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VOL. 55, NO. 11 / APRIL, 1977

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Hundreds of men—previously working for salaries or wages now enjoy greatly increased incomes, personal independence, and secure futures as owners of a low-investment, high-profit, lifetime business

Unthinking men may tell you that the day is past when an individual can build a successful business of his own. The fact is that service businesses have opened a new world of opportunity. The "mama and papa" grocery store and the corner druggist have succumbed to the gigantic chains. But, in their place, an exciting new kind of business offers big profit opportunities for the individual.

For twenty years the "service industry" has grown with fantastic speed. Let the chains have the retail store business. Even a small service business providing an unusual service can bring profits to the individual that were unheard of in the old days.

What is the difference? Just this: Chain stores operate under the same plan; under the same well-known name; but are owned by one corporation. In franchising, the individual uses tested and proven plans for starting his business and building it; he operates under a Nationally Advertised and well-known name, he has step by step guidance but he owns the business. He enjoys the advantages of a chain, but he keeps all the profits for himself.

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Ford Marsh, President

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With no obligation, mail 24 page illustrated bookle telling how I can quickly increase my income and famil security while still employed. No salesman will call. (Print)	У
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A message from the Grand Exalted Ruler

Advent of Spring



With the advent of Spring we begin a new year in Elkdom.

What better time of year could we choose to inaugurate new programs and strengthen the ones that have been successful in the past. The newly chosen officers of the Subordinate Lodges will be installed this month and they have the opportunity to face the challenges that all leaders must. It is of utmost importance that the new officers begin immediately to carry out the duties that are mandated by the Constitution and Statutes of the Grand Lodge and the bylaws of their Subordinate Lodge. A slow start can mean a poor finish; therefore, it should be the goal of all who serve to start now to write a bright chapter in the history of their Lodge. The success or failure of any group is not solely dependent on the officers but must involve all of the members. The Grand Lodge this year has adopted the slogan, Individual Responsibility Assures Progress, and certainly if we all start the new year by accepting our responsibility we will indeed have progress.

The record for the year just completed has not as yet been fully evaluated; but if history repeats itself we will be able to take just pride in our accomplishments. Our Order is and remains great because of our dedication to those ideals and principles that have stood the test of time. If we will let the past stand as a challenge to our future we can be sure to keep AMERICA AND ELKDOM—MOVING FORWARD.

George B. Klein

Scientific research brings you SLEEP SOUND™... the Guaranteed new musicological discovery designed to help you...

FALL ASLEEP FAST

in minutes . . . without pills or habit-forming drugs . . . even if you've had insomnia all your life!

ENJOY PEACE of MIND

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Years ago, a noted musicologist named Adam Knieste made a profound discovery. While enjoying a successful mu-



sic career ("Voice of Firestone," San Francisco Symphony with Pierre Monteux. "Telephone Hour," etc.), Knieste became interested in the effects of music on veterans unable to

Adam Knieste sleep because of the shocking effects of war.

Knieste discovered that, contrary to centuries-old belief, soft slow music did not automatically produce feelings of peace and tranquility — or sleep — in these veterans. Nor did loud and energetic music always arouse their spirits.

Knieste was puzzled. He was sure that music did have vast powers to change moods. Why didn't it work here? He set out to uncover the answer.

After years of careful research, he discovered the surprising key. Certain soft, slow music COULD help people relax, drop off to sleep quickly—PROVIDED THAT IT WAS SCIENTIFICALLY ALTERNATED WITH—OF ALL THINGS—LOUD AND ENERGETIC MUSIC!

This so-called "Zig-Zag" effect—now fully perfected in the new SLEEP SOUND recording—helps promote a deep emotional calm and feelings of well-being. Even life-long insomniacs can drop off to sleep in minutes.

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pattern that's designed to bring the listener highly beneficial physiological and psychological effects—a sharp reduction of tensions, a pleasant physical relaxation, and a deep inner sense of peace and well-being. Thus, SLEEP SOUND can induce quick and restful sleep, without the need for hazardous habit-forming drugs or barbituates.

Because of its amazing results, SLEEP SOUND is fast becoming one of the most talked-about phenomena in various scientific circles.

Originally developed to help alleviate insomnia, it was soon discovered that SLEEP SOUND has many other beneficial effects. Businessmen can use it to help rid themselves of negative thoughts, elevate their consciousness, and safely reduce tensions during and after a tough day's work.

Mothers and school teachers can use it as a quick and effective way to quiet down hyperactive children. Doctors and dentists, to calm tense and anxious patients.

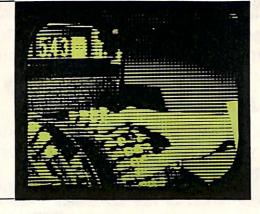
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So mail your coupon today, without risk. GRT—America's largest independent recording company—guarantees that SLEEP SOUND will be the most thrilling, useful recording you have ever heard—or it costs you nothing!

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IT'S YOUR BUSINESS



by John C. Behrens

LOCKING THE BARN DOOR

Walter M. never worried much about the "crime problem." Sure, he read the newspapers and watched TV news and agreed that somebody should do something about it. And he sympathized with business friends who suffered burglary and robbery losses. But there hadn't been a break-in in his business district as long as he could remember. There were simply too many other things a businessman had to worry about these days, he rationalized.

One evening he closed his department store and left the day's receipts along with other monies in the office. He promised himself that he'd take the cash to the

bank the next day.

Walter lost \$5000 to thieves that night. Coincidence, he thought, but the next day he established a new policy. No money would be left overnight in the store anymore.

The financial loss hurt but a few months later the incident was almost forgotten. Then a police patrol scared off an attempted breaking and entering at the store.

Walter got the message. Today, he's looking for a suitable electronic security system and checking the premises carefully everyday.

"It's the same story over and over and over again," says a security director acquaintance of mine. "Some businessmen turn a deaf ear to such warnings. The small businessman is very vulnerable and he has simply got to help himself."

His advice becomes more obvious each time the Federal Bureau of Investigation releases new crime figures. Criminal activity, especially robbery and burglary in the suburbs, is up and few people see much improvement in the months ahead even if the economy improves. The FBI Crime Index increased 10 percent in 1975 over 1974. Violent crimes and robberies were up 5 percent each. Property crimes leaped 10 percent. Burglaries were up 7 percent and crime in the suburbs jumped 10 percent.

Burglary is only part of the story, too. In New Jersey, for instance, federal and state authorities are trying to combat truck hijacking which has been responsible for the loss of \$20 million worth of goods in recent months. There were more than 1000 hijackings in the state last year.

State legislatures and police agencies have launched campaigns to crackdown on the problem. The Connecticut Legislature is considering dozens of bills this session which call for tougher treatment of criminals. One senator, George L. Gunther (R., Stratford), has filed a series of measures which include stiffer penalties for burglary and assault and would send all offenders over 14 to adult instead of juvenile court. It would also require criminals to repay victims for losses.

In Kansas, the first offender under the state's new mandatory sentencing law (which is aimed at tougher sentences for those convicted of armed robbery) was given three to twenty years in prison. Under the terms, the holdup man will not be eligible for parole until he has served a minimum of three years. Convenience store owners in the state believe the sentence wouldn't have been as severe without the law. They want longer sentences and no more wrist-slapping, Convenience Store News reported.

A bill to toughen shoplifting laws was unanimously passed by the Pennsylvania Senate. The bill was widely supported by retailers because it would impose tougher regulations. The proposal calls for mandatory fingerprinting of suspects arrested for shoplifting and it expands the definition of merchandise covered. It also increases the dollar value of items that are covered from \$100 to \$150.

Legislative and court actions are vital, law enforcement officials contend, because conviction rates and plea bargaining have demoralized police agencies. Said a district attorney in central New York who has attempted to reduce plea bargaining: "As long as thieves know the punishment is going to be minor, they will keep it going. If they know they're going to go to trial and there's going to be the expense of an attorney and there's the chance they'll go to prison, I think things will be a little different."

Lt. Robert Mazza of the Utica, New York, Police Department's Burglary Squad, believes 25 percent of the burglaries in that city of slightly less than 100,000 involve small businesses: gas stations, garages, neighborhood stores. And much of it is the work of kids under 16. "They know under the age of 16, they can't be arrested. Under the age of 16, they will only be brought in front of juvenile authorities," Mazza said in a recent publication called Law and Order: Focus on Oneida County, New York.

"Everybody's a burglar today. Kids you would least expect because they really don't believe it's a crime. And I'm not talking about minority groups or the uneducated. I'm talking about upper income, middle income families. These children are involved, too. But they think it's a big game," he continued.

While apprehension and punishment are beyond the proprietor's efforts, police and security experts I talked with recently believe small businessmen can do more to reduce their vulnerability. They offered

guidelines.

 Be security conscious as well as cost and market conscious. "I believe a lot of small businessmen create their own problems," says Joe Colacicco, president of the Downtown Merchants Association in Utica. "If I keep my doors and windows secure, my vulnerability will go down. If I keep handing out open invitations, some-one's going to accept." Look at your own establishment the way a burglar would and take the necessary precautions. Equally important, check your own security procedures regularly.

O Don't keep large sums of money on the premises. Work out details to get cash and securities to financial institutions quickly and don't advertise your methods of deposit. For example, it doesn't take long for a professional criminal to observe the regularity of a proprietor who leaves the store twice a day with a bank deposit bag tucked under

his arm.

Install the proper locks on windows and doors. The best, say locksmiths, are deadbolt locks. You can't force the bolt back with a piece of plastic and you can't saw through the really good ones.

 Keep lights on in strategic areas. "Lighting is about the best deterrent to crime that I know of," says Edward T. Guggenheim, president of Rampart Security and Investigative Agency in Rockville, Maryland. "If a location is properly lighted and the lighting is fully utilized, a small businessman can cut the burglary percentage down considerably. A safe kept in a well lighted location in a store with a small light over it can be most effective. I have had store owners place their safes in the front window where it can be seen from the outside."

Install electronic security systems if necessary. The nature of your business may require more sophisticated countermeasures.

 Investigate personal security systems. "A good guard force with supporting investigators cannot be beat. The investigators in plainclothes find the problem area and the guards take over," says Guggenheim.

 Finally, make it known that prosecution will follow any theft or attempted theft by anyone.

If you would like a copy of Law and Order: Focus on Oneida County, New York please write me c/o Utica College. Utica, New York, 13502, and you may have one free of charge. Address your questions and comments to John Behrens, c/o The Elks Magazine, 425 Diversey Parkway, Chicago, Illinois 60614.

Candidates For Grand Lodge Office

East Chicago, IN, **Lodge Presents** Stanley F. Kocur for Grand Secretary



Whereas: The Officers and Members of East Chicago, Indiana, Lodge No. 981 of the Benevolent and Protective Order of Elks of the United States of America appreciate the 37 years of outstanding service given their Lodge by Stanley F. Kocur; and

Whereas: He has served East Chicago, Indiana, Lodge unstintingly in many capacities, especially in every office in the Lodge, and as one of their youngest

Whereas: George J. Balbach has served the Benevolent and Protective Order of

Whereas: These services have been

rendered as a member of Queens Bor-

Exalted Rulers in 1949-50, and in a distinctive manner as Secretary for 13 years; and

Whereas: He has served Indiana Northwest District as its District Deputy Grand Exalted Ruler in 1958-59, and as District Secretary-Treasurer the past 25 years; and

Whereas: Brother Kocur has rendered outstanding service to the Indiana Elks Association as Ritualistic Chairman, Scholarship Chairman, Convention Chairman, Trustee, Officer, and served as its President in a distinguished manner in 1974-75; and

Whereas: He has maintained his interest in Ritualistic work by being a Qualified Judge and judging State Contests in surrounding states; and

Whereas: He has taken leadership roles in community charity drives, and serves

ough Lodge No. 878, having served as

his church as Commentator-Lector, and in business affairs served as President of the Central Wooden Box Association; and

Whereas: Brother Kocur has, since June 1, 1976, served as Assistant to the Grand Secretary; and

Whereas: He has always demonstrated his love and devotion to the Order and his managerial and administrative ability;

Now therefore be it resolved that East Chicago Lodge is honored and proud to present to the 1977 Grand Lodge Convention in New Orleans, the name of Brother Stanley F. Kocur as a candidate for the office of Grand Secretary of the Benevolent and Protective Order of Elks of the United States of America.

Joseph S. Walkowiak, Jr., **Exalted Ruler** Leo J. Pusch, Secretary

Queens Borough, NY, **Lodge Presents** George J. Balbach for Grand Treasurer

Elks since 1943; and



Exalted Ruler following various committee assignments prior thereto; and Whereas: He served the New York State

Elks Association as President; and

Whereas: He served the Grand Lodge as District Deputy Grand Exalted Ruler of the Southeast District of New York, and served as a member and Chairman of the State Associations Committee, and member and Chairman of the Committee on Judiciary, and continues to do so; and

Whereas: He has served his profession and his community in various capacities for more than forty years; and

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

Now therefore be it resolved that the name of Brother George J. Balbach be presented to the 1977 Grand Lodge Convention in New Orleans, Louisiana, in July, 1977, as a candidate for election as Grand Treasurer of the Benevolent and Protective Order of Elks of the United States of America.

> Joseph Mansi, **Exalted Ruler** Bernard M. Dulke, Secretary

Brawley, CA, **Lodge Presents** Marvin M. Lewis for Grand Trustee



dent of the California-Hawaii Elks Association in 1967. He served for five years as Chairman of the Grand Lodge Committee on Credentials, as Chairman of the Grand Lodge State Associations Committee and has just completed serving three years as a Grand Lodge Trustee; and

Whereas: He served six years on the Major Project Committee of the California-Hawaii Elks Association, the last three years being its Chairman; and

Whereas: He has been active in the City of Brawley. He has served as President of the Brawley Rotary Club, President of the Imperial Valley Shrine Club, President of the Brawley Boy's Club and was on the Brawley Union High School Board of Trustees for eleven years, serving as Chairman for two years; and

Whereas: He was one of the organizers and directors of the Imperial Valley National Bank for eight years; and

Whereas: He has always made himself available to assist any Lodge and to pro-

mote Elkdom in general;

Now therefore be it resolved that Brawley, California, Lodge No. 1420 is honored to present Marvin M. Lewis for re-election to the Board of Grand Trustees for four years and will, at the next Grand Lodge Convention in New Orleans, Louisiana, place his name in nomination.

