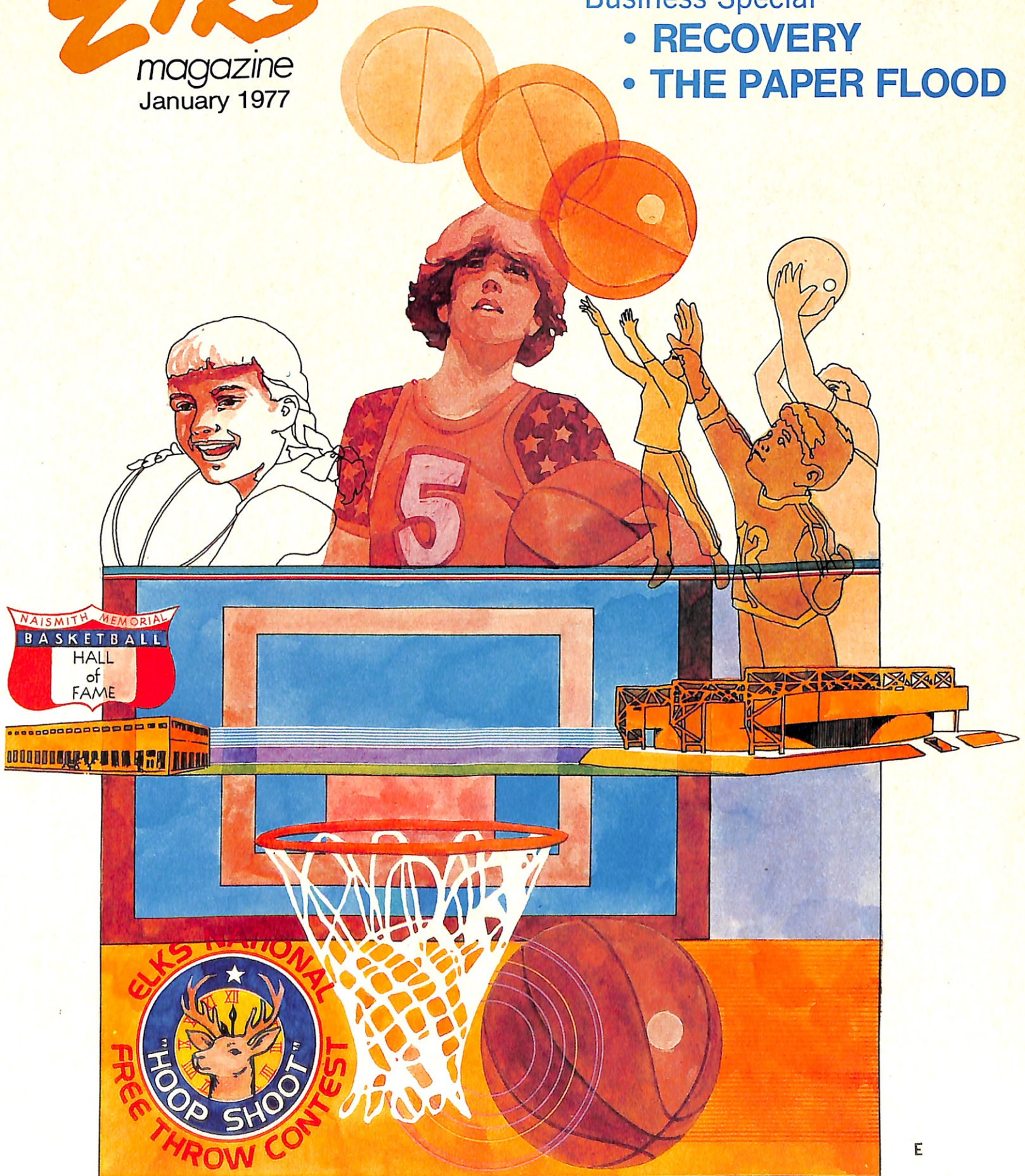


the
Elks
magazine
January 1977

Schedule
"HOOP SHOOT!"

- Business Special
- **RECOVERY**
 - **THE PAPER FLOOD**



BY MAIL ONLY!
Impossible to handle in any store!

HABAND'S Executive Club
NO IRON

KNIT SLACKS

NOW 3 PAIRS for ONLY 17⁹⁵

And We Pay the Postage!

That's Only \$5.98 per pair!!
LESS than the old Factory Price!

INVENTORY CLEAN-OUT! NOT ALL COLORS IN EVERY SIZE, but we will OVERWHELM YOU with UNCANNY VALUE in YOUR SIZE!

Shop around! You will see that men are paying almost \$17.95 per pair for good business dress slacks. Now here is an excellent savings opportunity. Haband, the famous mail order people from Paterson, N.J. will send you **THREE PAIRS** for \$17.95, on direct money-back approval!

You just tell them your size, exact waist and inseam, and what colors you like. You have to send your check with the order. Then sit back and be amazed at the fast, dependable service and the buy of your life on high quality, better made executive knit dress slacks!

100% Polyester
NO IRON KNITS

3 pairs for **17⁹⁵**



NOBODY WANTS TO MENTION ANY NAMES
But these extraordinary values are too important to keep secret!!!

DEEP TROUBLE!

Several of the country's leading knitting mills and one of America's best pants makers are in deep trouble - short of work! So sooner than shut their doors

and send home their help, they took this special one-time order to keep their factories open. They make **HIGH QUALITY DRESS SLACKS** now for Haband at a much better price than ever before, **3 PAIRS OF DRESS SLACKS \$17.95!** That's only \$5.98 per pair! Not long ago, that was the factory wholesale price!

INVEST!

Any man who can send in only \$17.95 should take advantage of this **10 YEAR LOW PRICE**

Haband has been in business over 50 years. We serve over 2,000,000 active business & professional men direct by U.S. Mail.

DO NOT BE MISLED!

These are Top Quality, Beautifully Tailored "Executive Club" Dress Slacks, at our Lowest Price in TEN Years! With the price of good Business Suits going higher & higher, more and more men like to wear good Business Slacks for Business. At 3 pairs for \$17.95, there will NEVER be a better time to build up your office wardrobe! Use This Easy Direct Order Form

HERE'S WHAT YOU GET: Quiet, Conservative Colors and Quiet Conservative Tailoring ★ 100% Polyester No-Iron Non-Snag Knits. ★ All Permanent Press NO IRON Machine Wash and Wear! ★ Plus full professional model detailing like "Ban-Rol" no-roll waistband, deep strong no-hole front pockets. Neat set-in back pockets. Proper belt loops. Proper businessman's straight leg model. Hook type top closure. "Talon®" unbreakable Zephyr Zipper. Full Executive Cut - **THE WORKS!** Just look! Haband slacks usually sell at prices like two pairs for \$19.95 or 2 for 24.95. A price of 3 for \$17.95 for the same quality is something you shouldn't miss! Send in a trial order!

KNIT SLACKS SPECIAL SALE



Our Choice of Color*

3 PAIRS NO-IRON BUSINESS DRESS SLACKS 17⁹⁵ 6 for \$35

FULL GENTLEMAN'S CUT in YOUR Exact Size!

Waist 29-30-31-32-33-34-35-36-37-38-39-40-41-42-43-44-45-46-47-48-49-50-51-52-53-54.
Inseams: 26-27-28-29-30-31-32-33-34.

HABAND COMPANY
265 N. 9th St., Paterson, NJ 07530

Sirs: Please send me pairs of your NO IRON Executive Dress slacks, for which I enclose \$

GUARANTEE: Your remittance back in full if on receipt you do not want to wear them!

72A-033

Name Apt. #.....
Street
City
State ZIP CODE [] [] [] [] [] []

*Color Preference	How Many	What Waist	What Inseam
BLUE			
GREEN			
BROWN			
GREY			
GOLD			
Burgundy			

HABAND

265 N. 9th Street Paterson, N.J.
Doing business by U.S. Mail since 1925



P447 - TIGER HEAD/Prentice

P448 - LEOPARD/Prentice



P441 - Autumn Leaves/Wood



P463 - Polar Bear/Prentice

Beautify Your Office & Home

These Modern Reflections reproductions will add the designer touch to your office and home. They add life and beauty to reception areas, conference rooms, and hallways. The plaques are 22" x 28" fine art reproductions, and come complete, ready to hang with no frames required. (A one-quarter inch black beveled edge accentuates each plaque). Modern Reflections plaques are stain-resistant and will not fade, crack, or wrinkle. You can order this complete set of six or any pair, and they are available singly.

UNIQUE LAMINATION PROCESS PROVIDES PERMANENT BEAUTY



Each fine art reproduction is laminated to masonite with a special film which provides protection against moisture. Modern Reflections plaques can be wiped clean with a damp cloth. Each plaque comes complete with a sturdy sawtooth hanger.



P455 - Cougar/Prentice

SATISFACTION GUARANTEED

Please ship the following Modern Reflections at the prices indicated. If I am not fully satisfied I can return them within fifteen days for an immediate refund.

— One reproduction @ \$17.95 each (plus \$2.00 shipping & insurance each).

— Pair of reproductions @ \$29.95/pair (plus \$3.00 shipping & insurance per pair).

— Complete decorator sets of six reproductions @ \$79.95/set (plus \$6.00 shipping & insurance per set).

Canadian orders please add \$5.00 per plaque

My Choices are:

Quantity	Catalog No.	Item
	P447	Tiger/Prentice
	P448	Leopard/Prentice
	P455	Cougar/Prentice
	P463	Polar Bear/Prentice
	P403	Schooner/Holst
	P441	Autumn Leaves/Wood

Check or M.O. Enclosed (Ill. residents add 5% sales tax)

Charge My Credit Card Checked Below:

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American Express Master Charge

Credit Card # _____

Master Charge # _____ Exp. Date _____

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 Call Toll Free: 800-821-8318 Ill. call: 312-955-0461

ELK-1/71



P403 - Schooner/Holst

SATISFACTION GUARANTEE
 You must be completely satisfied with the workmanship and quality of your Modern Reflections Plaque, or return it in 15 days for a complete refund or credit to your account. That is our guarantee to you.



Responsibility

As we enter the new year of 1977 it might be well if we would all review our responsibilities as Elks and Americans. All of us share in the affairs of our Lodges and our country, and if we fail to live up to these responsibilities we must share the burden of failure.

In our Lodges we must encourage the growth of membership not only by attracting new men into our Order but by seeing that our Lodges provide those programs which will keep our present members active and on our rolls. The lapsation committee of each Lodge is primarily responsible for reducing lapsation but each individual member should do his utmost to encourage his brothers to maintain their membership in the Order.

The financial good health of our Lodges is a must if we are to remain a viable organization. Attention to our physical facilities does much to add to our community image and to provide a pleasant place for our brothers and their families. The programs that are carried on by the Lodge and club for the members will do much to build our financial security.

To fulfill our responsibility to our community we must continue to provide meaningful services with the programs that we conduct. Our activities such as the Eagle Scout Recognition Ceremony, Sponsorship of Scout Troops, Youth Programs, Scholarships, Flag Day Ceremonies, Sponsorship of Youth Athletic Teams and Events, and Service to our Hospitalized Veterans are only examples of the many things that we can contribute to our communities.

At the same time, each of us has an additional responsibility—that of good citizenship—which means the preservation of the unique values that have made our country great. Today, the foundations on which America has been built, politically and economically, are threatened by the relentless attacks of people, primarily of no understanding, who would pervert our way of life and, through ever-greater government preemption and regulation, deprive us of our individual integrity, liberty and opportunity. What better time than now to rededicate ourselves to a preservation of the precepts of our founding fathers and pledge ourselves to a meaningful personal participation in their defense.

If we are diligent in accepting these responsibilities we can meet the challenge to keep AMERICA AND ELKDOM—MOVING FORWARD.

A handwritten signature in dark ink that reads "Geo. B. Klein". The signature is written in a cursive, flowing style.

George B. Klein



Reinforcements for the business owner: Business insurance to help you hold the fort.

We're as flexible as you need us to be. And for good reason. When we write a policy, we tailor it to fit you. You shouldn't have to buy more than you need or more than you can afford. **You can buy one of our basic package policies.**

They cover fire and extended coverages on property and liability on premises. And we can add optional coverages that make sense.

Or you can buy our Kemper Businessowners Policy.*

It's the most comprehensive package policy we know of. There's no co-insurance. Our "agreed amount"

program assures you that, should you have an insured loss, we'll pay 100% of that loss up to your policy limits. Minus your deductible. And our "replacement cost" coverage guarantees that you'll receive the full value of your building and contents up to your policy limits. With no depreciation.

Who is the Kemper Cavalry?

We're the Kemper Insurance Companies. And we've been riding hard to protect our customers for over 60 years.

The scout, the man in buckskin, is an independent agent. He's an impar-

tial judge of your insurance needs because he doesn't work for us. He works for you.

For more information about Kemper's business owners policies, call one of the independent agents or brokers who represent Kemper. They're listed in the Yellow Pages.

* This policy not available in some states.



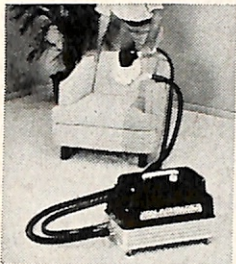
We're riding hard to serve you better.

"Let me show you how easy you can have a money-making business—part time or full time

—Francis von Schrader, President



CARPET DETERGER



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WALL DETERGER

This is no ordinary business opportunity. It offers you an income you may have thought impossible—a business that keeps growing. With Von Schrader Detergers you provide a service everybody needs—on-location cleaning of carpeting or upholstery or walls. Every home and building are potential customers. The equipment you use is the finest: (1) Von Schrader Carpet Deterger gives deep-level cleaning to carpeting; (2) Von Schrader Upholstery Deterger cleans fabrics and synthetics beautifully; (3) Von Schrader Wall Deterger cleans walls five times faster than by hand. Start with just one Deterger, if you wish. Then, as your business grows, you may want to add the other two and thus offer a complete cleaning service. You own your equipment—no fees, royalties, contracts. Work full time or part time. Your investment? It's so small you'll find it hard to believe. What's more, we help you every step of the way, just as we've helped thousands of other Von Schrader Associates to financial independence.



Free Booklet gives you full information

Get the facts about your future in on-location cleaning. See how well Von Schrader Detergers are built, how easy they operate. **Extra! Special Recorded Message from Francis von Schrader to you included.**

VON SCHRADER company

2257 Place, Racine, Wisconsin 53403

Please send complete information on Von Schrader Detergers.

Name _____

Address _____

City _____

State _____ Zip _____

the **Elks** magazine

VOL. 55, NO. 8 / JANUARY, 1977

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

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10 RECOVERY: THE SMALL BUSINESSMAN'S ROLE

The small businessman's role in any eventual economic recovery is paramount.

John Behrens

16 THE PAPER FLOOD

A sea of paperwork, at a cost of \$36 billion a year, is inundating the businessman. Is it really necessary?

G. R. von Kronenberger

28 IT'S A BUCKET!

Now a part of the Naismith Memorial Basketball Hall of Fame, the Elks National "Hoop Shoot" plays on. State, Regional, and Final schedules.

30 FOR THE LOVE OF MONEY

For some money becomes the center of life and *everything* else is subordinated to the urge to possess it.

Frank Thistle

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Remote Control Racer



A new fun
leisuretime activity
made possible by
the new electronics.

Computer logic has added a new fun way to control remote control products.

The Remote Control Racer is a competition scale model race car controlled by a transmitter using computer logic.

Think of it. Remotely drive a model race car from as far as sixty feet—turning left and right, going forward and reverse. It's great fun for hobbyists, children and the whole family.

DIGITALLY PROPORTIONAL CONTROL

The steering is controlled as you control the steering wheel on your remote control unit. Turn the wheel slightly to the right and the car wheels turn slightly to the right. Turn your control fully to the left and the car wheels turn fully to the left.

There is no transmission required to go from forward to reverse as the high quality servo motor simply reverses polarity to change gears. Press the forward lever on your remote unit and you go forward. Press the reverse lever and you go in reverse. It's just that quick.

BUILT TO THE FINEST DETAIL

The camber caster-action front wheels parallel a full-sized car's suspension system and they actually tilt on the turns. An independent floating rear axle maintains positive traction even on rough terrain.

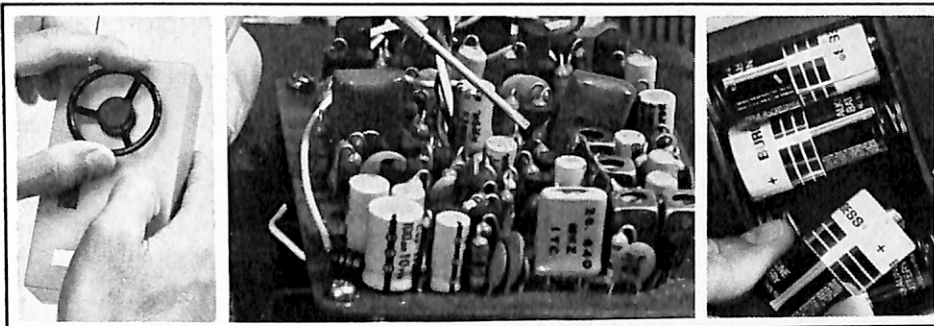
The Remote Racer replaces the gasoline powered remote control race cars that have

The Remote Control Racer is a well built, well engineered electronic instrument with a 90 day limited warranty. JS&A further guarantees your satisfaction—if you are not absolutely satisfied with the value, quality or fun you are having, fine—return your racer within ten days for a full refund. You can't lose.

To order, credit card buyers simply call our toll-free number below and specify the color and quantity you want. Or send a check for \$52.45 (\$49.95 for each Racer plus \$2.50 for postage, insurance and handling to the address shown below. (Ill. residents add 5% sales tax).

By return mail, you'll receive a Remote Control Racer, the remote control unit, batteries, a 90 day limited warranty and simple operating instructions. Your unit should never require service but if it should, JS&A's service-by-mail facility is as close as your mail box. JS&A is America's largest single source of space-age products and a substantial company—further assurance that your modest investment is well protected.

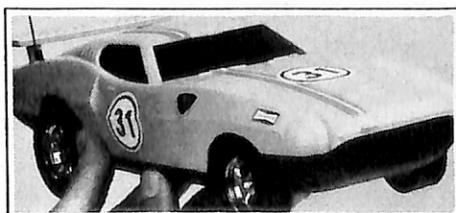
Find out the thrill and fun of racing model race cars remotely. Order one or two Remote Control Racers today.



The remote control unit (left) controls the race car's electronics (center).
The four "C" cell batteries fit in the underside of the Racer.

SOPHISTICATED ELECTRONICS

The sophisticated electronics in the Remote Control Racer consists of 40 transistors. When you operate the control unit, the transmitter generates computer digital logic in a train of digital pulses which then are amplified and transmitted to the racer. The racer then has a sensitive receiver which receives the pulses and in turn translates them into data that eventually translates into power for the car.



The sleek lines of the Remote Control Racer follows the designs of some of the more popular race cars. The car measures 3½"x5"x12".

sold for well over \$100 a unit. Remote gas powered models give off odors and are often temperamental. The Remote Racer is quiet so it can be run indoors and it is not dangerous so even children can safely play with it.

START A RACE CLUB

You can run as many as six different cars in a race as each car will be on a separate remote control frequency. There are four different colors available, red, white, blue, and yellow and each racer comes equipped with its matching remote control unit.

Start a local competition race club, entertain guests with your new adult toy, or give it to your children as one of their most prized possessions. There are many fun ways to use your Remote Racer.

There are two separate circuits used for forward and for reverse. Each circuit utilizes two "C" cell batteries available anywhere. If you only go forward, the two forward batteries will last approximately two hours.

\$49⁹⁵

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INTRODUCTORY
PRICE

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GROUP

DEPT. EL JS&A Plaza
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Beautiful Dreamer...

Sleep On An
INFLATE-A-BED
INFLATE-A-BED

From
\$49⁹⁵



The World's Most Comfortable Bed—You "Adjust" it to Your Own Personal "Firmness Level"—End backaches forever!

Also... The Only Guest Bedroom You Can Store On A Shelf!

Inflate-A-Bed. The most natural way to sleep or relax. Instead of your body fighting with steel coils, wooden frames, stuffing and cloth, you can sleep in suspended luxury—on a cushion of air, just like a cloud on a summer afternoon. We guarantee your sleeping comfort will be markedly improved, that you'll sleep deeper, more restfully and with less morning aches than you ever thought possible. Tens of thousands of people are sleeping on one nightly, and chiropractors all over the nation are recommending them to many of their patients.

Inflate-A-Bed is the most exciting bedding product ever developed since early man discovered straw. It is a specially patented "air coil" bed you inflate in minutes with a vacuum cleaner or any air pump. The innovative air coil system works to support your body evenly. You don't sink in the middle and the sides don't fly up. Two people can sleep on a full, queen, or king bed virtually undisturbed by each other's movements. The bed shapes itself to your body almost like cradle-ing it—with unheard of flexibility in a mattress. You inflate it to suit your taste. No frame or innerspring is needed, although it will fit into any standard bed frame.

Inflate-A-Bed is incredibly light and incredibly tough (20 mil Poly Vinyl Chloride). It cleans easily with soap and water. It deflates in minutes for you to fold up and take with you—visiting, camping, beach (a dynamite water raft) or moving to a new home. Store it easily on a closet shelf when not in use. It is everything a bed should be—delightfully sensual, highly therapeutic, and conveniently mobile. Sleep on it for a 7 night trial. If you're not pleased, return it for an immediate refund.

Please send the following Air Beds! If not fully satisfied I can return within 2 weeks for an immediate refund.

Twin Size @ \$49.95 Full Size @ \$69.95
 Queen Size @ \$79.95 King Size @ \$99.95
 (Add \$4.95 for shipping and insurance)

Instead I prefer the Original Inflate-A-Bed (same as above plus a flocced velveteen finish)

Twin @ \$59.95 Full @ \$79.95
 Queen @ \$69.95 King @ \$119.95
 (Add \$4.95 shipping per bed)

Also send high-powered AC air pump @ \$29.95 ea.
 Also send high-powered DC air pump @ \$29.95 ea.

Check or M.O. Enclosed (Ill. residents add 5% sales tax)

Charge My Credit Card Checked Below

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• I read with great interest "Social Security: A Tarnished Dream?" [October, 1976], by G. W. Weinstein.

The Union Pension Funds referred to are large because they are invested and draw interest. Why isn't that done with the Social Security funds?

Robert W. Hayes
Rohnert Park, CA

It is, the applicable section of the law reads: "The interest on, and the proceeds from sale or redemption of, any obligations held in the Federal Old Age and Survivors Insurance Trust Fund and the Federal Disability Insurance Trust Fund shall be credited to and form a part of the Federal Old Age and Survivors Insurance Trust Fund and the Disability Insurance Trust Fund, respectively."

*Social Security Law
Section 201 (f).*

• I would like to commend your magazine for the fine article, "Rabies—Scourge of Animal and Man," by G. R. von Kronenberger [November, 1976].

In an age where the average citizen has become complacent in his attitude towards this dreadful disease, the article serves as a timely reminder that rabies is still very much with us.

Arthur C. Stanley,
District Director
South Carolina
Environmental Health Services

• I read with great interest the article "Windmill Resurrection," by Shaaron Cosner [September, 1976].

I receive numerous requests from owners of large rural estates to acquire information concerning the practicality and ability of windmills to produce electrical energy and the equipment necessary to store this energy. I would certainly appreciate further information.

J. W. McLaughlin
Hattiesburg, MS

• The "Windmill Resurrection," by Shaaron Cosner [September, 1976] was most interesting. I would like to have the names and addresses of one or two of the manufacturers dedicated to energy products for the home.

Herbert L. Closs
Sparta, NJ

Two publications available at most libraries and book stores often carry information on windmill use. They are: the Whole Earth Catalog and the Mother Earth News. Also, Mr. Clews, mentioned in the article, has begun his own company—Solar Wind, P.O. Box 7, East Holden, ME.

Shaaron Cosner

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

How to get rich

START YOUR OWN BUSINESS RIGHT FROM YOUR HOME—AND MAKE A FORTUNE IN MAIL ORDER!



Mail Order Beginners Get Cash by Mail!

Have you ever thought of operating a little mail order business of your own? Something you could start on a shoestring right from home in your spare time. It's a fabulous business!

Bob Carter of Newark, N.J. ran his first small mail order ad in *House Beautiful* magazine—offering an auto clothes rack. *Business Week* reported that his ad brought in \$5,000 in orders. By the end of his first year in Mail Order, he had grossed over \$100,000!

Another beginner—a lawyer from the mid-west, sold a mail order item to fishermen. Specialty Salesman magazine reveals, "he made \$70,000 the first three months!"

There is no other business where you can make a fortune so fast. Come up with a 'hot' new item . . . and WHAM!

It strikes like a bolt of lightning!

Millions of people read your ad and suddenly, you are swamped with cash orders from all over the country . . . MORE MONEY in 60 days than you could earn in a lifetime!

Like the Vermont dealer who ran one ad in *Sports Afield* magazine. His ad pulled 22,000 orders—over A HALF MILLION DOLLARS IN CASH!

Yes, Mail Order is the fastest-growing, most profitable business in America! And now with the population explosion . . . the huge teenage market . . . and more people moving to the suburbs—we are on the verge of the BIGGEST BOOM in Mail Order history!

