennial collector's item, woven by American craftsmen. Suitable for sewing to jackets and jeans, or framing. \$1.00 postpaid. Also available with pressure-sensitive backing. \$1.25 postpaid. New Jersey residents add 5% sales tax. Dealers invited. Ideal for fund raising, speaker gifts, etc.

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Learn to RE-GRIP, REPAIR, REFINISH GOLF CLUBS

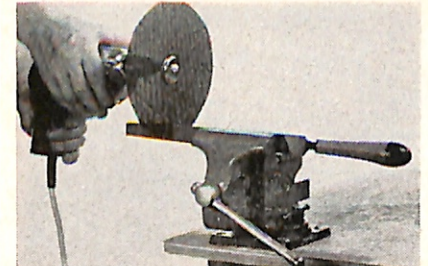


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Send 50¢ to Golf Day Products, Dept. E-1
Box 305, Lake Forest, Illinois 60045.

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BLOCK AND TACKLE LIFTS UP TO 2,000 LBS. Portable and weighing only 15 oz., this sturdy steel and aluminum hoist is strong enough to lift large game, machinery, boats, etc. Has 65 ft. of nylon cord, 7 to 1 ratio, pre-lubricated for life. One-hand operation. With instructions, \$9.95 plus 75¢ shpg. Larch, Box 770, Times Sq. Sta., Dept. EK1, N.Y. 10036.



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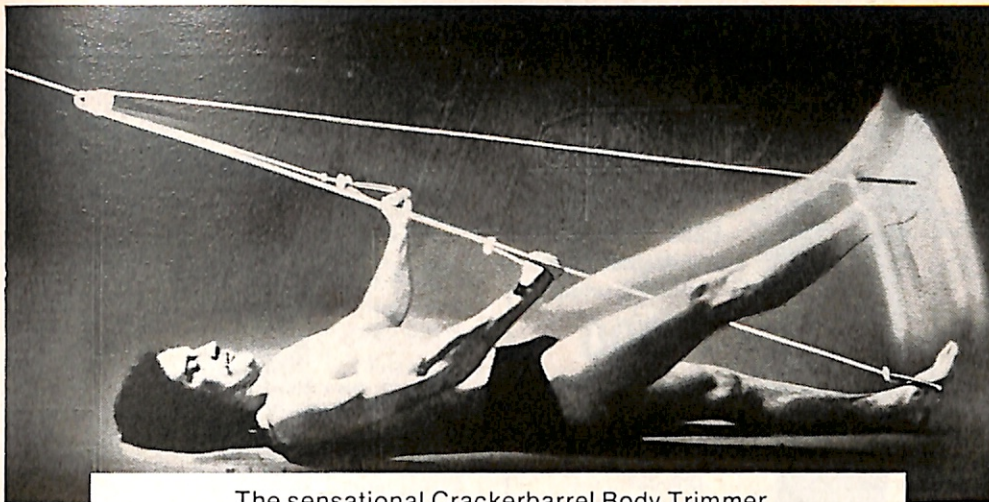
GRAFFITI IS EASY TO REMOVE if you first spray interior and exterior surfaces with Anti-Graffiti Coating. Graffiti scrawled over this clear, glossy or flat coating is simply removed with specially formulated remover. One gallon of coating covers approx. 850 sq. ft. \$10 a gallon. Remover, \$10.00. Add \$2.00 per order shpg. Specialty Co., P.O. Box 60067, Chicago, IL. 60660.

ELEVATED TOILET SEAT GIVES COMFORT FOR ELDERLY OR DISABLED PERSONS

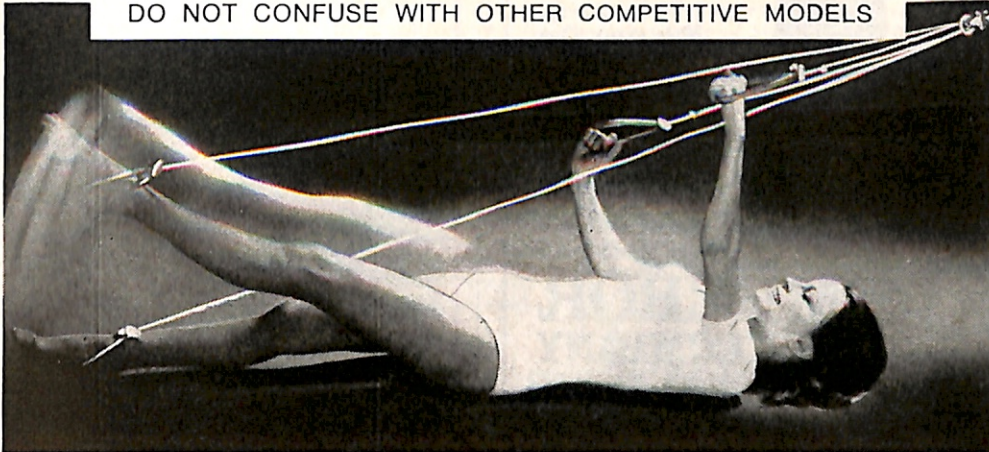


Pain of using toilet is eased with new accessory which raises seat level four inches to height most convenient for physically handicapped. Lightweight (3-lbs.) permits most individuals to handle alone. Won't slip, tapered flange holds securely in toilet bowl. One-piece, non-porous polyethylene, easy to clean with household disinfectant and detergents.
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The sensational Crackerbarrel Body Trimmer
DO NOT CONFUSE WITH OTHER COMPETITIVE MODELS



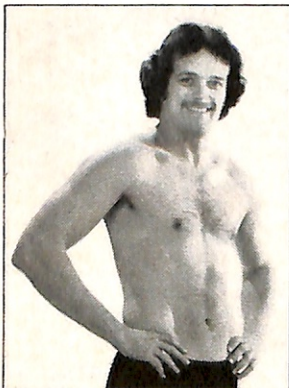
Spare just minutes of your time and Body Trimmer will help reward you with the slim, lithe, attractive figure you've always dreamed of!

WOMEN! HELPS YOU LOSE INCHES AND POUNDS — HAVE A NEW, SHAPELY FIGURE!

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Easy! Just follow our simple routine lying down for only minutes!

Fast! Exercises and tones 380 body muscles at once!

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Portable! Weighs only 8 oz. — take it with you — use it anywhere!

HUNDREDS OF THOUSANDS OF COMPETITIVE MODELS SOLD AT \$9.95

SALE!
\$5⁹⁸
by special arrangement with manufacturer

BODY TRIMMER
THE SENSATIONAL MINUTES GYM THAT HELPS MAKE YOU SLIM

TRY IT 14 DAYS AT OUR RISK!

Body Trimmer must help you lose the inches and pounds you want to lose, improve muscle tone, posture and help you feel and look better, peppier, and younger — or **money back!**

Mail coupon now! Slim with a partner — order 2 and save.

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MAIL NO-RISK COUPON TODAY

The Crackerbarrel, Dept. XF-122
416A Fox Pavilion, Jenkintown, Pa. 19046

Rush me _____ (XF) Body Trimmer(s) at the sensational new low price of only \$5.98 each plus \$1 shipping and handling. I'll try it 14 days and if I'm not thrilled with my new trim figure, you'll take it back and refund the purchase price without question (except postage and handling).

SAVE — order 2 for only \$10.98 plus \$1 postage and handling.

Total amount enclosed \$ _____ (add sales tax where applicable).

Check or money order, no CODs please.

CHARGE IT: (check one) Exp. Date _____

BankAmericard American Express
 Master Charge
BANK NUMBER

Credit Card #: _____

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City _____ State _____ Zip _____

For Canadian Customers: Please send orders to
T. P. Products, Dept. XF, Box 1600, Station A
Rexdale, Ontario M9W5V2
(Ontario residents add sales tax)

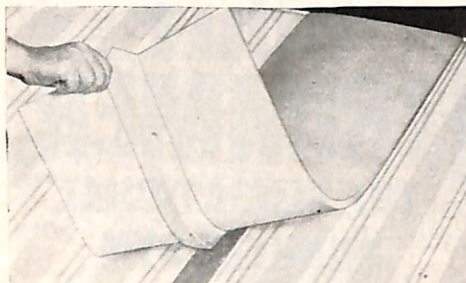
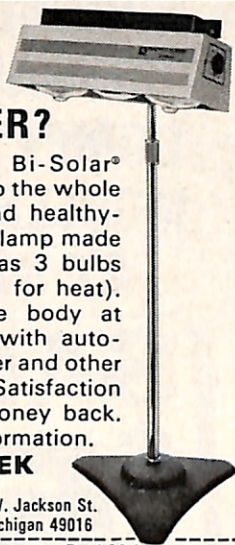
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Convert your twin-size beds into luxurious king-size bed in seconds! Just place comfortable polyurethane SPAN-A-BED between 2 twin-size beds. Fits snugly—you'll never know it's there. Save dollars—no need for special bedding. A full 6' long, 14" wide. Light, strong SPAN-A-BED will support the strongest man. Rolls up for easy storage when not in use.

