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ELKS
magazine

MARCH 1977

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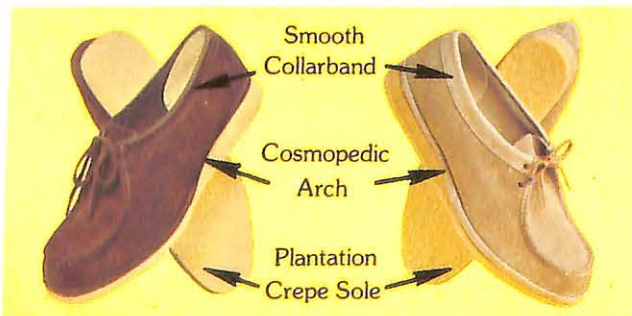


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HOT

A new consumer concept lets you buy stolen merchandise if you're willing to take a risk.

We developed an exciting new consumer marketing concept. It's called "stealing." That's right, stealing!

Now if that sounds bad, look at the facts. Consumers are being robbed. Inflation is stealing our purchasing power. Our dollars are shrinking in value. The poor average consumer is plundered, robbed and stepped on.

So the poor consumer tries to strike back. First, he forms consumer groups. He lobbies in Washington. He fights price increases. He looks for value.

So we developed our new concept around value. Our idea was to steal from the rich companies and give to the poor consumer, save our environment and maybe, if we're lucky, make a buck.

A MODERN DAY ROBIN HOOD

To explain our concept, let's take a typical clock radio retailing for \$39.95 at a major retailer whose name we better not mention or we'll be sued. It costs the manufacturer \$9.72 to make. The manufacturer sells the unit to the retailer for \$16.

THE UNCLE HENRY PROBLEM

Let's say that retailer sells the clock radio to your Uncle Henry. Uncle Henry brings it home, turns it on and it doesn't work. So Uncle Henry trudges back to the store to exchange his "lousy rotten" clock radio for a new one that works ("lousy" and "rotten" are Uncle Henry's words).

Now, the defective one goes right back to the manufacturer along with all the other clock radios that didn't work. And if this major retail chain sells 40,000 clock radios with a 5% defective rate, that's 2,000 "lousy rotten" clock radios.

CONSUMERS PROTECTED ALREADY

Consumers are protected against ever seeing these products again because even if the manufacturer repairs them, he can't recycle them as new units. He's got to put a label on the product clearly stating that it is repaired, not new, and if Uncle Henry had his way the label would also say that the product was "lousy" and "rotten."

It's hard enough selling a new clock radio, let alone one that is used. So the manufacturer looks for somebody willing to buy his bad product for a super fantastic price. Like \$10. But who wants a clock radio that doesn't work at any price!

ENTER CONSUMERS HERO

We approach the manufacturer and offer to steal that \$39.95 radio for \$3 per unit. Now think of it. The manufacturer has already spent \$9.72 to make it, would have to spend another \$5 in labor to fix and repackage it, and still would have to mark the unit as having been previously used. So he would be better off selling it to us for \$3, taking a small loss and getting rid of his defective merchandise.

Consumers Hero is now sitting with 2,000 "lousy rotten" clock radios in its warehouse.

Here comes the good part. We take that clock radio, test it, check it and repair it. Then we life test it, clean it up, replace anything that makes the unit look used, put a new label on it and presto—a \$39.95 clock radio and it only cost us \$3 plus maybe \$7 to repair it.

Impossible-to-trace ★ ★ Guarantee ★ ★

We guarantee that our stolen products will look like brand new merchandise without any trace of previous brand identification or ownership.

We take more care in bringing that clock radio to life than the original manufacturer took to make it. We put it through more tests, more fine tuning than any repair service could afford. We get more out of that \$10 heap of parts and labor than even the most quality-conscious manufacturer. And we did our bit for ecology by not wasting good raw materials.

NOW THE BEST PART

We offer that product to the consumer for \$20—the same product that costs us \$3 to steal and \$7 to make work. And we make \$10 clear profit. But the poor consumer is glad we made our profit because:

- 1) We provide a better product than the original version.
- 2) The better product costs one half the retail price.
- 3) We are nice people.

BUT THERE'S MORE

Because we are so proud of the merchandise we refurbish, we offer a longer warranty. Instead of 90 days (the original warranty), we offer a five year warranty.

So that's our concept. We recycle "lousy rotten" garbage into super new products with five year warranties. We steal from the rich manufacturers and give to the poor consumer. We work hard and make a glorious profit.

To make our concept work, we've organized a private membership of quality and price-conscious consumers and we send bulletins to this membership about the products available in our program.

Items range from micro-wave ovens and TV sets to clock radios, digital watches, and stereo sets. There are home appliances from toasters to electric can openers. Discounts generally range between 40 and 70 percent off the retail price. Each product has a considerably longer warranty than the original one and a two week money-back trial period. If you are not absolutely satisfied, for any reason, return your purchase within two weeks after receipt for a prompt refund.

Many items are in great abundance but when we only have a few of something, we select, at random, a very small number of members for the mailing. A good example was our \$39.95 TV set (we had 62 of them) or a \$1 AM radio (we had 1257). In short, we try to make it fair for everybody without disappointing a member and returning a check.

EASY TO JOIN

To join our small membership group, simply write your name, address and phone number on a slip of paper and enclose a check or money order for five dollars. Mail it to Consumers Hero, Three JS&A Plaza, Northbrook, Illinois 60062, %Dept. EL.

You'll receive a two year membership, regular bulletins on the products we offer and some surprises we would rather not mention in this advertisement. But what if you never buy from us and your two year membership expires. Fine. Send us just your membership card and we'll fully refund your five dollars plus send you interest on your money.

If the consumer ever had a chance to strike back, it's now. But act quickly. With all this hot merchandise there's sure to be something for you. Join our group and start saving today.

CONSUMERS HERO

JS&A NATIONAL SALES GROUP Consumers Hero has been made possible by grants from the JS&A National Sales Group.

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Home Away From Home



Since 1971 it has been my good fortune to make a number of trips to The Elks National Home in Bedford, Virginia, for meetings of the Board of Grand Trustees. Each trip has left me more impressed with this fine retirement facility which we maintain for our Brothers. Located in the Blue Ridge Mountains, it is truly a most wonderful "Home away from home," and it gives a special meaning to the thought that "An Elk is never forgotten, never forsaken."

Each of the Brothers residing at the Home has his own private room with maid and laundry service. The finest foods are prepared by expert chefs and served in the beautiful dining room. For those requiring special foods, a dietician supervises the menu seeing that each Brother is taken care of properly.

A great variety of recreational activities are available. For the golfers there is a fine pitch and putt course with grass greens maintained with great care. Two fine shuffleboard courts occupy the time of the Brothers and tournaments provide stimulating competition. There is a fine library and a spacious recreation room for those less active. Television and movies are available for the entertainment of residents.

Perhaps one of the most fascinating areas of the Home is the Hobby Shop. A variety of woodworking equipment is available for craftsmen.

Several of the Brothers now residing at the Home do beautiful work in making furniture and many other articles. One of the most skilled hobbyists is in his eighties and works eight hours a day in the shop.

Many special events offer additional activities. There are bus rides to points of interest in the area and for visitation to nearby lodges. Cook-outs, picnics, and entertainment provided by local groups contribute to a well rounded program designed to give every Brother something of interest to him.

The Home, which is administered by Doral Irvin under the direction of the Board of Grand Trustees, should be a source of pride to every Elk. Since mere words cannot adequately depict the Home, I urge every member to try at some time to visit there. You will be most welcome and I am sure that you, too, will become a goodwill ambassador for the Home. For those unable to visit in person, ask your Lodge officers to arrange a showing of the recently produced film entitled "The Best is Yet to Be." This film, which is in color and sound, is available through the Executive Director of the Elks National Home at Bedford.

While the Order of Elks is noted for the good works in behalf of others, our concern for our own is beautifully exemplified by The Elks National Home.

A handwritten signature in cursive script that reads "Geo. B. Klein".

George B. Klein



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the Elks magazine

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8 FIRE: NEW DEVICES TO PROTECT YOUR HOME AND FAMILY

Every year 5.6 million American homes have fires.

Death caused by fire *can* be prevented.

Richard Wolkomir

14 GRIZZLY! GRIZZLY!

Bears in their natural habitat are not the amiable critters they seem in zoos.

Joseph Stocker

19 RED HERRING

"You guys know that the home storage of fishing rods causes a house to tilt two degrees every year?"

M. R. Clawson

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Mount Pleasant, Pennsylvania Lodge No. 868 Presents Homer Huhn, Jr.



For Grand Exalted Ruler

□ Be it resolved that Mount Pleasant, Pennsylvania, Lodge No. 868, of the Benevolent and Protective Order of Elks, respectfully presents to the Grand Lodge the name of its most distinguished member, Homer Huhn, Jr., for the Office of Grand Exalted Ruler for the year 1977-1978.

Brother Homer Huhn, Jr., was born in Uniontown, Pennsylvania, June 3, 1918, and moved to the Mount Pleasant area in 1931 where he resided until January, 1971, when he moved to Chicago to assume the duties of Grand Secretary of our beloved Order. He was educated in the Mount Pleasant Township Public Schools graduating from Mount Pleasant Township High School in 1937. He attended Pennsylvania State University and following his schooling there successfully completed a course in budgeting with the University of Pittsburgh.

Brother Homer Huhn, Jr., owned and operated a cleaning and tailoring business for several years and then became Tax Clerk of Westmoreland County, Pennsylvania, in 1955 where he established its first mechanized tax writing system. He became Chief Clerk and Secretary to the Board of County Commissioners in 1964 and its Administrative Assistant in 1968. He was vice-chairman of the Westmoreland County Municipal Water Authority, organized and served as President of the Westmoreland County Tax Collectors Association, and was a member of the State Association of Chief Clerks and County Commissioners, and a member of the State Association of Secretaries. He was a Trustee of the Frick Community Hos-

pital, and a Director of the Mount Pleasant Savings and Loan Association and the Standard Savings and Loan of Wilkensburg, Pennsylvania. He was very active in civic and political affairs and served as county treasurer of his political party for many years.

Brother Huhn is a member of the Wesley United Methodist Church in Mount Pleasant and a member of Masonic Lodge No. 562 in Scottsdale, Pennsylvania, a member of the Odd Fellows Lodge No. 350 and the Moose Lodge No. 27 in Mount Pleasant, and the Eagles Lodge No. 1007 in Scottsdale.

He was initiated into Mount Pleasant Lodge No. 868 in 1941 and was Exalted Ruler in 1952-1953. He served as a Trustee of his Lodge until 1955 when he became its Secretary, an office he held for eleven years. He was very active in Lodge work, served as a member of the Building Committee and instituted the Student Aid Program in 1955 which is still in effect. In 1956 he was elected an Honorary Life Member in the Lodge.

Brother Huhn was also active in the Pennsylvania Elks State Association serving as District Treasurer, District President and Chairman of the District Advisory Committee. He served on various State Committees and as Trustee of the State Association. He served as President of the State Association in 1964-1965 and in 1966 became its Secretary, an office he held until he was appointed Grand Lodge Secretary in January, 1971. He was subsequently elected to this office in July, 1971, and has been reelected annually since that time, constantly displaying his integrity,

administrative ability, knowledge of the affairs of the Order and strict adherence to its Constitution and Statutes. He presently serves as Chairman of the Advisory Committee of his State Association.

His Grand Lodge Activities, in addition to serving as Grand Secretary from 1971-1977, include District Deputy Grand Exalted Ruler in 1956-1957, a member of the Committee on Credentials in 1966-1967, Lodge Activities Committee of Grand Lodge in 1967-1968 and 1968-1969, the Auditing and Accounting Committee in 1969-1970 and Chairman of the Lodge Activities Committee in 1970-1971, an appointment which he resigned to become Grand Secretary.

Brother Huhn married Josephine M. Hydock in 1942.

Therefore, Mount Pleasant Lodge No. 868 is indeed honored and proud to present to the 1977 Grand Lodge Convention in New Orleans, Louisiana, the name of Brother Homer Huhn, Jr., for election to the Office of Grand Exalted Ruler of the Benevolent and Protective Order of Elks of the United States of America.

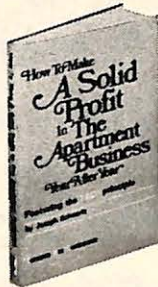
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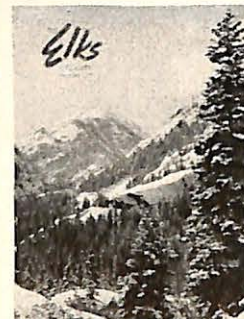
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• "The Paper Flood," by G. R. von Kronenberger [January, 1977] will hopefully add a few additional voices to resolving the problem of controlling the growth of paperwork. Those interested in further information are encouraged to write the professional organization devoted to assisting private and government agencies in their efforts to improve the situation: Association of Records Managers & Administrators, Post Office Box 281, Bradford, RI 02808.

Bruce C. Harding
Washington State University
Pullman, WA



Editor's note: If you, too, said to yourself, "That's beautiful, wonder where it is?" Here is the answer: *The February, 1977, cover was taken in the Rocky Mountains, near Ouray, Colorado, which is located in the southwest corner*

of the state, a few hundred miles from the Colorado-Utah border.

• Your January, 1977, issue had a recipe for Crunchy Apple Pie ["Backyard Gardener," by Helen Rosenbaum]. To my dismay, the amount of flour was omitted. I'll have to forego the pleasure of the pie until I know all the ingredients.

William H. Fernier
Danville, PA

Try "Crunchy Apple Pie" with: ½ C all-purpose flour.

• Inspired by the "CPR" article ["CPR Saves Lives," by Robert Hale, December, 1976] five of our Lodge Officers and our Club Manager took an 8-hour course of instruction in Cardiopulmonary Resuscitation at our Lodge the weekend of Jan. 8-9, 1977. The instruction was given by a qualified man who is also a member of Albuquerque Lodge 461. All six of the "students" have received a card from the American Red Cross to the effect that they have completed the course and are certified to administer CPR.

We plan to have other officers and members take this CPR training in the near future.

Robert Van Driel
Albuquerque, NM

• I am a certified CPR instructor, and think the article "CPR Saves Lives," by Robert Hale [December, 1976] is one of the best I have seen.

James M. Towslee
Walla Walla, WA

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



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by Richard Wolkomir



FIRE

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AND FAMILY**

▲ If you could spend a few dollars—about the price of a restaurant dinner for four—and protect your family from fire, would you do it?

Charles Evans, a successful New York builder, didn't do it, and he's sorry. One night a smoldering fire filled the Evans' Manhattan apartment with smoke. Evans and his 13-year-old son survived, but his sleeping wife and two daughters, aged 10 and 9, inhaled the slowly accumulating fumes and died.

Evans has become a missionary for fire safety. As a memorial for his late wife and daughters, he has distributed home fire alarms to over 4,000 people nationwide, at his own expense.

"I felt that trying to prevent tragedies similar to mine would be a better kind of memorial than endowing something like a library with their names on a plaque," he says.

Such tragedies *are* preventable—recently, at 4 a.m., a fire erupted in the home of a volunteer fire department chief in a small Vermont town. Oblivious, the family slept . . . until the fumes set off the house's smoke alarm. While the alarm wailed, the groggy family escaped from the house along pre-arranged routes. Then the chief located the blaze and snuffed it out with a fire extinguisher.

"We certainly owe our lives to that smoke alarm," he said later.

Every year, over 5.6-million U.S. homes have fires. In all the industrialized world, the nation with the highest rate of fire deaths is the U.S. Yet, only 8 percent of American homes have fire extinguishers. And only a fraction of a percent have fire alarms.

As Charles Evans can testify, it's a shame. Especially since, according to the experts, a few dollars and a few hours spent now on fire alarms, fire extinguishers, and a household fire safety check could save you thousands of dollars—and perhaps several lives—tomorrow.

But what equipment should you buy?

Start with alarms. To understand how these devices work, let's consider the life history of a household fire. Most fires progress through four stages:

Stage one, "Incipient," produces no perceptible smoke, flame, or heat. Lasting minutes, hours, or even days, this stage generates invisible gasses.

Stage two, "Smoldering," produces no flame or significant heat, but it does produce visible smoke.

Stage three is "Flames." Now the fire is visible. Smoke production decreases, heat intensifies.

Stage four is "Heat." Fire rages through the house, producing searing heat, flames, smoke, and toxic fumes.

Usually, a fire moves from stage three to stage four in seconds.

Until recently, all fire alarms were "heat detectors" or "thermal detectors." Whenever the air reaches a predetermined temperature, they sound off.

Inside one type is a bimetal prong that curls when heated. If a fire raises the air temperature above normal, the prong curls over, touches an electrical terminal to complete a circuit, and thus sets off the alarm. Another type relies on a fuse—fire-heated air melts the fuse, releasing a spring that closes the electrical circuit to the alarm. More sophisticated heat detectors react to rapid rises in temperature, rather than waiting for the temperature to reach a certain number of degrees before going off.

Heat detectors are limited—they respond solely to a fire's heat, which usually is insignificant until stage three or four. By then, your house may be beyond saving. And so may you.

In fact, few fire deaths are actually due to burns. Long before the heat reaches fatal temperatures, most fire victims have already died from smoke inhalation.

One reason is that most fatal fires begin at night, while the victims are sleeping. But many of these deaths could be avoided.

At midnight on May 14, 1974, for instance, in Scotch Plains, New Jersey, a fire began to smoulder in the basement of a large ranch house. A heat detector system never went off—relying solely on their thermal alarms, the family would probably have died of asphyxiation in their beds, long before the fire became sufficiently hot to melt the heat alarms' fuses.

Fortunately, the family had just purchased eight smoke detectors. They had so far installed only three, but seconds after the fire erupted in a basement bedroom the smoke detector at the head of the basement stairs wailed. Soon—although no flames or heat were perceptible—smoke detectors throughout the house sang out, including four still packed in their original cartons.

Alerted, the family swiftly abandoned ship. And, because they caught the fire in its stage-one infancy and called the fire department immediately, the family confined the fire's damage to just the basement, thanks to smoke detectors.

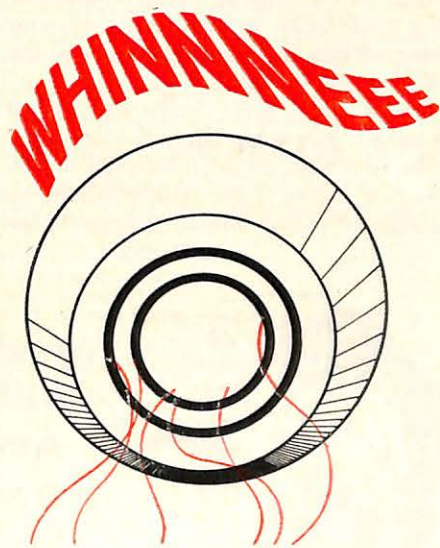
Newcomers to fire protection, smoke detectors already are stars of the show. Unlike heat detectors, they sound the alarm when a fire is still in stage one or two, usually giving you time to escape before fumes become overpowering.

Smoke detectors cost about \$50 and up. Usually, you attach the detectors to a wall or a ceiling with a couple of screws. Most of them are about the size of a loaf of bread and resemble a ceiling light fixture.

These devices come in two breeds: "ionization smoke detectors" and "photoelectric smoke detectors." They do the same job, but they do it differently.

Inside an ionization detector is a chamber with positive and negative electrical terminals, plus a dot of (perfectly safe) radioactive material that ionizes—electrically charges—the air within the chamber, so that weak current flows. When smoke particles enter the chamber, they obstruct the current, triggering the alarm.

Such single-chamber ionization units are the least expensive. More sophisticated, and more costly, is the dual-chamber ionization unit, which has a sealed chamber and an open chamber. The sealed chamber monitors current changes caused by barometric pressure, temperature, and relative humidity, thus



reducing the possibility of false alarms.

An altogether different breed is the photoelectric smoke detector. Usually, these units have a dark inner chamber, where a bulb emits a beam of light. Behind the bulb—where it can't "see" the beam—is a photoelectric cell. If smoke enters the chamber, the particles scatter the beam, so that some light reflects back into the photoelectric cell. That sets up an electric current that triggers the alarm.

Which is best for your house, ionization or photoelectric detectors? How many should you have? Where should you place them?

For \$700-\$2,000, plus at least \$100 installation, plus about \$25 per month, you can buy a sophisticated fire-warning system wired to a control board and monitored outside your home at a central alarm service. That's the most complete protection you can buy, fire experts agree.



But you can protect your home for much less. As David A. Lucht, deputy administrator of the National Fire Prevention and Control Administration has put it: "In terms of home fire protection, a smoke detector is your best bet—there's no doubt about that."

In fact, the FHA now requires at least one smoke detector in every house it finances. Local building codes nationwide are beginning to mandate smoke detectors in new construction. And all new mobile homes must now have smoke detectors.

Choosing a detector can be tough, however. Both breeds have strengths and weaknesses.

Ionization detectors respond faster to fires with visible flames. Photoelectric detectors respond faster to smoldering fires.