Free

If you are sincerely interested in starting a lucrative business of your own ACT NOW! We can help you get rich in Mail Order just as we've helped others. Mail the coupon or send a postcard. We'll send you a free book, catalog, ads and complete facts about our offer. No salesman will call. No obligation. You don't need previous experience but you must be over 21. Write to:

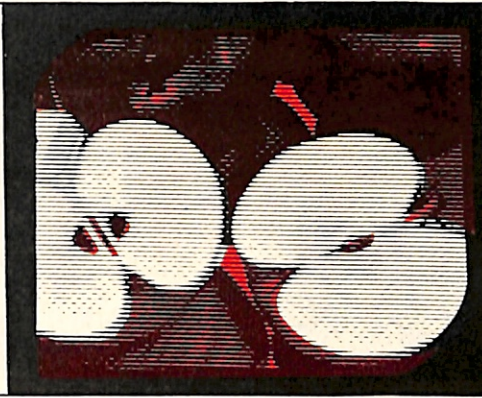
**Mail Order Associates, Inc., Dept. 328
Montvale, New Jersey 07645**

Mail Order Associates, Inc. Dept. 328
Montvale, New Jersey 07645
Please rush full details immediately.

Name _____
 Address _____
 City _____
 State _____ Zip _____

BACKYARD GARDENER

by Helen Rosenbaum



UNDER THE APPLE TREE

Did Johnny Appleseed visit your backyard?

Then plant your own apple trees in a Garden of Eden tempting enough for Adam to have taken leave of Eve!

Variety: There is an apple variety for every taste. The most popular (in order of volume produced in the U.S.) are: Delicious, Golden Delicious, McIntosh, Rome Beauty, Jonathan, York Imperial, Stayman, Winesap, Newton Pippin, Cortland, Rhode Island Greening, Northern Spy, Gravenstein and Baldwin.

Where to Buy: From a commercial nursery or state research station, if you want a specific variety. Apple trees don't produce "true from seed." If you planted all the seeds from a single seedling apple, for example, each seed would produce a different seed and each would be different from the parent variety. Thus, varieties can be propagated only by budding or grafting—best done by a commercial nurseryman.

Note: Apples cannot be grown in a warm climate. They need 30-60 days of chill weather to shed leaves and "rest." Apples can be grown in 35 states. You may choose a tree of conventional height or one of the new dwarf trees.

Planting: Success with your young apple tree is largely a matter of common sense, according to the Western New York Apple Growers Association who offer the following planting tips: Choose a location where the tree will receive sunlight, where it has some protection from strong winds, where its roots can draw nourishment from a rich, deep, well-drained soil. For good pollination, there should be compatible varieties nearby.

✓ Plant the young trees as soon as possible—don't let roots dry out. Place soil around roots and pack firmly.

✓ Water well.

✓ Consult nursery regarding need for fertilizer and/or spraying. For example, potash is very important to the ability of the tree to withstand drought. Your nurseryman or Cooperative Extension specialist can advise you in this matter and also in terms of when and how to prune your apple tree.

Protection from Rodents: Protect young trees with ¼ inch mesh wire guards 1½ feet high and six inches in diameter. Poison bait applied in the fall is recommended.

Harvest: Different varieties ripen at different times. You may have an early, mid-season or late variety of apple. Harvest accordingly.

Storage: Apples keep best when refrigerated or placed in a cool storage area. Because they need to "breathe," do not place in an airtight, plastic container. And do not allow temperature to fall below 32° F.

A young tree requires from five to six years of attentive care and growth before it will begin to bear much fruit. In recent years dwarf trees have been developed that start bearing apples in two or three years—significant quantities in four to five years, the International Apple Institute explains and offers the following:

If you examine an apple leaf or twig


closely you'll notice a tiny bud just under the spot where the leaf attaches to the twig. This bud properly budded or grafted into the stem of a seedling apple tree will grow into a tree like the tree from which the bud was removed. Budding is a little like a transplant operation. A short sliver of twig with a leaf bud on it is inserted under the bark of a young seedling tree. The two pieces are taped lightly together. Like a transplant wound the cut heals quickly, the bud starts to grow and eventually forms the top of the new tree. It will produce fruit exactly like the tree from which it was cut.

Horticulturally speaking, the apple tree is classified as a member of the rose family. If you look closely at a single blossom you'll see that it resembles a wild rose with five petals. And if you look at a wild rose plant in the late summer, you'll note that the seed bearing pod is red and round and resembles a miniature apple.

Apple blossoms have a light scent that attracts bees in pursuit of pollen and nectar. The bees scatter pollen from flower to flower and help perform the role of pollination and the transformation of blossoms into apples. It takes from 130 to 145 days after blossom time to produce apples ready for harvest. The length of time depends on variety of apple and weather conditions.

From blossom to harvest time apples go through several chemical changes. As they grow the tannic acid content is high making them bitter in taste. Thus during

(Continued on page 33)



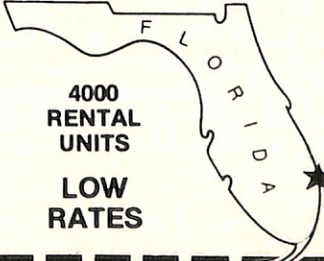
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YOU AND RETIREMENT

by G. W. Weinstein



WHERE THERE'S A WILL . . .

A will is vital for any adult, old or young, married or single. If you don't have one, write one without delay. If you do have one, retirement, with its changes in circumstances, is the time for review.

No matter how modest you think your estate will be—and it's probably nowhere near as small as you think—you need a will. But first, just to prove the point, make a list of all your assets: house, real estate, car, furniture, insurance, jewelry, securities, savings . . . That house you may have bought years ago for \$13,000 could well be worth \$40,000 or more today; your assets include that house at its current market value (less any outstanding mortgage).

Even if your estate is small, however, the only way to be sure that it is distributed according to your wishes is to write a will. If you don't write a will, state law will write one for you. And the state won't know—or care—that you would like your favorite nephew to have your gold watch. It won't care that you had promised a bequest to your church. It won't even care that you thought your wife should inherit everything; state law varies, but in most states a wife gets a specified percentage—often one-half or one-third—and children divide the rest. Some states even make specific provision for grandchildren when a person dies intestate, without a will.

Without a will, furthermore, much more of the estate is dissipated in taxes and administrative costs. Without a will, the state will name an executor, to be paid from your estate. Without a will, disposition of the estate will take much longer.

Convinced? Or do you think that joint ownership solves all your estate problems? Joint ownership of property—sometimes called the "poor man's will"—is sometimes relied upon instead of a will. This can be a mistake. Joint ownership does offer some advantages; property does transfer automatically to the survivor, without probate. But it also has major disadvantages. If, for example, you and your wife own everything jointly—savings and checking accounts, securities, and so on—federal tax authorities will assume that the total assets belonged to the first to die. The full value of those assets is then taxable. The only way out of this bind is for the surviving partner to prove what his or her contribution has been. Even in a case where, for

instance, a wife has worked for forty years, her specific contribution to a joint savings account may be very difficult—and expensive—to document. But unless it is documented, Uncle Sam will assume that her husband earned the entire amount. Then, when she dies and passes the estate on to her children, they will once again have to pay estate taxes on the entire amount. In such a case Uncle Sam hits the jackpot: collecting estate taxes twice on a single estate. The new estate tax provision of the Tax Reform Act of 1976 removes most moderate estates from estate taxation, but it is still wise to be aware of the possible hazards of joint ownership.

One way to avoid this is to maintain separate bank accounts for husband and wife, where both have earned outside income. Another way to minimize taxes is through careful estate planning and the drawing up of a will.

Estate planning can take place with the professional advice of a lawyer, an accountant, a life insurance agent, and/or a bank trust officer. A will should be drawn up by a lawyer. True, the local stationery store probably sells do-it-yourself forms, and you've probably heard that you can scribble your last will and testament on the back of an envelope. Nonetheless, it's wise to consult a lawyer. Some states, but not all, recognize handwritten wills; even in those that do, such wills can easily be proven invalid. It takes a lawyer to know the ins and outs of both federal and state law, to know exactly what legal language is acceptable in court. It takes a lawyer experienced in estate planning to interpret the provisions of the Tax Reform Act of 1976. It's worth the investment—from \$35 to about \$200, depending on the complexity of your estate—to know that your will does exactly what you want it to do.

Before you visit the lawyer, decide exactly what you want to do with your estate. Discuss the matter with your wife. Then, to save some of that high-priced time, make a list of all your assets: real estate, pension rights, social security number, veteran's status and possible benefits, insurance, securities, and bank deposits. Be specific wherever possible: what is the form of ownership of real estate? securities? bank accounts? Have a list, too, of your beneficiaries, including their addresses and their relationship.

(Continued on page 35)

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RENOUVEAU



A business analyst was employed at a comfortable fee to project the short-term future of a large holding company, so the story goes, and he was asked to make a presentation of his findings to the board of directors. The board was composed of many fiefdoms. It was a combative group eager to draw each other's blood and put each other down . . . if not out. The analyst knew that he had been hired by a slim majority. Each of the directors, he also knew, expected a favorable opinion of his operations and a gloomy prediction for others. Try as he did, he wasn't able to find the positive answers the majority wanted. The hapless analyst went to the meeting without notes, a speech, charts or even the traditional report. When introduced, he rose and stood for sev-

eral minutes his eyes fixed upon the envelope with his fee which had been given to him before the meeting began. Finally, he looked up and said: "What I have to say is this: some of you, according to my calculations, are going to be richer next year. And some of you won't be here for the next meeting. Neither will I . . . thank you for the check."

That's the kind of predicament some economists have suffered in recent months as they've valiantly tried to predict 1977. A presidential election . . . a recovery that spurted and paused . . . and frequent requests for forecasts of the business climate in the months ahead have given a healthy number nervous stomachs. Their comments reflect their apprehension, politics and plain fatigue.

"The coming year will not be a good year for business big or small," says Dr. Bill Blanchfield, a professor of economics at Syracuse University's Utica College and a business textbook author. "Small businesses will find it especially difficult if they are in the durable goods

area. Consumer products such as food, clothing, and other necessities will not be hit very hard. The furniture industry has been especially difficult of late primarily due to a lack of consumer confidence and spending."

Blanchfield disputes outgoing President Ford's optimism about the economic recovery of 1975-76. "Recent figures have indicated that the Gross National Product has not improved as rapidly as most people expected or wished. Leading indicators have shown that the economy is not expanding rapidly enough. We are just about keeping pace with the influx of new workers in the labor force. Unemployment remains high while price inflation has been slowing down. Consumers seem reluctant to spend and are unusually cautious for what could be called an economic recovery period. Most recoveries last at least two years before they flatten out. The current one seems to be lasting about a year and a half."

Selecting the Right Crystal Ball

But much, of course, depends upon whose crystal ball is used. Blanchfield's



The Small Business Man's Role

by John Behrens

colleague at Utica College, Prof. Allyn Earl, a conservative business analyst, is optimistic about what he sees. "The outlook for small business over the next 12 months is generally good," he predicts. He believes the economy is showing growth although he does see difficulties ahead. "The general economic expansion now underway is expected to last at least through the middle of 1977. The only real problem that I can foresee is the possibility that it will be much harder to get credit and also much more expensive to borrow toward the end of this time span. It's also probable that the problem of inflation will be much more severe during the latter part of 1977. This will probably cause the Federal Reserve to follow a very tight monetary policy which could bring about costly credit."

Georgetown University economist Dr. Gerard M. Brannon doesn't believe you can separate small business from other sectors of the economy and reach meaningful conclusions. "I think that small business goes up and down with the general economy and thus, the 1977

prospect for small business is about the same as that for the national economy. I subscribe to the general outlook shared by most, I suppose, that conditions will gradually improve during 1977. The economic performance during the summer of 1976 was disappointing and a combination of poor private performances and heavy government commitment to inflation fighting could bring a downturn in 1977."

The Georgetown professor maintains that the problem of inflation is exaggerated. "My contention is that unemployment is a different kind of problem than inflation. Unemployment involves an absolute loss; inflation is a redistribution. When prices go up so do incomes; the prices are paid to somebody. Some people, of course, find that the prices they receive go up less than the prices they pay, but others find prices received are up more than prices paid. This redistribution is not good but, I think, it is better than the suffering and lost output that goes with having the unemployment rate three points higher," he argues.

Dr. Brannon, a research economist who studied at Harvard, believes the federal government is crucial in determining whether there will be optimism or pessimism in the months ahead. "A government policy excessively directed toward inflation control, that is, combining rapid efforts to reduce the federal deficit plus a restrictive policy on the growth of the money supply could be the most obvious threat to a continuation of the recovery," he adds.

Business Owners Optimistic

Although such concerns are of interest to proprietors, they apparently haven't altered the mood of many about the future. Prognostications about the national outlook don't have the impact upon proprietors that their bookkeeping ledgers have. Those interviewed

expressed optimism about what they see for their businesses and themselves.

Dick Beiter is a distributor of batteries, starters and automotive equipment in Palm Springs, Florida. He has been a member of the village council for the past four years. He doesn't believe his section of Florida will be representative of other regions of the country because, "much of our economy is the tourist and retired person. The construction trade is a big employer in our area and they are hurting now." But he's optimistic, he insists, because of the activity he sees ahead. "The year 1977 will be a better year for our tradespeople. The rest are doing good, I think, so the outlook is bright. We still have a lot of tradespeople out of work but there are many new projects on the drawing board. Our county has a lot of retired people, but these folks plan well for their retirement and they have saved the money for this and they can afford what they are doing. Tourists represent the bulk of our economy and these people keep right on coming to get sunshine."

And what about his own business?

"I was fortunate not to be affected by the slowdown. I was advised by an older gentleman, who I respect, that in bad times a service and replacement business would do better than ever. In

view of this, we expanded just prior to the slowdown in our replacement parts business and we have doubled our business in that area. In our equipment business, we went ahead with the same approach and stressed this to our customers who were in the service business. It worked very well and our equipment business has been steadily better."

Bruce Haning, president of Haning's Inc., a heating and cooling firm in Lancaster, Ohio, would agree. Economists didn't provide an accurate forecast for his business last year. "I anticipated a downturn in our business for 1976, as per all the national economists' predictions, and then we kept constant surveillance upon our business and expenses to determine when this downturn would actually affect us. It didn't happen. But it did keep us constantly in control and on top of our operation."

The south central Ohio community has a more stable economic condition than those in larger industrial areas. The town is the home of Anchor Hocking Glass, a major tableware manufacturer. "Consequently, if economic conditions nationwide are down, Anchor Hocking's business is usually up locally because of the inexpensive wares produced by the firm.

Dennis Cater and his brothers have

a Mercury-Lincoln dealership in Yorkville, New York, an area in the central part of the state where there has been chronic unemployment of between 8 and 10 percent or higher in recent years. The area has lost jobs to southern states and shifting defense needs. Yet people continue to buy cars. Expensive ones.

"There was a steady increase in our business beginning in 1976. The first nine months of the year showed an increase of 55 percent in sales over the same period in 1975," he explained. "It also showed a seven times greater profit than the same period. We expect the final months of 1976 to be as good, too."

The recovery, Dennis argues, has to have been an important factor. "There was a general decline in the auto industry beginning in early 1974, and continuing through 1975. Our business took a decline in late 1974. We showed a decrease in sales of 28 percent and profit of 43 percent over our record sales year of 1973, when the auto industry sold over 11 million cars. At the end of 1975, we were behind again; this time 15 percent behind 1974 sales volume and the corporation was in the red."

Then, 1976 brought a much brighter picture. "I think the U.S. economic re-

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covery has been substantial during the past 12 months. I can only base my assessments of this on our overall sales performance and the general automobile buying habits this past year," he maintains. "The average car shopper seems to be more sure of their job and not as conservative in their choice of models, accessories and the general price."

Economists and businessmen both agree that statistics and indicators of the past 12 months have been difficult to interpret. In October, for example, economists debated a number of measurements and came up with different conclusions generally. The economy, they noted, had an unemployment figure that fell slightly in September. At the same time, the unemployment among adult men rose. Meanwhile, wholesale prices leaped to double figures for the first time in months. The government's leading indicators, designed to forecast future trends, fell in September for the first time in 18 months. And the Dow Jones industrial index dropped more than 60 points in 21 days. The interpretations during October, November and December were as varied as the figures.

Just a few months earlier, the University of Michigan's Research Center had released a survey of consumer attitudes which showed that, for the first time since 1972, the buying public expected good times ahead. Of those questioned, said survey directors, 47 percent expected things to be better while 29 percent thought there would be difficult days ahead.

The reason, said some economists later, was the buying surge during the first quarter of 1976 that lifted the economy dramatically. A government report made public in May, showed that personal income grew steadily during the previous period and the increase was the fuel that ignited the recovery.

The fact is, though, that while many businessmen waited for the worst to happen, their fears never materialized. Consequently, there is more optimism today.

"We believe 1977 should be one of the best years in the history of our business," Haning says of his plumbing and heating enterprise. "Small business in 1977 should show a continuing increase in growth but because of increased costs of doing business the same profit will probably be hard to maintain," says auto dealer Cater. "The outlook is bright," says Beiter of his battery and accessories business. Yet, the three proprietors have some reservations about this seventh year of the decade.

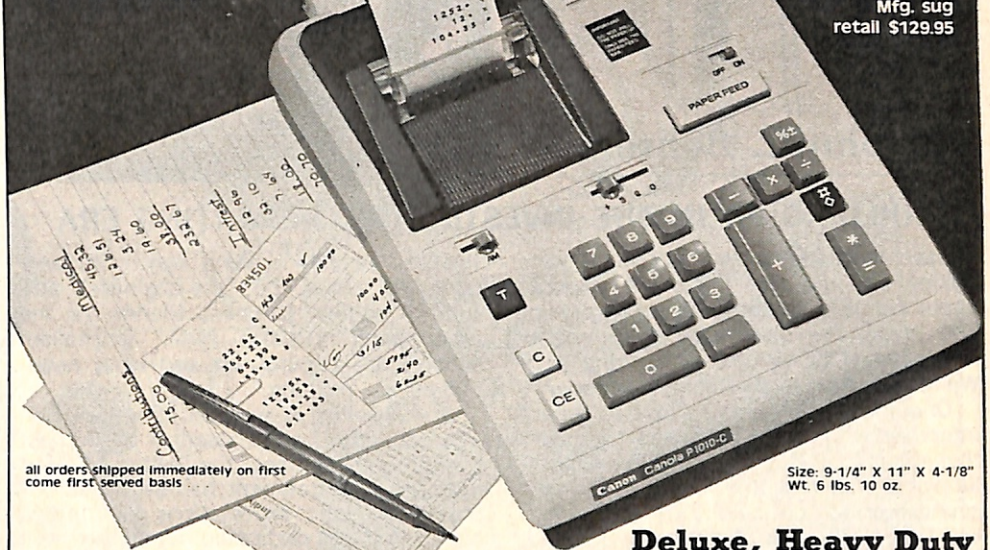
Concern About National Debt

"My biggest fear is the national debt," says Beiter. "In my opinion, we
(Continued on page 34)

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IT'S YOUR BUSINESS

by John C. Behrens



BUILDING PR IN THE INVESTIGATIVE REPORTING ERA

Several business acquaintances were talking with me over lunch not long ago about "what has happened to the press." The press, I've discovered, is a euphemism today for virtually everything from Walter Cronkite to the local newspaper.

One fumed as he described a recent interview with a reporter and the story that resulted. "The questions were absolutely idiotic and the story made me sound worse," he said bitterly. I could see fire in the eyes of my second friend. "What we should do," he literally shouted in a room full of diners, "is boycott the paper! Don't advertise! Don't buy it! It doesn't help my business."

As a journalism professor and an author of books about such things as investigative reporters, I find I'm on the de-

fensive virtually every day. Students complain about the "pro-business" attitude of editors. Business friends, on the other hand, criticize "what journalism schools are turning out and what newspapers are printing."

Frankly, I'm as worried about journalism education as the dean of the largest school and perhaps the editor of your newspaper. Enrollment has exceeded our most optimistic expectations yet finding competent and dedicated newspaper men and women is as difficult today as it was years ago.

The "business" of newspapering, though, remains as traditional as the neighborhood drug store in most communities. Editors do a reasonably decent job, I think, in assessing the temperament

and tastes of the majority of readers in their circulation districts. If they don't, publishers will replace them . . . or newspapers will fold.

Society, however, has changed. More people have become involved in the decision-making process of business, government and community and that has brought more conflict and controversy. There has been an information explosion that defies comprehension. And, because there is so much accurate and inaccurate data available, the search for facts has become that much more difficult. Further, the levels of sophistication and education have risen and consequently, the decisions of the power structure, once accepted in most communities without question, now receive more scrutiny and less support.

Newspapers, as the informal record of most cities, towns, and villages, mirror such change.

Lingering Influence of Watergate

The Watergate investigation that began five years ago this June, has affected a growing number of journalists in performing their tasks and preparing their stories. Some people believe the influence has brought about a disregard for values and morality. They suggest that the penchant for investigative reporting is capable of destroying the fabric of American life. The careless use of media power, they insist, can ruin innocent people, business practices and reputations overnight. And the damages can be permanent. Several of America's best known investigative reporters agree. In my forthcoming book, "The Typewriter Guerrillas," these writers deplore the mindless use of the term "investigative reporting" and the kind of people who use it to fit their own purposes.

Others believe the media are merely over-reacting to the repression of the past. There was a time, and many veteran reporters and editors vividly remember it, when the stories that were published contained only a fraction of the information they knew. Newspapers, in other words, emphasized the positive and rarely glanced behind their own headlines. But it's mid-day of a new era.

So how does a small business proprietor develop good public and press relations during such a period? Threatening boycotts, legal action or merely bad mouthing media may make you feel better but they obviously won't help.

Here are five basic guidelines that can improve your credibility with journalists:
⊙ Contact the editor about the good and bad developments when you feel there is legitimate interest. Right. I said good and bad. Why? Because most editors expect you to call them about the good stories; most feel you won't tell them about the things that go wrong. Unfortunately, editors hear about the bad things from the people who may want to make it even worse. If you, for example, were planning a layoff of workers or to close a store, the worst possible plan (or lack of it) in a community is to say nothing and hope. Remember, employes have families and friends and word spreads quickly even among the most loyal associates. If the

(Continued on page 39)

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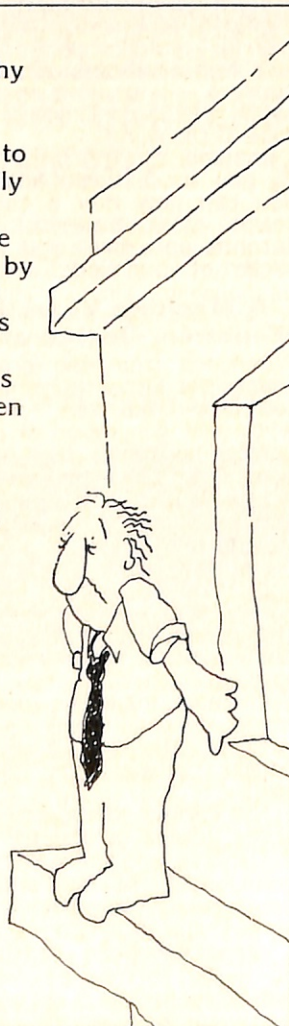
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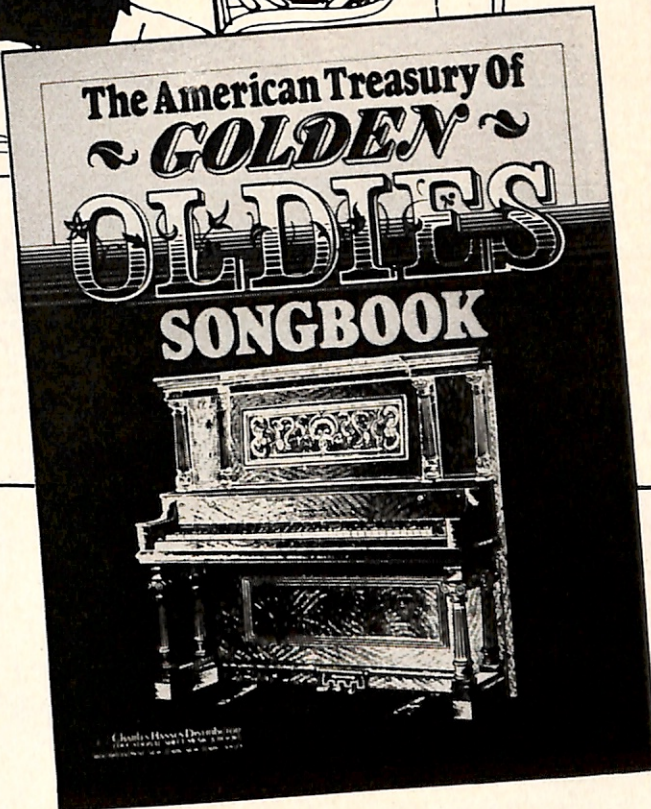


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- In The Good Old Summertime
- In The Shade Of The Old Apple Tree
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The Paper Flood



by G. R. von Kronenberger

“Each year, Washington generates more than two billion pieces of paper . . . enough to fill Yankee Stadium 51 times.”

□ Businessmen are battling their paperwork today with a ferocity similar to Don Quixote's tilting at windmills. Unfortunately, the result is likely to be pretty much the same, too—frustration.

Every business feels the federal report pressure, if only at income tax time. Few businessmen escape without devoting considerable time and manpower to other questionnaires, statistical summaries or census forms, and every American at one time or another comes in contact with complicated tax forms, Social Security forms, and numerous others.

