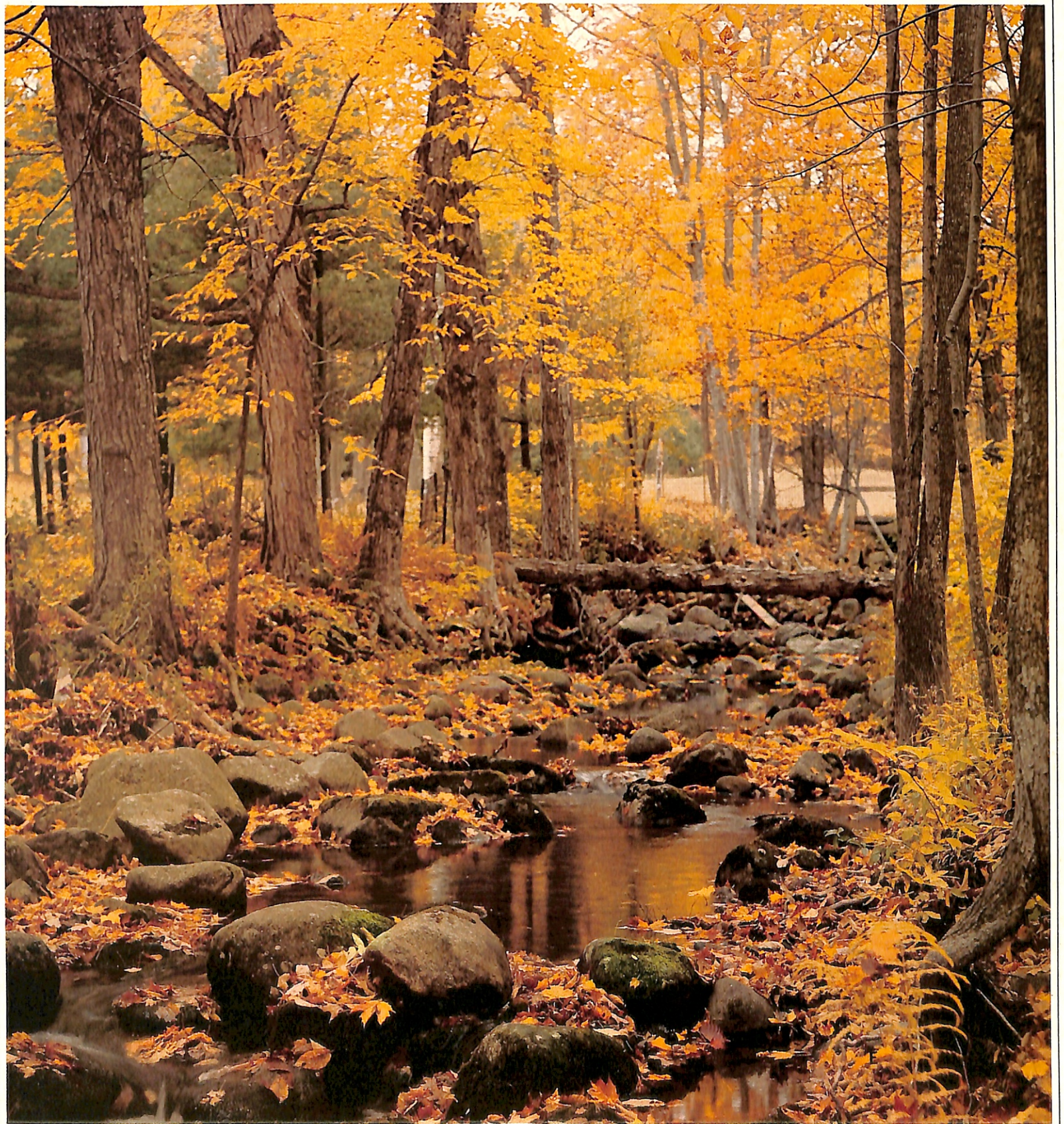


the
Elks
magazine
October 1977



It's good to know it's in there.

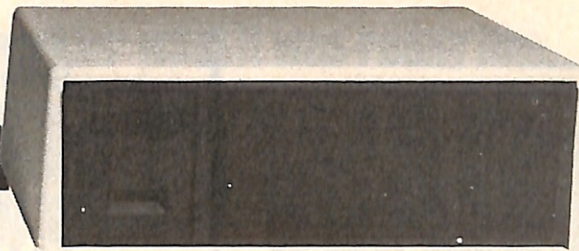


It's good to know your favorite drink is made with Seagram's 7. Because nothing else tastes as good with club soda, or any other mixer. Pour 1½ oz. over rocks, fill glass with club soda for a tall, refreshing drink.

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Burglar Alarm Breakthrough



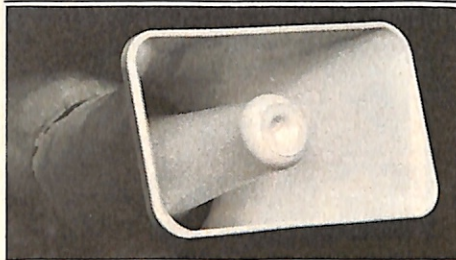
A new computerized burglar alarm requires no installation and protects your home or business like a thousand dollar professional system.

The Midex security computer looks like a handsome stereo system component and measures only 4" x 10½" x 7"

It's a security system computer. You can now protect everything—windows, doors, walls, ceilings and floors with a near fail-safe system so advanced that it doesn't require installation.

The Midex 55 is a new motion-sensing computer. Switch it on and you place a harmless, invisible energy beam through more than 5,000 cubic feet in your home. Whenever this beam detects motion it sends a signal to the computer which interprets the cause of the motion and triggers an extremely loud alarm.

The system's alarm is so loud that it can cause pain—loud enough to drive an intruder out of your home before anything is stolen or destroyed and loud enough to alert neighbors to call the police.



The powerful optional blast horns can also be placed outside your home or office to warn your neighbors.

Unlike the complex and expensive commercial alarms that require sensors wired into every door or window, the Midex requires no sensors nor any other additional equipment other than your stereo speakers or an optional pair of blast horns. Its beam actually penetrates walls to set up an electronic barrier against intrusion.

NO MORE FALSE ALARMS

The Midex is not triggered by noise or sound, temperature or humidity—just motion, and since a computer interprets the nature of the motion, the chances of a false alarm are very remote.

An experienced burglar can disarm an expensive security system or break into a home or office through a wall. Using a Midex system there is no way a burglar can penetrate the protection beam without triggering the loud alarm. Even if the burglar cuts off your power, the four-hour rechargeable battery pack will keep your unit triggered, ready to sense motion and sound an alarm.

DEFENSE AGAINST PEEPING TOMS

By pointing your unit towards the outdoors from your bedroom and installing an outside speaker, light, or alarm, your unit can sense a peeping tom, and frighten him off. Pets are no problem for the Midex. Simply put them in one section of the house and concentrate the beam in another.

When the Midex senses an intruder, it remains silent for 20 seconds. It then sounds the alarm until the burglar leaves. One minute after the burglar leaves, the alarm shuts off and resets, once again ready to do its job. This

shut-off feature, not found on many expensive systems, means that your alarm won't go wailing all night long while you're away. When your neighbors hear it, they'll know positively that there's trouble.

PROFESSIONAL SYSTEM

Midex is portable so it can be placed anywhere in your home. You simply connect it to your stereo speakers or attach the two optional blast horns.

Operating the Midex is as easy as its installation. To arm the unit, you remove a specially coded key. You now have 30 seconds to leave your premises. When you return, you enter and insert your key to disarm the unit. You have 20 seconds to do that. Each key is registered with Midex and that number is kept in their vault should you ever need a duplicate. Three keys are supplied with each unit.

As an extra security measure, you can leave your unit on at night and place an optional panic button by your bed. But with all its optional features, the Midex system is complete, designed to protect you, your home and property just as it arrives in its well-protected carton.

The Midex 55 system is the latest electronic breakthrough by Solfan Systems, Inc.—a company that specializes in sophisticated professional security systems for banks and high security areas. JS&A first became acquainted with Midex after we were burglarized. At the time we owned an excellent security system but the burglars went through a wall that could not have been protected by sensors. We then installed over \$5,000 worth of the Midex commercial equipment in our warehouse. When Solfan Systems announced their intentions to market their units to consumers, we immediately offered our services.

COMPARED AGAINST OTHERS

In a recent issue of the leading consumer publication there was a complete article written on the tests given security devices which were purchased in New York. The Midex 55 is not available in New York stores but had it been compared it would have been rated tops in space protection and protection against false alarms—two of the top criteria used to evaluate these systems. Don't be confused. There is no system under \$1,000 that provides you with the same protection.

YOU JUDGE THE QUALITY

Will the Midex system ever fail? No product is perfect but judge for yourself. All components used in the Midex system are of aerospace quality and of such high reliability that they pass the military standard 883 for thermal shock and burn-in. In short, they go through the same rugged tests and controls used on components in manned spaceships.

Each component is first tested at extreme tolerances and then retested after assembly. The entire system is then put under full electrical loads at 150 degrees Fahrenheit for a full week. If there is a defect, these tests will cause it to surface.

PEOPLE LIKE THE SYSTEM

Wally Schirra, a former astronaut and scientist, says this about the Midex 55, "I know of no system that is as easy to use and provides such solid protection to the home owner as the Midex. I would strongly recommend it to anyone. I am more than pleased with my unit."

Many more people can attest to the quality of this system but the true test is how it performs in your home or office. That is why we provide a one month trial period. We give you the opportunity to personally see how fail-safe and easy the Midex system is to operate and how thoroughly it protects you and your loved ones.

Use the Midex for protection while you sleep, to protect your home while you're away or on vacation. Then after 30 days, if you're not convinced that the Midex is nearly fail-safe, easy to use, and can provide you with a security system that you can trust, return your unit and we'll be happy to send you a prompt and courteous refund. There is absolutely no obligation. JS&A has been serving the consumer for over a decade—further assurance that your investment is well protected.

To order your system, simply send your check in the amount of \$199.95 (Illinois residents add 5% sales tax) to the address shown below. Credit card buyers may call our toll-free number below. There are no postage and handling charges. By return mail you will receive your system complete with all connections, easy to understand instructions and one year limited warranty. If you do not have stereo speakers, you may order the optional blast horns at \$39.95 each and we recommend the purchase of two.

With the Midex 55, JS&A brings you: 1) A system built with such high quality that it complies with the same strict government standards used in the space program, 2) A system so advanced that it uses a computer to determine unauthorized entry, and 3) A way to buy the system, in complete confidence, without even being penalized for postage and handling charges if it's not exactly what you want. We couldn't provide you with a better opportunity to own a security system than right now.

Space-age technology has produced the ultimate personal security system. Order your Midex 55 security computer at no obligation, today.

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A message from the
Grand Exalted Ruler

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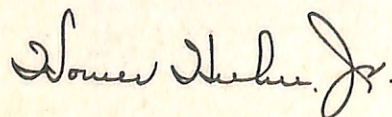
It is a sign of the strength and health of our Order that it has shown a steady growth year in and year out. It is this high regard in which Elkdom is held that attracts new members to our ranks. Nevertheless we have a problem—lapsation. It's a tough problem, but we can lick it by working together.

We have improved our lapsation record, which demonstrates that we can do something about it. But the improvement that has been made is not enough. With more effort by more of us we can cut our losses from lapsation much more and make an important contribution to Elkdom. Make no mistake about it. When a fine American gentleman, who was worthy of Elk membership in the first place, drops his membership it is a serious loss to him, to his lodge and to the Order.

Your lodge's officers and committees are working to reduce lapsation and they will welcome your help. Why not give them a hand? I urge you and every member to make lapsation a personal responsibility and give your officers your active support. A good way to do this is to check with your Lodge Secretary and if any of your friends or acquaintances are behind in their dues, show them that you are concerned. Urge them to become current in their dues. If they seem to be losing interest it is likely that they haven't become involved in the lodge's social and community programs. Do them a favor—help them to become involved.

By this warm gesture of Brotherhood you will reward your lodge. Your reward will be the pleasant feeling of accomplishment as well as stronger fraternal ties.

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Homer Huhn, Jr.



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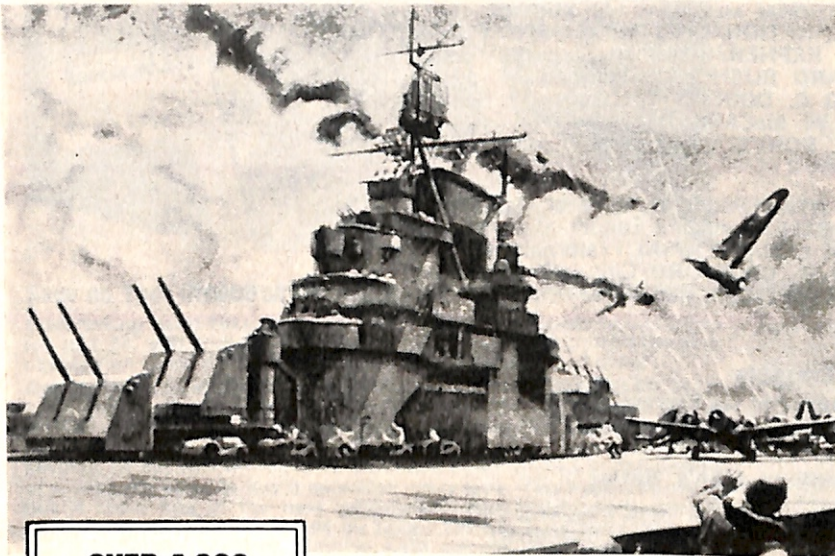
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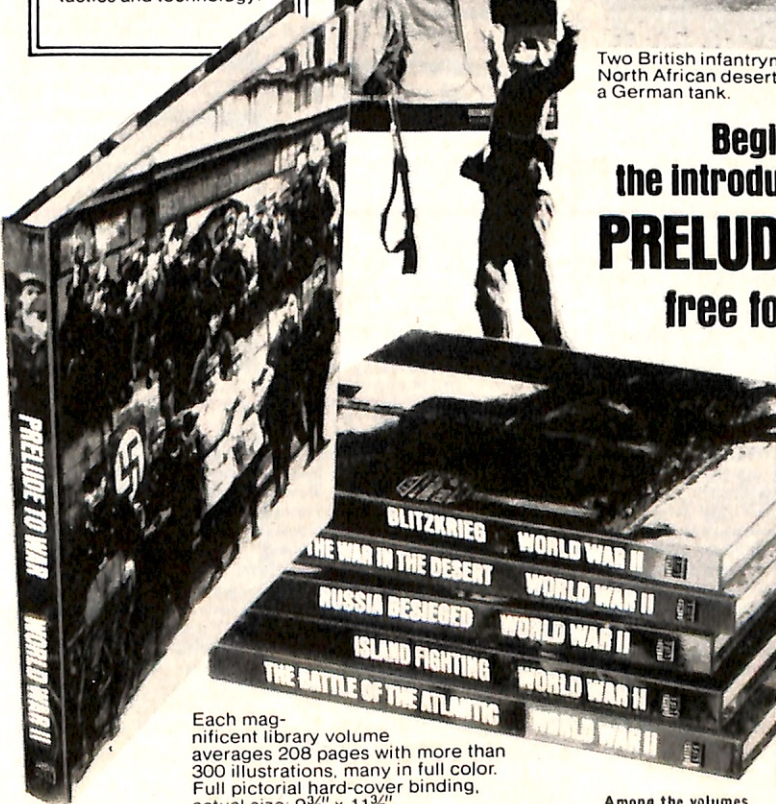
Two British infantrymen charge across the North African desert to accept surrender of a German tank.

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8 Tax Exempts

The future of tax exempt bonds is in doubt, as the federal government considers dropping guarantees.

John Behrens

14 A Thinking Man's Batter

A fraction over 5'4" and weighing 140 pounds, he left his imprint on the national sport.

Wayne T. Walker

33 The Magnum

"Pardon me, but I would regard it as an extreme favor if you would smash my bottle . . ."

Jack Ritchie

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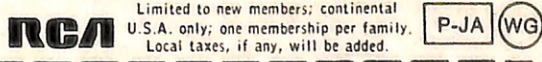
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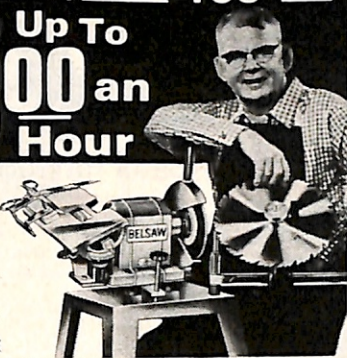
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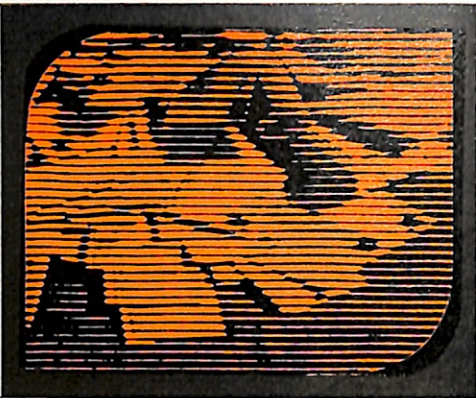
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LETTERS

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



• At the New Orleans Convention, Westminster, Maryland, Lodge No. 2277 was proud to win first place in both Memorial Day and Bicentennial Contests. We elected to leave the scrapbooks on display until Wednesday. They disappeared sometime between Tuesday afternoon and Wednesday about noon. A thorough search was made on both Wednesday and Thursday by both myself and members of the Lodge Activities Committee to no avail.

Perhaps closeness of name and number created an honest mistake.

Would it be possible to publish a notice in the magazine requesting their return? We, of course, would pay the postage.

In the future, I recommend that all booths require identification and signatures when scrapbooks are picked up.

Alfred S. Williams, DDGER
Box 593
Westminster, Maryland 21157



• You will doubtless receive many letters from brothers who classify your cover cartoon [August, 1977] as "one of the funniest ever."

Personally I see absolutely no humor in it. My good wife

thought it was funnier than all hell. As for me . . . I cried!

Don R. Naugle
Seattle, WA

• As a retiree who has worked for some fifty years—an Elk—and a thinking man I am a bit shocked and upset by the stuff that is constantly coming up stream in print and this time it is "Job Boredom" by Frank Thistle [August, 1977].

The whole idea now seems to be that we walk around constantly thrilled and excited by our jobs. A bunch of pure hogwash.

There are simply mountains of dull and boring work to be done every day—and the best approach to it is to educate the worker to do it—with rewards in mind and knowing that he is going to be bored.

James B. Smith
Richland, WA

• The article "New Nuclear Threat," by Philip Segal, [August, 1977] contained

many misleading statements which would give readers a false impression of that threat. The Princeton student, John Phillips, did not *design* a bomb; he produced no drawings with dimensions, which is the ordinary definition of "design," but merely collected information that would be useful in such a design.

The second misunderstanding in the article is in the implicit assumption that a terrorist bomb would destroy a city. There is not a particle of evidence in Phillips' work that the explosive yield of his bomb would be in any way comparable to that of the bombs dropped on Japan. Usual estimates, including that of Taylor who is referred to frequently in your article, are that it would destroy one large building, killing all its occupants.

The second part of the article deals with the possibility of *nations* building nuclear weapons. This is truly a horrible problem, but it has very little connection with nuclear power. All six nations that are known to have nuclear weapons developed them with no connection to nuclear power.

Bernard L. Cohen
Professor of Physics
University of Pittsburgh

• . . . Many experts in the field acknowledge that nuclear weapons may be manufactured by foreign nations more cheaply and secretly by specially-designed installations than by use of facilities from commercial nuclear power industries . . .

Jack Penkrot
Pittsburgh, PA

• A college student may be able to design an operable atom bomb on paper, but actually building the real thing is much more difficult. One only has to consider that it took India eight years to build an atom bomb and their first bomb failed to go off . . .

J. G. Swoboda
Wisconsin Public Service
Menominee, MI

• . . . Where the author talks about attempts to break into plants and other "serious breaches of security" could, in my mind, be used as a testimony that the stringent safeguards developed by the NRC work. Furthermore, these safeguards are continuously reviewed and improved as necessary.

M. C. Zerinvary
Monroeville, PA

LCD Watch Breakthrough...

MICRO-ALARM



Beep!
Beep!

a 6-digit 6 function LCD Alarm Watch for only \$69.95!

At last, a constant readout (no buttons to push) precision quartz electronic watch with a built-in 24 hour alarm system.

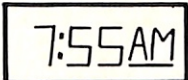
A quiet revolution has been taking place in the electronic watch industry during the last few years. Push-button LED's are being replaced with continuous-display LCD watches; 4-digit displays are being replaced by 6-digit readouts. This year there will be many such LCD watches available.

However, Winthrop-Rogers prides itself on offering not only the most technologically-perfect products available, but also on introducing the most technologically-advanced products on the electronic market before they are readily available. Therefore, we are pleased to announce the most remarkable achievement in electronic watch technology to-date.

By combining the quartz-accuracy precision of the LCD watch with miniaturized alarm technology, we proudly introduce the first CONTINUOUS DISPLAY ALARM WATCH. A watch that may not be available from other sources for years can now be yours at a price hundreds of dollars less than you would imagine.

And now consider the incredible convenience of a portable alarm clock handsomely adorning your wrist at all times!!!

- Never again missing an appointment because you lost track of time.
- Never again missing a plane or a train because you didn't realize how late it had become.
- Never again forgetting to make that all important phone call.
- Never having to worry about forgetting to take important medication on time.
- Never worrying about waking up from that catnap, or at a hotel if your wake-up call isn't on time.
- Always being aware of when you should be coming or going or doing all that your hectic schedule demands - without devoting your valuable time to trying to remember it all.



SET TO RING
AT 7:55 A.M.

THE ALARM

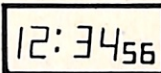
The MICRO-ALARM has a 24 hour Alarm System, allowing you to set your watch to signal at any minute of the day or night (1,440 settings per day are possible). Once set, you need not be concerned about your next appointment or train, plane or phone call. The MICRO-ALARM will remember for you and remind you when you need to be reminded.

SNOOZE/REMIND CONTROL

For your convenience the MICRO-ALARM will give one short beep prior to its full alarm cycle, allowing you to turn it off without disturbing others. If not deactivated after the first short beep, the alarm will then beep for 15 continuous seconds. Push the deactivate button twice and the alarm is off. However, should you want a further reminder, then push the deactivate button only once and the alarm will go through its cycle again in exactly 5 minutes, allowing you to continue your current activity whether it be a snooze or phone call without fear of forgetting your next commitment.

Order now for the holidays!

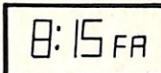
12:34 AND 56
SECONDS



6-DIGIT LCD DISPLAY

The MICRO-ALARM has a 6-digit readout showing hours, minutes and seconds at a glance. Since the readout is by Liquid Crystal Display (LCD) and not by Light Emitting Diode (LED), no button has to be pushed; the time is continuously displayed! A built in night-light functions at the push of a button for reading in darkness.

AUGUST 15th
FRIDAY



CALENDAR DISPLAY

Just one push of the control button converts the display into a 3-function calendar; displaying the month, date of the month, and day of the week. The remarkable memory built into the module knows each month and the number of days in that month and resets automatically on the first day of the new month.

QUARTZ ACCURACY

The MICRO-ALARM is extraordinarily accurate. Its module is manufactured by Hughes Aircraft Company, one of the world's foremost manufacturers of micro-electronics, and is guaranteed accurate to within 3 minutes a year (averaging less than 15 seconds per month). You can depend on the accuracy year after year. There are no moving parts, so there is nothing to wear out or even require servicing. The result of this accuracy is that you can set your watch to the second.

THINK ABOUT IT!

Even if you have no consistent need for a watch with a built-in electronic alarm, the MICRO-ALARM is a valuable investment for its watch features alone:

1. It is the most up-to-date fully-functioning electronic watch available today.
2. It is accurate to +/- 15 seconds per month, and never has to be wound - put it on, and the time and date are correct even if it has been in a drawer for a month!
3. Its elegant styling will compliment any attire - and elicit compliments from your associates and friends.
4. At this price you can not find a better buy.
5. One day you will have a critical need to be reminded of a vital appointment - and then, having used the alarm function once, you will never again return to any other reminder system.
6. Why buy an ordinary watch when you can own a MICRO-ALARM?