Dale Whitlock. **Exalted Ruler** Kenneth R. Wilde. Secretary

years; and Whereas: He served Brawley Lodge No. 1420 as Exalted Ruler in 1952, District Deputy in 1958 and he was elected Presi-

Whereas: Marvin M. Lewis has served

all levels of Elkdom, Lodge, District, State

and Grand Lodge, for the past thirty

New Lexington, OH, **Lodge Presents** Larry McBee for Grand Trustee



Whereas: Brother Larry McBee has been a member of New Lexington Lodge No. 509 since 1952, served as its Exalted Ruler in 1958-59 and served a term as Trustee from 1971 to 1974; and

Whereas: He served the Ohio Elks Association as South Central District Activi-

ties Chairman in 1959-60, as State Chairman of three Youth Committees, from 1962 through 1965, in each elective office of the Association, serving as State President in 1972-73, is currently Chairman of its Advisory Council; and

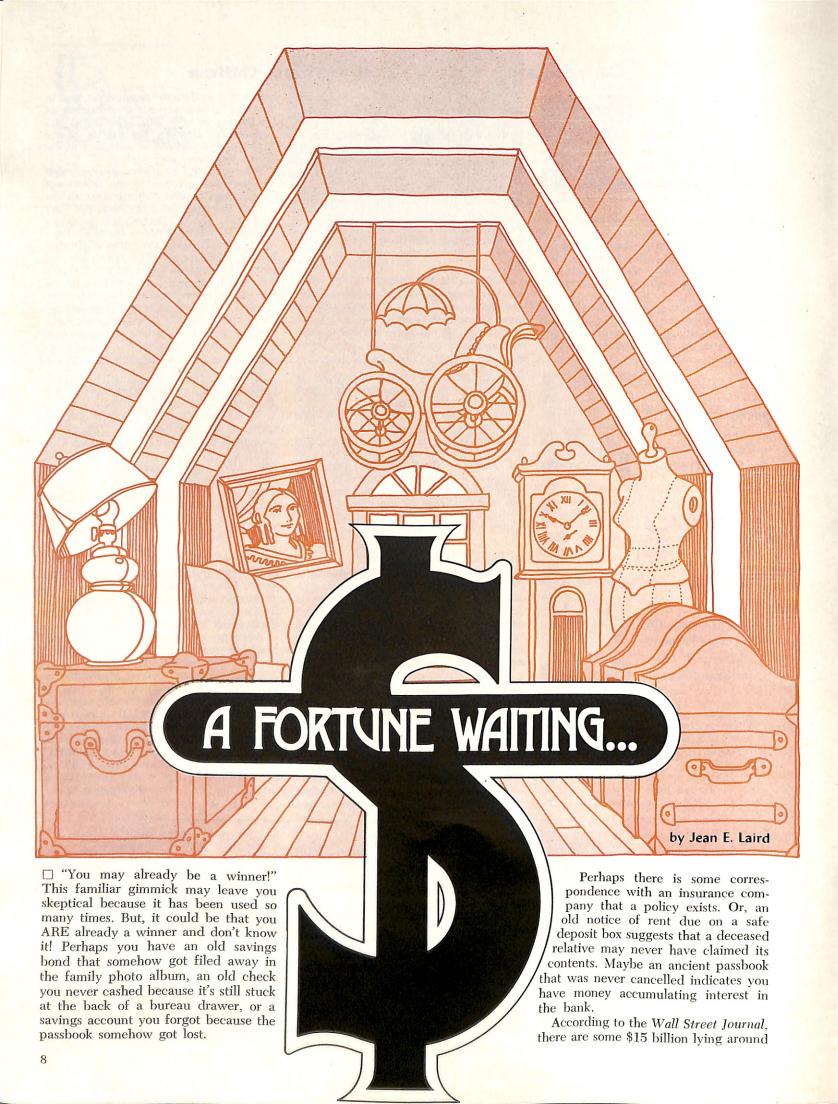
Whereas: He served the Grand Lodge as District Deputy Grand Exalted Ruler in 1960-61, as Special Deputy Grand Exalted Ruler for two years in 1974-76 and is currently serving as a member of the Grand Lodge, Lodge Activities Commit-

Whereas: He has long demonstrated a concern for the welfare of his community, having served in a number of responsible leadership capacities for the last twenty-five years; and

Whereas: His history of devotion to the Order of Elks and his outstanding record of leadership and his experience at local, state and national levels of our Order;

Now therefore be it resolved that New Lexington Lodge No. 509 does hereby endorse the candidacy of Brother Larry McBee for the office of Grand Trustee and will, at the next Grand Lodge Convention in July, 1977, at New Orleans, Louisiana, place his name in nomination for that office.

> James Ansel, **Exalted Ruler** Ronald Beck, Secretary



-unclaimed or forgotten by their owners, many of whom are now deceased.

These include bank accounts, legacies, insurance proceeds, abandoned stock and bond holdings, and accumulated dividends. This fantastic accumulation did not build up overnight! It has been accumulating for generations, and in certain cases the owner, when found, will become an immediate mil-

And, studies further show that every year, about 500,000 people lose an average of \$200 each on their stocks. Reason: The corporation that owes them dividend checks doesn't know where these people are. And, over the past 25 years, this misplaced money has amounted to a fantastic \$2,500,000,000.

The trouble, most of the time, is that these stockholders moved without letting the corporation know about it. They continue receiving their dividends for two years, forwarded by their old post office. And then the money stops-because post offices don't forward mail after two years. Dividends are thereafter sent right back to the corporation.

What happens then? The corporation puts the accumulated dividends into a special bank account (where it earns no interest). The company may, or may not, make any special effort to find the stockholder. If, after a certain period (five years in New York, for instance), he hasn't turned up, his name is published in some obscure state paper (in New York it is the State Bulletin). And, then the money reverts to the state, and he can't get it back.

Why don't corporations make special efforts to find their missing stockholders? Because it doesn't seem like good business to them-spending their own money to give other people money.

The president of one of the largest tracing companies in America gives us a few examples. "Securities now registered in the name of Mary Griffin are worth over \$1 million. All that we know about her is that she lived in New York about 30 years ago. She or her heirs would receive this windfall if they can prove that they are the rightful owners.

"Another example," he adds, "is the Texas Pacific Land Trust Certificate #390, the largest single missing security in the country-worth about \$2 million and on deposit at the Republic National Bank in Dallas, Texas, just waiting to be claimed.

"We found the heir to a stock certificate worth \$35,000," he adds. "The owner had died more than 20 years ago in Chicago. Her daughter, the heir, was a poor invalid living in a paupers' home in California." Oftentimes, missing heirs *need* the money desperately.

It seems incredible in our money-conscious society, but it happens that people let stock and bond certificates sit around their houses, gathering dust and yellowing with age, and only occasionally wonder if those certificates are worth anything. Many thousands of people do this-particularly senior citizens-because they simply do not know who to ask or where to go to find out about the value of such issues as Panama Canal Zone Bonds, Nevada State Gold Mines Company, Wallace Egg Carrier or Perpetual Petroleum Corporation. These names are not listed on any stock exchange today. The company may be defunct or may have changed hands several times, so it takes expertise to trace unknown values of stock 30 to 100 years old. Many brokers do not have the time, and lawyers charge phenomenal fees. Thus, it might be worth your while to get in touch with a tracing company. And, there are a half dozen agencies in the United States whose job it is to locate missing heirs.

Further, thousands of people never tell their spouses about stocks they purchase, because in some families buying stock is considered akin to gambling. Others have miserly instincts and prefer to keep their financial dealings from friends and families, lest they become targets for loans.

Some of us inherit stock we don't know anything about. It is still common among the older generation for husbands to keep business details to themselves. Later, widows clean their houses and find stock certificates tucked in drawers, in books as markers or in boxes.

Some women buy the stocks themselves and forget about them. Statistics show many women are interested in stocks for approximately three years. Then they lose interest. They lose money, have children, get wrapped up in something else for some reason and just forget about their stocks. These are not the wealthy people who have lawyers or accountants looking after their money. These are the middle-income people.

How can assets of such great value be abandoned or forgotten? Corporations change their trade names over the years. Some merge with other large companies and their names are no longer seen on the daily stock listings. When people don't see the name of a stock company in the daily financial sheets, it is surprising to learn how many just assume the security is worthless. As a result, there are more than 5 million yellowing dog-eared certificates just lying around homes in the most outof-the-way places. Most are in the attics, among old family papers, in storage bins or in the basement.

One tracing company executive goes on to tell us about a fellow who papered his cabin wall with old certificates that he assumed were "worthless," just to remind him of his foolish investments of the 1920s. "He couldn't get them off when we told him that two of the certificates were worth \$18,000. So, he sawed out the section that held the two good stocks and brought them to a New York bank and received the \$18,000 in exchange."

Further, the General Public Utility Corporation announced a year or so ago that it was unable to find about 30,000 people with a total of \$6,000,000 com-

ing to them.

Those 30,000 people are the ones who bought stock in the 1920s in the Associated Gas and Electric Company, a complicated public utility holding company which then embraced about 189 other companies. It went bankrupt in the early 1940s and many of its shareholders concluded that they had simply lost their money, so they never really checked up to see what the final outcome would be. The company emerged from the wreckage with a substantial recovery for each stockholder.

One tracing company executive tells of a man who dimly recalled that his grandfather owned stock in the Marconi Wireless Company, but that all of the certificates had been destroyed in the San Francisco earthquake of 1906. The grandson came to the tracing company, which confirmed his grandfather's holdings-and the man went home with 78 shares of RCA stock (worth over \$2,000 today).

People also buy insurance policies and fail to inform the beneficiaries about them. After the death of the insured, the beneficiary may become "lost" to the insurance company and never realize the benefit of the payout.

Or, perhaps you are the beneficiary of a life insurance policy that can't be found. If you know the name of the company, write to them at once, or to the agent that handled it. A paid-up policy may be involved. Or, a life annuity which pays a minimum fixed number of installments may be yours.

Recently a school teacher in New Jersey learned that his name had appeared in a bank advertisement, listing





the names of depositors of savings accounts that had long gone unclaimed. Only then did he recall that he had once had a small savings account in

that bank. His passbook had been lost and the whole matter forgotten. But, the interest had kept right on accumulating!

State laws vary in handling bank savings accounts when there have been no deposits or withdrawals over a period of years. The time limit may be 10 years or 20 years before accounts are known as "escheat" and revert to the State Treasury. And, banks are usually required to advertise in newspapers to try to locate depositors.

If you have lost your passbook, don't write off your funds. Contact the bank at once. If you can't remember the name of the bank, write to your State Treasurer's office and ask them to check their records. You may find that the bank can be identified and you can then fill out the necessary forms.

Sometimes an in-coming check may be put aside until the next trip to the bank-and eventually forgotten. Most states have a set time limit on "stale checks," usually from six to 12 months.

However, even after the specified period, some banks will cooperate and call the issuer of the check. If the latter so instructs, the tardy payee can get his money.

It's possible that information can be outlined through the National Safe Deposit Association, 521 Fifth Avenue, New York City, New York 10017. For a modest fee, the Association will advertise in its publication which is distributed to banks around the country. If the ad requesting information comes to the attention of the right bank, the contents of the box may be claimed.

States also have varying regulations concerning safe deposit boxes. In New York State, for example, after the first year of non-payment of box rental, a so-called "cut open" notice is sent to the renter. Then if the bill is not paid after 30 days, the box will be opened by the bank. If the property is of value, it is held for two years, then may be sold at auction. Auction proceeds in excess of rent due go to the state. Personal papers are held for ten years.

Does the U.S. Government owe you money for a savings bond you've lost track of? It's entirely possible that it does, because about \$80 million worth of such bonds are lying unclaimed and apparently forgotten by their owners in the vaults of the Department of the Treasury and the nation's 12 Federal Reserve Banks. Some 188,000 bond owners, most of whom are World War II. Korean and other veterans, and their unclaimed certificates, with a face value of \$50 million and current redemption value of \$80 million are gathering dust.

Elmer B. Staats, Comptroller Gen-

eral of the U.S. General Accounting Office, says: "The vast majority of bond accounts are officially identified as inactive, meaning that no deposits or withdrawals have been made for at least 20 years. Many bonds have been held in safekeeping over 30 years."

The safekeeping program was started in 1935, and bonds were held only if purchasers requested it. To get the bonds back they had to submit receipts. This plan really skyrocketed in World War II, when thousands and thousands of servicemen and civilian workers signed up for payroll allotment plans, whereby part of their pay went toward savings bonds which were held in safekeeping. The Treasury regarded its own responsibilities in the matter as purely 'custodial," with no procedures established for automatically returning the bonds to their owners, or notifying his heirs of their existence when servicemen

How can you find out if you own bonds that have not been reclaimed or redeemed? If you can locate a safekeeping receipt, and wish to reclaim the bond, write to the Treasurer of the U.S. Securities Division, Washington, DC 20220 for a copy of Treasury Form 5114. If the receipt shows the depository as a Federal Reserve Bank, write to that bank for the form.

If you do not have the safekeeping receipt, but possess other records such as a payroll allotment form which proves purchase of bonds, send this document with a letter of inquiry to the Treasurer or to a Federal Reserve Bank that might be indicated.

If you have no receipt or official record, but believe you might have purchased a bond that was never reclaimed or redeemed, write to: The Bureau of Public Debt, Treasury Department, 536 Clark Street, Chicago, Illinois 60606. Be sure to include your name, and the address that would have been inscribed on the bond at the time of purchase, the approximate date or year of issue, and any other additional information that might help determine your claim.

Send any information you have, serial numbers if possible, date of issue, name and address of the registered owner to the U.S. Treasury Department at the above-mentioned Clark Street address in Chicago. Even partial information can often be of some help.

Experts in the field of tracing offer these suggestions, in an effort to protect people from losing the value of old but good securities, thus avoiding involuntary forfeiture, as well as keeping track of other assets due you:

Never destroy stock certificates, even if you think the corporation went broke. Don't take anything for granted because the corporate name cannot be seen on current financial listings.



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If a relative of yours has died, and you are entitled to his stock, send the corporation the appropriate legal or judicial papers.

If you or a relative have lost a stock certificate, don't remember what corporation issued it, and can't get in touch with the broker who sold it, write to the Internal Revenue Service for back issues of your tax return (assuming you received dividends on the stock).

Put stock certificates and other valuables in safe-deposit boxes, along with a record of when, through whom, and at what price you bought them. Keep a duplicate of this record at home and let your executor or closest kin, or friendknow about it.

Never move without leaving a forwarding address with your bank, your broker, insurance company and government agencies with which you have had dealings. In addition, leave your forwarding address with your old employers.

Repeat the above procedure every

And, when you move, be sure to leave a forwarding address with any corporation paying you dividends, even though it may be "just peanuts." Write to the corporation's secretary and write to the "transfer agent," the bank that handles the dividend (its name will be on your stock certificates). Here is what you say:

"I am the holder of 0000 shares of XXXX stock, serial number 0000. On (date), I (will move or have moved) to a new address. My old address

was: XXXXXX. My new address is XXXXXX. Please send me a statement confirming your notice of this change of address."

And, if you don't receive confirmation, keep writing. Don't give up, or lose out because of a company's inefficiency.

If you have banked or done business in another state in the past, and have been absent from that state for five years or more—write to the state's finance department. Inquire if it has an abandoned-property law, and if so—is your name on the list for whom unclaimed money is waiting.

In some states, savings accounts that have been inactive for a certain number of years are taken into state custody. Avoid this by sending your pass book in at least once a year for individual accounting.

Where there is money, con men are often not far behind. Some fraudulent promoters have been known to make false promises, swindling innocent victims out of hundreds of dollars in "expense money" which they assert is needed to process a claim. It is always wise to check out the credentials of anyone offering to make such a recovery on your behalf.

Some dull weekend, make a basement-to-attic search. If you come up with any old stock certificates or bonds, find out if they are worth anything. (Almost any good stock-brokerage firm can give you this information.) Your windfall might be right around the corner!



 It is difficult to select any article in a given issue of The Elks Magazine that will merit praise from a majority of readers.

Readers do have likes and dislikes; some read to pass the time, while others have their choice of interest. However, I am firmly convinced that the majority of people reading those articles by Frank Thistle are relieved of tension, anxiety and the various "isms" that confront us daily.

"Laugh it off" is a good motto that one derives from such good examples as "President Ford's Court Jester" [April, 1976] and "Why the World Still Loves W. C. Fields" [February, 1977].

Israel Ginsberg New York, NY

• I want to commend you on the well expressed article "U.S. Postal Service: Business or Public Service," by Wayne T. Walker [February, 1977].

I especially liked the closing comments: "One thing is certain—the mail must go on. For it to even falter would be disastrous!"

I am a postmaster with a long tenure of service in the department, in a medium sized, fast growing rural area. I would like the American people to have service first.

Clem Holland Resaca, GA

• It was with great interest and appreciation that I read your timely article "U.S. Postal Service: Business or Public Service," by Wayne T. Walker [February, 1977].

Thanks for telling it like it is. I hope the entire membership read the article as it would certainly clear up a lot of misunderstanding about the Postal Service.

I'm sure there are many other Brother Elks throughout this great Order of ours who are postal employes and feel as I do

Robert J. Harrison Postmaster Streator, IL

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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Ьу Frank Thistle

Would you like a job that pays thousands of dollars for only a few hours work and one that requires little, if any, experience?
The hours are good and you're your own boss. It's the fastest-growing major crime in the country and your chances of being caught are just about fifty-fifty. However, job security is poor and the work can be nerve-wracking.

Take the case of the fellow who entered a Salt Lake City

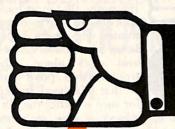
bank, strode up to a teller and, after clearing his throat, asked her to hand over the money. While she was collecting it, he fainted.

Or the two men, armed with shotguns, who stormed into a Los Angeles bank and ordered every-Angeles bank and ordered every-one to lie on the floor. That accomplished, they realized there was no one available to fetch the money for them. They hesitated,

then ried.

The movies' traditional portrayal
of bank robbery as a smooth
operation carried out by a team of

One study showed the convicted bank robber's income is about 40 cents per hour...



meticulous, steel-nerved holdup men is outdated, law enforcement officials say. Bank robberies have increased almost three-fold since 1960, and most of the newcomers are amateurs working alone.