Since they draw little current, ionization detectors can run on batteries, allowing you to install them anywhere. They work even if fire burns out your house wiring. But you must replace the batteries periodically.

Photoelectric units' bulbs should last up to five years, but these devices must be located near an AC electrical outlet. However, one company—Gillette—is coming out with a battery-powered pho-

toelectric detector, and other firms are sure to follow.

To cover all bets, many experts say your home fire detection system should consist of at least two units: a battery-powered ionization model (to catch open-flame fires and to function during power outages) and a plug-in photoelectric detector (to catch smoldering fires and to function when the other unit's batteries are dead). Also worth considering are the more expensive plug-in units that also have continuously recharging back-up batteries.

Regardless of the brand you buy, your smoke detectors should meet several standards that fire experts regard as important. First, the unit should be approved by Underwriters Laboratories (UL) or Factory Mutual (FM). The seal of either of these independent testing organizations assures you that your detector meets minimum performance standards.

Your detectors should also have signals to warn you when they're not working. For instance, battery-powered models generally beep or flash a light for several minutes daily for a week or more to signal that their batteries are going dead. In plug-in detectors, a pilot light should blink off to let you know of a power failure, blown fuse,

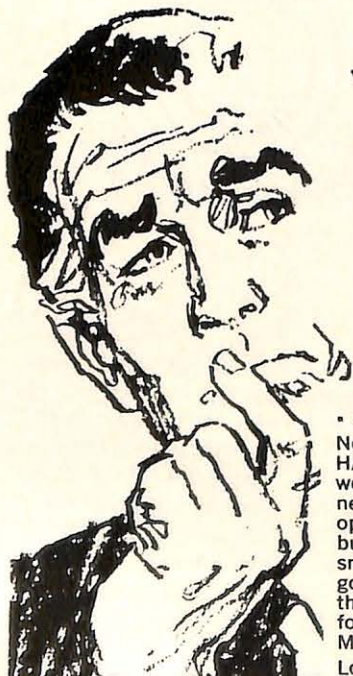
or tripped circuit breaker. Photoelectric models should warn you if a bulb burns out—the usual signal is a buzz or a wail.

Once you've installed detectors, check them weekly. Some makes have a test button or lever. To test others, you must blow smoke into them, either from a cigarette or a snuffed candle. Lightning, incidentally, can send a voltage surge through your house wiring that could damage a plug-in detector, so be especially vigilant about checking after storms.

Sometimes cooler temperatures weaken batteries—thus, if you cool your house considerably at night, your smoke detector may buzz to let you know its batteries are weak. To shut off the buzzing, you may remove the batteries and go back to sleep, forgetting to replace them in the morning. Therefore, some detectors feature a warning flag or a winking light that goes off to let you know your batteries are not on the job.

Be sure your detector is guaranteed. Most smoke detectors carry a 1-5 year guarantee. Heat detectors are guaranteed up to 25 years.

Also, check with your insurance company. Some companies now reduce your homeowner's policy up to 2 percent if



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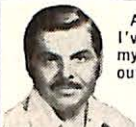
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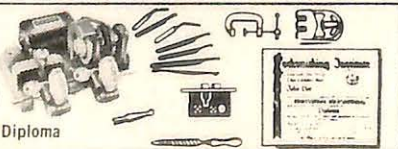
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Where should you buy? Be wary of high-pressure door-to-door salesmen. Detectors are sold at hardware, department, or electrical supply stores. Or check your telephone book's Yellow Pages under "Fire Alarm Systems" to find qualified dealers.

In deciding where to place detectors, consider where fires are most likely to start, how the smoke will travel through your house, and where you're likely to hear a detector. If you have just one detector, an independent testing organization suggests that you make it an ionization unit, battery powered, and mounted on the ceiling of a corridor just outside your bedroom doors. That should protect you from quick-burning fires where smoke rises rapidly and flows along the ceiling.

Your second detector—a plug-in photoelectric unit—should go downstairs (in a two-floor house) in the general living area near the stairway leading to the second floor. If possible, avoid the kitchen, since cooking smoke might trigger false alarms. In a one-story house, place the photoelectric detector away from the ionization unit, probably down the corridor from the bedrooms toward the house's general living area.

Mount the photoelectric unit on the wall, six to twelve inches below the ceiling. For both wall-mounted and ceiling-mounted detectors, avoid the corners of rooms, where dead air spaces may keep smoke from reaching the machines.

For kitchens, garages, and furnace rooms where natural smoke and fumes might trigger false alarms, consider installing heat detectors. Prices range from \$5 (plus installation) for a simple unit to \$75 for more sophisticated models. Cheaper units usually rely on fuses, while costlier models react to rapid rises in air temperature and respond more quickly to fires.

Of course, the more detectors you have, the safer you are. Additional units—smoke detectors—can go in the basement and the attic. Consider putting a detector inside the bedroom of anyone who habitually smokes in bed (a leading cause of fatal fires).

Detectors often warn you a fire has started so quickly that you have time to fight it yourself. For that, you need a fire extinguisher—but it must be the proper extinguisher in the proper place.

About 71 percent of all fires are discovered when they start, according to a U.S. government study. And 95 percent are discovered before they spread. Thus, the right fire extinguisher in the right place can be a house saver. Even a life saver.

Underwriters Laboratories classifies extinguishers according to the type and size of blaze they can snuff out. *Class*

A fires burn on dry materials (wood, paper, fabric, rubber). *Class B* fires burn on flammable liquids and greases (such as kerosene and cooking fat). *Class C* fires are electrical.

UL designates an extinguisher's capacity with a number. An extinguisher rated 1-A can put out a fire burning 50 2x2-in. boards 20-in. long, while a 2-A fire extinguisher snuffs out a blaze double that size—100 burning boards. A 1-B unit puts out 3¾-gallons of blazing naphtha in a 2½-sq-ft. pan, while a 10-B unit quells a Class B fire ten times that size—31 gallons of naphtha in a 25-sq-ft. pan. A "C" tacked on to the rating ("2-A; 10-B:C" for instance) means the extinguisher is safe for fires involving electricity.

Until recently, homeowners had to guess what kind of extinguisher they needed. But now on the market is a new breed of small extinguisher that can handle any fire—A, B, or C. They shoot out a stream of ammonium phosphate powder, which forms a sticky, flame-smothering crust on burning surfaces.

Cleaning up the powder afterwards requires only a damp sponge or mop on unburned surfaces. On burned areas that might be refinishable, such as a kitchen cabinet, manufacturers advise removing the melted powder with a putty knife.

How much will a fire extinguisher cost? You can pay anywhere from about \$6 for a traditional B:C extinguisher (often sold cheaply as loss leaders at hardware stores) to about \$30 for a large, all-purpose unit.

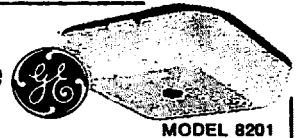
Most home fire extinguishers now on the market are metal cylinders—the average Class 1-A extinguisher weighs about 5 lbs. and is 20-in. long. Most have brackets for wall mounting and most have some kind of safety catch that you must release before you can pull the trigger. When you do release the trigger, pressurized gas shoots out a stream of the fire-snuffing chemical. Thus, extinguishers should have gauges that tell you gas pressure is adequate.

Once used, a fire extinguisher should be completely discharged. If it's rechargeable, you'll need a specialist—look under "Fire Extinguishers—recharging" in the Yellow Pages. Fees run \$4-\$10 or so. Only rarely can the retail outlet where you bought the extinguisher recharge it.

Experts advise mounting extinguishers in accessible sites near escape routes. Avoid fire-hazard zones, such as stoves and paint shelves, where flames could put your extinguisher beyond reach. Mount extinguishers at least four inches off the floor with the top no more than five feet off the floor. Don't expose them to temperatures over 120 degrees.

(Continued on page 33)

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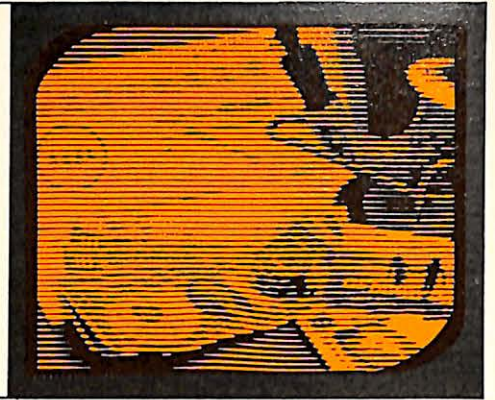


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YOU AND RETIREMENT

by Grace W. Weinstein



TAX REFORM ACT OF 1976

Before the ides of April roll around, give some thought to the Tax Reform Act of 1976 and its impact on your own personal tax status. Some of the provisions of this far-reaching legislation affect us all; some are of particular interest to the over-65. Here are the highlights; for items of personal interest, consult your accountant or the Internal Revenue Service.

✓ A liberalized "Credit for the elderly" replaces the limited "Retirement income credit" which existed under the old tax law; that provision was so limited, in fact, that few people could benefit. The new credit, retroactive to January 1, 1976, applies to earned income as well as to retirement income such as pensions and annuities. It enables single people 65 or over and married couples filing a joint return, where one spouse is 65 or over, to take a credit of 15 percent of up to \$2500, or a maximum of \$375. Where both spouses are 65 or over, and file a joint return, the credit is 15 percent of up to \$3,750, or a maximum of \$563.

There are limitations, however. The IRS points out that there is a ceiling on total income. If income is more than \$7500 for single persons or \$10,000 for a couple, the amount on which the credit is figured is reduced by \$1 for every \$2 above the limit. The amount on which the credit is figured is also reduced, dollar for dollar, by the amount of Social Security and Railroad Retirement benefits. For more information, ask your local IRS office for a copy of Publication 524, "Tax Credit for the Elderly"—it's free.

✓ The maximum amount of tax-free gain on the sale of a home has been increased under the new law. Starting in 1977, if a person 65 or over sells a home for an adjusted sales price of \$35,000 or less (instead of the \$20,000 allowed under the old law), all of the gain on the sale will be tax-free. When the adjusted (net) sales price is more than \$35,000, the exclusion will be prorated. Here's an example, provided by Peat, Marwick, Mitchell & Co.:

Net sale price of house	\$40,000
Cost of residence (on a tax basis)	25,000
Gain	\$15,000
Calculation of nontaxable portion: 35,000 is 87.5%	
Net sales price	40,000

87.5% X \$15,000 (total gain)=\$13,125. This is the nontaxable portion under the new law.

Calculation of taxable portion:

\$15,000	total gain
-13,125	nontaxable portion

\$ 1,875 taxable portion of gain.

Note: As under the old law, the taxpayer must have owned and lived in the home for at least five years out of the preceding eight. And, as before, this tax-free gain may be taken only once in a taxpayer's lifetime.

✓ Individual Retirement Accounts have been broadened under the new law, to include provision for nonworking spouses. If you are still looking ahead to retirement and putting aside funds in an IRA, and if your spouse is not employed, you may now contribute up to \$1,750 to a single IRA with a subaccount for your spouse, or up to \$875 in each of two separate accounts in your individual names. In either case, the total deduction is limited to 15 percent of your compensation.

✓ Taxes on the transfer of property, whether in an estate at death or through gifts during life, have been greatly modified to benefit the middle-income taxpayer. Under the old law, in effect through the end of 1976, an estate of \$120,000 could be passed on without tax penalty. That sum sounded like a lot at one time but not today; just add up the value of your house and insurance and investments and property of all kinds and, in today's inflationary economy, you are very likely to reach a sum above \$120,000. More and more modest estates were, as a result, subject to estate tax under the old law.

Under the 1976 law, the marital deduction has been increased from half of the adjusted gross estate to the larger of \$250,000 or half the estate. On an adjusted gross estate of \$300,000 the marital deduction, which would have been \$150,000, is now the full \$250,000. Furthermore the \$60,000 estate-tax exemption in effect through 1976 has been replaced by a credit equivalent to a gradually-increasing exemption: \$120,666 in 1977; \$134,000 in 1978; \$147,333 in 1979; \$161,563 in 1980; \$175,625 in 1981 and thereafter. No estate tax return needs to be filed unless the gross estate exceeds these amounts. And, although

(Continued on page 51)

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GRIZZLY!

□ It is hard to conceive of an event more improbable than that which occurred in Montana's Glacier National Park on the night of August 12-13, 1967.

Bears abounded in Glacier, but man and bear coexisted amicably. Not in the 57-year history of the park had a human being been killed by one. The lumbering, heavy-coated beasts were part of the scenery, and the scenery was beautiful and placid, and people—and, if the truth must be known, the U.S. Park Service itself—got careless.

Then, on that terrible August night, at separate locations in the park, two pretty 19-year-old college girls were killed by grizzlies.

The first incident occurred shortly after midnight near a place called Granite Park Chalet. Julie Helgeson and her sweetheart, Roy Ducat, both summer park employees, were asleep in their sleeping bags. Suddenly Ducat awoke to find a grizzly on top of him, slashing at him with its pitchfork claws. The boy played dead. The bear turned on Julie.

"God help me, he's stabbing me!" she screamed as she was dragged off. She died shortly afterward of multiple wounds.

Just four hours later, in a clearing 9½ miles away, a grizzly charged down upon five young people asleep in their bags. Four of them scrambled free and made for the trees. The fifth, Michele Koons, was imprisoned by a stuck zipper. Her companions heard her scream, "He's got my arm off!" and then: "Oh my God, I'm dead!" They were her last words.

That extraordinary brace of tragedies pointed up a moral: Bears in their natural habitat are not the amiable creatures that they seem in zoos, standing on hind feet, beguiling peanuts out of visitors. Smokey the Bear casts a friendly, avuncular shadow across travelers through the national forests, but the shadow can be ominous as well.

Indeed, one particular species of bear—the grizzly—must be regarded as among the most ferocious and formidable of all the world's four-legged creatures. *Ursus horribilis* is the textbook name for him (the Latin stands for "horrible bear"), and he lives up to it.

The pioneers had a healthy respect

for grizzlies. Kit Carson, fearless though he may have been in the face of hostile Indians, scooted unceremoniously up a tree to escape an oncoming grizzly. Wild Bill Hickok was attacked by a grizzly and put out of action for almost a year. A grizzly so terrified the intrepid Meriwether Lewis, of the Lewis and Clark expedition, that he dove, howling with fright, into the Missouri River. "*These bear being so hard to die reather intimated us all,*" he wrote in his journal, complete with quaint spelling. "*I must confess that I do not like the gentlemen and had reather fight two Indians than one bear.*"

Adequate reason exists for people to be fearful of the grizzly. He's an awesome giant, the largest land carnivore on earth, weighing as much as a ton, ranging up to 9 feet in length, truly the lord of the wilderness. His strength is forbidding. Early-day accounts tell of grizzlies crushing a buffalo's head with a single blow and dragging a 1300-pound moose a mile over rough terrain. Canadian Naturalist Andy Russell relates the story of a prospector running through heavy timber, to get back to his cabin before dark. He leaped a log and landed almost squarely on a grizzly sow and her cub. He hit her with his lantern in a desperate attempt to save himself. Instantaneously she swung her paw at him, and with such force that almost nothing was left to hold his upper torso to his hips except his backbone. He died on the spot.

The grizzly has enormous claws, as sharp as fine steak knives. Awkward and indolent though it may seem, it is a facile swimmer and can run almost as fast as a horse. Once, on a fire road in a forest north of Banff, Canada, a lady grizzly with two cubs was disturbed by a passing pickup truck carrying three park wardens. She charged recklessly after the truck, and the wardens recounted later, with some wonderment, that she was keeping pace as the speedometer tipped 40 mph. Then she began to lose ground and broke off the chase.

The grizzly has, to be sure, poor eyesight. Dr. Frank C. Craighead, Jr., an ecologist who has done extensive research into the ways of the great bear, says that at 100 yards it can discern

movement but it can't be sure what it's seeing. So it rises up on its hind legs to get a scent. "If the wind is unfavorable, it drops down and starts loping toward the object, then gets up on its hind legs again," says Dr. Craighead. "This continues until it gets close enough to either identify the object by sight or get the scent. This behavior is often mistaken by hunters and others as a charge. Actually it's the bear's way of investigating."

Nature has compensated the grizzly by endowing it with a remarkably keen sense of smell. There's an old saying in the West that "the oak leaf fell in the forest, the eagle saw it fall, the deer heard it fall and the grizzly smelled it fall." In his fine book, *Grizzly Country*, Andy Russell tells of crossing an open valley up along the continental divide in Alberta, then climbing a slope beyond. As he did so, he looked back to see a grizzly crossing the valley, "striding along in a businesslike fashion toward my trail."

"I watched to see what would happen when it hit my tracks," said Russell. "About ten feet from my trail the bear suddenly slammed to a stop as though hitting a brick wall nose first; he half reared, spun away and broke into a tearing gallop for parts unknown. Either I needed a bath worse than I thought, or that grizzly had experienced some painful contact with men."

Did I say the grizzly is a carnivore? "Omnivore" would be more appropriate. It eats anything and everything—berries, fish, carrion, ground squirrels, whitebark pine, ants, human garbage. Once a large grizzly was observed lying on its back beside a road, licking out the inside of a battery case that had been discarded after an automobile stalled. And a Wyoming hunter tells of a grizzly that invaded a trapper's cabin, punched holes in a gallon can of motor oil with his teeth and drank the contents. There were sad but unmistakable indications afterward that the oil didn't agree with the bear.

The grizzly, says Clifford Martinka, chief research biologist at Glacier National Park, is "a carnivore, herbivore, digger and fisherman rolled into one. It may just be the most efficient machine nature ever designed."

It may also just be the most unpre-

GRIZZLY!

by Joseph Stocker



GRIZZLY! dictable animal nature ever designed. "If you know what a grizzly's going to do next, you know more than he does," said a veteran northwoods guide named Andy Simons. To which a longtime Alaska hunter added dourly: "Only one out of a hundred is looking for trouble, but they don't come in numerical order."

Grizzlies are not, by nature, man-eaters. In fact, man is probably the only creature that they really fear. Trouble is, people keep getting in the way of grizzlies at the wrong time. And that wrong time may occur under a

number of different conditions: The bear is hungry and short-tempered. A sow is bedded down with her cubs and somebody blunders upon them. An old grizzly is irascible because he has bad teeth. He shattered them against the skull of another grizzly in a fight, leaving raw nerves exposed and giving him practically a lifetime toothache. You'd be grumpy, too, if that happened to you.

A grizzly also may carry a hunter's bullet in his body. Such was the case with a huge bear dwelling along the Unuk River in southeastern Alaska. He was known as "Old Groaner" because,

at the first sniff of fishermen nearby, he'd loose a hair-curling roar.

Somebody finally brought down "Old Groaner," and when he was cut open, he was found to have been living with a rifle slug buried in his brain.

Grizzlies are made dangerous, too, by over-familiarity with humans. They lose their fear of man, and their respect for him. That may have caused the two killings in Glacier National Park in 1967. At both locations the young people were camping in or near areas where grizzlies were accustomed to getting handouts or feeding on garbage dumps. They were, as ecologists use the term, "garbage-conditioned" bears. The sleeping bags may have seemed to them to be bags of food, and the girls' screams as the bears began investigating the contents probably triggered the fatal attacks. That both killings occurred on the same night was simply coincidence.

Do grizzlies, then, ever make totally unprovoked attacks on humans? That's a question which sportsmen debate more or less endlessly. Still, there have been at least a few documented instances of apparently unprovoked attacks.

Outdoorsman Clyde Ormond, in his book *Bear!*, tells of an Alaskan prospector who was midway between his cabin and his jeep when a big silvertip grizzly suddenly sprang at him from behind with a roar. The prospector carried no gun. He had no food on him. There was no cub close by. The attack appeared completely unprovoked, and it nearly cost the prospector his life. When he finally was found and carried to a hospital, it took 280-odd stitches to close his wounds.

One of the most unusual grizzly attacks ever recorded—and again apparently quite unprovoked—took place in 1950. The victim was a Yukon Indian guide named Field Johnson. As he hunted for moose one day, he was struck from behind and knocked down by the huge paw of a grizzly. Terrified but with his wits still about him, he played dead, hoping the bear would go away. It did, but first it dug a hole and buried Johnson. For an hour the guide lay there, listening to the bear move around. When it seemed that the animal had left, Johnson dug himself out of the dirt and brush.

But the grizzly was waiting in the bush. It rushed out, knocked Johnson down again, bit him and dragged him a half-mile. Johnson was only half-conscious now. Again the grizzly dug a hole—deeper this time—and buried the man. Then it finally left. Hours later Johnson regained consciousness, climbed out of his grave and, in terrible pain, made his way to the Alaskan Highway

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and into Whitehorse. He survived but later went insane.

What, then, should one do when one encounters a grizzly (assuming you can avoid the bad luck that befell the Alaska prospector and Field Johnson and not have one come up on you unexpectedly from behind)?

Well, first of all, don't run. Sudden movement, viewed foggily through the grizzly's myopic eyes, may precipitate an attack. If it looks like he's going to close on you, lie down on your stomach. Lace your fingers behind the back of your neck. Thus you're protecting your spine and belly as best you can. Lie stockstill. If B'r'er Grizzly isn't startled or angered, he may sniff you for a moment or two and then leave.