\$6.98 + 75¢ hdlg.

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This Style Fits
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#101 (#1) 2 CUP SIZE
200 Filters\$3.50
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200 Filters\$5.20
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This Style Fits
CHEMEX,
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4 TO 8 CUP SIZE
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and Others Using 3 1/2"
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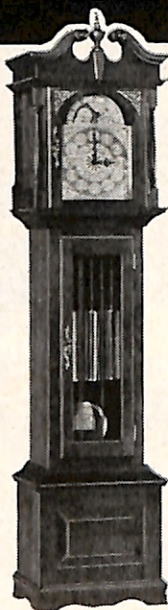


EXTRA! Filters to Fit MR. COFFEE, Bunn, Cory, West Bend, Sears, Sunbeam, Etc.
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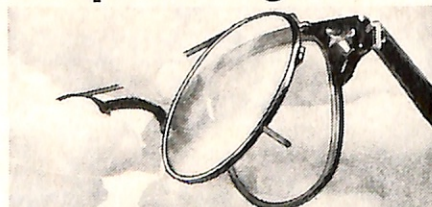
WINTER SPECIAL Baby's First Shoes BRONZE PLATED IN SOLID METAL

Only
\$3.99
a pair



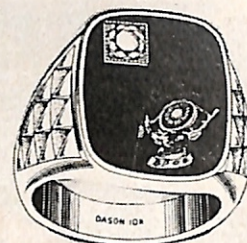
Limited time only!
Baby's precious shoes gorgeously plated in SOLID METAL for only \$3.99 pair. Don't confuse this offer of genuine lifetime BRONZE-PLATING with painted imitations. Satisfaction guaranteed. Also Portrait Stands (shown above), ashtrays, bookends, TV lamps at great savings. Thrillingly beautiful. The perfect Gift for Dad or Grandparents. SEND NO MONEY! Rush name and address today for full details, money-saving certificate and handy mailing sack. Write TODAY!
American Bronzing Co., Box 6533-A25, Bexley, Ohio 43209

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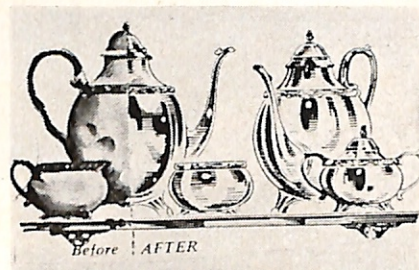


Clip MAGNIFIERS on regular glasses. SEE CLEARER INSTANTLY. Read fine print. Do close work. Neat, metal frame. 10 day trial. SATISFACTION GUARANTEED. Impact resistant lenses. State age, Send only \$6.95 + 55¢ handling. Precision Optical, Dept. 41-D, Rochelle, Ill. 61068

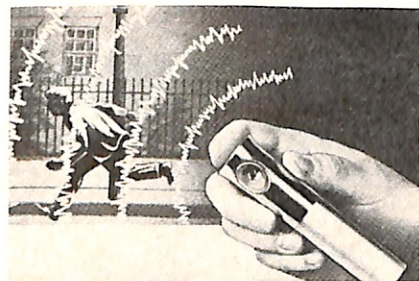
Elks Family Shopper



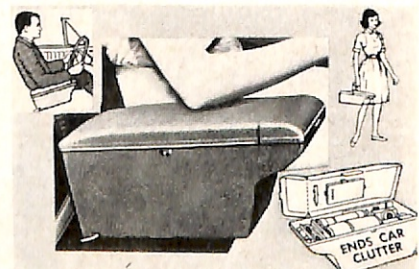
FINE ONYX, A GENUINE DIAMOND and the Elk emblem make this man's ring a handsome piece of jewelry he will treasure forever. The setting is solid 10 kt. gold and his initials are placed inside the ring free. Be sure to send size and initials. Only \$49.95 ppd. Order from Stadri, Dept. E, 147-47 Sixth Ave., White-stone, New York 11357.



BARGAIN-SILVER-PLATING. Worn silver, antiques and heirlooms are quadruple silver-plated by the country's largest silver-replaters at bargain prices. Pieces come back like new. Low prices include removing dents, straightening. Write for price list. Senti-Metal Co., Silver-Plating Div., Dept. EL1, 1919 Memory Lane, Columbus, Ohio 43209.



SCARE ROBBERS AND MUGGERS with a blast from Shriek Alarm. 10 times louder than a human scream, it can be heard for blocks. No battery or wind-up; ready for instant use. Fits in purse or pocket. \$2.99 plus 60¢ shpg.; 2 for \$5.50 + 85¢ shpg.; 6 for \$14.50 plus \$1.25 shpg. Jay Norris Corp., Dept. EL-16, 25 W. Merrick Rd., Freeport, N.Y. 11521.



CAR CADDY/ARM REST brings comfort to the driver by providing an arm rest with a handy 3-compartment caddy underneath the lid. Holds glasses, tissues, maps, change, etc. 15"x6"x7", fits front or back. No tools needed to install. Black Morocco finish. \$7.70; 2 for \$14.00. Ppd. Merit House, Dept. EK-16, 151-30 34th Ave., Flushing, N.Y. 11354.

Lady Plugs In Zoysia Grass Saves Time Work and Money

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



By Mike Senkiw
Agronomist

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

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

Amazon is the Trade Mark Registered U. S. Patent Office for our Meyer Z-52 Zoysia Grass.

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

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

"MOWED IT 2 TIMES," WRITES WOMAN

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

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

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

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

CUTS YOUR WORK, SAVES YOU MONEY

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

WEAR RESISTANT

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

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

CHOKES OUT CRABGRASS

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

NO NEED TO RIP OUT PRESENT GRASS

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

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

PERFECT FOR SLOPES

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

PLUG AMAZOY INTO OLD LAWN, NEW GROUND OR NURSERY AREA

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

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

Your Own Supply of Plug Transplants

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

NO SOD, NO SEED

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

**Every Plug
Guaranteed to Grow
In Your Area • In Your Soil**

- **AMAZOY WON'T WINTER KILL**
—has survived temperatures 30° below zero!
- **AMAZOY WON'T HEAT KILL**—
when other grasses burn out.
Amazoy remains green and lovely!

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

More than a HALF-BILLION of our Zoysia plugs have been sold... millions sold every year at nationally advertised prices. So our Pre-Season Offer means clear savings to you. So order now and remember this:

If it isn't Amazoy, you're not getting the plugs that made Zoysia famous.

TO: Mr. Mike Senkiw, Zoysia Farm Nurseries, Dept. 403
(Our 21st Year) General Offices and Store
6414 Reisterstown, Rd., Baltimore, Md. 21215
Dear Mr. Senkiw: Please send me guaranteed Amazoy as checked below:

<input type="checkbox"/> Full Size, Exclusive Design Step-On Plugger	\$ 5.95
<input type="checkbox"/> 100 Plugs Plus Bonus of 10 Plugs FREE, Total 110 Plugs	\$ 6.95
<input type="checkbox"/> 100 Plugs plus Bonus of 20 Plugs FREE, Total 120 Plugs and \$5.95 Plugger	\$10.75
<input type="checkbox"/> 200 Plugs plus Bonus of 20 Plugs FREE, Total 220 Plugs	\$11.95
<input type="checkbox"/> 200 Plugs Plus Bonus of 25 Plugs FREE, Total 225 Plugs and \$5.95 Plugger	\$14.95
<input type="checkbox"/> 300 Plugs Plus Bonus of 50 Plugs FREE, Total 350 Plugs and \$5.95 Plugger	\$18.95
<input type="checkbox"/> 600 Plugs Plus Bonus of 100 Plugs FREE, Total 700 Plugs and \$5.95 Plugger	\$29.95
<input type="checkbox"/> 1100 Plugs Plus Bonus of 200 Plugs FREE, Total 1300 Plugs and \$5.95 Plugger	\$42.50

I enclose \$_____ Check_____ M.O._____

NAME _____

ADDRESS _____

CITY _____

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FREE
UP TO 300
TO PLUGS
Just For
Ordering Now!

Think of your money, work and time... the irreplaceable years lost when a planting fails. It just doesn't pay to struggle with unknown grass that dies out when you want it most. Order Amazoy Zoysia Grass now in full confidence it will spread into thrillingly beautiful turf!
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Work Less • Worry Less • Spend Less

- Easy To Plant, Easy To Care For
- Perfect For Problem Areas
- Chokes Out Crabgrass
- Reduces Mowing $\frac{2}{3}$
- Stays Green Through Droughts
- Resists Blight, Diseases And Most Insects
- Won't Winter Kill
- Laughs At Water Bans

No Need To Rip Out Your Present Grass Plug in Amazoy

FREE PATENTED STEP-ON PLUGGER, AVAILABLE EXCLUSIVELY FROM AMAZOY. FREE WITH ORDERS OF 1,000 PLUGS OR MORE.