ELEGANT MESH BRACELET

Each MICRO-ALARM comes with a 1 year limited warranty. You may order in your choice of gold-tone or silvertone case. Each for only \$69.95 plus \$1.99 for shipping and handling. Each MICRO-ALARM comes with a matching, elegant, thin mesh bracelet, more handsome and much more practical than those "pull over-snap" type bracelets. This band adjusts comfortably and easily, eliminating cumbersome link adjustments.

15 DAY TRIAL

Wear the MICRO-ALARM for 15 days to assure yourself that this is no ordinary watch. If at the end of that time you are dissatisfied for any reason you may return it for a prompt refund, no questions asked.

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our 24-hour toll-free number:
800-325-6400 ask for Oper. 36

In Missouri: 800-342-6600 ask for Operator 36

or mail the attached coupon with your payment and the MICRO-ALARM will be on its way to you.

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Box A69, 1135 Greenridge Rd., Buffalo Grove, IL 60090

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___ Silvertone MICRO-ALARM
___ Goldtone MICRO-ALARM

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 Master Charge MCBK # _____

Card # _____ Exp. _____
Signature _____
Name _____
Address _____ Apt. _____
City _____ State _____ Zip _____

To expediate shipping by UPS, please provide street address rather than P.O. Box number.



GOVERNMENT TALKS TOUGH
ABOUT FUTURE OF

**TAX
EXEMPTS**



by John Behrens

□ The story in the business pages of a number of major dailies and financial journals came as a surprise to many. It left others with the uneasy feeling that the Carter Administration was on its first fishing expedition in uncharted waters.

The New York Times' headline summed it up succinctly and yet inconspicuously in its financial section: "End to U.S. Backing of Tax Exempts Asked." Tax-exempt bonds, the principal way municipalities have raised funds for all kinds of capital projects for years, should no longer receive guarantees from the federal government, the story said. Federal officials, the article continued, are concerned about the rising number and potential cost of loan guarantees.

What the story didn't say, of course, was that the government is also worried about its own ability to compete in the marketplace.

The request to end such guarantees was made by Assistant Treasury Secretary Roger C. Altman in his testimony before the House Economic Stabilization Subcommittee. Altman told committee members several months ago that the federal government's loan guarantees would amount to \$268.6 billion next fall, \$144.2 billion more than the total in 1971. The market, Altman continued, has expanded faster in the 1970s than any time since it was created during the Depression.

The government's efforts to curb the growth shouldn't come as a surprise, he insisted. "The Treasury Department has traditionally opposed federal guarantees of tax-exempt obligations. First, they would create a class of securities superior to those issued by the Treasury because they would be both federally backed and tax-exempt, and could thus add to the problems of federal debt management. Second, they would confer the benefits of both federal backing and tax exemption to high income investors. Third, they would result in an increase in borrowing costs for all state and local governments, since the federal government would be creating a superior security in competition with state and local governments as well as the federal government would benefit more if federal guarantees were provided only for taxable municipals."

But few brokers, bankers and private sector economists believe the Treasury's view is realistic.

"I would be quite surprised if such a proposal to change the tax-exempt market passes. I think it's too radical a departure. One thing that President Carter made clear is that he doesn't want to pick any major fights on things that he's not really interested in. I think the banking community would be outraged. I think the cities and municipalities would lobby effectively against it. I just don't think it would happen," says economist William Blanchfield, an author of economics textbooks and a consultant to local government.

J. Carter Bacot, president of the prestigious Bank of New York, is equally pessimistic. "There's no doubt it's been a great help in more reasonable financing for communities and if it would be taken away the cost would automatically go up substantially. I should think there would have to be some sort of government subsidy to the communities in some form or other. To me, though, it seems much simpler instead of putting the government in and giving money back to continue the present tax exemption system."

Prof. Blanchfield doesn't believe there has been a clear break between the Ford and Carter Administrations on the issue. "I haven't been able to discern very much difference between Ford and Carter because most of Carter's plans have been on paper really. I think there is a difference in philosophy but I am hard-pressed to find out what it is so far. I believe this issue has come about because there are people who are involved in the wheels of government who think it's time for a change and something should be done. It will not be done unless it is approved at the very highest levels though. Something like this takes nine months to a year to get through both houses. It's going to take lots of time because I think it has a lower priority," he contends.

Tax-exempt municipal bonds have been growing in popularity for months, market specialists claim. *Forbes* Economics Editor Ben Weberman said earlier this year that, in his opinion, "tax-exempt bonds will outperform the rest of the bond market in 1977. Why? In part because the Tax Reform Act of 1976 has further reduced the viability of rival forms of safe shelter, making tax-exempt bonds one of the last safe refuges for those in very high income

tax brackets. . . My advice to those who can use tax-exempt income is: Buy now."

The advice is widely acknowledged in the financial community. The municipal bond market today is for those "in the 40 percent and over crowd with a high fixed income who want a safe buy on a long-term basis," said one market insider.

It's simple logic, says John D. Inserra of Loeb Rhoades & Co. "Income on so many investments—Certificates of Deposit and other types of bonds—is taxable and to those who know they can put money away for a long period of time, the tax-free municipal is simply good business. The disadvantage to the tax-exempt is that while rates fluctuate, the bond matures at par. Let's say that a bond comes out at \$1000 an issue and it matures 30 years from now. While interest rates fluctuate during those years—the bond might range from \$1100 to \$850 in the marketplace—come maturity date no matter what interest rates are it's going to sell at par."

While there is no minimum amount necessary to qualify for a tax-exempt, a person would probably need more than several hundred dollars to make an effective buy, Inserra believes. Many brokerages sell in units of one and some of those purchases could be very low in price. "If a person only has a modest sum and he definitely wants to buy, you may find a number of bonds selling at deep discount—say New York City at a high risk. More people, however, are looking for diversified cooperative bond plans."

Loeb Rhoades, for example, introduced a Tax Exempt Securities Trust (TEST) series this year to provide investors with a broad portfolio. "We'll go out and buy bonds selected by professionals as to their merit rating, overall quality and yield in municipalities around the country. No New York City. No New York State. No Puerto Rico. And we offer a person a chance to get in with one unit and still have great diversification. The intermediate TEST series will have bonds that mature in 5 to 15 years generally. We believe there's real interest in this," Inserra says.

However, not all investment specialists believe tax-exempt bonds are the only answer for those in upper income brackets. Norma Beaty, vice president of the Farmer's & Citizens Bank in Lan-

TAX EXEMPTS

caster, Ohio, says that while bonds are undoubtedly quite popular among the wealthy in metropolitan areas, higher income people in smaller communities find bank investments equally attractive. "We have inquiries from time to time (about municipal bonds) but when you explain to people the exclusive advantages to those with very high incomes, many times this will eliminate most of the inquiries. Actually, you'll find few in a tax category high enough to make municipals a good buy for them. For instance, I talked with a person who had between \$50,000 and \$60,000 to invest not long ago and he thought he wanted to get into bonds. When he learned what the rates were on municipals, however, he found he was better off to buy four-year bank certificates."

Yet Ms. Beaty believes that the municipal market will be quite heavy the remainder of the year at least. "I'm basing that on the material that comes across my desk which indicates that because of the large volume which will be coming to market, the municipal rates should remain stable. The gov-

ernment rates have gone down. We're seeing some indication that municipal rates of high quality items are dropping, too."

Investment counselors suggest that one reason an individual might have reservations about buying tax-free municipals is the general lack of information available about bond issues in other states or distant places.

Brokerages, furthermore, may not be interested in such investments. While brokers can be important advisers on the bond market, they do not find the municipal bond a lucrative income source. "Most simply aren't interested in the small returns on municipals," admitted one counselor. "Under \$20,000, the commission would hardly be worth it for the average broker."

Commissions are a net trade with the customer usually, Inserra says. "You might buy a bond giving the broker \$2 a bond gross credit up to \$20 a bond. The fees are all figured in to give a net yield. The broker has to take his commission out of that price. It's not that attractive. However, there are some who specialize in it. They will handle higher income people who have the opportunity to buy more tax-frees each year."

Historians and economists disagree

with those who infer that the tax-exempt concept is a 20th century creation. Many authorities, in fact, cite Supreme Court Chief Justice John Marshall's opinion in the case of *McCulloch vs. Maryland* in 1819 as the legal precedent for tax exemptions. McCulloch, a cashier at the Maryland branch of the Bank of the United States, had been held liable to penalties for violating the provisions of a Maryland statute requiring all banks within the state not chartered by its legislature to pay a stamp tax on their note issues. The Maryland Bank of the United States had been incorporated in 1816 by an Act of Congress.

(Continued on page 28)

Correction

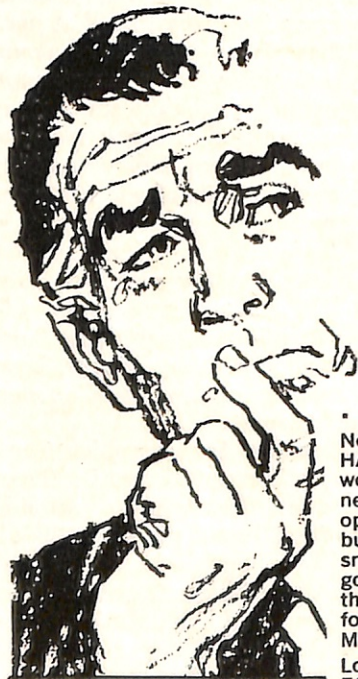
Identification for Convention Speakers Ray Majure and J. Paul Meyer, in the September, 1977, issue, should have read:



J. Paul Meyer,
Chairman, Resolutions Committee



Ray Majure,
President, Louisiana Elks Association



What if I'm laid off?
Will automation take my job?
Am I too old to change jobs?
Can I learn a new skill?
Will my job ever pay more?

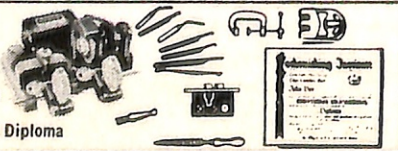
BE A SKILLED LOCKSMITH!

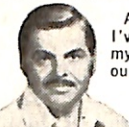
... and Solve ALL Your "FUTURE" Problems

No question about it... with Locksmithing skill YOU'LL HAVE IT MADE! You'll do light, clean, always-fascinating work in this fascinating security profession that urgently needs YOU — where your choice of steady, high-pay job opportunities, or a big-profit spare-time or full-time business of your own is virtually unlimited. As a Locksmith you have your own "built in" pension plan. You go on enjoying the work as long as you like, knowing that layoffs, automation, slack times, minor disabilities, forced retirement can't affect your ability to EARN MORE and LIVE BETTER in good times and bad.


Locksmithing is SO EASY TO LEARN — Enables You to EARN Extra Money RIGHT FROM THE START! The better, more secure future you want can be yours FAST as a Locksmith, regardless of age, education, previous experience, minor physical handicaps. Fun and earnings begin AT ONCE as you learn quickly, easily to CASH IN on all kinds of locksmithing jobs. As little as one hour a week at home working on all kinds of lock and key problems under the guidance of experts brings quick mastery—a quick lifetime solution to ALL your "future"

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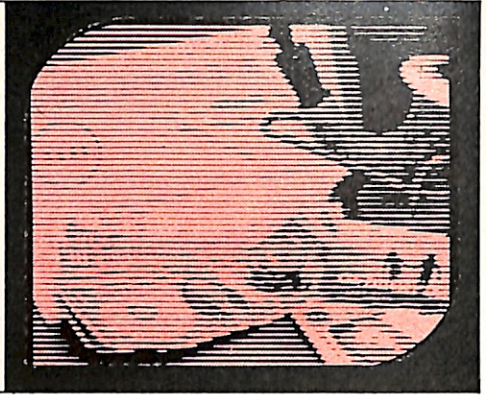
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Please allow 2-4 weeks for delivery.

YOU AND RETIREMENT

by Grace W. Weinstein



IT'S A SNAP

Photography is life-long fun, a multi-faceted hobby which can take on added significance in the retirement years, whether you process your own pictures or stick to taking them.

You've probably always snapped pictures of family and friends, vacation trips and special occasions. Now you can use your retirement leisure to expand that activity. There are lots of possibilities.

© Organize the pictures that you already have. If you're like most people, you have accumulated pictures over the years, pictures stashed away in envelopes and shoe boxes, closets and attics. You may have, in addition to your own collection, large numbers of faded, often mysteriously unlabeled photographs passed along by parents and other relatives. Go through those boxes and envelopes; identify all the pictures, insofar as possible, and label each picture with name, date and location. Put them in chronological order; an album with acetate sheets makes filing easy. Then, if you're ambitious, start a historical family album, identifying individuals and the relationships among them.

© Take new pictures, of anything that interests you. You might make a detailed portrait of your garden, using a close-up lens. You might choose to record your home town, shooting pictures of landmark buildings, new construction, special events and day-to-day life. The school you attended (or your children did), the town's Fourth of July celebration, a summer band concert, a parade, youngsters sledding down a favorite hill—all are good subjects, all capture the life of a community. Or you might take a more personal tack, and record the life of your own family. If you do, remember that ordinary life is as worth remembering as special occasions; you might, for instance, shoot several rolls of film to record the events of a single day, at home and out: fixing a meal, walking the dog, and so on.

© Take pictures with an eye to original greeting cards and decorations for the home. Personalized greeting cards can be the familiar holiday cards; they can also be used to mark a special event. Why not a picture of your new home on address announcements if you decide to move? Or a family snapshot on a postcard for casual messages? Wall hangings for decorative effect can range from a

grouping of family portraits to enlarged scenic views.

Darkroom work, an all-season hobby, need not be expensive. A satisfactory home darkroom can be outfitted for both color and black-and-white processing for about \$200, according to Richard Werner, coordinator of customer services at Eastman Kodak Company. The most expensive single item is an enlarger; an inexpensive model can be had for about \$100 but many photo dealers have second-hand models available for considerably less. An enlarger is a durable item, with a few breakable components, and a second-hand model is a safe investment. If you'll settle for black-and-white processing alone, a satisfactory darkroom need cost only about \$50.

You will need a darkroom but, before you invest in a permanent installation, you can achieve satisfactory results in a temporary darkroom set up in kitchen, bathroom or closet. The most important thing is that the space be absolutely free of light; your temporary darkroom will pass inspection if, after five minutes in the room in the dark, you still can't see a sheet of white paper placed against a dark background. If you can see the paper, after your eyes adjust to the dark, there are light leaks which will need to be sealed off with black tape or weather stripping.

For complete information about home darkrooms and photo processing, consult books in your local library, ask your local photo dealer for available pamphlets, or write to Department 841, Eastman Kodak Company, Rochester, New York 14650 and ask for Customer Service Pamphlets. Some Kodak pamphlets to write for, by name and number: AK-3 "Darkroom Design for Amateur Photographers," AJ-3 "How to Develop and Print Black-and-White Films," and AJ-4 "Tips for Processing Kodak 126 Black-and-White Films." If the photo bug really bites, you might be interested in a full-scale book; *Creative Darkroom Techniques* is a Kodak publication which sells for \$7.95 and should be available at your local photo store.

In answer to readers' questions: Woodall's Retirement and Resort Communities Directory, if it is not available in your book store, may be ordered from Woodall Publishing Company, 500 Hyacinth Place, Highland Park, IL 60035

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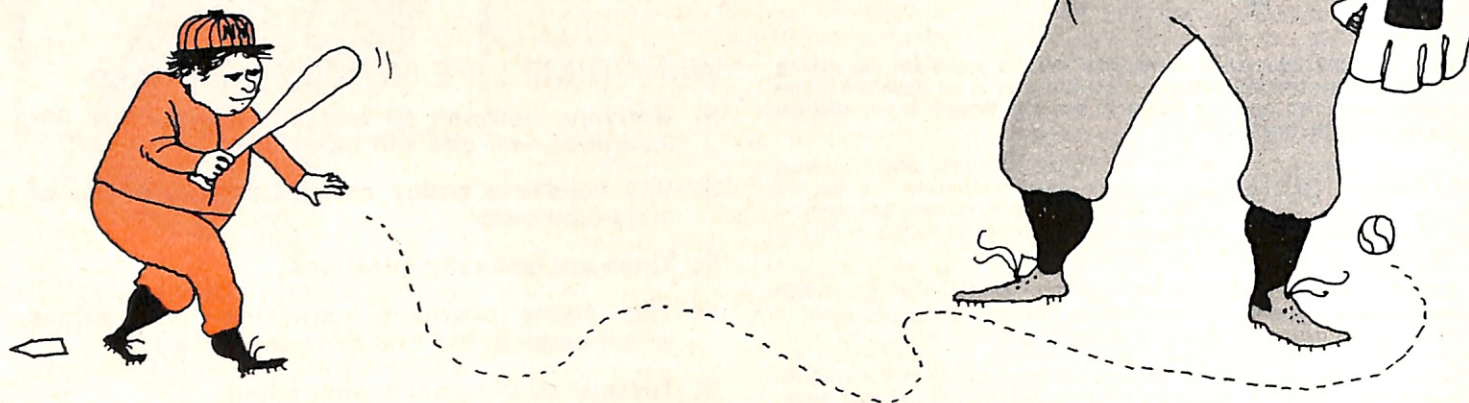
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Wee Willie Keeler

A THINKING MAN'S BATTER

by Wayne T. Walker



□ Although he wore a Baltimore Orioles uniform, the bat-sized William Henry Keeler looked more like a kid in short pants as he stepped into the batter's box to take his "cut at the ball" during batting practice. In 1894, the Orioles' veterans were hostile to rookies and made it rough on them.

This was the first time in the three weeks Keeler had spent at the Orioles' training camp that he had stepped to the plate in batting practice. Every time he even got close in the line, someone would step in front of him, then dare him to do something about it.

Today was no exception. A voice growled down at him, "Beat it, busher!"

Keeler looked up at the belligerent Oriole player and moved off the plate. This time he didn't get back in line, there was no use. Instead, he sauntered over to a nearby bench and sat down.

On this particular day, the Orioles' owner happened to be at the training camp and watched Keeler's efforts to take his turn. He walked over to Keeler.

"Aren't you Willie Keeler? Why don't I see you out there cutting at the ball? You're supposed to be pretty good, or you wouldn't be here."

Looking him straight in the eye, Keeler answered: "The veteran mem-

bers of the team don't want me to bat, or even play on their team."

"Now look here, Keeler," snapped the owner, "those ya-hoos aren't paying your wages. You look like a strong boy. Why don't you make them let you?"

Keeler's features broke into a grin; that was all the support he needed. He marched back out to the plate. When the player on the plate had finished his swings, the 20-year-old rookie stepped boldly into the batter's box.

"Hold it, kid!" yelled the next Oriole veteran in line. "What do you think you're doing? C'wan, bush leaguer, beat it!"

Taking a firm stance, the runt drew back his bat, which was almost as big as he was. Keeler warned, "I'm going to be the next batter. Either I swing at the ball, or I use your head for batting practice." He let this sink in, then added, "Which will it be?"

The tall, wide-shouldered Oriole stared at him in disbelief, then the entire batting line began laughing uproariously and he joined them. Finally, the Oriole said: "You sure got guts, kid. Go ahead, take your turn."

After that, no one on the Oriole team tried to push Keeler around. With a gutty determination, Wee Willie Keeler made the team as an outfielder. He was only a fraction over five foot four, and weighed 140 pounds. His

bat always appeared as though it were too big and heavy for him. He gripped his bat in a peculiar way for those early days, choking up until there was only about a foot of the small end exposed.

At that time baseball playing was a thinking man's game. Ball players were tough in those days, but they were also smart...real smart. It was a game of strategy and tactics, and if you played in the Big Leagues you had to know how to use the old noggin and think quickly. Otherwise, you'd soon find yourself back in the minors.

Now it's power and lively balls, short fences and home runs.

The 1894 season was opened with the Orioles playing the powerful New York Giants, who were considered the most likely to cop the pennant that year. An overpowering pitcher, Big Amos Rusie, was throwing for the Giants.

John McGraw, another small player—five foot seven—and the Oriole third baseman, opened the first inning with a single. Then Keeler stepped up to the plate, and Rusie broke out laughing at the tiny guy and his manner of choking up on the bat, which from the pitcher's mound appeared to be larger than the batter.

"Hey, Little Boy," yelled Rusie, "what you doing up there?"

The "Little Boy" kept quiet.

Rusie smoked the first pitch by Keeler for a called strike. Laughter broke out in the infield...easy out. Then as Rusie wound up and fired again, McGraw streaked for second with the Giant second baseman breaking to cover the bag. With a short, choppy swing, Keeler sent the ball through the hole vacated by the fielder.

Keeler and McGraw had brought the "hit-and-run" play to baseball. The combination of the place-hitting skill of Wee Willie Keeler and the highly specialized talents of John McGraw, as well as the speed of both men, soon made the hit-and-run play a successful strategy against the Giants that afternoon.

Taunted by this new play, the angry and rattled Giants refused to believe that the hit-and-run was prearranged. Rusie utilized his terrific speed to strike out batter after batter.

Late in the game, Keeler came up to bat with a runner on third. On the first pitch, a bullet rifled past him.

But on the next pitch, Keeler dropped a perfect bunt in front of the plate, confusing the adversary long enough for the runner from third to score. The "squeeze play" had made its debut.

By the time the once over-confident Giants left Baltimore they were convinced they had seen some extraordinary baseball playing. Led by Wee

Willie Keeler, the Orioles had swept the four game series.

From that day Keeler made baseball history and became the most accurate place-hitter in the game. He practiced that "Baltimore Chop" until he could scientifically place a batted ball as cagily as a pro billiard player. Hitting for no great distances, he reached for high averages. They couldn't strike him out, he would hit that ball somewhere.

Neither outfielders nor infielders ever really knew where to play Keeler. Many times, just to annoy and frustrate the opposition, he would bounce the ball off the infield so high that he was flying across first base before it could be fielded.

McGraw batted in the lead-off spot for the Orioles, with Keeler coming up behind him. Together they made an outstanding, effective duo. Both were fast runners and quickly realized the practical value of the bunt. Dumping the ball was an outstanding thing to players in the mid 1890s, and the first and third basemen simply were not prepared for it. Before they could handle the ball, fleet Keeler or McGraw were across the bag, kidding the other players.

Wee Willie Keeler, the left-handed batting wizard, was a Brooklyn boy who began his professional career with Binghamton of the Eastern League in 1892. He was signed because a short-stop had broken a leg. The following year he wound up with the Brooklyn Dodgers. Then, in a bad mistake, the Dodgers traded him to the Orioles in early 1894, along with Dan Brouthers, for third baseman Billy Shindle and outfielder George Treadway.

With the Orioles, Keeler was off and flying. That year the Baltimore Orioles surprised the country, knocking out all predictions and winning the pennant.

For the next eight consecutive sea-

sons, Keeler compiled two hundred or more hits in each season, a record that has never been broken! Pete Rose tied it during the 1976 season. In 1897 Keeler hit safely in forty consecutive games, which was then the record. A legend persists to this day that Keeler went through the entire 1898 season without striking out.

When interviewed by Abe Yager, sports writer for the Brooklyn *Eagle*, Keeler was asked for advice on successful batting. It is stated that Keeler replied, "The way to hit is to keep your eye clear and hit 'em where they ain't."