The cost of collecting information for the government, traveling to government offices, and the delays and frustrations encountered in trying to deal with unclear, complex, and unnecessarily detailed requests for information and regulations is paid for not only in money, but in frustration and ill-will toward the government.

The most familiar kind of visible cost to the average American is the paperwork involved in their income tax returns. Partly because the tax rates are so high, the government takes a proprietary interest in the money a person earns. And, all the time people are being put to more and more trouble to defend their take-home pay.

No one has tried to calculate the man-hours of dismal drudgery going into the preparation of tax returns. But as the rates of tax rise progressively—so does the effort demanded. The more an individual earns—and the more their time is worth—the greater the obligation imposed to amass detailed records and comprehend the complications of the law.

The work imposed on individuals is nothing compared to that imposed on employers. Not only are there many more forms, but employers must serve as uncompensated tax collectors, taking money out of the pay envelopes of workers according to formula and, often, adding a tax bite assessed on customers.

Burdens of calculating and assessing taxes are just part of the story. Besides the Internal Revenue Service and state and local tax authorities, there are thousands of government offices and agencies with overlapping jurisdictions over business covering every type of commercial operation. Thus, lying beneath the visible costs is an iceberg of invisible costs.

Such costs take an infinite variety of forms, ranging from a simple postcard report for an official agency to interminable procedures required by regulatory authorities and tedious investigations launched by congressional committees or executive departments—all too often simply covering facts already known to anyone who has taken the trouble to find them.

A *Senate Select Small Business* subcommittee gave some idea of the dimensions of the problem at the federal level. As of 1974, it was estimated that paperwork within the federal government cost \$36 billion a year. Senator Thomas J. McIntyre (Dem., NH), the subcommittee chairman observed:

“Each year, Washington generates more than two billion pieces of paper—ten different forms for every man, woman and child in the country and enough to fill Yankee Stadium from the playing field to the top of the stands 51 times. It costs taxpayers \$18 billion to print, sort and file those two billion forms. And it costs businessmen another \$18 billion to fill out and return them.”

In June of 1976, the *House Census and Government Statistics* subcommittee found the costs to be even greater. Speaking before the House of Representatives, Rep. Patricia Schroeder (Dem., CO), subcommittee chairwoman reported:

“Some may believe that this issue (paperwork burden) is too small to cause great concern. Such a notion is clearly inappropriate when one considers that in recent years the ‘data and statistics business’ has grown so much that the total cost of providing the information that government agencies ask for has been estimated to run as high as \$40 billion annually.

“The hearings which my subcommittee held earlier this year on the coordination of federal statistics programs were disturbing. We found repeated examples of various individuals and organizations being overburdened with data requests and requirements which demonstrated a great lack of coordination and planning on the part of government.

“In fact, many data requests do not even convey a sense of potential use—never mind necessity. Simply put, there is increasing concern that much data probably ends up in the file drawers and wastebaskets without even being put to use.

“Another major problem is that with all the money and effort which is spent on collecting data, there is relatively little spent on processing, analyzing, and disseminating—in other words, using—the information. Data is worthless unless it is used, and instead of collecting more data which we cannot assimilate, we would be much better off in collecting less, and shifting our limited resources to using the information we have.”

By latest count, more than 4,504 reporting forms have been approved by the Office of Management and Budget (OMB) for use by 49 federal bureaus, services, commissions, administrations, boards and other agencies. Some are annual, others quarterly, monthly, weekly, and a few, daily. These figures cover only agencies monitored by OMB and subject to the Federal Reports Act of 1942, the first legislative effort to establish a control on the information collection activities of the federal government. In addition, other agencies and activities are not subject to the provisions of the Act. The Internal Revenue Service; Treasury Department; General Accounting Office; bank supervisory activities; and, of course, the data collection activities of Congress itself are subject to no restraints other than those which are self-imposed. On top of federal record-keeping demands, state and local governments are constantly piling their own.

Because it is tax money that runs the government, businessmen can take no solace in the fact that it costs the government as much to send out a blank form as it costs the businessman to generate the information, fill it in, and send it back. How much of this \$40 billion annually is necessary for a reasonable level of control, and how much work is purely and simply wasted? One construction contractor, fed up with the weekly and monthly wage filings required among the eleven forms associated with Davis-Bacon Act work, began purposely to make glaring errors on his reports to see if anyone was reading them. The eye opener is that none of his errors were ever brought back to his attention.

Armand J. Thiebolt, Jr., an associate professor of management at the University of Maryland, says:

“My own experience and observation leads me to guess that at least 10 percent, and probably closer to 20 per-

cent of all governmental forms could be eliminated, and the remainder could be trimmed in size by 25 to 50 percent without affecting tax collections or effective regulatory control at all. Thus, as much as \$5 or \$6 billion a year is wasted in this manner. And this figure does not include the lost revenues that business could be generating if they were not spending their time filling out forms, or the costs of dealing with regulatory agencies."

It should also be pointed out that many of these forms are on a percent basis, meaning that they must be filled out regardless of the size of the firm or number of employees. Since 95 percent of business units are small, it is the small businessman who bears most of the brunt of the federal paperwork burden.

Proprietors of small manufacturing firms, construction companies, retail shops, service centers, drugstores and similar establishments agree that the burden of all this paperwork hits them far harder than it does large firms.

For an illustration of the burden placed on small companies and the individuals who own them by the proliferating government demands for records, take the case of James Baker, president of Gar-Baker Laboratories in New York City, a consulting-chemist firm in busi-

ness since 1931. Although Gar-Baker employs only five people regularly, along with some part-time workers, Mr. Baker says that he must file the following reports:

- ✓ 37 filings on 12 different federal forms, ranging from tax reports to data for the Census Bureau and registration with the Food and Drug Administration.
- ✓ 26 sets of data for 9 different New York State agencies, including employee and tax records, an alcohol permit and information involving disability-benefits insurance.
- ✓ 25 forms for 12 different city departments, including all sorts of local tax records, a chemical permit from the fire department, two refrigerator permits and one deep-freeze unit.

Many small businessmen complain that such time-consuming paperwork creates feelings of helplessness in the face of growing bureaucracy. Witness after witness appearing before one Congressional hearing echoed the sentiments of the president of a New England furniture store:

"Businessmen, particularly small businessmen who don't have the money or manpower to handle it are being buried in a landslide of paperwork. For many of them the paper pollution will spell disaster and force them to close their business."

Senator McIntyre's subcommittee found the evidence to be overwhelming that nothing—nothing at all—amounts to greater harassment of the businessman than the record-keeping, reporting and sheer paperwork demanded by agencies of government.

But even more significant is the fact that the overwhelming paperwork burden imposed by government is causing many businessmen to become law breakers. This point is emphasized in a statement made by the managing director of a national trade organization, who stated:

"We have reached the saturation level and each new law and each new agency at every level of government providing forms is forcing decent citizens into involuntary noncompliance with the law. Now this is tragic when upstanding, honest citizens just can't comply with the laws, and the result is obviously intolerable."

Perhaps Albert R. VanTieghem, president of the National Society of Public Accountants, totals up the problem best when he says:

"The need to keep abreast of the requirements of government reporting, to read the instructions before reporting and pay the penalties of missed filing dates has caused many small businesses to close, some voluntarily. Small busi-



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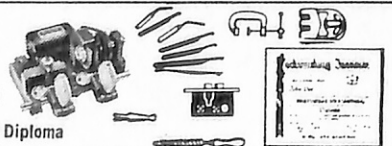

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ness employers are fed up not only with the heavy paperwork burden, but the method of harassment by agencies when a business gets into difficulties. If Congress does not take a firm hand in the plight of the small business segment, this segment will become non-existent. If this happens, it will be one more step toward socialism and the destruction of our great nation."

And Washington just may have received the message. There is increasing evidence indicating concern is growing in both the executive departments and Congress that government's ever expanding appetite for reports from businessmen is placing too heavy a financial burden on business and wasting taxpayers' dollars. In response to this concern a number of programs were introduced to cut down on paperwork.

For instance, on March 2, 1976, the Office of Management and Budget, at the direction of President Ford, initiated a reporting reduction program. With the introduction of this program, the magnitude of the problem became glaringly apparent when OMB issued its preliminary progress report. In September, OMB reported that every major federal agency under its supervision achieved a reduction in forms from 5,148 to 4,504 by July—a net cut of 12.5 percent.

But figures on the number of reports are relatively meaningless unless one knows how many people are required to fill them out, and how much time is required. The OMB estimated that the number of hours required of individuals was reduced from 63 million to 61.9 million from October, 1975 to June, 1976—with no change for farmers at 4.7 million; others including nonprofit organizations, 6 million to 4.7 million.

On the other hand, hours required of business went up from 38.4 million hours to 44.1 million, and of state and local governments from 22.8 million hours to 23.1 million. Thus, there was an efficiency effort backfire with a net gain of 3.6 million reporting hours. This paradox came about because while the number of forms decreased, those that remain take more time to fill out than before.

While the initial effort was not overly encouraging, OMB plans to continue the program and eventually expects a significant reduction in reporting hours as well as forms.

Another effort is making more headway. The *Commission on Federal Paperwork* created by Congress in 1975, was given a two-year mandate to explore existing problems in the paperwork burden and to seek methods for better control over the flow of federal paperwork into the nation. The Commission, under the chairmanship of

(Continued on page 38)

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LODGE VISITS



GRAND EXALTED RULER GEORGE B. KLEIN

The Vermont Elks celebrated the visit of George Klein (third from left) with a state banquet in Burlington. On this occasion, Burlington National Foundation Chm. Richard Bove offered Brother Klein a \$1,200 check representing 72 new Foundation memberships. Observing were (from left) ER Robert Barnes, SDGER W. Edward Wilson, SP Daniel Mainieri, SDGER Raymond Quesnel, and Governor Thomas Salmon, a PER of Bellows Falls Lodge.



Birthday cake and good wishes were the order of the day during the visit of George Klein (center) to Hamilton, NJ, Lodge. Helping the GER celebrate were (from left) DDGER Bernard Giehl, PGER William Jernick, ER Charles Luft, and SP Joseph Russo.

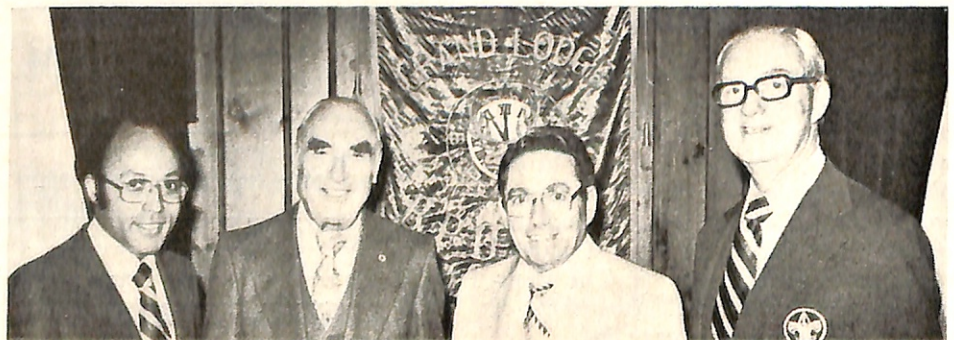


At Long Branch, NJ, Lodge's diamond jubilee ball GER George and Ruth Klein (front row, center) met several ladies who were chosen "Woman of the Year" at their lodges in a program conceived by DDGER Joseph Magnotta. Present were (front row, from left) Mary Holowack, chairlady of Freehold Lodge's Woman of the Year Committee, Doris Gravatt, Eatontown's Woman of the Year, Long Branch Elks ladies' President Eleanor Acerra, Florence Dinkelspiel, Long Branch's Woman of the Year, and (back row) ER Joseph Catalano, PER Edgar Dinkelspiel, toastmaster, PDD Paulo Paone, and PGER William Jernick.

GER George Klein (fifth from left), accompanied by Grand Secy. Homer Huhn Jr. (third from left), PGER Robert Pruitt (ninth), and Vincent Collura (right), secretary to the GER, joined the Board of Grand Trustees recently for a tour of the Elks National Home in Bedford, VA. Executive Director Doral Irvin (second from right) greeted the Grand Lodge dignitaries as they arrived at the Home.

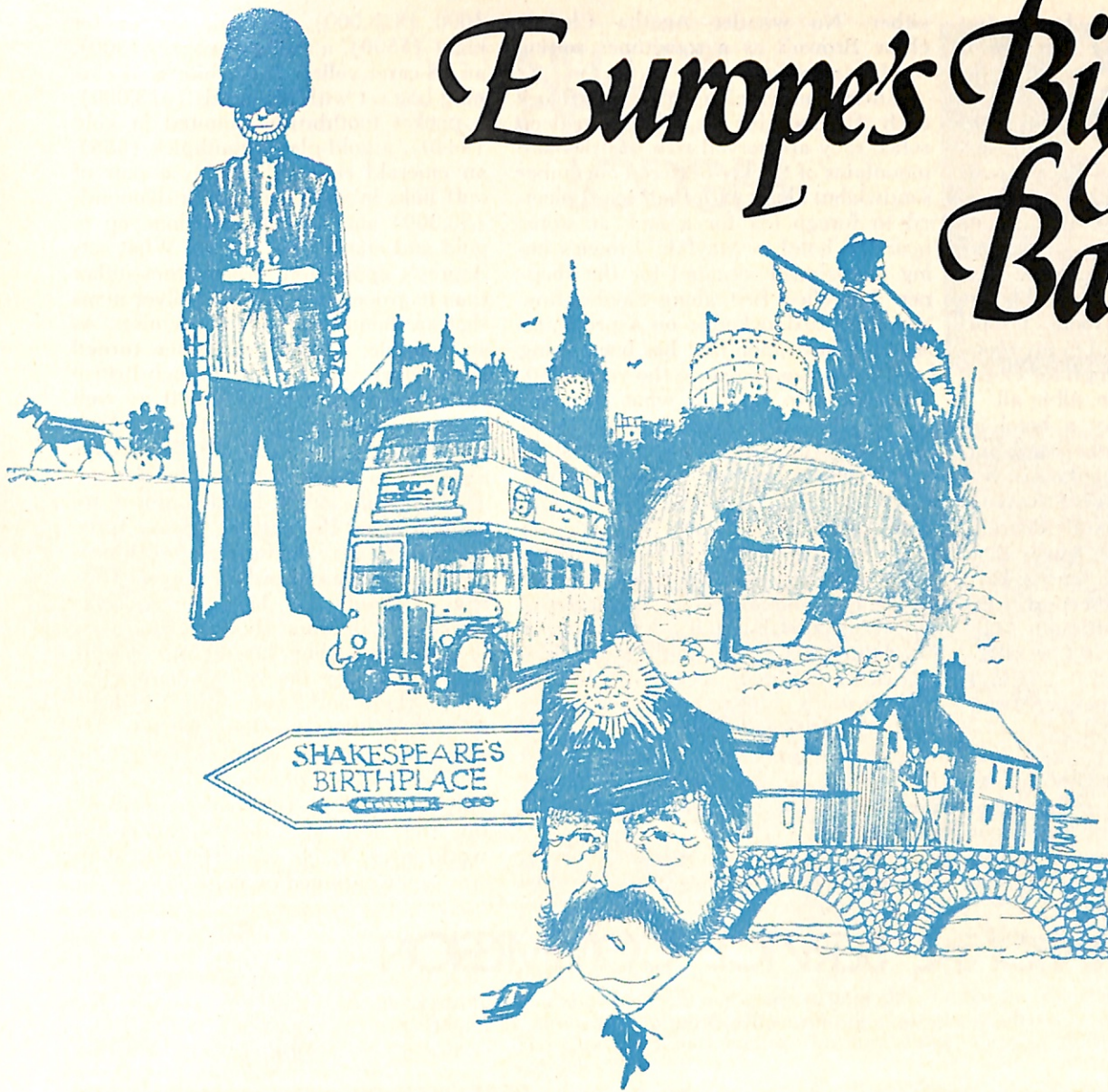


The Boy Scouts of America hosted GER Klein (third from left) and PGER William Jernick (second) at their National Education Center, the Schiff Scout Reservation, at Mendham, NJ. Brother Jernick, Randolph Scott (left), dean of the National Executive Institute of the BSA, and James Hess (right), BSA director of community relationships, echoed Brother Klein's hope that each Elks lodge initiate a program to honor local Eagle Scouts with the presentation of American flags and certificates. The GER also discussed this goal with faculty member R. Scott Agnew, with whom he had worked very closely in Lincoln, NE.



Europe's Biggest Bargain

by Jerry Hulse



□ Having spent the last couple of weeks surveying England, I have come to the conclusion that Britain will be Europe's biggest summer vacation bargain. The reason is simply that the pound has fallen to a distressing low, which gives the dollar a huge advantage. Even now, at the height of the off-season, American visitors are on one of the biggest spending sprees in the memory of Londoners. Store shelves are being depleted. Tailors, especially, are hard at work turning out both men's and women's apparel.

"They're buying two and even three and four suits at a clip," exclaimed one merchant. "It's utterly amazing!" The lady receptionist at Brown's was equally awe-struck. "I've never seen anything like it," she said. "You Americans are spending money as if it were doomsday."

Well, not all of us, good lady. I haven't spent so much as a shilling on anything other than my meals and my room at Brown's, that typically British hotel in London. Brown's is a refreshing experience, but I should warn you that it is also rather expensive. (Rates recently ran about \$35 a night for a single; doubles, \$60.) We'll discuss some bargains later—but first a word about Brown's.

At Brown's, guests are received precisely as they were when the hotel opened during the last century. One doesn't simply walk up to the receptionist and reach for a pen. Not at Brown's. My no, nothing that gross. Brown's guests are welcomed with individual attention. Bellmen, splendidly attired, scatter for the luggage while the guest is seated be-

fore an antique table in the reception lounge. There, after an exchange of pleasantries, the registry is finally produced. After this the receptionist—not the bellman, mind you—accompanies you to your room.

Brown's has operated in this manner for 139 years, welcoming presidents and prime ministers, emperors, kings and queens as well as the masses. It was from Brown's that Alexander Graham Bell made Britain's first successful telephone call. Both Teddy and Franklin Delano Roosevelt honeymooned there; Rudyard Kipling was a guest, as were a one-time Belgian queen and Greece's King George during his exile in the '20s and '30s. Indeed the hotel was the official court of the Greek royal family in that period. And it was in Room 36 at Brown's that the cabinet ministers of the Netherlands government met on December 7, 1941, to declare war on Japan.

Thus it was with certain trepidation that I entered Brown's the other day to take up residence in this sedate old hotel. After inspecting my room I took the lift down to the restaurant next to the Albermarle St. entrance. It is a symphony in polished oak, fine crystal, Irish linen and thick carpeting.

"Do you suppose I can get by in a turtleneck sweater?" I asked the concierge.

He peered across the desk at me. "Hmmm, perhaps," he said cautiously. He waved to the maitre d' who seated me at a table facing the door. It was as if to place me on display

Europe's Biggest Bargain

for having shown such incredibly poor taste as to appear at Brown's so tackily dressed. Everyone else was impeccably groomed; only I was without a tie. An old matron, wearing what appeared to be an inflated shower cap, looked at me disgustedly, sniffed and took a table on the opposite side of the room. I took this as a signal and returned to my room to change into more appropriate clothing. A fairly painless action, all in all.

Actually, Brown's is not a hotel in the conventional sense of the word but a series of splendid old townhouses between Dover and Albermarle Streets in the heart of London's Mayfair district. Confusion reigns when one learns that the room numbers make no sense whatever. For example, on the second floor they are numbered 135 through 162, on the third floor from 163 to 192, on the fourth floor from 205 to 232 and on the fifth floor they number from 236 to 262.

"There's just no logic to it," commented Manager John Donnithorne. At the same time he pointed out that room No. 36, where the Dutch declared war on the Japanese, is now room 24 and nobody seems able to figure that out,

either. No wonder Agatha Christie chose Brown's as a sometimes setting for her novels.

Guests gather along about 4 o'clock each afternoon for tea. Seated on deep sofas, they are served rich pastries and mountains of thickly-buttered cucumber sandwiches along with their tea. I elected to forego tea for a look at stores near the hotel in Mayfair, Brown's being marvelously situated for the shopper. I strolled first along Saville Row and afterward looked in on Asprey's, an amazing institution that has been doing business in London since the year 1750. Asprey's is to London what Neiman-Marcus is to the United States, only more so. It would be no exaggeration to describe it as the world's most unusual store. Few who have visited would argue to the contrary. At Asprey's one can find every imaginable item from antique jewelry to a Limoges dessert service commemorating the centenary of Sir Winston Churchill's birth. Decorated in hand-raised gold, each piece pictures a different scene from one of Sir Winston's paintings: views of Chartwell, Marrakesh, the Valley of the Ourika and others. It is offered in a limited edition along with a numbered certificate. The price, a mere pittance at \$3,500.

Other Asprey merchandise includes a magnificent mulberry cabinet, circa

1690 (\$25,000), a picnic service for eight (\$500), a roulette wheel (\$800), an 18-carat yellow and white gold evening bag set with diamonds (\$13,000), a pocket toothbrush mounted in gold (\$440), a gold-plated toothpick (\$55), an emerald ring (\$65,000), a pair of cuff links in white gold with diamonds (\$3,300) and a snuff box done up in gold and enamel for \$4,500. What sets Asprey's apart from other stores—other than its prices—are gold and silver items that are handmade on the premises. As an example, Asprey's craftsmen turned out a silver model of the French-British Concorde jet costing \$56,000 as well as an 18-carat gold oil rig that an Arab sheik bought for \$200,000. Nowadays a sheik can buy any rig he fancies.

Meanwhile, other London stores are cashing in on the current buying spree by Americans, including Selfridge's, Fortnum & Mason and, of course, Harrods. Harrods will hire you a Rolls-Royce, repair your shoes, insure your life, auction your house and supply a trousseau for the bride, diapers for the newborn and a shroud for the dead. A bride's entire wedding may be ordered in a single sitting: church, reception, cakes, photos, flowers. Not only does Harrods fill Londoners' needs, but the store also does business the world over. Each year Harrods ships
(Continued on page 36)

ELKS NATIONAL SERVICE COMMISSION

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



On the occasion of North Tonawanda, NY, Lodge's annual cruise for patients from the Buffalo VA Hospital, Buffalo ER Howard Heverly (standing, at foot of ladder), West District vets chairman, thanked North Tonawanda committee members who worked to make the outing a success. The cruise was made aboard the *Miss Buffalo*.

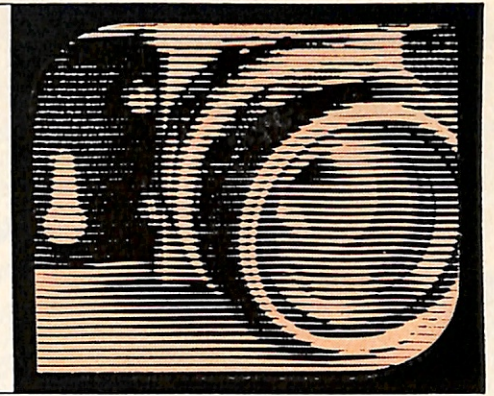


Patients of the local VA Hospital were guests of the Atlanta, GA, Elks for the lodge's 42nd annual fish fry to benefit Aidmore Charities. (Standing) Brothers Austin Dilbeck, Jimmy Kaigler, and Tommy Brewer of the fish fry committee and Brother Pat Miller, hospital recreation director, welcomed the veterans to the affair, at which nearly 1,500 pounds of fish were served.

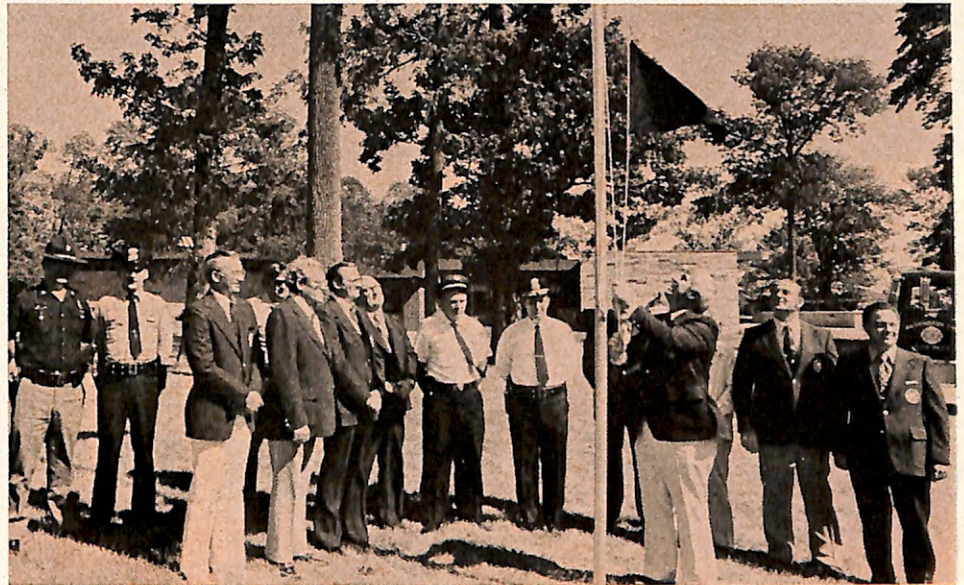


The VIP treatment was given patients of the West Haven Veterans Hospital who joined the Westport, CT, Elks for the lodge's annual picnic. Escorting the honored guests to the limousine which transported them to Sherwood Island State Park were Mrs. Boynton, hospital therapist, Vets Chm. Robert Clark, and ER Richard Long.