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

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

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

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SAVE HEEL\$
 No-Skid
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Polyurethane SELF ADHESIVE taps makes alignment and attachment a breeze to any heel. Men or Ladies size—tacks included. Money Back Guarantee KICK INFLATION

3 pair only \$1.	PAY \$2	\$3	\$4
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Save \$5 to \$25 on Heel Repairs

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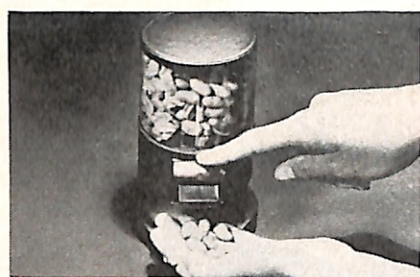


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Indispensable for those famous French recipes. Hard to find in stores, easy to grow. 50 medium bulbs \$2.50 ppd., 30 large bulbs \$2.50 ppd. Plant early, they don't freeze. Instructions and recipes included. Tarragon plants. 1 for \$1.25 ppd., Jerusalem Artichokes 12 oz. for \$2.00 ppd. Leeks to transplant 50 for \$2 ppd., garlic 50 kernels \$2 ppd. Other herbs available, also fancy imported seeds and beans.

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SAME FORMULA OTHERS CHARGE \$5.00 AND UP FOR

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 These sale prices good for next 2 weeks.
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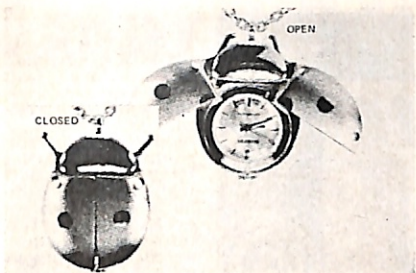
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TOTAL—Amount enclosed			

Satisfaction Guaranteed. We pay all postage

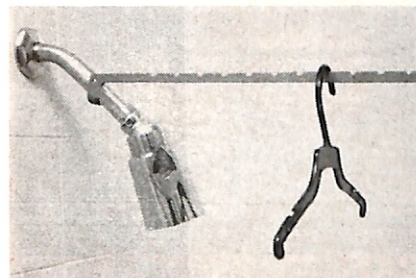
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LADYBUG PENDANT WATCH. Closed, it's a lovely ladybug. Push the top and the wings open to reveal a fine, feminine watch with sweep second hand. This beautifully original creation comes complete with neck chain. Choose black with gold spots, silver, pink or goldtone. 2-yr. guarantee. \$19.95 ppd. Kastel, 3106K N.E. 53rd St., Vancouver, WA. 98663.



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HANDY DRIP-DRY "Hooker" converts your shower head to a clothes dryer. 13 1/2" rod slips over shower head to allow you to drip-dry up to 11 garments at once in your tub or shower. No nails or glue and it flips down and out of the way when not in use. Vinyl-covered. \$2.49 plus 50¢ shpg. Holiday Gifts Inc., Dept. 701-F, Wheat Ridge, CO. 80033.



DRAMATIC MURAL IN COLOR. "Horse in Starlight" creates a dazzling effect in home or office. Huge print is 2 ft. x 3 ft. and depicts a white stallion leading his herd. The brilliant color creates a feeling of depth and excitement. \$3.00 plus 25¢ shpg.; 2 for \$5.00 plus 25¢ shpg. American Consumer, Dept. HS68, Caroline Road, Phila., Pa. 19176.

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WORKING MEN:

YOU DON'T HAVE TO PAY NO MORE

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10⁹⁵ for **GENUINE LEATHER UPPERS**

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Oil Resistant, Acid Resistant, Cut Resistant, Life-of-the-Boot Heel & Sole!

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Haband, the famous price-busting mail order people from Paterson, N.J., have a special New Price Deal to put some hard-earned dollars back in your pocket.

Order your **Boots by Mail**

MADE IN U.S.A.

SIZES 6 1/2 to 13

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Delivered!

NO BREAK-IN PERIOD, and INCREDIBLE WEAR

The famous Genuine Goodyear Plio-Tuf sole is thick non-skid, cushioning, flexible, requires no break-in, can't come off, and gives twice the wear you'd get from ordinary rubber or crepe bottoms. And Haband specifications go on from there. Get tough inner soles, solid brass eyelets, solid nylon stitching, soft chamois suede gusset tongue that keeps out stones and dirt, tough braided nylon laces, and built-in full support shank in the arch. You get perfect full 6" ankle boot, full width sizes so they don't pinch even with heavy socks. You get high roomy box toe with plenty of room. And you get tough, natural long-wearing Cowhide Leather Uppers! Leather breathes - doesn't burn your feet, feels natural, and yet protects you better than anything. Put it all together and you've got a work boot bargain like you just never see: \$10.95 per pair, Postpaid! You'll Never Get a Better Deal!

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Genuine Leather 6" Ankle Boots, with Genuine Goodyear Plio-Tuff Oil Resistant Heel and Sole!

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ORDER ANY SIZE 6 1/2 to 13 WIDTHS D & EEE

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Name _____ Apt. _____

Street _____ # _____

City _____ State _____ Zip _____

How Many	Size 6 1/2-13	Width D or EEE
Genuine Leather Work Boot @ 10.95		
Steel Toe @ 14.95		

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RUST
CONVERTER**



**Rust Elimination Without
Scraping or Sanding**

Why in today's economy should you let rust eat your money away. Why watch your car, tools, sheds, etc., rot away forcing replacement.

It can be stopped with the revolutionary new chemical treatment "Trustan 7" converter and protector.

This is not a dangerous acid or a coverup, but a newly developed and patented product that eliminates existing rust with a simple brush application.

All you do is apply "Trustan 7", overnight it breaks down the rust at the atomic level stopping it dead while establishing a shield impervious to air and moisture. Unlike other products the elimination is visible because when conversion occurs the red rust is changed to blue/black.

The surface can then be painted with paint of your choice and the manufacturer guarantees to refund full purchase price if rust breaks out within two years.

Order today and stop watching rust eat a hole in your pocket.

7 oz. container will eliminate 50 square feet of rust. Send \$4.25 (includes postage and handling) to:

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\$20.00 ppd.**

Hand blown bells of beautiful lead crystal, etched inside, numbered and signed. Limited to 1776 bells. Bells 6" high, with 3" diameters at base. All individually boxed.

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PORTABLE SHOWER travels to any area you want—or stays on the wall as a regular shower. Use over the sink for shampoos, to bathe baby, etc. Suction wall bracket holds hand-spray shower, turning any tub into an instant needle-spray shower. 5-ft. vinyl hose. No installation, fits most faucets. \$9.99 plus \$1.00 shpg. (Md. & Pa. res. add tax.) Hanover House, Dept. Z-3167, Hanover, Pa. 17331.



STORE CHRISTMAS DECORATIONS in the original Decor Chest. Holds all your decorations from one year to the next. Holds 92 ornaments of 3 different sizes, 8 sets of lights, tinsel and under-tree items. 26"x18"x12" with lid. \$7.95 ppd.; 2 for \$14.00; 3 for \$20.00. Add \$1 West of Miss. Parsnip Hollow, Dept. E76, East Haddam, Conn. 06423.



"TIFFANY"-TYPE LAMP provides a lovely lighted background for the Elks emblem design. Nostalgic replica of old-time expensive leaded glass lamps is made of decorated formed plastic in 6 brilliant colors. 18" tall; 8 1/2" shade. Use as wall or table lamp. \$19.00 ea. ppd. Chicago Show Printing Co., 8330 North Austin Ave., Morton Grove, Ill. 60053.

See Advertisement on Inside Front Cover

**Haband's 100% man-made
Imported Look EXECUTIVE SHOES**

**HABAND Company, 265 N. 9th St.
Paterson, New Jersey 07530**

Gentlemen: Enclosed please find my remittance of \$_____ for which please send on approval the following pairs of shoes as specified:

Color	Size	Width
Black Loafer		
Blue Loafer		
Brown Loafer		
Burgundy Loafer		
Black Oxford		
Brown Oxford		

YOUR ABSOLUTE GUARANTEE—Wear them anywhere. If at any time you are not satisfied, fire them back for full refund of every penny paid us.