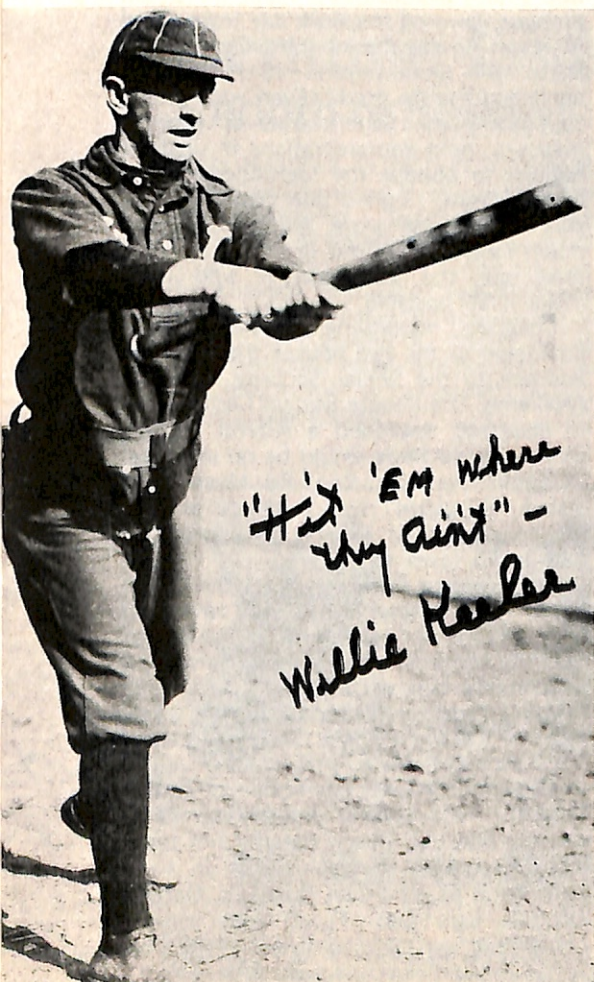
Honus Wagner, one of baseball's Hall of Famers, considered Keeler the greatest player in the game. He asserted, "Keeler could bunt any time he chose. If the third baseman came in for a tap, he invariably pushed the ball past the fielder. If he stayed back, he bunted. Also, he had a trick of hitting a high hopper to an infielder. The ball would bound so high that he was across the bag before he could be stopped. I know this for a fact because Willie worked it on me. He was the master of all kinds of short-distance hitting. There is none in baseball who can do the batting tricks that Willie showed."

In 1899 Keeler was sent back to the Dodgers, and in 1903 he moved over to the first American League team of Yankees (then called the Highlanders), remaining with them through 1909. His last season in the Big Leagues was spent with the Giants of 1910. Then he finished up his baseball career in Toronto for one season.

Back in 1907, Wee Willie Keeler could have managed the Yankees. When Clark Griffith resigned, Frank Farrell, who owned the club, had settled on Keeler as his successor. The team was in Philadelphia at the time, but when Farrell attempted to reach Keeler at the club's hotel, he could not locate him. Therefore, the post was given to Norman Elberfeld, known as the Tabasco Kid.

From 1892 to 1910, Keeler had a life-time batting average of .345, a mark topped by few of the game's greatest sluggers.

Wee Willie Keeler died on New Year's Day in 1923, in the house in Brooklyn in which he was born. He was elected to the baseball Hall of Fame in 1939. Even today he is the smallest member. Walter Trumbull, a New York *Herald* reporter, wrote: "Wee Willie Keeler, Smallest of them all; But in the height of manhood You were mountains tall." ■



Baseball's "Big Four" of the 1890s. Standing (left) Willie Keeler and John J. McGraw. Sitting (left) Joe Kelley and Hughey Jennings.

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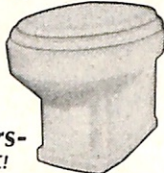
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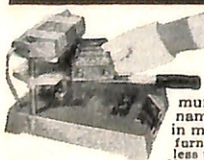


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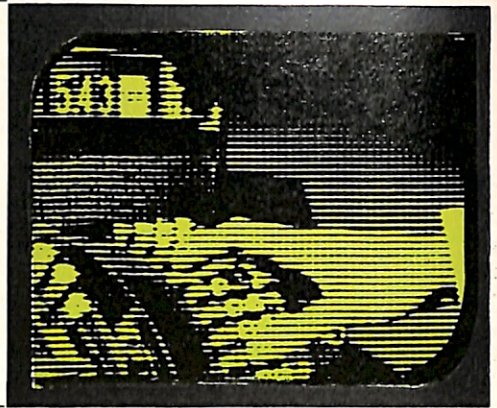


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IT'S YOUR BUSINESS

by John C. Behrens



A SUMMER SOME WON'T FORGET

It may have been a quiet summer for those of you who were preoccupied with inventory problems, vacation schedules, day-to-day customer hassles and sales clearances. Elsewhere, though, businessmen faced catastrophes and fought major causes in Congress, various state capitols and even on the streets of New York City.

Many small businessmen are still trying to resolve the difficulties and repair the damage of the summer of '77. For some it remains a nightmare, and soothing words from community and political leaders won't restore their losses or their businesses.

Government aid was swift in New York after the blackout. The SBA set up offices throughout the city and offered 30-year loans at reasonable rates. The federal government, furthermore, offered the city \$11.3 million to handle emergency costs such as the overtime paid to thousands of police and firemen. But whether such aid is enough to help a large number of marginal businesses is unknown. There are 190,000 firms in greater New York and well over 90 percent are classified as small business.

The most encouraging development though is Deputy Mayor Osborn Elliott's assessment of the courage of these proprietors. After a quick survey of owners who suffered damages, he predicted that between 80 and 90 percent of the businesses involved would be remodeled or continued. Survival is a driving force, to be sure, but to come back in chronically poor districts among people who possibly walked off with your products and caused your losses . . . that takes guts. To continue to stay in business knowing you're only going to make a small profit and aware that the next catastrophe, whether blackout or street disturbance, would wipe you out . . . takes even more guts.

The kind of guts, I suppose, best exemplified by one television repair shop owner who knew it was "business as usual" when he poked through the damage of his store and was stopped by an angry woman customer who threatened to "finish" him and his "ripoff" if he didn't give her back the television set she left to be repaired or pay her what it was worth.

But the New York blackout and the Johnstown, PA, flood were just a part of the summer's headaches . . .

Congressmen, for example, heard business lobbyists and labor leaders such as peppery George Meany scrap over a new

minimum wage law that will obviously add more costs to the price of doing business. This time, however, workers as well as managers are concerned about the effects of the increase. The AFL-CIO earlier this year demanded a \$3 an hour rate with few exceptions. Meany indicated that he wouldn't accept anything less than \$2.92. The Carter Administration, on the other hand, fought behind the scenes for a 20 cent increase; from \$2.30 to \$2.50. The compromise Congress and the President finally supported set the minimum at \$2.65, a figure many small businessmen I talked to said would still reduce the opportunities for high school and college students and increase a proprietor's efforts to trim his staff.

The New York state legislature caused even more concern for small business owners when it considered a bill that would have increased the minimum to \$4 an hour, lowered the work day from eight to seven hours with double overtime for those who work beyond 35 hours and abolished the tip credit. Even waitresses, supposedly the beneficiaries of such a measure, held demonstrations in upstate regions to oppose the legislation. "Only in New York," sighed one business person, "could the state tell people how much folks love it and lawmakers try to drive out the businessmen who help make it all possible."

Congress, meantime, provided more confusion as the two houses tried to find answers to the Social Security financial problems. The Senate Budget Committee, to illustrate, approved a federal budget that assumed there would be no increase in Social Security. Sen. Ed Muskie insisted he couldn't find evidence among his colleagues or experts to approve a hike in SS taxes this year.

The Finance Committee, on the other hand, voted against transferring revenues from income tax collections to the Social Security Administration. Some government economists believe that this action will cause a need for higher SS payroll taxes to keep the giant Social Security system from serious financial problems.

The congressional dilemma adds to the burden of the smaller enterprises which already find that nearly one-third of their payroll costs are fringe benefits. In a recent issue of *American Business*, Carlyle Douglas says that "Faced with benefit costs that are growing twice as fast as

(Continued on page 42)

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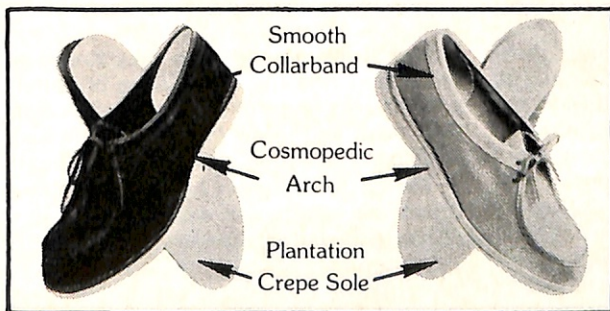


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Touch of Mardi Gras in July



King George Klein



King Designate Homer Huhn, Jr., and escort.

The crowd reaches for doubloons tossed from one of the many truck floats.



The answer to September's No Prize Quiz is: Captain Bryan McKeogh (left) toasts King Designate Homer Huhn, Jr.



Duke Willis McDonald and escort.



Queen of the Mardi Gras in July, Mrs. Ruth Klein, and Captain Bryan McKeogh.



Duke William A. Wall and escort.

"Touch of Mardi Gras in July,"

a mini carnival ball, was presented by the 1977 Elks Convention Committee during the Grand Lodge Convention in New Orleans. The court was composed of members of the Grand Lodge and their wives. The Krewe was made up of grand prize winners and runners-up from the 1977 Elks Krewe of Orleanians and the Elks Krewe of Jeffersonians parades.

The official Mardi Gras celebration period extends from the twelfth night after Christmas through Shrove Tuesday. The major celebration which is known as the New Orleans Mardi Gras had its beginning with the formation of the Krewes of Momus, Comus, and Rex, more than

100 years ago. Since that time, there have emerged in excess of sixty carnival balls which are presented nightly in the New Orleans area. In addition, some of these same organizations present more than 50 elaborate street parades in the New Orleans metropolitan area during the eleven days prior to Mardi Gras Day. The entire celebration leads to Mardi Gras Day when Rex, King of Carnival, rules supreme. The actual Mardi Gras Day celebration extends from sunup until midnight on Shrove Tuesday, at which time the courts of Comus and Rex meet, ushering in the Lenten season.

On Mardi Gras Day, the New Orleans Elks Lodge #30 sponsors the world's

largest truck parade. The Elks Krewe of Orleanians and the Elks Krewe of Jeffersonians are groups of thousands of all ages who mask and throw beads, trinkets, and doubloons to literally millions of onlookers.

The costumes worn by the Maids and Dukes are samples of what may be worn at any of the major carnival balls of the Mardi Gras season. To provide a carnival-like atmosphere, several truck floats decorated by the individual clubs as they appeared in the 1977 truck parades, were brought to the GL Convention by the committee.

Music for the Grand Ball was provided by the "Jolly Corks," of Elgin, IL, Lodge, directed by Joseph Ciontea. ■

MAJOR PROJECTS

This is the first in a series on the state major projects. Featured here are the major projects of Florida, Michigan, and Illinois, whose booths were prizewinners at the recent Grand Lodge Convention. State chairmen will be contacted to supply information for upcoming articles.

A car accident left little Mamie Ruth with severe brain damage—unable to feed herself, sit alone, walk, or speak, and partially paralyzed. After months of physical and speech therapy and intensive nursing care, she has begun to regain her physical capabilities. Mamie Ruth is just one of the youngsters helped at the Harry-Anna Crippled Children's Hospital, the major project of the Florida Elks.

For 44 years the Elks of Florida have owned, financed, and operated the Harry-Anna Hospital as a charitable, non-profit institution. The original hospital was a former hotel in Umatilla, FL, donated by Brother Harry Miller and his wife Anna. It eventually moved to temporary quarters in Eustis, and is now centered in a new, 2¼ million dollar facility in Umatilla. To finance the construction, the Building Fund Committee issued a directive giving each lodge an objective of \$40 per member. Humanitarian foundations in the state also contributed.

The new hospital, dedicated on March 26, 1977, is equipped to treat children from infancy to 15 years of age. The certified active medical staff consists of a general practitioner, a pediatrician, a neurologist, and 9 orthopedic surgeons. Physical therapy is the hospital's major supportive service. Other types of services available include X-ray, laboratory, eye care, recreational therapy, and dental care. A "home away from home" atmosphere is the aim of the 100-bed facility's cheerful decor.

Before a patient is admitted to the hospital, interviews are conducted to determine eligibility for admittance. No charges are made to the patient, and cost factors are 58 percent lower than other hospitals in the area. After discharge from the hospital, the patient's progress is followed up on an outpatient basis.

The Florida Elks have not only shouldered the cost of building the new Harry-Anna Crippled Children's Hospital, but also have taken on the obligation of maintaining it. Their aim is to make a nearly

normal life possible for the little people who come to them for help.

Physically handicapped children ranging in age from infancy to 21 years, as well as some adults, with orthopedic, orthodontic, sight, and hearing problems have found a helpful, empathetic advocate in the Illinois Elks Association's Crippled Children's Commission. Composed of 13 members and headed by a full-time director, the Commission acts as a liaison between the handicapped and the hospitals. Clinics are sponsored in various lodge areas, with 101 clinics scheduled for this year. Wheelchairs, walkers, braces, crutches, and the like are also made available by the Elks.

The work of the Commission is supported by Elks throughout the state. Each lodge has a crippled children's chairman, and there are also district chairmen. In addition, many volunteers assist at the clinics. All lodges participate in raising funds for the operation of the Commission. Per capita donations of \$2.00 per member are hoped for. There is also a 10¢ per member assessment for 1977-1978. Besides the annual statewide mail fund-raising appeal, seven districts collaborate on a yearly raffle. Events such as dinners, charity balls, and stags are held by the individual lodges to benefit the project.

In 1976-1977, some \$80,000 was expended directly on Illinois youngsters unable to obtain aid from any state-supported agency, and \$21,000 went into scholarships for physical therapy students. This year's \$165,000 budget will assure that the Illinois Elks Crippled Children's Commission will continue to be a "friend in need" to the physically handicapped children of the state.

On December 1st in Michigan, each of the 74 Elks lodges puts up a Christmas

tree and asks its members to trim it with ornaments purchased from the lodge. The tree-trimming profits, along with funds from other events and a voluntary one dollar donation per member, finance treatment for any handicapped Michigan resident who is from one month to 18 years of age and cannot obtain assistance from other agencies. Aid for handicapped children is the Michigan Elks major project.

The project is controlled by a Board of Commissioners elected from the eight districts to serve five-year terms without monetary compensation. They hire a professional, the executive director, who is at the center of the 20-year-old program. He processes applications, issues authorization on accepted cases, pays the bills, and reports to the Board.

Where does the director find the applicants? Each lodge has a major project chairman who contacts local families with handicapped children. He visits a family in need of aid and has them fill out an application. He also observes the family's problems and determines if they can contribute to treatment costs. His report and the application go to the director.

The application is considered by the major project commission in terms of the cost of care and treatment, the likelihood that assistance will result in correction of the handicapping condition, and the evidence that no other help is available to the child. A "handicap" is defined by the Elks project as "any defect or deformity in a child that restricts his ability to function in a normal manner." The need for wheelchairs, hearing aids, and other such devices, as well as services which are essential to treatment, such as therapy and boarding care, are all in the realm of available aid.

The purpose of the major project "is to help the child to become a self-sufficient, healthy, contributing citizen." In the past year, 502 children received treatment paid for by the Elks; \$193,796 of \$234,353 raised was spent directly on medical assistance. As an organization which likes to be known as the last resort, the people to go to "when no one else will help," the Michigan Elks major project certainly accomplishes an important goal. ■



Michigan Elks sponsored youngsters' trip to a camp for diabetics.

Harry-Anna Hospital





TEN YEARS LATER...

by Jerry Hulse

▣ When I decided to return to Mexico last month I chose Cozumel, primarily because I wanted to see if it had changed. It had been a good ten years since my last visit and a great deal can happen to a place in that time, especially to places as special as this Mexican resort. Cozumel, you may recall, is Mexico's lush island off the primitive Yucatan Peninsula. Well, I found there'd been a few changes, but not so much that anyone can complain. As yet there are only a few taxis. And the chickens still run in the streets and get in the way of the cars. The drivers honk their horns and shout obscenities. Even now, though, hardly anyone hurries. It doesn't pay. Not when they've come here to rest and to soak up the warm sun.

The big change at Cozumel was at the airport. There's a new jet terminal. It's one of those slick, glass-and-marble affairs with a restaurant on the second level and duty-free shops on the ground floor. The old one was just a shack, but it seemed to belong; it fit snugly with the jungle in the background and a few tin-roofed houses that stood near the landing strip. Only piston planes could land then. This was because of the shortness of the runway. Now big jets whistle in from Merida and Mexico City and other points to deposit passengers.

When I was there before, there were few places for the tourists to stay. They were building El Presidente, but after it was half-finished it was abandoned and the jungle began choking it off. Windowless, its walls only partly finished, it appeared like some crumbling Mayan ruin. I figured that before long the jungle would reclaim the land completely. But no, the owners obtained more pesos and so now the job is finished; it has become one of the finest hotels on the island. Besides this, a new tower has been added with 104 rooms. Everything is air-conditioned and Avis has a desk in the lobby, so you can see that El Presidente has come alive. In the evening musicians stroll through its elegant dining room, playing romantic nonsense, and there is candlelight as well.

Although Cozumel is 30 miles long and a dozen miles wide, there is but one town, San Miguel. It is bleached white by the hot tropical sun. In the heat of the day the taxi drivers doze around a makeshift call stand near the plaza. Besides more taxis, there are more paved roads now. Earlier, a dust storm was created whenever a car moved on a road.

Anyway, I rented a Jeep and went off to explore San Miguel, searching out some of the characters I'd met

earlier, especially Manolo, a fat Mexican fellow who played the piano at a local nightclub, the Mayaluum. Manolo drank his tequila straight. "On the rocks, senior, please," he would say. He cared only about eating and drinking and playing the piano. Life for him was a sweet, simple affair. He didn't worry. He didn't have ulcers. He just had a good time. "Worry? About what?" he would ask.

Manolo, as I said, was a little overweight. In fact, the fat rolled off his belt and his T-shirt had a habit of pulling up and exposing his navel. I recall a conversation he had with a patron who asked, "What did you do today, Manolo?"

He shook his head, smiling. "Nothing."

"Nothing? Don't you tire of doing nothing?"

"No, seniorita... why?"

"Well, isn't it boring?"

"Boring? I'm sorry, I do not understand..."

Well, I went looking for Manolo at the Mayaluum and found that he'd left the island. No one knew for sure where he'd gone. For that matter, not even the nightclub exists anymore. Instead, it's a boutique now.

Well, okay, I decided to look up Bill Hooper, an American who lived by the sea in a house he'd built with his own hands. From his door you could hear the ocean waves and when he was asked what he did with his days he, too, replied, "Nothing."

"No hobbies?"

He smiled. "Well, I drink a little, I read a lot and I'm writing a book."

It was to be a book, he said, about beachcombing. "I'll tell you something," he said. "I intend to live out my life here on this island. The people are the friendliest, politest people in the whole world."

So the other day I went back to visit Hooper to see how his book was going. Only when I knocked on his door a stranger answered. Hooper was gone, the man said. Like Manolo, he'd left the island. It was depressing, thinking of a beachcomber like Hooper possibly going back to live in a city. So I tried to find a woman I'd met, a graying, middle-aged school teacher from Montana who'd fallen in love with the island. Once when I'd asked her how long she intended to remain on Cozumel, she'd replied: "Who knows? That's like asking someone, 'When are you going to die?' I suppose I'll stay until I've used up the whole island, breathed of everything it has and seen all it has to see."

Apparently she kept her promise to herself, then left. No one knew where

she'd gone, either. I'd struck out three times, so I decided to talk with an acquaintance who keeps books at the Hotel Cantarrel. She hadn't seen Hooper or the woman from Montana in a long time. "It's changing here, you know," she said. "There are big stores and supermarkets now. It's not as much fun to go shopping. It used to be an adventure."

Before, she'd walk through a bicycle shop and into the butcher's kitchen and buy meat from him; she got her bread at the baker's and her vegetables from another place. Now everything is sold in one place, the supermarket.

Yes, but there's the sea and, well, it's as clear and green and blue as ever. The divers still go to San Francisco Beach and to Palancar Reef at the southern end of the island. And there is one character who goes about his business as usual: Denis de Angulo, who operates the finest restaurant in San Miguel. During the day he's the local health inspector, but at night he greets guests at Casa de Denis. He serves only a dozen each evening. Never more. He could have succumbed to temptation and put in other tables, but he's not greedy. He makes a good living, running this restaurant in his home with his wife and daughter. He sees no reason to work harder. "You only die sooner," he said, smiling hugely.

During the day others go to Restaurant Pepe. Until recently it was on the waterfront. Now it is off the plaza, an open, airy place with red and blue tiled floors and amber lamps and a fountain and fans which keep the air circulating. The seafood is fresh daily: grouper and conch and shrimp and a fish chowder that's nearly a meal by itself. The lunch for the two of us came to barely \$5, and this included a couple of beers.

Cozumel's visitors have a choice of seven big hotels, both deluxe and first



Cozumel is changing . . . but there's still the sea, and it's as clear and green and blue as ever.



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class: El Presidente, the Cozumel Caribe, Cabanas de Caribe, the Cozumel meleno, Playa Azul, the Mara and the Cantarrel. Some say Cozumel may have been the motherland of the Mayan race. Tourists explore by horseback, looking for Mayan ruins in the interior. Others cut across the island by Jeep. Beyond the town of San Miguel the island has changed little. It's just that you won't find Manolo playing the piano anymore at the Mayaluum. I suspect he's found himself another place in Mexico and that he's still content and still drinking his tequila straight. "Worry?" he's probably saying. "Why worry?"

Not far from Cozumel the Mexicans have created another resort, Cancun, the world's newest vacation sensation. Until 1970, it was unoccupied, grown over with jungle and soaking in swamp water. Then the Mexican government moved in with men and bulldozers and created one of the world's first completely master-planned resorts. Nothing is old. Everything is new, so new there's still the smell of paint and the odor of freshly poured cement. Only this is just the beginning. Soon Cancun will be playing host to an estimated one million visitors a year. An island 14 miles long and a quarter mile wide, it possesses miles of the finest beaches and clearest water imaginable. In the late 1960s the Mexican government surveyed 6000 miles of coast in search of a new vacation land. After investigating the nation's Pacific shores, the Gulf of Mexico and the Caribbean, finally they settled on Cancun (pronounced Kan-Koon) because of its climate (the temperature averages 81 degrees all year long), its beaches and its relationship to major markets necessary to supply the tourists.

Cancun's proximity to the Mayan ruins of Tulum and Chichen-Itza, as well as Isla Mujeres, gives it an added plus with tourists. It is doubtful that it could have been created anywhere else in North America because of labor costs. Working for minimal salaries, the employees have proved once and for all that Mexico is no longer the land of manana. With machetes and bulldozers, they have cut away the jungle; they paved the streets, dug swimming pools, trucked in palm trees and emptied swamps. Besides this, they hacked a new \$10-million jet-age airport out of the jungle a dozen miles away that will take anything from a Piper Cub to a wide-bodied 747. So far the government has spent 600 million pesos, or about \$50 million, creating Cancun; the hotels and other facilities have cost at least that much more. And this is just the beginning, the first of several stages in the development of Mexico's impressive new resort.

NEWS OF THE LODGES

During the national convention at New Orleans, PGER Ray Dobson and his wife Gene celebrated their golden wedding anniversary. The Minot, ND, pair received Elkdome's good wishes for the future and congratulations for their union of 50 years on July 10, 1977.

Two years of planning and work by Oregon Elks of Beaverton, Forest Grove, Hillsboro, Multnomah, and Sherwood Lodges were climaxed with the dedication of a floating fishing dock and access elevator for the handicapped on Hagg Lake. Between five and six thousand donated man-hours went into the construction of the facilities, valued at more than \$100,000. Blacktop trails, equipped with safety hand rails, lead from the specially designed rest rooms and parking area to the elevator. The 140 feet of marine rail on which the elevator travels will insure that, although the water level of the lake varies by as much as 69 feet during the year, the elevator will always be able to reach the floating dock and give the handicapped anglers deep water in which to fish. PGER Frank Hise gave the keys to the facilities to John Oneida, field engineer for the Bureau of Reclamation, and Brent Lambert, Washington County parks manager.