NEWS OF THE LODGES



THE HEROIC RESCUE of a trapped motorist from a vehicle submerged in the waters of Tingley Beach earned Albuquerque, NM, policeman James Emsing (second from left) the admiration of the local Elks. At the Americanism Committee's dinner in his honor, Officer Emsing received a plaque of recognition and a \$100 check as compensation for his damaged clothing and equipment, as well as the congratulations of (from left) ER Daniel Wright, Police Chief Bob Stover, a member of the lodge, and Americanism Chm. Ray Alt.



REPRESENTATIVES of the state and local police and the township and area fire departments joined officers of Indianapolis, IN, Lodge for ER Robert Sutherland's raising of a black pennant, symbolizing the death of a policeman or fireman in the line of duty. The ceremonies surrounding this first public showing of the symbol were carried on two television stations.



COLONIE, New York, Lodge expressed support for the local Medico Paramedics by giving a banquet for the group's first graduating class. Graduate Kimmey McAffer (third from left) and Dr. Robert Huszar, director of the Bureau of Emergency Health, displayed the certificate awarded to each graduate, as (from left) ER John Frey, Dr. Howard Westney, Medico medical director, William Sanford, town supervisor, George Johnson, Medico coordinator and emcee for the affair, and PER Alexander Litster, Colonie councilman, observed.

"VERNON BEARS have their ears on" thanks to their "good buddies" at Rockville, CT, Lodge. When a cut in the town budget made the purchase of a CB radio base station for the Vernon police impossible, the Rockville Elks donated the equipment, which PDD and Secy. Jon-Paul Roden (left) delivered to Police Chief Herman Fritz.



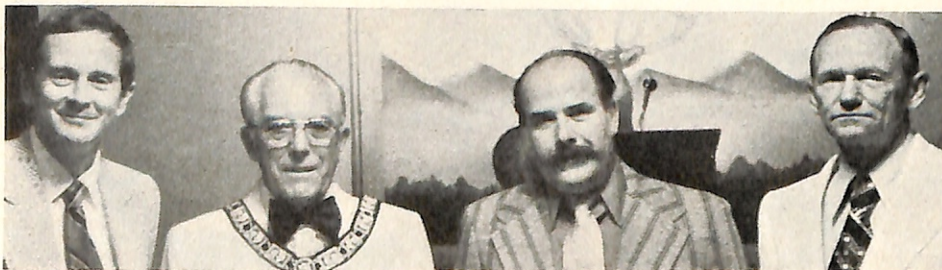
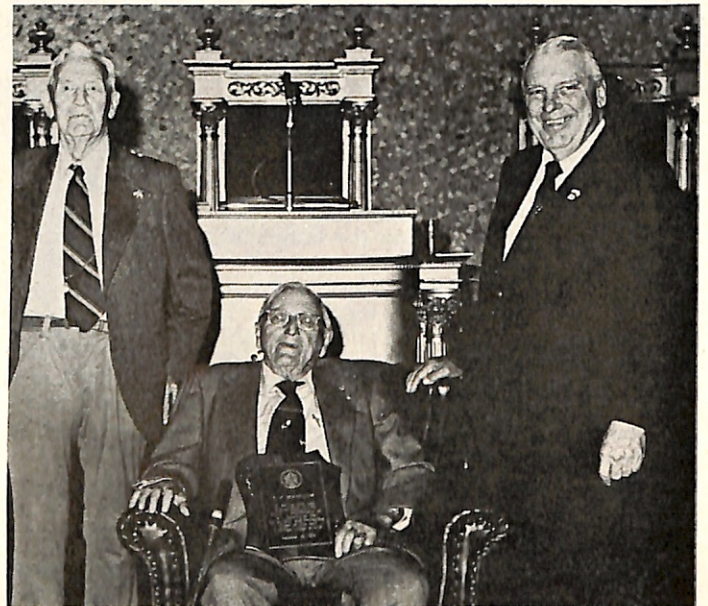


STANDING AT ATTENTION during the raising of the flags at the Elks National Home in Bedford, VA, were (from left) Francis Cooper, Raymond Dawson, Edwin Heidenreich, John Chelosky, Davis Goodman, William Kehoe, William Mix, Don Merica, George McCrary Jr., William Oney, Sid Clark, and Fred Storms. The Elks Bicentennial flag was the gift of Grand Secy. Homer Huhn Jr.

WHEN F. J. McCollum (seated) of San Jose, CA, Lodge was awarded his 70-year pin, two other old timers, 99-year-old Brother O. A. Stalker (left), a 65-year member, and PGER Horace Wisely, a 45-year member, were on hand to help him celebrate the occasion. A delegation of Coalinga, CA, Lodge Brothers also offered their good wishes to Brother McCollum, who was the first Exalted Ruler of their lodge.



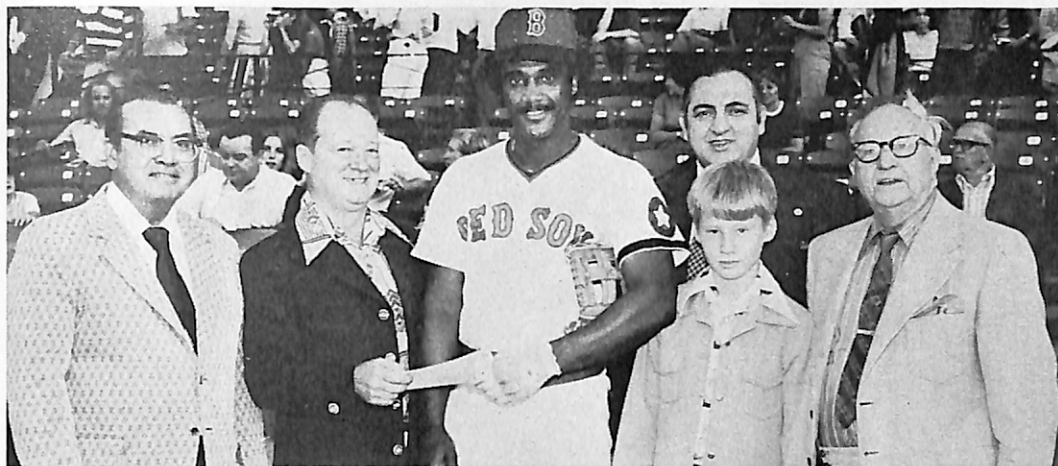
A TOOL for extricating individuals from wrecked vehicles was Woburn, MA, Lodge's gift to the town fire department. At the formal presentation were (from left) PER Frank Sheeran, ER Daniel Brosnan, Fire Chief Edward Callahan, firefighter Joseph McDonough, Lt. John Matheson, Capt. Robert MacDowell, Trustee J. Harold Neergard, Brother Donald Harris, Esq. Henry Farynaz, Brother Donald Morgan, PDD Anthony Busa, and Trustee Paul Loud.



FORMER ASTRONAUT Charles Duke Jr. (left), a member of the Apollo 16 team who walked on the moon, Jerome Shamrock (third), and Roy Sulgrove (right) were initiated into New Braunfels, TX, Lodge recently. ER Merl Fauset welcomed the new members on behalf of the lodge.



AT THE PRESENTATION of the first check to \$1,000 scholarship winner Brian Cooley (second from right) at Montpelier, VT, Lodge were (from left) Trustee George Milo Sr., Scholarship Chm. Benton Haley, and ER Robert Holden. Brian is the son of Brother and Mrs. Curtis Johnson.



GOING TO BAT for the "Jimmy Fund" Children's Cancer Research Program, the Massachusetts Elks donated \$1,000 for the cause during the state association's 31st annual charity baseball game at Fenway Park in Boston. Red Sox player Jim Rice accepted the check from SP Frank Buckley, who was accompanied by (from left) PER Leo Dawson, general chairman, GL Committeeman Alfred Mattei, Kevin Buckley, son of the state president, and PSP Andrew Biggio, honorary chairman.

SPECIAL GUESTS at the grand opening of Valley City, ND, Lodge included (from right) Minot, ND, Lodge Secy. Jerry Goetz, Grand Treas. Frank and Mrs. Archibald, and PGER Raymond and Mrs. Dobson. At the airport to greet the visitors were (from left) Secy. Charles Stoflet, PDD Walter and Mrs. Stine, and ER Mike Coffey.



LODGE NOTES

BROOKLYN, NY. Cub Scout Keith De Caro spent over a month knocking on doors for contributions to the Elks Cerebral Palsy Fund. The enterprising nine-year-old raised \$150 which he gave to lodge representatives.

ELKHART, IN. The fire department's Ambulance Medic II was recently supplied with a new heart defibrillator machine. The unit was purchased with a \$4,000 contribution raised by the lodge.

NORTH ATTLEBORO, MA. An award for his services to the hospital was presented to former Vets Chm. Karl Cook during Brockton Veterans Hospital's softball league banquet.

CENTRALIA, IL. A check for \$250 was presented by ER Gene White and Foundation Chm. Don Middleton to the South District National Foundation Chairman at a recent District meeting.

WESTWOOD, NJ. A fishing trip for 15 veterans from the VA Hospital in South Orange was conducted by Vets Chm. Bill Pearsall, ER Dave Gangeri, and PER John Cangelosi Jr.

MIDDLETOWN, PA. Thirty-two old timers gathered at the lodge for an evening celebration held in their honor. Initiated 30 or more years ago, the gentlemen at the fourth annual salute included five PERs.

MIAMI BEACH, FL. The lodge joined the *Sun-Reporter* in a salute to the women and men of the newspaper industry during National Newspaper Week.

MADISON, WI. "Elks Four-Ten" became the official lodge song after a unanimous vote by members. Brother Ben Bergor, 83 years old and an Elk for the past 43 years, composed the theme song.

DU QUOIN, IL. The license plates on Sparky Stanhouse's auto not only read "Elk," but also bear his lodge number, 884.

MD-DE-DC. Over eight years of work for Elks Youth Camp Barrett earned honors from the state association for board of directors member Clarence "Judge" Dodge. In the late 1940s, the Elks bought approximately 180 acres in Anne Arundel County and named the project in honor of its first major donor, the late PGER Robert Barrett. Under Brother Dodge's leadership, the camp athletic facilities and buildings have grown to accommodate 125 boys a week.

MALONE, NY. Thirty-year member George Gokey was honored recently upon his retirement from the annual Malone Golf Club competition. Following his first win in 1939, the 68-year-old champ gained the crown 28 times.

HYANNIS, MA. The local Kiwanis group held a recognition night for former policeman and PDD Elmer Richards for his work with youngsters in the town of Barnstable. Engraved plaques were presented to 46-year member Richards by the Kiwanians and the Rotarians during festivities attended by more than 100 people.

WEST PALM BEACH, FL. In an attempt to raise money for the Harry-Anna Hospital, Carl Harth played tennis for 52 hours at the Royal Palm Beach Tennis Club. Brother Harth's marathon enabled him to raise \$1,332 for crippled children.

GLENS FALLS, NY. During Old Timers Night, a group of candidates was initiated by ER John Tedesco. Among the new members welcomed by the 39 old timers was John F. Tedesco, son of the Exalted Ruler.

FRESNO, CA. When newcomer J. D. Canaday approached lodge members with an offer to replace their flag at his expense, they responded with an invitation to join the lodge.

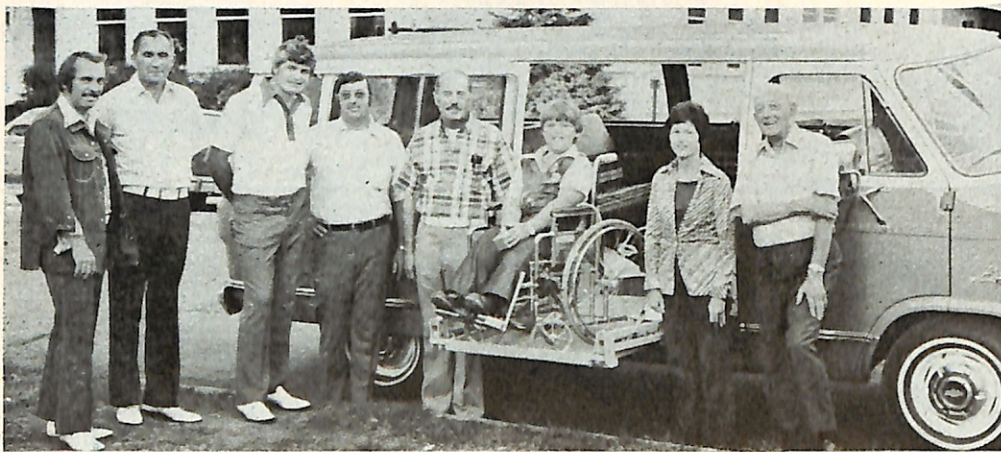
ATLANTA, GA. An Americanism program featured an address by Superior Court Judge Clyde Henley, who urged citizens to become well-informed voters and to fulfill their civic responsibility to serve as jurists.



A FATHER-SON DUO welcomed PGER William Jernick (center) when he visited West Orange, NJ, Lodge to conduct the dedication of the lodge's new building. PDD Ken Geiselmann Sr. (right) introduced Brother Jernick to his son, ER Ken Jr.



THE CHAMPIONSHIP of the Hillside, NJ, Little League went to the team sponsored by the local lodge. Youth Activities Chm. George McDonald (right) presented the victory trophy to ER George Millward.



A WHEELCHAIR LIFT donated by Antigo, WI, Lodge will facilitate transportation for nine-year-old Monty Hilger (third from right), who is paralyzed from the hips down. Monty and public health nurse Pat Galarowicz (second from right), who promoted the drive for the lift, thanked (from left) Ron Galarowicz, Jerry Sybdon, Joe Purcell, Jim Darling, ER Pete Hutchinson, and Sober Leslie for the lodge's generosity.



CITED for his work with young offenders and troubled youths, Judge Paul Houser (third from left) was named Renton, WA, Lodge's Citizen of the Year. Among those attending the awards banquet at which Judge Houser received a GL certificate and a plaque were (from left) Charles Delaurenti, mayor of Renton, PGER Robert Yothers, ER Cal Horman, DDGER Dick Mitchell, and PSP Chet Hawes.



DISPLAYING the Bicentennial flag donated by State Senator R. Bud Dwyer to Meadville, PA, Lodge were Secy. Russell Stauffer and Americanism Chm. Paul Kareha, while the 50-star Capitol flag received from Representative Joseph Vogorito was held by Harper Davenport and PDD Clifford Daniels. Est. Lead. Kt. Russell Graham (center) expressed the lodge's appreciation for the government officials' gifts.



THE 85th ANNIVERSARY dinner of Kittanning, PA, Lodge featured Grand Secy. Homer Huhn Jr. (center) as the principal speaker. Together with ER W. James Stark (left) and PDD Ronald Wolfe, Brother Huhn examined a copy of the original application for the lodge charter.



THE CULMINATION of seven years' efforts came when Brother Bill Filice (left), Gilroy, CA, Lodge's chairman of the board, presented the final payment on the lodge's mortgage to Brother Al Volpatti (seated), manager of the Wells Fargo Bank. ER Carmen Filice (right) and Brother Joe Gubser, a member of the original building committee, happily viewed the canceled mortgage.



FOURTEEN of the 212 contestants won titles in Washington, PA, Lodge's youth golf tournament held at the Lone Pine Golf Club. Winners included (front row, from left) Scott York, John Karafilis, Lisa Smith, Linda Hogue, Diane Zalaznik, Margie Mersky, Ron Cindrich, Stanley Shook, and (back row) Greg Moore, Alan Chipper, Jeff Howard, Gary Battistoni, Dave Curran, and Jon Kimmins.



ENFIELD MAYOR Armand Roy (second from right) did the honors at the ribbon-cutting ceremony dedicating Enfield, CT, Lodge's new outdoor pavilion. He was assisted by (from left) PER Frank Newport, Brother Frank Mancuso, and ER Elwood Eastman. The lodge's annual clambake followed the ceremony.



STUDENT AID RECIPIENTS at Waynesboro, PA, Lodge received their awards at the annual banquet in their honor. Discussing education plans with the young people was Brother R. F. Poore (center), who has contributed \$1.00 per week to the lodge's student aid fund since he joined the order in 1938.

(Continued on page 40)

It's A Bucket

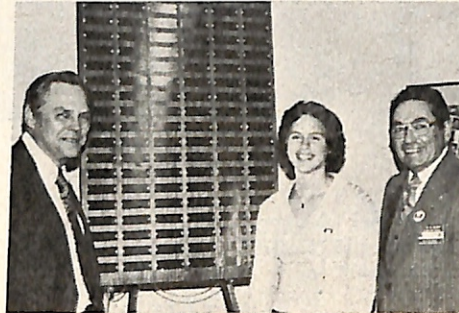
GER Klein Unveils Hall of Fame Plaque

A plaque bearing the names of winners in the Elks National "Hoop Shoot" Free Throw Contest was unveiled by GER George Klein at the Naismith Memorial Basketball Hall of Fame in Springfield, Massachusetts. Speaking before the overflow crowd at the October 9th ceremony, the Grand Exalted Ruler called attention to the many benefits offered America's young people by the youth programs of the Order.

Accepting the plaque on behalf of the Basketball Hall of Fame was its administrator, Lee Williams, who voiced



GER George Klein addressed a standing-room-only crowd of Elks dignitaries and their ladies at the dedication ceremony.



his admiration for the Elks' youth work described by Brother Klein. In particular, Mr. Williams was impressed with youngsters' increasingly enthusiastic response to the "Hoop Shoot" program. This year, 2½ million boys and girls between the ages of 8 and 13 will take part in the competition.

Hall Administrator Lee Williams (left) and GER George Klein (right) congratulated 1975 "Hoop Shoot" champion Brenda Watt, who was a special guest at the ceremony. Brenda's parents willingly made the 2,200-mile round-trip from their home in Fort Dodge, IA, to Springfield, MA, to attend the unveiling of the plaque, which includes their 15-year-old daughter's name.

Master of Ceremonies for the event was Massachusetts PSP Edward O'Brien. Also participating were SDGER W. Edward Wilson, Massachusetts SP Frank Buckley, and National "Hoop Shoot" Director Gerald Powell.

Elks National "Hoop Shoot" Schedule

ALABAMA	Jan. 22	Montgomery	Capitol Heights H. S., Auburn v Alabama
Chairman, Charles Harrelson, P.O. Box 864, Auburn, AL 36830			
ALASKA	Jan. 15	Kenai	
Chairman, George Robinson, Rt. 3, Kenai, AK 99611			
ARIZONA	Jan. 29	Phoenix	East H. S.
Chairman, Robert D. Benson, 4614 E. Monte Vista, Phoenix, AZ 85008			
ARKANSAS	Jan. 29	North Little Rock	Community Center
Chairman, Fred M. Carter, 601 Dogwood Lane, Jonesboro, AR 72401			
CALIFORNIA-HAWAII	Feb. 11	Santa Monica	Santa Monica College
Chairman, C. Vern Forry, 166 Greenwood Circle, Walnut Creek, CA 94596			
COLORADO	Feb. 5	Canon City	To be announced
Chairman, Joseph A. Goreis, 8581 Crescent Dr., Westminster, CO 80030			
CONNECTICUT	Feb. 6	Middletown	Kiegwin H. S.
Chairman, John F. Grippo, P.O. Drawer 818, Middletown, CT 06457			
FLORIDA	Jan. 22	Largo	Largo Recreational Center
Chairman, Nicholas Spirakis, 620 Duane Dr., Brooksville, FL 33512			
GEORGIA	Jan. 15	Griffin	GA Elks Fall Conference
Chairman, William A. King, R. 1, Martin Mill Rd., Moreland, GA 30259			
IDAHO	Feb. 5	Twin Falls	Southern Idaho v Univ. of Nevada
Chairman, Douglas A. Scoville, R. 1, Box 184, Potlatch, ID 83855			
ILLINOIS	Jan. 29	Mattoon	Lakeland Jr. College
Chairman, Gary L. Carter, 1413 E. Main, Robinson, IL 62454			
INDIANA	Jan. 29	Indianapolis	Indiana Pacers v Washington Bullets
Chairman, Marvin Buck, 52 Maple Dr., Rockville, IN 47872			
IOWA	Jan. 22	Ames	Iowa State v Oklahoma Sta.
Chairman, Richard Froeschle, R. 2, LeClaire, IA 52753			
KANSAS	Jan. 22	Salina	Marymount College
Chairman, Walter Linthacum, R. 1, Goodland, KS 67735			
KENTUCKY	Feb. 12	Newport	Kentucky Univ. v Vincennes Univ.
Chairman, Greg Willis, P.O. Box 822, Ashland, KY 41101			
LOUISIANA	Jan. 22	To be announced	To be announced
Chairman, H. P. Loupe, 2215 Cleary Ave., Metairie, LA 70001			
MAINE	Jan. 30	Lewiston	Multi-purpose GYM
Chairman, Allan Richards, 94 Harlow Hill Rd., Mexico, ME 04257			
MD-DE-DC	Feb. 5	Naval Academy	Navy v Rutgers
Chairman, Bruce Howell, Rd. 1, Box 84-A, Milford, DE 19963			
MASSACHUSETTS	Feb. 5	Worcester	Poly Technical Institute
Chairman, Leonard M. Walsh, 12 Jefferson Ave., Taunton, MA 02780			
MICHIGAN	Jan. 15	Alma	Alma H. S.
Chairman, Gerald Lauer, Rt. 3, Box 277A, Albion, MI 49224			
MINNESOTA	Feb. 5	Hopkins	Minnesota v Northwestern
Chairman, Roger Klinghagen, 908 Lewis Ave., Hutchinson, MN 55350			
MISSISSIPPI	Jan. 8	Hattiesburg	William-Carey College
Chairman, Raymond Bonones, 802 Duane St., Hattiesburg, MS 39401			
MISSOURI	Feb. 12	Jefferson City	Jefferson City H. S.
Chairman, Sam Giambelluca, 1020 Kendall Dr., Poplar Bluff, MO 63901			
MONTANA	Feb. 5	Butte	Montana College
Chairman, Ray Ellingwood, Jr., 303 S. Wash., Butte, MT 59701			



Regional Semi-Finals

The following states will appear in the regional semi-finals held at the following locations:

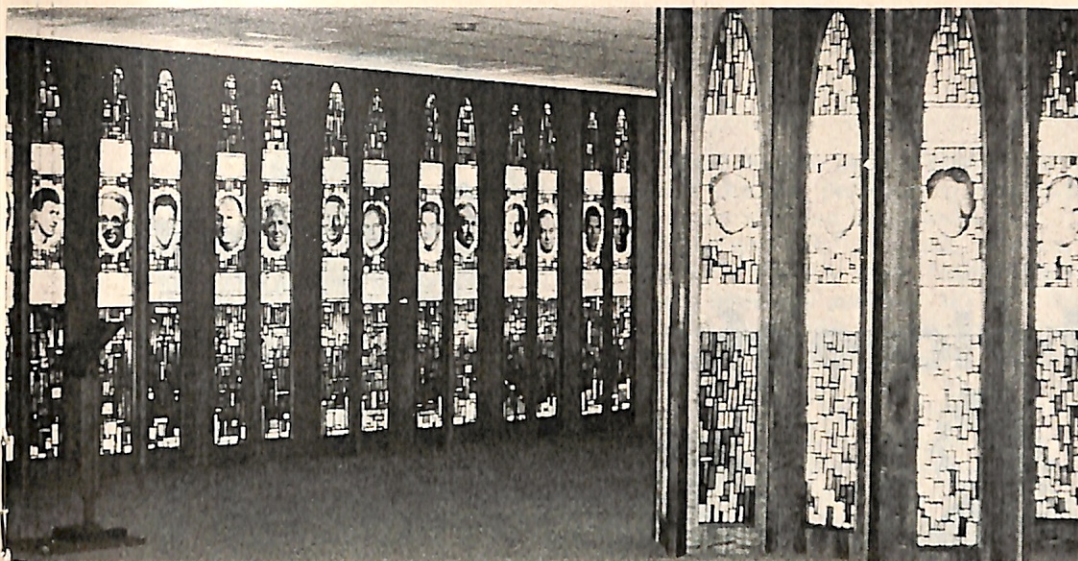
Atlanta, Georgia January 29
AL, FL, GA, MS, SC, TN
Georgia Tech v Tulane
Chairman, Harold T. Brothers, LaVista Perimeter Office Parkway, 2187 Northlake Parkway, Suite 103, Building 9, Tucker (Atlanta), GA 30084.

Kearney, Nebraska February 12
CO, KS, NE, ND, SD, WY
Kearney High School
Chairman, James Anderson, 2300 5th Avenue, Kearney, NE 68847.

Morgantown, West Virginia February 12
MD, DE, DC, NC, VA, WV
University of W. Va. v Rutgers University
Chairman, Bennett Stump, 1603 Park Avenue, Parkersburg, WV 26101.

Dallas, Texas February 19
AR, LA, NM, OK, TX
Moody Coliseum—Southern Methodist University v Oklahoma City University
Chairman, Hoyle A. Simes, 1441 Oak Meadows, Dallas, TX 74232

Phoenix, Arizona February 19
AZ, CA-HA, NV, UT
East High School
Chairman, Joe D'Angelo, 3321 West Turney, Phoenix, AZ 85017.



In a cathedral-like setting of ceiling-to-floor, handpainted, stained glass window plaques, basketball's immortals are enshrined.