72E-404 **2 Pairs for 19.95** 3 pair 29.90 4 pair 39.75

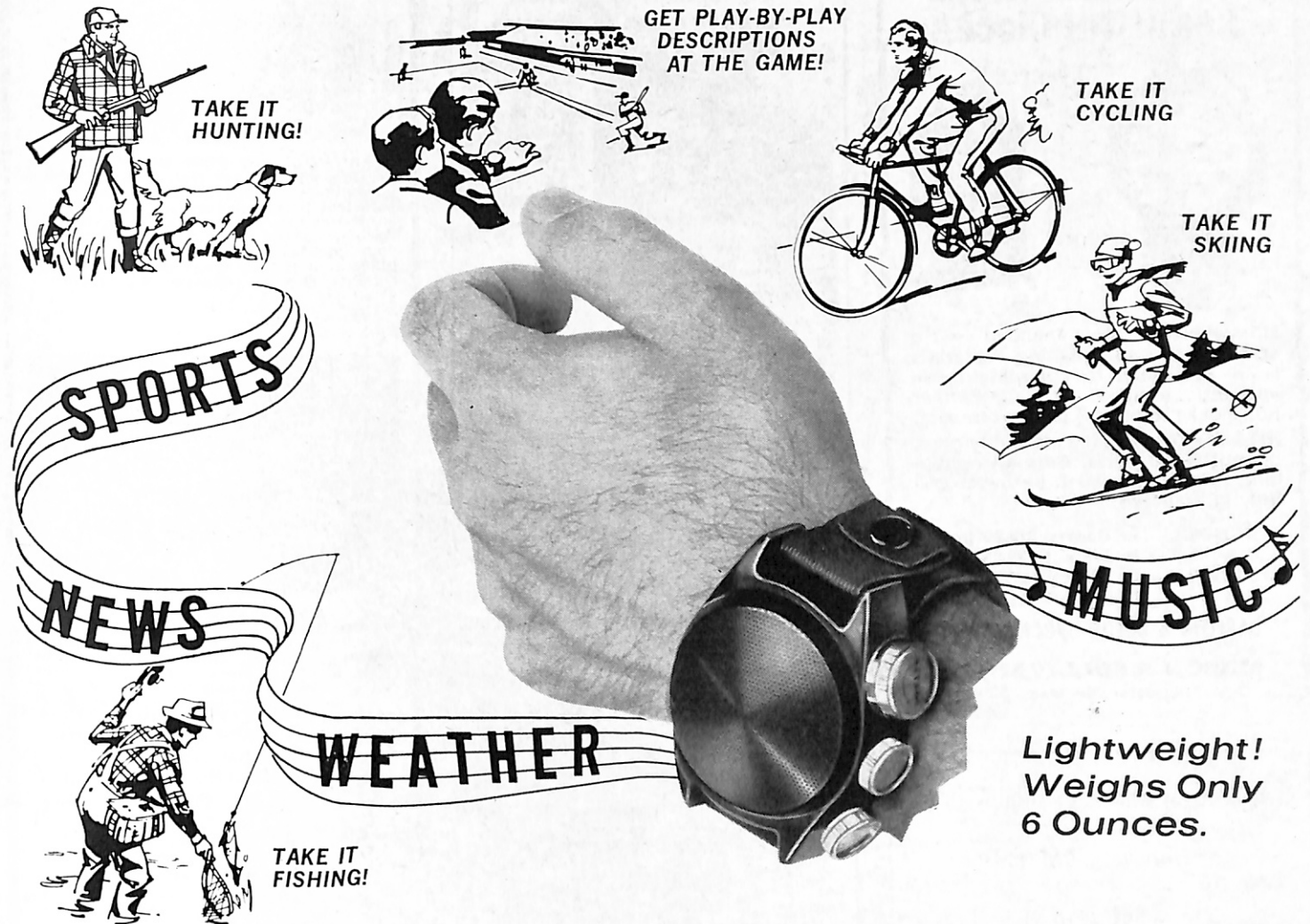
Print Your Name _____ Apt. No. _____
Street _____ City _____
State _____ Zip Code _____

HABAND PAYS THE POSTAGE



DENTAL FLOSS APPLICATOR. Dentists recommend daily use. Brush, then Floss 'em. Helps remove harmful plaque. Holds 30 yd. unwaxed floss in handle and free 30 yd. refill. Choose color: white, orange, blue, pink, yellow, green for each family member. \$2.29 ea. ppd. Two or more to one address, \$2.00 ea. ppd. Start your children early in a good dental program. Order Now! Peri-Dent Company, Dept. E-1, Box 1388, Aurora, Ill. 60507.

For The "MAN OF ACTION"! AMAZING NEW Wrist Radio



**Lightweight!
Weighs Only
6 Ounces.**

New Solid State Transistor Radio Fits On Your Wrist Like A Watch ...Leaves Both Hands Free For Action!

Now at last you can enjoy all the benefits of a powerful, portable transistor radio without ever having to carry it in your hand. No matter where you go or what you do, you can depend on your new Wrist Radio for the latest news bulletins, up-to-date weather reports and continuous music.

LATEST DEVELOPMENT IN MINIATURIZED ELECTRONICS

This amazing new lightweight sportsman's Wrist Radio weighs only 6 oz. and comes complete with strap . . . ready to wear on your wrist like a watch. The Super Heterodyne circuitry contains the latest development in miniaturized transistors making it the most convenient portable radio ever designed!

**Powerful—Pulls In All AM Radio
Stations From 535 To 1605 On the Dial**

Although this amazing Wrist Radio operates on only one penlight battery, it produces a full 80 milliwatt power output. The 2" permanent magnet speaker gives you sharp, clear tones without distortion or vibration.

SPECIAL INTRODUCTORY OFFER LIMITED SUPPLY! MAIL COUPON TODAY!

Mail coupon today to be among the first to own this truly portable solid state transistor Wrist Radio. Enjoy the total freedom this amazing radio offers you. Each radio comes in a gift box complete with wrist strap and battery . . . ready for instant use . . . with nothing else to buy. The total cost of this Sportsman's Wrist Radio is only \$14.95. But don't delay. Mail coupon today. Supplies are limited!

Money Back Guarantee If Not Delighted
Crown-Castle, Ltd., 51 Bank St., Stamford, Conn. 06901

CROWN-CASTLE, LTD., Dept. WR- 118
51 Bank St., Stamford, Conn. 06901

Please rush me the new solid state transistor SPORTSMAN WRIST RADIO complete with wrist strap and battery . . . ready to use the minute I get it . . . for the introductory low price of only \$14.95. Money Back Guarantee if I am not delighted.

(Please add 50¢ postage and handling.)

Enclosed is \$ _____

Name _____
(Please Print Clearly)

Address _____

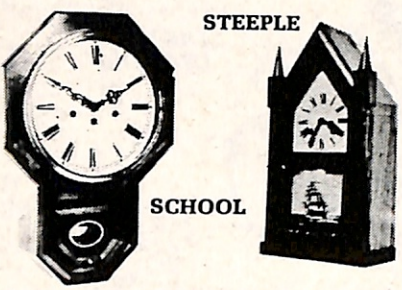
City _____

State _____ Zip _____

SAVE: SPECIAL OFFER! Order two Wrist Radios for only \$27.95 postpaid. Same Money Back Guarantee. Extra Radio makes a fantastic gift for any sportsman.

Conn. Residents Add 7% Sales Tax

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ANYONE
CAN BUILD THESE
Beautiful Clocks



No precision tools needed — a screwdriver and finishing materials is all you need to complete these authentic antique replicas. Similar fine clocks retail at 3 times your cost.

KITS CONTAIN: Easy assembly plan, pre-cut wood parts, German pendulum movement, dial & hardware. All fully guaranteed.

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—not cash—



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gift-giving occasion

"MY NAME" EMOSSER
converts envelopes and plain paper into expensive-looking raised-letter stationery. All steel lifetime construction—no maintenance. Highly prized for any gift-giving occasion including holidays, birthdays, etc. Limit 24 characters and spaces per each of 3 lines.

\$9.95 plus 60¢ postage 2 for **\$19.50** plus 1 post.
4 for **\$38.00** plus 1 post.
If 4 line name and address is required, add \$1.00.
Desk Model: Add 75¢ each embosser
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Oliver A. Kastel 3106KA N.E. 53rd Street
Vancouver, Wash. 98663

**You'll say Thanks...
They'll say Thanks...**

when you give them **FLYT TOTE®**

"Third Hand" for travelers
saves time at busy airports



FLYT TOTE®, right, and in use.

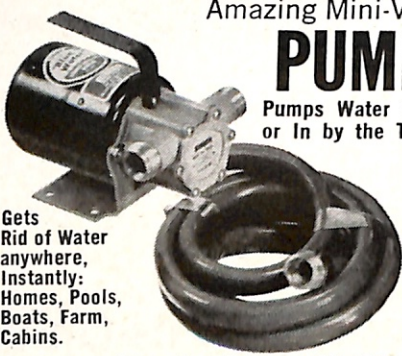
The perfect gift for travelers, light-weight Lexan® FLYT TOTE® fits comfortably over a man's shoulder, holds suits, bags, securely...leaves hands free to handle underseat luggage...eliminates waits at baggage carousels. If you're looking for a gift for people who "have everything" take another look at FLYT TOTE®. Only \$6.00, postage postpaid. Immediate delivery. Arizona residents add 4% sales tax.