Sometimes bluffing works. A few years ago a Canadian park warden stopped a bear's charge by waving his arm in the air and yelling as loud as he could: "Get away!" The warden was armed and prepared to shoot if he had to in order to save his life and that of his companion. But the surprised grizzly skidded to a stop, then whirled and ran away.

You'll get considerable debate over the question of whether one can escape a grizzly by climbing a tree. Mature grizzlies aren't supposed to be able to climb trees because their claws are too long. Only trouble is, in all too many instances, somebody forgot to tell the grizzlies. One is said to have left claw marks 18 feet up a fir tree going after a thoroughly frightened avalanche researcher in the Selkirk Mountains of British Columbia. The researcher survived but minus a long strip of muscle torn out of the back of one thigh.

In point of fact, the best way of staying off collision course with grizzlies is—insofar as possible—to avoid creating conditions in the first place that would bring it about. Don't feed bears in the national parks, and keep away from places where they're known to feed. When you camp in grizzly country, burn your garbage, including empty cans, to eradicate food odors. Leave your dog at home. Bears tend to attack domestic animals. Don't take colognes or hair sprays into an abode of grizzlies. The scent seems to infuriate them.

As you hike, make noise. Talk loud. Wear a bell or dangle a can of rattling pebbles from your belt. Noisy hikers are more likely to be safe hikers because they are less likely to surprise a grizzly, and a surprised grizzly can prove dangerous.

Though the Park Service does its best to get these common-sense notions across to people visiting the parks, people/grizzly confrontations still occur. And, as the national parks in mid-summer come increasingly to resemble
(Continued on page 30)

This proclamation must be read at the first lodge session after its receipt and then posted on the lodge bulletin board

New Orleans



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

GREETINGS:

The Grand Exalted Ruler, by and with the approval of the Board of Grand Trustees of the Benevolent and Protective Order of Elks of the United States of America, acting upon authority given him under Section 6, Article 3, Grand Lodge Constitution, does hereby proclaim that the next session of the membership and representatives of the Grand Lodge of the Benevolent and Protective Order of Elks will convene in New Orleans, Louisiana, July 10, 1977, with the opening and public meeting to be held in the Rivergate Exhibition Center, 4 Canal Street on Sunday, July 10, 1977, at eight-thirty o'clock in the evening.

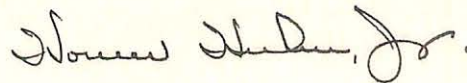
The opening business session will convene in the Rivergate Exhibition Center at 9:00 Monday morning, July 11, 1977, at which session the election of Officers for the ensuing year will be held. Business sessions will continue thereafter each morning at 9:00 on July 12, 13 and 14 until the business to come before the sessions is finished.

The Fairmont-Roosevelt has been selected as headquarters for the 113th Session of the Grand Lodge. Space in the Rivergate Exhibition Center has been set aside for all REGISTRATION and exhibits.

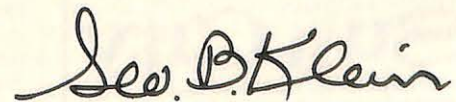
Room reservations for Past Grand Exalted Rulers, Grand Lodge Officers and Committeemen will be made by Bryan J. McKeogh, Convention Director, 370 Lexington Ave., New York, NY 10017. He will mail reservation forms and a letter outlining the procedure.

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

ATTEST:



Homer Huhn, Jr.
Grand Secretary



GEORGE B. KLEIN
Grand Exalted Ruler

Dated: February 1, 1977

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IT'S YOUR BUSINESS

by John C. Behrens



PREPARING FOR APRIL 15

When accountants worry, I worry. And while I don't want to unduly alarm you about your 1976 tax return, accountants I've talked to say recent changes may complicate things for some small business proprietors.

"The small businessman would be wise to examine tax shelters and minimum tax requirements and not overlook the investment tax credit when he prepares his return," says Ed Jones, a CPA and controller for the Canandaigua Wine Co. of western New York. This year, Jones believes, the businessman is going to have to study the changes more carefully.

Several other New York CPAs who specialize in small business accounting were more pessimistic about the effects of the 1976 Tax Reform Act which Congress passed last September after three years of study. These accountants suggest that the new legislation will place an additional burden on owners of small enterprises and lay the foundation for future problems.

The major changes introduced by the 1976 Reform Act, as I understand it, are these:

- ✓ Tax shelters are restricted by "at risk" rules;
- ✓ Individual income tax provisions will offer relief to lower income taxpayers and increase taxes for those in higher incomes;
- ✓ Corporate revisions tend to improve domestic tax situations as compared to taxes on foreign operations;
- ✓ Estate and gift taxes are combined in a consolidated tax;
- ✓ A broad spectrum of changes will alter tax structures related to pensions, trusts and tax-exempt programs and administrative matters.

"The mood in Congress is certainly toward increased social legislation and there seems less inclination to maintain an understanding attitude toward business," small business adviser Anthony Tartaglia, CPA, explains. The new package isn't that difficult to comprehend, he adds. It is more restrictive.

Jones believes the revisions, along with the complexity of the basic tax laws, place a greater responsibility on the proprietor who attempts to do his own tax return. "I've seen three or four tax guides which were published shortly after the reform act became law and they offered different interpretations," he said.

Another CPA who services dozens of small businesses in upstate New York contends that each year the changes in the federal tax law create as many problems as the inequities they allegedly correct. "The changes make it most difficult to advise people—businessmen especially—with confidence. It's difficult to keep up," he complains.

Tax Shelter Change

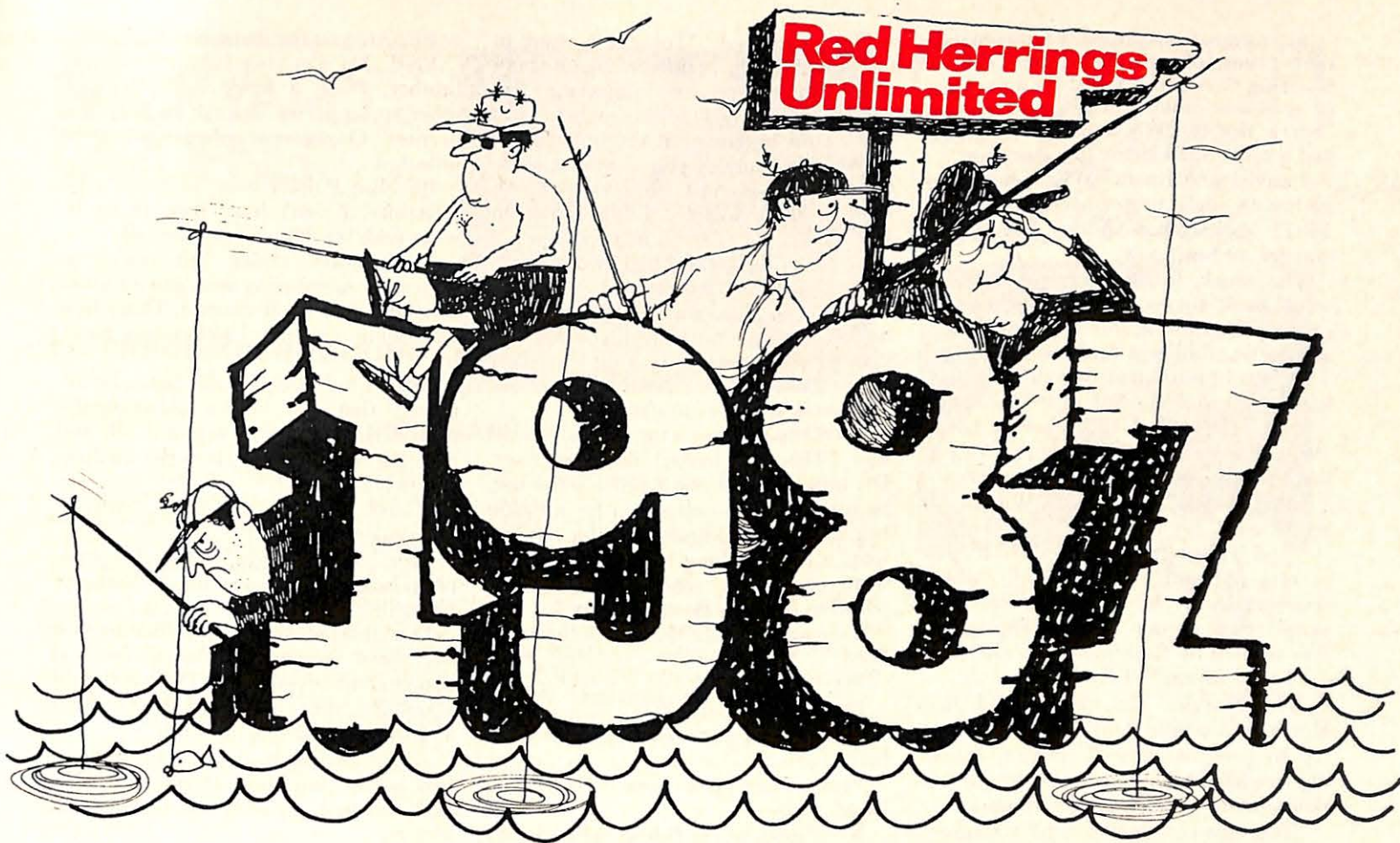
The tax shelter change introduced in the reform act provides specialized at risk rules which apply to all taxpayers in certain farming, oil and gas exploration fields, motion picture enterprises and equipment-leasing ventures. Another risk rule is applied to partners in partnerships engaged in activities not normally subjected to specialized at risk category (other than those in real estate).

A partner's liability is more specifically defined in the 1976 tax law. He cannot claim losses for which he has had no risk. The rule applies to general and limited partners but it does not apply where the specialized at risk rule is applicable. The overall risk regulation, for example, wouldn't apply if the partnership's principal earnings came from producing films because the specialized at risk ruling would take precedence. The risk clause applies to the investor partner who borrows more than needed to meet the risk and then claims the investment and the loan on his taxes, one accountant explained.

There are other changes that affect partnerships. Prior to the 1976 act, for instance, each partner could have up to \$2000 additional first year depreciation. The reform legislation limits such first year depreciation to \$2000 which may be allocated among all partners. It also eliminates the deduction for payments made to create or promote the sale of the partnership.

Small business owners may also be affected by revisions of the minimum tax rate. Formerly, the minimum tax was 10 percent of the person's preferences beyond \$30,000 and the taxpayer's regular income liability. The rate has been increased 15 percent and tax preferences are now limited to one-half of the taxpayer's liability or the greater of \$10,000. At the same time, three new preferences have been added to the existing schedule. One permits itemizing deductions (excluding medical and casualty) in excess of 60

(Continued on page 51)



by M. R. Clawson

A secret angling club is, at this very moment, practicing guerrilla warfare in your community. Sounds hard to believe, doesn't it?

It's true, though. And, believe me, I learned about these clubs the hard way. . . .

When my small town held its annual picnic, old Doc Barnes announced, "Fishing causes insanity and related disorders. Just got the report today from Mayo Clinic."

Mrs. Barnes reminded Doc of a scheduled tonsillectomy, accused him of at least sniffing the Potent Punch fumes and took him home.

But was I worried! Why, I'd been a fisherman for 15 years.

A few days later I overheard a carpenter ask, "Did you guys know that the home storage of fishing rods causes a house to tilt two degrees to the west every year?"

Two degrees times 15 years equaled 30 degrees—wow, my home had to be in worse shape than the Tower of Pisa.

I immediately went home to check my foundation. Luckily, the house hadn't tilted . . . yet.

Now you probably think I was slow, but it was only after I heard a plumber say that fish bones clog home garbage disposals and cause individual repair bills of up to \$60,000 that I wondered if something wasn't, uh, fishy.

I went to Doc's office to ask him what was going on. "Doc," I said, "it seems like you guys are trying to give fishing a bad reputation. But you're all fishermen yourselves!"

"You're really dense, Marvin," Doc replied. "Read this magazine article."

I skimmed the article . . . The U.S. Fish and Wildlife Service announced that the number of licensed fishermen in this country has increased 2.6 percent annually since 1970 . . . Bob Martin, assistant executive vice president of Sport Fishing Institute predicted there will be 37 million U.S. licensed fishermen in 1987 . . . When licensing exemptions are considered, that forecast may represent only half of the actual 1987 U.S. angling population . . . Ho hum.

"What does this article have to do with tilted homes, insanity and garbage disposals?" I asked.

"I'll start with the obvious," Doc replied. "The year 1987 is only 10 years from now, right?"

I counted on my fingers, then nodded.

"If you'd studied the whole article and played around with all the statistics, you'd see that there may be 5 million additional anglers by 1987," Doc said.

I didn't have enough fingers to check that, but I nodded, anyway.

"Marvin, where are those 5 million eager new anglers going to fish? You think some of them might want to try

that spot by the big oak tree where you park your miserable body every Saturday afternoon?"

I laughed. "Of course not," I said. "That has been my personal and private fishing hole for 15 years."

Sometimes Doc wasn't too bright.

Doc stood up and waved me out of his office. "Marvin, go home, think real hard about 1987 and come back to see me next week."

"Should I take aspirin?" I asked.

When I got home I checked the house-tilt. Next I examined the kitchen sink to see if the garbage disposal was damaged. What luck! We didn't have one.

But, frankly, the following week was horrendous.

That first night I had a nightmare about 1987. Five million faceless blobs and 10 million elbows spent the entire night chasing me away from my favorite fishing hole. I finally awoke my wife by screaming, "Get your blobs and elbows away from my oak tree!"

Wife remembered Doc's insanity report and hinted that I'd indulged in too many fishing trips.

Then the next night I dreamt that I had to call a government computer to reserve an inch of water for the opening day of the 1987 trout season. And the lousy machine turned me down because I'd forgotten to send it a Christmas present!

My torment continued. I hallucinated that I casually strolled into Tanker's Sporting Goods and asked for a package of split-shot sinkers. The clerk replied, "Sorry, this is 1987, and I just sold the last 5 million packages this morning."

I envisioned Raquel What's-her-chest giving a benefit performance for two of 1987's endangered species, the night-crawler and minnow.

The week finally passed. When I went back to see Doc I begged for prescriptions for vitamins B and E, sedatives, tranquilizers and sleeping pills. Then I told him about my dreams, hallucinations and general weird thoughts.

Doc left his desk to shake my hand. "Welcome to our club, Marvin. You've just had your consciousness raised."

"What club?" I asked, "What consciousness?"

"Red Herrings Unlimited is a top-secret national organization, which sponsors local clubs in every city and small town in our nation. The group was formed by fishermen who are. . . ."

"Going insane?" I squeaked.

"No, Marvin. The members of Red Herrings Unlimited are telling lies to try to prevent those 5 million future anglers from taking up our sport. We're deliberately spreading false rumors."

"You mean my house won't collapse?" I asked. "And if I had a garbage disposal, it wouldn't clog up with fish bones and cause damages of \$60,000?"

"Marvin, a cyclone could sweep your entire assets to Kansas, and you still wouldn't be out that much dough."

"What a relief," I said. "When's the next club meeting?"

Thirty veteran anglers met that week-end in Doc's basement. Doc opened the meeting by saying, "Keep up the good work, fellows. Some dopes are even falling for your baloney."

He looked at me and laughed so hard that he almost fell off his stool.

Doc continued: "Tonight I want to talk about lying. You fishermen instinctively know how to exaggerate fish stories and evade telling where you catch your lunkers, but the outright lie is hard for many of you to master. But, remember, we must fib now, or we'll have to draw lots for fishing spots in 1987."

"Now to the second half of our meeting," Doc said. "As you know, half of our job is to plant rumors, but the other half of our mission is to discourage beginning anglers from making their first casts. Does anyone want to share his field work with us tonight?"

Fred brought out a tape recorder and said, "This man looked like a beginner. His new rod still displayed a price tag, he used a Sanka coffee can for a tackle box and, most important, the suspect wore a clean fishing hat. My suspicions were confirmed, when this guy prepared to fish in a flooded sewer."

Someone yelled, "Just play the tape, Fred."

We heard:

Fred: How's fishing?

Beginning fisherman (BF): Just got here.

Fred: Have you been a fisherman long?

BF: Nope, never fished before in my life.

Fred: Good. Where's your pen and paper? Since you're new, I'll let you use my pen. Write your answers on your arm. Ready?

BF: For what?

Fred: For your weekly fishing exam. Question number one: What size popping bug should be used for Vermont bluegill? Question two: What's the average weight sea trout caught in New Zealand's Cleddau River? Question three: Diagram the cardiovascular system of a Gizzard shad. Number four: Who invented . . . ?

BF: Are you the game warden?

Fred: No, I'm your fishing fraternity brother. Once a week we quiz each other to see if we deserve to keep our licenses. Question number four: Who invented . . . ?

BF: But I don't want to be in your fraternity. I don't have time to study, what with teaching school and all.

Fred: Sorry, chum, but you're an automatic member as soon as you make your first cast. Well, cheerio. That's how we fishing fraternity brothers say goodbye. . . .

After Fred stopped the tape, he reported that the novice subsequently junked the rod, price tag and all, and took the Sanka can back to the kitchen, where it belonged.

"Good work," Doc said. "Anyone have any questions?"

"Yes," I admitted. "What size popping bug do you use for a Vermont bluegill?"

Doc snorted and digressed into telling about memorable bluegill he had known and loved. Bob Downing told about the time he fished in Vermont and froze the hairs in his nose.

At the very next meeting I became a full initiate into Red Herrings Unlimited and took an oath not to blab our secrets.

I'm not even supposed to tell you about Doc's recent field experience, but here's what happened. Doc spotted this rich beginning fisherman, who was about to launch a new 17-foot bass boat for the first time. Doc admired the boat, jiggled the sonar locator/sounder, stuck his hand in the aerated live-well and blew on the oxygen monitor.

In the meantime, waiting for their own launches, nine impatient would-be boaters had stacked up behind the bass boat. The insistent chorus of horns blended with shouts of "Out of the way, bass-man" and "How'd you like your dumb, inconsiderate face punched in?"

When Doc saw two beefy men slam out of the first car, he jumped out of the boat and slipped away before the ensuing riot.

Doc next saw that bass boat at a garage sale, and he's promised us a ride when the weather gets better.

Well, I positively can't tell you any more. I can't tell you about our club motto ("Fishing Is Bad spells F-I-B") or any of our dirty tricks, such as Dirty Trick Number One: Tell beginning fishermen that the water is full of mercury. Ask if they need any for their thermometers.

If I tell you those secrets, then you might "blow our cover," as we underground guerrillas say. And if that ever happens, then 5 million anglers might eventually find my fishing hole.

Cheerio!

New P.R. Director Named



Robert E. Sconce was named by Grand Secretary Homer Huhn, Jr., as Assistant to the Grand Secretary and Public Relations Director of Grand Lodge, effective December 1, 1976.

Sconce brings to the Grand Lodge many years of experience in newspaper writing, public relations, advertising and publicity. His freelance writing credits include: the **New York Times**, **Automotive News**, and **Sunset Magazine**.

During World War II he was the NCO in charge of forward operations in the Marianas for the Army newspaper, **Stars and Stripes**, and he was decorated for his work with the newspaper. Most recently, for the past eight years he has been Public Relations Director for the Shrine of North America, headquartered in Chicago.

Initiated into Tacoma, WA, Elks Lodge No. 174 in 1938, Sconce is now affiliated with Des Plaines, IL, Lodge No. 1526. His home is in Des Plaines, where he lives with his wife, Mildred, and son David. A married daughter lives in San Diego.

BACKYARD GARDENER

by Helen Rosenbaum



GOOBER GARDENING

Garden in a rut? Plant a peanut! March is National Peanut Month. While you may not be planning a peanut farm in your future, peanuts also sprout into attractive leafy green houseplants.

Peanuts were known in the American colonies before 1750 and Thomas Jefferson mentioned them as "ground nuts" or "ground peas." For many years it was believed that the peanut originated in Africa where they are called goobers, but the discovery of peanuts in Inca tombs now indicates that the peanut is native to the Americas and was probably spread to Africa and Asia by 16th century Spanish and Portuguese explorers, possibly Magellan himself.

Georgia produces one-third of the U.S. peanut crop, according to the National Peanut Council. Other major U.S. producing states are Texas, Alabama, North Carolina, Oklahoma, Virginia, Florida, New Mexico and Mississippi.

Peanuts pack protein: 26 grams of protein per 3 ounce serving are also a good source of niacin and other B vitamins.

Peanut Plantation Pointers: You must begin with whole raw unroasted peanuts—not the already processed edible kinds from the supermarket. Raw peanuts for planting may be ordered from most large nurseries through their mail order catalogues. Or purchased in some health food stores. The New Tomorrow Company offers one pre-packaged peanut guaranteed to sprout—and merchandized in greeting card and variety stores around the country. The newly opened Peanuts From Plains advertises ready to grow peanuts from President Carter's home town.