(From left) SDGER W. Edward Wilson, GER George Klein, "Hoop Shoot" Director Gerald Powell, and Lee Williams, Hall of Fame administrator, examined a ball used in a 105-hour marathon benefit game played in July, 1973, by ninth graders of Hastings, Nebraska—Brother Klein's home state. Names of all the game participants appear on the basketball.

Many displays trace the history of basketball on the high school, college, and professional levels. On exhibit is one of the early baskets used shortly after the founding of the game by Dr. James Naismith in 1891. Basketball is the only major sport to have originated in America.



Finals

Elks National "Hoop Shoot" Contest will be held at the Kemper Arena in Kansas City, Missouri on March 5, 6 & 7, 1977, Kansas City Kings v Milwaukee Bucks.

SDGER Bernard M. Watters, Liaison

110 Southwest Blvd.
Kansas City, MO 64113

Gerald L. Powell National Director

Box 520, Peru, IN 46970

Portland, Oregon February 19

AK, ID, MT, OR, WA
University of Portland, Portland v Pepperdine
Chairman, Robert Bentley, 507 Norway Ave., Silverton, OR 97381.

Iowa City, Iowa February 26

IL, IA, MN, MO, WI
Iowa Field House—Iowa v Purdue
Chairman, Richard Froeschle, R. 2, Box 271, LeClaire, IA 52753.

Nashua, New Hampshire February 26

ME, MA, NH, RI, VT
Nashua Junior High School
Chairman, Harry G. Mullins, Mill Pond Road, Box 81, North Salem, NH 03073.

Scranton, Pennsylvania February 26

CT, NJ, NY, PA
John Long Athletic Center—University of Scranton v To be announced
Chairman, Emile J. Brady, 99 Clinton Street, Danville, PA 17821.

Toledo, Ohio February 26

IN, KY, MI, OH
Toledo University—Toledo University v Northern Illinois University
Chairman, Rollie Morgan, 3310 Glanzman Road, Toledo, OH 43614.

NEBRASKA	Jan. 29	Kearney	Kearney State v Missouri Southern
Chairman, Don Caha, 1014 W. 22nd, Box 310, Kearney, NE 68847			
NEVADA	Feb. 5	Boulder City	City H. S.
Chairman, Bill Jefferson, 1209 Ave. I, Boulder City, NV 89005			
NEW HAMPSHIRE	Feb. 5	Littleton	Littleton H. S.
Chairman, Douglas Roberge, Box 526, Littleton, NH 03561			
NEW JERSEY	Feb. 13	New Brunswick	Rutgers University
Chairman, Joseph W. Lynch, 20 Lexington Rd., Bordentown, NJ 08505			
NEW MEXICO	Jan. 29	Albuquerque	Lodge Gym
Chairman, Fred A. Bloss, 1004 Birch Lane, Carlsbad, NM 88220			
NEW YORK	Feb. 12	Strough	Strough H. S.
Chairman, Lewis E. Bennett, 712 Elm St., Rome, NY 13440			
NORTH CAROLINA	Jan. 29	Reidsville	Reidsville Sr. H. S.
Chairman, Phil Haiglar, Box 601, Stoneville, N.C. 27048			
NORTH DAKOTA	Jan. 22	Jamestown	Civic Center
Chairman, Jack Brown, 235 13th Ave. NE, Jamestown, ND 58401			
OHIO	Feb. 19	Ashland	Ashland College
Chairman, Michael A. Mihalick, 831 Dream Drive, Mansfield, OH 44907			
OKLAHOMA	Feb. 12	Midwest City	Carl Albert's H. S.
Chairman, Bill Wolf, 1436 N. 40th St., Lawton, OK 73501			
OREGON	Feb. 5	Lebanon	Lebanon H. S.
Chairman, Robert Bentley, 507 Norway Ave., Silverton, OR 97381			
PENNSYLVANIA	Feb. 5	Lock Haven	Lock Haven H. S.
Chairman, Emile J. Brady, 99 Clinton St., Danville, PA 17821			
RHODE ISLAND	Jan. 23	Warwick	Rhode Island Jr. College
Chairman, Walter Kettelle, 594 Lafayette Rd., N. Kingstown, RI 02852			
SOUTH CAROLINA	Jan. 22	Columbia	Columbia H. S.
Chairman, Douglas H. Carlisle, 1100 Gregg Street, Columbia, SC 29201			
SOUTH DAKOTA	Jan. 29	Pierre	Riggs H. S.
Chairman, Penn Williams, 505 N. Harrison, Pierre, SD 57501			
TENNESSEE	Jan. 15	Murfreesboro	Tennessee State Univ. v Kentucky State Univ.
Chairman, W. M. Maynard, 1124 Oakleaf Dr., Kingsport, TN 37663			
TEXAS	Feb. 5	Austin	University of Texas
Chairman, Tom Garbacik, 3200 Roselawn, Denton, TX 76201			
UTAH	Feb. 12	Provo	National Guard Armory
Chairman, Duane Paden, 625 S. 800 W., Brigham City, UT 84302			
VERMONT	Jan. 16	Hartford	Hartford H. S.
Chairman, James P. McEnrue, 49 Killarney Dr., Burlington, VT 05401			
VIRGINIA	Jan. 22	Fredericksburg	James Monroe H. S.
Chairman, John C. Goolrich, 1412 Brent St., Fredericksburg, VA 22401			
WASHINGTON	Feb. 12	Seattle	To be announced
Chairman, Wallace Caviness, 1325 Portal Dr., Bellingham, WA 98225			
WEST VIRGINIA	Feb. 5	Parkersburg	South H. S.
Chairman, Bennett Stump, 1603 Park Ave., Parkersburg, WV 26101			
WISCONSIN	Jan. 23	Stevens Point	University of Wisconsin
Chairman, Leon Rondou, 1142 Dousman, Green Bay, WI 54303			
WYOMING	Jan. 29	Laramie	Univ. of Wyoming v Arizona State
Chairman, Charles Lowham, 512 S. 25th St., Laramie, WY 82070			

Regular contributor Frank Thistle recently was honored with first place in the magazine awards competition of the San Fernando Valley Press Club for his article, "President Ford's Court Jester," which appeared in *The Elks Magazine* in April, 1976.

for the love of...



by Frank Thistle

m m o n e y

Have you ever considered how much money you could accumulate in a lifetime if you really put your mind to it? Maybe \$50,000? \$100,000? How about \$95,000,000?

Impossible? Yes, for most of us. But it has been done—time and time again.

Mrs. Mary MacMahon of Hollywood, Florida, was a frugal little gray-haired widow and recluse who picked up pennies she found on the sidewalks. When she died not long ago at 67, police found a penny among her effects enclosed in a note which said, "found while shopping on Van Buren Street."

Then, rummaging through an imitation leather purse looking for identification papers, they found \$2,000 on a shelf in a bedroom closet neatly tied in bundles. On the floor were cardboard boxes crammed with stocks. Bureau drawers were filled with jewelry. In total, she had left an estate estimated at \$1.5 million. Neighbors, who had assumed she was practically penniless, were flabbergasted.

But people like Mary MacMahon, who suffer from "money neurosis," are more prevalent than you might think.

In Los Angeles, police officers arrested Joseph Morris for begging. Two weeks after his arrest the 90-year-old panhandler, who had lived on handouts in a cheap industrial section of the city, died. The old man's landlady told police she never asked Morris for rent money because she felt sorry for him. A warehouse security guard said: "I often shared my lunch with Morris because he always looked so hungry. I took him home on holidays once in a while, but my wife stopped that, so I started bringing extra sandwiches to work to share with him."

In his shabby room, police found over \$60,000. Morris left the bulk of his estate to a niece in Chicago. The rest he left to persons who had befriended him. One of them was the warehouse security guard.

Jacob Yeuch, 81, worked most of his life in Las Vegas, Nevada. He earned

\$10 a day as a shill in a gambling casino. Friends said he spent little of his salary. Occasionally he bet a horse and played a little bingo. He lived on the second cot on the left at a men's lodge. But after he died of a heart attack, investigators disclosed that Yeuch had a safe deposit box containing \$94,000 in securities and cash.

In New York City, police found Jack Sasso, 64, dead in his \$23-a-month, one-room apartment surrounded by an incredible accumulation of clutter and dust. He was a quiet, uncommunicative man, so frugal that he used candles instead of electric lights. He was fully clothed and in his pockets were just 93 cents. But in a bureau drawer, bound together with rubber bands and thickly coated with dust, were 29 bank books for savings accounts in 18 different banks. Deposits totalled \$202,000.

Even more astounding is the case of a frugal, Polish-born spinster named Rosa Mambar who died at the age of 69 in her small office-apartment in Los

Angeles. Those who knew her were dumfounded when it was revealed she had left a \$4,000,000 fortune!

She left no will. Her business manager said that she jokingly used to say that she planned to leave her money to her cat Poochie. He further revealed that she had come to Los Angeles 20 years ago with \$5,000 and had parlayed it into millions by quietly buying and selling real estate.

She was born in Poland, the daughter of a respected Talmudic scholar. She took to learning with ease and graduated from the University of Vienna. When she came to the United States she enrolled first at New York University and later at both Columbia and Bryn Mawr.

After working for private Jewish charitable organizations, she moved to Los Angeles and with her savings of \$5,000 put the money down on an apartment house. Then she sat back and let the rents pay off the mortgage. When the mortgage was nearly paid off, she borrowed enough for a down payment on another building. She did the same thing again and again. At her death there were enough buildings to bring in rents from more than 450 units.

What was behind her drive for financial success?

"I suppose I wanted to prove what a woman alone could do," Miss Mambar once told her business manager.

Frieda Zimmer, a shabbily dressed old woman, dropped dead on a Miami Beach street several months ago. Police learned her name from a letter stuffed in her tattered purse. She had lived alone in a tiny apartment in a seedy senior citizens complex. At 76 the old woman still walked a lot, going from senior citizens' dance to senior citizens' dance. But nobody knew her. She was one of thousands of old people crowded into the complex and she fitted right into the atmosphere. Upon investigating her death, however, police discovered she had more than \$150,000 in cash and bonds stashed in various banks. They are still trying to learn why Frieda Zimmer lived in such poverty when she was so financially well off—but chances are they never will.

Little professional analysis is available as to what actually motivates wealthy people to live like paupers and hoard their vast sums of money, mainly because discovery of an individual's "money madness" is seldom made until after their death. Therefore, no outside social pressures ever prompt investigation. And the miser never thinks to

seek help because he hasn't the slightest notion that his pathological approach to money is in any way peculiar.

It is generally accepted, however, that such frugality stems from a deep-seated insecurity and fear. It's as if the hoarder attempts to build a protective wall, with his main concern to bring as much as possible into his fortified position—and to let as little as possible out of it. Money becomes the center of life and everything else—health, love, hobbies, recreation, and contentment—is subordinated to the urge to possess it.

"The miser," explains Dr. Edmund Bergler in his book "Money and Emotional Conflicts," "is automatically deprived of all the emotions which give light and color to life; tender love, friendly human relationships. Instead, he gets a bundle of fears, compulsions and obsessions, all centered around money."

One of the miser's most intense paranoid fears is that he is surrounded by people who want to take advantage of him. He is obsessed with the idea of having to constantly outsmart imaginary enemies. Even the most honest and legitimate requests for money are refused.

Such was the case of Henrietta (Hetty) Howland Green, proclaimed by Guinness Book of World Records as the "greatest miser" who ever lived. She left an estate of \$95,000,000. Yet, her pathological suspicions resulted in her son's having to have his leg amputated... because of delays in finding a free medical clinic. She herself lived off cold oatmeal because she was too frugal to heat it. She died in 1916 of apoplexy brought on by an argument over the virtues of skimmed milk.

Dr. Judd Marmor, professor of psychiatry at the University of California, further explains, "Many elderly people who 'bury' large sums of money in their homes may suffer from both senility and the paranoia of not trusting any

individual or institution."

So it was with the 80-year-old Cleveland, Ohio, couple, Mr. and Mrs. Lawrence Slocum. Officers had been called to the suburban Maple Heights house by neighbors who reported that Slocum and his wife were neglecting their meals and that the house was filthy. Using gas masks against the foul odor, patrolmen searched and found the elderly couple dying of malnutrition. Slocum died in the hospital, though his wife miraculously pulled through.

Police later found \$30,000 in bills and coins hidden in jars, boxes and dresser drawers. An additional \$10,000 in unredeemed dividend checks was found in various hiding places.

"Invariably," continues Dr. Marmor, "we find that these 'miser neurotics' are people who grew up in extreme poverty, and even though they amassed great wealth in their adult years still live with the fear they may some day be penniless again. Many feel that if they flaunt their wealth, their money may somehow be taken away from them. Others never overcome their niggardly natures. You might say, 'Once a tightwad, always a tightwad.'"

Jack Benny came from a poor home and built a fabulous career on the reputation of being a tightwad. However, Benny's fabled penny-pinching antics don't compare to the real life compulsive saving of another famous Hollywood star... W. C. Fields.



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Fields was one of five children of a cockney immigrant father and an American mother. His family was poor and Fields got little schooling in between working for his father, a fruit and vegetable peddler. He ran away from home at the age of 11, after receiving a severe beating from his father.

In later years he developed a mania for opening bank accounts wherever he traveled—fearing some inevitable doomsday when he wouldn't be able to find work. It has been estimated that his 'rainy day' provisions totaled some 700 bank accounts. Many of them, both in the U.S. and abroad, had been opened under fictitious names.

One might suspect that a famous star like Fields would leave a fortune upon his demise. But who would ever think that a retired Air Force master sergeant would leave millions? Edwin Lewis Clark, 49, of Los Angeles did. Upon his recent death it was revealed that he had two suits of clothing, a table radio, an \$8,000 car, and \$3.6 million worth of stock.

"He was rather nondescript," said his stockbroker, Edward L. Adams. "He never gave me any of his personal, private background."

Adams, of course, knew of Clark's financial holdings, but he had no idea they stemmed originally from a saved-up master sergeant's salary. On the other hand, Clark's relatives—three sisters and one brother in the East—knew of his 21-year military career, but had no idea of his financial holdings—a cool \$3.6 million worth of United Artists Corporation stock.

"He was very quiet, very close mouthed," said Adams. "He was always neatly dressed, usually in sports clothes. He didn't want my opinions and he didn't ask for them."

Buying on margin, which did not require him to put up the full cash price, Clark ordered almost \$2 million in

United Artists stock one afternoon. From then on, he watched it grow in value to \$3.6 million. During the year before he died, Clark lived in a modest apartment house in Los Angeles. He allowed himself one luxury—a new \$8,000 Cadillac each year which he washed himself and fed inexpensive discount-house oil. He kept to himself, listened to the radio and watched the market. When he

died of a heart attack in Wadsworth VA Hospital he left no will.

"All his personal belongings fitted into two or three cardboard boxes," said Carl F. Dickinson, deputy public administrator. "He apparently didn't care about money *per se*; it was really more of a hobby."

Sometimes, an apparent pauper will leave his money to a person who has befriended him. Consider the case of the landlady in Venice, California, who for more than 10 years helped an aged tenant when her Social Security and old age pension ran out toward the end of the month. She often fed and clothed her to keep her alive.

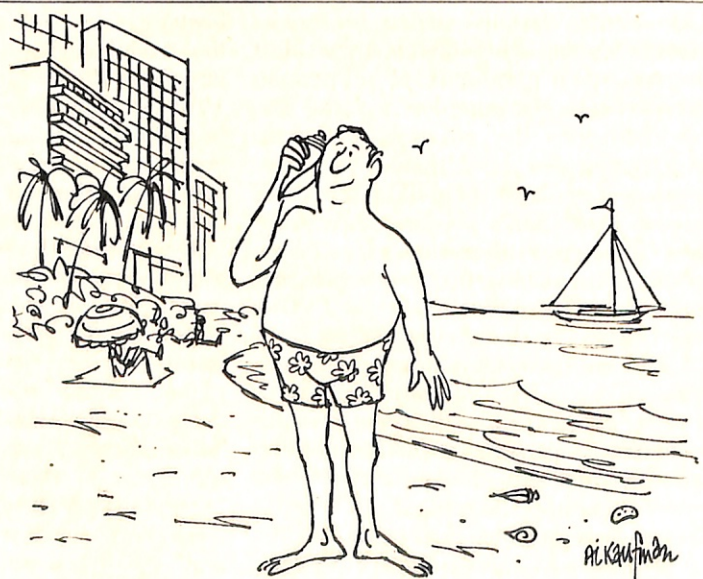
Then one day the old lady dropped dead in the street. Police found \$20,800 sewed in her hat. They also found a will bequeathing all her money to the landlady who had befriended her.

"Penniless paupers" who make wills do not necessarily leave their money to friends or their heirs. Frank H. Nigro, 40, of Kansas City, Missouri, for one, can vouch to this.

Recently, his father, John Nigro, 62, of Studio City, California, an immigrant cobbler who made a fortune repairing shoes, died and left his riches to the Italian village of his birth. He left his son exactly one dollar. Frank Nigro attacked his father's will on the grounds he was not mentally competent when he died. During a jury trial, the son testified that his father often was irrational and was under psychiatric care before his death.

"He once bought a \$3 cane and said he was looking for a \$1,000 diamond to use as an inlay," Nigro said. "I asked him why he would want to put a \$1,000 diamond in a \$3 cane, and he said: 'That's my business.'"

As Frank Nigro and countless other individuals have discovered, there's just no telling what those "penniless paupers" will do with their money. ■



"Buy low, sell high!"

Backyard Gardener

(Continued from page 7)

the growing season nature protects the immature fruit from hungry consumers by keeping it inedible. It is hard, sour and loaded with indigestible starch that causes stomach aches.

As apples mature, enzymes in the fruit change the tasteless starch into fruit sugars and the acids and tannins decrease. Pectin changes into a soluble form and esters responsible for flavor and aroma play their roles. The green ground color changes from a leafy gray green to shades of yellow green. A sheer film develops on the apple which is nature's coat of wax, protecting it from rain and insects. A substance called anthocyanin accounts for the brilliant red color is typical of many apple varieties. Caroten is the coloring matter of yellow apples.

How do you know when an apple is ready for harvest? By the color, sweetness, flavor and mellowness. The seeds will have turned from white to brown and nature will have loosened the stem so it will break away easily. If the apple is left too long it will fall from the tree. Can applesauce be far behind? How about apple pie?

An apple a day may keep the dentist away!

Yes, eating an apple lends great assistance in removing foods clinging to teeth. The apple's mild fibrous texture provides detergent action; its juice content induces salivary activity. It all adds

up, simply enough, to make apples "nature's toothbrush."

Dieter's Delight: The average size apple contains around 80-90 calories.

And here are some yummy apple recipes for non-dieters from the Western New York Apple Growers Association:

Apple Crisp

- | | |
|------------------------|-----------------|
| 3 C sliced tart apples | ½ C brown sugar |
| ½ C corn syrup | ¼ C butter |
| ¼ C hot water | ¼ C flour |
| 1 C rolled oats | ¼ t salt |
| ½ C chopped pecans | |

Place chopped apples and nuts in a well-buttered baking dish. Combine hot water and corn syrup. Pour over apple-nut mixture. Blend rolled oats, sugar, butter, flour and salt until crumbly. Sprinkle over top of apples. Bake at 350° until apples are translucent and tender . . . about 1 hour. Serve warm with whipped cream.

Crunchy Apple Pie

- | | |
|-------------------------------------|-------------------------|
| Pastry for 9-inch pie shell | ⅛ t allspice |
| ½ C firmly packed light brown sugar | ⅛ t ground cloves |
| ½ C granulated sugar | ⅛ t nutmeg |
| 1 t cinnamon | 1 t grated lemon peel |
| | ½ C butter or margarine |
| | 6 tart apples |

Line pie pan with pastry. Mix sugars, flour, spices, lemon peel and butter or margarine with pastry blender until crumbly. Spread 1/3 of this mixture over bottom of unbaked pastry. Peel apples,



core and slice; put in pan. Spoon remaining sugar and spice mixture over apples. Bake at 400° for 50 to 55 minutes.

Apple Pan Dowdy

- | | |
|------------------------------------|-------------------------|
| 1½ quarts peeled and sliced apples | ¼ t cinnamon |
| 1 C brown sugar | 1½ t vinegar (optional) |
| ¼ C flour | 1 C water |
| ¼ t salt | 1 t lemon or vanilla |
| 1 C all-purpose flour | 1 T butter |

Mix sugar, flour and salt in a one quart saucepan. Gradually add vinegar and water, stir well. Cook well over direct heat until thick, stirring constantly. Remove from heat, cool. Add flavor, spice and butter. Place apple slices in a well-greased heat resisting 1½ quart glass dish and pour the above syrup over the apple slices.

Topping

- | | |
|-------------------|-----------------|
| 1 C flour | 2½ T shortening |
| 2 t baking powder | ½ t salt |
| | ¾ C milk |

Sift flour, salt and baking powder together twice. With a pastry blender cut in the shortening. Add milk and stir until flour mixture is wet. Pour on apple mixture. Bake in a 400° oven for 40-45 minutes. Serve plain. ■

THE JOY OF GIVING

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Five members of the Cavanaugh clan were honored at Escondido, CA, Lodge's recent National Foundation dinner-dance. (From left) John R., Shirley, John T., Kathy, and Jerry Cavanaugh are all Foundation members.



Presentation of a participating membership to Anthony Vesotski (second from left) and acknowledgment of a three-generation lodge and Foundation membership in his family highlighted a recent meeting at Salamanca, NY, Lodge. (From left) ER Harold Wamer presented a certificate to Brother Vesotski while his son PER Robert, his grandson Chuck, and PDD Thomas O'Brien observed. A letter from GER George Klein commended the Vesotski family for their record in Elkdom.



Four honorary founder's certificates were issued during a meeting of Lima, OH, Lodge. Contributors Thomas Schmidt (third from left), Ray LaGoy (fourth), Jake Minsky (fifth), and PDD W. S. Firestone (sixth) received the congratulations of (from left) West Central District Chm. Sam Dixon Jr., PSP Sam Fitzsimmons, Past State Chm. W. E. Soldner, lodge Chm. Hugh Maley, and PER George Miller.

RECOVERY:

(Continued from page 13)

need to get serious and not let this great country go broke. One of these days we may not be able to tax ourselves enough to pay the interest. It can happen. The time is now to plan and execute the solid money program that will make us a healthy financial nation. Small government has to balance a budget. Business has to balance a budget. Why not the federal government? A constitutional amendment would accomplish this."

Nationwide labor upheaval, strikes and shutdowns worry Haning and Carter. "Such things are a continuing threat to inflationary costs of doing business on a retail level and also at the consumer's level," the young New York auto sales manager points out. His dealership was one of 17 in central New York which recently weathered a 12-month strike by mechanics.

What guidelines can proprietors use in making 1977 a successful year?

"Maintain a constant weekly and monthly financial picture of your sales and expenditures so that the proper management adjustments can be made before a financial crisis occurs," Haning advises.

"Small businessmen must face the problems the same as large concerns," Beiter adds. "When times are bad, they need to face each one of their problems with more care and patience than at any other time. It's no time for business as usual answer. A small used auto parts operator once told me one day—very, very seriously—that he operated his business as if he were the president of General Motors and all of his decisions carried the same weight and were well thought out before any was made. This thought has never left me and many times I think of him when making a decision, large or small."

"Any business decision maker," says Dr. Brannon, "will realize that making

profits depends upon taking definite actions in the light of one's judgments about the future. Bears make profits when they expect the market to become worse and the market really develops that way. By hanging loose, not taking decisive action, the decision maker can protect against the possibility that one's judgment about the future will prove wrong. One is always choosing between taking more risk for the larger profit, or sacrificing some profit to protect against large loss."

Prof. Albert Mario, director of the Small Business Institute of the State University of New York Upper Division College, believes this is the year businessmen may seek more advice. "It's my opinion that small business will be given or will employ more professional guidance than they have over recent years. In the past, there appears to have been little professional advising given to the small business proprietor. Loans, for example, were readily available but the capability for the small business to pay interest and principal costs was lacking. Consequently, there were economic ills via 'cash crunches.' Both national and state levels of government have recognized this costly weakness and they are taking positive steps to correct them. Essentially, the government agencies are furnishing ample professional advice to the small businessman and are encouraging proprietors to seek professional assistance to plug deficiencies. With a vigorous enforcement of this policy and a recovering economy, small business should be optimistic about the months ahead."

Dr. Blanchfield doesn't share such optimism, however. He maintains that 1977 will be a much easier year for multi-national firms than the small businessman "because such large companies are able to cushion the downside losses by diversification." Consequently, he believes the proprietor should approach the days ahead cautiously. "I'd advise small business to be very careful in handling inventories during 1977. We will not have an expansive year, in my opinion, and thus small business should not try to overstock their products. If possible, proprietors should try and diversify their lines in order to have a continuing base of sales. Specialty firms are in for some difficulty, I feel."

Economists and businessmen agree, though, that whether the economic prognosticator brings good news or bad, the man behind the counter or making the service call has to have a solid grasp of local conditions and the decision-making ability of a Super Bowl quarterback to finish in the black.

"Economic forecasting is not only an imprecise art, it is a misleading one," one economist lamented.