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Pumps Water Out
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Pumps up to 350 gallons (1½ tons) per hour... lifts water 20 feet... pushes water 50 feet high. Just plug into any electrical outlet and it's ready to use. It will drain or empty flooded basements, boats, pools, sumps, tanks, silo pits etc. Or in reverse it will water gardens, fill pools, fill a boat's water supply, etc. Everything complete in one kit. Built to commercial professional standards. Instant self-priming pump. Stainless steel wear plates, glass fiber reinforced case, rock rubber impeller. System includes air-cooled motor, six-foot heavy-duty ground cord, two suction and discharge hoses, brass retainer, etc. Ten year replacement plan guarantee. **\$43.95** plus \$3.00 pp. and H&I.

Send CHECK or M.O.
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East Tawas, Mich. 48730

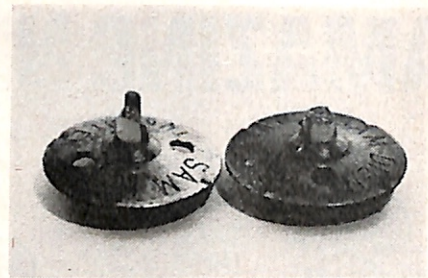


**Love is...
says it for Bride and Groom**
at birthday, anniversary or any occasion. This charming Cherb Wrist Watch (A), Pendant Watch (B), Travel Alarm (C), or Boudoir Clock (D), personalized with two names. Watch has gold-tone stainless steel case, black or white band. Swiss Movement. 4" high clock (D) is polished brass with 2-bell alarm. 2-year guarantee. Specify two (2) names. **\$19.95** e... plus \$1.50 postage

ATTENTION, Brides and Grooms: We have "Bride and Groom", "Maid of Honor", "Bridesmaid" and "Flower Girl" alarm clocks and watches. Ask for our illustrated circular "Love is —Togetherness."

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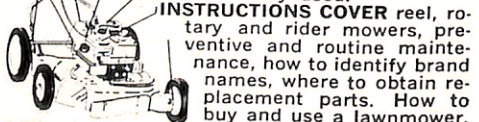
MAKE BEAUTIFUL BURGERS with Handee Burger Maker. It packs & stacks hamburger patties cleanly and neatly. Makes one dozen uniform 4-oz. patties ready to use or store in freezer. Comes complete with 2 polyurethane containers, lids, pattie press and discs. \$3.98 each; 2 for \$7.50. Ppd. Edwards Products, Box 63, Cherry Hill, N.J. 08002.



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FIX LAWN MOWERS

FOR FUN & PROFIT! Fascinating new Handbook by F. Peterson gives you the knowledge skilled mechanics learn. **OVER 125 ILLUSTRATIONS** show how to trouble shoot, repair carburetors, engines, balance and sharpen blades, etc. Exploded drawings are extensively used.



INSTRUCTIONS COVER reel, rotary and rider mowers, preventive and routine maintenance, how to identify brand names, where to obtain replacement parts. How to buy and use a lawnmower. **TRY THE HANDBOOK OF LAWN MOWER REPAIR.** Rush only \$7.95 plus 50¢ handling on 10-day money-back guarantee. **EMERSON BOOKS, INC.,** Dept. 760B, Buchanan, N.Y. 10511

Ingenious Overdoor Rack Holds 36 Shoes or Folds Down To Create 6 Shelves!



Giant new space-saver!

At last! The newest, neatest, most compact and economical way to store all the family's shoes PLUS luggage, purses, packages...all in one marvelously convenient door rack! Imagine the luxury of having all those "misplaceables"...shoes, ties, purses, packages...right at your own fingertips ready to choose from! AND having more space in the closet to work with! This ingenious new unit has no-mar plastic tipped swing-down crossbars to create cradle-shelves more than 6 inches deep to hold most closet accessories...providing added storage space you've never dreamed possible... almost a closet in itself!

FITS ANY DOOR — NO INSTALLATION NEEDED

Merely slip rack over door top — unit won't interfere with opening or closing door — even mounts on sliding panel doors. You'll never know what you did without this amazing new space saving convenience. The price is only \$12.99 each (and certainly well worth the cost of saving huge space these days) and comes to you on a full no limit money back guarantee if you are not **completely** delighted. But hurry, you must order now, supplies are limited and they're sure to go fast.

**OVERDOOR SHELF RACK (Z409185)
SPECIAL ONLY \$12.99
SAVE \$6.00! TWO for only \$19.98!**

**Hanover
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Hanover, Penna. 17331

Each Crossbar Folds
Back To Create
Cradle-Shelves More
Than Six Inches Deep.

**Sparkling
Chrome-Plated
Steel Rack
Solves A Closet
Full Of Storage
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Conveniently,
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Dept. Z-3170
Hanover Bldg.,
Hanover, Penna. 17331
Gentlemen:

Yes, I want to economically save more closet and room space. Kindly rush _____ Overdoor Shelf Racks (Z409185) for the low price of \$12.99 each, plus \$1.50 to cover postage and handling. I understand that if I am not **completely** delighted, I may return for a full refund of purchase price.

Save \$6.00! Special Offer: Order TWO racks for just \$19.98 plus \$2.50 postage and handling, on same money back guarantee.

CHARGE Diners Club American Express
IT: BankAmericard Master Charge.

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Signature _____

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I enclose \$1. Send PREVIEW LESSON, and information on complete course.

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Smoke Magnet™ clears a roomful of smoke.

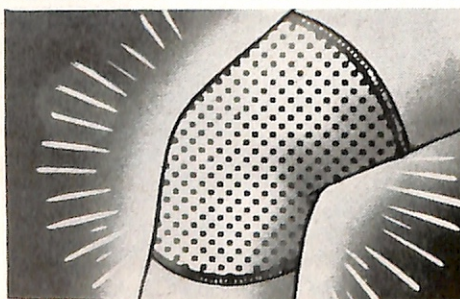
Just push button. Cigarette and cigar smoke start to vanish—automatically! All that remains is a beautiful fragrance. Patented Smoke Magnet™ has 2000 spray charges for months of use. Also absorbs annoying odors from bathroom, or any room. Great for home, office, smoky card games. Great gift. Money-back guarantee. Send \$5.00 (+50¢ postage and handling) to AIR SUPERB, P.O. BOX A, GRACIE STATION, N.Y., N.Y. 10028.



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Raise the full width of your mattress for more healthful, restful sleep. Slip the **NU-SLANT** under your mattress at either head or foot of bed. 7 adjustable positions allow you to predetermine the height from 5 to 14". Better than extra pillows. Folds invisibly flat. Customer approved for 12 years. Plywood. **Head Elevation** comforts diaphragm hernia, acid regurgitation; breathing and heart ailments. **Leg Elevation** eases varicose and other leg discomfort. Twin Bed Size \$22.98. Double Bed Size \$24.98. We pay postage & ship in 6 hours. N.J. residents add 5% tax. Send Check or Money Order to:

Better Sleep Inc. BOX EO
New Providence, New Jersey 07974
MONEY BACK GUARANTEE



JOINT THERMA PAD

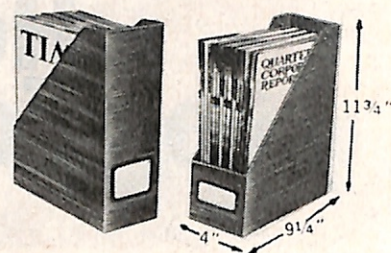
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\$2.29 plus 35¢ postage
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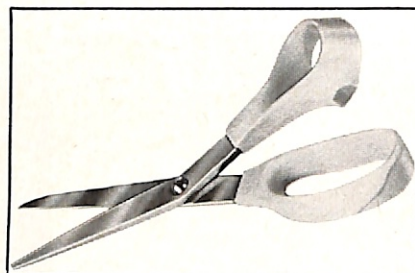
HOLIDAY GIFTS

Dept. 701-C, Wheat Ridge, Colorado 80033

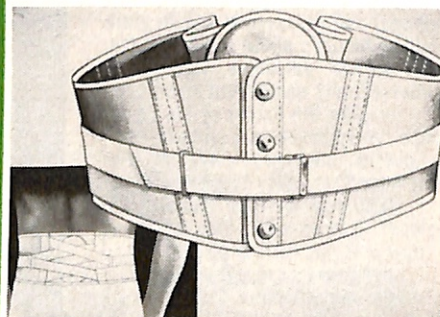
Elks Family Shopper



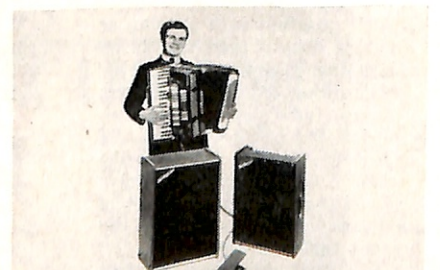
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Collar fit tightly due to shrinkage, washing, starching, growth, weight increase? Add up to 1/2 size for just-right fit instantly. Slips on and off in seconds. Ideal for men and growing boys. Send check or M.O.; no C.O.D.'s 21-day money-back guarantee.