Beneath the painting *The Exalted Ruler*, which artist Charles M. Russell had presented to his Brothers at Great Falls, MT, Lodge in 1919, GER Homer Huhn, Jr. (center) shared a laugh with PGERs Frank Hise (left) and Ray Dobson. The trip to Great Falls Lodge for the Montana State Elks Association's annual meeting was Brother

GER Huhn's Montana visit



Huhn's first official visit since his election at the Grand Lodge convention. When he arrived at Great Falls International Airport, the GER was interviewed by the Montana Television Network on a statewide broadcast. He was then escorted into the city by a caravan of antique cars. (For more information on the Montana Elks' convention, see "News of the State Associations" in this issue.)

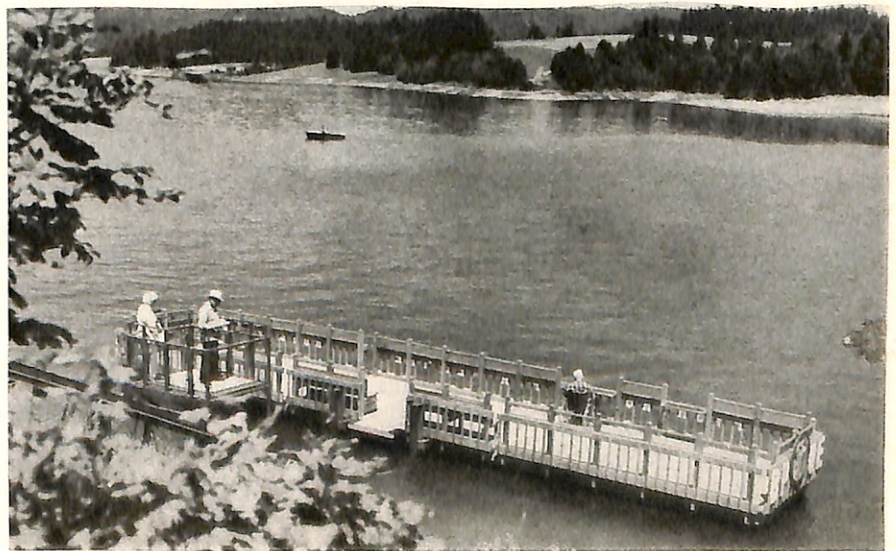
Prizes ranging from \$10 to \$75 were presented to the winners of the Crippled Children's poster contest held by Tenafly, NJ, Lodge. Seven youngsters accepted their awards from Chm. Jim Kinlin and ER John Najarian Jr.

Two golfers in an Elks threesome, Paul Watkins and Donald Monahan of Asheville, NC, Lodge, scored aces at the Beaver Lake Golf Course. Brother Watkins aced the 10th hole with a seven iron and Brother Monahan holed out a 192-yard three iron on the 14th.

ER Levy Michaud recently presided at the initiation ceremonies in which his son Michael became a member of the order. It marked the first time that an Exalted Ruler of Fairfield, CT, Lodge conducted his son's initiation.

The Elks Sportsman's Fund sponsored by the Americanism Committee of Sierra Vista, AZ, Lodge raised \$1,570 to send 30 children to camp for one week. The group accepted donations and sponsored dances and a "trip to Las Vegas" raffle in order to raise the money. A number of retarded children in Rhode Island attended camp thanks to the \$3,700 raised by West Warwick

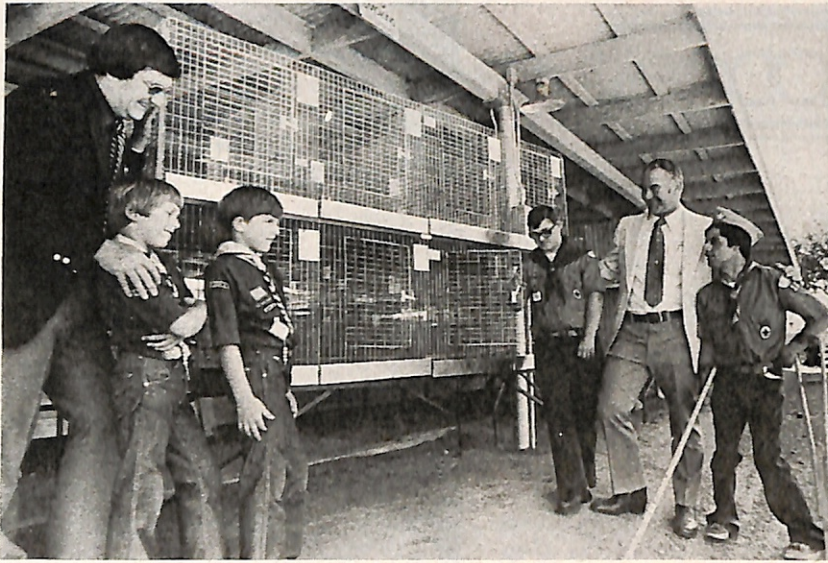
U. S. Dept. of Interior photo of Hagg Lake, Oregon's floating dock



Good neighbors: Elks and Eagles

Lodge's Dance Committee. Chm. Henry Smith and ER Donald Rogers presented the funds to S.T.A.R. (Senior Teens Aid Retarded) representative Sandra Colozzo on the lodge's behalf.

The seldom-awarded International Good Neighbor Award was given to the Benevolent and Protective Order of Elks on July 27 by the Fraternal Order of Eagles. GER Homer Huhn, Jr. (left) received the plaque in Minneapolis at the close of the Eagles' annual convention. This marked the second time that the presentation was made to the Elks, the only such organization to receive the honor more than once. The convention presentation had two unusual twists to it: the initial award to the Elks was received by the late PGER Lee Donaldson, sponsor and friend of GER Huhn, and the 1977 award was presented by the Eagles' Grand Worthy President, Anthony Angelo (right), who is also mayor of Brother Huhn's city, Latrobe, PA.



CUB SCOUTS Todd Tommeraason (second from left) and Danny DeVarenes (third) of Pack 166 and Boy Scouts John Higgins (fourth) and Robert Garcia (right) of lodge-sponsored Troop 166 helped Mayor Harold Roberts (left) and ER Bob Alspaugh inspect rabbit cages to be used in the annual 4-H show. The pens were donated by the Elks of Woodland, CA, Lodge.



SEVENTEEN EAGLE SCOUTS and their families attended Lakewood, OH, Lodge's Eagle Scout Awards Program. Youth Chm. Donald Streszoff observed as Lakewood Mayor William Blackie, a member of the lodge, presented certificates to the young men.



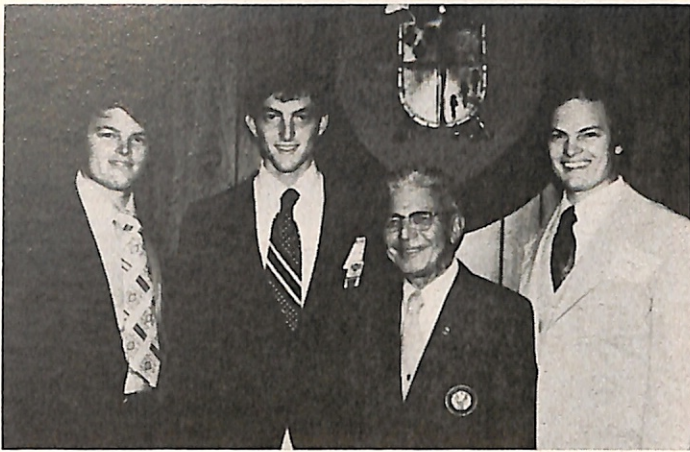
GRAND LODGE and state officials joined local Elks for the dedication of Mountain Home, ID, Lodge's new building. Present for the festive occasion were (from left) GL Committeeman Bob and Pat Bybee, GL Americanism Chm. James Damon, PGER Frank and Betty Hise, Ruth and then-GER George Klein, Jeri and ER Ray Nida, Marjorie and then-DDGER Bill Nicks, and then-SP Don Gummersall.



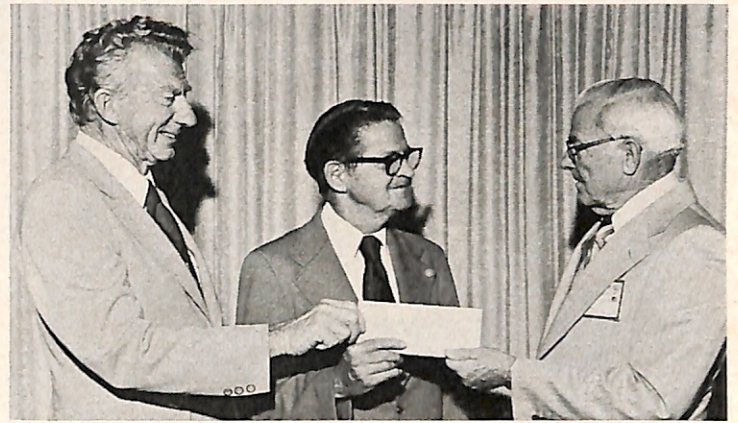
FOLLOWING a concert by the Melha Temple, AAONMS, Band at Rockville, CT, Lodge, (from right) SDGER Arthur Roy, Americanism Chm. Julius May, and ER Gilbert Larson turned over the lodge's check for the Shriners' Hospital for Crippled Children. Richard Hatcher (left), band president, and Robert Petschke, past commander of the Melha Legion of Honor, expressed the Shriners' gratitude for the contribution.



A COMMEMORATIVE WATCH was given to Bluefield, WV, Brother Malcolm Otey (second from right) in appreciation of his 44 years as lodge treasurer. Brother Otey accepted the token from PDD Bernard Wills, as PDD Reaford Murphy (left) and ER William Peters looked on. A. C. Hoilman, another of the lodge's long-time officers, is now serving as secretary for the 34th consecutive year.



A CLASS initiated at Cocoa, FL, Lodge in honor of PGER William Wall (second from right) included (from left) David, Stephen, and Wesley Houser Jr., grandsons of the Past Grand Exalted Ruler. Also among the candidates was Gerald Jones, son of PSP C. Newt Jones.



EXALTED RULER Raymond Gross (center) of Pasadena, CA, Lodge delivered a check for \$6,720, his lodge Brothers' contributions, to State Major Projects Chm. Mike Stokes (right) and then-SP Marvin Pike. Nearly one million dollars has been raised by the California-Hawaii Elks over the past year to aid children with cerebral palsy and other handicaps.



CRISFIELD, Maryland, Elks recently initiated a third-generation member of the Bradshaw family into their ranks. Following the ceremony, ER Bernard Reese (second from left) welcomed Robert Bradshaw Jr., as Harvey Bradshaw (left), a 27-year member, and Robert Bradshaw Sr., a 24-year member, stood by.



THE COMPLETION of a successful first year for the Somerville, MA, Elks Youth Bowling League was marked by the presentation of trophies to the high-average bowlers. PER James Colbert (center) congratulated recipients Margaret Hughes and Leo Henebury.



CONTINUING a ten-year tradition, the Massachusetts Elks Association recently presented its annual donation to benefit the retarded residents of the Walter E. Fernald State School in Waltham, MA. Displaying the \$1,000 check were (from left) PSP Harry Sarfaty, John Gracey, superintendent of the school, and Waltham PER Basil Aliseo.





MAKING his first visit to a subordinate lodge after his installation as New York state president, Dr. Perry Miller (left) was greeted at Troy Lodge by VP John Danahy (right) and Brunswick ER Joseph Elgeiser. The officers of recently instituted Brunswick Lodge were on hand to conduct the initiation of a class of 34 candidates.



A NEEDLEPOINT picture executed by Andrew Huber (center) won first place in the Elks' sponsored arts and crafts contest held at the VA Hospital in Dayton, OH. Extending congratulations to Mr. Huber, who went on to take second place in the statewide competition, were Dayton PER and District Vets Chm. Edwin Turner and Sandie Phillips, hospital arts and crafts director.



SCHOLARSHIP FUNDS in towns surrounding Wakefield, MA, were given a boost with contributions from the local lodge. Distributing the checks to (from left) Dr. Devlin of Stoneham, Roy Harbour of Lynnfield High, Mrs. John Regan of Reading High, Mrs. Mary Sweeney of the Wakefield Citizens Scholarship Fund, Rev. Robert Walsh of Austin Preparatory School, and John Gould of North Reading High was ER Robert Miller.



DIAMOND TALL ELKS plaques, signifying \$1,000 contributions to the Washington Elks Therapy Program for Crippled Children, were recently awarded to Auburn, WA, Brothers Orval Campbell (second from left) and Merville Bishop (third). Tall Elks Chm. Cecil Martin (left) and then-VP C. J. Hauge commended the gentlemen for their generosity.



SPECIAL GUESTS at Lexington, MA, Lodge for the 16th anniversary ball were Representative Lincoln Cole and Selectman Alfred Busa. Also enjoying the evening of festivities were ER Gordon Osgood (second from left) and Brother Dom Gentile (left), who was honored as the lodge's Elk of the Year.

(Continued on page 40)

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TAX EXEMPTS

(Continued from page 10)

Said Justice Marshall in rejecting Maryland's claim against the bank:

"That the power to tax involves the power to destroy; that the power to destroy may defeat and render useless the power to create; that there is a plain repugnance, in conferring on one government a power to control the constitutional measures of another, which other, with respect to those very measures, is declared to be supreme over that which exerts control, are propositions not to be denied. But all inconsistencies are to be reconciled by the magic of the word confidence. Taxation, it is said, does not necessarily and unavoidably destroy. To carry it to the excess of destruction would be an abuse, to presume which, would banish that confidence which is essential to all government.

"If the States may tax one instrument, employed by the government in the execution of its powers, they may tax any and every other instrument.

They may tax the mail; they may tax the mint; they may tax patent rights; they may tax the papers of the custom-house; they may tax judicial process; they may tax all the means employed by the government, to an excess which would defeat all the ends of government. This was not intended by the American people. They did not design to make their government dependent on the States."

Justice Marshall's decision influenced the preparation of revenue codes in the 1920s and 1930s. The Revenue Act of 1932, for example, carried tax-free interest among the exclusions from gross income. The *Standard Federal Tax Reporter* currently says that gross income does not include interests on the obligations of a state, a territory, or a possession of the United States, or any political subdivision.

Municipal bonds received special attention during the Depression, Prof. Blanchfield says. "The credit ratings of municipalities were just about decimated at that time. In an effort to revitalize the ability of cities and other municipalities to raise the capital for their needs, the federal government

decided to pass a law exempting such interest payments on municipal obligations from taxes."

Altman, however, insists that such obligations along with a variety of others have created the need for a serious review. "The economic activities supported by guarantees have widened and pressures are building for large, new ones. Perhaps more important, the differences between guarantees and direct loans and the differences between different types of guarantees do not seem to be well understood. We need a more effective method for controlling the growth of guarantees and reviewing how they are used. There are now over 100 different federal loan guarantee programs, including loan insurance, interest subsidy and other forms of credit classified as 'guarantee loans' for budget purposes. These varied programs assist private, municipal, and foreign borrowers for such varied purposes as housing, agriculture, pollution control, energy development and many others," he told subcommittee members.

The IRS may have already decided to test Mr. Altman's suggested policy changes. A recent ruling by the rev-

Amendments to the Grand Lodge Statutes

Adopted at New Orleans, LA, 1977

In Convention assembled at New Orleans, Louisiana, the Grand Lodge on July 14, 1977, adopted Statutory Amendments which became binding upon Members of the Order, Subordinate Lodges and their related facilities 30 days thereafter. The amendments as adopted will be incorporated in the 1977 Reissue of the Grand Lodge Statutes. There follows a digest of the Grand Lodge action as an aid to all concerned.

Section 122

As amended will cover, in addition to vacancies in Lodge elective offices and the procedure for filling of same, any vacancies arising between Nomination, Election and Installation for full or unexpired term.

Section 141

As amended restates the former provisions in effect prior to 1973 for appointment of Trustees and administration of property of defunct or suspended Lodges. The spelling out of action which may be taken in this area will make uniform and simplify the procedures rather than rely upon diverse legal proceedings likely to be protracted and costly.

Section 172 Paragraph 2

As amended provides that in elections to Life Membership based upon not less than 30 years of consecutive dues paying and attainment of not less than 65 years of age there shall also be the requirement that not less than the final 10 years of dues paying be made to the Lodge to which application for Life Membership is submitted.

Section 199

As amended states that Lodges in addition to the requirement of payment of Grand Lodge dues may, by duly adopted By-Law, require that Life Membership cards shall be issued annually to life members upon payment of (1) State Association dues, and (2) an amount not to exceed \$10.00 toward administration expenses.

Section 208 Next to last paragraph

As amended sets up requirement for completion of all approved projects within one year after com-

mencement unless the time for completion is extended by the Board of Grand Trustees. Provision is likewise made for submission of a new application in event the project has not been commenced and completed within the time stated and no application has been made for extension of time.

Section 209 (a)

As amended requires that Lodge related separate corporations formed for any Club, Home, real property or other facility owned by the Lodge, shall present to the Lodge for approval a separate and comprehensive operating budget, as well as monthly written reports. The budgetary and report practices of separate corporations will now conform to the procedures required of such facilities operated by unincorporated or incorporated Lodges.

Should it be necessary, prior to availability of the 1977 Reissue of the Statutes Annotated, copies of the Amendments as adopted may be obtained upon request of Grand Secretary, Stanley F. Kocur.

Edward W. Connolly
Chairman
Committee on Judiciary

enue service appears to prohibit virtually all state universities from selling tax-exempt bonds. The new regulation was issued in May after an unidentified university inquired about such bonds. A state university, the IRS stated, does not qualify as a political subdivision unless it possesses powers of government such as power to tax, power of eminent domain or police power. In the past, the state universities have sold bonds "on the behalf of" governmental units. The new ruling would restrict such power and would require higher rates for such institutions to borrow money.

A primary reason for these changes, Prof. Blanchfield believes, is the fact that the federal government is having difficulty raising money itself. "There is serious competition with tax-free bonds. So what you get is a situation where the federal government is having to raise its interest rates much higher to compete with tax-exempts. Therefore, it's costing the taxpayers more money. And there is a question of equity, too. Why give a break to municipalities and not governmental agencies?—is probably the attitude of some in government who feel their needs are as great or greater than localities," he continues.

Altman says that a major reason for the proliferation of guarantees is that many people in government believe lower costs and a lesser federal commitment are more acceptable in guarantees as compared to the commitment with direct loans. "There is, however, no inherent difference, from the federal viewpoint, between the costs and financial market effects of direct loans and guaranteed loans."

What would happen to the municipal bond market if the Carter Administration is successful in removing the tax-exempt status?

"If it was suddenly taken away, municipal bonds would be very unattractive immediately," says Prof. Blanchfield. "As soon as the situation cleared and if the federal government could make some guarantee to back up such bonds for example, municipalities could pay them off. The federal government could probably underwrite them as it has for New York City. Then the market would probably stabilize. The market would be unsettled and there would be some temporary dislocation if it happened, however."

Ms. Beaty agrees. "I'm sure it would create problems... I'm assuming that the guarantees would remain in effect on those issues already sold or outstanding but I would think it could make it very difficult for municipalities to raise money without federal guarantees. It would undoubtedly throw a lot more
(Continued on page 39)

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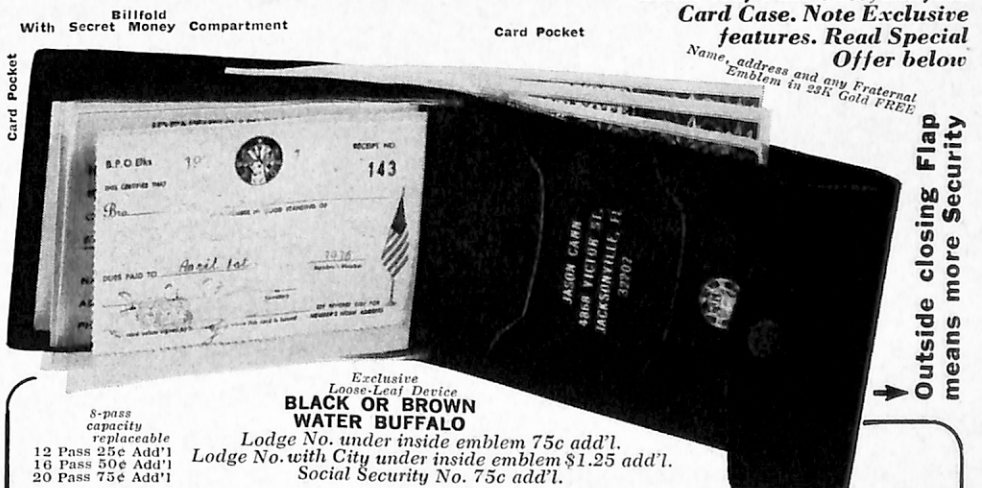
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OWN TRUE
STORIES

by John Ross

"I wanted a part-time business that took only a small investment... something I could do myself... with a quality product in great demand... no decrease in hard times, and with a good profit. I found it all with Duraclean. I'm just sorry I didn't find it 25 years ago.

"I've been in many businesses, and I paid to learn! They all involved a large investment... an oil field drilling rig, a fast-food franchise, a large restaurant. Even though I could make good money, the equipment was worn out by the time it was paid for. Besides, you practically worked yourself to death. Nothing I've had will compare with Duraclean.

"With Duraclean, you don't need a big stock inventory. You get all your money in a short time, usually when the job is done. You can work as much or as little as you want.

"It's exactly what I've wanted. At 55, I have a full-time job and flexible hours at a major airline. My wife and I use our flying privileges with the airlines to go to places like Europe, Australia, or Puerto Rico. We couldn't afford them without Duraclean.

"I've been with Duraclean for seven years, and haven't had to look for new customers for the last 5 years. My customers spread the word about the Duraclean process that is safe to use on finest carpeting and furniture. That brought me my biggest job, the Hilton Inn at Atlanta Airport. Took 200 hours and paid me \$4,290. Yes, Duraclean has made many good things possible for us. I can't think of anything we want that is beyond our reach."

by Bob Greenwalt

"For me, success began at age 40! At the end of 22 years as a career Army Sergeant Major, I wasn't ready to retire. My retirement pay wouldn't take care of what I wanted in life.

"I had to give serious thought to my future. With no business experience, it wouldn't be easy. But my luck held. I clipped a coupon in a Duraclean ad, learned how I'd have all their help in building a business of my own with their successful 43 years of experience.

"It took me just one week in their remarkable training school to learn all about the 7 superior services for cleaning and care of carpeting and furniture plus their proven program for starting and building a business of my own. I didn't have to guess or take any chances. I followed the system that worked so well for Duraclean dealers all over the world, and it sure worked for me!

"My first year, my business hit the five figure volume. The second year, way ahead of that. I've taken in as much as \$285 in a single day, my best week was around \$900. I have business coming in from all around now — one of Chicago's biggest home furnishing stores recommends me to their customers, I have servicemen working for me and make a good profit on each. Duraclean pays for the equipment for each new man I add.

"I couldn't have found a new career as enjoyable, exciting, profitable and fast-growing as this. My business grows larger each year with the cooperation and backing of the fine people at Duraclean."

they all got there with Duraclean!



by Ron Bonomo

"With a wife and six children to raise, I had to look to more than my factory job to make ends meet. I never knew when there'd be another layoff. I'm just lucky that my moonlighting work was for a Duraclean dealer. I learned about the Duraclean services and saw what a gold mine this business could be.

"Then the big blow — layoff for the entire factory. My wife Jackie and I had to really make plans. We decided to try for a full time Duraclean dealership of our own.

"We borrowed the money — not much, but we didn't have it, living from payday to payday. And we both went to work, Jackie as my office manager, handling phone calls, appointments and keeping books. We both went to Duraclean's training school. The knowledge and sales aids we gained were invaluable, since we had no business experience. I can really thank the Duraclean headquarters people. They give you thorough training and if you follow instructions, you have no problem getting business coming to you. With the backing they give you, you'd have to be lazy or mighty dumb to fail.

"Six months after I started, I was taking in \$1,000 a month, and business was growing. Our gentle, quick-drying cleaning brought me a lot of motel work, plus referrals from customers and retail stores. Two years later, we bought a 5-bedroom home, with an office and swimming pool. In six years, I bought into a 35-unit apartment complex. It's a happier, more prosperous life now, with Duraclean!"