Few people will disagree. ■

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You and Retirement

(Continued from page 8)

Armed with this information, talk to the lawyer about exactly what you want your will to accomplish. Wills can be very simple—"I leave everything to my wife"—or they can be very complicated. It's up to you to know what you want, and up to the lawyer to use the legal language to make your wishes come true. One word to the wise, however: if you plan to divide your estate among different beneficiaries, do so by percentages rather than dollar-and-cents amounts; then, if your estate shrinks between the time you write the will and the time it goes into effect, your intentions are more likely to be honored. Otherwise, the man who leaves \$10,000 to his college, figuring on a \$100,000 estate, may actually leave his wife only a pittance if his estate shrinks to \$30,000. It can happen. Similarly, a list of specific bequests followed by "all the rest" to your wife may leave her high and dry. Set your priorities and discuss them with your lawyer. While you're there, have him draw up your wife's will too. Yes, she needs one, even if she's never earned income outside the home. Otherwise, should you die in a common accident, as just one instance, settlement of the estate can be delayed.

Your will must name an executor. This can be your spouse or another relative or a friend; it may be your lawyer or a bank. Before you decide, look at the duties of the executor: he or she must see that the will is properly probated, file all the necessary tax returns, collect all the money due you and pay all your outstanding bills, take an inventory of the estate and safeguard it during probate, do all the paperwork and distribute your estate according to your wishes. The executor gets a fee for this work, out of your estate, but it may nonetheless prove to be a burden for someone who is too

busy or who lacks the necessary financial expertise. One possible solution: name your spouse or a relative, to maintain a personal interest, together with a bank or trust company as co-executor.

Once you've made your will, keep it in a safe place but *not* in your safe deposit vault. The vault will be sealed by the state upon your death and, even though your executor may secure permission to get the will, settlement of your estate may be delayed. You might leave the signed and witnessed original with your lawyer, and keep a carbon copy (unsigned) at home for your records. Review the will upon any major change in your life: a remarriage, for example, or a move to another state.

It's a good idea, too, to draw up a letter of instructions which you can keep with the will or in some place where your executor can find it. Such a letter should include any and all information which will help your executor wind up your affairs, including:

⊙ Any burial instructions you wish to leave; if they are in the will itself they may not be read until after the fact.

⊙ An inventory of your property: in which banks do you have accounts? where is your safe deposit vault? where do you keep the key? what insurance policies do you hold? where are they? what securities do you own? where are they kept? does anyone owe you money? where is the deed to your house? where are your tax records?

⊙ Basic information about your affairs: the names of your insurance agent and accountant and stockbroker and doctor, together with their addresses and telephone numbers.

⊙ A list of people to be notified right away: relatives and friends, of course, but also the social security office and your insurance agent; they will not begin to process any death benefits until they receive official notification.

Obituaries

PAST DISTRICT DEPUTY Andrew A. Brown of Kansas City, MO, Lodge died recently. District Deputy Grand Exalted Ruler in 1953-1954, Brother Brown served the Northwest District.

PAST DISTRICT DEPUTY Michael DeSalvo of Massapequa, NY, Lodge died September 20, 1976. A former member of Babylon-Bayshore Lodge, Brother DeSalvo was appointed District Deputy Grand Exalted Ruler for the East District in 1969-1970.

PAST GRAND INNER GUARD Edward L. Harbaugh of Roswell, NM, Lodge died September 30, 1976. Secretary to Grand Exalted Ruler Robert Boney in 1967-1968 and District Deputy Grand Exalted Ruler in 1949-1950 for the South District, Brother Harbaugh also held a position on the GL State Associations Committee from 1960 to 1962. He served on the GL Americanism Committee from 1968 through 1971, and

was Chairman for two of those years. Brother Harbaugh became Grand Inner Guard in 1971-1972.

PAST DISTRICT DEPUTY James J. O'Connell of Lexington, MA, Lodge died October 29, 1976. Brother O'Connell held the post of District Deputy Grand Exalted Ruler for the Circle District in 1969-1970.

GRAND LODGE COMMITTEEMAN Earl E. Sloan of Elyria, OH, Lodge died October 30, 1976. Named District Deputy Grand Exalted Ruler for the North Central District in 1964-1965, Brother Sloan was a member of the GL Committee on Credentials at the time of his death.

PAST DISTRICT DEPUTY Grady E. Huffman of Tucumcari, NM, Lodge died October 2, 1976. Brother Huffman served the North District as District Deputy Grand Exalted Ruler in 1947-1948.



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Europe's Biggest Bargain

(Continued from page 22)

But I was speaking earlier how Britain promises to be Europe's No. 1 bargain for tourists this summer. Well, it's true.

Just the other day I looked in on Ye Olde Bell, which is England's oldest inn, and found the prices running about \$16.50 for a double. Ye Olde Bell is where General Eisenhower frequently dined during World War II; the owner, Giulio Trapani, still recalls sipping sherry with the general in the lounge with its cheery and leaded windows. Dozens of other famous folk have enjoyed Ye Olde Bell: Winston Churchill, Frederic March, Prince Bernhard, Elliott Roosevelt, Peter Ustinov, etc. The inn, surrounded by woods and meadows, is 30 miles west of London. (Take the M4 to Maidenhead and hook onto the A423 to Henley. After this, simply ask for directions to the village of Hurley.)

During the last year or so it has become the fashion to settle in these snug inns as well as the country houses of Great Britain, feasting the eyes on rolling hills, lakes and valleys green as spring clover. It is also the cheaper way of doing Britain.

roughly \$1.5 million in exports overseas, mainly to the United States.

One of the country's celebrated inns in the Cotswolds overlooks the River Coln and one of the greenest sweeps of hillside imaginable. It is the old Mill Inn that boasts only three rooms, the rates figuring out to roughly \$12 a night. Were it thrice that figure it would be worth the price, for the Mill Inn is shot through with the sort of atmosphere one imagines when conjuring a picture of an old British inn. Ancient beams hug its low ceilings, logs burn in its fireplaces and antiques are spread throughout each room, both public and private. It is a joy, an establishment that exudes Old World charm as well as comfort and, most happily, peace.

In the beginning the Mill Inn was a working gristmill. Later the miller, a cunning fellow, opened a pub to allow the farmers to imbibe while waiting for their corn to be ground. This way he turned a profit both ways. Today the pub faces the mill across the road, a spirits house filled with warmth, good ale and good cheer. Principally the inn serves as a restaurant with a menu that lists local game, trout from the River Coln, and chosen wines. It's a joy to dine on a warm day in the riverside garden, breathing in the rich scent of new-mown hay while watching sheep graze on a distant hillside. Where the old water wheel once turned, the chef prepares charcoal grills and roasts on a spit operated by a delightful

miniature replica of the original water wheel.

Less than 100 miles from London, near Withington, the Mill Inn is one of Britain's rare gems.

In the same general area, just off A429 in Upper Slaughter, is the charming Lords of the Manor, which is more of a country house than an inn, its windows focused on undulating hillsides speckled with sheep and jersey cows. Dating from the 17th century, the Lords of the Manor is within easy driving distance of such famous landmarks as Stratford-upon-Avon, Oxford, Bath and Coventry as well as Tewkesbury, Stow-on-the-Wold, Chipping Campden, Moreton-in-Marsh and Bourton-on-the-Water.

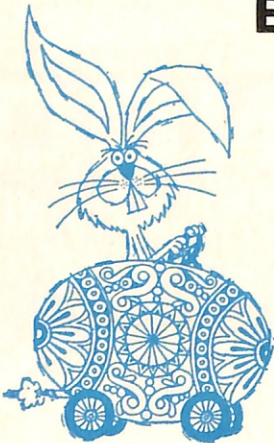
So much for the geography lesson. Now for the kitchen. Those who are dieting are advised to pick an inn with a less ambitious chef. At the Lords of the Manor the chap in the white hat turns out such delights as trout souffle, roast duck, fresh poached salmon and butterscotch cream pie, to name only a handful of items. The management points out that "all dishes are cooked to order." This is one of the Cotswolds' more prestigious country homes, the ransom (presently, at least) for a night's rest ranging from about \$17 single to \$35 double, breakfast and newspaper included. To this, the management tacks on that nuisance, the value added tax, plus a hefty 12.5% service charge. Although charming, the Lords of the Manor obviously is not one of Britain's better buys.

Something more in keeping with the thriftiness theme would be the Old Swan Inn at Minster Lovell in Oxfordshire, a short detour off the A40 about 50 miles from London. Red carpets cover its floors, lanterns hang from the timbered ceilings and logs glow pleasantly in each of its fireplaces.

Next there is Bourton-on-the-Water, a lively village set on the Windrush River some 90 miles west of London and 25 miles south of Stratford. At the Duke of Wellington Inn, circa 1588, and the Old New Inn (1709) rates start at around \$7 a night. For something spiffier, Chester House offers a dozen or more rooms, each with private bath, for about \$20 a night.

Perched on a hillside in Painswick, a pleasant whistle-stop renowned as the "Queen of the Cotswolds," is the ex-royal vicarage of Cranham Wood. This lovely old Georgian home with its mahogany-paneled dining room provides shelter in 15 immaculate rooms priced from \$10 single (without bath) to \$26 double. From the front door, guests have a sweeping view of the gentle Cotswolds and the ancient structures of Painswick, a village unsurpassed for its Old World simplicity. "It's so peaceful here,"

Elks Easter Bunny Program



Easter in January? You must be thinking "We've just gotten through and not yet gotten over another wonderful Elks Charitable Christmas and the excitement of the New Year celebration and here comes a pitch for a program for Easter, still months away."

This is being presented to you at this early date because it is a tremendous idea for furthering the image of Elkdom while bringing joy to the hearts of underprivileged children, to Elks children in your own lodge, to lonely people in hospitals, nursing homes, retirement homes, and anywhere your imagination suggests, and because it takes planning and preparation.

The Lodge Activities Committee is indebted to PDD Verl F. Kiner of Belvidere Lodge, chairman of the Illinois Elks Association Easter Bunny Program, for bringing this program to our attention. Brother Kiner has prepared an enthusiastic, informative explanation of this endeavor and will be happy to send it to the Exalted Ruler or Elks Easter Bunny Chairman of your lodge upon request. Please write to him at 480 Franklin Street, Belvidere, IL 61008 for your copy.

This is a good opportunity for your lodge to benefit from a great and proven program. I urge you to take full advantage of it. And let me be the first to wish you and yours "A Happy Easter."

Alvin A. Ehrlich, Chairman
GL Lodge Activities Committee

sighed Cranham Wood's proprietor, "you can hear the ghost of the vicar strolling through the halls at night."

For those who favor horses over ghosts, Whatley Manor near Malmesbury provides bed and breakfast for both rider and horse. Or in the words of the management, "Your horse will be looked after equally as well as you are." Whatley Manor is more an estate than a country home, its great lounge hall swimming in deep leather sofas, the River Avon pouring by its door. Originally an old farmhouse, it caters to the discriminating guest, offering up eight rooms at \$32 to \$42 a night, including a full English breakfast along with morning and afternoon tea, biscuits included.

In all the Cotswolds, though, no village can match the pristine beauty of Castle Combe, a cluster of ancient homes surrounded by forest and overlooking the River Bybrook. Likewise, few hotels, inns or country homes compare with the Manor House, whose 34 rooms presently are priced from \$18 a night single to \$38 double, plus tax and service charge. Hidden in the fold of a startlingly green hillside, the Manor House provides meals and spirits as well as shelter. Dating from the 16th century, it reeks of Old World splendor, its leaded windows facing a lawn grown over in summertime with buttercups and miniature daisies, its oak-paneled entrance hall cheered by a log fire.

Although four centuries old, the Manor House offers all the modern amenities, including telephones, radio, "baby listening" devices and, heaven help us, television. On the other hand, other rooms will take you aback with testers over four-poster beds, as well as scads of antiques. By car, the Manor House is two hours from London via the M4.

Still others are pampered at Springfield House, a luxuriously appointed Regency-Georgian home that rises from a forest at Chalford deep in the Cotswolds. Its proprietors, Frank Newman (an American) and Richard Smart (a Britisher) spent two years restoring Springfield House to its former glory, filling its rooms with antique furniture and stocking its cellar with all manner of fine wines and its kitchen with gourmet blessings. Its focal point is the flagged hall with an elliptical stone staircase leading to nine guest rooms that are bid at \$20 to \$36 a night. Occasionally the proprietors present concerts in the entrance hall as well as outside on the lawn. So there you have it—candlelight, wine, good music.

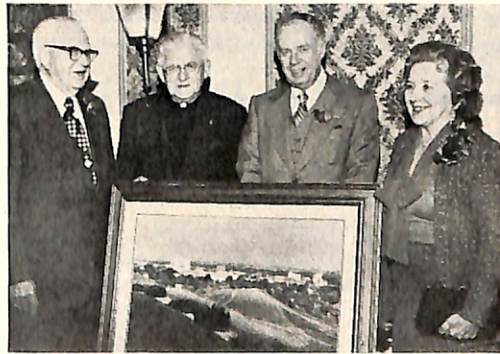
What more could one ask of an innkeeper?

Prices quoted in this article are subject to change with the rise and fall of the British pound. Before completing your travel plans, we suggest you check with the British Tourist Authority, 680 Fifth Ave., New York, NY 11009.


Publisher/Past Grand Exalted Ruler Raymond Dobson Feted

"We give you your city" read the inscription on a photograph of Minot, ND, presented by local citizens to PGER Raymond Dobson on the 55th anniversary of his affiliation with the *Minot Daily News*. More than 400 relatives, friends, and community officials attended a testimonial dinner in honor of the onetime reporter who became president and publisher.

Admiring the photograph, which was taken from a vantage point near the Dobsons' home, were Mrs. Dobson, PGER Francis Smith, and Past Grand Chaplain Rev. Felix Andrews. Brother Dobson also received mementos and gifts for his service to the community from Mayor Chester Reiten, Kiwanis Club, Chamber of Commerce, newspaper associates, and Minot Elks Lodge. Letters of congratulations were sent by GER George Klein and Elks dignitaries throughout the country, as well as by national and state officials and high ranking military men. PGER Smith was the principal speaker.



(Left to right) PGER Dobson, Rev. Andrews, PGER Smith, and Mrs. Dobson.



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(Continued from page 19)

Senator McIntyre, is comprised of a 14-member bipartisan body, including representatives of the Congress, the executive branch, state and local governments, and the private sector. It is operating with a budget of over \$6 million for the first 15 months, and a staff of between 90-100 persons.

During its first year of operation the Commission has made more than 100 formal and informal recommendations to cut paperwork and red tape. These recommendations have been directed to the Congress, the President, executive agencies, state and local governments and the private sector.

Prior to the final adjournment of the 94th Congress in September, 1976, Commission ombudsmen have made 40 recommendations to federal agencies on ways to cut paperwork. Half of these—affecting more than 130 million annual responses—have already been accepted and are in the process of being put into effect. Included in these are the elimination of 50 million responses a year to Equal Opportunity compliance programs by allowing government subcontractors to provide a simple certification on purchase orders instead of filling out a specially printed form.

In addition, Congress has enacted three of five initial legislative recommendations made or endorsed by the Commission which will,

- Require detailed wage reporting annually instead of quarterly for Social Security purposes, saving employers more than \$250 million a year and government more than \$20 million a year, when fully implemented by the federal, state and local governments.
- Standardize federal grants, contracts, and cooperative agreements, thereby removing unnecessary complexities and differences that confuse Amer-

ican businessmen, state and local agencies, and others working with the federal government under grants and contracts.

- Strengthen management authority in the General Services Administration over government records activities.

Hearings were held on a fourth legislative proposal—to simplify customs procedures for individuals and small businessmen. The fifth legislative proposal—to let citizens have a stronger voice when government decides what regulations to impose—has been promised detailed consideration in the next Congress.

The Commission has also made contact with more than one thousand corporations and has been in touch indirectly with thousands of other companies through liaison with national trade associations. More than 135 trade associations are already working with the Commission on behalf of their membership to develop suggestions, and they are seeking the cooperation of more than 50 other trade associations. These trade associations represent virtually every segment of the nation's economy, including educational and health institutions as well as businesses of varying sizes and interests.

The above mentioned efforts to slow down the generation of government paperwork is a step in the right direction. But this wasteful and costly trend will not be stopped unless the nation's businessmen succeed in keeping their members of Congress alerted to the heavy burden government paperwork places on small business. They must insist, too, that legislative relief continue to be passed in order to keep paperwork at the lowest possible level.

Right now legislative interest in the problem is high and this is a unique opportunity to work for a solution. ■

Lodge Bulletin Competition

The Grand Lodge will again sponsor a Lodge Bulletin Contest for the lodge year 1976-77. This contest will be sponsored by the GL Lodge Activities Committee with Brother Gerold F. Lamers 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, 1976, to December 31, 1976. 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, 1976, 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 with 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 Gerold F. Lamers, 201 Medical Center Building, 820 S. McClellan, Spokane, WA 99204. Entries must be received no later than February 15, 1977, to be eligible for the judging. No entries will be returned.

Do not mail entries to *The Elks Magazine*.

It's Your Business

(Continued from page 14)

journalist finds out first, his initial reaction is obvious: there must be something behind the story the owner wants to hide. Frequently, it's difficult erasing such suspicions regardless of your record for honesty.

⊙ In talking with reporters today it's much safer to assume that the whole conversation is on the record. While most reporters will accept some form of on or off the record during an interview, such informality can lead to confusion later. A business owner should do everything possible to clarify when talking to a reporter about a complex subject. When an interviewee drifts back and forth between what he wants to say and what he doesn't in front of the newsman, the reporter is left to decide what he can use. Consequently, when he gets to the typewriter, the writer can easily misinterpret his notes.

⊙ Understand that "no comment" can be as damaging as an answer to carefully worded questions and an experienced journalist. Be prepared to say nothing if a specific question demands an answer you know you can't give. Remember also that the friendliness of the reporter may mask his intentions or purpose. While most aren't trying to create an investigative piece, there is a need on the reporter's part to use what ever it takes to get material.

⊙ Frequently, reporters seek local sources to discuss a topic that has made national news. Such local angles today can be important to readers and small business owners in alleviating fears about product safety or offering more details

than available in national wire service stories. Don't, however, provide opinions without setting ground rules. Ask to see the wire service or national story or at least have it read to you over the phone before you answer specific questions. Try, where possible, to give yourself as much time as necessary to react intelligently and not emotionally in providing an answer. The best idea, reporters and experienced public relations practitioners believe, is to call back and answer specific questions. Do not try to answer while surrounded by customers or involved in something—anything—that distracts you.

⊙ When mistakes do occur, approach the matter in a businesslike manner. Talk to the reporter and his editor about how the story damaged or offended you. Be specific in your criticism and get a specific answer from the editor. If you can't get such an answer, then go to the publisher with your complaint. If a retraction is suggested, request permission to see it or have it read to you. If little help is offered to you, inform the editor that you will write your version of the situation in a letter to the editor. Demand equal space in the letters to the editor column. If such a demand is not met, then contact an attorney about the possibilities of litigation.

Above all, remember that threatening economic sanctions or litigations first will not necessarily improve your position. It could cause permanent damage.

Address your questions and comments to John C. Behrens, c/o The Elks Magazine, 425 Diversey Parkway, Chicago, Illinois, 60614.

Veterans Remembrance Contest Entry Deadline February, 1977

"So long as there is a disabled veteran in our hospitals, the Benevolent and Protective Order of Elks will never forget him." We should all be very proud of this most solemn pledge. For we as Elks have kept this pledge and continue to do the best job that we can for our disabled veterans.

The Veterans Remembrance Achievement Contest conducted by the GL State Associations Committee and sponsored by the Elks National Service Commission is one way of tabulating our accomplishments with our hospitalized disabled veterans. Last year we had ten state associations with 100 percent participation in our contest, and all but five states participated. This year we should have 100 percent participation by all states, and a sizeable increase in 100 percent participation by the state associations.

Check with your lodge chairman and see that he is going to participate. The completed contest form must be in the hands of your District Deputy by February 15, 1977, and he will transmit the contest form to your state chairman.

We as Elks do care about our hospitalized veterans. Please do what you can to see that your lodge takes part in this program.

Richard W. Squires, Contest Coordinator
Chairman, GL State Associations Committee

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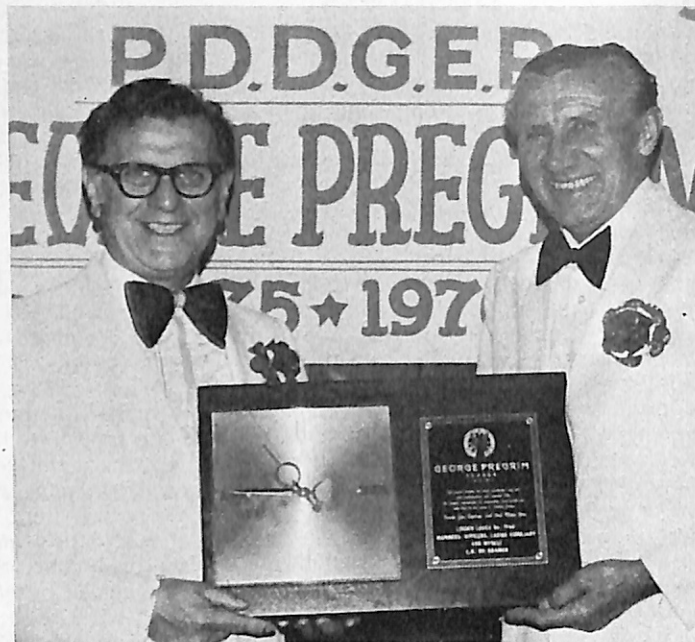
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NEWS OF THE LODGES

(Continued from page 27)



ELDERLY RESIDENTS at the Brookside Apartments witnessed the acceptance of a flag on their behalf by housing authority representative Robert Blackburn (second from right) and his wife Evelyn (right). ER Ronald Poirier (left) made the presentation of Attleboro, MA, Lodge's gift to the citizens of the apartment complex.



GRATITUDE for the friendship, hard work, and help given to Linden, NJ, Lodge by PDD George Pregim (left) of Union Lodge was expressed in a testimonial recently. A clock/plaque was presented to Brother Pregim by ER Victor Kramer on behalf of Linden Elks.



A CLASS of new members was recently initiated at Paterson, NJ, Lodge in honor of PDD John Campana Sr. (left). ER Thomas Cox Jr. presented the plaque commemorating the event to Brother Campana following the ceremony.



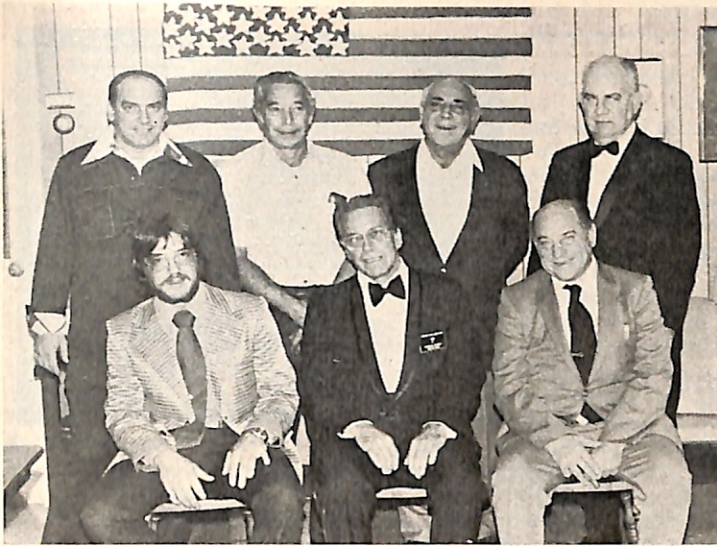
ALL-STAR members of the Pearl River Little League team were congratulated by Youth Sports Chm. Ed Kipp (back row, center) and their coaches, Brothers Charles Flynn (left) and Neil Sullivan (right), for winning the Elks trophy. Pearl River, NY, Lodge sponsors the team and its rival from the neighboring town of Nanuet, NY.



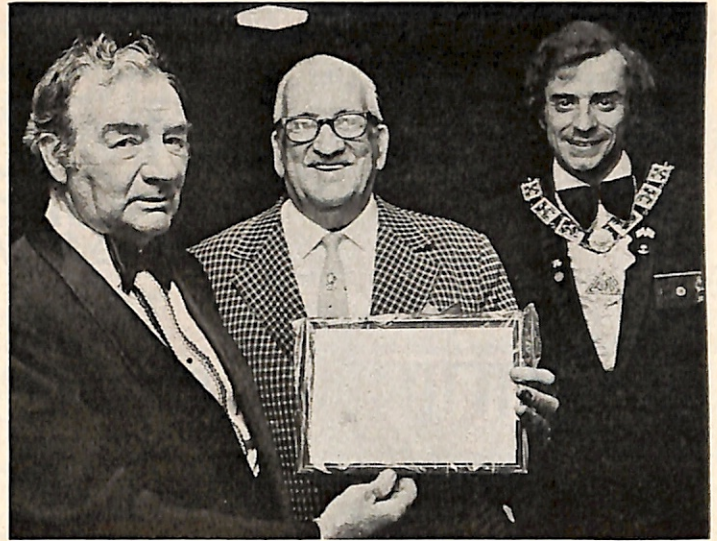
THE MUSCULAR DYSTROPHY Association was the beneficiary of the proceeds from Athol-Orange, MA, Lodge's Fire Fighters Night. While local fire chiefs and firemen observed, ER Jim Patrick (fifth from right) accepted a plaque of appreciation from Beth Aroian, who received the \$500 donation for the Association.