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THAT'S RIGHT! Now there's a *guaranteed-safe* way for you to **TRIPLE** your money in 30 days or less... without risking one red cent! You can start small or start large... watch a \$50.00 investment grow to \$150.00, or watch \$500.00 grow to \$1,500.00 — all within a month! Or, if you wish, you can start with no investment whatsoever, and still enjoy the same fantastic 200% profits that have made the spare time of others worth as much as \$25.00... \$50.00... yes, even as much as \$100.00 per hour!

These highest-ever profits are waiting for you to collect them *right now*, just as soon as you start to show Merlite Jewelry to your friends, neighbors, people at work! And we do mean *show* — you don't have to sell this remarkable jewelry, because it literally sells itself, and sells itself **FAST**, on sight! You don't need a "sales pitch," you don't need to knock on doors, you don't need to do any hard work at all! Just **SHOW** Merlite Jewelry to folks you know... and watch your money **TRIPLE** before your very eyes! **WE GUARANTEE IT.**

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As a Merlite Ring Dealer, there are **TWO** ways for you to make the most fantastic profits of your life. If you wish, you can start without investing one penny in inventory; simply show our gorgeous 40-page, full-color Customer Presentation Catalogue to your customers, collect your money, and forward the orders to us for immediate delivery. Or start with a *protected* inventory and make money even faster by offering on-the-spot delivery. Our *first-order refund policy* protects you completely: whether your first order is small or large, we **GUARANTEE** you'll sell it quickly and easily within the first 30 days. If not, Merlite will buy back any unsold rings from your first order, any time within 30 days of your receiving it — no questions asked! And under either plan, you make a full 200% profit on every sale!

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Regardless of which plan you decide to start with, the most important thing is to get started **NOW!** Just take a moment to fill in and mail the coupon below. By return mail we'll rush you **EVERYTHING** you need to start making big, easy money next week: the lavish 40-page Customer Presentation Catalogue, an accurate ring-sizer, wholesale order forms, plus full details of our fantastic **TRIPLE-YOUR-MONEY** Profit Offer. It's all **FREE**, there's no obligation, and nobody will call on you. Don't miss out on the biggest Profit Bonanza of a lifetime — mail the coupon **TODAY!**



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We normally charge \$8.00 for this professional jeweler's display case, but it's yours, absolutely **FREE** when you become a Merlite Ring Dealer under our sensational **TRIPLE-YOUR-MONEY** Profit Plan. Small enough to carry in your pocket or purse, lined with luxurious black velvet, the case holds 12 rings — sparks instant sales every time you open it! Think of it — a "jewelry shop" you can fit in your pocket... and that can turn your spare-time hours into a **FULL-TIME** income!

MERLITE INDUSTRIES, INC.
114 Fifth Ave., New York, N.Y. 10011

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I'm ready for **TRIPLE PROFITS** with Merlite Jewelry! By return mail, rush me everything I need to start cashing in at once, including the lavish full-color Customer's Presentation Catalogue! I understand that everything is **FREE** and without any obligation on my part!

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Yes, please send me the 1976 Burpee Garden Catalog FREE.

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CITY _____

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"SAVE YOUR HEART"

with a **STAIR-GLIDE®** Stairway Elevator

RENTAL-PURCHASE Program Available

Your STAIR-GLIDE® installs easily and in less than 2 hours. No marring walls or stairway. No special wiring required. Shipped directly from factory within 4 days. STAIR-GLIDE®... the nation's largest selling stairway elevator! UL LISTED.

USED BY THOUSANDS: CARDIAC PATIENTS, ARTHRITIS, SENIOR CITIZENS, PHYSICALLY RESTRICTED, POST OPERATIVES...and household convenience.

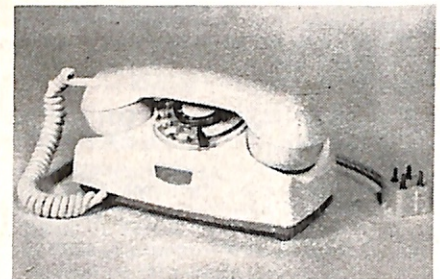
WRITE FOR FREE BROCHURE AND NAME OF DEALER NEAREST YOU.

AMERICAN STAIR-GLIDE® CORP.
4001 East 138TH ST., Dept. E-16
Grandview, Missouri 64030

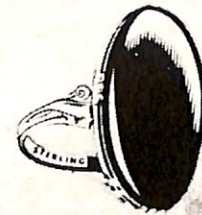
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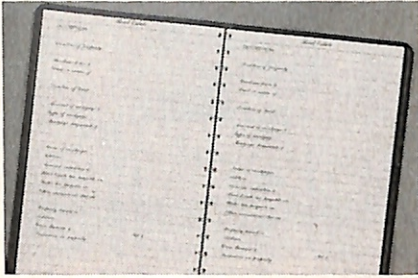
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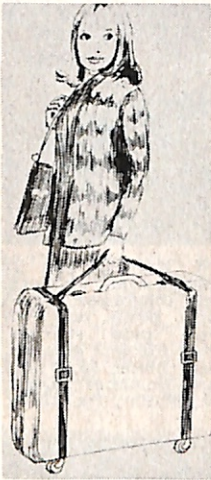
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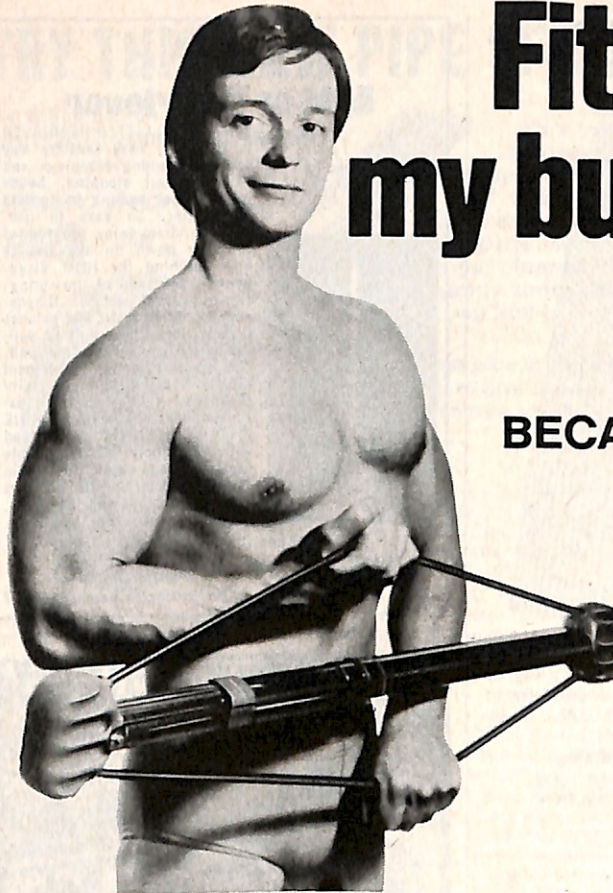


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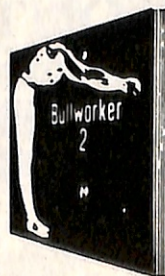
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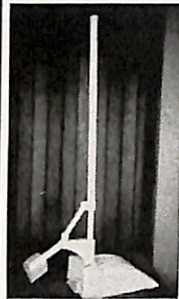
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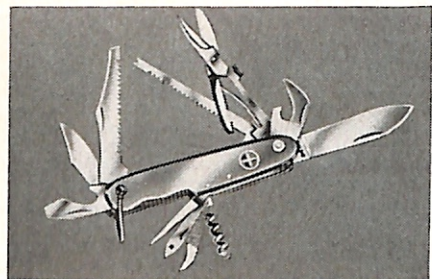
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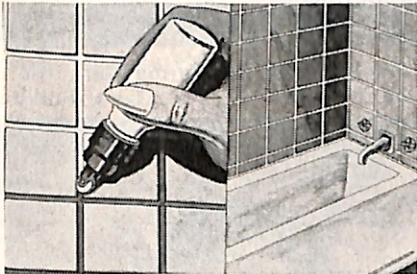
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LEISURE SUITS \$24.95 Till March 15 2 for \$48.50
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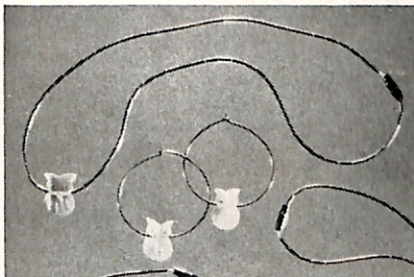
COLOR	How Many	Chest Size	Waist Size	Inseam Length
LT. CAMEL				
LT. GREEN				
NAVY				
BROWN				
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This top grade Mediterranean briar incorporates a sensational invention that contradicts every idea you've ever had about pipe smoking. It completely eliminates breaking-in. Tars, sludge, bite, and bitterness never reach your mouth. You get cleaner, cooler, tastier, moisture-free thoroughly enjoyable smoking. You can try it before you buy it.