Here are some helpful tips from the Peanut Growers of Georgia on how to grow your own goobers:

When preparing to plant peanuts which are still in shell, gently and carefully break shell without damaging red skin of peanuts. Then carefully plant unshelled peanuts, taking care not to injure red skin. Peanuts germinate more quickly when removed from shell.

Planting and Care of Peanuts in Pots

In pot 12 inches in diameter, plant 2 peanut seeds, 3-4 inches apart, 2 inches deep in good sandy, loamy soil so that the pointed end is up and the nub (also called the germ) or rounded end is down.

The peanuts should start to sprout in 5 to 7 days.

Care: Keep in full sun, if possible. Or under lights. Water at least every other day. Be sure water is room temperature since these plants are not accustomed to cold. Keep the soil moist, not soaked. Fertilize twice a week for first three weeks. After that, fertilize as needed—if you see the plant is wilting or needs more strength. Use Ortho General Plant Food pellets (with nitrogen, phosphate and potash in an 8-8-8 ratio) or, Stern's Miracle-Grow for Tomatoes. Be sure to follow instructions on the can.

Planting and Care

The peanut is a legume in the same family as peas and beans. The plant's vines grow about 18 inches high. After its tiny yellow blossoms fade, they send out a shoot which pegs into the ground. The peanuts grow beneath the soil surface at the end of each "peg."

Plant seeds 4 inches apart, 2 inches deep in good loam soil, in sunny area. Peanuts need as much sun as possible.

Care: Water every other day if it is sunny and hot, if the plant looks as though it is wilting and rainfall is light. As it gets older, the plant will need even more water. If it rains often, water less. In deciding how much to water, be sure to keep the soil moist, not soaked. Fertilize same as instructions for potted plants.

Peanuts take 135 days to grow, so be patient.

Roasting shelled peanuts

Place raw blanched shelled peanuts one layer deep in shallow baking pan. Roast 350 degrees for 15 to 20 minutes until golden brown. Stir occasionally for even roasting. Garnish with melted butter, then salt to taste.

Roasting peanuts in the shell

Place peanuts one or two layers deep in shallow baking pan. Roast at 350 degrees for 25 to 30 minutes stirring occasionally. Shell and sample the peanuts during the last few minutes of cooking time to assure the peanuts being roasted for the desired doneness.

Want to try your hand at cooking with peanuts? Send a self-addressed, stamped business-size envelope to: Peanuts, c/o Backyard Gardener, 425 West Diversey, Chicago, IL 60614.

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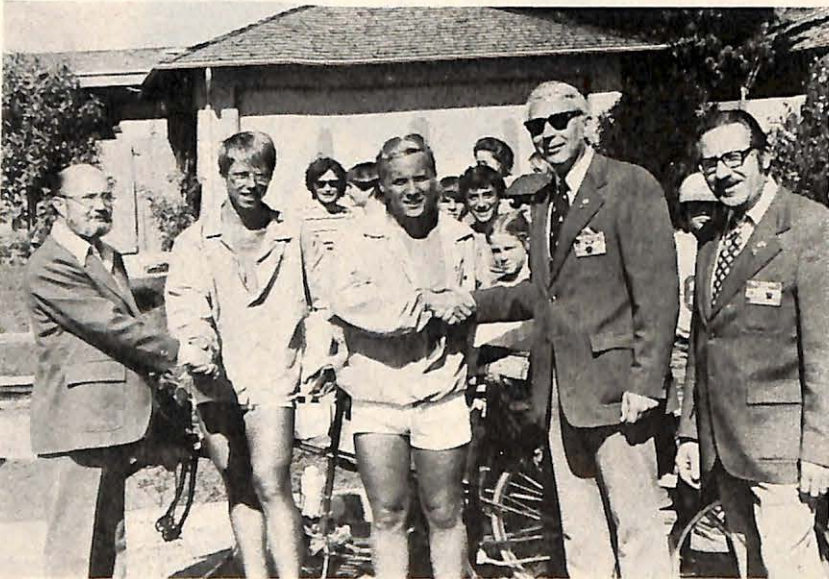
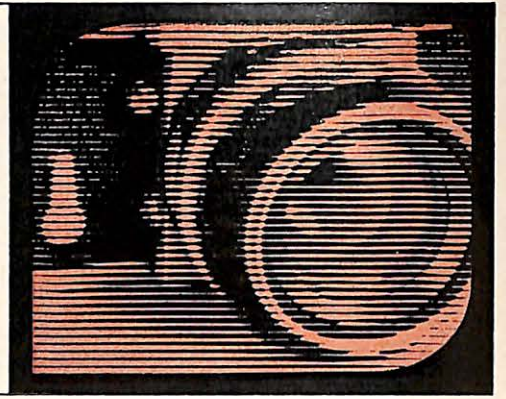
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NEWS OF THE LODGES



ON COMPLETION of their 8,026-mile tandem bicycle trip across the country, Steve Jeschien (second from left) and Stan Kuhl were welcomed home by their sponsors, the Sunnyvale, CA, Elks. Congratulating the young men on their record-breaking achievement were (from left) Chap. Joe Gollab, ER Dale Williams, and Esq. Bill Summers.



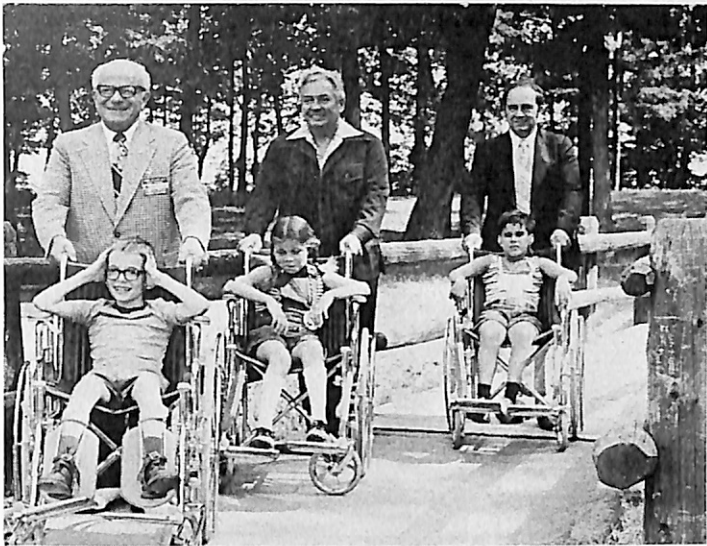
POSTER CHILD Michael Spiny (seated, right) and SP Joseph Russo (standing, left) shared top billing among the guests at Manville, NJ, Lodge's 18th annual charity ball. They received a special welcome from ER Patsy Dante (standing, center), PDD Joseph Jaidullo (standing, right), district crippled children's chairman, and Ben Farneski, lodge chairman.

GIFTS of \$500 were presented to Ray Simmons for the Chemung Council for the Aged, to Corte Spencer for the Arnot Ogden Hospital Cardiac and Diagnostic Fund, and to Jay Reed for the St. Joseph's Hospital Burn Unit, while \$1,000 was given to State Treas. William Petzke for the state Elks' cerebral palsy fund by Horseheads, NY, Lodge. ER Edward Ryan Sr., PER William Driscoll Sr., and Donald Greenawalt took part in the presentation ceremony.

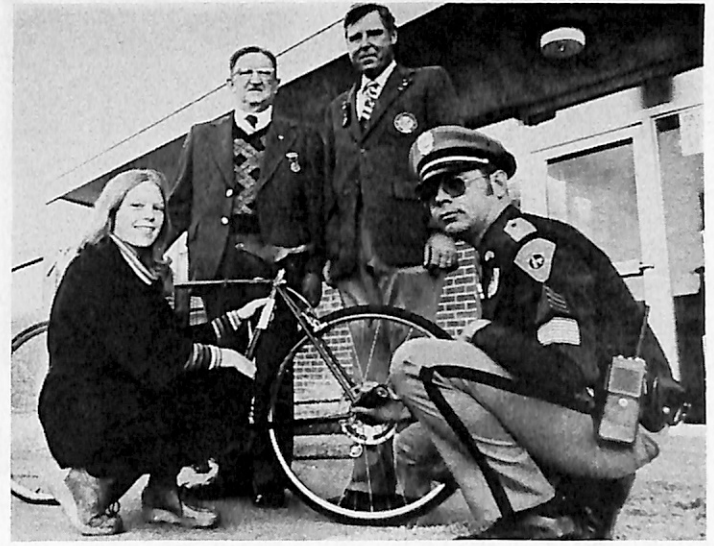


THE MANY FACETS of Elkdom were discussed by PGER Glenn Miller (left) and Grand Secy. Homer Huhn Jr. (center) in a television interview with Barry Norris, public affairs program director of the WMT Stations in Cedar Rapids, IA. Brothers Miller and Huhn were in Cedar Rapids to attend the mid-winter meeting of the Iowa Elks Association.





THROUGH the joint efforts of the Wisconsin Elks Association and Milwaukee Lodge approximately \$1,700 was donated to the Easter Seal Society for wheelchairs and services for crippled children. At the dedication of the equipment, SP John Elleu, Milwaukee Secy. Hal Vilar, and ER Nick Baudo took a stroll with three of the youngsters who will be using the chairs.

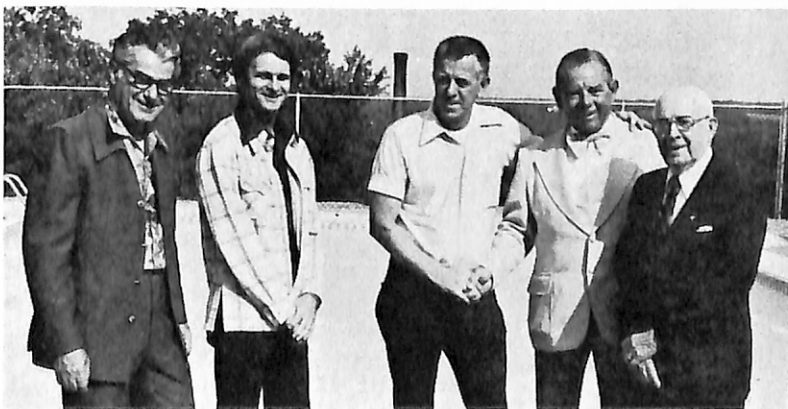


WITH THE FINANCIAL backing of Bartlesville, OK, Lodge, the local police department was able to carry out a bicycle registration program. SP Dant Reichart (second from left) and ER John Miller (third) observed as Kris Miller and Sgt. John Bevard demonstrated the placement of an identification sticker and the etching of an identification number on the bicycle frame.

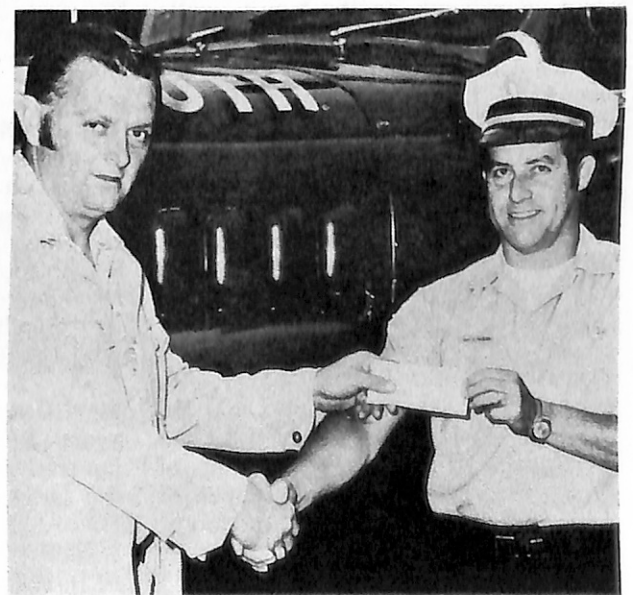


BABE RUTH all-stars from the team sponsored by Colonie, NY, Lodge received their trophies recently from Youth Chm. Warren Carr. The presentation was made during a lodge banquet at which the outstanding players from the lodge-sponsored Little League team were also honored.

CAPTAIN GEORGE PACKISH (right) of the Falmouth, MA, Fire Department accepted a check for \$200 from Falmouth ER Brad Pimental. The lodge's donation to the fire fund will be put towards the purchase of a "jaws of life" tool.



THE FORMAL DEDICATION of a \$14,700 swimming pool at the John M. Dempsey Regional Center represented the culmination of six years of work by Putnam, CT, Lodge. Admiring the pool, which will be used for recreational purposes and the therapy and treatment of the Center's mentally retarded residents, were (from left) PER Robert Brassard, who spearheaded the project, DDGER Nelson King Jr., ER Francis Rousseau, VP George Lambert Jr., and SDGER Arthur Roy.





THE "GUY TYLER CLASS" recently initiated at Atlanta, GA, Lodge included three sons of Brother Earl George (front row, left) among its 12 members. (Front row, from left) Dale, Fred, and Earl Case Jr. received a personal welcome from Brother Tyler, a 42-year member, and (back row, from left) ER Edward Gregory, DDGER Thad Boggs, and SP Matthew Hitlin.



THE HOLY ROSARY HOME'S building fund benefited from money raised by Somerville, MA, Lodge's Beano activity. Mother Gertrude Mary, superior of the Home, accepted the \$500 check from Beano Chm. Milton Johnson (left) and ER Roy Lynch Jr.

LODGE NOTES

ESCONDIDO, CA. The Greeter Appreciation Dinner-Dance paid tribute to the 40 "greeters" who perform various services for the lodge. The group's duties include welcoming lodge guests and assisting lodge committees.

CHARLESTON, SC. Seventy-six candidates were initiated in honor of DDGER Edward Buckley in a 1976 class.

JUPITER, FL. Murals of Florida scenery for the Veterans Hospital in Miami are the goal of a fund-raising project. Elks of the Southeast District, working with Jupiter Lodge, have managed to obtain the money for six of the 10-by-12-foot oil paintings.

HOWELL, MI. For two years Richard Conlin worked on the Elks emblem rug which now hangs on the lounge wall. Measuring three feet in diameter, Brother Conlin's handiwork was accepted by ER Dick DenBroeder on behalf of lodge members.

PARAMOUNT, CA. "Get out the vote" was a grass roots campaign undertaken by the Americanism Committee. Articles written for the *Paramount Journal* by Chm. John Kincheloe urged citizens to participate in the democratic process.

HOMWOOD, AL. Fire medic J. W. Strange, Lt. Jack McCormick, and Police Chief E. H. Wood received the top three awards presented in honor of outstanding policemen and firemen of the year. During the event at the lodge, Richard Jones, Court of Appeals judge, addressed the assembly.

BELLEVILLE, IL. Patients from Scott Air Force Base Hospital accompanied lodge members to a number of St. Louis Cardinals football and baseball games. A microwave oven, two walker aids, playing cards, books, and electric razors were among the items contributed by the lodge to the hospital.

PLANTATION, FL. In a cooperative effort with the Greek Council of Broward Community College, members took different groups of children on 21 camping trips to Disney World.

HUNTINGTON, WV. A dinner on Old Timers Night was attended by 114 Elks who were in the order for 25 years or more. Four gentlemen who claimed the longest memberships were A. R. Winters, with 57 years, E. S. Reeser, with 56 years, 55-year member E. J. Shepherd, and 51-year member Howard Ames.

NEW BRAUNFELS, TX. Teenager of the Month certificates were given to 20 youths, including Melissa Guinn and Scott Jarisch who attended Girls' State and Boys' State programs under the lodge's sponsorship. New Braunfels Elks also honored the American Legion Posts and Auxiliaries and the adult leaders who assisted in the programs.

WAREHAM, MA. A member for over 50 years, PER Benjamin Merrihew was honored for his dedicated service to the lodge. Well-wishers included PSP Harry Sarfaty, PDDs Ashley Paige and Ronald Dow, ER Paul MacKenzie, and PER Warren Benson.

MERIDEN, CT. The 90th anniversary of the founding of Meriden Lodge was observed by the approximately 800 members. The celebration took place at the lodge's large, Georgian-style building, sections of which were dedicated in 1916 and 1928.

MICHIGAN. The "last roundup" dinner-dance of the Southeast District PER Association took place at Clawson-Troy Lodge. The district is to be divided into two separate sections.

HAWTHORNE, NJ. Guest speaker for an initiation ceremony was PGER William Jernick. Thirty-seven candidates took the Elks obligation.

HONOLULU, HI. Agana, Guam, Lodge sent a certificate to Past Grand Est. Loyal Kt. Ray Medley for his assistance to Brothers "in sickness and distress." Brother Medley helped Elks from Guam who had arrived in Honolulu to use its medical facilities.

RANDOLPH, MA. Three Hurleys—John Jr., James, and Paul—joined the order during the recent visitation of DDGER Gaetano Abruzzese. John Hurley Sr. welcomed his sons to membership at the lodge.

KERRVILLE, TX. James and Martha Vogel, their son Douglas, of Lawrence, KS, Lodge, his wife Jan, and their children are all supporters of the National Foundation. Participating memberships were obtained for his three grandchildren by Brother James, who is an honorary founder.



DISTRICT DEPUTY Bruce Butler (left) was present to witness a first at Kane, PA, Lodge—the initiation of a third generation member of one family. PER George Lamberson (right) offered an official welcome to new Elk Dave Hill (second from right), as Brothers Fullmer D. Hill Sr. and Fullmer D. Hill Jr. looked on.

THE CAUSE of the Cerebral Palsy Foundation was aided recently by the Hagerstown, MD, Elks. Mrs. Connie Rohrer, vice chairman of the CP Foundation's local chapter, and her daughter Dawn received the lodge's \$1,000 donation from ER John Werking.



INDIVIDUAL first-place trophies as well as the first-place team trophy were collected by the ritualistic team from Brainerd, MN, Lodge during the recent state ritualistic competition held in Hopkins. Proudly displaying their awards were (from left) Esq. Don Skillings, Chap. Keith Bernard, In. Cd. Jerry Lovrien, ER W. L. Knudsen, Bert Dunlap, who coached the winning team, Est. Lead. Kt. Arnie Olsen, Est. Loyal Kt. Doug Johnson, Est. Lect. Kt. Sye Majerus, and Ed Koehler, the candidate.



AS A TRIBUTE to American Legion Liberty Post 515 for 58 years of service to the community, Greenwich, NY, Lodge held a dinner in the Post's honor, featuring Mayor James Capasso (standing, second from left) of Ballston Spa as guest speaker. Among the Legion officers who heard the address of Mayor Capasso, a former state Legion Department Commander and a PER of Clifton Park Lodge, were Mrs. Anita Sherin (seated) and (standing, from left) Donald Plude, Arthur Rheinhardt, Morey Olander, and Thomas Stark.



WHEN Brother Edward Sappah (right) retired to Florida after serving as a trustee of Park Ridge, NJ, Lodge for 14 years, he took with him the good wishes of his fellow members as well as a gold honorary life membership card. Mrs. Sappah witnessed DDGER Donald Wilson's presentation of the card during a testimonial dinner for Brother Sappah.





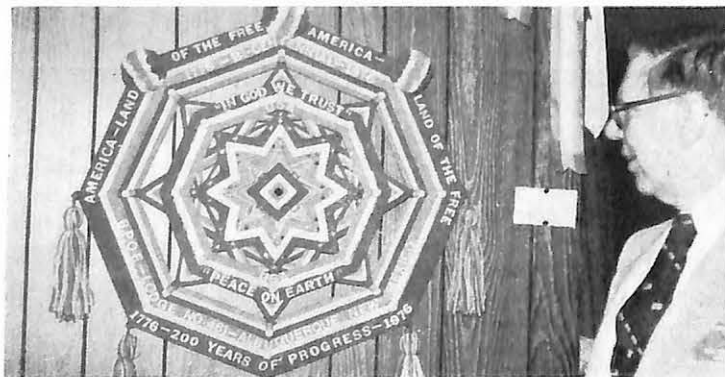
A KEY to the city of Bakersfield, CA, was awarded to SP Marvin Pike (second from left) by local ER Bill Carrithers during the California-Hawaii Elks Association's mid-term conference held in Bakersfield. Special guests at the conference included the three state sponsors, PGERs Horace Wisely (left), R. Leonard Bush (right), and Gerald Strohm.



FUNDS donated by Salisbury, MD, Lodge to the Kidney Dialysis Center of Deer's Head State Hospital in Salisbury will be applied to improving the Center's facilities which serve approximately 30 patients. Granville Outten (right), a dialysis patient and lodge member, thanked ER N. Dale Macon for the lodge's \$500 contribution.



PLAQUES containing names of proposers who brought 50 American gentlemen into Paterson, NJ, Lodge as the Bicentennial Class were awarded to PGER William Jernick (third from left) and ER Thomas Cox by PDD John Campana and DDGER Joseph Popadich. Dignitaries in attendance at the initiation held in Brother Jernick's honor were PVP John Galletta, SP Joseph Russo, and VP John Salek.