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Obituaries

PAST DISTRICT DEPUTY Marvin A. Swagert of Red Lion, PA, Lodge died June 5, 1977. District Deputy Grand Exalted Ruler in 1955-1956 for the South Central District, Brother Swagert was a Trustee of the lodge at the time of his death.

PAST DISTRICT DEPUTY Wendell S. Smith of Macomb, IL, Lodge died June 28, 1977. Brother Smith held the position of District Deputy Grand Exalted Ruler for the West Central District in 1964-1965.

PAST DISTRICT DEPUTY John Godec Jr. of Colorado Springs, CO, Lodge died June 28, 1977. District Deputy Grand Exalted Ruler in 1965-1966, Brother Godec served the Central District.

PAST DISTRICT DEPUTY Lester L. Barrett of Walla Walla, WA, Lodge died recently. In 1947-1948, Brother Barrett held the post of District Deputy Grand Exalted Ruler for the East District.

PAST DISTRICT DEPUTY Charles William Bradford Sr. of Baltimore, MD, Lodge died July 5, 1977. The 1976-1977 District Deputy Grand Exalted Ruler for the Maryland, Delaware, and District of Columbia Central District, Brother Bradford was Secretary of his lodge at the time of his death.

PAST DISTRICT DEPUTY Raymond Fuson of New Bern, NC, Lodge died July 30, 1977. Brother Fuson was appointed District Deputy Grand Exalted Ruler in 1941-1942 for the East District, and was serving as New Bern's Secretary when he died.

PAST DISTRICT DEPUTY Wilbur H. Offner of Santa Rosa, CA, Lodge died July 31, 1977. Brother Offner was named District Deputy Grand Exalted Ruler for the Northwest District in 1973-1974.

PAST DISTRICT DEPUTY Fred W. Lenkner of Warren, PA, Lodge died recently. Appointed District Deputy Grand Exalted Ruler in 1962-1963 for the Northwest District, Brother Lenkner had been Treasurer of his lodge for the past 12 years.

PAST DISTRICT DEPUTY Patrick A. Erwin of Southampton, NY, Lodge died recently. Brother Erwin served the East District as District Deputy Grand Exalted Ruler in 1961-1962.

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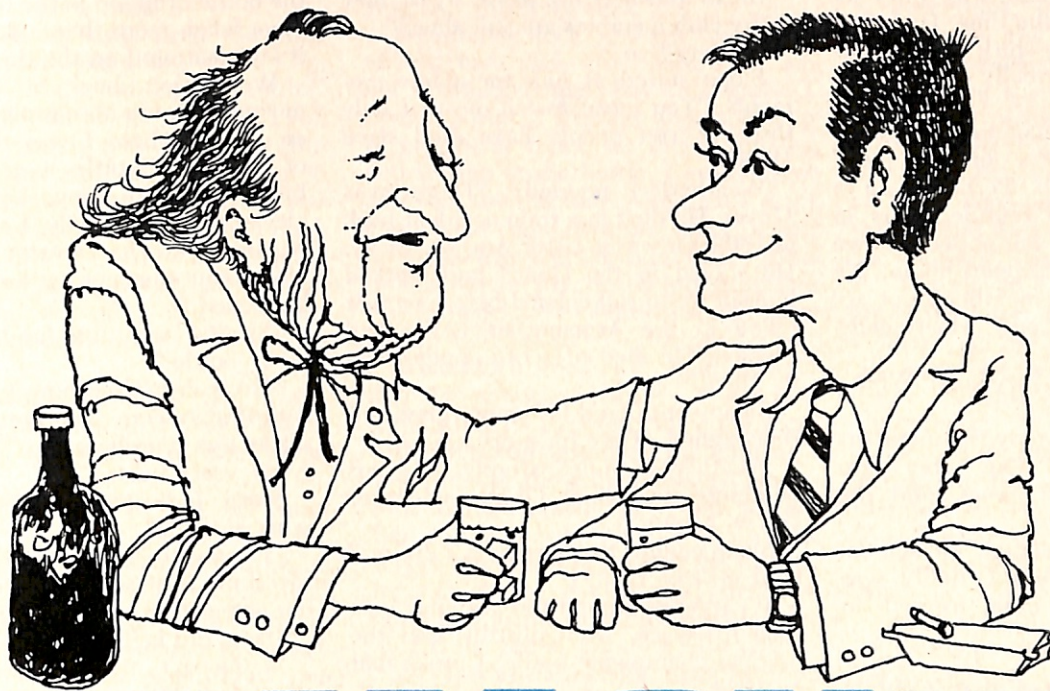
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THE MAGNUM

by Jack Ritchie

□ Amos Weatherlee clutched a magnum of champagne in one hand and a hammer in the other.

He paused in the wide doorway of the hotel bar.

At this hour of the afternoon, the barroom was nearly empty except for three women in one booth with Pink Ladies and a middle-aged man alone in another.

Weatherlee approached him and extended the hammer. "Pardon me, but I would regard it as an extreme favor if you would smash my bottle."

Harry Sloan studied him warily. "Don't you think that would make quite a mess?"

Weatherlee's silver-gray hair was somewhat disheveled and he spoke with a slight slur. "I never thought of that. You don't suppose that the bartender has a basin or something like that we could use?"

Sloan sipped his whiskey and soda. "If you're really set on smashing that bottle, why don't you do it yourself?"

Weatherlee sighed. "I tried. I really tried. Captain O'Reilly did too. So did Carruthers and Larson and Cooper and I don't know how many more. It was quite a wild night."

"What was?"

"Our club meeting a year ago."

Sloan's attention was distracted by the procession of a dozen elderly men filing through the hotel entrance. At least half of them walked with canes. They moved slowly across the lobby toward the open doors of a private dining room.

Sloan showed some interest. "Who in the world are they?"

"Our club," Weatherlee said. "It's our annual reunion. The members just finished a sight-seeing bus tour of the city and now we're going to have dinner." He watched as the group entered the dining room. "We were all members of the same National Guard Company. We formed the club right after the war."

"World War I?"

"No," Weatherlee said. "The Spanish American War."

Sloan regarded him skeptically.

"That's Captain O'Reilly," Weatherlee said. "Wearing the broad-brimmed campaign hat." He sat down. "How old do you think I am?"

"I haven't the faintest idea."

"Ninety," Weatherlee said proudly. "I was eighteen when I enlisted."

"Sure," Sloan said. "And I suppose you were a member of Teddy Roosevelt's Rough Riders and charged up San Juan Hill?"

"No. Actually our outfit never got beyond Tampa before the war ended. Our only casualties were to yellow fever."

"You look pretty spry for ninety."

"I am," Weatherlee said firmly. "I take a brisk half-hour walk every day and I'm still in full possession of all my faculties. In full possession."

"Sure," Sloan said. "Sure."

"Of course we weren't all the same age when we

THE MAGNUM

formed the club. Captain O'Reilly, for instance, our oldest man, was thirty-six. Twice as old as I at the time. He joined the club more in the spirit of good-fellowship, rather than really expecting to drink the bottle."

Sloan eyed the magnum of champagne. "What kind of a club was this?"

"A Last Man club. Perhaps you've heard of them? We founded ours in 1898. Right after the war ended and we were waiting to get shipped home. We wanted one hundred members, but actually we could get only ninety-eight to sign up."

"And those are the survivors? What's left?"

"Oh, no. Those are only the members who could make it. The others are in hospitals, old age homes, and the like."

Sloan did some mental arithmetic. "You said that Captain O'Reilly was thirty-six when the club formed in 1898?"

"Yes."

"Are you telling me that Captain O'Reilly is now one hundred and eight years old?"

"That's right. Our oldest man."

"And at ninety, you're the youngest?"

"Yes," Weatherlee said. "And I'm

Custodian of the Bottle. According to our by-laws, the youngest surviving member is Custodian of the Bottle."

Sloan finished his drink. "Just how many club members are still alive?"

"Ninety-five."

Sloan stared at him for a few moments. "You mean to tell me that only three of you people have died since 1898?"

Weatherlee nodded. "There was Meyer. He died in a train accident back in 1909. Or was it 1910? And McMurty. He stayed in the Guard and worked himself up to full colonel before he was killed in the Argonne in 1918. And Iverson. He died of acute appendicitis in 1921."

Sloan considered his empty glass and then sighed. "Care for a drink?"

Weatherlee smiled affably. "I guess one more won't hurt. I'll take whatever you're having."

Sloan caught the bartender's eye and held up two fingers.

Weatherlee leaned forward and lowered his voice. "Actually this isn't the original champagne bottle. I broke that in 1924."

Sloan studied it again.

"It happened at our convention that year," Weatherlee said. "I was riding the elevator at the time. In those days they didn't operate as smoothly as they

do now. There was this sudden jerk as the operator stopped at my floor. The suitcase I was carrying sprang open and the bottle dropped to the floor. Couldn't have fallen more than a foot, but there it lay, shattered on the floor."

Weatherlee shook his head at the memory. "I was absolutely panic-stricken. I mean here I was the custodian of the club's bottle—a great responsibility—and there it lay, shattered on the elevator floor. Luckily I was the only passenger on the elevator at the time. No one but the operator knew what had happened."

"So you went out and bought another bottle?"

"No. I didn't see how I could duplicate it anywhere. The bottle was quite distinctive. Purchased in Tampa, twenty-six years before."

Sloan indicated the bottle. "Then what is that?"

"It was the elevator operator who saved me," Weatherlee said. "He went out and got an *exact* duplicate."

"How did he manage to do that?"

"I haven't the faintest idea. He seemed a little evasive, now that I remember, but I was too overjoyed to press him. He was really most apologetic about the accident. Most solicitous. Took care of the mess in the elevator and brought the new bottle to my room

THE JOY OF GIVING

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The distinction of being Chico, CA, Lodge's first honorary founder belongs to PDD Herb Kittredge (right), who received his certificate from Foundation Chm. Abel Marshall (second from right). On the same occasion, \$100 participating member certificates went to (from left) Bill Graves, Nick Centivich, James Doyle, Vart Vartabedian, and Tiler Robert Schrot.



Within 16 months after its institution, Tri-City, CO, Lodge had its first honorary founder. Looking over the certificate received by \$1,000 donor Cortlandt Doyle (second from left) were (from left) then-DDGER Clement Hackethal Jr., State Foundation Chm. Wilson Palmer, and then-SP A. Wayne Patterson.



State and local officers were proud of Yorktown, NY, Lodge's National Foundation record—first place in the state in 1976-1977. Viewing the scoreboard designed and built by Foundation Chm. Frank Torrisi (third from right) to record the 145 new members who joined the Foundation were officers from the past year, including (from left) VP Joseph Piekarski, SP Ted LaVenture Jr., DDGER Greg Emery, ER John Thomas, and State Trustee Joseph Petriello.

fifteen minutes later. Wouldn't even let me pay for it. Claimed that the entire incident was really his doing and wouldn't accept a cent."

Sloan took his eyes from the magnum. "You said something about Captain O'Reilly trying to break the bottle?"

"Yes. Last year at our meeting. I still don't know exactly why he tried it. But I do remember that he kept staring at the bottle all evening. That year I was the Treasurer and I'd just finished reading my report. We had \$4,990 in the treasury. Our dues are actually almost nominal, but still after all those years and compounded interest, it reached that sum."

The bartender brought the drinks. Sloan paid him and took a swallow of his whiskey and soda. "So what about O'Reilly?"

Weatherlee watched the bartender leave. "Oh, yes. Well, just as I finished, he rose suddenly to his feet and began slashing at the bottle with his cane and shouting, 'That damn bottle! That damn bottle!' And then it seemed as though nearly everyone else went mad too. They shouted and cursed and smashed at the bottle, some even with chairs. I really don't know how it would all have ended if the waiters hadn't rushed in and restrained them."

"But they didn't break the bottle?"

"No. It was most remarkable. The blows were really resounding, and yet it didn't break. I thought about that all year. All this long year."

Weatherlee took a deep breath. "I arrived here early this morning. I am not a drinking man, but on impulse I bought a pint of whiskey and took it up to my room. I just sat there drinking and staring at the bottle. I even forgot all about the bus tour. And then I don't know what came over me, but I picked up an ashtray—one of those heavy glass things that are practically indestructible—and struck the bottle. Again and again, until finally the *ashtray* broke."

Weatherlee took the handkerchief from his waistcoat pocket. "I was in a perfect frenzy. I rushed out of my room with the bottle and down the hallway I found one of those maintenance closets with its door open. There was a hammer on one of the shelves. I put the magnum of champagne into the stationary tub in the cubicle and struck it again and again with the hammer."

"But the bottle still didn't break?"

Weatherlee dabbed lightly at his forehead with the handkerchief. "But what was most ghastly of all was that all the time I was trying to smash that bottle, I had the feeling that someone, somewhere, was *laughing* at me."

He glared at the magnum. "And then

suddenly, the *conviction*, the *certainty*, came to me that neither I, nor *anybody* in the club could destroy that bottle. If it were done, it had to be done by someone on the outside."

Sloan frowned at his drink. "Just *why* do you want to destroy that bottle in the first place?"

Weatherlee sighed. "I don't know. I just know that I *do*."

They were both silent for almost a minute and then Sloan said, "This elevator operator. What did he look like?"

"The elevator operator? Rather a distinguished sort of person. I remember thinking at the time that he wasn't at all what one would expect of an elevator operator. Rather tall. Dark hair, dark eyes."

One of the doors of the dining room across the lobby opened and a waiter stepped out. He came into the bar. "Mr. Weatherlee, we're serving now."

Weatherlee nodded. "Yes. I'll be there in a moment."

Sloan waited until the waiter was out of hearing. "When did you say you broke the original bottle?"

"In 1924."

"And nobody's died since then?"

"Nobody's died since 1921. That was when Iverson got his acute appendicitis."

(Continued on page 39)

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."



Wall clocks for use in the wards of the Tucson VA Hospital were the "timely" gift of the local lodge. At the presentation were (from left) VP George Kroehl, Tucson Vets Chm. Oscar Neumer, Brother Robert Taylor, chief of volunteer services at the hospital, and DDGER Earl Wilford.



Occupational therapists William Little (left) and Margie Reeves (right), along with patient Norman Hveem (second from left), were on hand to thank Lakewood, CO, Lodge Vets Co-chm. Paul Mitchell (third from left) and Henry Kidd for the tanned elk and deer hides furnished by the lodge. Patients at the Veterans Hospital in Denver will use the hides in crafts projects.



A dozen large-size boards will help cribbage enthusiasts at the VA Hospital in Jamaica Plain, MA, keep score. The cribbage boards were made by students at the South Shore Regional Vocational Technical High School at the request of Pembroke-Hanover, MA, Lodge, whose National Service chairman, John Brocklesby (right), made the delivery to Steve Killourhy, recreation therapist at the hospital.



NEWS OF THE STATE ASSOCIATIONS



Susan Claire Faludi (seated, second from left), who as the second-place national scholarship winner will receive \$2,500 each year for four years, addressed the New York Elks at the final session of their convention. Sharing the special occasion with Susan were (seated) her brother Robert, Mrs. Faludi, and (standing, from left) PDD John Flannery, the state scholarship chairman, ER Antonios Antonaros of Yorktown Lodge, which sponsored Susan, Past Grand Chap. Rev. Francis White, a national scholarship competition judge, outgoing SP Theodore LaVenture, and PVP Joseph Piekarski, the South District scholarship chairman.



PCGER E. Gene Fournace (right), the Michigan sponsor, presented Grand Lodge certificates of appreciation to two prominent state Elks when the Michigan Elks met at Pontiac Lodge. Then-DDGER Fred Tornquist (center) was commended for his public relations work and his past seven years of service as editor of the state Elks publication, a consecutive seven-time first-place winner in the Grand Lodge contest. GL Auditing and Accounting Committeeman James Dompierre was honored for his accomplishments as Michigan's Special Deputy over the past three years.

NORTH CAROLINA placed fourth among the 50 states in per capita contributions to the National Foundation. The announcement was made to the state Elks at their 38th annual conclave in Winston-Salem. It was also noted that 100 percent participation in youth activities was achieved during the past year.

Dignitaries in attendance at the May 13-14 proceedings were PCGER John Walker, the state sponsor, and his wife Kitty, PSP and GL Committeeman John Sullivan, Past Grand Est. Loyal Kt. and SDGER Thad Eure, and then-Virginia SP Wesley Petrie. Brother Walker was the principal speaker at the assembly.

The state association's Distinguished Service Award was presented to Secy. A. J. Crane in recognition of "outstanding, unselfish, and dedicated service to the Order." Brother Crane, a member of Kinston Lodge, will continue to serve

as State Secretary for 1977-1978. Other state officers chosen were SP Ralph Pitts, Newton; Vice President at Large W. L. Goodwyn Jr., Rocky Mount, and Treas. Herbert Finck, Brevard.

THE UTAH ELKS assembled in St. George May 13-15 for their annual conference. SDGER Alton Thompson spoke to the 327 people present for the convention banquet.

The slate of officers elected during the proceedings includes SP Ralph Bogar of Ogden Lodge; Vice Presidents Melvin Christensen, Richfield; William Buckingham, Tooele; Dennis McGuire, Cottonwood (Murray); Secy. Gordon Porter, Ogden, and Treas. Harry Johnson, Ogden.

Provo was chosen as the location for the next yearly meeting. It is planned for May 19-21.

A TOTAL of 4,741 Elks and ladies took

part in the May 18-21 gathering of the California-Hawaii Elks in San Diego. Then-GER George Klein and four Past Grand Exalted Rulers, Horace Wisely, R. Leonard Bush, Frank Hise, and Gerald Strohm, were among those present. Other distinguished guests were Mayor Wilson of San Diego, Arizona SP Robert Bean, Nevada VP Louis Capurro Jr., and then-Grand Est. Loyal Kt. Roland Wilpitz.

The Exalted Rulers' March brought \$984,171 in donations to the state major project, the largest amount in the project's 27-year history. In addition, per capita assessments for the major project came to \$166,805. Honolulu Lodge ranked first in contributions; Salinas, second; Long Beach, third, and San Jose, fourth. On a per-capita basis, the top five lodges were Trona, Honolulu, Redlands, Chula Vista, and San Leandro.

The state ritualistic trophy went to

the team from Quincy Lodge. Chosen to head the state association was Donald Luce of Richmond Lodge. Also elected were Vice Presidents Raymond Frisbie, Ed Salles, Howard Nielsen, Merritt Laws, F. J. H. Whitnack, John Kanavos, John Thompson, Rex ChapPELL, Don Johnson, Cecil Hanson, Larry Smith, R. M. Sekella, J. D. Nitzel, H. Tedder, Walt Blake, A. Stockdale, and P. Diffenderffer, Secy. Edgar Dale, and Treas. C. Drexall McCulley.

A mid-term conference of the California-Hawaii Elks is scheduled for November 4-5 in Palo Alto. Fresno will be the site of next year's convention, to be held May 17-20.

THE MEMORIAL SERVICE held during the 65th annual convention of the New York State Elks was broadcast over radio station WSUL-FM, which serves three counties. Approximately 2,600 people were present in Kiamesha Lake for the May 19-22 gathering. PGERs Ronald Dunn and George Hall, the state sponsors, addressed the delegates. Other Grand Lodge officers in attendance were George Balbach, then-chairman of the Committee on Judiciary, William Steinbrecher, a member of the Grand Forum, and Peter Affatato, who serves on the GL Lodge Activities Committee.

The state constitution was amended during the session to bring it up to date. Among the officers elected and installed for 1977-1978 were SP Perry Miller, Vice Presidents John Costello, Fred Lustenberger, Peter Masciarelli, Junius Cornell, Emile Lussier, John Danahy, Edward Paolucci, Stanley Pratt, Vincent Barone, Albert Rawady, John Quickenton, David Seekins, Harold Lazier, Secy. N. Anthony Equale, and Treas. William Petzke.

Highlighting the convention's social activities, which included bridge and golf contests, was a testimonial dinner honoring retiring Secy. Herman Wickel and his wife. Watkins Glen captured the ritualistic trophy. Reports revealed that nearly \$250,000 was raised for cerebral palsy, the state major project. Children who had been assisted were present with their parents.

A clinic was planned for September in Rochester, while the next yearly meeting will take place in May, 1978.

A DINNER honoring Brother Carl Fernstrum for his 20 years as treasurer of the Michigan Elks' major project was held during the state Elks 72nd annual meeting at Pontiac Lodge. PSP Fernstrum, who was one of the major project's founders, was recently chosen Grand Inner Guard at the Grand Lodge convention in New Orleans.

There were 1,104 people, representing 67 lodges, registered for the May



Presenting a \$1,540 check for the California-Hawaii major project was PVP Barney Pelant (center). Outgoing SP Marvin Pike (left) and Major Projects Chm. Mike Stokes expressed gratitude for the funds, which were donated by the Massa Travel Agency in appreciation for the 77 Elks and their ladies of the South Central Coast District who embarked on a two-week trip to Spain. This was the third such contribution from the district.



On the reviewing stand for the boardwalk parade highlighting the New Jersey Elks meeting were (front row, from left) PDD George Morris Jr., parade marshal, PGER William Jernick, SP Kenneth and Ruth Cantoli, and immediate PSP Joseph Russo.

20-22 conclave. Past Grand Exalted Rulers Willis McDonald and E. Gene Fournace headed the list of dignitaries in attendance.

Ann Arbor Lodge won first place in the ritualistic contest, with Ludington Lodge, second. For the third consecutive year the team from Clawson-Troy Lodge took the honors in the drill team contest. Lansing Lodge came in second.

A gain of 1,277 new members was recorded by the Michigan Elks for the past year. Winners of the President's Achievement Awards in the three membership categories were Paw Paw Lodge, Houghton-Higgins Lake Lodge, and Midland Lodge.

The state major project had a successful year, with donations of \$234,353. More than \$193,000 was expended to benefit handicapped children. The Jeanette Bjorne Memorial Trophy went to the Elks' ladies of Marquette Lodge who contributed \$3,625 to the major project. The members of Plymouth Lodge donated \$8,715, and Mount Clemens Lodge ranked first on a per-capita basis.

With 2,495 new National Foundation pledges, the Michigan Elks set a new record. Plymouth Lodge was tops with 216 pledges. A total of \$131,518.44 was given by the Elks throughout the state.

Serving their fellow Elks for the coming year will be SP William Bailey, Midland; Vice President William Mur-

ray, Rochester; Secy. Albert Vernon, Detroit, and Treas. Calvin Bjorne, Ishpeming.

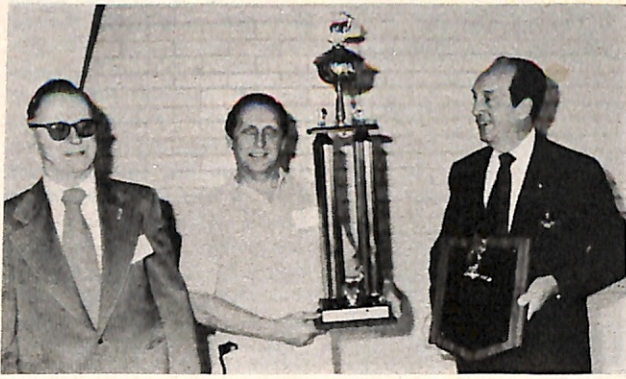
Traverse City Lodge was chosen to host the fall conference October 21-23. Grand Rapids will be the location of the May 18-21, 1978, gathering.

VERMONT ELKS MET in Lake Placid, NY, on May 20-22 for their 50th annual convention. Among the 472 present was Arthur Roy, SDGER for Connecticut, the convention's principal speaker. Other honored guests were Raymond Quesnel, SDGER of Vermont, and Carl Quesnel, chairman of the GL Committee on Credentials.

Elks of Vermont made their largest contribution to the Elks National Foundation, with a total of \$18,962.86; also donated was \$61,125.72, to benefit the state's major project, Silver Towers Camp for retarded children.

Hartford Lodge had much to be proud of, having won not only the ritualistic championship, but the golf, candle-pin bowling, and eight-ball pool championships as well. Ten-pin bowling honors were awarded to Barre Lodge, and the cribbage title went to Rutland. Bellows Falls Lodge won the Ray Quesnel Rotating National Foundation Award, and a plaque for outstanding service was presented to Jim McEnrue, retiring Youth Activities and "Hoop Shoot" chairman, of Burlington Lodge.