"They are young and dumb," says William Sullivan, the assistant FBI director in Los Angeles. "By dumb I mean not wise in the ways of the professional holdup man. We've had guys write holdup notes on the back of their own utility bills. Or run out of a bank so excited they can't find their getaway car."

Adds Charles Ogle, an FBI supervisor: "Twenty years ago, the bank robber was looked up to by the other inmates in prison. He was a big shot, and bank robbery was viewed as the class robbery. Not any more."

Holdups of banking institutions are increasing so fast that former U.S. Attorney General Edward H. Levi recently warned that he may sue those who ignore protective measures required by federal regulations. Levi cited an FBI report that 4,252 holdups of banks, savings and loan associations and credit unions occurred during the 12 months ending June 30, 1975—a 51 percent increase over the previous year.

John Myler, a criminal division lawyer, called it an "incredible" rise, outstripping other increases in serious crime. Banks ignore the required protections through a "combination of carelessness and sloppiness," he said. Motorists who disregard seatbelts make a good analogy, he said.

Unless the institutions use measures required by the 1968 Bank Protection Act such as surveillance cameras, alarm systems and bait money, Levi said, he may file civil suits that could mean \$100 a day fines. A Justice Department spokesman said FBI agents investigating the holdups often find these protections are not installed or failed to operate properly. When such reports are made in the future the institutions will get warning letters, Levi said. If that does not get results, a U.S. attorney will be directed to file suit.

Officials attribute the higher bank robbery rate to three factors—the sagging economy, the drug problem and the growing number of banks. "Twenty years ago, most banks were downtown," Sullivan says. "Now you also have branch banks in the suburban areas, with easy access to freeways. They are convenient targets."

But they also have added features like silent burglar alarms, cameras and closed-circuit television to make life more difficult for the holdup man. And money isn't as good as it used to be. The average haul—around \$1500—is less than half what it was a decade ago because tellers now keep only minimal amounts of cash in the drawers in compliance with the Bank Protection Act of 1968. Bank robbers, more than half of who are unarmed, often settle for the take from one window to avoid attracting attention.

One FBI study showed that the convicted bank robber's income amounted to about 40 cents per hour for his time spent in prison. And that was assuming he was allowed to keep the loot. Still, bank robbery is the fastest-growing crime in the country.

"It looks so easy nowadays," says Sullivan. "Banks are competing with each other for customers, so they try to have a pleasant appearance. In the old days, they were like fortresses on the inside. Now, they're so open, no bars on the tellers' windows, if they even have windows."

Cameras, such as the one that snapped Patty Hearst in a San Francisco bank two years ago, are used by about 60 percent of the nation's banks. They are expensive—costing about \$1600 each—but effective, snapping off four frames per second. And the FBI develops the pictures free. Occasionally, a holdup man tries to dispense with the problem of the camera by firing his gun at it. The usual result: a close-up picture of a holdup man firing a gun.

"The housing of the cameras is steel, a quarter-inch thick," says Jack Reitz, branch manager in Los Angeles of the Mosler Co., largest supplier of bank cameras. "The only thing they can break is the lens. But even if they do, we still have the film."

If Bonnie and Clyde were alive today the dynamic duo would probably be plying their trade in Los Angeles. No other city in the United States is such a mecca for bank robbers. In fact, the "pickings" are so good that Los Angeles has the dubious distinction of being the bank robbery capital of the world, according to the FBI. The "city of angels" contributes far more than its share to national bank robbery statistics—almost 20 percent. The problem in Los Angeles first became acute in 1963, when the number of banks robbed during the year reached one out of three. Today it's almost one out of two.

Everyone knows why people rob banks. As Willie Sutton, the master bank robber, once explained: "Because that's where the money is!" But few individuals outside of bankers and law enforcement officials realize why Los Angeles has become the leading location for those with a lust for larceny. There is no one reason why Los Angeles is the nation's bank robbery capital, but the FBI offers these possibilities:

• The city's sprawling freeway systems allows bank bandits to make a fast getaway.

• Los Angeles has more banking institutions than any other city. California, with more than 3500 banks and savings and loan institutions, has three times the number in New York.

• The locations of many banks in suburban shopping centers and near residential districts make getaways much easier.

• Many banking institutions have unique hours, sometimes staying open as late as 8 p.m. one night a week.

• Banks provide a place where money is readily available and there is usually a minimum of resistance. The owner of a liquor store or gas station is more likely to be less cooperative than a bank teller and also won't have as much money.

The number of armed guards stationed in banks is insufficient.

The architecture of banks and savings and loans has changed from barred tellers' windows and high walls separating them from the customers to the present open designs featuring low tellers' counters and open tellers' windows.

Who is the typical bank robber?



It's impossible to determine this, but authorities agree that most bank robbers are unarmed amateurs who carry paper bags, wear dark glasses, and work alone. The trouble, they point out, is that it's hard to tell for sure whether the per-

son robbing a bank is one of those weaponless bumblers or a smart, armed professional who would as soon blow your head off as say "Shhh."

Bank bandits have long held a reputation for ruthlessness, cunning and bravado. But this image is a total misconception, according to psychiatrist David G. Hubbard who studied some 300 bank robbers when he was a psychiatric consultant at the Springfield, Missouri, Medical Center for Federal Prisoners. He claims that at least 85 percent of all bank robbers are tantrumthrowing bumblers, and that the typical bank robber is too dumb to find his way in a revolving door.

"Know how the average bank robber prepares for a robbery?" he asks. "He gets a paper sack, dark glasses, and maybe a toy gun if he bothers with any 'weapon' at all. And the getaway? Most don't bother to plan it.

"I know of one instance where a man robbed a bank and when the money was handed to him he realized he hadn't brought a bag to carry it off in. So he stuffed the loot in his pockets and dashed off with bills sticking out of his trousers and jacket. A couple of the bank's executives noted this when the robber passed them on the street.

"As the robber hustled along, it dawned on him he didn't know exactly where to go. So he returned, sat on the steps of a building across from the bank, and watched. He saw police arrive, question witnesses, and take notes. He watched until finally, hours after the incident, a bank employe spotted him and the police quickly closed in."

Dr. Hubbard also tells of the alcoholic who prepared for bank robbery by panhandling for booze money and getting drunk. Tipsy, he strode up to the teller in a nearby bank and demanded money. The terrified teller gave him \$30,000 and the felon escaped. Outside, he decided he deserved a drink. He examined the wad of bills, plucked out \$1, dumped the rest of his loot in a trash can, and went on his way.

The psychiatrist characterizes the lone bank bandit as his father's pet and the spoiled child of a large, poor family where lack of money dominated everyone's consciousness. The father often gave him things he couldn't really afford. Dr. Hubbard says amateur bank robbers commonly run through money they steal within a day or two.

They lavish gifts on strangers, buy friends expensive cars, give \$20 bills to skid-row bums. The robbers try to recreate the gift-receiving experience of their youth, presumably generating tremendous gratitude to themselves and inflating their own egos. According to Hubbard, bank robbers hold up banks in a search for self-worth.

"Most bank robbers see themselves as failures," he says. "They will say, for instance, that they have been 'nothing' for 30 years. Thirty times 365 days. That's a lot of time. Yet in a five-minute robbery they can become a 'somebody' they think."

Recently, the FBI made a study of 2200 bank robberies. From it emerged a remarkably uniform profile of bank robbers' working habits. Their study showed that most bank robbers are men between the ages of 26 and 36 who, in 53 percent of the cases, prefer to work alone and, in 75 percent of the robberies, walk into a bank between 10 a.m. and 2 p.m. on a Friday, wearing either sunglasses, phony mustaches, or ski masks as disguises. Almost 55 percent of the robbers are armed with pistols and 86 percent of them leave with money.

Who has been the biggest bank bandit in Los Angeles history?

According to Capt. C. A. Higbie of the Robbery Detail, it was Kerry K. Platt, a middle-aged salesman who lived in the San Fernando Valley. His avocations were playing the horses and robbing banks. His distinction was not in the amount of money he stole—estimated at \$25,000—but in the number of holdups committed in the Los Angeles area—some 16 over a six-year period.

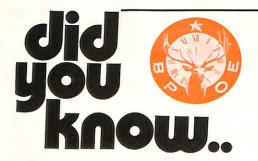
Police nicknamed him the "GM Bandit" because of his method of operation. In each holdup, he first stole a General Motors car, used it to escape and then abandoned the vehicle near the bank. He carried a set of master keys for GM cars.

Platt's bank robbery career ended after he robbed a Security Pacific Bank branch in Reseda. Police answered a silent alarm and arrested him in the parking lot. They said he had a plastic gun in his waistband and \$896 in a brown paper bag.

During questioning, the grocery salesman admitted he had robbed 16 banks and spent the money playing the horses. His wife expressed shocked disbelief at the "double life" her husband led.

"He is a fantastic salesman and never has had any trouble getting a job," she said. "He is well liked. Everybody thinks he is a great guy. But it's been a hell of a life. Gambling has been the curse of the family's existence. It started with cards and then went to horses. I once persuaded him to go to a meeting of Gamblers Anonymous but he came back laughing at the people who were there."

(Continued on page 52)



The Elks and the Theater

The Order of Elks started as a fraternity of men of the theatrical profession and other closely related activities.

When the First Constitution, Rules and Regulations of the Benevolent and Protective Order of Elks was adopted the preamble read as follows: "The undersigned members of The Theatrical, Minstrel, Musical, Equestrian and Literary professions . . . do hereby organize an Order to promote, protect and enhance the welfare and happiness of each other."

For many years the Order had this limitation of membership. S'owly, however, its membership broadened until now members of the theatrical profession are no more prominent than those of any other business or vocation.

The departure from the original precept and purpose of the founders was slow and at times impeded by a reluctance on the part of the early members

to see the original character and limitations of the Order.

However, the debt the Order owes to "The Theatrical, Minstrel, Equestrian, Musical and Literary professions" responsible for its creation and early development, has never been forgotten by the informed members of the Order.

In his report at the Grand Lodge Session in 1887, Exalted Grand Ruler William E. English agreed to a movement changing the date of the Grand Lodge Session to a summer month, saying:

"It would be especially gratifying to the theatrical members of our organization, who are now largely unable to be in attendance by reason of necessary absence in the performance of professional duties. During the year just closed as always before in the history of our Order we have been placed under renewed obligations to the theatrical profession . . ."

By 1895, the Order began to assume more of the character of the present as Grand Exalted Ruler Edwin B. Hay said: "The question often arises among the uninitiated, concerning the status of the dramatic profession, with regard to the Order. It is true that to the profession the Order is indebted for its existence, but for its perpetuation and for the glory of its members today it depends upon the interest manifested in it by contributions from every walk of life."



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From the 50's . .

- Left My Heart In San Francisco
 Autumn Leaves
 Old Cape Cod
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 Satin Doll

- Wheel Of Fortune (I'll Remember) In The Still Of The Night Night Train Pretend
- Witchcraft

From the 60's . . .

- Alfie
 This Guy's In Love With You
 He Ain't Heavy . . . He's My Brother
 Hello Dolly!
 Never On Sunday
 Sunrise, Sunset
 (A) Taste Of Honey
 Chim-Chim-Cher-ee
 Alley Cat
 If I Were A Carpenter

- From the 70's . . .
- I Write The Songs
 Rose Garden
 Raindrops Keep Fallin' On My Head
 Take Me Home Country Roads
 I Am Woman
- Sweet Gypsy Rose
- Feelings Please Mr. Please
- Fly Robin Fly
 Theme From THE GODFATHER
 Theme From LOVE STORY

From the 40's ...

- Sentimental Journey
 It's Been A Long, Long Time
 That Old Black Magic
 Take The 'A' Train
 I'll Walk Alone
 Almost Like Being In Love
 Tenderly

- Tenderly
 Daddy's Little Girl
 Cruising Down The River

And the Golden Oldies . . .

- After You've Gone Fascination I'm Gonna Sit Right Down And Write Myself A Letter Sleepy Time Gal Muskrat Ramble

- Dinah

- Dinan Give My Regards To Broadway You're A Grand Old Flag In The Good Old Summertime Sweetheart Of Sigma Chi

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Have you ever wondered how professional musicians learn all the songs they are requested to play? How can they ever afford to buy all that sheet music? Well, most of them don't. Up until a few years ago they could buy a "fake" book of 500 songs or more. (It was illegal in those days.) Such a great book would cost them only \$75 or so. A fantastic savings for \$500 to \$1,000's worth of music! But now, thanks to Hansen Publlshing, the greatest "fake" book of all times is available (and legally too) to professionals and amateurs alike . . . and for only \$15.95. (Your mail order price is only \$12.95!) That's just over a penny per song . . . songs which usually sell for \$1.00 or more each.

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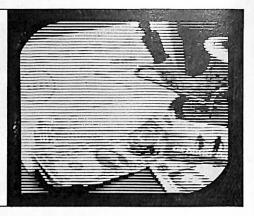
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YOU AND RETIREMENT

by Grace W. Weinstein



PERSONAL PLANNING

Anthropologist Margaret Mead was widely quoted a few months ago when she said, on the day which marked both her 75th birthday and her 50th anniversary of association with the American Museum of Natural History, "Sooner or later I'm going to die, but I'm not going to retire."

Dr. Mead is in the fortunate position of being able to make that choice. Most Americans are not. A survey taken for the National Council on the Aging in 1975, revealed that 37 percent of present-day retirees were forced to retire . . . and 61 percent of people now working face mandatory retirement. The tide may turn; there is a lot of discussion today about the merits, and demerits, of compulsory retirement. But right now, and for the foreseeable future, retirement is a fact of life.

Many people, of course, choose to retire. Some elect retirement because of failing health. Others, in the best of health, want the opportunity to travel, to spend time with family, perhaps to embark on a second career. Whether or not retirement, when it comes, is by choice, the quality of your retirement is up to you.

Research shows that people who are prepared for retirement, who plan for it in advance, enjoy it more. But research also shows that most people do not plan ahead. Most people, either because they resist the thought of growing older or because they are simply too wrapped up in daily life, fail to look ahead. If you have not yet retired, you have a golden opportunity. You can plan your retirement, now, so that you can find real satisfaction in this new stage of life by giving it some thought.

Planning ahead is not limited to financial planning. Financial planning, absolutely essential to successful retirement, is the one area to which people do give some thought. But personal planning, equally essential, is widely overlooked.

The transition from work to retirement, voluntary or not, requires major personal adjustment, simply because retirement brings so many changes: a significant increase in leisure time, coupled with the question of what to do with that time; a shift in family relationships; a change in the source of personal identity. Adjustment in all of these areas is eased by planning ahead.

Leisure time, first of all, is an immediate and sometimes severe problem in retirement. Leisure, by definition, is a contrast to work. Yet, after retirement all time is leisure time. Some 50 hours a week, previously spent on the job and in getting to and from the job, suddenly loom emptily ahead. What will you do with that time?

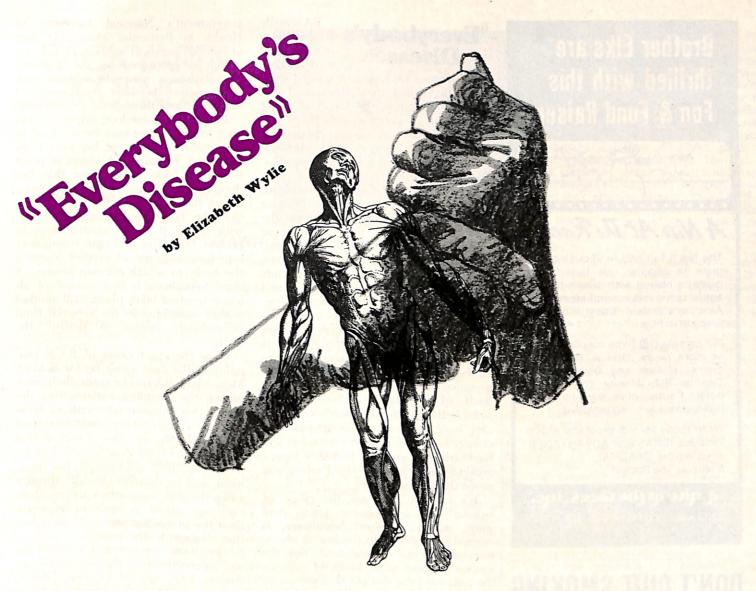
Most men, after forty years or more of a nine-to-five rhythm, are used to structure; its sudden absence, after the first few weeks of vacation-like contrast, can be hard to take. Structure, a routine to the days, can still exist in retirement, but it must be self-imposed. The nice thing about it, in fact, is that it can be self-imposed and can be a sometime thing. If part of the week has a structure -whether that structure is a commitment to a volunteer activity, a regular golf game, or a part-time job-the rest of the week can provide welcome relaxation. When every day offers nothing but relaxation, however, time can hang heavy. Plan before retirement, whenever possible, for the use of time after retirement. Don't wait until R-day to think in concrete terms about what you want to do.