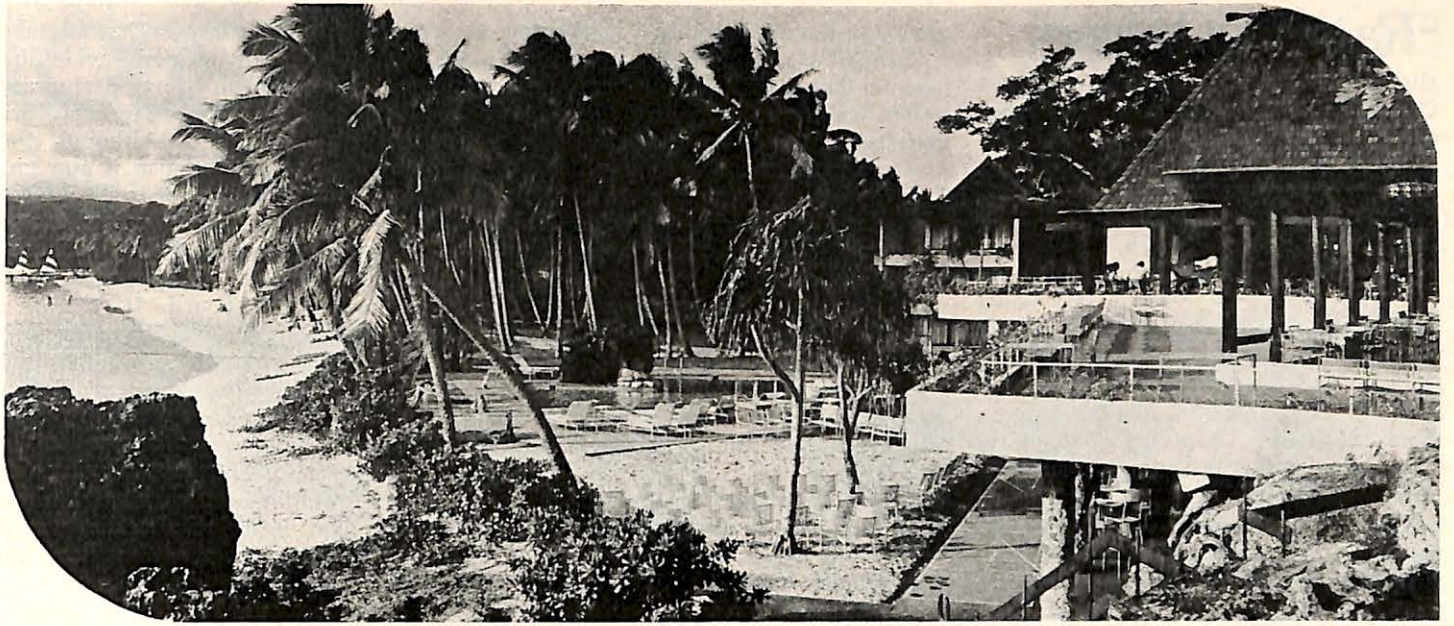


THE "OJO DE DIOS" which is on display at Albuquerque, NM, Lodge was the gift of Brother Edward Smith of Douglas, AZ, Lodge in appreciation of courtesies extended to him and his family by Albuquerque Lodge members. Brother Smith's handiwork, done in red, white, and blue and bearing slogans concerning America and Elkdom, was admired by Albuquerque Secy. Bob Van Driel.



BROTHER JAMES MORAN recently became Middlesex, NJ, Lodge's second life member. Offering the 30-year lodge member his life membership card and the congratulations of his fellow Elks were ER Walter Rapacki and Secy. Dom Procacci.

(Continued on page 34)



Rainbow Waters

by Jerry Hulse

□ Given the choice of settling anywhere in the South Seas, possibly I would choose one of the 300 islands of Fiji. Picture a sand-ringed islet (one of the South Pacific's loveliest) with a lagoon that's flooded with rainbow-colored waters. Such a place is Beachcomber Island, a vision—one of those dreams tucked away in the mind of nearly every person who has ever wondered about the perfect paradise: golden sands...an umbrella of palms...endless summer days (twelve months a year). It is a hedonist's hideaway only a couple of hours by boat from Fiji's international airport at Nadi.

On Beachcomber Island no one hurries. It's not necessary. Where would you go? And why would you want to leave in the first place? Days, even weeks, become lost to time. No one bothers to read a newspaper. And there is no TV. The ills of the world are unknown. On the entire island there is not a single automobile. Not even a bicycle. Instead there are outrigger canoes to sail and ocean waters to explore. And when the dinner hour arrives, pigs and local vegetables are baked lovo-style in an oven beneath the soil.

It is Polynesia without mosquitos or other biting insects. It is also amazingly inexpensive, a bed with three meals figuring out to less than \$20.50 a day. That's the cost for those who are willing to sleep dormitory-style with three dozen others. Other beachcombers settle for bures with thatch roofs and refrigerators. For this the management asks about \$42 a day for two, including meals.

The island's high chief, 43-year-old Dan Costello, an Irishman and ex-cattle rancher, leased Beachcomber originally as a place to escape to for himself and his family. For shelter he built a single bungalow and topped it with thatch. There was just one problem: He had too many friends. They flocked to the island to join him. So he built another bungalow. And then another. Friends kept coming and Costello continued building bungalows. A genial fellow, he tried to accommodate them. What happened, of course, was that before long he found himself in the resort busi-

ness. The friends kept appearing, but so did others until today Beachcomber is one of the busiest small islands in the Pacific. Costello kept sending boats to Lautoka to pick up his guests until the island was becoming overrun with Australians, Americans, Fijians and New Zealanders.

To keep Beachcomber from sinking into the Pacific, Costello leased a neighbor island less than five minutes by boat from his blessed hideaway. He chose the name Treasure Island for this new place in the sun and provided native bures for his guests. Only instead of outside plumbing, he equipped them with stall showers and ceiling fans to circulate the air. In all, he built 66 units on this 14 acres of peace, palms and plumeria. Whereas Beachcomber has the shingle out for the young crowd, Treasure—because it's more expensive—is chosen by a more well-heeled clientele, its rates ranging from \$34 to \$62 a day. Along with Fiji's incredible sunsets, the happy hour begins while the "Treasure Island Strings," the resident band, swings into action between 7 and 11 p.m.

For those who feel so inclined, snorkeling is heavenly in waters surrounding both Beachcomber and Treasure. The masks, flippers, canoes and catamarans are on the house, but because both islands are marine sanctuaries, spear fishing and the removal of living shells within a mile of the beaches is forbidden. Both destinations are running over with travel-folder romance. Indeed, they could be the setting for practically any South Seas epic ever produced by Hollywood.

Among Fiji's visitors it is the growing fashion to strike out to these and other not-so-distant islands: Plantation, Castaway and Mana, to name only a few of the more than 300. Castaway is 17 acres of fruit and coconut groves. Shelter is provided in 50 bures, their ceilings covered by tapa cloth. Fans spin overhead while guests numb the senses with rum coolers.

Leaving Beachcomber, Treasure and the others, we sailed off to Mana Island aboard a huffing, puffing schooner only

Rainbow Waters

slightly rustier than the old African Queen that Bogart skippered in that memorable movie of the same name. Besides adults, children, pigs, fresh fruit, meat and vegetables (not to mention a goodly supply of booze), it delivers to the island 15,000 gallons of water each day to be used by a native-style resort numbering 120 bures with such city-style refinements as louvered windows, tile floors, piped music, refrigerators, tea and coffee makers and stall showers. Hibiscus blooms float in clam shells and draperies with pastel floral designs gently flutter at the windows.

The langorous life? Indeed. For the would-be Robinson Crusoe who suffers from claustrophobia on the smaller islands, Mana takes in 300 acres of excellent beaches, coconut groves and an incredibly dark jungle growing over with all manner of strange and powerful vines and exotic trees. Before Mana began welcoming tourists, the island was deserted—used only for the growing of vegetables and fruits by Fijians from other islands. Then a consortium of Australian and Japanese investors took out a lease and the population suddenly leaped forward. More than 120 Fijians hotfooted it ashore to establish resi-

dence in the new promised land.

Instead of picking fruit, spearing fish and tending gardens, they found themselves waiting tables, mixing drinks and entertaining the boatloads of new tourists who arrived each noon on the colorful old South Seas Mana. For use of their land the Fijians are paid \$32,000 a year. In addition, the agreement provides that each and every tribesman must be gainfully employed by the Japanese-Australian operators. This is a particularly good deal for the tribe; besides sharing in the loot and being guaranteed a job, they still supply all the fresh fish and vegetables to the resort.

When guests gather there is a little United Nations, what with representatives from Australia, New Zealand, Japan, Europe and the United States. Although the stay of a tour group averages only about three days, a few independent travelers cast aside inhibitions for up to three and even four weeks at a time. The Dutch-born manager, William Nyholt, pointed to a pair of flippers one of his guests left in his office. "The man comes back every year," he said. "He has this thing about not wanting to carry his flippers home." So there they wait.

Meanwhile, off on Fiji's main island of Vitu Levu, I stopped the other day

to visit with Hector MacDonald who is the proprietor of the ramshackle Sigatoka Hotel & Tai Yung Restaurant which faces the Queens Highway between Nadi and Suva. Although the place threatens to collapse if the termites become ravenous, it is shockingly inexpensive, its 15 rooms priced for as little as \$11.30 single and \$14.65 double. For an extra \$6.75 the management will provide full board. It is not, I should caution, the Royal Hawaiian. Just picture an old clapboard inn without frills, phones or special favors. But it does have character. Make that plural. Characters—a group hanging out in the billiard room, cueing up, playing the jukebox and siphoning off great pitchers of icy Fijian beer. Jack London would have gone crackers over the place. So would Maugham and Michener. I'm not so sure, though, about the Beautiful People. I suspect they would be miserable at the Sigatoka Hotel & Tai Yung Restaurant. For one thing, the beds sag. For another the beach is nearly a dozen miles away, although the Sigatoka River flows close by. The meals, though, are a joy (roast duck in plum sauce, braised chicken with salted bamboo shoots, king prawn with straw mushroom, etc.).

Finally, as the sun makes its plunge
(Continued on page 32)

ELKS NATIONAL SERVICE COMMISSION

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Front Royal, VA, Elks who participated in Operation Wheelchair at the VA Center in Martinsburg included (front row, from left) Chm. John Dofflemyer, the Rev. Howard Fulk, Thomas Strickler, and (back row) Robert Walton, Richard Carter, and Harry Newell. The lodge members served as wheelchair escorts taking patients to and from services conducted by Rev. Fulk, chaplain.



An entertainment center featuring a tape deck, phonograph, and AM/FM radio was the gift of Watervliet, NY, Lodge to the VA Hospital in Albany for use in the patients' music library. Visiting with 96-year-old Samuel Wise (seated), a 50-year lodge member who accepted the gift on behalf of the patients, were (from left) James Madden, chief of the hospital police, Est. Lead. Kt. Earl Newell, ER Chuck Palso, and Charles Bloom.

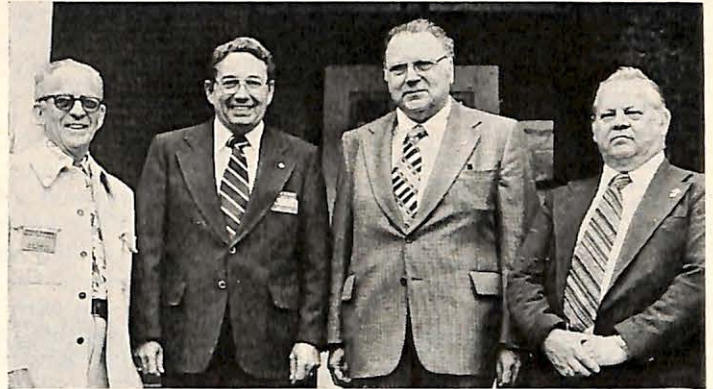


A \$2,500 donation made by the Wisconsin Elks Association to the Wood Veterans Hospital will be used to construct an outdoor patio-barbecue area for use by patients permanently confined to their beds. Bob Babich (right), chief of recreational services, looked on as Arthur Modin (left), hospital director and a member of Walla Walla, WA, Lodge, and Dick Reid (second from right), chief of volunteer service and a member of Leavenworth, KS, Lodge, accepted the check from PDD John Pugh.

LODGE VISITS

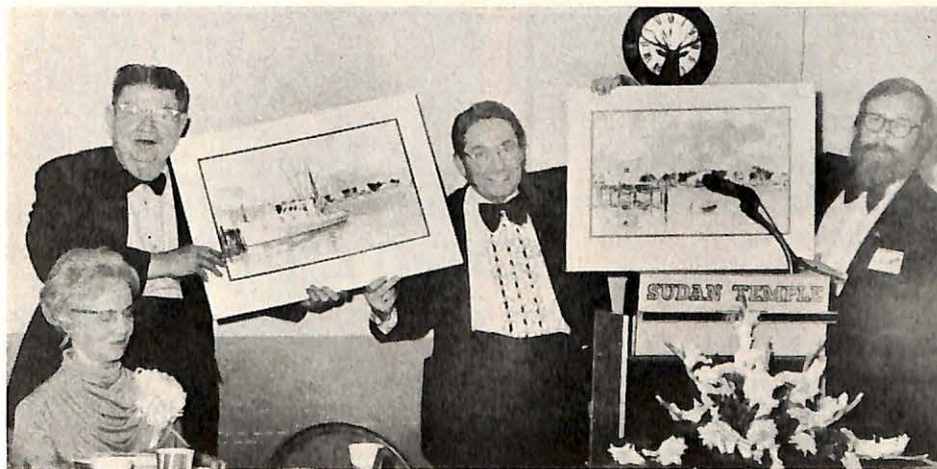


GRAND EXALTED RULER GEORGE B. KLEIN



The visit of GER George Klein (second from left) to Portsmouth, NH, Lodge was highlighted by a tour of Portsmouth Harbor and a first-hand look at lobster trapping. Following the tour, Brother Klein, accompanied by (from left) SDGER Ronald Simpson, SP Samanto Quain, and ER Hazen Hayward, returned to the lodge for a lobster luncheon.

The Des Moines, IA, Lodge clown unit recently made GER George Klein (center) their first honorary member. Des Moines PER Jerry Farrell (left) presented Brother Klein with the honorary clown certificate at Newton, IA, Lodge while Dennis Cook observed.



Two watercolors of local scenes were given to GER George and Mrs. Klein during a meeting of the North Carolina State Elks Association in New Bern. PDD William Benners (right), convention chairman, and PGER John Walker (left), state sponsor, made the presentation at the convention banquet.

On a recent trip to South Dakota, sometimes known as the "Coyote State," George Klein (second from right) was hosted by Pierre Lodge. SP Eugene Mayer, DDGER John Drost, and PGER Francis Smith (right), the state sponsor, joined ER Kenneth Steele (center) in welcoming the GER.



Comparing notes on Elkdom, past and present, at Charles City, IA, Lodge were PGER Glenn Miller (left) and GER George Klein (right), and PDD John "Bud" Winger (second from right) and his son DDGER John Winger. The occasion was a reception in the Grand Exalted Ruler's honor.



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(Continued from page 17)

O'Hare Airport the day before Christmas, such confrontations can be expected to grow more rather than less numerous. All of which has led to suggestions that bears be moved out of the parks. Indeed, the 1967 Glacier killings brought demands that grizzlies be exterminated. "I can find no directive in the Ten Commandments or even in the New Morality of situation ethics requiring that every species be saved from extinction," says Dr. Gairdner B. Moment, a biologist at Goucher College Baltimore.

At issue are no more than a thousand grizzlies surviving in the contiguous 48 states, almost entirely confined to the parks and a few other northwoods areas. They constitute a tiny fragment of the million and a half great bears that roamed the western half of the U.S. in the early 19th century.

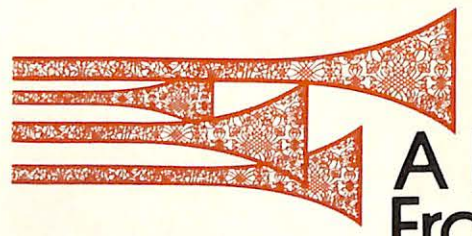
Paradoxically, what sealed the grizzly's fate in the "Lower 48" was a docile, harmless creature called the cow. Grizzlies used to subsist off buffalo. When the buffalo herds were decimated, the grizzly went after cattle. This put a price on his head, and the white man and his rifle ultimately did to the grizzly what they had already done to the buffalo.

It is understandable, then, that proposals for doing away with the grizzly elicit angry outcries from conservationists. Yes, they concede, grizzlies

are dangerous, but so are avalanches, cliff edges and riptides. And every year, they point out, more people are killed by auto accidents in Glacier and Yellowstone than have been killed by bears since the parks opened. "People are intelligent enough not to walk off cliffs," an editorial writer in *National Parks Magazine* observed drily. "They should also be able to keep a safe distance from grizzlies."

A serious suggestion has even been made that the grizzly be reintroduced into areas where he is extinct. A resolution to that effect was adopted by the Arizona-New Mexico section of The Wildlife Society. "We didn't propose it with the thought that it would occur," explains William R. Hernbrode, conservation education coordinator for the Arizona Game and Fish Department. "We just wanted people to think of getting along with the grizzly, letting him share our environment. We should leave a remnant population, however objectionable he might be."

So that's where matters now stand, and, thankfully, the advantage appears at the moment to be with those who would preserve rather than exterminate the grizzly. Ferocious or no, we can expect this most kingly of animals—this "magnificent loner of the high meadows," as somebody once described him—to be around for quite a few years to come, a living symbol of the vanishing American wilderness. ■



A Flash From Fraternal News

If you plan to submit fraternal news items for publication, here are some tips to keep in mind:

- DO send us accounts of important, interesting, or unusual happenings at your lodge, but please remember that we cannot publish items concerning mandatory activities.
- DO select clear, good quality prints. Check photos and negatives for scratches, spots, and fuzziness before you submit them.
- DO send your news in fast and fresh. If you send an item at the beginning of March, the very earliest it can appear is in the May issue. Three weeks after the event is the deadline.
- DO be sure to include all the pertinent information—who, what, where, why, and when.
- DON'T send polaroids, color photos, or color negatives. They do not reproduce well on our pages.
- DON'T photograph such a crowd of people that the faces are unrecognizable. Photos of more than 20 people will not be considered for publication.

A complete list of the news department's criteria for publication may be obtained by sending a self-addressed, stamped envelope to:

Fraternal News Guide
The Elks Magazine
425 West Diversey Parkway
Chicago, IL 60614

Thanks for your help. We'll look forward to hearing from you.

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Eustis, FL, the scene of the state Elks' mid-year convention, was also the setting for the presentation of a permanent benefactor's certificate to Bodo Kirchhoff (second from left), editor of the state Elks publication, and Lyn Kirchhoff. PGER William Wall (left), treasurer of the National Foundation, and Grand Trustees Chm. Robert Grafton did the honors.



Paid-up Foundation certificates were awarded recently to Brother Jim Worst (center) and his son Paul (left) at Cody, WY, Lodge. Foundation Chm. Orland Breiting thanked the Worsts for their \$100 contributions.

Toledo, OH, ER Irwin Cohen (center) delivered \$1,500 to Northwest District Foundation Chm. Eugene France (left) and SP Floyd Shambaugh during a recent district meeting. The sum represented a \$1,000 honorary founder's donation on behalf of the lodge and a \$500 contribution by lodge members in memory of the late Brother Richard Esser.



A Foundation pin and certificate were awarded to Brother J. Harold Rife during a Birthday Club dinner at Hanover, PA, Lodge. ER Harry Niehoff made the presentation.



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(Continued from page 28)
into the Pacific, the thunder of drums rolls across the island followed by the mournful call of the conch shell. Taking a cue from the Hawaiians, Fijian lads wrapped in sulus trot between the palms lighting torches in a nightly pageant that never fails to please the outlanders. After this, with everything in flames, other Fijians leap to a sand pit at Sacred Point, performing ritualistic dances.

Although meticulously manicured, originally the Fijian rose out of an old mangrove swamp an hour or so out of Nadi. The jungle was infested with rats and mosquitos that flew dozens of sorties while workmen hacked away at the bush with their machetes. They cut and they cursed. Paddy Doyle cursed the loudest. Formerly from Dublin, he was a member of the triumvirate that put it all together in the beginning. Some say Paddy looks like John Wayne—he's younger, of course. Others say he resembles Errol Flynn. Certainly he possesses Errol's lust for life.

Paddy put his act together originally at the old Sky Lodge Hotel near the airport in Nadi. Pan Am crews flying between Australia and the United States put in there for brief periods of R&R. So did crews from Air India, Qantas, Canadian Pacific and Air New Zealand. They came in all bloody hours of the day and night and because of this the bar never closed. These were the old piston-engine days and crews stayed on for as long as a week at a time. Anyway, Paddy tended bar and carried bags. He worked the reception desk. Once he even acted as the bouncer when a flight captain became a bit obstreperous.

Paddy recalled it all the other night

over a glass of Scotch, his eyes narrowing the way John Wayne's do. Some day when someone writes a story of the Pacific, especially about the '50s and '60s, I'm sure Paddy will rate a chapter. His real days of wine and roses, of course, occurred while he ran the Sky Lodge. It opened with only 10 rooms. They added and subtracted as they went along; nothing was ever formally planned. One day a workman ran up to Paddy, shouting excitedly: "Mr. Doyle—I took down the wall to No. 9 and there's a man sleeping in there! What'll I do?" Paddy squinted. "Simple," he said. "Put it back until the bloke wakes up!"