Officers for the coming year are



The achievements of Atlanta, GA, Lodge in promoting Americanism were recognized with the presentation of a trophy and plaque. (From right) PER Ed Gregory and Americanism Chm. Lou Meador accepted the awards from State Chm. Sig Gruener during the recent state conclave.

SP Gilbert Currier, Hartford; Vice Presidents Walter Barcomb, Barre; Allan Merrit, Rutland; Larry Beswick, Bellows Falls; Secy. Roger Sheridan, Montpelier, and Treas. Owen Williams, Bellows Falls.

A variety of activities, including a dance, banquet, ball, and floor show, made the convention fun for all.

The next mid-year meeting was set for October 15-16, 1977, at Hartford Lodge, with the 1978 annual convention to be held in May or June, 1978.

OVER 400 ALABAMA ELKS and ladies attended their 55th annual convention in Birmingham on June 2-5. Among the honored guests enjoying the gathering was PGER Robert Pruitt, along with the newly elected officers for the coming year: President Lonnie Counts, Birmingham; Executive Vice President W. F. Hoover, Decatur; Vice Presidents Ronald Baraglia, Decatur; Gordon Smith, Birmingham; J. R. Paul, Dothan, and Secy.-Treas. Holland Higginbotham, Roebuck.

Brother Conrad Flores reported on the status of the Elks Memorial Center, which is the state major project, stating that last year \$125,477.76 was donated. Plans for the new Elks Health Care Facility, a 7½ million dollar project, were also expounded upon.

Nearby Roebuck Golf Course hosted a golf tournament, with ER Rudy Cannon, Bessemer, walking off with the number-one place. Also number one was Alexander City Lodge, which earned the lodge trophy for the tournament. Another lodge to take top honors was Dothan, whose team won the ritualistic contest.

Other entertainment highlights included a barbecue, hosted by Birmingham lodge, a dance, the Purple Ball and banquet, and special entertainment for the ladies.

Alabama's mid-year convention is to be held at the Governor's House Motel in Montgomery on January 20-22, 1978, with the next annual state convention in Mobile during the first week of June, 1978.

UNDER the Elks Aidmore Program,

the "Group Home for Youths" was adopted as the new state major project of the Georgia Elks during a gathering held June 8-11 at Jekyll Island. The establishment of such Elks-supported Homes in various sections of the state was planned.

Delegates at the business session heard an address by PGER Robert Pruitt, the state sponsor. Numbered among the approximately 800 men and women at the convention were J. W. Wortman of the GL Americanism Committee and William Whaley of the GL Pardon Commission. The attendees enjoyed a luau, fish fry, banquet, and golf and horseshoe tournaments.

Implementing the state association's program for the year will be SP Lem Purdom, Waycross; President-Elect J. W. Wortman, Albany; Vice Presidents W. L. Barefoot, Valdosta; Fred Boska, Americus; Ed Hixon, Covington; Robert Kuehl, Newnan, and Secy.-Treas. Tom Brisendine, Atlanta.

Gainesville Lodge, under ER Bill Lipscomb, took top honors in the ritualistic contest. The Guy Tyler Award for the highest scoring individual in the ritualistic contest went to Robert Tourjee of Buckhead (Atlanta) Lodge. A memorial service under the direction of Jimmy Kaigler featured Cascade-East Point PER Bill King as principal speaker.

Future meetings of the Georgia Elks Association were planned for October 15-16 at Covington, January 21-22 at Albany, March 18-19 at Waycross, and June 7-10 at Jekyll Island.

THE PAST PRESIDENTS of Montana hosted GER Homer Huhn, Jr. and his wife Josephine at their annual reunion dinner during the state Elks' conclave July 20-24. Great Falls, MT, was the site of the 75th yearly gathering. Among the many notables at the convention were PGERs Raymond Dobson, the state sponsor, Frank Hise, and George Klein, Calgary PER Frank Taylor of the Canadian Order of Elks, and Great Falls Lodge's oldest member, 88-year-old Brother John Earl.

Grand Forum Justice Edward Alexander acted as the installing officer for

the newly elected state officials, who included SP Robert Greene, Deer Lodge; Vice Presidents Harold Watling, Bozeman; Horace Chadwick, Cut Bank, and Secy.-Treas. Fred Balkovetz, Butte. GER Huhn announced the appointment of PSP Byron Robb as a Special Deputy Grand Exalted Ruler, and personally administered the oath of office to Brother Robb.

A report on the state major project was given by Chm. Ted Byers, who announced that a budget of \$44,414 was approved for the year. The money will be used to purchase needed equipment for small hospitals. California-Hawaii Vets Chm. John Jordan thanked the Montana Elks for the hides that they supplied to the California tanneries. Brother Jordan stressed that the need for leather at the Veterans Hospitals continues, and urged the expansion of the hide program. National Foundation chairman Don Leary reported that the competition between North Dakota, Wyoming, Idaho, and Montana has resulted in a nearly 200 percent increase in pledges during the past four years. Memorial services were conducted for the 344 members who passed away during the year.

Winners of Most Valuable Student scholarships were given their awards during the proceedings. Marla Hall, of Polson, MT, a \$2,000 national winner, praised the Elks for helping needy scholars. This year, Montana students received \$18,100 from the National Foundation, \$3,950 from the state association, and \$13,615 from the subordinate lodges.

A gavel made by Glendive PER James "Whispering Jim" Osborne was presented to GER Huhn to be used in the opening session of the next Grand Lodge convention. An auction of gavels made by Brother Osborne brought in proceeds of \$9,500 for the state major project.

A mid-winter meeting of the state Elks is slated for January 19-21, with Glasgow as the host. A spring bowling tournament will be held in Helena. Kalispell will be the scene of the next annual convention.

BORDENTOWN LODGE was named the best overall lodge in parade competition during the New Jersey Elks' 65th annual convention in Atlantic City on June 9-12. Floats, marching bands, and 126 lodges took part in the parade down the boardwalk. In the lead was PDD George Morris Jr., the grand marshal, followed by PGER William Jernick, the state sponsor, and newly elected SP Kenneth Cantoli of Hasbrouck Heights Lodge. The New Jersey State Elks Association now boasts some 152 lodges and a membership of more than 54,000 Brothers.

THE MAGNUM

(Continued from page 35)

Sloan stared at the bottle again. "I'd like to join your club."

Weatherlee blinked. "But that's impossible."

"Why is it impossible?"

"Well... for one thing, you didn't belong to our National Guard company."

"Do your by-laws say anything about members having to belong to that particular company? Or any company at all?"

"Well, no. But it was *assumed*..."

"And you did say that you never did fill your membership quota? Only ninety-eight people signed up? That leaves a vacancy of two, doesn't it?"

"Yes, but you are so much younger than any of the rest of us. It would be unfair for us to have to compete with you for the bottle."

"Look," Sloan said. "I'm not a rich man, but I'll match what's in the treasury, dollar for dollar."

"That's very kind of you," Weatherlee said a bit stiffly, "but if you should outlive all of us, and that seems likely, you'd get it all back anyhow."

Sloan smiled patiently, "I'll sign an affidavit renouncing all claim to what's in the treasury."

Weatherlee rubbed his neck. "I don't know. I'm not the final authority on anything like this. I'm not even an officer this year, unless you want to count being Custodian of the Bottle. I really don't know what the procedure would be in a case like this. I suppose we'll all have to take a vote or something."

He rose and put the magnum under his arm. "I suppose there's no harm in asking, but frankly I think they'll turn you down."

Sloan put his hand on the hammer. "Better leave this here with me."

Sloan came to Weatherlee's room at nine-thirty the next morning.

He took an envelope from his pocket and handed it to Weatherlee.

Weatherlee nodded acceptance. "To be quite honest, I was a bit surprised that the club decided to accept you. Not without exception, of course. Captain O'Reilly was quite against it."

Sloan moved to the bureau and picked up the magnum of champagne.

Weatherlee blinked. "What are you doing?"

"Taking the bottle with me. You told me yourself that according to the club's by-laws, the youngest member is Custodian of the Bottle."

"Yes, but..."

Sloan opened the door to the corridor. He smiled broadly. "We wouldn't want you to go around asking strange people to break it, now would we?"

When Sloan was gone, Weatherlee locked the door.

He went to the bathroom and began removing the make-up from his face. As he worked, a half century disappeared.

Maybe he could have taken Sloan for more than five thousand, but you never know. Getting too greedy could have blown the whole deal.

He smiled.

Finding the sucker was the hardest part of it.

But once you did, and learned approximately how much he could part with without undue pain, you went about arranging the set-up. That included going to the nearest Old Soldiers' Home and offering to treat a dozen of their oldest veterans to a dinner.

And the old boys did so enjoy an afternoon out.

TAX EXEMPTS

(Continued from page 29)

demand on the market. People who are buying such issues now are buying them because of the safety factor. The rates are always lower than the straight municipal market but it's the quality that demands the high price."

The Ohio bank official doesn't believe the banking community would attempt to enter such a market either. "Banks are just not interested necessarily in getting into long-term mortgage loans. For example, the rates at the present time on public housing authority bonds are so low there's not much incentive to buy them. Now if the rates on bonds such as public housing authority issues were higher, then people, banks and insurance companies would be buying those rather than government bonds."

Prof. Blanchfield believes that such efforts by any administration now would bring serious battles with Congress, state governments and municipalities. "To get needed money, municipalities would have to consider raising taxes and many can't do that because they are already at the upper limit. Thus, they would have to go back to the money markets and they would have to raise the interest rates given lenders considerably. For municipalities already strapped the risks would be quite high. A triple A—very safe—util-

ity bond now yields 8 to 9 percent, for example. You would have to expect that a municipality or governmental unit that was trying to build, let's say a new fire house, would have to go in the neighborhood of 10 to 12 percent to get what they've got now. That could be double what some are paying now."

The New York economist believes that one answer is a revision of the current structure "so that the federal government gives subsidies or income

transfers back to the localities rather than to continue aggravating the problem. At present, it's a subsidy here and an exemption there which is simply piecemeal. It's the band-aid approach."

Meanwhile, Inserra says, municipalities will remain stable if the government avoids major surgery. "They won't run away. We don't think the government will do anything to interfere with tax-exempt status either. It would be foolish..."

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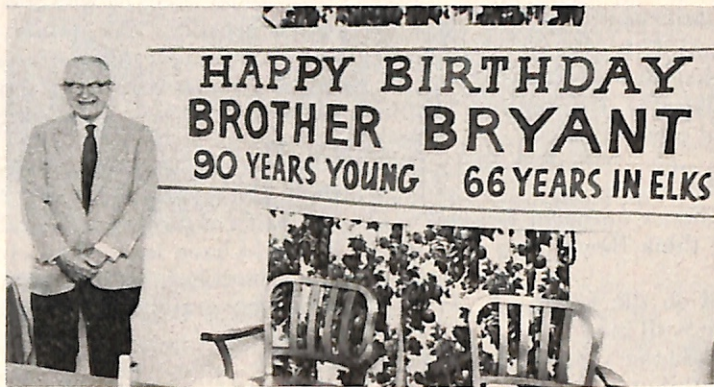
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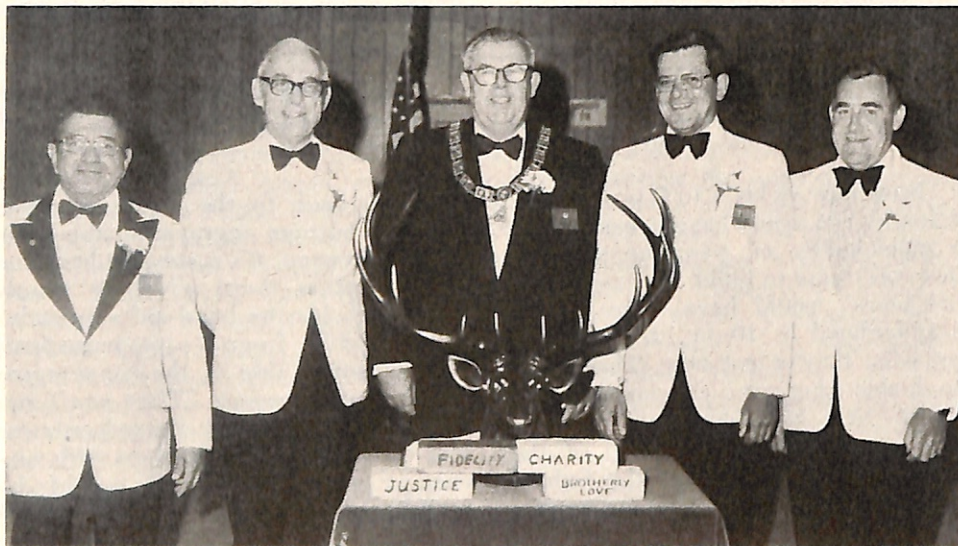
(Continued from page 26)



JOHN BRYANT DAY was proclaimed by the Elks of Columbus-Fort Benning, GA, Lodge in honor of their eldest member, who joined the order in 1911. A certificate of appreciation and a letter of commendation were presented to 90-year-old Tiler Bryant by ER James Young during a buffet dinner prepared by the Elks' ladies for the guest of honor.



THE CEREBRAL Palsy Association of Washington County, MD, recently received a \$500 donation from the Past Exalted Rulers Association of Hagerstown Lodge. Taddy McNamara (center) accepted the check from PER John Thompson (left) and then-DDGER Terry Chrisman. The funds were raised at a recent PER charity ball.



THE CEREMONIES for the dedication of Skowhegan-Madison, ME, Lodge's new building were conducted by state Elks officials. (From left) ER Maroon Nemer extended a welcome to SP Louis Bligh of Bangor Lodge, then-DDGER Charles Walker of Presque Isle, PDD G. Anthony Jones of Waterville, and VP Justin Ingersoll from Bath on behalf of the lodge brothers.



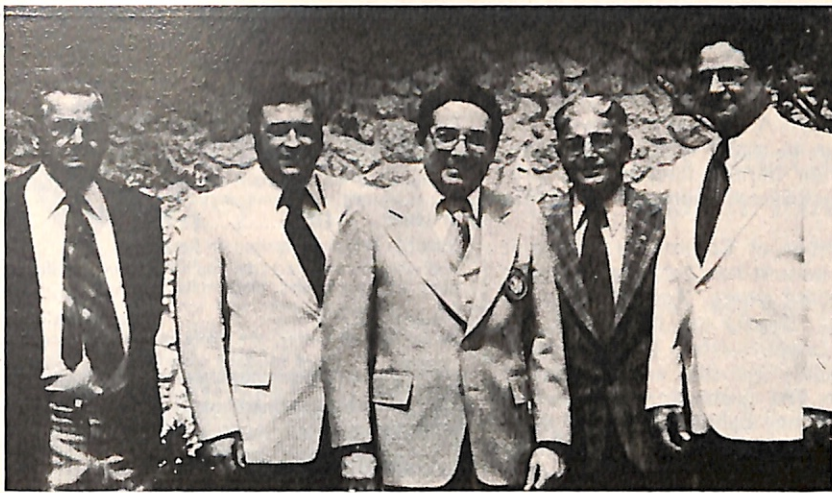
CHARLES POET JR. of Red Lion, PA, Lodge displayed the certificate presented to him during the state convention in appreciation of his fund-raising efforts as the state major project chairman. Brother Poet was the first chairman to raise over a quarter of a million dollars for the cerebral palsy home service program.



IDENTIFYING new members of Tampa, FL, Lodge has become an easy task since ER Charles Fiveash (standing) introduced a color badge just for the recent initiates. Following their initiation, (seated) Marshall Sheldon, Arthur Ramirez, Harold Eckhoff, and Larry Warner wore the red badge, while ER Fiveash had on the regular blue one.



AMONG the seven candidates initiated at Piscataway, NJ, Lodge was Charles Browne Jr. (third from left), son of then-ER Charles Sr. A handshake from the elder Brother Browne welcomed young Charles to the order.



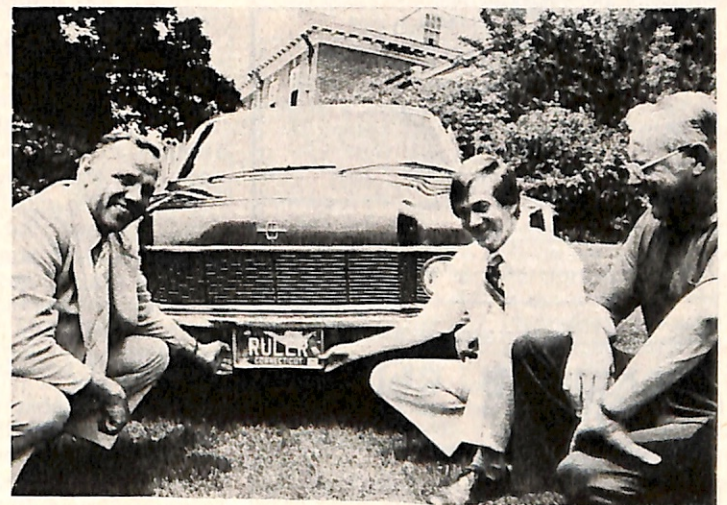
THE INSTITUTION of Okeechobee, FL, Lodge was attended by Grand Lodge officials then-GER George Klein (center), PGER William Wall (second from right), and then-DDGER James Davidson (right). Southern hospitality was extended to the guests by Trustee Harold Hiller (left) and ER Thomas Elmore.



BROTHERS of Park Ridge, NJ, Lodge completed payment on their \$3,000 pledge to the Pascack Valley Hospital in Westwood with the donation of \$1,500 raised from a "trip to anywhere" raffle. Raffle Chm. and PDD John Nordham (left) and PER Gerard Babcock (second from right) were on hand when ER Jack Stramiello (right) presented the check to Brother Harold Effron, a hospital trustee.



KEVIN WRIGHT and Eddie Clark vie for the ball during a game in the junior division of Plantation, FL, Lodge's eighth year of summer basketball for boys and girls between the ages of 8 and 17. Emphasizing sportsmanship and fair play, the Elks' program provides uniforms, equipment, facilities, an end-of-the-season banquet, championship games, and a camping trip to Disney World for the players.



THE CARS of Rockville, CT, Lodge's present and future Exalted Rulers will bear license plates which read "Ruler." Gilbert Larson (second from right), the first ER to receive the plates, proudly exhibited them after he, Benjamin Muzio (left), commissioner of motor vehicles, and Est. Lect. Kt. Everett Paluska attached them to his car.



HIGH SCHOOL graduates who plan on pursuing a career in special education received \$500 scholarships from Hasbrouck Heights, NJ, Lodge. The awards were presented to John Maher (second from left), Michele Tenson (third), Susan Harmon (fourth), Marie Ann Jurita (fifth), and Gary Cosgrove (sixth) by ER Frank Saluppo (left) and PER Austin De Groat during a dinner-dance, which was attended by parents and local high school principals.



THE FIVE LAY brothers discussed Elksdom with ER Carl Tarska (third from left) following the initiation of John Lay (left) at Havre de Grace, MD, Lodge. (From right) Brothers Donald, C. L., Charles of Essex Lodge, and Robert were on hand to witness the initiation of the class which included their brother.

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It's Your Business

(Continued from page 16)

wages, some management and accounting experts warn American employers are going to have to make cost-cutting innovations in their benefit packages or prepare for drastic reductions in corporate earnings."

The Chamber of Commerce makes it clear which benefit has become the most costly in recent years. According to its survey, the majority of the dollar increases for benefits from 1965 to 1975 went to Social Security which jumped 291 percent. The problem, businessmen claim, is that they cannot control or even exert much influence on Social Security financing or management. "The only places we can cut then are health insurance and private pensions," said one business owner.

What can small businessmen do?

You've heard it before in my column and elsewhere, but it needs to be repeated: get involved in local, state and federal activities. If you have the time, run for elective office; if not, actively seek positions of leadership in your community, state or federal government. Making money consumes the energies and time of most successful proprietors, but business as usual these days will not eliminate or alleviate the injustices to those who own and manage the small businesses of America. And such injustices and difficulties are increasing each year according to my mail. Legislatures, both state and federal, are increasingly dominated by attorneys and educators and there aren't many in either group who understand the problems, risks and needs of small business. Proprietors, consequently, need more representation, better and broader insurance coverage, more equitable treatment from government tax divisions and most important, more understanding from governmental officials. But that merely scratches the surface . . .

What else can a businessman do to help? Let me know what you think.

Desktop Scraps: If you're interested in reading Prof. George Doyle's Foundations For a National Policy to Preserve Private Enterprise in the 1980s (it was a source for several of my recent columns) you can write to the Subcommittee on Economic Growth and Stabilization, U.S. Congress, Washington, DC 20510, Sen. Hubert Humphrey, MN, co-chairman of the subcommittee, or Rep. Lloyd Bensten of Texas, also a co-chairman. Prof. Doyle's address is Department of Economics and Foreign Affairs, Assumption College, Worcester, MA 01609 . . . For those of you who have written asking about my new book on investigative reporting (which was a source for my January column), Typewriter Guerrillas: Closeups of 20 Top Investigative Reporters is available now from Nelson-Hall Publishers, 325 West Jackson Blvd., Chicago, IL, 60606, or you can order it from your favorite book store.

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

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Because of this common interest, I think we can be of great help to each other. You see, a little over twelve months ago my net worth reached the magic million dollar mark, and it only took me 48 months to achieve that.

That might not impress you, but if you had seen me just a few years ago, you might wonder how I did it. I lived in Denver then, in a cramped, tumbled down house at 2545 South High Street. My wife was expecting our second child and we were so broke we had to borrow \$150.00 from a relative just to buy food and pay the rent.

By the way, I know I didn't make a million dollars because of my superior intellect — I barely got through Ames High School (Ames, Iowa) with a C average and I think that if you'll stop and think, you'll realize and agree, there is not a single millionaire that is 10, 20, or 50 times smarter than you, or that works 10, 20, or 50 times harder or longer than you.

Now, how can we help each other? I am willing to share everything I have learned and know that would help and guide you to achieve your own financial freedom and independence. But the only way I would ever give you my secrets, methods and formulas is if I benefit also. Because as you will find when you reach your ultimate financial goals, you really don't want to stop there but you are motivated to go and make more. It seems that most people who are charging for financial advice have studied how to “do it” but have never actually “done it” themselves. You will find as you read my formulas, that since I have actually achieved total financial freedom myself, that you will receive from me more than just the motivation to achieve your own financial independence, but a workable step by step plan to actually do it.

You may have seen part of my formulas described in various publications, such as the November edition of Nations Business, page 69. This work is entitled **How To Wake Up The Financial Genius Inside You**. The various formulas contained in the volume will show you exactly how you can do each of the following:

- buy income properties for as little as \$100 down.
- begin without any cash.
- put \$10,000 cash and more in your pocket each time you buy (without selling property)
- compound your assets at 100% yearly.
- legally avoid paying federal or state income taxes.
- buy bargains at one-half the market value.

If you apply these formulas and methods you will find in a very short time, you will be able to spend three weeks out of every month doing anything you care to do, and I think, at

that time, you will find as I have, that spending several weeks on the beaches of Hawaii, or on the ski slopes of Colorado, or just sightseeing in Europe, or any other place in the world, you begin to understand what real freedom is all about.

Most people think that it would be impossible to do some of the things listed above. For example, to buy a property, and at the same time put \$10,000 (or more) cash in your pocket without selling the property, or to buy a property with little or no cash down.

Believe me, it is possible and fairly simple. This is exactly how most wealthy people actually do make 10, 20, or 50 times more money than you do.

These formulas of mine do not have to be used with income properties only. They actually can be applied to virtually any asset.

While I was struggling on making my first million, I often thought how nice it would be to have the personal advice and counsel from someone like Howard Hughes or J. Paul Getty.

What would I have been willing to pay for this service? I can tell you one thing for sure, it would have been a lot more than the \$10.00 that I'm going to ask you to invest in your financial future.