Shifting family relationships are closely related to the use of leisure time. As Betty Ford said, three short days after President Ford became ex-President Gerald Ford, "I told Jerry I don't want him home to lunch."

The most compatible of couples can find new strains and tensions in retirement years, unless they plan in advance for activities which will keep them separate as well as together. Every minute of every day is too much time to spend together, except on a change-of-pace vacation. Furthermore, doing everything together leaves very little to talk about and to share. Respect each other's personal identities. Remember, too, that a woman who has cared for a home for forty years knows how to do so. Help, if you wish. Don't interfere.

Personal identity, for many people, is derived through work. We identify ourselves, form our self-images, in terms of what we do for a living: I'm a mechanic. I'm a dentist. I'm a salesman. How do we view ourselves once we've retired? What is the new source of personal identity?

These are the problems, all, of course, interrelated. And the solution? Plan (Continued on page 33)



☐ Nancy Wilson, a Cleveland housewife, had to sit down halfway through her daughter's wedding ceremony because of weakness and pain in her back. Ed Smith, a Missouri farmer, can no longer stoop to tend his vegetable garden; his knees are too stiff.

These two people and 2,230,000 Americans like them-more than one in ten-are victims of arthritis, the nation's number one potential crippler. It's been called "everybody's disease" because it's a disease we're all going to get in its milder form, if we live long enough.

Nancy Wilson suffers from rheumatoid arthritis, a very painful and sometimes disabling affliction. Ed Smith has osteoarthritis, somewhat less painful and almost never crippling. Both ailments are joint diseases, as are the nearly 80 other less common forms of arthritis (which include gout and bursitis).

The word "arthritis" derives from the Greek word arthron-joint-and the suffix -itis, which always means inflammation. The literal meaning of arthritis, then, is "inflamed joints." This phrase is very descriptive of rheumatoid arthritis, in which intense joint pain is accompanied by redness and swelling as well as stiffness. Osteoarthritis, however, is misnamed. This disease-the one everybody gets who lives long enoughalmost never involves inflammation, and its symptoms are milder; aching and stiffness. Doctors often, and more accurately, call this type of arthritis "degenerative joint disease."

One symptom is common to all types of arthritis: pain. In rheumatoid arthritis the pain is so severe that often the patient can't stand the pressure of his blankets at night. Nancy Wilson says, "There's no way to describe the pain to someone, even a doctor, who doesn't have the disease.'

A person with rheumatoid arthritis (we'll call it, as some doctors do, "RA") wakes up in the morning sore and stiff; he feels better after he has moved around for a while. The osteoarthritic patient, on the other hand, feels stiffness and pain after exercise, and his pain lessens after rest. An RA patient's whole body is sick; he may run a fever during acute attacks, and he is probably anemic. The osteoarthritic patient isn't sick at all; his joints are simply wearing out.

The more than 200 bones in the hu-

man body are all consecutively joined together. (Remember the old song that said, "The foot bone's connected to the ankle bone, the ankle bone's connected to the leg bone," and so on, up to the skull?) Most of the connecting links, called "joints," are movable and therefore structurally complicated.

Wherever two bones fit together, their ends are covered with an elastic fibrous material-cartilage-that cushions the impact when they rub together. As in an engine, moving parts in man's skeleton require lubrication at friction points. In joints, this lubrication is supplied by synovial fluid, enclosed in a capsule, the synovial membrane.

What happens to these normally smoothly functioning joints when arthritis is present? It depends upon what

type you have.

In RA, for reasons not yet determined, inflammation attacks the synovial membrane and eventually begins to eat away the cartilage. Later on, scar tissue and spurs (outgrowths of bone) may form at the joints, producing permanent stiffness and deformity unless treatment is begun early in the disease process.

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"Everybody's begins in ear-Disease"

RA usually ly adulthood and strikes

more women than men. A special characteristic, called the "rheumatoid factor," shows up in the blood of about 75 percent of patients with RA. RA is characterized by remissions-periods of weeks, months, or even years when the patient seems entirely free of symptoms. But even during remissions, the rheumatoid factor is present in the blood.

Osteoarthritis involves a different process-one of wear and tear on the joints, particularly those that bear weight, such as the hips and knees. Cartilage begins to wear out after years of absorbing the shock as bone ends rub together. It becomes frayed and pitted and may finally be worn away entirely. As in RA, bone ends may thicken and spurs may form to cause stiffness and pain, but the patient is not otherwise ill. Sometimes there are no symptoms at all; in such cases the presence of degenerative disease shows itself only in X-rays.

In both RA and osteoarthritis, muscles may become weak or tense as changes occur in adjacent joints. If you have arthritis, you can probably hear a creaking or crackling sound when you move the affected joints.

It's easy to pinpoint the cause of osteoarthritis as worn-out joints. And gout, which is often hereditary, is caused by a defect in the body's chemistry-an excess of uric acid. But the causes of most other kinds of arthritis (except for joint disease brought on by injury) remain undiscovered, although research goes on at the National Institute of Arthritis, Metabolism, and Digestive Diseases (a component of the

government's National Institutes of Health in Bethesda, Maryland) and at various medical schools. Much research is sponsored by the Arthritis Foundation, a nonprofit agency with headquarters in New York and 73 branch offices throughout the country.

Researchers have long suspected that an infectious agent may be involved in RA, but no such agent has ever been identified. Recent work seems to point toward a "slow" virus, one that lies dormant in the body for many years before flaring up. Another possibility is that the body's auto-immune system, with which it fights against "foreign protein" (as after an organ transplant) somehow gets out of control, causing the body to attack its own tissues. A third hypothesis is that a kind of allergic reaction takes place. Still another is that something in the synovial fluid mysteriously begins to destroy the joints.

Once the exact cause of RA is pinpointed, the cure won't be far behind. Meanwhile, RA can be controlled, minimizing the crippling and twisting deformity we all associate with it; however, the patient must seek treatment early in the disease. One danger is that during periods of remission, when he feels well, he'll discontinue his treatment and medication. Result: disaster when the next acute attack strikes, since each new attack is likely to be worse than the preceding one and cause further damage to the joints.

The basic treatment for both RA and osteoarthritis is the same. Doctors employ heat, special exercises, drugs, rest, and orthopedic (bone) surgery in varying combinations, depending on the individual's case. It's important for

(Continued on page 32)

Phituaries

PAST DISTRICT DEPUTY L. F. Chapman of DeLand, FL, Lodge died on January 4, 1977. Brother Chapman became District Deputy Grand Exalted Ruler in 1929-1930 for the East District.

PAST DISTRICT DEPUTY Fleming Folkes of Panama City, FL, Lodge died recently. Serving as lodge treasurer at the time of his death, Brother Folkes had been District Deputy Grand Exalted Ruler in 1961-1962 for the Northwest District.

PAST DISTRICT DEPUTY J. B. Ferguson of Ord, NE, Lodge died on January 11, 1977. Vice President of the Nebraska Elks Association at the time of his death, Brother Ferguson held the post of District Deputy Grand Exalted Ruler for the Central District in 1973-1974.

PAST DISTRICT DEPUTY Arthur F. Buente Jr. of Granite City, IL, Lodge died on

January 11, 1977. Brother Buente was named District Deputy Grand Exalted Ruler in 1944-1945 for the Southwest District.

PAST GRAND TRUSTEES CHAIRMAN Arthur M. Umlandt of Muscatine, IA, Lodge died on January 21, 1977. District Deputy Grand Exalted Ruler in 1930-1931 for the Southeast District, he was a member of the GL Committee on Credentials in 1938-1939, and served as Chairman of the GL State Associations Committee and of the GL Ritualistic Committee in 1948-1949 and 1949-1950, respectively. Brother Umlandt held the position of Grand Treasurer from 1959 to 1962 and became Grand Esteemed Leading Knight in 1963-1964. He was on the Board of Grand Trustees in 1951-1952, and again from 1953 through 1958, serving as Chairman for one of those years.

BACKYARD GARDENER

by Helen Rosenbaum



DON'T YAWN AT YOUR LAWN

Is the grass really greener on the other side of the fence?

Now is the time to do something about it!

Cultivate nature's magic carpet—with the following tips from The Lawn Institute —helping your lawn to re-establish fully in spring:

Don't keep off the grass. You can speed the coming of the green by raking up duff that insulates the ground from the warming rays of the sun, mowing off spent and scorched grass foliage if much persists after winter. This is the one time of year, before new growth really gets started, that a very low mowing (scalping) can be undertaken without harm.

Once the matter of insulation has been taken care of, fertility plays a major role in rapidity of grass revival. New, young shoots will appear sooner, and be of a richer color, if the lawn is amply fed. If your lawn was well-fertilized in autumn, probably little or nothing more will be needed in early spring; but if neglected last year, an early spring fertilization helps fulfill spring's promise more quickly

How heavily a lawn should be fertilized is hard to pin down. Much depends upon the quality of the soil, upon the kind of grass grown, whether clippings are left to recycle nutrients, whether irrigation is frequent, and how well the land had been fertilized previously. Ordinarily a complete fertilizer used frequently enough to supply three or four pounds of nitrogen (N) to each thousand square feet (M) annually, suffices to keep bluegrass thriving and quite competitive against weeds. Bermuda grasses will probably require a bit more, while fine fescues and centipede grass get along with less.

Lawn fertilizer should contain nitrogen in generous proportion, of which a fair part should be water-insoluble (i.e. of a gradual-release nature).

Gradual-release nitrogen such as is derived from ureaform is particularly helpful, especially in warm weather. Steady feeding conducive to consistent color and growth results rather than surfeit followed by depression (as occurs with soluble plant foods). About one pound of N/M works out well for a single application, although more than this can be used without risk with gradual-release products.

And if the lawn is at all thin, a security blanket of high quality seed provides

reassurance that good grass will be at hand to contest adventive weeds. Such an overseeding also provides opportunity for introduction of lawn dandies newly bred. Seed of good parentage is nice to have around should the old turf revive erratically. Do not expect seedlings to compete well with established grass already well-rooted, however. In fact, consider yourself lucky if very little happens from an over-seeding; this will signify that your lawn is in good shape, full of zip, and vigorous enough to face summer.

Starting A Lawn

A new lawn can be established either by sowing seed, or by laying sod. In the South many lawns are initiated with living stem fragments called sprigs or stolons, pressed into the ground. Or spaced biscuits of sod (plugs) eventually grow into a solid stand. Most lawns, however, are seeded—especially those relying upon favorites such as Kentucky bluegrass, perennial ryegrass, fine fescues, or Highland bentgrass.

Whether you plant the lawn yourself, or have someone else nurse the turf through its juvenile stages (the case with sod), insist upon a quality sowing. Check the seed box label to be certain that kinds of grass that do well in your vicinity predominate, and that wanted cultivars are included. Don't worry about a bit of inert (it can't hurt anything), or even fractional percentages of weeds (these are seldom serious; most species legally termed weeds disappear if mowed). However, agricultural "crop" seeds—usually perennial field grasses, great for hay but hardly elegant in the lawn-should be minimal. These criteria are as important for sod as for seed, and a purchaser of sod has every right to expect it to be free from unwanted off-type vegetation, or suppressed seeds which may pop up if the grass thins.

Whether sowing seed, or laying sod, the best soilbeds are cultivated, fertilizer being mixed in according to need. A soil test is a good guide as to whether liming may be needed, and tells where phosphorus and potassium levels are. Sometimes just noticing how well the weeds are growing may be clue enough as to fertilizer needs! If the soil is not fertile, certainly it will pay to spread ten pounds or so of a complete fertilizer for each thousand square feet of soilbed, good insurance even on fertile land. The soil is best cultivated two or three inches deep to break up compaction, although sandy soils may require nothing more than a surface scratching. Heavier soils should be disced or rotary tilled when dry enough so that the topsoil crumbles

Renovation without cultivation saves labor, but the outcome is usually less assured than if the soil is tilled. Ideally, old vegetation should be knocked out chemically, but farm chemicals such as are used for no-till corn (which leave no toxic residues in the soil) are seldom cleared for homeowner sales. Even if chemical knockdown is not feasible, mowing the old vegetation down to stubble does set it back for awhile, giving new seedlings a bit of opportunity.

Before spreading seed, scarify the surface enough to expose mineral soil. Energetic hand raking may work for small lawns, but turf thinning machines ("power rake," "de-thatcher," or some such name) save a lot of toil with larger lawns. The machines slice shallowly into the soil, kicking up a lot of duff in the process, which should be swept up for the compost pile or for shrub bed mulching.

Economical Lawn Mowing

As a result of higher fuel costs and scarcities, anything that helps to make mowing more efficient is worthwhile. Planting modern low-growing cultivars rather than lanky unselected grasses is, of course, an obvious way to economize. Both the frequency with which mowing will be needed and the horsepower that must be expended to trim the grass diminish. Several other tricks-of-the-trade from The Lawn Institute can also save time and gasoline, too:

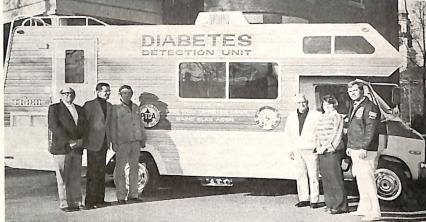
A lawn mower set to mow a bit taller has an easier time of it. More power is required to cut the stiff lower portions of grass culms than the soft leaf blades. Less clogging detritus is present in the upper canopy of the turf, too. As an added bonus the grass performs better with additional green leaf spared. Contrary to general impression high mowing is somewhat less frequently needed than low; a lawn clipped tall does not show irregularities quite so quickly as one mowed short.



NEWS OF THE LODGES







YEARLY OPERATING COSTS for two diabetes detection units purchased by the Maine Elks Association under the sponsorship of the Pine Tree Diabetes Association will be funded by the Elks. Checking out one of the units when it made a recent stop at Bangor Lodge were (from left) SDGER Joseph Winner, PSP G. Anthony Jones, ER Don Harriman, SP George Rancourt, Ms. Kathy Sullivan of the Pine Tree Diabetes Association, and Secy. Doyle Wheeler, the first person to be tested in the new unit.

IF THE SHOES FIT, they were purchased for needy youngsters by Johnson City, TN, Lodge. The donations of lodge members to the Coy Trivett Shoe Fund, chaired by Brother John Hyland (right), made possible the purchase of 121 pairs of shoes, valued at approximately \$1,443.



THE DISTINGUISHED SERVICE of PDD and PSP Raymond Fuson (right), an honorary life member of New Bern, NC, Lodge, was recognized with the presentation of a special award by Vice-President-at-Large Ralph Pitts during a recent gathering of the state Elks. First among Brother Fuson's well-wishers was GER George Klein.



WORLD WAR II veterans served as the honor guard for an Alexandria Boy Scout during an elaborate program celebrating the raising of an illuminated flag which will fly 24 hours a day at Alexandria, VA, Lodge. Also participating were the Sweet Adelines (left), a choral group, and members of the First Virginia Regiment of the Continental Line,



MORE THAN one third of the policemen from the Yonkers, NY, Police Captains, Lieutenants, and Sergeants Association who participated in "Project Aware," a drive to help children recognize and avoid dangerous situations, were members of Yonkers Lodge. Sgt. Michael Novotny (left), Exalted Ruler, and Lt. and Brother Al Mcevoy were two of the officers who gave up their days off to conduct the public education campaign.

A FASHION SHOW conducted by the Elks' ladies of Palo Alto, CA, Lodge earned more than \$5,000 for the state major project. Visiting with major project theme child Sheila Johnson and an unidentified, floppy-eared friend during the annual affair were therapist Bonnie Hearn (left) and ER Arthur Scholz (right).