Things went on this way for 10 years. Finally, Paddy and his partners earned enough to become respectable—opening the Fijian, which they sold only recently. Now Paddy heads up the Fiji Tourist Bureau. As a result he beats the drums for all of Fiji's hotels, one of the newest and grandest being the Regent on Denarau Island near the airport on Nadi Bay. A one-time mangrove swamp, the property has been turned into a garden resort to the tune of \$14.5 million, including an 18-hole golf course, six meticulously tended grass tennis courts, five miles of beach, a swimming pool and 300 rooms that are available for as little as \$27 a day single and \$31.50 double. Huge bure suites, large enough for entire families, rent for \$85 a night. Modeled after a Fijian village, the Regent reaches out low-rise across 26 acres. So widespread is the resort that the management hands out maps so guests won't get lost. Like Paddy Doyle's old Fijian, the Regent is a gem without fault, its rooms swathed in tapa cloth and furnished in handsome rattan.

Best Lodge Youth Program Contest

To: Lodge, District, and State Youth Activities Chairmen

All subordinate lodges must submit Best Youth Program Brochures to the state youth activities chairman for judging by March 23, 1977.

The state winners in each of the five membership categories must be declared by the state association youth activities chairman by April 6, 1977. In addition, the state chairman is to have selected a state overall winner from among those winners (membership is not a consideration) and mailed all winners to me for entry in the national Best Lodge Youth Program Contest by April 20, 1977.

For further clarification, please see pages 9, 11, and 12 of the Youth Activities Program Booklet.

Bob J. Bybee, Member
GL Youth Activities Committee
1430 Antares Drive
Idaho Falls, ID 83401

(Continued from page 11)

If your extinguisher becomes corroded, or if it's dropped or dented, have it tested. Check the pressure gauge at least once every month and make sure the nozzle is unclogged.

To use a modern extinguisher, stand near an exit, at least six feet from the flames, staying low to avoid smoke and fumes. Undo the safety, grasp the upright extinguisher firmly and aim the nozzle at the base of the fire—not at the flames or the smoke. Then release the trigger and spray the powder at the base of the entire burning area, sweeping from side to side.

If the stream from the extinguisher scatters the fire, step back. Spraying directly into a burning pan of cooking grease may spatter the fire across the room—better to stand well back and arc the stream into the pan, so that it falls gently. Once the fire is out, beware of "flashbacks." Clean up the chemicals immediately to avoid corrosion.

Incidentally, if a grease or electrical fire breaks out in your kitchen, try sprinkling baking soda on the flames—the carbon dioxide generated should help smother the fire.

Obituaries

PAST DISTRICT DEPUTY Austin M. Healey of Fresno, CA, Lodge died December 1, 1976. Brother Healey served as the East Central District Deputy Grand Exalted Ruler in 1943-1944.

PAST GRAND LODGE COMMITTEEMAN Michael J. McNamara of Brockton, MA, Lodge died December 16, 1976. District Deputy Grand Exalted Ruler in 1950-1951 for the Southeast District, he served as Special Deputy Grand Exalted Ruler in 1971-1972. Brother McNamara was a member of the GL Youth Activities Committee from 1963 to 1970, and held the post of chairman for the 1969-1970 year.

PAST DISTRICT DEPUTY Harold Ward of Provo, UT, Lodge died December 18, 1976. Brother Ward was appointed District Deputy Grand Exalted Ruler for the South District in 1975-1976.

PAST DISTRICT DEPUTY Louis J. Esposito of Danbury, CT, Lodge died recently. Appointed District Deputy Grand Exalted Ruler in 1955-1956, Brother Esposito served the Southwest District.

PAST DISTRICT DEPUTY Donald W. Blary of Danville, IL, Lodge died December 31, 1976. Brother Blary held the position of District Deputy Grand Exalted Ruler for the Southeast District in 1961-1962.

What extinguisher should you buy? A recent government study makes these suggestions—

In the kitchen, where grease and electrical fires are a threat, a 5-B:C extinguisher is the minimum. In the living room, where fire might erupt in chairs or rugs from smoking or from fireplace sparks, or in electrical equipment (such as a TV), select an all-purpose extinguisher rated at least 2-A; 10-B:C. In the garage, you need at least a 5-B:C unit to combat fires in flammable liquids and in power tools. Bedrooms need all-purpose extinguishers rated at least 2-A; 10-B:C. Utility rooms and workshops need at least 5-B:C units.

What if you're upstairs, cut off from the exit by a fire? That threat is prompting many homeowners to consider the new family fire escapes now on the market. For instance, the American LaFrance Company's "Life Ladder" is a light chain ladder that hooks to your windowsill and stores neatly under a bed.

Mylen Industries (650 Washington St., Peekskill, NY 10566) manufactures the "HideAscape." Costing an average of \$195, this non-rusting alumi-

num ladder runs down the outside of your house from an upstairs window, folding unobtrusively against the siding. When fire erupts, you open the window and pull a cord to unfold the unit into a sturdy stairway. Since it opens solely from the top, it's prowler-proof.

Equipment can help protect your family from fire, but only if it's there. And only if the entire family can use it.

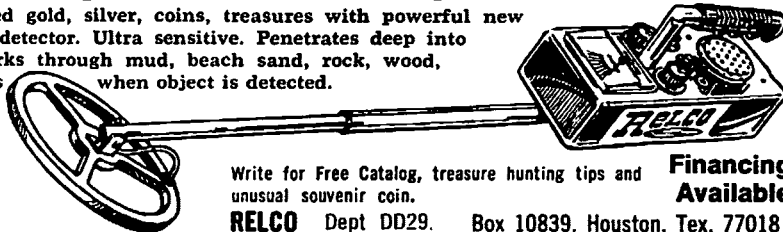
For instance, most fires are discovered by women, especially since a prime cause is cooking—does your wife have a fire extinguisher in the kitchen? Does she know how to use it? How to check it?

Children, as well as adults, must know that, if the alarm goes off, they should stay close to the floor. Deadly heat and toxic fumes are likely to collect near the ceiling. Thus, in a fire, merely standing up can be fatal, while crawling can be a life saver.

Worrying over fires is unpleasant. Yet, fires do happen—in this country, they happen all too frequently. That's why it's so important for every family to raise its fire safety consciousness. Prepared, you have much less to worry about.

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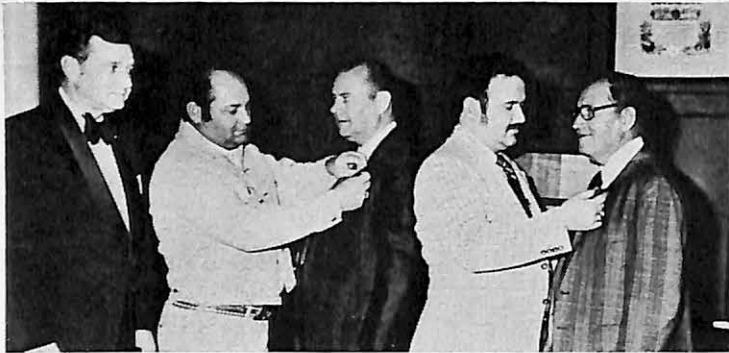
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NEWS OF THE LODGES

(Continued from page 26)

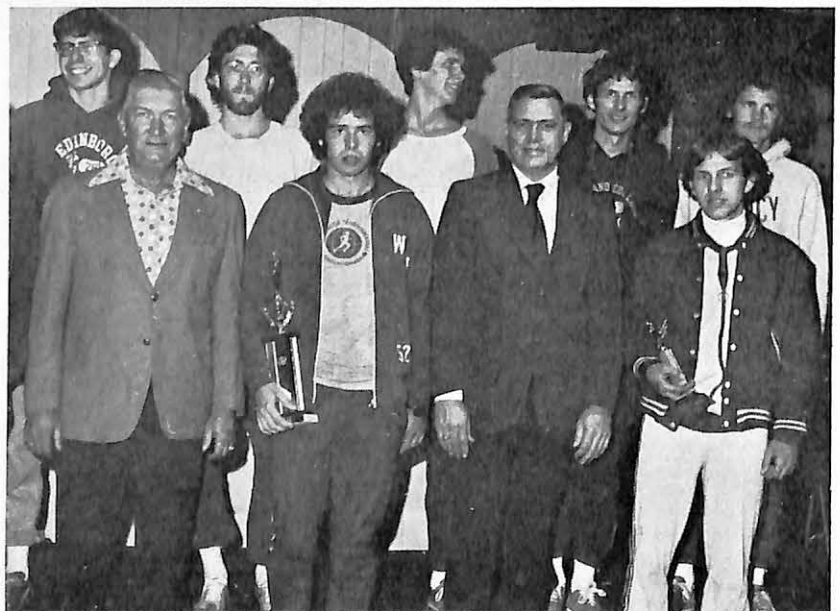


JAMES AND CHARLES Allen (second and fourth from left) pinned two new members, their brother Joe (third from left) and their father Carl (right), after a meeting at Paris, TN, Lodge. ER Joel Owens was on hand to congratulate the gentlemen on their family involvement in the Elks.

A NEW HONORARY founder, Robert Foote (right), accepted his \$1,000 National Foundation certificate from PER and Foundation Chm. Arnold Beimborn (left) and ER Ronald Daanen. Brother Foote is the first member of Green Bay, WI, Lodge to have become an honorary founder during his lifetime.



ON AN OFFICIAL visit to his home lodge, DDGER Kenneth Green (front row, fourth from left) welcomed the 22 new members who were initiated in his honor. Brother Green also complimented the officers of Scottsbluff, NE, Lodge for their fine performance of the ritual.



THE 67th ELKS-AAU walking and running races were sponsored by Cincinnati, OH, Lodge. Among the 462 participants were winners Richard Green (front row, second from left) of Essex, England, who came in first, Tom Condit (right), who placed second, and in the top ten (back row, from left) Tom Blumer, Mark Lindner, Bob Gutjar, Douglas Lowe, and Mike Keller. Congratulating the youths were ER Clifford Wilson (front row, left) and Chm. and PER Oscar Duncan.



DURING A TRIP to the "corncob pipe capital of the world," DDGER Sam Tedesco (right) was welcomed to Washington, MO, Lodge by ER Virgil Engemann. A fitting souvenir presented to Brother Tedesco was, of course, a corncob pipe.



AMONG the 17 candidates initiated at Brainerd, MN, Lodge in honor of DDGER Harold Carlson were the sons of ER W. L. Knudsen (center). Before attending the dinner-dance which followed the initiation, Jim (left) and Karl were welcomed to the order by their father.



A COURT OF HONOR ceremony held recently at Farmington, MI, Lodge for three new Eagle Scouts was attended by 150 Boy Scouts and their parents. Presenting American flags to the award recipients from Troop No. 35, Peter Vanderbelt, Craig Whetter, and Mark Hallaman, were ER Gene Anderson and Joe Heyman, Americanism chairman.



THE INSPECTION of Paw Paw, MI, Lodge's new building by (from left) DDGER Fred Tornquist, ER Fred Devantier, and PERs Dewayne Wiler and David Wilder was recorded by a Kalamazoo *Gazette* photographer during the dedication ceremonies. After the original lodge burned over a year ago, funds were raised for the erection of a new building, which the members completed themselves.



THE CLINIC for the Rehabilitation of Alcoholics will benefit from \$1,150 donated by Clawson-Troy, MI, Lodge. John MacDonald (left), captain of the local Salvation Army Harbor Lights Center, thanked ER Colonel Rowland (right) and fund-raising Chm. Ole Clippert for their Brothers' generosity.



ELKS' LADIES President Mrs. Elmer Abbott (right) and Mrs. Larry Teter, chairwoman of the holiday house walk, both of Elgin, IL, Lodge, had \$2,000 for the Illinois Crippled Children's Commission. The check was accepted by Director Robert Steinhour, who had received the same amount from the Elgin ladies last year.

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by Mike LeFan



MARCH MONEYSAVERS

Look at the moneysavers blowing in with those March winds—especially on housewares large and small.

For instance, washing machines and clothes dryers look good this month, and china and glassware remain bargains. Planning a spring garden? If so, garden supplies are bargain priced now. Storm windows continue on special, and they really will save you money on home heating and cooling costs.

It's not long until summer vacation time, and luggage is on sale during March if you need it. You can also get some good buys on ski equipment and skates if that's your thing.

Watch the St. Patrick's Day and pre-Easter sales for other savings.

And Supermarket Snoop reminds you that fresh produce bargains this month are asparagus, rhubarb, rutabagas, and turnips.

"Dear Mike: I read your column in my husband's copy of *The Elks Magazine*, and it has so many useful hints in it. I am wondering if you know how to remove lime deposits from a copper teakettle?"—Mrs. Garry Meginniss, Cedar Falls, Iowa.

A. I mentioned this idea a while back, but it bears repeating. To remove a light coating of lime deposit in your teakettle, boil a vinegar solution in it for ten minutes (try two parts vinegar and one part water). Then wash, rinse, and dry. Repeat regularly. You can use the vinegar solution several times.

Toll Free Digest, by Paul Montana, is a 35-page booklet of three thousand of those "800" phone numbers, like the hot lines for hotel reservations that can be called free of charge. Sells for \$2 on newsstands.

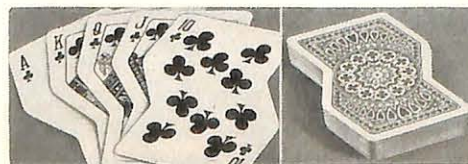
Do you have an unpainted wooden bread or cutting board that's looking like the bad side of an old barn? Bring it back to life by scrubbing with dampened salt and a scouring brush or pad. Try this treatment on brown spots on baking dishes too.

"Dear Mike: We have been unable to locate *The Formula Book 2*, by Norman Stark, as mentioned in your December column. Please publish the address of the publisher."—Robert H. Bailey.

Will do, because *The Formula Book 2* is a helpful volume telling how to make your own inexpensive substitutes for commercial products. Other readers also had trouble finding the book, so I've arranged for you to order direct from the publisher. That address is Sheed Andrews & McMeel, Dept. MM, 6700 Squibb Rd., Mission, KS 66202. Each book is \$5.95 plus 25¢ postage and handling.

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"Dear Mike: Some time ago I read a way for cleaning tarnished silver, but have forgotten the formula. It used boiling water and something else. The last part is what I can't recall. Can you help?"—Louis Cooper, Mount Vernon, NY.

A. Yes, but don't use this treatment on silver with glued handles because the soaking might loosen them. Place a piece of aluminum foil in the bottom of a non-aluminum metal pan, put silver items on top of foil, add four tablespoons of baking soda and one gallon of boiling water. Let stand until tarnish is removed, then rinse and dry.

Home improvement frauds are one of the biggest rackets in this country. Shady operators bilk Americans of nearly one billion dollars a year. Don't you be a victim. The Better Business Bureau says you should carefully check the reputation and reliability of any firm you hire to do work for you. A popular scam lately involves a salesperson who promises you a low rate on some home improvement in return for using your home as a "model." He also offers you various bonuses if you'll persuade others to buy the same improvements as you did. That kind of offer usually smells. But if you decide to try it, be sure to get the guarantee of a low rate (a specific *total* cost figure is best) plus the bonus offer in writing—before you sign a thing.

Free first aid chart for your medicine cabinet. It tells how to handle seven of the most common home medical emergencies, and there's room for emergency phone numbers plus tips on safe storage and use of medicines. Order your copy of *First Aid in the Home* from Council on Family Health, Dept. MM, 633 Third Ave., New York, NY 10017.

"Hey Mike: How come I wasn't among those getting credit for telling you about the AARP Pharmacy? I even enclosed a pamphlet listing their locations."—Mr. F. F. Menninger, Jericho, L.I., NY.

Hey, I guess I goofed. So here's credit where it's due. I also got word on the AARP discount pharmacy from Hans Sjoboen of Tacoma, WA. I hope that's everyone.

If you haven't already gotten mail ads from real estate promoters, you probably will before long. You know the type. They offer "Free Vacations" to selected people, and you just happen to be among the lucky. You get the "free" trip (or other prize) by sending in a deposit of \$10, \$15, or something to cover certain fees. The deposit is "refundable" and you get a "100% Money Back Guarantee." However, the Federal Trade Commission keeps getting complaints from people who can't get their refund when they decide not to accept the free offer.

If you have a similar complaint, contact your local consumer protection agency or the Office of Consumer Affairs, Washington, DC 20201.

Our own Energy Expert offers these tips for saving on heat costs: Don't play games with the thermostat. Cut fuel use by setting the thing at the temperature you want (68 degrees is good) and *leaving* it there. Running the setting up and down through the day is a fuel and money waster.

Also, if you open a window for fresh air, be sure it isn't a window near the thermostat. Cold air hitting the thermostat will trigger the heater even if the house is warm, and that costs money.

Money Saver of the Month: Please your pooch and save money at the same time by making your own dog snacks. Mix one pound whole wheat flour, six ounces medium oatmeal, and two ounces of drippings or other fat. Now stir in three to four pints of liquid made of water or milk in which you've dissolved two cubes of beef bouillon. Work to stiff consistency. Roll to sausage shapes in sizes to suit your dog. Bake on lightly greased cookie sheet at 300 degrees until brown and crisp. 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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ROTO STRIPPER Powers Paint Off

Faster ...
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MIRACLE FIBERS
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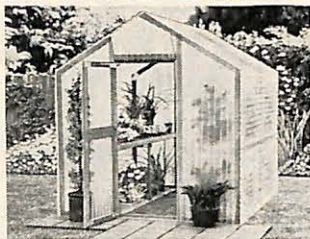
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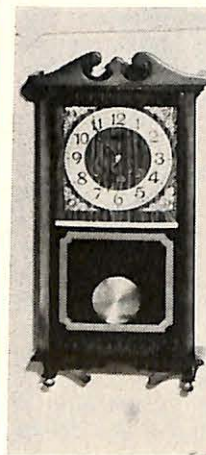
- The bridge game in which the player actually bids, plans and plays a set of interesting hands. No simulation involved.
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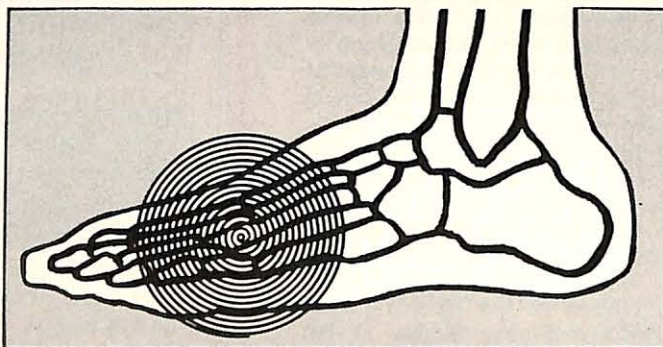
BEAUTIFUL ELKS BELT BUCKLE for only \$4.75 plus 75¢ shpg. Hand-crafted, antiqued brass-plated buckle is ideal for your personal use, as a gift or as a fund-raising promotion. Crippled Charity Chairmen, write for special offer for your charity drive. Karstan Promotions, 2 Ciafardini Court, Marlboro, New Jersey 07746.



35-DAY CHIME WALL CLOCK has a swinging pendulum and chimes that strike the exact number of times for each hour. A single strike chimes on the half hour. Centurion Clock has all wood cabinet with decorator glass doors, "key" windup and chime cut-off control. 23" tall x 12" x 5". \$65.95 incl. shpg. House of Orleans, Dept. K-67, 2042 Armacost Ave., W. Los Angeles, CA 90025.

My Feet Were Killing Me...Until I Discovered the Miracle of Hamburg!

It was the European trip I had always dreamed about. I had the time and money to go where I wanted—see what I wanted. But I soon learned that money and time don't mean much when your feet hurt too much to walk. After a few days of sightseeing my feet were killing me.



Oh, I tried to keep going. In Paris I limped through Notre Dame and along the Champs-Élysées. And I went up in the Eiffel Tower although I can't honestly say I remember the view. My feet were so tired and sore my whole body ached. While everybody else was having a great time, I was in my hotel room. I didn't even feel like sitting in a sidewalk cafe.

The whole trip was like that until I got to Hamburg, Germany. There, by accident, I happened to hear about an exciting breakthrough for anyone who suffers from sore, aching feet and legs.

This wonderful invention was a custom-made foot support called Flexible Featherspring. When I got a pair and slipped them into my shoes my pain disappeared almost instantly. The flexible shock absorbing support they gave my feet was like cradling them on a cushion of air. I could walk, stand, even run. The relief was truly a miracle.

And just one pair was all I needed. I learned that women also can wear them—even with sandals and open backed shoes. They're completely invisible.

Imagine how dumbfounded I was to discover that these miraculous devices were sold only in Europe. Right then I determined that I would share the miracle I discovered in Hamburg with my own countrymen.