SCHOLARSHIPS were awarded to four students by West Chester, PA, Elks in memory of Brother Stephen H. Eachus. Est. Lead. Kt. Carroll Hillebrand (left) and Claude Brubaker (third from right) bestowed the honors on (from left) Alex Hall, Barbara Guthrie, Kathy Cronaver, and Joannie Cummings.



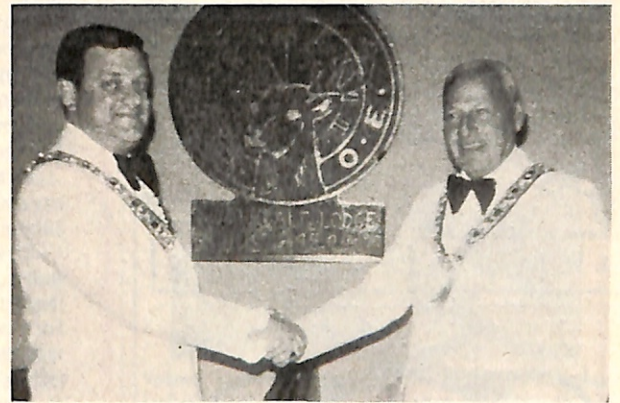
PRESENT for an initiation ceremony at Somerset Hills, NJ, Lodge were (seated, from left) Lawrence Russo Jr., ER Benjamin Gregory, Gen Russo, and (standing, from left) Lawrence Russo, Ferdinand Santillo, James Russo, and PDD Don Cross. Brother Gen Russo was the sponsor for his brother, his son, and his grandson.



THANK YOUS were offered by West Warwick, RI, Lodge to Brother Ernest Bachon (left) for his contributions to the lodge. State Americanism Chm. and PDD Bernard Schiffman (center) presented a certificate of appreciation to the Brother while ER John Pettigrew observed.



THE DRUM MAJOR of the Marquis Drum and Bugle Corps from Fond du Lac, WI, accepted the first-place trophy won by his group in the competition sponsored by North Tonawanda, NY, Lodge. Congratulations were proffered by ER William Krause (left) and Youth Chm. Herbert Bangert.



THE COMPLETION of Albert Fitzgerald's term of office as DDGER for the North Central District of New York coincided with the beginning of his son-in-law William Browning's term as DDGER for New York's Central District. Brother Fitzgerald, of Lowville Lodge, offered an encouraging handshake to Northdale (North Syracuse) Lodge's Brother Browning during the installation ceremony.

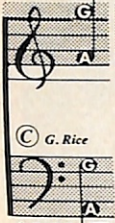


A GUEST at Bridgeton, NJ, Lodge's picnic, SP Joseph Russo (standing, left) joined his hosts and guests from Bordentown Lodge for the day's activities. Among those who greeted Brother Russo were (kneeling, from left) Esq. Donald Leach, Chm. Noel Ogden, PER James Horton, and (standing, from left) Est. Lead. Kt. George Smith, ER Edward Leach, Est. Lead. Kt. Samuel Wheaton, Henry DeAngelis, Henry Downs, and Secy. James McWilliams.



VISITING Elks Camp Moore, ER Ed Gilby Sr. (left) of Lakewood, NJ, Lodge and PDD Fred Dannenfeler spent time conversing with the young campers. The two Brothers made the trip with members of the lodge's Crippled Children's Committee, including Art Dietz, Joseph Wilson, E. Grant Taylor, PER Milton Gravagna, Duke LeDuc, Herb Luker, Norman Cox, Walter Rokozak, Lou Lehman, and their wives.

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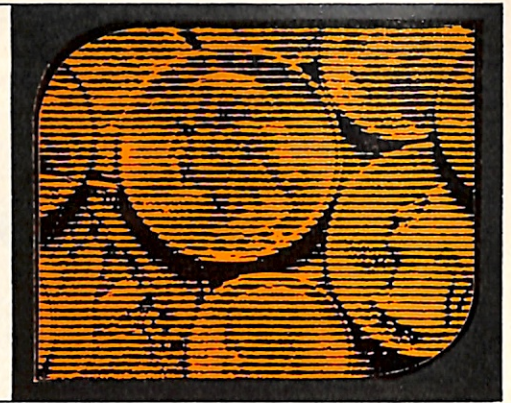
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by Mike LeFan



PERFECT TIME

If you want more for your money in 1977, January is a perfect time to get started—in more ways than one.

You ladies know about the traditional white sales. Watch for savings on needed bedding, blankets, and other linens. Other household items look good too, especially furniture, china and glassware, rugs, carpets, floor coverings, and general furnishings.

Appliances are on special. Check prices on clothes dryers, radios, stereos, refrigerators, freezers, and water heaters.

In the fun department, look for buys on resort and cruise wear, sportswear, bicycles, and toys.

There are racks of clothing bargains, so watch for reductions on men's coats and hats, and on ladies' furs and handbags. Lingerie and other women's clothing are on sale, along with cosmetic and drug items.

For you letter writers, stationery is sale priced. Keep an eye on the general end-of-season close outs for other buys.

Supermarket Snoop says the fresh fruits and vegetables to watch for in January are turnips, rutabagas, Brussels sprouts, celery, tangerines, and possibly coconuts and tangelos.

Interested in a solar power hot dog cooker? How about a sun-run cigarette lighter or wrist watch? Get a catalog of these and dozens of other useful solar devices for 50¢ (refunded on your first order). Write to Barbara Bayerkohler, A-Z Solar Products, Dept.

MM, 200 E. 26, Minneapolis, MN 55404.

This winter let in natural heat by lifting or removing awnings and by opening blinds and curtains when the sun shines. Hold in the heat at night by closing blinds and curtains. Energy Expert says these will trim your heating costs.

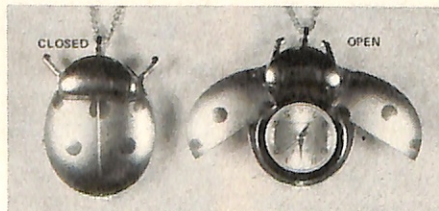
If you need more extensive help in cutting winter fuel costs, here are some cold-weather tips to lower your heating bills:

- ✓ Try to improve insulation in your attic and around doors and windows.
- ✓ Have your furnace serviced, and learn to replace or clean the filter monthly.
- ✓ Turn off heat or close vents in unused rooms, and keep their doors closed.
- ✓ Tape a sheet of aluminum foil behind any radiator that's near an outside wall.
- ✓ Move any furniture that's blocking a radiator or vent so heat can circulate freely.
- ✓ Set your heater at the lowest acceptable temperature and try to keep it steady. By the way, a sweater makes 68 degrees seem like 70 or more.

Q. "I once saw an ad for an 'electronic sound box' that would drive away mice. Now I can't find the ad or the product. Do you know about it?"—Mrs. H. L., Tacoma, WA.

A. That sounds like some sort of ultrasonic device, but I can't find any info. Readers, can you help?

Ladybug, tell me what time!



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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 silver or goldtone. 2-yr. guarantee. \$19.95 ppd.-insured. Color catalog 35c

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Beautifully hand engraved, Nickel and German Silver with blue and white inlay. Size 4" x 2 3/4". Approved by Grand Lodge.

\$30.00 prepaid



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P.O. Box 21040 • Denver, Colorado 80221
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Mobile home owners, your maintenance chores are light this season—if you've kept things in shape all along. Check furnace filters monthly, cleaning or replacing as needed. You also need to lubricate window works.

Hope you won't need it, but here's a free booklet called *When You Return to a Storm Damaged Home*. It tells about safety, plus advice on eliminating mildew and odors, on cleaning, and more. This info is really useful to anybody at anytime. Request by title and Item No. 277D from Consumer Information Center, Pueblo, CO 81009.

Q. "Where can I find out which charities do the most for their recipients?"
—Doug Hamilton.

A. You can get free info on as many as three charities at a time if you'll send a stamped, self-addressed envelope to Mrs. Helen O'Rourke, Council of Better Business Bureaus, 1150 17th St. NW, Washington, DC 20036.

Supermarket Snoop says that on the Nutrition Scoreboard some frozen dinners score more points than others. Swanson's 16 oz. Turkey Dinner rates well, and their 16 oz. deep-dish turkey pie is even better at giving you more for your money. Morton's hearty-eater offerings of chicken and dumplings, turkey, and meat loaf are also good values.

Attention salesmen (and others interested in sales): Here's a new book called *Selling Ideas That Work*, packed with tested selling techniques. It presents 110 insider's tips to selling by company presidents, vice presidents, managers, and salesmen. One chapter shows how to write effective sales letters, plus samples of award winning letters. It's easy, humorous, and practical reading. The book sells nationally at \$10, but I've made special arrangements with the author so you can order at half price when you mention this column. Send \$5 to Woodie Hall, Dept. MM, 957 La Fiesta Way, Lake San Marcos, CA 92069.

As you begin 1977, you're well aware that inflation is a pain. But you can protect yourself some. Watch your spending and avoid the debt of buying big items on credit. Keep your present major goods in top shape so you won't need replacements. For in-

stance, consider reupholstering, repainting, or restraining your older furniture instead of buying new. If you're handy with tools, watch the garage sales for repairable pieces.

By the way, new furniture makers are now required to label any furniture made of material other than what it appears to be (such as veneer). Also, they must tell you what country made a piece of furniture. Read those labels and know what you're getting.

Free pamphlet on what features older people need and want in a house. Called *The Age Proof House*, this leaflet discusses kitchens, laundry area, safety, saving energy and money, stairs, doorbells, and much more. Info useful to anybody. Write to Iowa Agriculture and Home Economics Experiment Station, Iowa Cooperative Extension Service, Ames, IA 50010.

Do you use those fabric softener towelettes in your clothes dryer? They're good for more than just one load, you know. Two or three is more like it—if you start your drying with the heaviest items and work your way down to lighter, more dainty loads.

Remember: shoes for the whole family should be sale priced through the month of January.

Kitchen and Bath Planning is a free 12-page booklet on home remodeling. Send a stamped, self-addressed, business-size envelope to National Kitchen Cabinet Assoc., Dept. MM, P.O. Box 2978, Grand Central Station, New York, NY 10017.

Money Saver of the Month: Are you throwing out good food? If you're average, you're wasting from \$80 to \$100 of food per year. That doesn't include what goes down the disposal, onto the compost pile, or gets fed to pets. We're talking about edible food. Watch your scraps, and use leftovers to make your own soups, stews, pot pies, and more. Save that \$100. You're welcome.

Send questions, tips, and other mail to Mike LeFan, c/o "More For Your Money," 425 West Diversey, Chicago, IL 60614. ■



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The new 184-page Burpee Garden Catalog is yours free. It is a comprehensive planting and growing guide, with over 1400 vegetables, flowers, fruits, shrubs, trees, and garden aids. Plus many helpful hints from Burpee's horticulture experts on how to have a better, more productive garden. Send for your free Burpee Catalog today. Will be mailed to you in January, 1977.

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UP TO 200 ZOYSIA GRASS PLUGS FREE!



By Mike Sandin
 It's true the things people are saying about Amazoy Meyer Z52 Zoysia Grass (Reg. T.M.) It grows so thick and luxurious that walking on it is unforgettable... like walking on a thick, pile carpet.

Your Zoysia lawn drives out crabgrass and weeds all summer long. It stays green and beautiful in blistering heat, when other grass burns out. It cuts mowing by 2/3... it's perfect, for summer homes and "problem" areas. There's no need to rip out your old grass. Plug in Amazoy Zoysia Grass and let it spread into beautiful turf that never needs replacement. It will neither heat kill nor winter kill... merely goes off its green color after heavy frost; regains fresh new beauty every spring—a true perennial! Every plug fully guaranteed to grow in any soil in your area.

To end lawn problems, send for Free Interesting facts and prices of Amazoy incl. Pre-Season Bonus Offer. No obligation. Mail coupon to... DEPT. 205 ZOYSIA FARM NURSERIES (OUR 22nd YEAR) GENERAL OFFICES & STORE 6414 Reisterstown Rd., Baltimore, Md. 21215

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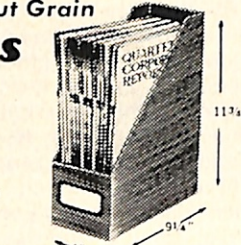
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TIDI-FILES are the fast, easy way to organize or store papers, journals, etc. Handily holds all popular size magazines. Perfect in home, dorm, den or office. Beautiful, rich-grained Walnut Finish enhances any decor. Constructed of heavy-duty corrugated fiberboard. Inside dimensions: 11 1/2 x 3 1/4 x 9". White identification space on front and back.



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Highest quality JUMBO-SIZE prints: you get special silk-textured paper • rounded corners • bigger borderless picture area • highest quality Kodak paper • free film mailers. Limit! 3 rolls to a family.

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 PO Box 4831, CHICAGO, Ill. 60680
 PO Box 2287, S. SAN FRANCISCO, Cal. 94080
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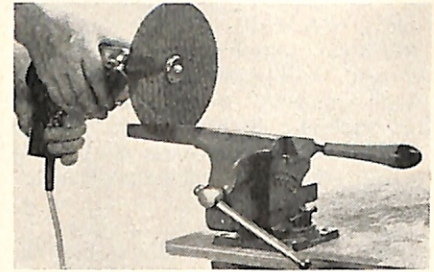
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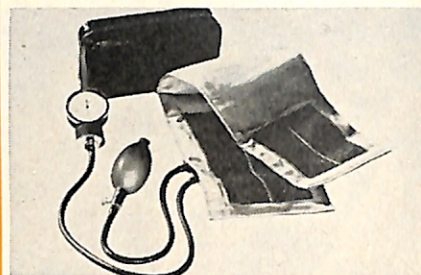
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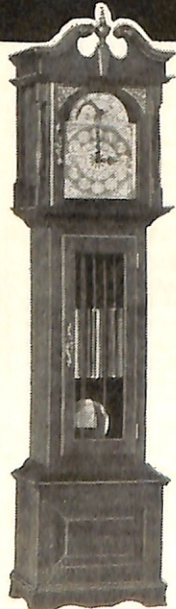


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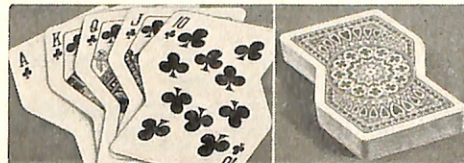


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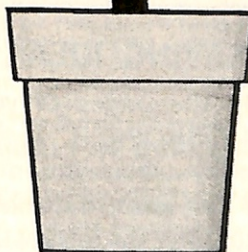
TAKE FOUR AS A GIFT JUST FOR YOUR OPINION!

We are one of the world's largest nursery specialists . . . and we desperately need the answers to some of our most puzzling market research problems.

You can help us . . . and we're willing to reward you handsomely for your cooperation.

Simply fill out the questionnaire, send us your answers, and we'll send you, for just one dollar, our sensational YEAR ROUND INDOOR ROSE — a regular \$3.00 retail value — PLUS yours as a gift, the 4 other magnificent varieties.

In other words, 5 of the most glorious indoor plants you've ever laid eyes on . . . a total retail value of up to \$10.00 . . . yours for a mere \$1 PLUS YOUR VALUABLE OPINION.



YEAR-ROUND ROSES

(Rosa Chinensis)

**pick fresh roses
all 4 seasons
of the year.**

Pre-sown, pre-seeded
starter pots

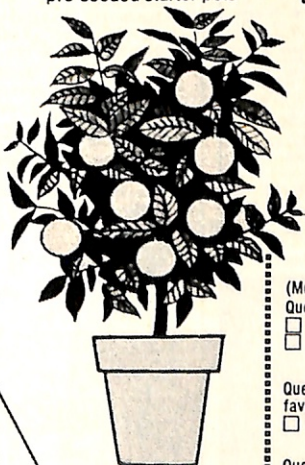
Each of the spectacular varieties you see pictured comes to you already planted in their own pre-sown, pre-treated starter pots, (the same as used by professional nurserymen and florists). So all you do is add a few sprinkles of water and a little loving care for the most breathtaking display of year 'round flowering beauty you've ever set eyes upon. Results guaranteed or money promptly refunded.



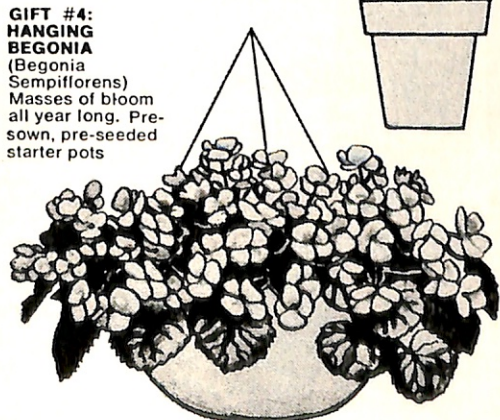
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Year 'round tropical
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the home. Pre-sown,
pre-seeded starter pots



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Fresh-cut flowers
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**GIFT #3:
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TREE**
(Citron Cinensis)
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pre-seeded starter pots



**GIFT #4:
HANGING
BEGONIA**
(Begonia
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Masses of bloom
all year long. Pre-
sown, pre-seeded
starter pots

MARKET RESEARCH QUESTIONNAIRE

(Must be returned completed to qualify for GIFT PLANTS)

Question 1. Where do you normally buy houseplants?
 Super Market Department Store
 Hardware Store Nursery or Florist

Question 2. Which type of houseplant do you favor most?
 Small Trees Hanging Plants
 Windowsill Plants

Question 3. Which do you prefer for indoor plants?
 Foliage Plants Flowering Plants

Question 4. Do you prefer to grow your indoor plants from
 seeds or seedlings (plantlets)?

Question 5. I would I would not be interested in participating in a further research program you are considering, whereby I would receive from you on a monthly basis FREE houseplants to test-grow and give my opinion. (Should I be selected for such a program, there would be no obligation on my part, of course . . . and naturally all plants you send would be mine to keep, FREE.)

6303-002

AMERICAN CONSUMER, Plant Research Dept. JHP--26
 Caroline Road, Philadelphia, PA 19176

I have included my completed questionnaire. Please rush me my complete Decorator's Houseplant Collection — Year 'Round Roses plus the 4 FREE GIFT pre-planted varieties pictured above on money-back guarantee (except postage & handling).

\$1 plus 35¢ postage & handling for one complete collection
 \$2 plus 50¢ postage & handling for two complete collections

Total enclosed \$_____ (Penn. residents add 6% sales tax).

Check or money order, no CODs please.

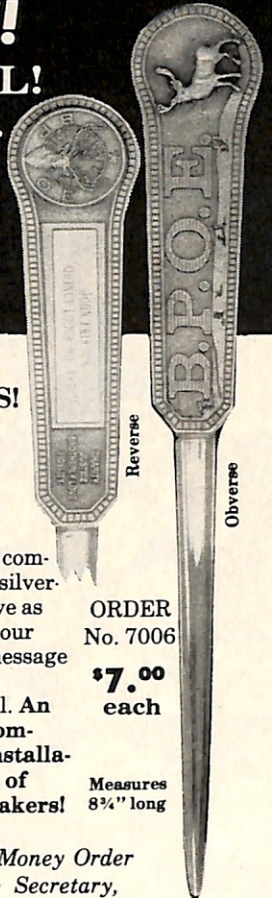
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Address _____ Apt. # _____

City _____ State _____ Zip _____

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Handle
Letter
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**FOR GIFTS!
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Has antique pewter handle, beautifully sculptured in bas relief, with chrome-plated blade. Reverse side complete with brushed silver-tone plate, attractive as is, or, if you wish, your own personalized message engraved @16c per character additional. An exciting gift for committee workers, installation or retirement of officers, guest speakers!

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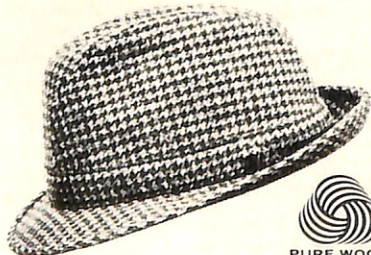
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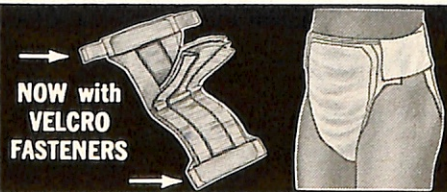


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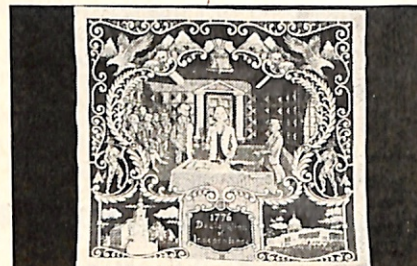
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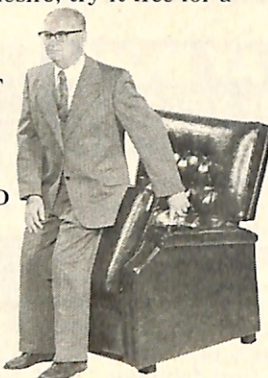
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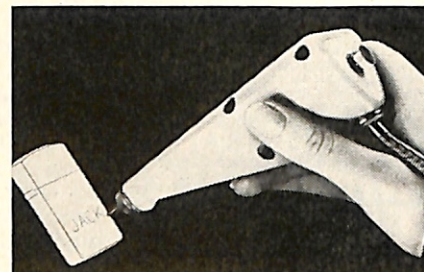
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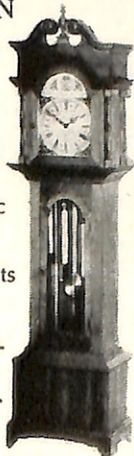
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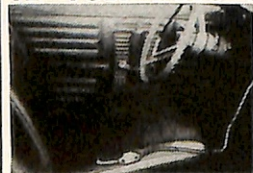
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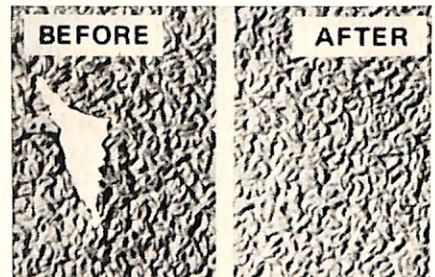
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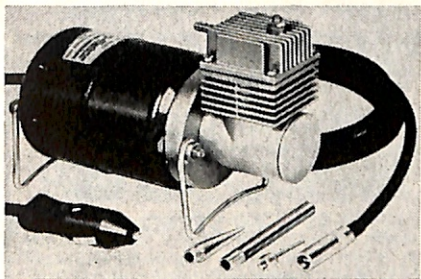
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CUSTOMIZED KING-SIZED LABELS with your own logo, design or message on glossy white gum stock, blue ink. 5/8" x 2 1/8". With designs, 24 spaces, up to 5 lines, 500 for \$3.50. Without design, 35 spaces, 500 for \$2.75. Add 45¢ shpg. per 500. Designate design: Realtor, Elk, Kiwanis, Initials, etc. Ampression, Box 2031-E5, Laguna Hills, CA. 92653.



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 \$2.00 shpg. J. W. Holst, Inc., Dept. EA-17, 1864 E. US 23, East Tawas, Mich. 48730.

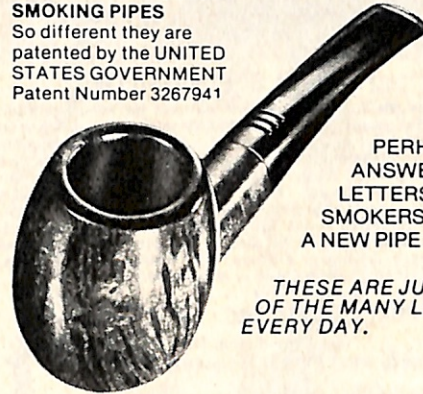
If Ruptured TRY THIS OUT

Modern Protection Provides Great Comfort and Holding Security

An "eye-opening" revelation in sensible and comfortable reducible rupture protection may be yours for the asking, without cost or obligation. Full details of the new and different Rice Support will be sent you Free. Here's a Support that has brought joy and comfort to thousands—by releasing them from Trusses that bind and cut. Designed to securely hold a rupture up and in where it belongs and yet give freedom of body and genuine comfort. For full information—write today! WILLIAM S. RICE, Inc., ADAMS, N.Y., 13605 DEPT. 13R.

TRY MY PIPE "FREE" FOR 30 DAYS! IF YOU LIKE IT KEEP IT. IF YOU DON'T LIKE IT SMASH IT WITH A HAMMER AND THE TRIAL WILL COST YOU NOTHING.

CAREY® "MAGIC INCH"™
SMOKING PIPES
So different they are
patented by the UNITED
STATES GOVERNMENT
Patent Number 3267941



CAN YOU FIGURE OUT HOW I CAN AFFORD TO MAKE THIS DARING OFFER?

PERHAPS YOU CAN FIND THE ANSWER IN THE FOLLOWING LETTERS FROM CAREY PIPE SMOKERS WHO HAVE DISCOVERED A NEW PIPE SMOKING EXPERIENCE.

THESE ARE JUST A FEW EXAMPLES OF THE MANY LETTERS I RECEIVE EVERY DAY.

E. A. Carey



"I've only had my Carey for about a month now. It is a new and delightful experience to draw a cool, clean smoke without the mess, bother, trials and tribulations which I've encountered with a variety of other pipes. Many thanks. If you want your pipe back, you'll have to come down here and take it away from me."

J.R.U.
Tulsa, OK

"I am upset! I possess 4 Carey pipes. I also own 32 conventional briars, meerschaums, clays, etc. These latter represent an investment of approximately \$350.00. The problem is—what do I do with my earlier extensive collection? Look at them? I occasionally smoke one or two just to remind me how they pale by comparison with my Carey's."