ALERTED to the life-saving possibilities of cardiopulmonary resuscitation (CPR) by an article published in the December, 1976, issue of *The Elks Magazine*, six members of Albuquerque, NM, Lodge took an eighthour course of instruction in CPR. Observing as ER Dan Wright (kneeling, left) worked on the training mannequin were Est. Lead. Kt. Ken Littell (right) and (standing, from left) Trustee Dave Grammer, Trustee Fred Gomez, Brother Michael Dunivan, course instructor, Brother Marc Fricke, club manager, and Est. Loyal Kt. Frank Love.





A CHECK from Winter Garden, FL, Lodge's trustees for the new Harry-Anna Crippled Children's Hospital topped out the lodge's building fund quota of \$11,080. Delivering the donation to Jim Oliver (center), the hospital administrator, were (from left) Don Jackson, Alvin Andrews, Bill Harper, and Julian Revels.



CRIPPLED CHILDREN will benefit from Brother Bill Fortson's recent donation of \$500 to the Tall Elks, the Washington State Elks Association major project. Tacoma ER Joe Bono (second from right) awarded an "Emerald Plaque" to his fellow lodge member as Tall Elks Chm. Gary Underwood (left) and Co-chm. Art Mikelson observed.



A DINNER-DANCE at Colonie, NY, Lodge was chosen as the occasion to honor outstanding area firemen. ER John Frey (standing, left) and W. Carr (standing, right), chairman of the event, congratulated Fireman of the Year Lawrence Finch (seated, third from right) of the Shaker Road-Loudonville Fire Department and the 11 other firefighters nominated by their respective fire departments.

TWO UNDERPRIVILEGED YOUTHS will be sent to summer camp by International Falls, MN, Lodge with proceeds obtained by the raffle of a grandfather clock. The Elks purchased the materials and movement, while the Falls Jr. High School Clockworks assembled the clock. Admiring the finished product were (from left) Wally Haglund, Clockworks superintendent, ER Ken Rogers, and Bill Smerika, winner of the raffle.



LODGE NOTES

LAKEWOOD, CA. Veterans Mrs. C. Auerbach and Mr. Luther Buclakjian spoke during a veterans program chaired by Emory Alderson. Nine residents of the Long Beach VA Hospital were dinner guests of the lodge.

DE SOTO, MO. Lodge members expressed their congratulations to new Brothers Jeff and Todd Milner, sons of ER Jim Milner.

CAMILLUS, NY. The town library received a projector from the lodge during VP Michael Amrhein's recent visit. Librarians Vera Edwards and Kay Benedict accepted the gift from Americanism Chm. Cliff Lowe.

BOISE, ID. "The Wishing Well Carrousel" float was designed and built by Brothers Bunny Shrum and Earl Neumeister for the Chamber of Commerce-sponsored fairyland parade. Four patients from the Idaho Elks Rehabilitation Hospital rode on the structure, which was awarded the theme prize.

PROVO, UT. Stan's Boxing Club for young boys received a check from the lodge in support of its program. World featherweight champion Danny "Little Red" Lopez, who began his career at Stan's, and former middleweight champion Gene Fullmer were on hand for the presentation.

BLOOMINGTON, IL. A wheelchair acquired by the lodge from the Illinois Elks Crippled Children's Commission was presented to David Kaiser by lodge Chm. Fred Lauher and Est. Loyal Kt. Jim Watson.

TENAFLY, NJ. Veterans Committee members visited East Orange Veterans Hospital with over \$2,000 worth of merchandise donated by the Brothers.

CARMICHAEL, CA. Students of the Month from 17 high schools were honored recently at a luncheon. The youths received certificates of merit and listened to addresses by Scholarship Chm. Sam Price and Youth Chm. Bud Heitmiller. **ANCHORAGE, AK.** A Bicentennial class initiated at the end of the year brought the lodge "over the top" with 200 new members for 1976.

NORTH PALM BEACH, FL. A testimonial dinner was held in honor of lodge member and Grand Trustees Chm. Robert Grafton. Among the guests welcomed by ER John Ward and PDD Carl Vaughn were PGER William Wall and Grand Trustee H. Foster Sears.

PRINEVILLE, OR. Following the initiation of Gary Moore in a class conducted by his father PER Richard Moore, lodge Brothers wondered how many fatherson members there were at Prineville. The gentlemen consulted records and came up with a tally of 138 such Brothers.

GUYMON, OK. Members honored the seven Eagle Scouts of Troop No. 161 with certificates and flags following a Court of Honor for four of the young men.



WITH THE FLIP of a switch, PGER Edward McCabe (left) turned on the hundreds of lights which constituted a holiday display at the Elks National Home in Bedford, VA. PGER McCabe and Grand Trustee H. Foster Sears were among the many local, state, and Grand Lodge dignitaries in attendance at the lighting ceremony. A total of 16,673 vehicles drove through the grounds to view the decorations.



A "GOLDEN OLDIES REVUE" was staged by St. Petersburg, FL, Lodge for the entertainment of patients at the Bay Pines Veterans Hospital. Engaged in a rendition of "East Side, West Side" were Brothers Dave Bishop, Ralph Wood, Bill Hull, Bob Clarihew, Bob Fitzgerald, Bob Lewis, Ed White, and Tom Denham.



THERAPY EQUIPMENT was purchased by Pascack Valley Hospital with a donation from Westwood, NJ, Lodge. Inspecting the new equipment were (from left) Hospital Administrator Nicholas Verrastro, Est. Lead. Kt. Ken Common, ER Dave Gangeri, and Brother Louis Gaggero, hospital liaison.



A PLAQUE presented to Des Plaines, IL, ER Emmo Giesea (left) by Youth Chm. John Minerick recognized the lodge's sponsorship of a team in the West Park Major Little League. The lodge supports four teams as part of its youth program.



A SPECIAL GROUP of young men will make up the new Scout troop sponsored by Woodland, CA, Lodge. The students from the Greengate Center for Handicapped Children of Yolo County witnessed ER Kenneth Kerr's presentation of the troop's charter to Scoutmaster Wayne Cantrell.

THE ELKS MAGAZINE APRIL 1977



MEMBERS from lodges in Washington's Northwest District and all the American Legion and VFW Posts in Snohomish County were invited to participate in "Veterans Night," hosted by Everett Lodge. Visiting with the honored guests, who included patients from the Seattle Veterans Hospital, were (standing, from left) Lynnwood ER Wayne Stevens, Everett ER Harold Irvine, PGER Robert Yothers, principal speaker, and Chm. Bob Barci.



NAMED the Virginia State Elks Boys' Camp's outstanding camper for the past season, Matt Kiser (center) received his trophy during a state association meeting held at Arlington-Fairfax, VA, Lodge. Congratulating Matt, who was sponsored by the lodge, were ER John Crosby (right), who accepted the sponsor award, and Est. Loyal Kt. Paul Renick. On the same occasion, a national Bicentennial medal was presented to SP Wesley Petrie by PSP H. C. Anderson, the lodge's Americanism co-chairman.



IN 22 YEARS of participation in the Elks hide program, Eureka, CA, Lodge has contributed over 17,000 hides for processing. Supervising the loading of some of the 700 elk, sheep, and moose hides collected this year were ER Dale Colson and Chm. Frank Mills.



WHILE Clarence Rivenburg (center) of Herkimer, NY, Lodge was hospitalized, he was not forgotten by his fellow Elks. Lest the hospital stay interrupt Brother Rivenburg's 41-year voting record, Brother Howard Paul (right) drove him to the polls in an ambulance provided without charge by Brother Joseph Kuczynski. Poll worker William Stolark (left), also a member of the order, verified Rivenburg's signature.

STATE ASSOCIATION CONVENTIONS

STATE	PLACE	DATE
Tennessee	Memphis	March 31,
		April 1-2
New Mexico	Albuquerque	April 14-15-16
Louisiana	Monroe	April 22-23-24
Oklahoma	Oklahoma City	April 22-23-24
Ohio	Columbus	April 28-29-30,
		May 1
Missouri	Springfield	April 29-30,
		May 1
Wyoming	Riverton	April 29-30,
		May 1
Kansas	Wichita	May 5-6-7-8
Oregon	Seaside	May 5-6-7
lowa	Ottumwa	May 6-7
Alaska	Sitka	May 12-13-14
Arizona	Phoenix	May 12-13-14
Wisconsin	Wausau	May 12-13-14-15
Illinois	Springfield	May 13-14-15
Mississippi	Clarksdale	May 13-14-15
Nebraska	Omaha	May 13-14-15
North Carolina	Winston-Salem	May 13-14
Utah	St. George	May 13-14-15
California- Hawaii	San Diego	May 18-19-20-21
Florida	Miami Beach	May 19-20-21
New York	Kiamesha Lake	May 19-20-21-22
Arkansas	Texarkana	May 20-21-22
Michigan	Pontiac	May 20-21-22



A DELEGATION of Clifton, NJ, Elks, including Daniel Hanenburg (left), Edward Ransen (second), Major Projects Chm. Jack Sisco (third), William Black (fifth), and ER Frank Otterbine (right), delivered the lodge's \$2,300 donation to State Major Projects Chm. Leonard Hauselt (center) as District Chm. Louis Iannella (second from right) observed. The funds are earmarked for Elks Camp Moore.

(Continued on page 35)

"To Our Absent Brothers"

THOSE who no longer answer when their names are called were honored with remembrance by lodges throughout the Order last December 5th, Elks Memorial Sunday, in Elkdom's annual tribute to the memory of its "Absent Brothers."

GL Lodge Activities Committeeman John Sullivan of Southern Pines, NC, Lodge, who was in charge of the memorial services competition, received reports from 451 lodges, with a total of more than 32,000 in attendance.

The judges for this year's competition were North Carolina SP W. Ernest Bell of Durham Lodge, PSP and State Scholarship Chm. John Nichols Jr. of Mount Airy Lodge, and Vice Presidentat-Large Ralph Pitts of Newton Lodge.

Awards will be presented at the Grand Lodge convention July 10 to 14 in New Orleans, where all brochures submitted will be displayed.

Photographs from the first-place brochures are shown here.



Cartersville, Georgia



1976 Winners

Lodges with fewer than 301 members

3. Grandview-Hickman Mills, MO Honorable mention: Newton, NC

Honorable mention: Brigantine, NJ

3. Paris, TN Honorable mention: Homestead, FL

Honorable mention: Anderson, IN

Cartersville, GA
 Plano, TX

301 to 600 members Westminster, MD
 Cobleskill, NY

3. Margate, FL

601 to 1,000 members Oswego, NY
 Weymouth, MA

1,001 to 2,000 members Midland, MI
 State Colleg

2,001 or more members

Kearney, NE Tacoma, WA Corvallis, OR

3. Hamilton, NJ

State College, PA

Westminster, Maryland



Oswego, New York



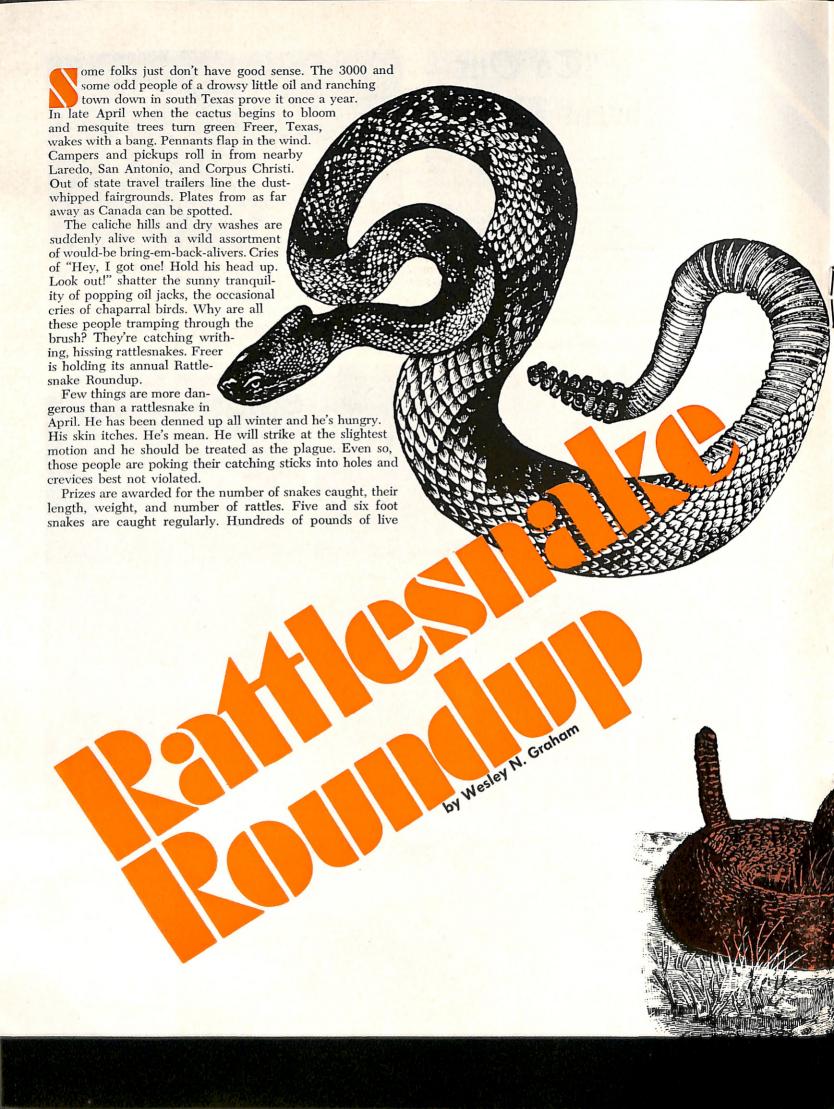
Midland, Michigan







Kearney, Nebraska



'Few things are more dangerous than a rattlesnake in April . . . "

rattlesnakes are captured on ranches with too high snake populations. Venom is extracted and donated to a local university before the rattlers are prepared for a banquet. Some folks around Freer claim the banquet to be the best part of the roundup.

So far no one has been killed. There is the story of the grizzled oil field worker who, too far into his cups, staggered after a big diamondback slithering into a badger hole. Ramming his arm where a dumb angel wouldn't, he yelled, "Got him!" Then his bloodshot eyes widened. "No, by gawd, I think he's got me!" They rushed the rattler to the hospital, but too late. The snake died.

It's no mystery the rattlesnake roundup grows in popularity each year. Man has always been fascinated with snakes. Paleolithic man painted them on the walls of his cave. Images carved in antlers dating back 750,000 years have been found in excavations in Europe. Most scientists believe man's fear of snakes is primeval. For years an owner of a tavern in South Dakota staked money on it. Keeping a grown rattlesnake in a glass cage on the bar, he offered one hundred dollars to anyone who could hold their hand against the glass without flinching when the rattler struck. The tavern keeper never lost a dollar.

Snakes figure prominently in religion and mythology of all primitive peoples. It may be the greatest of all animal cults. One of the most prominent gods of the Aztecs was part snake. When Montezuma, the high chief, heard descriptions of the invading Spaniards standing on the decks of their ships along the coast of Mexico with their armor breastplates gleaming in the sun, he sent the Aztecs' most highly treasured snake mask as a token of welcome and worship. He thought the Conquistadores were representatives of Quetzalcoatl, the snake-bird god. Perhaps for Aztec longevity he should have sent a basket of rattlesnakes.

In the Southwest, the Hopi and other Indians worship snakes with dances and ceremonies. Part of the ritual of the Hopi snake dance is to dance around with live rattlesnakes in their mouths. Handling of snakes during rituals isn't confined to Indian Americans. Cults among Apalachian Christians and in Arkansas test their members by handling venomous snakes. If bitten, it's a sign of sinfulness. Even though there has been a sustained drive by authorities to stamp out the practice it continues.

Snakes have never been more abundant than they are today. Believed to have evolved from Mesozoic Age lizards about 135,000,000 years ago, there are nearly 3000 species spread over most of the world except the extremes of the poles, Ireland, New Zealand, New Caldonia, and a few isolated islands. They range in size from the thread snake of Syria, about the size of a knitting needle, to giant tropical pythons up to thirty feet long. About twenty-five percent are venomous. But less than half of these are considered dangerous to man either because of their secluded habitat or their having inefficient fangs with which to inject their venom.

There are two types of venom. Hemotoxic venom attacks the blood vessels, causing internal swelling and hemorrhaging. Neurotoxic venoms attack the central nervous system. Paralysis of vital organs occurs, then suffocation or heart failure. Both types are found in

different American snakes. Depending on the snake, they can cause death anywhere from minutes to a few days.