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Here's why Feathersprings work for them and why they can work for you. These supports are like nothing you've ever seen before. They are custom fitted and made for your feet alone! Unlike conventional devices, they actually imitate the youthful elastic support that Nature originally intended your feet to have.

Whatever your problem—corns, calluses, pain in the balls of your feet, burning nerve ends, painful ankles, old injuries, backaches or just generally sore, aching feet. Flexible Feathersprings will bring you guaranteed relief with every step you take.

Don't suffer pain and discomfort needlessly. If your feet hurt, the miracle of Hamburg can help you. Write for more detailed information. There is no obligation whatsoever. Just fill out the coupon below and mail it today.

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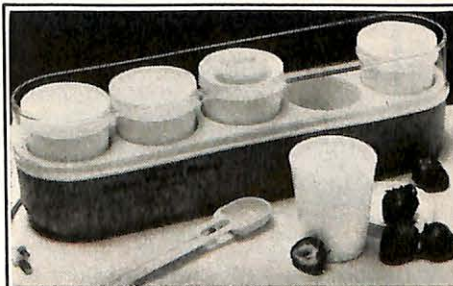


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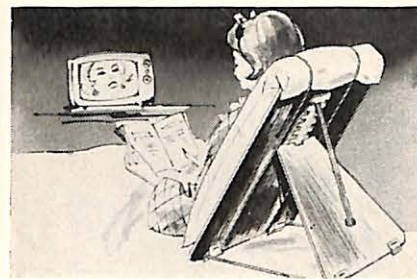


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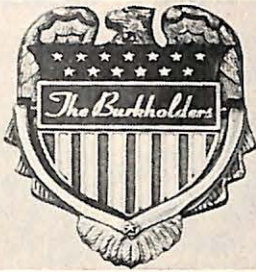
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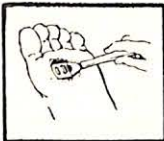


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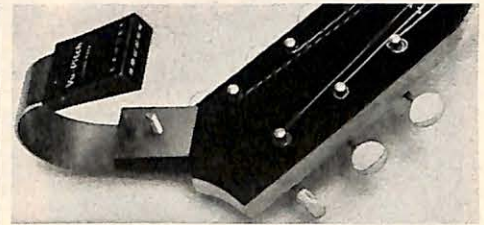
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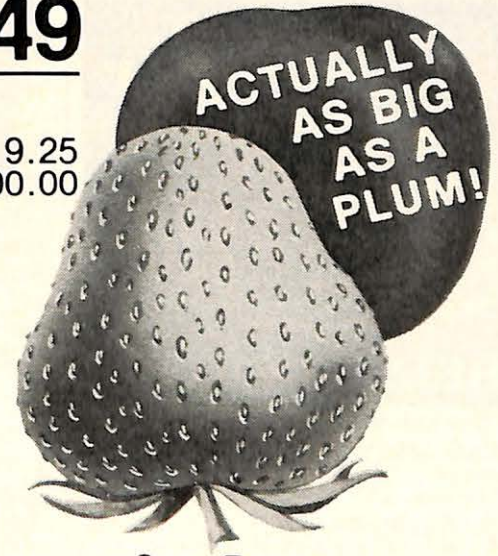
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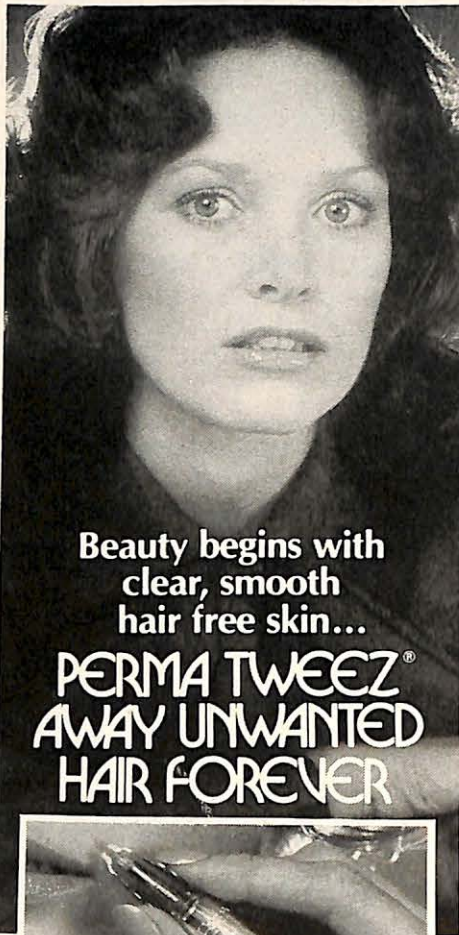
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Perma Tweez has been clinically tested by a university professor of dermatology and proven to be safe and effective. Over 15 thousand instruments in use by doctors—over one million sold to people like yourself. Save hundreds of dollars on salon electrolysis by doing it yourself.

14 DAY MONEY BACK GUARANTEE

\$19.95—Send check or money order.

Cal. res. add 6% sales tax.



GENERAL MEDICAL CO., Dept. E-23
1935 Armacost Ave.
West Los Angeles, Ca. 90025

- COD requires \$4.00 deposit. Balance includes COD charges and \$1.00 handling.
- I enclose \$19.95 in full payment.
- BankAmericard/Master Charge

_____ Exp. date _____

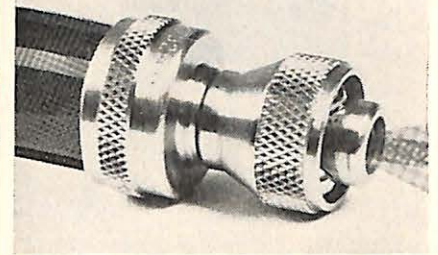
Name _____

Address _____

C/S _____ Zip _____

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Elks Family Shopper



ADJUST-A-POWER HOSE NOZZLE with 50% more power has a lifetime leak-proof guarantee. Easy fingertip control for adjustable sprays: pin-point, fan spray, solid jet stream or complete shut-off. Precision-made of solid brass with stainless steel ball bearings. \$3.43 plus 45¢ shpg. Larch, Dept. EL3, Box 770 Times Sq. Sta., N.Y. 10036.



SUPPORT HOSE GUARANTEED FOR 3 YEARS. Special offer for Elks. Buy 2 prs.; get one pair free. Made of rugged, ribbed nylon and spandex, designed for support and comfort. Just return with sales slip within 3 years for free replacement. In black, blue, brown. Size M or L. Buy 2 pairs for \$5.95; get 1 pair free. 10 prs. for \$15. Add 85¢ shpg. Style H9810. Magic Mold, Inc., Dept. EK3, 210 Hanse Ave., Freeport, N.Y. 11520.

**FISHERMAN'S BAIT
SMORGASBORD**



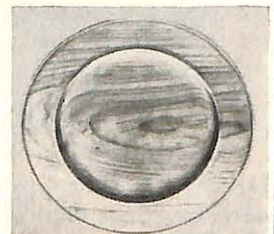
Special offer! Five two-ounce jars of **BROWN BEAR** processed protein baits for only \$5.00 — (1) TNT (Trap-N-Trout) eggs for stocked trout; (2) Large protein salmon eggs—flame color; (3) Real Cheese Bait—for any fish; (4) Minnows—natural shiners (1 1/2", 2"); (5) Floating Mallows—for bass, pike, muskie. **COMPLETE PACKAGE—\$5.00** (including postage). Satisfaction, or money back. If your dealer can't supply, send check or money order to:

BROWN BEAR BAIT CO.

2100 E. Ohio Street,
Pittsburgh, Pa. 15212

TEAKWOOD PLATES

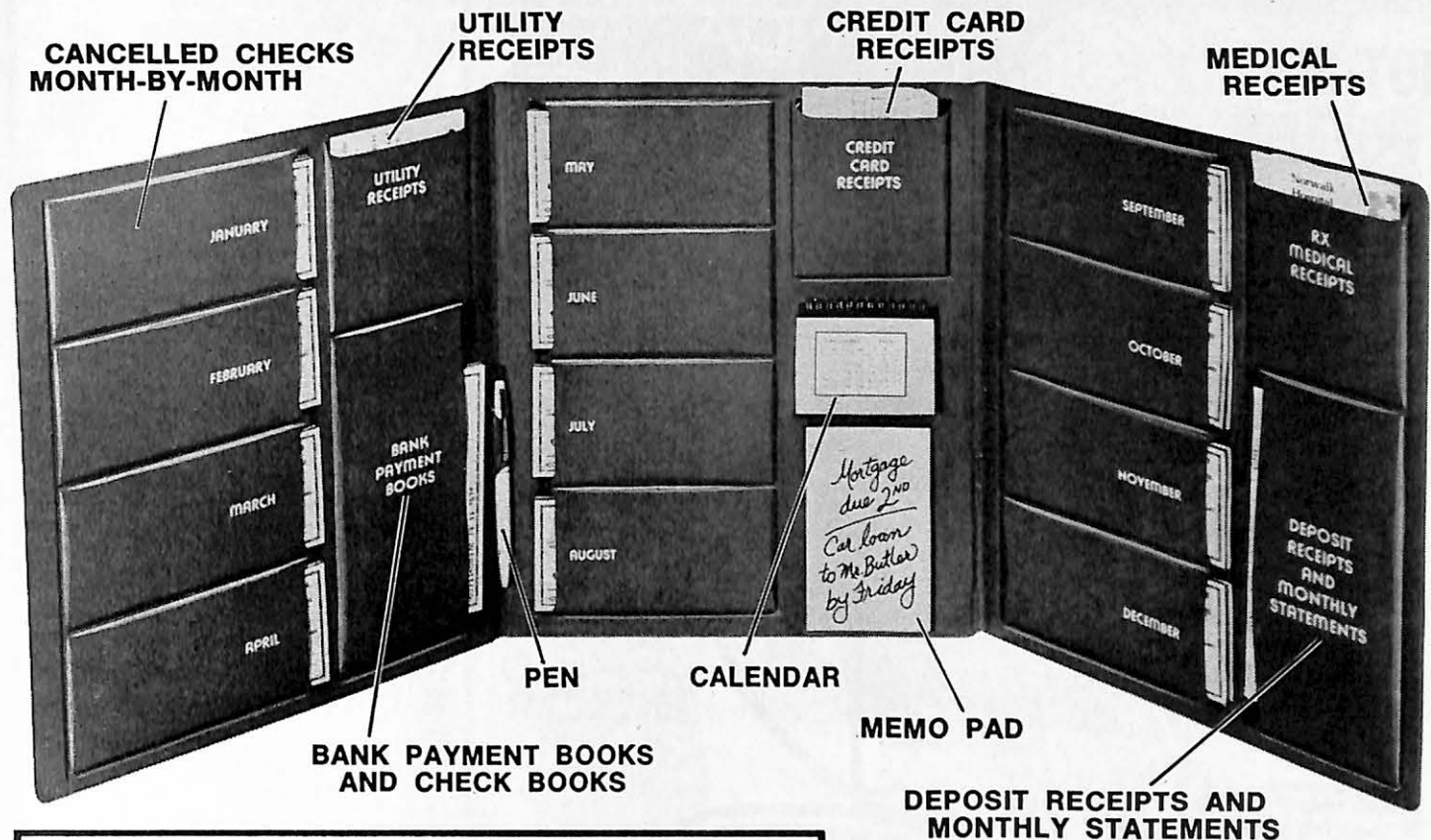
Now Available! The most attractive dinner plates we've ever seen. Made of teakwood—known for years as the Queen of woods — these plates enhance all table settings and make alternatives to standard dinnerware. Can also be used as service plates or cheese and cracker trays. Each plate measures about 12" in diameter and sponges clean in seconds.



No. 388 Teakwood Plate \$7.98
or **No. 389 Set/4 \$27.98**

PJC ENTERPRISES Dept. E3
P.O. Box 184, Burlington, Mass 01803

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Only \$5⁹⁵!

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Caroline Road, Philadelphia, PA 19176

YES! Please send me _____ (MMA) Money Master(s) at \$5.95 each plus 75¢ to cover postage & handling.

SAVE! Order 2 Money Masters for only \$10.95 plus \$1.50 postage & handling.

If after receiving my order I'm not delighted, I may return it within 10 days and you will refund the full purchase price (except postage & handling).

Total amount enclosed \$ _____ (PA residents add 6% sales tax).
Check or money order, no CODs please.

CHARGE IT: (check one) Exp. Date _____

BankAmericard Master Charge
 American Express BANK NUMBER _____

Credit Card # _____

Name _____

Address _____ Apt. # _____

City _____ State _____ Zip _____

Canadian customers, please send orders to:
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312 Rexdale Blvd., Toronto, Ontario M9W1R6
(Ontario & Quebec residents add sales tax)

3660-800



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lightweight, quickfiring, long-lived, easy to operate, the choice of steam cleaners. L.P. gas fired and at a price users can live with.

DESIGNED FOR SIMPLICITY. LOW MAINTENANCE COST—NO SMOKE OR FUMES.

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Earn a giant \$157.00 profit per sale. Dozens of different kinds of businesses . . . service stations, garages, factories, farmers, etc. . . earn extra profits by saving time and work cleaning their property and equipment. Keeps customers happy, too.

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Openings available right now for top-flight men and organizations qualified to step into the booming SUKII picture. Unique moneymaking program with protected territory.



Use your

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Send your name, account no., expiration date and identification no., if any.

MAKE YOUR SUKII PROFIT CHOICE AND MAIL COUPON TODAY!

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PH. 602-994-3270
P.O. BOX 1653
SCOTTSDALE, ARIZONA 85252

Produces Hot Steam **FAST!**

\$239⁵⁰ SHIPPED F.O.B. FROM FACTORY NEAR SIOUX CITY, IOWA

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Tell me how to clean up with newly designed SUKII instant steam cleaning machine!

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- Tell me how to get started as SUKII dealer.
- How do I qualify for that EXCLUSIVE FRANCHISE and PROTECTED TERRITORY as a SUKII distributor?

PHONE _____

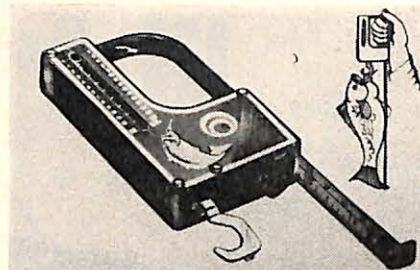
NAME _____

SHIPPING ADDRESS _____

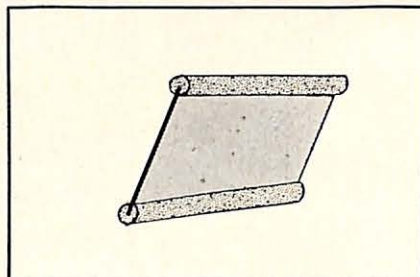
(Please do NOT use P.O. Box No.)

CITY _____ STATE _____ ZIP _____

Elks Family Shopper



DON'T GUESS AT YOUR FISH'S WEIGHT—or its length. Take along handy Fish Recorder in your shirt pocket. Its scale weighs up to 28 lbs. and measures up to 40" in one simple operation. Flexible rule and spring are rust-proof stainless steel. \$3.98 ppd. 2 for \$6.98. Catalog 35¢. Oliver Kastel, 3106K N.E. 53rd St., Vancouver, WA. 98663.



TUMMY TONER. 3 to 5 minutes a day with this exerciser aid will firm and tone your tummy muscles. Easy to use and handy to carry with you to exercise anywhere. Only \$5.49 plus 70¢ shpg. (CA. res. add 6% sales tax.) Or build your own—complete instructions, only \$1.00. Tummy Toner, Dept. EM, P.O. Box 577, Chula Vista, CA 92012.

PROSTATE RELIEF

Sleep disturbing discomforts associated with benign prostate hypertrophy such as getting up nights, frequent daily discomfort, dribbling, urgency and undue retention are relieved by PROSTEX. This now famous formula is used by doctors. Ask yours about BPH.

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See Advertisement on Inside Back Cover

Haband's 100% polyester KNIT Slacks

2 PAIRS of EXECUTIVE SLACKS **14⁹⁵**
3 for 22.35 All 4 for 29.60

HABAND
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FIND YOUR WAIST & INSEAM HERE
Waists: 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.

COLOR	Waist	Inseam	COLOR	Waist	Inseam
Desert TAN			Olive GREEN		
New NAVY			Lt. Char GREY		

OK HABAND! Send me _____ pairs of these genuine DoubleKnit Slacks, for which I enclose my full remittance in the amount of \$_____
GUARANTEE: Examine these slacks. Try them on. Show the family. Then if for any reason you do not want to keep and wear them, fire them back at us for full refund of every penny you paid us! 72D-035

Name _____
Street _____ Apt. No. _____
City _____
State _____ ZIP _____
Shipped direct to you & we pay the postage!

GROW BUSHELS OF PLUMP & JUICY TOMATOES...on vines

FABULOUS HIGH-YIELD...

Giant Climbing Tomatoes

6 VINES ONLY \$1.99

- 2 Kits (12 Vines) ONLY \$2.99
- ... GROW AS HIGH AS 15 FEET!
- ... SUPER SIZE! UP TO 6" ACROSS ... WEIGH UP TO 3 LBS.!
- ... PRODUCE HUNDREDS OF FIRM, JUMBO BEAUTIES!
- ... EASY-TO-TRAIN, CAN BE CULTIVATED IN SMALL SPACE!

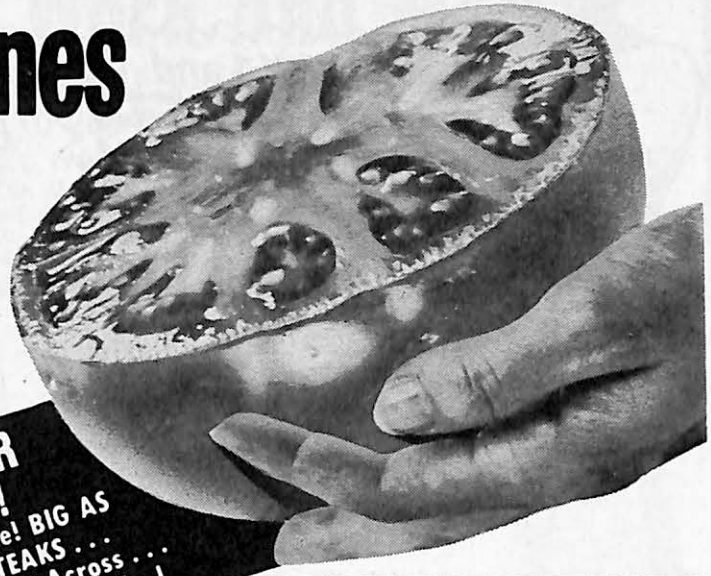
NOW! Turn any tiny yard space into a thriving tomato farm... harvesting wave after wave of huge, mouth-watering beauties! Yes, you'll enjoy garden-fresh prize tomatoes all season long for succulent salads, and still have plenty left over for sauces, canning and relishes! Big as fancy restaurant-style beefsteaks... the cost to you is about a penny a serving! There's no smarter... or more delicious... way to beat high super-market produce prices around! OUR AMAZING HIGH-YIELD CLIMBER is specially developed for easy-training in small areas... and will outyield all other varieties when grown in bush form! We send you everything you need for fool-proof cultivation of these taste-tempting delights...

Kit includes everything you need to start 6 vines: seeds, 6 nutrient treated peat pots (with water, enlarge to full size starter pots), tray for window sill, growing instructions.

L001008H . . Climbing Tomato Kit
1 Kit for \$1.99, 2 Kits for \$2.99

LAKELAND NURSERIES SALES

340 Poplar Street, Hanover, Penna. 17331

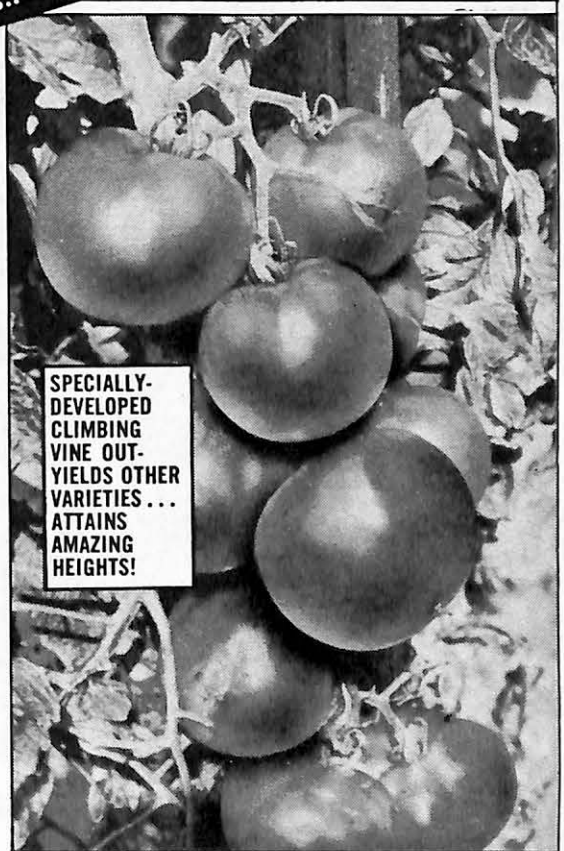


SUPER SIZE!
Imagine! BIG AS BEEFSTEAKS ...
Up to 6" Across ...
Weigh Up to 3 lbs.!