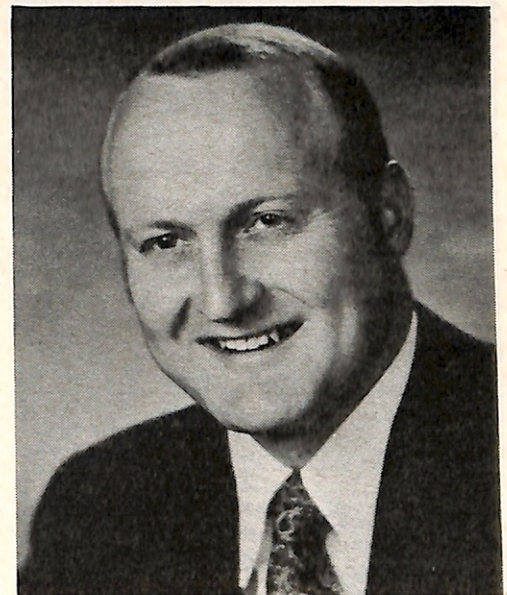
What will this \$10.00 actually do for you? It will give you a complete step by step plan that you can follow to become totally and completely financially independent.

Please try to understand my dilemma. I'm not a New York advertising agency, with all their professional skill and manpower to write a powerful and persuasive ad to convince you that I can make you financially independent. I am just somebody who has actually ‘done it’, and can really show you how to ‘do it’.

What would you do, if you were in my shoes. You have in excess of \$1,000,000 net worth, you have a desire to share your formula with others, because you not only have a simple, honest and workable method whereby others too can enjoy the riches of this land, but you also want to benefit and make money from sharing this information, so you can continue to grow financially.

I think you might do what I'm doing — that is to write a simple open letter to the type of people who share similar goals as mine asking them to try the formulas for themselves, to see if they work as well as the claims described. Because, I know, as you would know if you were in my shoes, that if I can just convince you to test my formulas and methods, you will see for yourself that they will work as easily for you as they did for me.

It's really quite frustrating to have something so valuable as I know I have, but lack the skill to convince people to try it for themselves. I hope by my simple, direct approach, I can convince



Mark O. Haroldsen
Millionaire in 48 Months

you to try my formulas.

It seems the majority of the people in our rich country lose, not because they lack intelligence, or even will-power, but because of procrastination, or lack of action — please don't be like the masses. Make a decision while you have this paper in your hands. Make a decision now to either act now and send for my material or immediately round file this paper. If your decision is to subscribe, do it now, not later. Otherwise, you may lose, just by default.

To order, simply take any size paper, write the words “Financial Freedom Package”, and send it along with a check for \$10.00 to Mark O. Haroldsen, Inc., Dept. E-842, Tudor Mansion Bldg., 4751 South Holladay Blvd., Salt Lake City, Utah 84117.

If you send for my materials now, I will also send you documents that will show you precisely how you can easily borrow from \$20,000 to \$200,000 at 2% above the prime rate using just your signature as collateral.

Mark O. Haroldsen

P.S. If you are still somewhat skeptical, and believe me, when I started out I certainly was, because of the many people in the world trying to deceive others. I would encourage you to postdate your check by 30 days, and I promise and guarantee that it will not be deposited for at least those 30 days, and if for any reason you do not think that what I have sent you lives up, in every aspect to what I told you in this letter, send the material back, and I will quickly, without question, refund your money and send back your own uncashed check or money order. Also, if you would like to check a few of my references, I have listed some below.

Tracy Collins Bank & Trust, 107 South Main, Salt Lake City, Utah
Attn.: Beverly Smith, Manager.

Charles Huber, C.P.A., 1850 Beneficial Life Towers, Salt Lake City, Utah.
801-531-8286.

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Choice of: White Lt. Blue Red
Number of gloves to be worn on Right Hand

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Has "Breathing" Qualities
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ELKS FAMILY SHOPPER

More for your money

by Mike LeFan



BARGAIN HUNTING

Bargain hunting can pay off in several departments during October. This is a good time to buy suits, rainwear, outerwear, coats, evening wear, and baby needs.

Save, too, on major appliances, home furnishings, china and glassware, furniture, and other household items.

In the sports department watch for savings on bicycles, fishing gear, and skiing equipment and clothing (more on this in a minute).

Check for savings at Columbus Day, Veterans' Day, and Halloween sales.

Fresh produce bargains for October, says Supermarket Snoop, are Brussels sprouts, turnips, rutabagas, cauliflower, cranberries, pears, apples, pomegranates and pumpkins.

You winter skiing enthusiasts know that getting outfitted can be costly—especially with children. Here are some moneysaving tips from Bob Kunkel, director of a ski school at Copper Mountain, CO. Ski equipment can be bought, rented for the season, or rented for the day. It's usually best to buy to insure consistent comfort and performance.

Save on ski gear by purchasing it at ski swaps, garage sales, end-of-year sales, or by trading. Children's skis should be no taller than the child's head. Step-in boot bindings are easiest for youngsters to handle. Any modern, 4-buckle boot should ski well, so just get what's comfortable and avoid the high cost of fancy styles.

Ski poles should reach elbow height. They can be handed down in the fam-

ily and need never be expensive.

Avoid wearing jeans for skiing. They absorb water and will be clammy. Parkas should be waterproof with cuffs that keep snow out of sleeves. Short jackets let snow creep up your back, so select styles that come below the waist. Avoid corduroy and fuzzy fabrics, because snow sticks to them.

An engineer has written a new booklet on *How To Buy And Maintain Tires For Top Mileage And Maximum Safety*. It gives a simple review of how to choose and use tires for cars, RV's, pickups, and light trucks. Has a section on winter tires too. The booklet is available from ALMAR Press, Dept. MM, 4105 Marietta Dr., Binghamton, NY 13903. Price: \$2.

"Dear Mike: Where can we buy an electric tea kettle? Every British home has one. It heats in seconds and saves electricity. Why can't we have them here? They would be a bestseller in no time,"—Mrs. A. R. Jones, Fairmont, WV.

Sounds like a winner to me, too. But I don't recall ever seeing one. Readers, do you know of any electric tea kettles and where to get them?

Being sick is expensive—and getting more so. Hospital costs can be sky high, and beds are often scarce. The answer for some is home care, but finding good home care at reasonable cost is tough. Home care is also an alternative to rest homes for some. Order the free booklet *What You Should Know About Home Health Care*. Send a stamped, self-addressed busi-

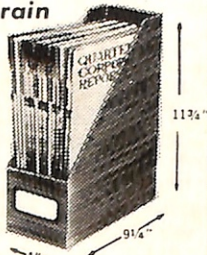
ORGANIZE YOUR Papers, Magazines, Journals, Tax Records, Reports, etc. STOP PAPER CLUTTER with New Walnut Grain tidi-files

TIDI-FILES are the fast, easy way to organize or store papers, journals, etc. Handily holds all popular size magazines. Perfect in home, dorm, den or office.

Beautiful, rich-grained Walnut Finish enhances any decor. Constructed of heavy-duty corrugated fiberboard. Inside dimensions: 11 1/2 x 3 1/4 x 9". White identification space on front and back.

PRICES: 6 for \$9.95, 12 for \$17.95, 25 for \$29.95. Add \$1.00 for delivery. N.Y. residents add sales tax. Write for Free Office Products Discount Catalog.

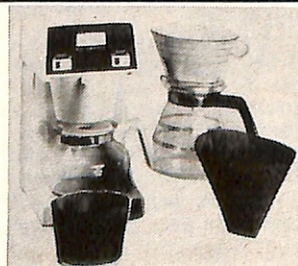
FRANK EASTERN CO., Dept. E107
625 Broadway, New York, N.Y. 10012



ORGANIZE YOUR DESK

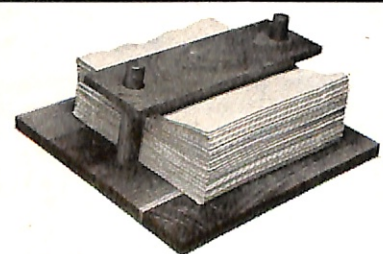
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Brew crystal clear coffee with this new permanent filter. Use less coffee too! Special weave controls flow to make the best brew. Easy care, long-lasting fibers—just rinse and reuse. Save over cost of paper filters. Choose Cup Type (Mr. Coffee, West Bend, etc.) or Cone Type (Melitta, Chemex, etc.) Either type. \$4.95 plus 75¢ postage.

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Solid American walnut napkin holder. Quality craftsmanship to complement fine dining room appointments. Authentic hand rubbed Danish oil finish—spillproof, natural looking, with lovely wood grain. VILLAGE WOODCRAFT, Box 1064, Grand Rapids, Michigan, 49501. Napkin holder \$24.50, plus \$2.00 for shipping.

ness-size envelope to National Director of Consumer Affairs, Homemakers Upjohn, Dept. MM, Kalamazoo, MI 49001.

Now's the time to add years to your lawnmower's life with proper maintenance and winter storage. Empty the fuel tank and start the engine. Choke it to use up all the fuel in the carburetor. Gas left in the carburetor will evaporate and leave clogging fuel gums. Now remove and clean the carburetor bowl. After you put back the carburetor, take out the spark plug and put a teaspoon of 10-weight oil in the cylinder. With the spark plug still out, turn the engine by hand a few times to distribute the oil. Finally, clean, gap, and replace the plug.

New, this RV Bunk Warmer lets you RV'ers sleep in warmth no matter how cold the weather. Great for campers, vans, trailers, motorhomes, boats, or wherever. The padded warmer comes in single or double mattress widths. It works on 12-volt or 110-volt systems (a combo model works on both). Write for details to House of Wright, Suite 768, 8019 Orange St., Downey, CA 90242.

"Dear Mike: I read your column with great interest, and was dismayed to learn that a reader had trouble with your dog snack recipe. We operate a kennel, and I made them with great success. Most people don't realize that the wheat flour is by weight—not volume. It takes about 29 ozs. of flour for the right consistency,"—Barbara Craig, Lebanon, OH.

Okay, here's the recipe again: Mix 29 ozs. whole wheat flour, 6 ozs. medium oatmeal, and 2 ozs. drippings or other fat. Stir in 3 to 4 pints of liquid made from water or milk in which you've dissolved two beef bouillon cubes. Work to stiff consistency and shape to sizes to suit your dog. Bake on lightly greased cookie sheet at 300 degrees until brown and crisp. Now, maybe that'll do it.

The Pet House Book, by L. LaBarge, shows how to make original projects to pamper your pet. This 200-page book outlines projects for dogs, cats, hamsters, birds, and some exotic pets. Order *The Pet House Book* for \$5.95

from Butterick Publishing, Dept. MM, Box 1914, Altoona, PA 16603.

"Dear Mike: You asked for it. Here is the way I put Velcro to a good use. The front rubber mat on the driver's side of my car used to slip on and under the accelerator pedal. I glued a foot square piece of Velcro on the floor and the corresponding piece to the back of the floor mat. No more sliding,"—Gerald Jablon, Spartanburg, SC.

Many owners of antique houses spend thousands of dollars restoring their homes—and then spoil the effect with the wrong lighting fixtures. The proper lighting doesn't require spending a fortune in antiques. Learn what fixtures are appropriate. Order your free copy of *Guide To Lighting The Old House* from *Old-House Journal*, Dept. 60-MM, 199 Berkeley Pl., Brooklyn, NY 11217.

Mobile home owners—fall is the time to inspect, clean, and repair the exterior and roof of your mobile home. Recoat the metal roof if needed and wax the siding. Have your furnace checked and cleaned, inspect exhaust fans, and check your winter fuel oil supply if you use it.

Here's a safe, cheap sink unstopper. Fill the sink with hot water, then pour in one cup of vinegar and one cup of baking soda. Stir until soda is dissolved and then pull stopper. This is most effective on sluggish sinks and may be repeated if needed.

Money Saver of the Month: Watch out for phone calls announcing that you've won "free" magazine subscriptions, and all you do is pay 59¢ postage. If you accept, a sales agent will visit to "verify" your order. It turns out you're verifying a 5-year contract for 59¢ per week (total over \$150). You probably don't really want the magazines anyway. Whatever he says, you can back out. Don't sign a thing. If he persists, tell him you're calling the Better Business Bureau or the local consumer protection agency. That'll cool him off. You're welcome.

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

TALL EXTRA TALL & BIG MEN TALL TALL TALL

FED - UP WITH CLOTHING STORES

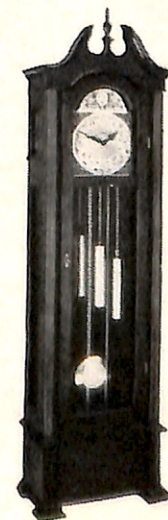
Sick of searching for your size, only to find last year's styles at this year's prices . . . and they still don't fit? Step into a "clothing store" that specializes in you. Where everything is in your hard-to-find size and is proportioned to fit you comfortably and correctly or your money back. You've never seen anything like The KING-SIZE Co. catalog . . . brand name clothing and shoes for Tall, Extra Tall and Big Men exclusively. Send for your Free Copy Today to look your best in the styles you want and the sizes you need. We guarantee to fit you, even in suits . . . or money back.



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Starfish Pendant



and Earrings designed by Mother Nature and preserved in 24 kt gold. Every detail is intact as if frozen in gold. Pendant has matching 24" chain. Earrings come pierced or screwback. Please specify. Starfish pendant and earrings only \$18.00 a set or bought separately at \$9.00 ea., plus \$1.00 handling charge.

ROCKWOOD HOUSE, Dept. E107, 8 Rockwood Avenue, Trenton, N. J. 08619.

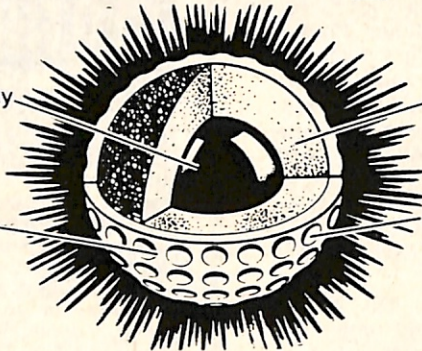
Mention This Ball And Golf Hustlers Clam Up!

Core out-rebounds any other by up to 51%.

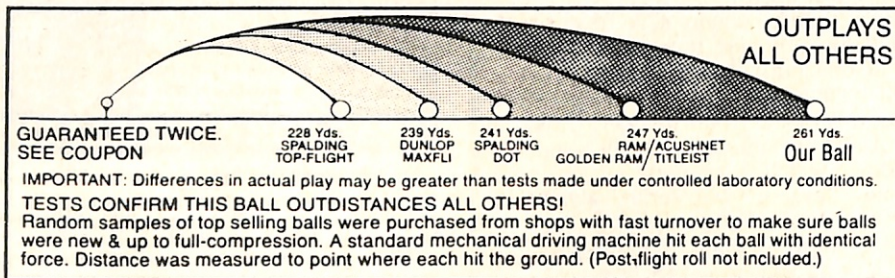
High-tension winding bonded both to cover and core.

Lifetime Cut-Proof Cover. No more "smilers"

Extreme compression and perfect roundness locked in for life!



It drives 20-30 yards longer. Putts like a billiard ball. Straightens out hooks & slices. Trims 3 to 5 strokes off your score! Guaranteed! To prove it we'll send 1 ball FREE. (Be convinced or don't pay!)



WARNING: Illegal for USGA Tournament Play!

By regulation, no U.S.G.A. approved ball can come off the clubhead at a velocity of more than 250 feet a second. But our golf ball can, and does! So, they made it illegal in the U.S. Our ball comes off the clubhead faster! It travels farther with more roll and less bounce!

On the green it putts like a dream and is so deadly in money play that one top tournament pro commented, "They'd have to make every course in America 2,000 yards longer if this ball was ever legalized." (You know who he is, but if we used his name in this ad he'd sue our pants off.)

How it Works

Our golf ball is smaller in circumference, yet weighs the same as the American ball. This means it has greater density, and higher compression packed into a smaller area. So, it comes off the clubhead like a cannon shot, with a flatter, lower trajectory. It handles better in wind, goes straighter and 30 yards farther! What's more, it cuts down on hooks and slices be-

cause, its smaller size makes more contact with the clubhead's "sweet spot"! No wonder the same pro states point-blank, "any time you have the choice, it's silly to play the big ball."

Like Putting into a Barrel!

Our ball drives at least one club longer. You will hit one club less on shortirons. On long par 5's, reach the green in 3 (or even 2 if you're already a long hitter). You'll birdie shorter par 4's. Even duffers will find themselves shanking fewer shots, because you can actually hit this ball off-center and it'll still go straight! On the green, it putts like a billiard ball, so you'll sink more short putts and leave long-putts closer to the hole. Our golf ball starts off faster and runs truer, and you worry less about the way the putt will break! Furthermore, because the ball-to-cup ratio is changed dramatically in your eyes, you'll feel like you're putting into the mouth of an open barrel!

With all this going for you, if you don't cut at least 3 to 5 strokes off your score, you aren't really trying!

Golf Balls, DEPT. 5152, 49 Riverside Ave., Westport, CT 06880.

Gentlemen: Please send me the following packages of YOUR Golf Balls.

How Many? _____ Dozen(s) for \$15 PLUS 1 FREE (Add \$1.50 Delivery)

Still not convinced? Try 3 for \$5 (add 75c delivery)

I understand I may play these balls entirely at YOUR risk. I must be 100% delighted, or I may return them within 30 days for full refund of the entire purchase price. The free ball is mine to keep.

I further understand that every ball is covered by a LIFETIME GUARANTEE of FREE replacement should it ever cut, go out-of-round or lose its built-in perfect balance.

CHECK OR MONEY ORDER ENC. for \$ _____ (CT residents add sales tax.)

Or, Charge: Carte Blanche Diner's Club
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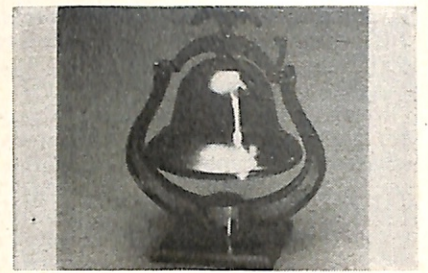
PRINT NAME _____

ADDRESS _____

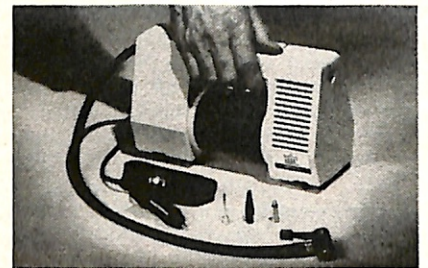
CITY _____ STATE _____ ZIP _____

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Elks Family Shopper

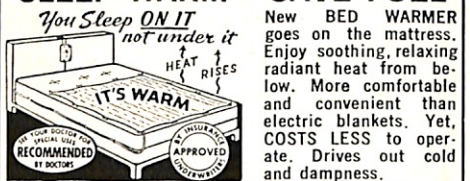


BELLS, BELLS, BELLS—all kinds of bells for all occasions. Bells are bronze and iron and perfect for your den, patio, yard. How about a patio bell, a school bell? You'll have multitudes to choose from. Send \$1 for brochure and receive credit with first order. Rohrer's Bells, Box 62, Dept. E2, Cokato, MN. 55321.



INFLATE TIRES, RAFTS, AIR TOYS wherever you are. Rugged Air Compressor works from any 12-V cigarette lighter socket. Helps keep tires at proper pressure level. Comes with 10-ft. electrical cord, 27" rubber hose, assorted nozzles. \$36.95 plus \$2.00 shpg. J. W. Holst, Inc., Dept. EA-107, 1864 E. US-23, East Tawas, Mich. 48730.

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Envelopes for 164 pictures are included. Refill pack holds up to 32 photos. Great gift!

PHOTO FILE \$10.99 REFILL PACK \$1.99

Add \$1.00 for handling
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THE MOST ASTOUNDING **Waistline Reducer** OF ALL TIME!

Astro-Trimmer™

IS PRODUCING FANTASTIC 'TRANSFORMATIONS' LIKE THIS
...IN JUST 3 DAYS...WITHOUT DIETING...IN JUST MINUTES A DAY!

**GUARANTEED TO REDUCE YOUR WAISTLINE
2 TO 5 INCHES IN JUST 3 DAYS—OR LESS
OR YOUR MONEY BACK!**

Fred Masters—"No matter what I tried—dieting, exercise—I was never able to get rid of the roll of excess inches around my mid-section. Then Astro-Trimmer came along and reduced my waistline 6 full inches—from 38½ to 32½ inches—in just 3 days without dieting. The inches have never come back! This has to be, without a doubt, the world's greatest inch reducer!"

HERE IS HOW IT WORKS:



Fred wraps the Astro-Belt completely around his waistline, before hooking the Astro-Bands to a convenient doorway. He is then ready to perform one of the pleasant, marvelously effective Astro-Trimmer movements—just about 10 minutes.



Now Fred simply relaxes a few moments with his Astro-Belt in place. His Astro-Trimmer movements have triggered the Astro-Belt's incredible inch-reducing effect which goes on working even as he relaxes.



After his brief period of relaxation, Fred removes his Astro-Belt. Fred removes his Astro-Belt. His waistline is already tighter and trimmer. Fred lost over 3 inches on his waistline the very first day—and 6 full inches from his waistline in just 3 brief ten minute sessions.

**AFTER
Fred
Masters
... 6" off
waistline in
just 3 days**

Startling discovery—the Astro-Trimmer has got to be the most sensationally effective and the most fun to use slenderizer of all time. It is a marvel of ease, comfort and efficiency—and a pure joy to use. The Astro-Trimmer's totally unique design consists of a double layered belt; a soft nonporous inner thermal liner which wraps completely around your mid-section producing a marvelous feeling of warmth and support—and a sturdy outer belt that attaches you to the super duo-stretch Astro-Bands which you hook to any convenient doorway. These duo-stretch bands enhance your slightest movements and transmit their effect—greatly magnified—directly to the inner thermal liner of the belt to produce an absolutely unequalled inch-reducing effect. In fact, for sheer inch loss, the Astro-Trimmer is supreme. Try it for yourself—at our risk—just slip on the belt, hook it up, stretch and perform one of the easy-to-do movements in the instruction booklet and watch the inches roll off. Men and women from 17 to 70 in all degrees of physical condition are achieving sensational results from this ultimate inch-reducer. Results like these:

G. Fuller—"Using the Astro-Trimmer just a few minutes a day, I lost over 4 inches from my waistline in the first 3 days. It's just incredible."

T. Greer—"My waist actually came down 5 full inches in 5 days—from 38 to 33. My entire physique looks so much better and I feel so much better that I can't praise this sensational trimmer enough."

J. Morgan—"Remarkable results from a remarkable product. With the Astro-Trimmer I actually reduced, firmed and tightened my waistline 5 inches—from 33¼ to 28¼—in just 3 days—without dieting. Not only has my appearance improved tremendously, but I feel so much better and seem to have so much more energy than before."

How many excess inches can I lose with the Astro-Trimmer? How many excess inches do you have? Many users lose 2 or more inches from their waists and 2 or more inches from their abdomens the very first day. Three, four, even more inches off the waist in three days is not uncommon. Not everyone will do this. The degree of inch loss will vary with individual body response. However, this matchless body shaper melts excess inches off the waist, abdomen, hips, thighs with such amazing speed that if your waistline isn't 2 to 5 inches trimmer after using your Astro-Trimmer for just 3 days—or less—and if you don't lose these inches without dieting and in only 5 to 10 minutes a day, you may simply return your Astro-Trimmer and your money will be refunded.

No risk—no obligation—money back guarantee. So-called "waist trimmers" and reducers are now being nationally advertised for from \$19.95 to \$49.95. Yet the sensational new Astro-Trimmer—which trims and slims excess inches far faster, far more effectively than anything we have ever seen—is being offered for only \$9.95 with a complete money back guarantee. If you are not satisfied that the Astro-Trimmer is the fastest, the most effective waist reducer you have ever used, it will not cost you a penny. So if you want a trimmer, more dynamic body—right now—send for your Astro-Trimmer today.



BEFORE

**ORDER NOW FOR A SLIMMER,
TRIMMER WAISTLINE THIS WEEK!**

PAT PEND
© Copyright Astro-Trimmer 1977
Highway 1 and Callendar Road, Arroyo Grande, CA 93420

Astro-Trimmer™ P.O. Box 3140, Dept. EK-1, Monterey, Ca. 93940.