About two hundred people are bitten each year in the U.S. by poisonous snakes. Less than one percent die. The mortality rate has dropped in recent years because of better anti-toxins, more accessable hospital facilities, and our society's change from a rural to an urban majority. In Central and South America mortality rates soar drastically. In Asia they are astronomical. Thirty to forty thousand people die each year. The difference in death rates isn't due to American snakes being less venomous. It's because of closer proximity to dangerous snakes in foreign, basically rural countries.

There are four kinds of venomous snakes in the U.S.: the coral snake, the copperhead, the cottonmouth or water moccasin, and the rattlesnake. Coral snakes are small, with a black snout. Red rings bordered by yellow band their bodies. Mostly nocturnal and elusive, they are native to the Southeast and Southwest. As members of the cobra family their venom has a neurotoxic effect and their fangs are short and stationary. They must bite instead of strike. It other words, get a mouthful of you such as a smaller toe or a finger. For this reason not too many people are victims of coral snakes. But don't sell the colorful little devils short. Half the people bitten by them who don't get swift medical attention die. Any baseball player will tell you a .500 average is not to be taken lightly.

The copperhead is brightly colored with a reddish head and body marked by brownish crossbands. They inhabit the eastern and southern U.S. from Connecticut west to southeastern Nebraska and south to northern Florida and western Texas. Adults range about three feet long. They usually favor rocky or wooded areas. Most of the time they are mild mannered. They will strike if injured or frightened. Few people die from their bite. Their venom isn't as toxic as that of other American vipers.

The water moccasin or cottonmouth, so called because of his white mouth, grows up to four feet long. Found along sluggish waterways of the South





as far west as Texas, he's semi-aquatic and ill-natured. Usually they are so dark they almost look black, with hexagon mark-

ings on their thick bodies. Their venom is extremely toxic, many times unpredictable. People who have lived through their bites have experienced drastic side effects two years later.

Altogether there are thirty rattlesnake species with many subspecies. They range in size from the eastern diamondback of the Southeast which grows to a length of eight feet to the twenty inch pigmy rattlesnake of southwestern deserts. Rattlesnakes are native to the Americas, from southern Canada to central Argentina. Most are marked with dark diamonds, hexagons, or spots on a lighter background of gray or light brown. They are the most dangerous snake in America. Their venom, primarily hemotoxic, attacks the blood vessels and the muscles, causing heart failure or suffocation.

The venom apparatus is a means of subduing prey and secondarily a defense weapon. Two hinged fangs are located at the front and top of the mouth. With a lightning strike, vipers drive their fangs into the victim's flesh. The venom which is produced in glands behind the snake's head shoots through the tubular fangs. Smaller animals such

as rodents and amphibians begin to die within seconds. The smaller the animal, the quicker the death. The venom also aids in digestion. Like all serpents, the rattlesnake's jaws are hinged, enabling it to easily swallow prey much larger than the diameter of its head and body.

They have keen vision except when their eyes opaque as a safety measure during the shedding process. They can't hear but that's no deterrent. They have terrific sense of smell, using their nostrils and another olfactory organ located in the fork of their tongues. That flicking motion of a snake's tongue is nothing more than a way of smelling out the terrain. They feel even slight ground tremors, knowing well in advance the approach of a man or animal. Rattlesnakes are also equipped with infrared receptors in facial pits behind and below the nostrils, thus their qualification as pit vipers. Even the slightest amount of body heat can be detected in an animal and tracked. They will swim and they can climb trees after young birds and other arboreal animals.

The buzzing warning of a grown rattler can be heard for two hundred feet or more. It's a system of frightening or warning animals that might harm him. The sound is produced by rapid transverse vibrations of the tail, causing the rattles to vibrate at about forty-

eight cycles per second. A new rattle is produced with each skin shedding. Not annually but three or four times a year in younger rattlesnakes and about twice a year in adults. Rattles tend to break off, so long strings are rare. There are cases of snakes with as many as seventeen rattles, but the adult usually has from six to ten.

With a lifespan of about twelve years, most rattlesnakes subsist on small mammals, mostly rodents. But they will kill and eat anything they can swallow whole, feeding at intervals of about ten days. Southwestern ranchers consider rattlesnakes beneficial because they hold packrat and other rodent populations down. The rodents live in and feed off of cactus clusters which the rancher uses as a supplemental feed for his cattle.

Many times a rattlesnake gliding hungrily through the brush searching for dinner becomes dinner. They are preyed upon by coyotes, foxes, wildcats, and badgers. Hawks and owls take their toll and the chaparral bird, otherwise known as the roadrunner, will go out of his way to kill and eat a rattlesnake. Deer, antelope, goats, hogs, and the javelina, a wild pig-like animal of the Southwest, will stamp a rattlesnake to death if they can. King snakes, indigos, and racers also kill them, but only the smaller ones they can eat.

(Continued on page 34)



THE JOY OF GIVING

Elks National Foundation

2750 Lakeview Avenue - Chicago, Illinois 60614

Sayre, PA, ER Thomas Ramsey (right) observed as his fellow lodge member Joseph Hand (center), the lodge's Foundation chairman, was congratulated by SP Earl Case for securing 100 new participating members for the National Foundation.







When the contributors posted on Oceanside, CA, Lodge's new National Foundation board have completed their payments, a grand total of \$63,000 will have been given to the Foundation. (From left) Est. Loyal Kt. Eddie Novak, Chm. Clarence Vess, and Committeeman Bob Follendorf added a name to the list of donors.

Rocky Mount, NC, National Foundation Chm. Harvey Roberts (right) and Co-chm. Sol Hertzberg (left) were among the 26 lodge members who received plaques from ER Bernard Taylor (second from left) and District Chm. Frank Oglesby for their contributions of \$100 or more. Rocky Mount Lodge has donated a total of \$36,000 to the scholarship fund.

South Seas Song

French Polynesia

by JERRY HULSE

The jet from Fiji landed at dawn in Tahiti. Already the airport was crowded with welcomers. Floral leis sweetened the heavy, humid air and overhead clouds scudded toward Moorea, wrapping themselves around its lovely peaks.

I strolled toward the inter-island terminal. A pilot in a bush jacket waved anxiously. "Hurry," he shouted. "We're

all ready to go."

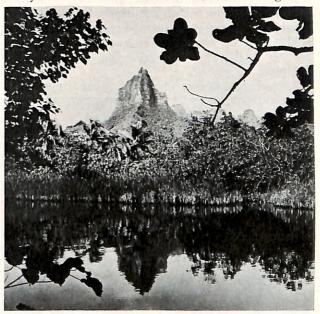
I strapped myself in my seat while the plane began its roll. Leaving the ground, it shuddered slightly. Then, airborne, the pilot set a course for Huahine, which is roughly 100 miles down the sea lanes from Tahiti's sophisticated capital of Papette. A good deal of hogwash has been written about Polynesia, but who could deny the charms of an island with few cars, only a Volkswagen bus or two, one paved road and no newspapers or TV? Well, granted, occasionally someone listens to a radio. But if the news is bad they snap it off just as quickly as they turned it on.

Huahine is a combination of Tahiti and Moorea and Raiatea, with cloudpiercing peaks, valleys choked with coconut palms and a lagoon that's filled with rainbow-drained waters. Until the last year or so, Huahine was more or less out of touch with the world. Trading schooners called perhaps once a week. But there was no air service. Even now that it's beginning to make a splash with the tourist, it's still possible to travel for miles without coming eyeball to eyeball with another rubber neck. And, as yet, there's no jet strip; only piston engine birds call here, just as ours did on this recent morning.

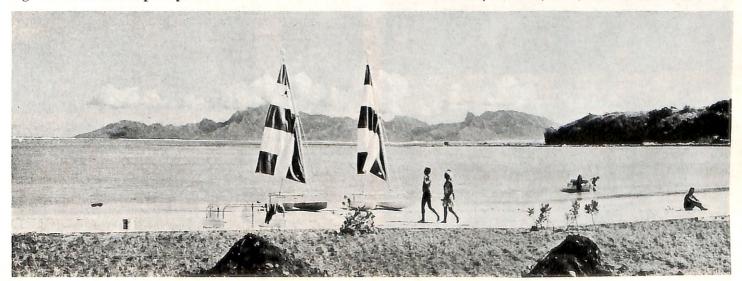
Years ago the London Missionary Society sent forces down to look the island over and then eventually the

French came along, spreading their own brand of gospel which translates to joie de vivre. It was a good wedding, this one between the French and the gentle islanders; they were left alone to live more or less as they wished to live.

Who can deny the charms of an island with few cars, and no newspapers or TV? The morning we arrived a group of them gathered at Fare, which is the biggest town on Huahine (Pop. 431). They'd come to watch the schooner enter the harbor from Tahiti. It was piled to the rigging with infants, grownups, dogs and a frightened cat that was crouched on the captain's cabin. We sat at an open air snack bar, watching the schooner being unloaded. The vahine in the bamboo kitchen brought us



Island of Huahine (above) contrasts with Tahiti beach.



South Seas Song bacon and eggs and French bread which she'd toasted on a hibachi. Two boys and a girl, Americans, shared the table next to ours. They were eating fish fresh from the sea and drinking a large bottle of Hinano, which is a pretty good Tahitian beer but hardly a substitute for orange juice at the breakfast hour. The girl had gone native and wore a pareau. Both boys wore only shorts and sandals, and it was evident that they were content. But how could it be otherwise on an island so completely and blissfully lost in the Pacifie?

Although Fare is Huahine's biggest town, it's really quite small. Just a couple of blocks long. Wine and beer and eggs and onions and other good things are sold at Kiau Lai Wong's. Nearly everything you can imaginefrom a can of peas to a motorcycle. A few doors away at Wing Kong's loaves of French bread are baked fresh each morning. Another merchant, Ah Fong, used to be the general agent for Air Polynesie, which flies down from Tahiti. But he had the bad habit of losing his glasses and so frequently he would book someone on the wrong flight. Now his son has taken over and he sees well, so passengers no longer complain.

One reason so few tourists came to

Huahine before was because of the scarcity of hotel rooms. Less than two dozen existed on the entire island. The biggest hotel was the Huahine, and it contained only 12 rooms. So when the Huahine got full, guests were sent down to see Ah Kim Win Chin at the Hotel Hawaii. But he had only four rooms and only one shower, so you can see that his hotel wasn't exactly the Beverly Hilton.

Finally a solution to the hotel shortage was reached with the arrival of that light-hearted triumvirate responsible for the Bali Hai Hotels in Moorea and Raiatea: Donald (Muk) McCallum, Hugh Kelley and Jay Carlisle.

On Huahine they built a new Bali Hai, which, like the others, features individual palm-thatched bungalows spread beside man-made lakes and along a white sand beach. To live the good life costs between \$66 and \$72 a day, single or double. Meals on the American plan are \$20 per person extra, and to be certain that everyone is happy, masks, fins and snorkles are furnished free of charge.

As for The Bali Hai Boys—this is how they refer to themselves—well, they're no longer boys. They were, of course, when they arrived in Tahiti, still in their 20s and early 30s. Perhaps you've heard how they flew down from Newport Beach in California, leaving behind half a dozen broken hearts, Kelley's law practice, Carlisle's seat on the Pacific Coast Stock Exchange and Muk's lucrative sporting goods business. What they were escaping was what we'd all like to get away from: the grinding Rat Race. But in Tahiti they somehow got even more entangled in the web than they had been back home. Each, you see, suffers a mortal weakness: the boys are unable to stifle ambition. The sweetness of success is a joy. Mostly they cherish the independence that money brings, and this they learned can be accomplished only by hard work.

Had they not been so ambitious, perhaps by now they'd be living in some shack beside a lagoon, popping coconuts and getting drunk every night on rum, three middle-aged playboys running out of steam. Instead, they're three middle-aged tycoons catering to tourists who come begging for rooms at their three Bali Hai resorts. While it sounds rather simple, the fact is The Boys work their jeans off. Taking over a ramshackle hotel on Moorea, they began adding bungalows, doing much of the construction themselves. Later they went on to Raiatea and Huahine. Only by now they could afford to hire carpenters and plumbers. A reason for their success is that they worked together like a three-man aerial act,

(Continued on page 51)

ELKS NATIONAL SERVICE COMMISSION

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







More than 300 patients and staff members of the VA Hospital in Miami enjoyed an Armistice Day party, courtesy of the South Florida Elks. Visiting with patients Ken Langford, John Maggard, and Ken Tally during the annual affair were John Rosasco (back row, second from left), VAVS chairman for over 25 years, George Gavigan, recreational therapist, and three hostesses.



Members and ladies of Westport, CT, Lodge hosted a trip for West Haven Veterans Hospital patients. Participants attended a football game at West Point and viewed a dress parade by the cadets.

Ten boats ranging in size from 16 to 28 feet were in readiness at the Holiday Isles, FL, Elks' dock for a lodge-sponsored fishing party for a busload of veterans from the Bay Pines Hospital. The lodge furnished fishing tackle, bait, and refreshments for the outing on Boca Ciega Bay, as well as a cash prize for the largest fish caught.

LODGE VISITS

GRAND EXALTED RULER

GEORGE B. KLEIN





The Veterans Hospital in Lincoln, NE, was the scene of special ceremonies honoring those who served in the Armed Forces. The address of the principal speaker, Congressional Medal of Honor winner Robert Kerrey (right), was heard by GER Klein (third from right) and (from left) Lt. Governor Gerald Whalen, Congressman Charles Thone, Helen Boosalis, mayor of Lincoln, and Mrs. Kerrey.



On behalf of their fellow members, the officers of Lewiston, PA, Lodge offered the lodge's hospitality to their distinguished visitor, GER George Klein (third from right). Brother Klein thanked (from left) Tiler John Dobbs, Est. Lect. Kt. Jess Landis, Est. Lead. Kt. R. Eugene Rhine, ER Jerry Coulter, and Est. Loyal Kt. Donald Sachs for the warm reception.



ER Herbert Crampton (left) presided at Storm Lake, IA, Lodge's luncheon honoring George Klein (third from right). Also in attendance were (from left) PSP H. E. Stalcup, PGER Glenn Miller, Brother Harry Carney, and DDGER Charles Ewoldt.



GER George and Ruth Klein were guests at a surprise birthday breakfast for Greensboro, NC, ER William Ownbey (second from left). The Kleins joined Ann Ownbey (left) and 15 members and their wives in extending felicitations to Brother Ownbey on his special day.



A number of state and local Elks dignitaries gathered at Jefferson, IA, Lodge to meet with GER Klein (center) during his official visit. On hand for the occasion were (from left) DDGER Al Bornmueller, PSP Al Humphrey, State Major Projects Chm. Calvin Knop, and Ames ER Randy Apel.











"Everybody's Disease"

(Continued from page 18) with experience and interest in joint disease, and to keep touch with him. Chapters of the Arthritis Foundation will provide lists of such doctors in their localities.

an arthritis

patient to

select a

The most widely used drug for arthritis is probably in your medicine chest right now. The aspirin you take for headache or fever has been around for 100 years. It's useful in the treatment of arthritis because, in addition to its well-known pain-relieving qualities, it fights inflammation-no one is sure how. (Buffered aspirin, by the way, doesn't work faster or relieve pain any better than plain aspirin. The "extra ingredient" aspirins advertised as effective against arthritis are no more so than plain aspirin; the extra ingredient is often caffeine, which does nothing for arthritis.)

Doctors have added other drugs to their arsenal of weapons against arthritis, but they always begin treatment of each new case with large doses of aspirin. For people who can't take aspirin, acetaminophen (Tylenol) is effective.

For more stubborn cases, the doctor may prescribe a more powerful antiinflammatory medicine such as indomethacin, ibuprofen, or phenylbutazone. These drugs are more likely than aspirin to produce undesirable side effects, and dosage must be carefully regulated and monitored.

Twenty-five years ago, when the corticosteroids were first developed for use in treating arthritis, they were hailed as miracle drugs. Because of their action on the adrenal glands to inhibit inflammation, they were (and are) remarkably effective against RA. Patients felt much better; their pain and swelling subsided. But before long, drawbacks began to surface-serious side effects, such as bone-softening and stomach ulcers. Patients relapsed to a condition worse than before, as soon as treatment was discontinued. The steroids are now used only when an RA patient can't be helped in any other way, and they are carefully monitored. They are almost never used in osteoarthritis, except for occasional injection into a single joint.