"... The growth of these plants ... has now reached the height of the telephone wires running into the house ... 13 ft. straight up and still growing ..."

— W. H., Park Ridge, Ill.



SPECIALLY-DEVELOPED CLIMBING VINE OUT-YIELDS OTHER VARIETIES ... ATTAINS AMAZING HEIGHTS!

SATISFACTION GUARANTEED! MAIL COUPON TODAY!

LAKELAND NURSERIES SALES, DEPT. L-1117

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Please RUSH Climbing Tomato Kit(s) (L001008H) as indicated on money-back guarantee:

- 1 KIT (six climbers) @ \$1.99 plus 35¢ post. & handl.
- 2 KITS (twelve climbers) @ \$2.99 plus 50¢ post. & handl.
- 4 KITS (twenty-four climbers) @ \$4.99 plus 75¢ post. & handl.

Enclosed is \$ _____ (Pa. & Md. residents add sales tax.)

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Address _____

City _____

State _____ Zip _____

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OUR ANNIVERSARY SALE

SUPER CONTROL in COMPLETE COMFORT

BUY 1 and GET 1 FREE!

SURE-FIT
WAISTBAND



STOMACH CONTROL... BACK SUPPORT...

Reg. \$10 now 2 for \$10
White only

STYLE M4195

SIZE AT WAIST
SMALL 30-32 MEDIUM 34-36
LARGE 38-40 XLARGE 42-44,
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Style L4190
Waist Sizes
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SURE-FIT
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Mail Coupon to: **MAGIC MOLD, Inc. Dept. EK 2**
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PREPAID. Enclose Check
or Money Order for total.

COD. Enclose at least
\$2.00 for deposit.

MS. MR.
 MRS. (PRINT)

ADDRESS _____

CITY _____

STATE _____

ZIP _____

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

STYLE	WAIST SIZE	QUANT.	PRICE

N.Y. SALES TAX

POST. & HANDLING **85¢**

TOTAL

Elks Family Shopper



SILVER-PLATING—BARGAIN PRICES.
Send your worn silver, antiques and heirlooms to be quadruple silver-plated by the country's largest silver re-platers. Pieces come back like new. Low prices include removing dents, straightening. Write for price list, Senti-Metal Co., Silver-plating Div., Dept. EL3, 1919 Memory Lane, Columbus, Ohio 43209.



PROFESSIONAL FISH FLIES in an assortment featuring 20 of the world's most famous dry flies, hook size #12. Displayed in handsome simulated leather snap case, 7 1/4" x 6 1/4" x 1 1/4", each selection is charted on inside cover. \$6.98 plus 75¢ shpg. Unique Gifts, P.O. Box 11-008, Dept. EL-5, Albany, N.Y. 12211. (N.Y. State Res. add 4%.)

FIX LAWN MOWERS



FOR FUN & PROFIT! Fascinating new Handbook by F. Peterson gives you the knowledge skilled mechanics learn.

OVER 125 ILLUSTRATIONS show how to trouble shoot, repair carburetors, engines, balance and sharpen blades, etc. Exploded drawings are extensively used.

INSTRUCTIONS COVER reel, rotary and rider mowers, preventive and routine maintenance, how to identify brand names, where to obtain replacement parts. How to buy and use a lawnmower.

TRY the **HANDBOOK OF LAWN MOWER REPAIR.**

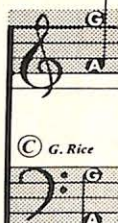
Rush only \$7.95 plus 60¢ handling on 10-day money-back guarantee.

EMERSON BOOKS, INC., Dept. 743C, Buchanan, N.Y. 10511

RoJan MUSIC YOU CAN PLAY

Read RoJan Music Scores

as easily as you now read a book! Play 2 songs 1st day, Piano or Organ, or your money back!



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KEYBOARD CHART INCLUDED



Why spend years learning 52 lines and spaces? RoJan simplicity enables you to play rich modern chords on sight, excellent arrangements other beginners can't touch! **BOOK 1** (\$5.95 + .65c postage) has 14 songs... Shenandoah, Sheherazade, etc. **BOOK 2** (\$5.95 + .65c postage) has 13 songs... Fascination, Bill Bailey, Clair de Lune, Bach's Prelude in C, etc., plus keyboard harmony. **BOTH BOOKS ONLY \$9.95 + \$1.00 postage & handling.** Remember, you **MUST** learn to play, be thoroughly delighted, or return for full refund!

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SAVE! Order TWO for only \$8.99 plus \$1.00 shipping and handling. (Calif. residents add sales tax.)

Name _____

Address _____

City _____

State _____

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IMPROVE AFTER 1 BOTTLE OR YOUR MONEY BACK

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Get relief of stomach distress, hyperacidity and gas with just one tablespoon of **BISMO-LAC** before each meal. You must get relief after taking one full bottle according to directions—or your money will be returned without question. Why suffer, when safe, sure **BISMO-LAC** offers relief now! **BISMO-LAC** is a medicine of pure natural herbaceous drugs and tested chemicals in a protective gel to calm your irritated, sore stomach and ulcer, without annoying constipation. Once you have tried **BISMO-LAC** you will be glad you did.

Send \$9.00 in money order or check, for immediate shipment. (Postage paid—no C.O.D.'s please). Remember you must get relief from the first bottle or your entire \$9.00 will be refunded.

Limited drug store distribution or write to:
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9649 N. Tripp Ave., Skokie, IL 60076

Grass Seed Is For The Birds!

Zoysia Saves Time, Work And Money

SPECIAL "EARLY BIRD" BONUS PLUGS OFFER!

ORDER NOW AND GET UP TO 200 PLUGS FREE!



By Mike Sandin
Agronomist

Every year I see people pour more and more money into their lawns. They dig, fertilize and lime. They rake it all in. They scatter their seed and roll and water it.

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

Birds love it! Seeds which aren't washed away by rain give them a feast. But some seed grows, and soon it's time to weed, water and mow, mow . . . until summer comes to burn the lawn into hay, or crabgrass and diseases infest it.

That's what happens to ordinary grass, but not to Amazon Zoysia.

"MOWED IT 2 TIMES," WRITES WOMAN

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

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

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

These represent but 2 of thousands of happy Zoysia owners. Their experiences show that you, too, can grow a lawn from part shade to full sun, and it will stay green and beautiful thru blistering heat, water bans—even drought!

Work Less • Worry Less • Spend Less

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

No Need To Rip Out Your Present Grass Plug In Amazony

FREE PATENTED STEP-ON PLUGGER, AVAILABLE EXCLUSIVELY FROM AMAZON. FREE WITH ORDERS OF 600 PLUGS OR MORE.

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

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

Order now for your Bonus Plugs Free, and earliest delivery at correct planting time in your area.

All orders sent shipping charge collect, via most economical means.

CUTS YOUR WORK, SAVES YOU MONEY

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

WEAR RESISTANT

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

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

CHOKES OUT CRABGRASS

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

NO NEED TO RIP OUT PRESENT GRASS

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

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

PERFECT FOR SLOPES

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

PLUG AMAZON INTO OLD LAWN, NEW GROUND OR NURSERY AREA

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

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

Your Own Supply of Plug Transplants

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

NO SOD, NO SEED

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

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

- AMAZONY WON'T WINTER KILL—has survived temperatures 30° below zero!
- AMAZONY WON'T HEAT KILL—when other grasses burn out, Amazony remains green and lovely!

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

FREE UP TO 200 PLUGS

JUST FOR ORDERING NOW!
MORE THAN A HALF BILLION PLUGS SOLD!

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

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

And remember: If it isn't Amazony, you're not getting the plugs that made Zoysia famous.

To: Zoysia Farm Nurseries, Dept. 494
(Our 22nd year) General Offices and Store
8414 Reisterstown Rd., Baltimore, Maryland 21215

Please send me the quantity of guaranteed Amazony as checked below:

FULL SIZE PLUGGER \$4 ⁹⁵	<input type="checkbox"/> 100 PLUGS Plus Bonus of 10 FREE TOTAL 110 PLUGS \$6 ⁹⁵	<input type="checkbox"/> 100 PLUGS & PLUGGER Plus Bonus of 20 FREE TOTAL 120 PLUGS \$9 ⁹⁵	<input type="checkbox"/> 200 PLUGS Plus Bonus of 20 FREE TOTAL 220 PLUGS \$11 ²⁰
<input type="checkbox"/> 200 PLUGS & PLUGGER Plus Bonus of 25 FREE TOTAL 225 PLUGS \$13 ⁷⁵	<input type="checkbox"/> 300 PLUGS & PLUGGER Plus Bonus of 50 FREE TOTAL 350 PLUGS \$17 ⁷⁵	<input type="checkbox"/> 600 PLUGS & PLUGGER Plus Bonus of 100 FREE TOTAL 700 PLUGS \$27 ⁹⁵	<input type="checkbox"/> 1100 PLUGS & PLUGGER, Plus Bonus of 200 FREE TOTAL 1300 PLUGS \$39 ⁹⁵

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

NAME _____

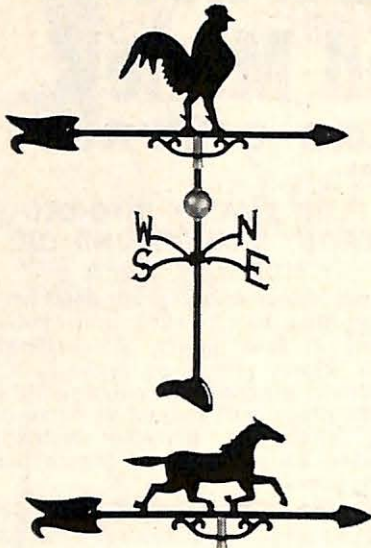
ADDRESS _____

CITY _____

STATE _____ ZIP _____

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WIND DIRECTION AT A GLANCE



WEATHER VANES add the finishing touch to your country home! Perfect for your garage, farm or ranch too. Ornamental as well as useful. Precise wind direction at a glance. Balanced arrow on friction free bearing responds to slightest breeze! Made of Anodized aluminum for rust free care with Gold ornamental ball. Complete with mounting bracket and screws. Arrow 23" long. Support 24" to 27" high.

Crowing Rooster \$9.95 + \$1.50 pp.
 Galloping Horse \$9.95 + \$1.50 pp.
SAVE two for \$19.90 ppd. Great gifts.

Send Check or M.O. 15 day money back guarantee
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 East Tawas, Michigan 48730

**TROY-BILT ROTO TILLER
 NOW COMES IN 2 SIZES:
 PONY FOR SMALL GARDENS,
 HORSE FOR LARGE GARDENS.**



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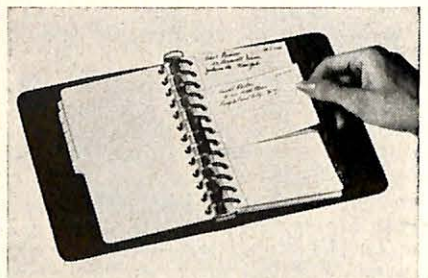
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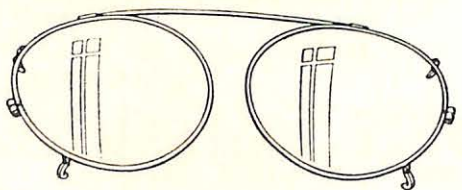


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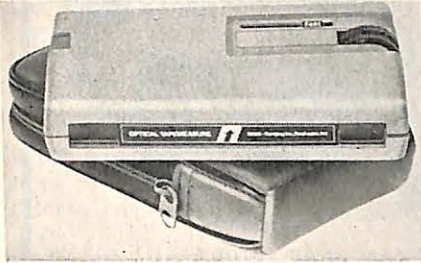
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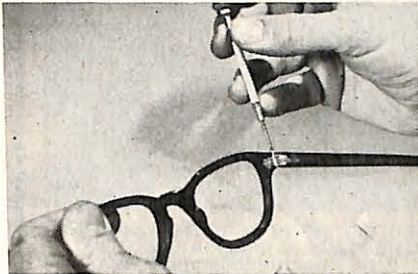


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Now you can own this limited edition gold piece, honoring America's newest president. Once sold out, it will never be offered again.

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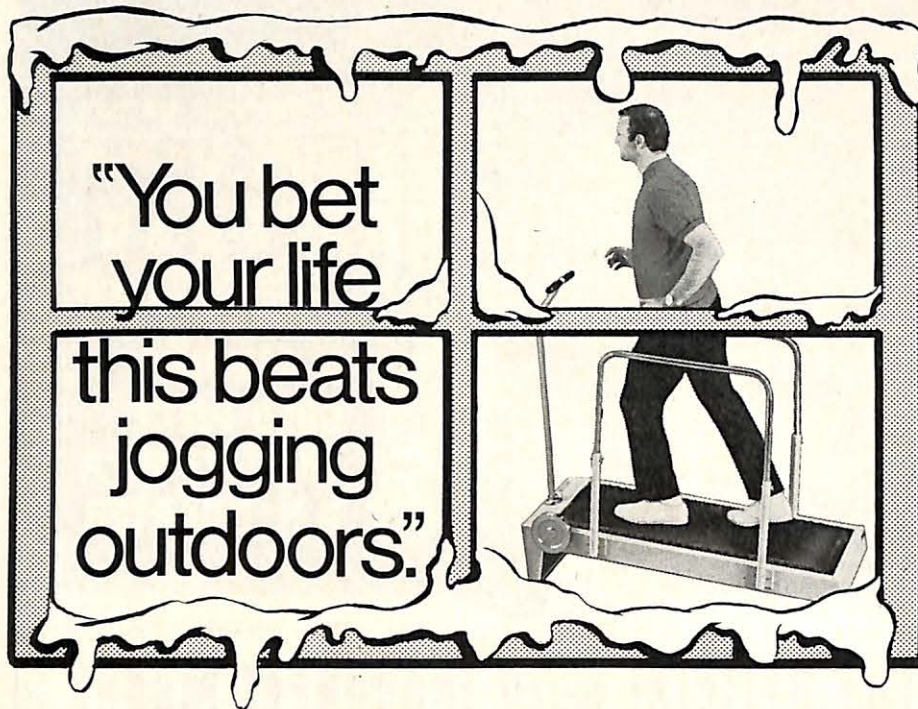
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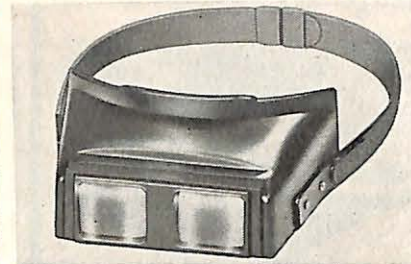
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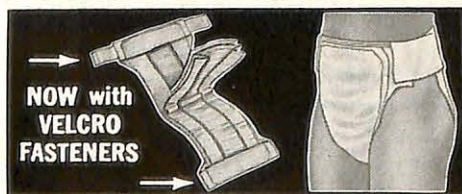
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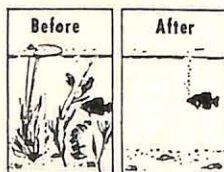
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You and Retirement

(Continued from page 12)

the \$30,000 lifetime gift tax exemption has been eliminated, gifts to a spouse up to the first \$100,000 are tax-free. What all this means is that, under the 1976 law, you could give your spouse \$100,000 and then leave an estate worth \$370,666 which would not be subject to federal estate tax. These new limits, in effect, put most estates out of reach of Uncle Sam. Very few estates will be taxed from now on.

✓ Paying income taxes after retirement is required under the new law, as under the old, but the minimum filing requirements have changed. A single taxpayer 65 or older need not file a return unless gross income exceeds \$3,200. A married couple, where one spouse is 65 or older, must file when income exceeds \$4,350. Where both spouses are 65 or over, the minimum gross income required is \$5,100. If taxes have been withheld and you are entitled to a refund, you must file a return.

If you do earn enough so that taxes are due, remember that federal income taxes are due on a pay-as-you-go basis. That means, if you are used to having your employer withhold income taxes, that you are now on your own. You must file an estimated return and make quarterly pay-

ments of the tax due. Or as an alternative, if much of your taxable income is in the form of a pension or annuity, you may ask the issuing agency to withhold taxes due. If you file a Form W-4P with that agency your income taxes will be withheld; you will receive a W-2P form at the end of the year, like the W-2 you received while working, to attach to your tax return. For more information, ask the IRS for a copy of the free publication No. 505, Tax Withholding and Declaration of Estimated Tax.

Deductions for depreciation and other expenses of a vacation home are also restricted under the new law. If you personally use your vacation home for more than 14 days or 10 percent of the number of days for which it is rented to others, whichever is more, you can no longer deduct expenses more than the gross income from rents less normal deductions such as interest and property taxes. Vacation homes, in other words, are no longer tax shelters. Details are available in Pub. 530, "Tax Information for Homeowners," available free from the IRS.

Address your question and comments to G.W. Weinstein, c/o The Elks Magazine, 425 West Diversey Parkway, Chicago, Illinois 60614. Questions of general interest will be answered in a forthcoming column; Ms. Weinstein regrets that individual letters cannot be answered. ■

It's Your Business

(Continued from page 18)

percent of the adjusted gross income. The second is drilling cost beyond the 10-year recovery period and the third is an acceleration of depreciation on all leased personal property.

A crucial provision of the 1976 Reform Act for a number of business employes, of course, is the new definition of what constitutes an office in the home. No deductions will be permitted, the act stipulates, unless the taxpayer can show that a specific portion of the home is used exclusively on a regular basis to conduct business or generate earned income by meeting or dealing with customers, clients or patients. If the IRS suggests it will scrutinize such claims more carefully, one tax authority said, accountants will likewise insist on more substantiation.

What advice do accountants offer small business owners this year?

◆ Prepare now if you haven't already. Some proprietors put it off. But it must be completed in a short time even if an extension is granted. The number of changes and the complexity of tax law, accountants say, put the proprietor and his tax consultant under unnecessary pressure when work on the return starts late. "Planning to meet deadlines can avoid the hit-or-miss decisions of many small businesses and it can drastically reduce the uncertainties that plague firms today. Those who plan for the tax deadline, for example, don't need emergency tax surgery on April 14," Tartaglia contends.

◆ Since the first meeting with a tax consultant is usually informational, expect other sessions with your adviser after you

turn the material over to him. Make sure the meetings answer pertinent questions and that you prepare for each. Give the consultant every possible avenue to explore.

◆ Give your tax consultant as much specific past and current data as he requests. Accountants meeting new clients like to have returns and materials—financial statements, receipts, etc.—for the previous three to five years.

◆ Ask your consultant or accountant for a copy of the summary of the latest tax changes or obtain a copy from your trade association prior to the meeting and spend the time necessary to thoroughly understand the revisions in tax laws that could affect your business. Most tax authorities agree that businessmen too often place complete reliance on tax consultants and forget that the advice they receive and the name on the bottom line of the return are two entirely different responsibilities. If the businessman isn't knowledgeable (or up-to-date on tax matters) he could lose money or later be held accountable for what he didn't know.

◆ Remember, too, that accounting services are as important during the year as utilities, says Tartaglia. The costs are as necessary as other expenses for fixed services such as insurance, legal assistance, etc. "Saving your tax dollar in an equitable and legal way is important to the professional accountant," Tartaglia adds. "But it takes trust. It also takes communication and planning."

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

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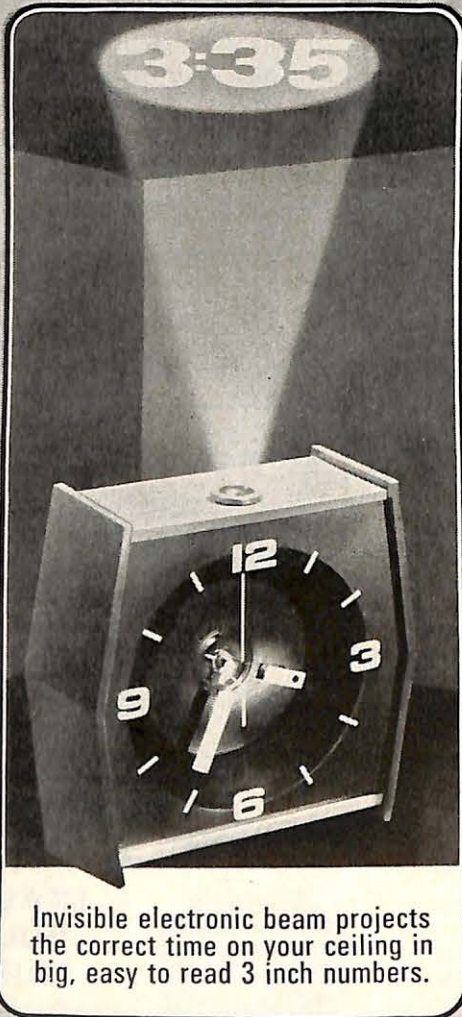
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