E. A. Carey

It's the first pipe in the world that's guaranteed to give unadulterated pleasure to smokers.



Give it 30 days—

No cigarette, no cigar, nor any other pipe can give you the full rich flavor, aroma, deep down satisfaction, enjoyment, and peace of mind that you get from a Carey Pipe.

You may be a pipe smoker with a rack full of pipes and still searching for the ideal smoke, or perhaps you would like to switch to a pipe to cut down on cigarettes or expensive cigars.

The Carey Pipe may look like any ordinary pipe, but it's a lot different! In fact, there's nothing like it in the whole world. The Carey Pipe is made of the finest aged Mediterranean briar—but, its big secret lies in the exclusive patented "MAGIC INCH," cleverly concealed in a bite proof nylon stem.

It's Not a Filter

The "Magic Inch" is not a filter that gets soggy and loaded with foul smelling goo. A soggy foul smelling filter transmits its stale foul odor into each successive puff of smoke, creating more problems than it solves.

It's Not a Trap

The "Magic Inch" is not a trap collecting moisture that gurgles with every draw. It is not a trap that must be cleaned after every smoke.

It's Almost Magic

Not my magic but NATURE'S OWN MAGIC. Warm winds pick up moisture by evaporation from the oceans, lakes, rivers, and streams, lift it high into the atmosphere where the cooler upper air squeezes it into drops of water that fall back to earth in its most perfect state of purity. Just as the colder upper air of the atmosphere causes rain, the cool air entering the "Magic Inch" chamber through the special louvers of the patented Carey stem, causes immediate condensation of the moisture in the smoke where it drops to the bottom of the chamber, is absorbed by the natural fiber sleeve of the "Magic Inch," and in turn, is evaporated into the outside air. No accumulation ever remains to form sludge or slugs of bitter tasting goo. The "Magic Inch" also mixes purifying oxygen with the smoke from the

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They were all granted the same option, an option which is yours also. After 30 days, if you agree that the Carey Pipe is the best smoke of your life, you may keep it; if you don't agree, whack it with a hammer and return the broken pieces to me. The trial has cost you nothing! How many businesses are that sure of their product?

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Clip out the coupon below. Fill in your name and address and send it to me TODAY. I'll send you a full color brochure, absolutely free, so you can select your favorite style and shape for your 30 day trial.

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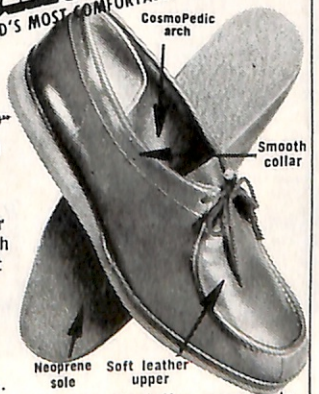
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LANA LOBELL, Dept. M-3038, Hanover, Penna. 17331

NEWS OF THE LODGES

(Continued from page 27)



SEVERAL ELKS OFFICIALS accompanied VP Gilbert Van Horn (front row, right) on his recent visit to Boca Raton, Fla., Lodge. ER James Perry (front row, second from left) greeted DDGER R. Dean Graham (front row, left) and (back row) PDD and State Chap. Clyde Brown, PDDs John Frank and Herbert Payne, and Pompano Beach PER William Conroy.



GOOD FORTUNE was with Mrs. Lucy Ruche during the raffle of a new car held to benefit Colonie, N.Y., Lodge's Building Fund. Esq. John McGarry, raffle chairman, presented Mrs. Ruche with the keys to her prize, as ER Robert Dufresne observed.

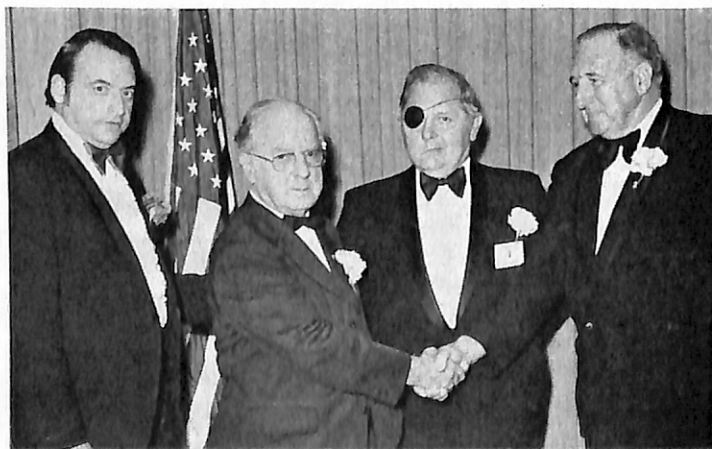


DURING HIS VISITATION to Chambersburg, Pa., Lodge, DDGER H. Leo Goulden witnessed the initiation of the lodge's 75th anniversary class. The nine new members and the District Deputy were welcomed by ER Samuel Atkinson and the lodge officers.

THE FIRST-PLACE state award for service to hospitalized veterans was presented by Edgewood, Md., Lodge's ER Milton Giltz (left) to the lodge's Vets Chm. Wilson Oakley, who accepted the plaque on behalf of his committee. The award was originally made by the GL State Associations Committee in cooperation with the National Service Commission.



A STUDENT EXCHANGE PROGRAM, which is sponsored by Bayonne, N.J., Mayor Dennis Collins (seated) and which benefits local young people and students in Bayonne, France, received the support of the Elks with a donation from the lodge's John Boyle Memorial Fund. Mayor Collins, a member of Bayonne Lodge, and Mrs. Ann Prezioso, chairwoman of the exchange program, accepted the lodge's check from PER Larry Hill (left), fund chairman, and State Trustee Anthony Cestari, fund director.



FIFTY-YEAR MEMBER Frank Carpenter (second from left) was congratulated by SP Harry Sarfaty (right), himself a 52-year member, when the state president made an appearance at North Attleboro, Mass., Lodge during the official visitation of DDGER Ronald Dow (left). Exalted Ruler Robert Mayer was on hand for the proceedings.



NAMED FIREMAN OF THE YEAR for the town of Colonie, N. Y., during a dinner-dance hosted by Colonie Lodge was Thomas Morrison (second from right). ER Robert Dufresne's presentation of a plaque to Morrison was observed by Mrs. Doris Morrison and Brother Warren Carr, chairman of the event.



A CHECK from the Elks' ladies of Front Royal, Va., Lodge will be used to purchase a commercial automatic ice maker for the lodge. Pres. Judy Seal (second from left) presented the ladies' contribution to ER Lawrence Howe, as ladies' Treas. Virgie Murphy and Chap. Richard Boyd, who heads the entertainment committee, observed.



ON THE OCCASION of the Massachusetts Elks Association's 30th annual charity baseball game at Fenway Park in Boston, SP Harry Sarfaty presented Boston Red Sox pitcher Bill Lee with a \$1,000 check for the "Jimmy Fund" Children's Cancer Research Program. Witnessing the presentation were (from left) PDD and PSP Andrew Biggio, honorary chairman, VP Albert Murphy, SDGER W. Edward Wilson, GL State Associations Committeeman Alfred Mattei, and Winthrop PER Leo Dawson, general chairman of the event.



POLICE CHIEF Vincent O'Connell (left) of Smithfield, R. I., recently received a certificate of appreciation from the Smithfield Elks acknowledging his service to the community in the area of drug control. Making the presentation on behalf of the lodge was PDD and State Americanism Chm. Bernard Schiffman.



DOING THE HONORS during the ribbon-cutting ceremony at Yorktown, N. Y., Lodge were (from left) charter member Roger Gof-ton, Est. Loyal Kt. Antonios Antonaros, ER Anthony Poli, Est. Lead. Kt. John Thomas, and Trustees Chm. Linwood Simmons. The ceremony marked the opening of the lodge's new quarters.



A TRIBUTE to PGER William Wall was delivered by PER Roy Pike (holding the photograph of the Past Grand Exalted Ruler) at Jacksonville Beach, Fla., Lodge when he addressed the initiation class named in his honor. ER Jacob Smith (second from right) was on hand to offer his congratulations to Brother Pike and the new lodge members.