The injection of gold salts is an old treatment that in some RA patients seems to reduce inflammation. It doesn't work in all cases, and the side effects can be dangerous.

Several promising new drugs are awaiting approval by the U.S. Food and Drug Administration. Three that have recently received the FDA's okay are Nalfon, Naprosyn, and Tolectin.

Orthopedic surgeons are constantly developing new techniques designed to

give arthritis sufferers more range of motion—and in some cases new joints. One of the most common operations for osteoarthritis of the hip (the most nearly disabling kind of osteoarthritis), is replacement of the worn-out "ball and socket" hip joint with a new one made of stainless steel or plastic. The success of this procedure has led surgeons to try replacement techniques in other parts of the body—knees, fingers, wrists, and most recently elbows. A new foot operation is now being developed.

Sometimes, instead of replacing a joint, surgeons may fuse it, making it permanently rigid but preventing deformity and further damage.

Because arthritis is a chronic disease involving a great deal of pain, its sufferers often become victims of charlatans. Indeed, nearly \$500 million is wasted annually on false promises of "cures," i.e., quackery.

Quackery comes in many disguises, but its most common form is a "clinic," high-priced and heavily advertised, where exotic treatment and costly medicine are offered. Both are worthless—and sometimes dangerous.

Because of strict government regulations in this country, some quacks have set up practices just over the border in Mexico and made fortunes from the desperate and gullible. A California woman who went to one such "clinic" took home a \$200 supply of unlabeled medicine. The capsules did seem to relieve her RA, but when her body began to swell and her face to puff up, she took the pills to her own physician, who had them checked. They contained a steroid in ten times normal dosage.

Quacks often claim to have discovered the cause of arthritis. Having proclaimed a cause, they then offer a corresponding "cure," sometimes a folk remedy written up in a best-selling book (the vinegar-and-honey method is one such). Others recommend certain vitamins or health foods, which they just happen to sell.

Hot mineral baths, offered by some quacks, are effective—but no more so than a hot tub bath at home. It's the hot water, not the minerals, that does the trick.

Horse-chestnuts worn around the neck, or copper bracelets, are, of course, worthless remedies, but they have two advantages over other kinds of quackery—they're harmless and they're cheap.

Unfortunately, remissions can put money in the pockets of quacks. If the quack's treatment coincides with one of those unexplained symptom-free periods, the patient thinks he's cured and spreads the joyful word. But with the next attack comes disappointment and—even worse—further, and unnecessary, permanent damage to joints.

Arthritis sufferers who have read or

been told about a new kind of treatment should write to the Arthritis Foundation in New York (475 Riverside Drive, New York, NY 10027) or telephone their local chapter. The foundation investigates all new methods of treatment and also distributes free booklets about arthritis-including one on quackery.

The emphasis of much arthritis research is necessarily on improving treatment and developing new procedures and materials, such as those that have made possible the total replacement of hips and other joints. Investigators at the National Institute of Arthritis, Metabolism, and Digestive Diseases are developing basic information should serve to explain problems of arthritic inflammation and tissue destruction, and to clarify the immunologic mechanisms apparently involved in some of these processes-thereby making possible better and more effective treatment.

Arthritis became the focus of an intensified national effort in 1975 with the President's signing of the National Arthritis Act, which calls for broadening of arthritis-related activities.

In response to this mandate, the National Commission on Arthritis and Related Musculoskeletal Diseases has prepared a long-range plan, spelling out proposed initiatives in the battle against arthritis and related disorders.

The commission is under the chair-

manship of Dr. Ephraim P. Engleman of the University of California at San Francisco, who says, "We don't expect to find a short-term Utopian solution ...but there is much that can be done now to reduce suffering and disabilities."

If you think you yourself might have arthritis, see your doctor. If treatment is delayed-and many people do wait too long after warnings signs of pain and stiffness appear-joints may be irreversibly damaged.

If you have been diagnosed as having either RA or osteoarthritis (or any of the other types), keep in touch with your doctor. Follow his advice, even during periods when you feel relatively well. Don't stop taking your medicine and, above all, don't take any medicine not prescribed by your doctor. If you hear of a new treatment, investigate it, either through your doctor or the Arthritis Foundation. Don't swallow a swindler's line.

Above all, don't be discouraged. Much progress is being made, and more is on the horizon.

Until a cure is found, it's up to arthritis sufferers to remain calm and learn to live with their discomfort. It can be done. Arthritis, after all, seldom kills, and life can be enjoyable even without full use of one's joints. Nancy Wilson couldn't watch her daughter's wedding standing up-but she was there!

You and Retirement

(Continued from page 16)

ahead. But planning ahead in any realistic and ultimately successful way isn't possible without one essential first step: Know yourself. It sounds too obvious to be true, but in the press of everyday life-earning a living, meeting family responsibilities-it's very easy to forget who we really are, what we really like and dis-

The following eye-opening exercise was developed by Dr. Sidney Simon and his colleagues in values clarification. Try it. You may find that you learn something new about yourself.

Start by making a list, on paper, of twenty things you like to do. They needn't be earth-shattering items—taking a walk or sitting by the fire qualify just as well as hitting a home run or concluding a successful business deal—but should, all twenty, be things that you, personally, really like to do. Don't consult with anyone in making this list, by the way; it's a list of personal preferences. Your spouse may want to make an individual list.

Now, after time out to actually write the list, go through it and add, next to each item, the applicable symbols: '\$' for every item that costs money every single time you do it; 'A' for every one that you prefer to do alone; 'P' for those you really prefer to do with other people: 'R' for those that involve some riskphysical, financial, or emotional; '10' for any item which would not have been on your list 10 years ago; '5' for any one which may not remain there for the next 5 years. And, finally, place a date next to each item, indicating when you did it

If you are like most people, you will learn something about yourself from this little exercise, something you may want to share with your spouse. You may see, with a jolt, that the things you think you enjoy most are things you really don't do very often. You may decide, as a result, to reshape your retirement planning.

Only after you know yourself can you begin to develop realistic goals and objectives for retirement. Only after you have developed realistic goals can you begin to plan ahead, to make those goals come true. Don't just daydream, in other words, but take active steps to prepare yourself for this new stage of life. Read. study, go to school, talk to people . . . do whatever it takes to develop new interests or refine old ones. Once you have decided what you will do in retirement, based on your personal priorities, once you have taken steps toward meeting your goals, your problems of leisure time, family relationships, and personal identity will be just about solved.

It's up to you. In the words of Dr. Richard Davis of the Andrus Gerontology Center, "You can define your new self. You can be in control of your post-retirement identity.'



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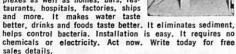
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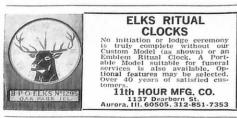


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Raffesnake s n a k e s

great com-(Continued from page 28) mercial importance. There is a minor, continuous demand for them by carnivals and roadside stands. Their skins are sometimes sold as novelties and there is a small market for their meat.

Rattle-

aren't of

A lot of nonsense has been concocted about snakes. Snakes don't always strike from a coiled position. Coiling is a defensive measure to protect their bodies and heads from attack. They will strike from any position. And forget about them only being able to strike half the distance of their length. That's a rule of thumb. Humans don't have a monopoly on rule-breaking.

There's a legend that some snakes have poisonous stingers in their tails. This bit of nonsense probably arose from somebody happening upon a frightened and defensively coiled coachwhip or racer that stuck his tremoring tail in the air to distract what he thought was an enemy.

Another fallacy is snakes won't die until the sun goes down even though their heads have been bashed. They are tough, hard to kill. But a dead snake is dead. It may seem he isn't because of his convulsing body which is a solid length of connecting muscles that continue to convulse for hours.

Coachwhips, so named because of the braid-like texture of their skin, don't wrap their long bodies around people's legs and whip them. Milk snakes don't drink from cows' udders. Some snakes do dance in the moonlight, especially rattlesnakes. But it has nothing to do with a witches' or devil's festival. It's a ritual display of aggression by two amorous males in search of a female.

Snakes don't lie in wait along trails ambush people. They will go out of their way to avoid you. There are animal highways in the brush and woods just as there are people highways. It's easier for small animals to follow well-worn trails than it is to work their way through brush and cactus. Snakes hide beneath rocks and bushes in wait for prey traveling these "highways." If a person scares a snake lying in wait it will strike.

No snake is out to get you. They are out to survive. But like guns they can be dangerous. There are measures you can take to insure against snakebite. Most zoos have snake exhibitions. Visit one. Familiarize yourself with the four types of poisonous American snakes. Ask questions. The curators will be happy to answer. Sneakers and tennis shoes are great for some places, but in venomous snake country they are a no-no. Buy snake-proof boots. Snake

bite kits are a good investment available at most sporting goods stores. Instructions are enclosed and it's smart to familiarize yourself with the kit's use before you may have to use it. A walking stick is an excellent preventative against snake bite. Remember snakes feel vibrations at a distance. Tapping the ground with a stick as you walk might very well keep a viper from striking you.

The chances of being bitten by a venomous snake are slim. But if it does happen, sit or lie down as quickly as is safely possible. Don't think a snake because he has struck once won't strike again. Vipers can ration their venom. If they hit again it's possible you'll get more venom. If the snake has moved away don't chase it to kill it. You may win a battle and lose the war. Once it's safe to sit or lie, do it immediately. Place a tourniquet above the bite, using the snake bite kit. Don't take stimulants. Get to a doctor as quickly as you can without overexerting yourself. The faster your heart pumps the quicker venom flows through your system. Remain as calm as possible. Shock can do as much harm as venom.

Don't play Russian Roulette in snake country. Don't pick up rocks or debris that could hide a poisonous snake. Watch fissures, crevices and eaves along rock outeroppings. Don't grab low hanging branches until you've inspected them. Stay out of caves you can't see into. Flashlights and spotlights are a must for spelunkers and night explorers. Use your walking stick as an advance guard. Poke it at low lying bushes. If the grass is high, move it in a probing are in front of you. Stay alert, you'll stay healthy.

Unfortunately more non-poisonous snakes are killed by people out of fear and stupidity than are poisonous ones. It's a senseless drain on our eco-system. Remember that seventy-five percent of the snakes in the world couldn't harm you if they wanted to. God put them on earth as an effective control against overpopulation of animal species other than we humans.

Keeping that in mind and if you happen to be, as they say down in Freer, Texas, one of those folks with more guts than horse sense, you have an open invitation to their Rattlesnake Roundup. Whatever your reason, morbid curiosity or a desire to sample rattlesnake meat, the welcome mat is out. If you are of a mind to try your hand at catching five or six angry feet of writhing rattlesnake, they will oblige

"Just one thing," they may ask with a twinkle in their eyes. "When you catch one, what are you going to do with it?"

NEWS OF THE LODGES

(Continued from page 24)



A REPLACEMENT for the flag stolen from a senior citizens apartment building was provided by Modesto, CA, Lodge. With (from right) Americanism Chm. Clarence Lee directing, ER Cliff Owens and Paul Thompson, administrator, raised the flag, which will be flown 24 hours a day. Brother Lee did the wiring for the lights which will illuminate Old Glory.



CHARTER MEMBERS of Mission Viejo, CA, Lodge are listed on the plaque presented to ER Norm Murray (left) by Chm. Dolan Ginger during Charter Member Night. Over six years old, the lodge began with 207 charter members and now has over 700 Brothers.



SINCE HIS RETIREMENT 11 years ago, Edward Weil (left) has been doing welfare work under the aegis of Tucson, AZ, Lodge. The 78-year-old Brother was recently named Man of the Year by the Tucson Advertising Club in recognition of his civic work as a lodge welfare officer. ER Raymond Maehr congratulated Mr. Weil on the honor he received and thanked him for his many services to the lodge.



AMERICANISM programs directed by Oceanside, CA, Lodge received the commendation of the 22nd District, Fifth Area, American Legion for being "meritorious services." ER Jack Gilmore (right) accepted the award certificate from the Legion's Americanism chairman, Alexander Kapitanski.



TO ATTEND lodge meetings, Brother Lou Corley makes a 130-mile round trip from his home to John Day, OR. The energetic Elk, along with Brother Norm Arbogast, collected 142 deer and elk hides from his section of Grant County for craftshops in Oregon veterans hospitals. Recently, Brother Lou and his wife Mary attended a lodge-sponsored costume ball and won the first-place prize.



A PLAQUE designating him the "Insurance Industry Man of the Year" was bestowed on Jack Younger (center) by ER George Oliva III (left), while Max Martin observed. The presentation took place during a recent meeting of San Rafael, CA, Lodge.



THREE GENERATIONS of the Ritter family belong to Springfield, OR, Lodge. Dave was initiated recently, joining his grandfather Roy and his father Earl as a member. Another three-generation family, grandfather H. L Kindrick, father Charles, and son Curtis, welcomed the Ritters to Brotherhood.



THE METROPOLITAN District "Hoop Shoot" finals were hosted by Canoga Park, CA, Lodge. Lodge Chm. David Rodriguez (left), Ray Taylor (second from left), and District Youth Chm. Bill White (right) congratulated Jerry Payne (second from right), Nancy Sas (third), Don Saatzer (fourth), Sherri Laufer (fifth), and Tyson Manning for their winning hoop shots.





KENAI, Alaska, Lodge initiated a class of nine men recently—five of whom are related. The Elks' obligation was taken by new members (from left) Allen, Kenneth, Darrell, and John Peterson, Leonard Carter, Milton Peterson, Sam Kriefalusi, Clifford Dent, and Bill Ringer. Milton Peterson and his four sons also became members of the National Foundation.

POET LAUREATE was the title bestowed on C. Ronald Ellis (center) by his Brothers at Palm Springs, CA, Lodge. The charter member accepted a plaque with the thanks of the lodge inscribed on it from PER Jerry Floyd (left) and ER Robert Rech.



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More for your money

by Mike LeFan



SHOWER OF BARGAINS

April is showering down real bargains for smart shoppers.

Clothing leads the list. You'll save on fabrics, foundations, lingerie, hosiery, women's coats, and women's shoes. All sleepwear is sale priced. And watch for buys on men's and boys' suits.

April is a moneysaving time to stock up on spring cleaning supplies.

In the appliance department, look at the washing machines, clothes dryers, and kitchen ranges.

Watch all the Easter and after-Easter sales.

Supermarket Snoop reports seasonal savings on fresh asparagus and rhubarb.

Speaking of fresh produce. Prices are rising so that home vegetable gardens will be near-necessities. Start your garden by throwing out last year's seeds unless they were stored in a cool, dry place. All packaged seeds are government inspected, so one brand's as good as another. Hybrid seed varieties cost a lot more, but they're more disease resistant and they produce more. Buy only seeds bred for home gardens, because they have more flavor than commercial varieties. "Starter plants," or seedlings are easiest to work with.

Plant vegetables that have high yields, take little space, and are costly at the supermarket (tomatoes, lettuce, pole beans). Three tomato plants could yield 60 pounds.

"Dear Mike: How can one get rid of

sparrows in the garage? Winter and summer, what a mess it is."—Mrs. D. Simrod, Battle Creek, MI.

A. To tell you the truth, I don't know. Who can help us out on this?

Mobile home owners, now's the time to inspect, clean, and repair your home's exterior and roof. Clean and wax the metal siding. Check exhaust fans. Clean interior walls, waxing or polishing as needed.

Denture wearers, get a free sample supply of All-Day denture adhesive pads. Write to All-Day, Box 54EM, Mamaroneck, NY 10543.

Remember the electronic device we asked about for driving away mice? We got letters.

"Howdy Mike: You can get some info on those 'electronic sound boxes' for driving away mice that Mrs. H. L. of Tacoma wanted by writing to Mira Manufacturing Co., Dept. MM, Pine Valley, CA 92062. They make Amigo Electronic Repellers."—Frank P., Walla Walla, WA.

"Dear Mike: 'Sonic Woo' by Huvento and sold by Hammacher-Schlemmer, 147 E. 57, New York, NY 10022, will do what Mrs. H.L. wants. It's used for rats, squirrels, and mice and lists for \$99.50."—Henry B., Norwich, NY.

"Dear Mike: I have an ad for an electronic device to drive away mosquitos. Maybe Mrs. H. L. could write this company anyway. American Consumer, Inc., Dept. MM, 741 Main St., Stamford, CT 06904. The device sold

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for \$7.98. Good luck,"-Mrs. Lyman, Hot Springs, AR.