C.F.B.
Winnetka, IL

"May I take this opportunity to thank you for introducing me to the Carey Pipe. The most superb pipe I have ever smoked and I think I have just about tried them all. Its quality is unsurpassed, almost unbelievable. However, 'the proof is in the smoking.' Best wishes for your continued success."

J.R.
Pittsburgh, PA

"Being a heavy and 'wet smoker' I've at last in the Carey Pipe found a pipe that can give me the continued pleasures in smoking that I've been searching for. Needless to say, I'm going to keep my Carey Pipe. My compliments to you for taking the bitterness out of pipe smoking—I didn't believe it could be done."

J.D.McC.
Indianapolis, IN

"Terrific: one word cannot say it all. I have been trying to give up cigarettes for two years to no avail. My Carey Pipe has done it. My Carey Pipe is everything you said it would be, and more."

T.W.
Fremont, OH 43420

"Over the years I must of bought dozens of pipes and got no enjoyment from them and wound up with a drawer full of pipes. I took to, and became a heavy cigar smoker. I came across your ad but I was a little reluctant to try another pipe after being stung so many times, but with your guarantee there was no way I could lose, so I sent for your pipe and I don't mind telling you, it was the best decision I ever made, now I enjoy pipe smoking and I very seldom smoke a cigar anymore."

A.S.
North Bergen, NJ

NO MONEY—JUST SEND YOUR NAME

All I want is your name so I can write and tell you why I'm willing to send you a Carey® pipe for 30 days smoking without a cent of risk on your part. This is not a new model, not a new style, not a new gadget, not an improvement on old style pipes. It's based on an entirely new principle that harnesses four of Nature's immutable laws—contradicts every idea you've ever had about pipe smoking—and delivers a smoking pleasure that you've never before experienced. My new kind of pipe smokes cool and mild hour after hour, day after day without rest, without bite, without bitterness. It doesn't have to be "broken in." It never has to be "rested" and it never accumulates sludge! To prove all this, I want to send you a Carey® Pipe to smoke 30 days at my risk. Clip out the coupon and send it to me TODAY. I'll write to you and include a

full color brochure absolutely free so you can select your favorite style and shape for your 30 day trial.

E. A. Carey, Dept. 204A
3932 N. Kilpatrick, Chicago, Illinois 60641
Okay Mr. Carey. Send me your full color brochure so I can select a pipe to smoke for 30 days on a free trial basis.

Name _____
Address _____
City _____
State _____ Zip Code _____

See Advertisement on Inside Back Cover

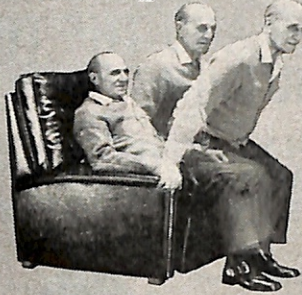
Haband's Incredible Man-Made New Price DRESS SHOES, 2 pairs for \$19.95
3 pairs \$29.90 4 pairs \$39.75
HABAND COMPANY, Direct Service Dept.
265 North 9th St., Paterson, N.J. 07530
Gentlemen: Please send _____ pairs as specified for which I enclose \$.....
728-425 (907) **FREE BELT**
GUARANTEE: Wear the shoes. Test them any way you wish. If not satisfied, you keep the belt, return the shoes any time to Haband for full refund of every penny you paid us!

COLORS	How Many	What Size	What Width
Brown Alligator Grain			
Brown Two-Tone			
Blue Alligator Grain Loafer			
Black Loafer			
Chestnut Loafer			
Black Oxford			

Name _____ Apt. # _____
Street _____
City _____
State _____ Zip _____
WHAT SIZE BELT? Available in 30 to 54.....

Fine! 3-D
Sight Magnifiers 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!**
MONEY BACK GUARANTEE. Nu Find Products., Dept. HT 749, 12 Warren St., N.Y.C. 10007

EASY-LIFT

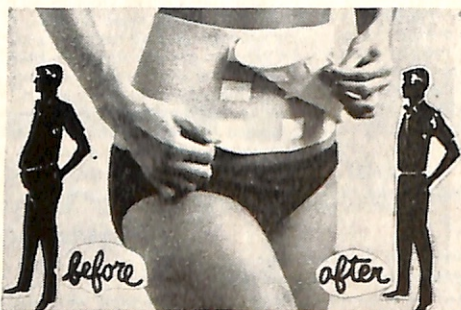


LIKE A HELPING HAND.

Many people—senior citizens, arthritics, and those suffering from Multiple Sclerosis, Muscular Dystrophy or Parkinson's disease—need help getting in and out of a chair. The EASY-LIFT power cushion recliner gently lifts you forward as well as up to a semi-standing position. The lifting angle adjusts to fit your needs, controls are easy to reach, and it runs on household current. EASY-LIFT—like a helping hand.

WRITE FOR FREE BROCHURE
AND NAME OF DEALER NEAREST YOU.
AMERICAN STAIR-GLIDE CORP.

4001 East 138th Street, Dept. EE-17
Grandview, Missouri 64030



LOOK SLIM AND TRIM!

Have a pot belly? Put it in its place! Look and feel more attractive the minute you put it on. Instant grip Velcro fastener makes it easy to put on and take off. 6" wide, adjusts from 26-50" Machine wash. For men and women. \$4.99 plus 70¢ pstg.

HOLIDAY GIFTS

Dept. 701-7B, Wheat Ridge, Colorado 80036



U.S. COINS BY THE POUND plus a gold piece of the world. Assortments may include Indian, Lincoln cents, 2¢ pcs., V 5¢, silver dollars, etc. 35 to over 100 years old. 1 lb. \$16.50; 2 lbs. \$30; 5 lbs. \$72; 10 lbs. (2 gold pieces), \$115. Add \$1.50 shpg. Order from Centre Coin Co., Box 1, Dept. E-2, Sherman Oaks, CA 91413.



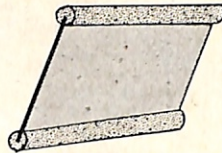
NEW SLEEP COMFORT

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 \$23.98. Double Bed Size \$25.98.** We pay postage & ship in 6 hours. N.J. residents add 5% tax. Send Check or Money Order to:

Better Sleep Inc. BOX EO

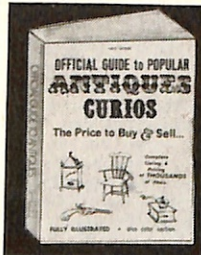
New Providence, New Jersey 07974

MONEY BACK GUARANTEE



TUMMY TONER! Spend 3 to 5 minutes a day firming and toning your Tummy Muscles. An exercizer and aid so simple you can carry it with you and do it anywhere!! It's easy and it's fun. Money back if not completely satisfied within 30 days. **REMEMBER JUST 3 to 5 MINUTES A DAY!!!** Only \$5.49 plus 70¢ postage and handling. California residents add 6% sales tax. or Build your own—complete instructions for only \$1!! Tummy Toner, P.O. Box 577, Chula Vista, CA 92012.

YOU MAY HAVE A FORTUNE IN YOUR ATTIC!



Find out if you do... with this **OFFICIAL GUIDE TO ANTIQUES**. This massive 416 page book will make you an instant authority on antiques. Tells you at what price to buy and sell thousands of antiques. Contains over 1500 illustrations, 32 pages in color. Send just \$4.98 plus .90 post. & hdg. Satisfaction guaranteed or your money refunded.

UNIQUE GIFTS

P.O. Box 11-008, Dept. EK-17, Albany, N.Y. 12211

FREE Kelly Bros. NURSERY CATALOG

Trees, Shrubs, Plants, Roses, Evergreens, Strawberries, Blueberries, Grapes, Dwarf Apples, other fruits. Special offers. Free gifts for early orders.

KELLY BROS. 944 Maple St. Dansville, NY 14437

Rush My FREE Kelly Catalog to:

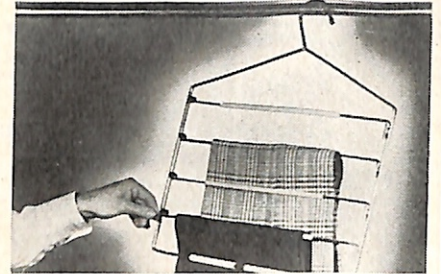
PLEASE PRINT:

Name

Address

..... ZIP

Elks Family Shopper



STACK SLACKS ON THIS RACK and save space in your closet. Tidy Swing-Away Slack Rack holds up to 5 pairs of slacks all on one hook. Arms swing out for easy access to slacks; lock in place when hanging. Ribbed rubber tubing prevents wrinkles. \$6.99 plus 75¢ shpg. Holiday Gifts, Dept. 701-7C, Wheat Ridge, CO. 80033.



IT'S A YANKEE DOODLE PHONE all decked out in red, white and blue. The Bicentennial Telephone is a working telephone equipped with a standard cord and plug. Decorators love it for its bright colors and timeliness. Only \$39.95 plus \$2.00 shpg. Send 50¢ for complete catalog. Grand Com Inc., Dept. EK-1, 324 Fifth Ave., New York, N.Y. 10001.

See Advertisement on Back Cover

BY MAIL POSTPAID VITAMIN E

400 UNIT CAPSULES

50 DAY SUPPLY **88¢**

100 FOR \$149 500 FOR \$725 1000 FOR \$1398

Limit: One of Any Size to A Family
Mail Coupon with remittance to

NUTRITION HEADQUARTERS

104 West Jackson, Carbondale, Ill. 62901

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N4267

See Advertisement on Back Cover

THE BEST TIME TO SAVE IS NOW!

Money Saving Mail Order Blank

RUSH Your Order Now To:

NUTRITION HEADQUARTERS

104 West Jackson St.—Dept. N 1407
Carbondale, Ill. 62901

List items you wish here:

QUAN-TITY	SIZE	NAME OF PRODUCT	Total Price

TOTAL—amount enclosed ▶

Satisfaction Guaranteed—We Pay All Postage

Check Here For

FREE
Body Toner

Name

Address

City State Zip

© 1975 Nutrition Hdqs.

Elks Family Shopper



A GREAT GIFT FOR TRAVELERS. Beautiful post card album holds 200 U.S. & foreign cards in curved corner slots that make cards easy to insert or remove. Faint guide lines assure neat titles, notes. Luxurious binder has padded covers titled in gold. \$8.95 plus \$1.00 post. 2/\$17.50 ppd. Writwell Co., 822 Transit Bldg., Boston, Mass. 02115.



BEAUTIFUL ELKS EMBLEM BELT BUCKLES to fit up to 1½" belt. In oval or rectangular shapes, each is simulated silver buckle with gold, blue and white emblem. \$9.95 plus 50¢ shpg. (Secretaries of Elks lodges may order at discount prices \$7.00 ea. for 12 or more.) D & L Buckle Co., 7025 Eastside Rd. #4, Anderson, CA 96007. Allow 30 days for delivery.



"ALL IS VANITY"—one of the most unusual and controversial pictures ever seen. The optical illusion changes picture from a beautiful woman at a vanity to a grotesque skull. A conversation piece for bar, den, etc. 8"x12", ready for framing. While inventory lasts, only \$1.75 ppd. Illusion, Dept. EL, 306 Busse Hwy., Park Ridge, Ill. 60068.



TEN NOTES--\$1.00

Valuable collection includes crisp, striking Chilean escudo, Austrian Notgeld, Chinese bill for ten customs gold units, unusual one-cent note from Hong Kong, 2000 drachma Greek note, Japanese occupation money, and other sought-after notes. Plus exciting stories behind the notes and collecting tips. Also, receive other genuine bank notes on approval to examine. Buy any or none, return balance, cancel service anytime; but the valuable collection of ten notes is yours to keep for only \$1.00! H.E. Harris, Dept. BA-47, Boston, Mass. 02117.

OUR ANNIVERSARY SALE
BODY CONTROLLERS^{T.M.}
Guarantees Inches Off!
BACK SUPPORT... STOMACH CONTROL

BUY 1 and GET 1 FREE!

Now! DEEP CUT FOR OPEN SHIRTS

Before After

STYLE M2581
 Reg \$14.50
 NOW 2 for \$14.50

STYLE M4195
 Reg \$10
 NOW 2 for \$10

SIZES (at chest)
 SMALL 32-34
 MEDIUM 36-38
 LARGE 40-42
 X LARGE 44-46
 X X LARGE 48

White only

SIZE AT WAIST
 SMALL 30-32
 MEDIUM 34-36
 LARGE 38-40
 XLARGE 42-44
 XXLARGE 46-48

Mail Coupon to: MAGIC MOLD, Inc. Dept. EK1
 210 Hanse Ave., P.O. Box 3000, Freeport, N.Y. 11520

CALL TOLL FREE (East of the Mississippi except N.Y. & Florida)
 Monday thru Friday
800-645-1292

PREPAID. Enclose Check or Money Order for total.
 COD. Enclose at least \$2.00 for deposit.

STYLE	CHEST SIZE	WAIST SIZE	QUANT.	PRICE

MR. (PRINT) _____ N.Y. SALES TAX _____
 ADDRESS _____ POST. & HANDLING 85¢
 CITY _____ STATE _____ ZIP _____ TOTAL _____

YOU MUST BE SATISFIED or return items within 30 days for refund (less postage)

Build Your Own Pre-Cut
HEIRLOOM GRANDFATHER CLOCK

Compare feature by feature

- Solid 3/4" kiln dried wood
- All parts precision pre-cut, mitred and dowelled
- Lumber sanded on all sides
- Fully Assembled/precision-made West German movements
- All hardware included—even screws

Write now for FREE Color Brochure of complete line of Grandfather and other clocks.

HENTSCHEL CLOCK COMPANY
 Department 104-J
 16 Atlantic Avenue
 So. Dennis, Mass. 02660

Finally . . .

An exquisite bold and handsome sterling silver and turquoise Elk's ring. In the style of the southwest.

PREVIOUSLY ADVERTISED IN ELKS MAGAZINE FOR \$54.00
SPECIAL REDUCED PRICE STILL ONLY \$49.95

ANDERSON JEWELRY ER17
 330 Montezuma Ave., Santa Fe, N. M. 87501

Name _____
 Address _____
 City _____ State _____
 Ring Size _____ Zip _____

My Check/Money Order for \$49.95 is enclosed. Satisfaction Guaranteed. Please allow 4 weeks for delivery.

SAVE \$18.00 OVER FULL RETAIL PRICE

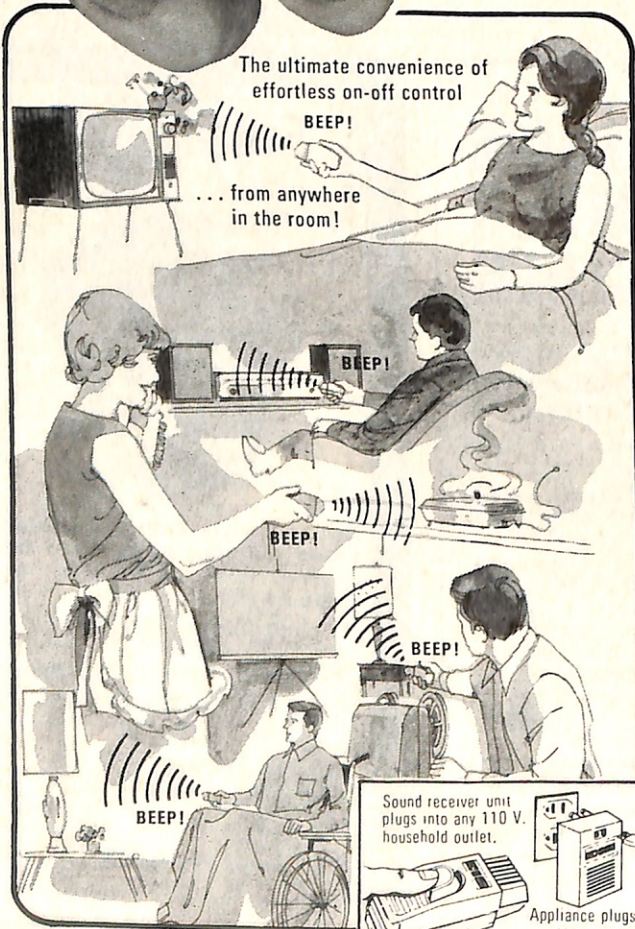
Just aim it and press the button... **BEEP!**

Lights, TV and appliances go on or off at your command!

WIRELESS REMOTE CONTROL WORKS ON SOUND FREQUENCY SIGNAL
NO BATTERIES, WIRES OR SPECIAL INSTALLATION REQUIRED



Just press the button...



The ultimate convenience of effortless on-off control

BEEP!

... from anywhere in the room!

Sound receiver unit plugs into any 110 V. household outlet.

Appliance plugs into receiver unit.

Just press the button on the remote control to turn it on or off

\$12⁹⁵ postpaid

MONEY BACK GUARANTEE

- Fits in the palm of your hand.
- Comes complete—ready to use.
- No batteries, wires or installation.
- Safe—harmless, operates on sound signal.
- Will not affect TV or radio reception.

Just like magic **BEEP!** turn things on **BEEP!** turn them off, by wireless remote control.

Imagine the convenience of turning lights, TV and appliances on or off right from your easy chair, your bed or from anywhere in the room just like magic! This remarkable wireless remote control does it with the press of a button. Press it once to turn on TV, radio, lights, or any 110V appliance... press again to turn it off. Consists of two units: Sound Transmitter and Sound Receiver. Simply plug the receiver unit into any 110V outlet, then plug appliance into the receiver. From then on you can control on or off with the press of a button, no matter where you are in the room. Wireless transmitter unit fits in the palm of your hand—goes where you go. No batteries or wires—nothing to install. One set will operate only one appliance at a time—two sets will operate two appliances, etc. Completely safe and harmless, will not affect TV or radio reception. Just sit back, relax and enjoy the convenience of wireless on/off remote control!

MONEY-BACK GUARANTEE

ELECTRONICS INTERNATIONAL Dept. DAP-17
210 SOUTH DESPLAINES STREET, CHICAGO, ILLINOIS 60606

Please rush on Money-Back Guarantee wireless remote control sets at \$12.95 each, including postage and insurance.

I am enclosing \$_____ Send C.O.D. I enclose \$2 deposit.
(Ill. residents please add 5% Sales Tax.)

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

SAVE \$5.90. Order 2 sets for only \$20, including postage and insurance.



210 SOUTH DESPLAINES STREET, CHICAGO, ILLINOIS 60606

Haband's
100%
Polymeric
SHOES
Man-Made
in
U.S.A.

FREE* BELT!

Get this handsome
Alligator Grain Belt FREE
with your order!

Compliments of
HABAND



*when
you buy
any

2 Pairs of
these
SHOES
for only **19⁹⁵**

And Haband
Even Pays
the Postage!

Haband,
the mail order people
from Paterson, N.J., have
a new way for you to get
the newest fashion executive
shoes and enjoy all the
compliments, without paying
anywhere near the usual prices!

We sell hundreds of thousands of
pairs of shoes, direct to important
businessmen all over America who
recognize the expensive imported
look but prefer our direct, man-made-
in-U.S.A. price! **CASH IN YOURSELF!**

Legally, we cannot even mention the name
of the famous Italian house who pioneered this
style. Suffice it to say, you get the same soft
antiqued look, the same sexy high gloss shine, the
interesting buckles and the slightly
higher "make you look taller" heel!

You get full cushion
insole, matched
bindings, your
exact size
& width.

Special INTRODUCTORY OFFER: Send for any 2 pairs of
fine Executive Shoes shown on this page, and we will send you
this handsome fine grain Dress Belt FREE — yours to keep
even if you return the shoes for a full refund! We just want
a chance to show you our Incredible Values!

MATCHING SHOES AND BELT — America's Favorite Dress-Up Outfit!

Right now, at the height of the fashion, men will
be paying very high prices for this clean, dressy
look. Shoes alone will cost \$18 to \$40 per
pair and the belts will bring whatever traffic
will bear. Here at Haband, we sell all these
shoes at an amazing price of only

2 pairs
for **19⁹⁵**
and now,
for a limited time
include the
Dress Belt
FREE!

6 Styles
to
Choose!



Brown
Alligator
Grain

Black
Loafer

Blue
Loafer

Chestnut
Loafer

Black
Oxford

Please
Note the
fine detailing
throughout.
The interesting
buckles, roomier
toe, special "Texon"
insole and, on the
Oxfords, strong braided
laces. All the slip-on loafers
have hidden elastic gore for
better fit. You will feel comfortable
and save money. It is worth
sending in a trail
order. You will be
delighted with the service.
Read the Guarantee!

Haband's Incredible Man-Made New Price

DRESS SHOES 2 pairs for **19⁹⁵**
3 pairs 29.90
4 pairs 39.75

HABAND COMPANY, Direct Service Dept.
265 North 9th Street, Paterson, N.J. 07530
Gentlemen: Please send pairs as specified
for which I enclose \$

SIZES AVAILABLE - Is Your Size Here?

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



This Belt FREE with your order!

GUARANTEE: Wear the shoes. Test them any
way you wish. If not satisfied, you keep the
belt, return the shoes any time to Haband
for full refund of every penny
you paid us!

72B-425 (907)

Name.....
Street..... Apt. #.....
City.....

State..... ZIP CODE.....

	COLORS	How Many	What Size	What Width
	Brown Alligator Grain			
	Brown Two-Tone			
	Blue Alligator Grain Loafer			
	Black Loafer			
	Chestnut Loafer			
	Black Oxford			

WHAT SIZE BELT?

Available in 30 to 54.

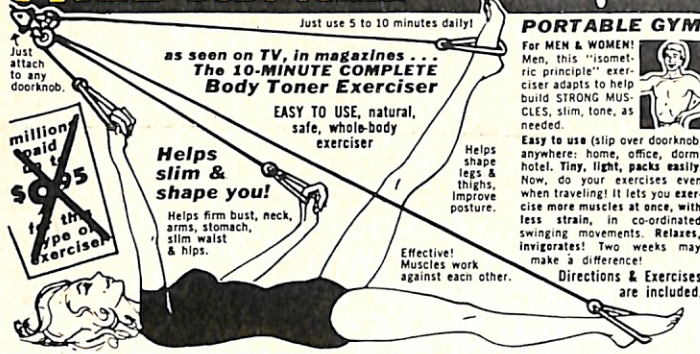
Brown
Two-Tone
Loafer

Direct
Mail Order Service

HABAND

265 North 9th St., Paterson, NJ 07530

FREE BODY TONER with any purchase from Nutrition Headquarters



Just use 5 to 10 minutes daily!

as seen on TV, in magazines... **The 10-MINUTE COMPLETE Body Toner Exerciser**

EASY TO USE, natural, safe, whole-body exerciser

Helps slim & shape you!

Helps firm bust, neck, arms, stomach, slim waist & hips.

Helps shape legs & thighs, improve posture.

Effective! Muscles work against each other.

For MEN & WOMEN! Men, this "isometric principle" exerciser adapts to help build STRONG MUSCLES, slim, tone, as needed.

Easy to use (slip over doorknob) anywhere: home, office, dorm, hotel. Tiny, light, packs easily. Now, do your exercises even when traveling! It lets you exercise more muscles at once, with less strain, in co-ordinated swinging movements. Relaxes, invigorates! Two weeks may make a difference!

Directions & Exercises are included.

HELPS CONTROL WEIGHT, REDUCE FLABBINESS. You need both moderate diet and exercise if you want a slender, supple body. The BODY TONER lets you apply "shaking force" to help remove fleshy padding and flabbiness with individualized exercises for your figure problems. Exhilarating rhythmic all-over exercise, natural as walking, should help "melt away" bulges more uniformly than spot exercises do.

To get FREE BODY TONER with any purchase... **CHECK ORDER BLANK BELOW**

BY MAIL POSTPAID

VITAMIN E

400 UNIT CAPSULES

50 DAY SUPPLY **88¢**

100 \$1.49 FOR

500 \$7.25 FOR

1000 \$13.98 FOR

Limit: One of Any Size to A Family.

Mail Coupon with remittance to
NUTRITION HEADQUARTERS
104 West Jackson, Carbondale, Ill. 62901

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VITAMINS FOR HAIR CARE Same Formula Others Sell for 9.95 50 DAY SUPPLY 3.95	Cider VINEGAR & HONEY 100 TABLETS 98¢ 500 for 4.50	Old Fashion SLIPPERY ELM Throat Lozenges 100 lozenges 65¢ 500 for 2.75	Cherry Flavored LIQUID PREDIGESTED—Soluble PROTEIN (15 grams Predigested Protein per ounce) 16 OZ. 6.50 32 OZ. 12.00 (1 gram protein per capsule) LIQUID PROTEIN in CAPSULES Every capsule contains predigested soluble protein cherry flavored 100 Cap- sules 7.50 250 Cap- sules 16.00
50 MG. Vitamin B6 100 TABLETS 95¢ 500 for 4.25	19 GRAIN SUPER LECITHIN 100 CAPSULES 1.59 300 for 4.39	BREWERS YEAST 250 TABLETS 65¢ 1,000 for 1.95	
Natural BONE MEAL 100 TABLETS 49¢ 1000 for 3.95	100 MG. VITAMIN B1 (THIAMINE) 100 TABLETS 85¢ 1000 for 7.50	SUPER-POTENCY 500 MCG. VITAMIN B12 100 TABLETS 95¢ 500 for 4.25	GARLIC & PARSLEY TABLETS 100 TABLETS 75¢ 500 for 3.25
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