ELKS CAMP MOORE was the site of a recent picnic for patients from the East Orange, N. J., Veterans Hospital. The outing was made possible through the combined efforts of New Jersey Elks from Fair Lawn, Teaneck, and Garfield Lodges, with Fair Lawn PER Vincent Schindel serving as coordinator and general chairman.



THE ANNUAL PARADE sponsored by Perth Amboy, N. J., Lodge featured the lodge's float which was ranked first in its category at the state Elks convention in Atlantic City. Exalted Ruler Edward Halifko and his wife Jodi (second and third from left) congratulated (from left) Esq. Stan Mortenson, Harold Mortenson, and Lee Colyer, who built and decorated the float, and Asa Colyer, parade and float committee chairman, upon their award-winning efforts.



THE CHAMPIONSHIP Babe Ruth baseball team sponsored by South Kingstown, R. I., Lodge took first place in area league competition for the second consecutive year, and was honored at a recent lodge dinner. Jackets were presented to the players and their coaches, who received the congratulations of (from left) Youth Chm. Errol Noel, DDGER James Folcarelli, and ER Clinton Holland.



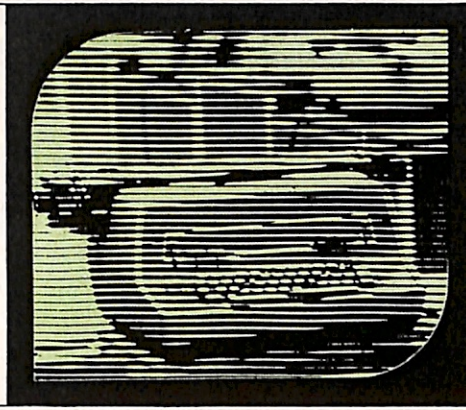
A CATCH of over 3,000 pounds made the fishing trip sponsored by Gainesville, Fla., Lodge a success for the 33 members who participated. ER Joseph Caswell displayed a sample of the fish brought in.



THE MUSIC of Myron Floren (third from right) and his orchestra highlighted Glen Burnie, Md., Lodge's annual charity ball. Extending a cordial welcome to Floren, who rose to fame as Lawrence Welk's featured accordionist, were (from left) Trustee Anthony Dominick, Samuel Noel, entertainment chairman, PER James Frye, Exalted Ruler Louis Auger, and Treasurer Melvin Miskimon.



AN OFFICER since South Plainfield, N. J., Lodge was chartered, PER Louis DeFillipo was recently honored by the lodge for the leadership he has shown. ER Walter Beyer presented a plaque to Brother DeFillipo, in whose name a class of candidates was initiated.



TWO CENTURIES YOUNG

On July 4th of this year (the opening day of our national convention in Chicago) the United States of America will celebrate its 200th birthday, with celebrations of every imaginable variety . . . parades, speeches, fireworks displays, parties, formal ceremonies and the like. And our Order will be right in the forefront of the celebration. We always have and we always will be in the vanguard of those who proudly support the most envied nation on Earth.

We'll be celebrating another birthday this year . . . on February 16th, 1976, the Order of Elks will be 108 years young. Each lodge should make it a point to observe this important anniversary, too. Our accomplishments over more than a century of service have also warranted much praise from those who know what service we have rendered our communities, states and nation.

If we use as a criterion only the monies we have dispensed in our charitable enterprises, we can point to well over a quarter of a *billion* dollars spent for the benefit of our fellow men and women. If we were to add to that figure a *minimal* value of man-hours, the total would amount to *billions* of dollars. We, too, have a proud heritage that parallels that of our nation.

Neither our nation nor our Order can, however, sit back and smugly point to past successes. We must use that proud history as a guide and go on to even greater accomplishments. All too often, complacency has been the nemesis of nations and organizations.

Former President Harry S Truman (himself an Elk) put it well when he said, "The life and spirit of the American economy is progress and expansion."

Substitute the words "our Order" for "the American economy" and Brother Truman said it all!

did you know.



Over 100,000 members of the Order of Elks served their country during World War Two. Of this number, 1,678 died or were killed in service. The number of wounded is not known.

Through the Elks National Service Commission, almost \$10 million has been spent by the Order since World War Two. Over 190 hospitals, V.A. and military, have been served with many types of programs throughout

the years. Many commendations from the Veterans Administration are in the files of the Grand Lodge, state associations and local lodges for their work with hospitalized veterans.

☆☆☆

A secret password was used in the earliest days of the Order. It was first changed semi-annually, it was changed once each month for a time, then to once a year and finally dropped altogether by vote of the convention in 1899.

☆☆☆

During this Bicentennial Year, it is well to note that the Order of Elks took a leading role in raising the funds necessary to the restoration of one of the nation's most honored symbols, the frigate Constitution (Old Ironsides) in 1927. The man in charge of the national campaign, Rear Admiral Philip Andrews, 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 a single agency."

☆☆☆

Gerald R. Ford is the fifth President of the United States who belonged to the B.P.O.E. The other four were Warren G. Harding, Franklin D. Roosevelt, Harry S Truman and John F. Kennedy.

☆☆☆

Absence from a meeting cost the man who is credited with founding the B.P.O. Elks the honor of becoming its first chief executive. Charles Algernon Sidney Vivian had been slated for the honor but in his absence, the members elected George W. Thompson as Right Honorable Primo and Exalted Grand Ruler at the meeting of May 24, 1868. Vivian never did succeed in holding the office.

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C. The Old Homestead in Winter



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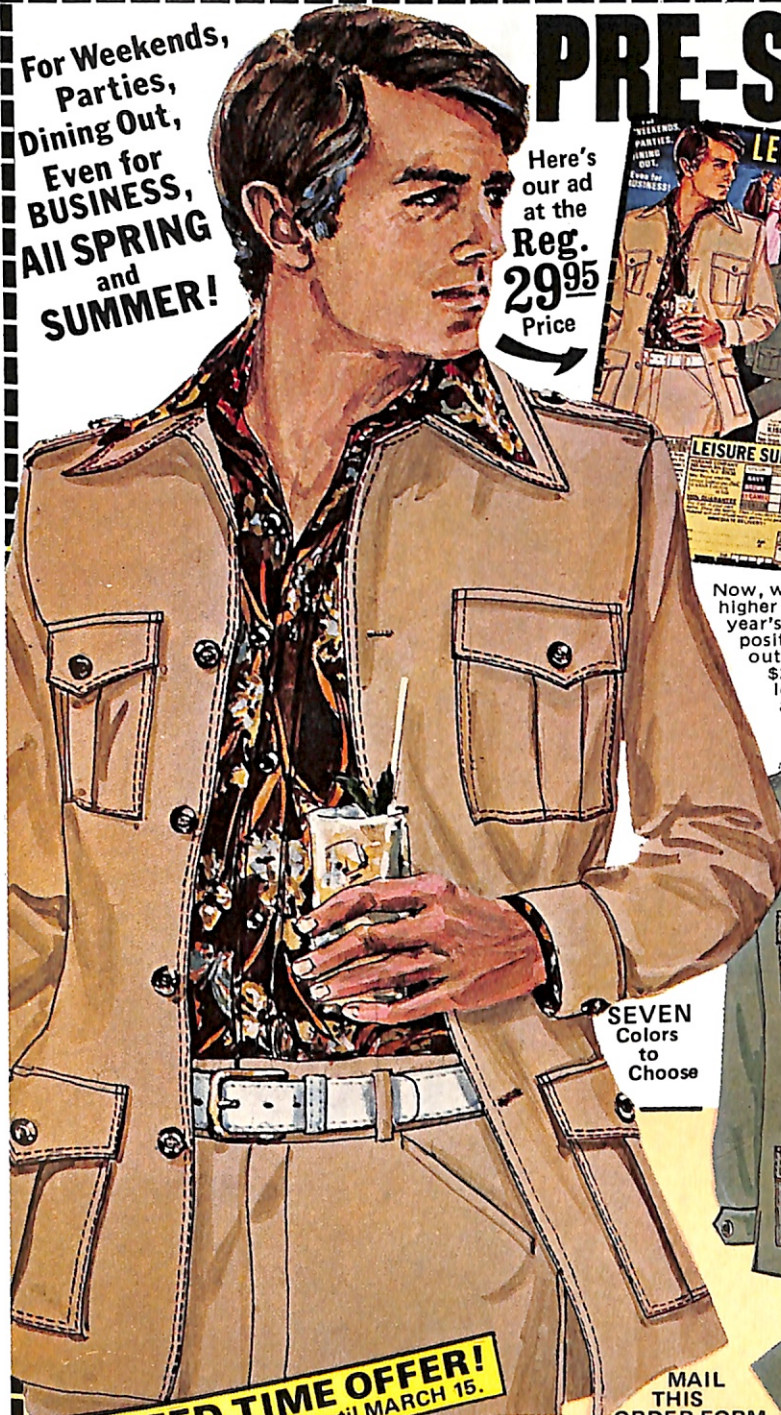
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