With gasoline prices sure to increase again, have you considered car pooling? The Car Pool Council has a booklet on it as a way to cut commuting costs, plus a "We're Sharing" bumper sticker. Get both for 50¢ and a selfaddressed, stamped business size envelope. Order from Reymont Associates, Dept. MM, 29 Reymont Ave., Rye, NY 10580.

"Dear Mike: We are retired and travel all over the country. I always buy a decal from every place we visit to mount on my trailer door. The decals are quite a conversation piece. I have looked diligently for an Elks decal to proclaim my pride of being an Elk. Could you tell me where to get one." Wen Caldwell, Lodge 1282, Modesto,

A. I don't know, Wen. But I bet there's somebody out there who does. How about it?

Watch out for people notifying you that they know about unclaimed wealth of a "relative" of yours. This may be a scheme to separate you from some money. For a fee of about \$5 to \$25, the finder will send you more information on your "bequest." The information is usually worthless. These con artists get lists of inactive bank accounts, then they use phone books to contact thousands of people with the same last names. It's theoretically possible that the dead person left an unclaimed estate that could go to you, but it's not very likely. The only one making money is the guy selling the information.

If you think you're entitled to an abandoned bank account, consult your state's banking authority. If you think you're heir to an estate, check the probate court where that person died. If an offer sounds questionable or too good to be true, it probably is. Report it to the local Postmaster and the Better Business Bureau.

Sneakers used to be cheap shoes. No more. Some deluxe styles cost as much as \$40. If you have some of these that are wearing out, now you can have them resoled or even fitted with arch supports. The cost-about \$15. If local shoe shops aren't into this yet, ask about mail order service from Harvey's Sporting Goods, 3179 Emmons Ave., Brooklyn, NY 11235.

Perspiration stains on washables? Dissolve half a cup of salt per quart of water and soak the stained item one hour. Now wash as usual.

The introduction of those new 40 channel CB sets will increase CB thefts for a while. You'd be smart to install an auto burglar alarm, or to remove the unit from your car or truck when you're out. Keep a record of the set's serial number, and engrave the set with your driver's license number to speed its return if it's stolen and recovered.

Cut your water bill by saving water when you bathe, do the laundry, wash dishes, clean vegetables, water the garden. Get a free copy of Water Conservation at Home-Why To, Where To, How To, by sending a self-addressed, stamped envelope to American Water Works Assn., Dept. MM, 6666 W. Quincy Ave., Denver, CO 80235.

Another gardening tip: Getting your tools in shape is part of a successful planting season. Check to see if any of your tools need repair or replacement. You can replace cracked or broken handles at the hardware store or garden shop. Hardwood replacements are best. Sharpen all bladed tools (hoe, spade, shovel, trowel), and keep them sharp. Always clean tools after each use and hang them in a dry place. Good tools are expensive, so take care of them.

Our Kitchen Consultant says that freezing does not harm canned meats, but it may crack the seal and allow spoiling to begin.

Money Saver of the Month: Auto Authority says don't fight hills when driving. Maintain a constant pedal pressure. You'll be a little slower going up, but you'll regain the lost speed going down the other side. You'll also save gas. You're welcome.

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By Mike Sandin Agronomist

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

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 Amazoy 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, Amazoy 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!

"LAWN WATERED JUST ONCE!"

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!

CUTS YOUR WORK, SAVES YOU MONEY

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

WEAR RESISTANT

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

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

CHOKES OUT CRABGRASS

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

NO NEED TO RIP OUT PRESENT GRASS

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

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

PERFECT FOR SLOPES

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

PLUG AMAZOY INTO OLD LAWN, NEW GROUND OR **NURSERY AREA**

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

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vides you with Amazoy Zoysia plugs for other areas as you may desire.

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 Amazoy comes in pre-cut plugs... your assurance of lawn success. ance of lawn success.

Every Plug Guaranteed to Grow In Your Area • In Your Soil • AMAZOY WON'T WINTER KILL

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

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

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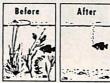
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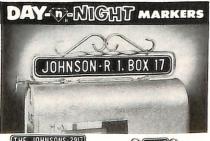
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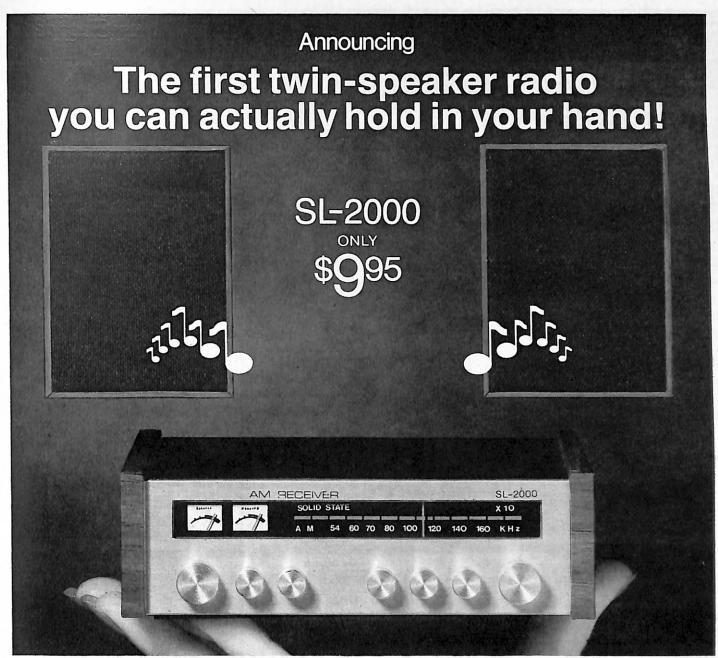
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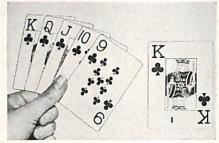
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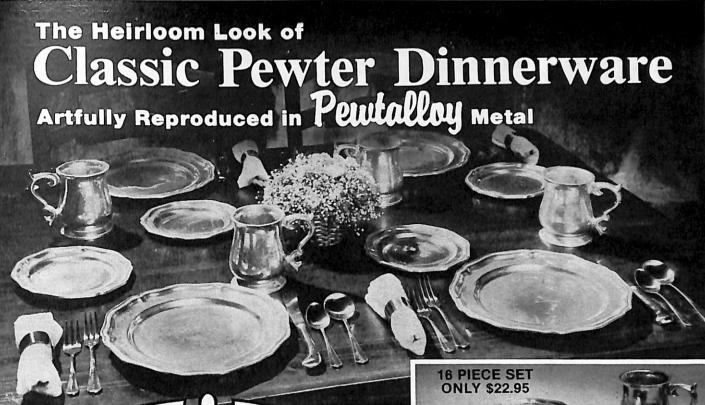
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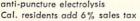
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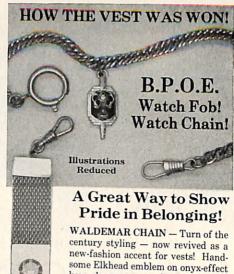
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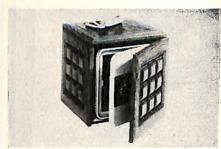
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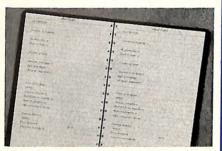
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the Rush only \$7.95 plus 60¢ handling on 10-day money-back guarantee. EMERSON BOOKS, INC., Dept. 791C, Buchanan, N.Y. 10511 South Seas Song each doing his own job.
(Continued from page 30) Muk is a

born public relations man, the jolly greeter. In the old days he was also the resident toilet repairman. ("Only heaven knows how many toilets I've unplugged," he sighs.) Kelley with his law background takes care of legal matters and Carlisle, the ex-stock broker, is the keeper of the books. In addition, Kelley is responsible for innovative designs, including the popular over-water bungalows with their plexiglass floor windows for viewing marine life at night in the glow of bright lights.

So here they are, 16 years later, each in his 40s now, slaving away just as the rest of us do back home. Still, they've found a degree of contentment. Especially Muk. Besides helping out at the hotel on Moorea, he farms a 400-acre slice of land which The Boys bought years ago in a valley of unbelievable beauty. It's choked with lettuce and tomatoes and corn and other vegetables, and Muk also raises chickens. The fact is he has the corner on the egg market in Tahiti, supplying all the

other islands.

It is a fact that they're making more money than they ever did in California-but also they're working harder. One guest said recently she figured they'd all have ulcers by the time they reached 50. Actually, they'd like to get away and explore other islands and maybe drink a little rum and just enjoy life, taking it easy the way they'd planned to do in the first place. Sometimes they run off to Rio for a week or two. Other times they go fishing in Baja or skiing at Vail. And occasionally Vili goes along, the drunken Tahitian guitar player at Moorea's Bali Hai. Once they took him with them to Los Angeles where they bought him some new teeth and a new suit and a hat and tie. He's still talking about it. "Los Angeles," he sighed the other day ... "that was paradise."

Down along the Quai du Commerce, on the island of Tahiti, Vili Vala used to spend his days (and nights) at Quinn's, the most notorious bar in the entire South Seas. (Draw another gin, bartender, and we'll all drink to its passing.) Quinn's is gone, of course, uprooted and hauled away, and in its place stands a modern five-story office building that's best described as an

architectural obscenity.

To refresh your memory, Quinn's was the watering hole of derelicts, French sailors, foreign legionnaires, runaway husbands and hundreds, yea thousands, of curious tourists who slipped off to see where the action was. And now, only an office building...

Well, never mind, let's play back a requiem to the departed tipplers who patronized Quinn's in the good old times we all once had—dancing and ducking beer bottles which were heaved with amazing accuracy by that old gang of ours, Edgar Leeteg, Vili Vala, Eddie Lund and dozens of other similarly colorful characters.

Without a doubt, Quinn's was the dirtiest, stinkingest, most shameful and beloved bar in all of French Polynesia. It was never painted. The stuff that was there just peeled and fell off and that was that. Nor was anything ever repaired. If something broke, the proprietor merely tossed it out. Or else ignored it altogether. Such was the charm of Quinn's. Still, in the beginning Quinn's enjoyed a degree of respectability. Launched simply as a seaside ice cream parlor in 1927, it served hot fudge sundaes and ice cream sodas to a genteel crowd composed primarily of non-drinkers. Indeed, the owner, Robert E. Quinn, an American, was a teetotaler who ejected anyone suspected of patronizing the pubs of Papeete.

At Quinn's the crowd drank nothing stronger than root beer. Then in 1932, Tahiti's appeal for Quinn soured and he sailed for home, leaving behind his French-Tahitian bride, Marcelle, whose brief period of mourning came to a surprisingly quick ending when she teamed up with another French-Tahitian, Pierre Frogier. Just like that, Mme. Quinn traded her ice cream dipper for a two-ounce shot glass. Strike up the band. Quinn's, as it would come to be known, was launched with a roar heard throughout the Pacific.

Rum replaced root beer and a live orchestra became a substitute for Quinn's run-down, worn-out jukebox. The year was 1933, and from that moment until three years ago the legend grew. Through those swinging doors passed the motliest gang that ever drained a keg. Quinn's roared night and day. It was a bamboo jungle. It was a habit, a drug, a curse with the wickedest reputation in all Polynesia. Fights broke out regularly.

Now everyone divides their time between a dismal pub in the Ariana Hotel called the Las Vegas and another, Le Cave, which occupies a shadowy corner of the Hotel Royal Papeete, So the whole scene has changed. It bothered me, so tonight I walked down to the waterfront where I stood looking off toward the island of Moorea; it wore a crown of brooding clouds, soon to redden with the sunset hour. In the harbor small boats tugged at the leash and the sea was the shade of blue lace. I thought about Leeteg and Vili Vala and Eddie Lund and all the other characters who paraded through Quinn's. They were wicked, happy days, I thought. Then I turned and walked back into town.

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Probably the most unusual bank bandit in Los Angeles police annals is (Continued from page 14) Miklos Petrovics,

also known as the "Birdseed Bandit." Last January he surrendered to FBI agents almost without a struggle after holding two men hostage for more than an hour in a Culver City branch of the Bank of America. An FBI spokesman said he did not seem interested in actu-

ally robbing the bank.

"As far as we can determine," he said, "he made no demand for money. What he told us he wanted was a load of birdseed-delivered and dumped in front of the bank. To feed the birds you know. And, as kind of an afterthought, he said he wanted the bank manager to 'go down to the ocean and cleanse himself.' Those were his main demands... except for a few other things; kind of squirrelly things that didn't make sense.'

What are banking officials doing to cut down the rapid rise in robberies?

For one thing, they are buying more advanced protective equipment. One of the most popular new gadgets is the "television teller," a device straight out of 1984. Customers enter the lobby and go up to television screens that show only the faces of tellers, who are safely locked away on the second floor. All transactions are conducted through an intercom and pneumatic tubes.

Surety National Bank inaugurated this automated banking service. Bank service has not been entirely dehumanized at Surety, however. Bank personnel are available for live, face-to-face contact in handling new accounts, loans, and other services that do not lend themselves to automation.

Some banks have installed an expensive computer-controlled alarm network that connects all its branches with the central office and transmits different signals for a burglary or a holdup. And some banks that want to stay open at night but are worried about robberies after dark, get around the threat by installing automatic tellers on the walls of the vestibule. The customer inserts a special credit card, punches a secret number on a keyboard, and the machine dispenses cash. Other banks are installing bulletproof tellers' cages.

One of the most effective deterrents against robbery is slow-motion videotape cameras which run continuously for up to 76 hours, taking photos of everything that happens within their range. Getting photos of bank bandits in action naturally greatly increases

chances of capture.

Many banks have hired uniformed guards, but opinion is divided on how expedient guards really are in curbing robberies. One banking official concedes it does some good but on the other hand calls it "unrealistic." He says: "It's like saying that if you put a policeman on every corner you'll stop crime in general."

And a police official says: "There is no doubt that a guard serves as a deterrent to most persons, but those who have really made up their minds to rob the bank will find a way or will

wait to get the guard in a compromising position."

An official of the United California Bank said a guard was once placed in a branch that had experienced a great number of holdups and that from the day the guard reported to work the bank has never been held up again. Some banks have resorted to using roving guards who circulate between a number of branches which are close together.

Since the Bank Protection Act of 1968, designed to toughen security measures for federally insured institutions, many banks have embarked on special employe training programs.

The training includes mock holdups-so tellers won't panic.

Additionally, police and FBI officials hold clinics to acquaint bank employes with procedures to follow in cases of holdups. They discuss methods used by bank robbers and what to be on the lookout for. Since bank employes make the best witnesses, they are told to observe as much as possible, including types of weapons, clothing, personal characteristics and method of escape.

"We emphasize," says one detective, "that the tellers or bank personnel who become involved with the suspect or suspects should not try to be heroes. We

do not want anyone injured."

A variety of items that eject tear gas have been installed in many banks. Some use money wrappers that dispense tear gas. A teller can activate the timing device before handing it over and...well, let's put it this way. One moment, a 19-year-old Atlanta youth was walking into a restaurant with what he assumed was \$5000 stuffed into his waistband. The next moment he was flying out the door coughing, crying and ripping at his clothes as he rolled around in a parking lot. By the time he came to a stop, he had stripped off everything he wore.

Another relatively new device being used is clear plastic vials hidden in money wrappers that, if secretly broken by tellers during a robbery, cause the money to emit a sickening odor when it is carried outdoors. After the chemical was used in one recent Los Angeles bank robbery, the two robbers' getaway car smelled so bad that they abandoned it and ran. Although the men have not yet been caught, bank officials maintain that the money "smells so awful that it will never be spent."

Chemical Bank of New York has tried a unique approach, installing a two-foot-square sign on the outside of some branches that can be activated to flash, "Robbery in Progress," in fourinch-high red letters. The system hasn't been tested yet because there haven't been any robberies at the branches where they have been installed.

Ironically, despite all the precautionary strategies and gadgetry banks have employed to stop robberies, they have proved to be just 20 percent effective. Robberies continue to rise and bankers believe that their institutions will remain a favorite robbery target. One stick-up man recently admitted to police that he had switched to robbing banks because holding up liquor stores "got to be too dangerous."

It appears that bank robberies in the nation are as inevitable as death and taxes. As one crime expert put it: "Robbing banks seems to be like eating peanuts. It's difficult to stop after one."





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