Please send me Astro-Trimmers along with complete easy-to-use instructions. I understand that if I do not lose from 2 to 5 inches from my waistline in just 3 days I can return my Astro-Trimmer and receive my money back. I enclose \$9.95 for each Astro-Trimmer plus .90 each for postage and handling. **PLEASE CHARGE TO MY:**

Check Money Order No COD's accepted Visa MasterCard BankAmericard

Charge Account No. _____
M/C Interbank No. _____
Man: waist size _____
Name _____
Address _____
City _____ State _____ Zip _____
Woman: waist size _____
Exp. Date _____

Oh! the MONEY in Hanover shoes!



Put another \$200 in your pocket next month with a Hanover Shoe sideline as your extra moneymaker. And get a free pair of shoes while you're at it!

Show friends and neighbors how to save more than \$15 per pair on . . . dress shoes, casuals or work shoes. Top quality, fine leathers, over 200 modern styles to choose from.

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Pocket your high commissions, wear your free shoes. FREE catalog and sales kit for 30-day no-obligation trial.

No salesman will call.

MAIL FREE TRIAL COUPON

- The Hanover Shoe, Inc.
- Dept. 1920 Hanover, Pa. 17331
- Please send catalog and sales kit for 30-day FREE TRIAL. I am under no obligation. No salesman will call.
- Name _____
- Address _____
- City _____ State/Zip _____

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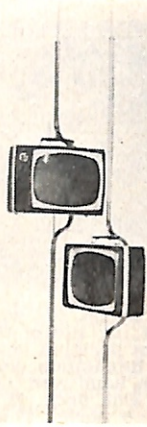
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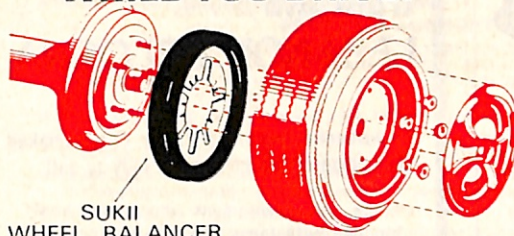
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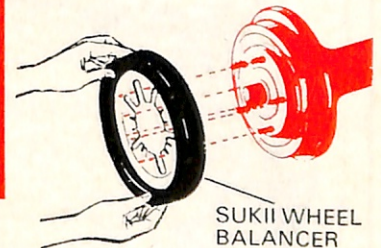
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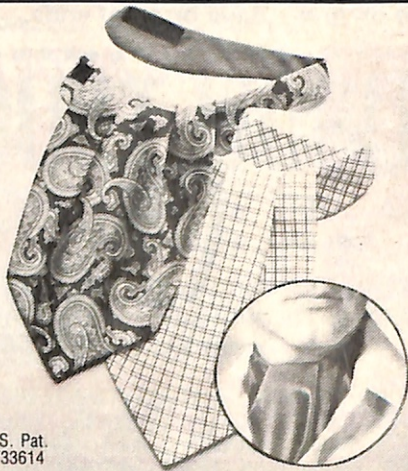
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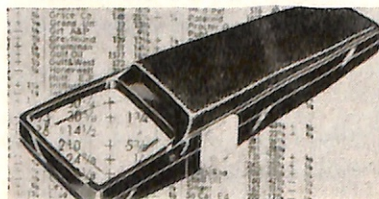
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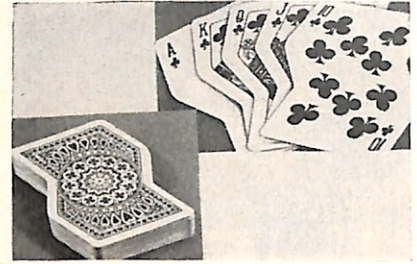
MAGNIFYING LIGHT



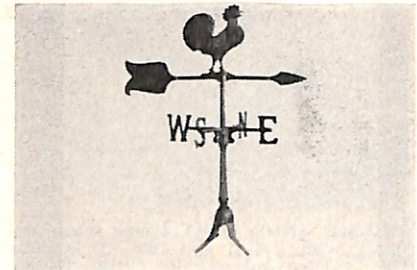
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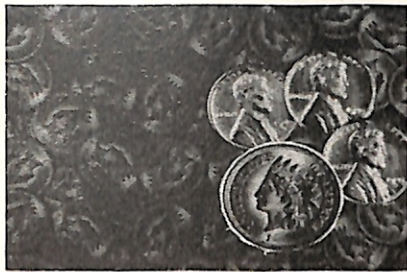
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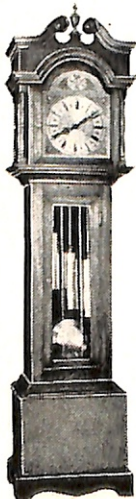
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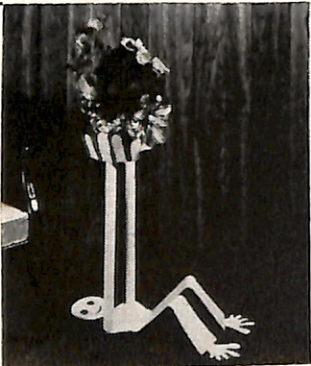
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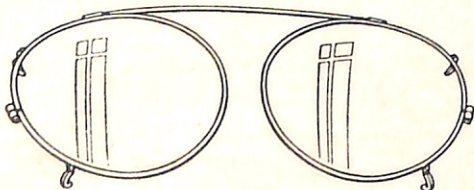
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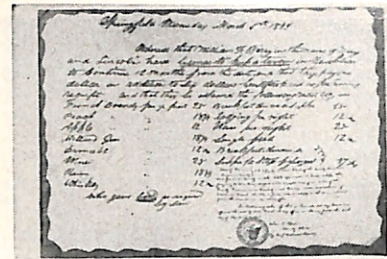
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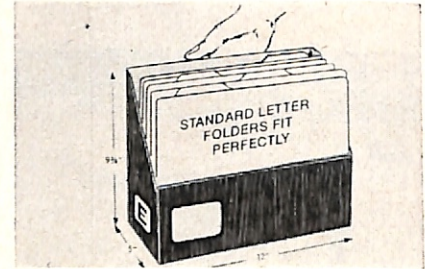
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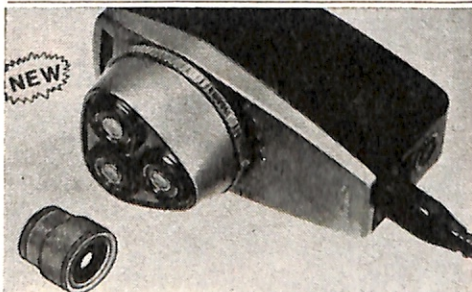
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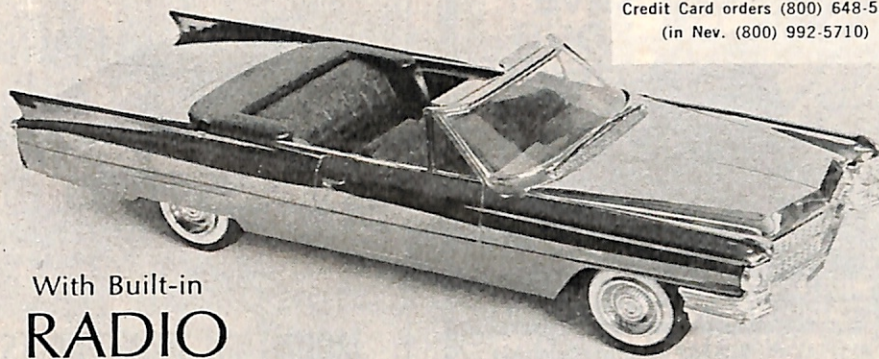
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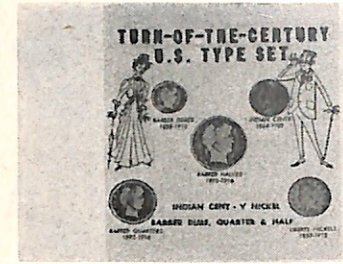
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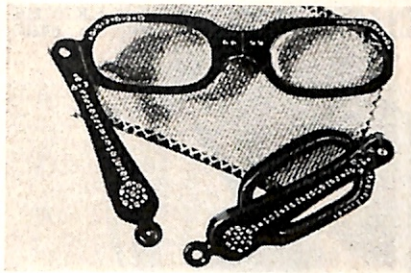
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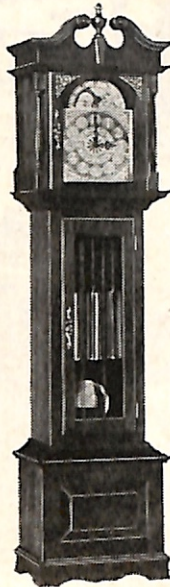
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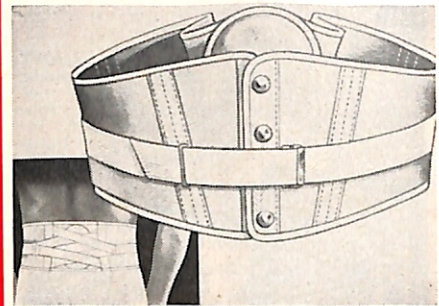
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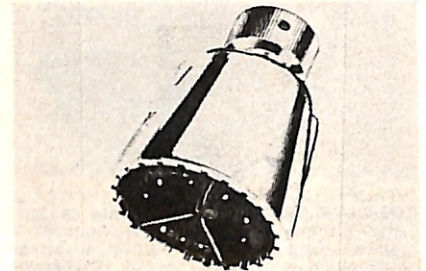
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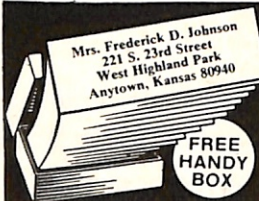
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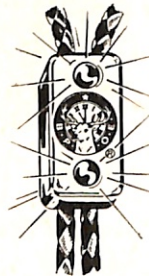
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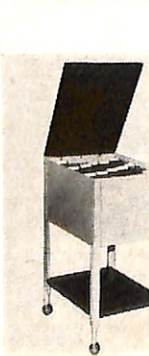
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A trimmer waist, a more beautiful you in 14 days, or your money back, (except postage and handling) Yes, our no-risk offer means just what it says. You're the judge!



**FOR
MEN**

**FOR
WOMEN**

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MAIL NO-RISK COUPON TODAY
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Please rush _____ (TTRN) TUMMY FIRMER(S) at the fantastic price of only \$11.88, plus \$3 postage & handling, for each unit ordered.

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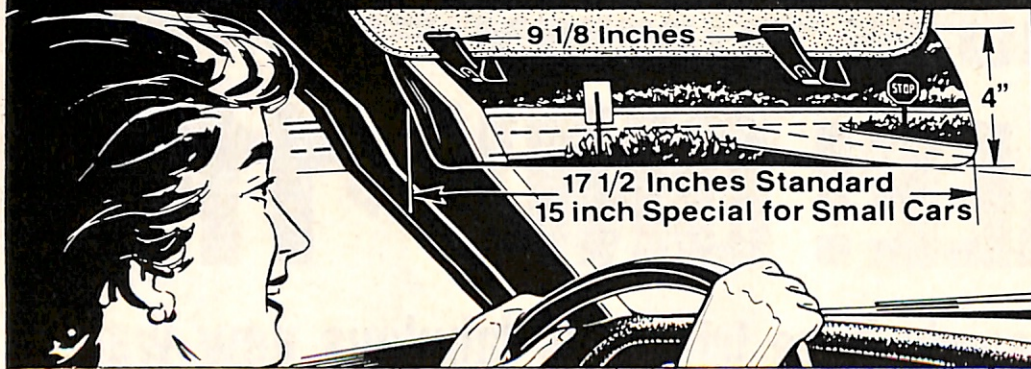
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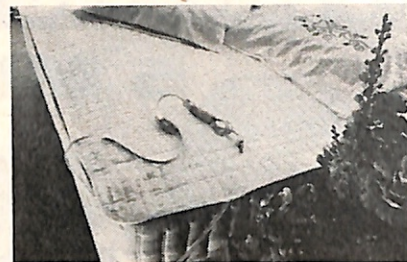
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MAIL!



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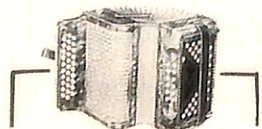
Clip this ad and send it with your order and we will send you FREE a set of BUDWEISER salt and pepper shakers.

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Try this shaver 90 days. If not completely satisfied, return for prompt refund of purchase price.

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- Please rush me one Monaco Shaver at \$19.99 purchase price plus \$2.00 shipping and handling.
- SAVE! Order TWO for only \$38.00 purchase price plus \$3.00 shipping and handling.

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Sorry, no C.O.D.'s.
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Charge to Master Charge BankAmericard

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Grand Exalted Ruler's Achievement Awards

GER Homer Huhn, Jr. has chosen the theme "Individual Responsibility Assures Progress." To encourage more Elks to become actively involved, the Grand Exalted Ruler's Achievement Awards program is designed to recognize individual, lodge, and state association participation. GER seals for membership cards have been distributed to subordinate lodges and additional supplies may be ordered from the Grand Secretary's office.

Beautiful GER lapel pins may be obtained from the GL Lodge Activities committeeman for your area. In addition, GER certificates will be available at the end of the subordinate lodge year for Exalted Rulers, lodge Secretaries, District Deputies, and state associations through the area Grand Lodge committeeman. Complete details and requirements for the Grand Exalted Ruler's Achievement Awards program are contained in the leaflet published by the GL Lodge Activities Committee and distributed to every lodge last April. Please do not send any material or queries about the GER Achievement program to **The Elks Magazine**. Address all correspondence to your committeeman, who is:

AREA 1—Peter T. Affatato, Box 32-57 North Broadway, Hicksville, NY 11802

(CT, ME, MA, NH, NY, RI, VT)
AREA 2—Charles E. McGinley, 220 Lansdowne Drive, Verona, PA 15147 (DE, DC, MD, NJ, PA, WV)

AREA 3—John D. Sullivan, 290 Midland Road, Southern Pines, NC 28387 (AL, AR, CZ, FL, GA, KY, LA, MS, MO, NC, PR, SC, TN, VA)

AREA 4—Stanley Mascoe, 2531 Union Street, Indianapolis, IN 46225 (IN, MI, OH)

AREA 5—James R. Kenney, 1105 Verde Drive, Apt. D, Colorado Springs, CO 80910

(IL, IA, MN, ND, WI)
AREA 6—Maurice I. Gardner, P. O. Box 1769, Grand Junction, CO 81501 (CO, KS, MT, NE, NM, OK, SD, TX)

AREA 7—Robert J. McLain, 841 Volante Drive, Arcadia, CA 91006 (AZ, CA, GU, HA, NV, PI)

AREA 8—Gerold F. Lamers, 201 Medical Center Building, 820 South McClellan, Spokane, WA 99204 (AK, ID, OR, UT, WA, WY)

Remember—"Individual Responsibility Assures Progress"!

Charles E. McGinley, Chairman
GL Lodge Activities Committee

★ ★ The Vets Program Contest ★ ★

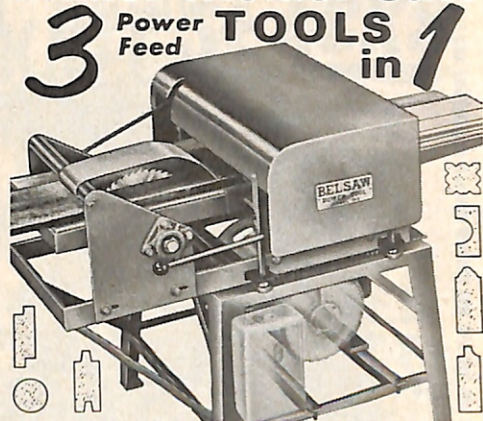
Grand Exalted Ruler Homer Huhn, Jr. has proclaimed the month of November as National Veterans Remembrance Month. The GL Lodge Activities Committee, in conjunction with this proclamation, has established Contest "C" to be known as the Veterans Remembrance Month Brochure Contest. This contest is designed to encourage your lodge's observance of the GER's proclamation by challenging your sister lodges for a Grand Lodge award.

You are urged to meet immediately with your lodge's National Service Commission chairman to plan a full schedule of activities for November. Radio, press, and television coverage should be arranged in connection with your hospital visits, parades, entertainment programs, and similar activities designed to honor and show appreciation for our disabled veterans. Advance public announcement of these activities should be made to members of the community as well as to service groups and civic officials. During the course of November your lodge should assemble photographs, news articles, certificates of appreciation, and any other items of interest for inclusion in your veterans brochure.

Awards will be presented to the first-, second-, and third-place winners in each of five membership divisions. Your lodge secretary should certify in writing in which division your lodge falls based upon statistics as of March 31, 1977.

Brochures must be received no later than January 31, 1978, by Peter T. Affatato, Member, GL Lodge Activities Committee, 57 North Broadway, Hicksville, New York 11802. All brochures will be displayed at the national convention. Winners will be announced in **The Elks Magazine**.

Planer Molder Saw



Now you can use this ONE power-feed shop to turn rough lumber into moldings, trim, flooring, furniture —ALL popular patterns. RIP-PLANE-MOLD . . . separately or all at once with a single motor. Low Cost . . . You can own this power tool for only \$50 down.

30-Day FREE Trial! SEND FOR EXCITING FACTS NO OBLIGATION—NO SALESMAN WILL CALL
RUSH COUPON BELSAW POWER TOOLS CO.
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100 styles, top quality popular prices, full money-back warranty. Send for FREE CATALOG.



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PEDALPOWER exciting new bike drive tames tough hills. Be independent. Shop when you want. Fits all Bikes, Adult Trikes. Installs in minutes. Thousands sold. Recharges overnight. Travels 100 miles for a dime. Send for FREE illustrated booklet.
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SAVE 1/2!

FREE CATALOG—WRITE!

Talking 'Patty Prayer' Doll

now I lay me down to sleep...

Kneels and says her bedtime prayer

Nothing to wind up—no string to pull.
Whenever you want her to she says

*"Now I lay me down to sleep
I pray Thee Lord my soul to keep
Guide me safely through the night
Wake me with the morning light
God bless Mommy... and Daddy
and make me a good girl, Amen."*

Makes a beautiful gift!

Just press her tummy and Patty recites the entire children's bedtime prayer in her precious childlike voice. Almost 20 inches tall, she's soft and lovable and dressed in a silken nylon nightie. Under the nightie her body and arms are cloth covered foam. Hands and head are soft washable vinyl—her beautiful lifelike hair can be combed and styled. Patty's delightful voice comes from a miniature record player in her tummy. Open the zipper on her back to turn the record over and she sings "Brother John"! Operates on a single penlight battery (included). Money back refund if you (and your favorite little girl) are not perfectly delighted.

\$9⁹⁵

- ALMOST 20 INCHES TALL
- NON-ALLERGENIC
- SOFT, CUDDLY AND LIFELIKE
- REVERSE THE RECORD AND PATTY SINGS "BROTHER JOHN."



Hair can be washed combed and styled



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Please indicate on coupon your choice of A or B above

MONEY-BACK GUARANTEE

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Please rush on money back guarantee _____ talking Patty Prayer Dolls at \$9.95 each plus \$2 each for postage, handling and insurance.

check which doll A- White B- Black

I enclose \$ _____, Ship COD, I enclose \$2.00 deposit.

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Save \$2.90. Order 2 Patty Prayer Dolls for only \$19 plus \$2 Postage/ Ins.

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THREE

PAIRS NO-IRON KNIT SLACKS

All 3 for only

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SHIPPED DIRECT TO YOU!

We even pay the postage!

Your Exact Choice of SIZE & COLOR

Just the way you order it!

It had to happen! Haband, the mail order people from Paterson, N.J., have been making themselves the

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SIX BUSINESS COLORS TO CHOOSE!
NOW THREE PAIRS for \$18.95!!!

Founded in 1925 by M. Habernickel, Jr., a tough no-nonsense businessman who still runs things today with the help of his hard-working son Duke, Haband emphasizes value. "We shun the fancies. We ship direct and no fooling around. This 3 for 18.95 deal is impossible in any normal retail channel!"

In fact, Haband's very own slacks of this same quality have sold at 2 pairs for 29.95, 2 for 24.95, 2 for 19.95. Now comes this special offer at \$6.32 per pair if you can buy three pairs at a time. "That's the hitch!" cries Habernickel. "You have to buy the three pairs!"

YOUR REWARD IS:

You get All **3** pairs for **18.95**

ALL 3 PAIRS for only 18.95!

BY MAIL ONLY!

An offer like this takes tremendous resources: Excellent reputation, a keen market sense and, for sure, HUGE WAREHOUSING FACILITIES. We keep mills going all year long to build this stock and command these prices. Now it's ready! 3 pairs for \$18.95! You get the full savings!

HERE IS EXACTLY WHAT YOU GET:

Your choice of Quiet, Conservative colors. Quiet, Conservative Tailoring ★ 100% Polyester No-Iron Non-Snag Knits ★ All Permanent Press NO IRON Machine Wash & Wear ★ These are all BETTER QUALITY made-in-U.S.A. merchandise, plus even a few pairs of even more deluxe imported executive slacks! All have full professional model detailing like inner no-roll waistband, deep strong no-hole front pockets. Neat set-in back pockets. Proper belt loops, proper businessman's straight leg model. Hook type top closure. Unbreakable nylon zipper. Full executive cut — THE WORKS! Look, clothing prices everywhere are going crazy: A price of 3 for \$18.95 for this excellent quality is something you shouldn't miss. Send in a NO RISK trial order today!

500,000 pairs to sell!

We have literally warehouses full of slacks, both domestic & imported, all fine brand new first quality merchandise. But past experience Guarantees that latecomers will regret their own procrastination. Some late orders could take the maximum limit of 30 days to fill. But with 500,000 pairs to draw from, your prompt response should assure fast service! If you need good business dress slacks simply fill in the easy order form at right and mail it to me with your check for the \$18.95. You will be amazed at how much more value your money can buy! M. Habernickel, Jr.



SALE! EXECUTIVE CUT KNIT SLACKS

3

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Dear Sir: Please send me the pairs of business dress slacks specified hereon, for which I enclose \$ remittance in full.

GUARANTEE: If upon receipt, for any reason you do not choose to wear them, fire them back at us for full refund of every penny you paid us.

72A-052

Name Apt. #
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City State ZIP

in YOUR EXACT SIZE!

FULL GENTLEMAN'S CUT in YOUR Exact Size!

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

COLOR	How Many	What Waist	What Inseam
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GREEN			
BROWN			
GREY			
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All THREE pairs for 18.95!

HABAND

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THE SHAVER THAT WENT TO THE MOON!

Just wind it and enjoy an out-of-this world shave!

**NO WIRES! • NO ELECTRICITY!
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Now you can enjoy the same rugged, dependable shaver our astronauts used on moon mission flights. The shaver that doesn't require electric power, water or weight-and-space-wasting accessories! Just check off our checklist below, and you'll quickly discover why no other electric shaver or blade razor can match the Monaco space age shaver for performance, convenience, reliability, value!

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Use It Anywhere. You can use Monaco wherever you are—even if that's deep in the woods on a hunting trip. And every day at home and work, in the office, in the car! Or when you're flying or riding to an important meeting and want to get rid of that "5 o'clock shadow."

Clean, Comfortable Shave. You never have to worry about nicks and scratches with *this* shaver. The super-thin shaving head floats gently over your face, guiding whiskers into thousands of tiny perforations. Surgical steel blades revolve an amazing 72,000 times per minute, slicing your whiskers off smoothly at the skin line. Without the hacking and chopping of ordinary slower-acting shavers.

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Convenience. Now you can forget about messy lathers, looking for electric outlets, replacing or recharging batteries. Everything you need for a close, comfortable shave is right in the palm of your hand!

Maintenance-Free Operation. All parts of this fantastic shaver are made of the very finest materials. The surgical steel blades are self sharpening, so the longer you use them, the better they get. The mainspring is made from the same Swedish Super-Steel used in the finest watches. And to ensure years of trouble-free performance, it's sealed and permanently lubricated.

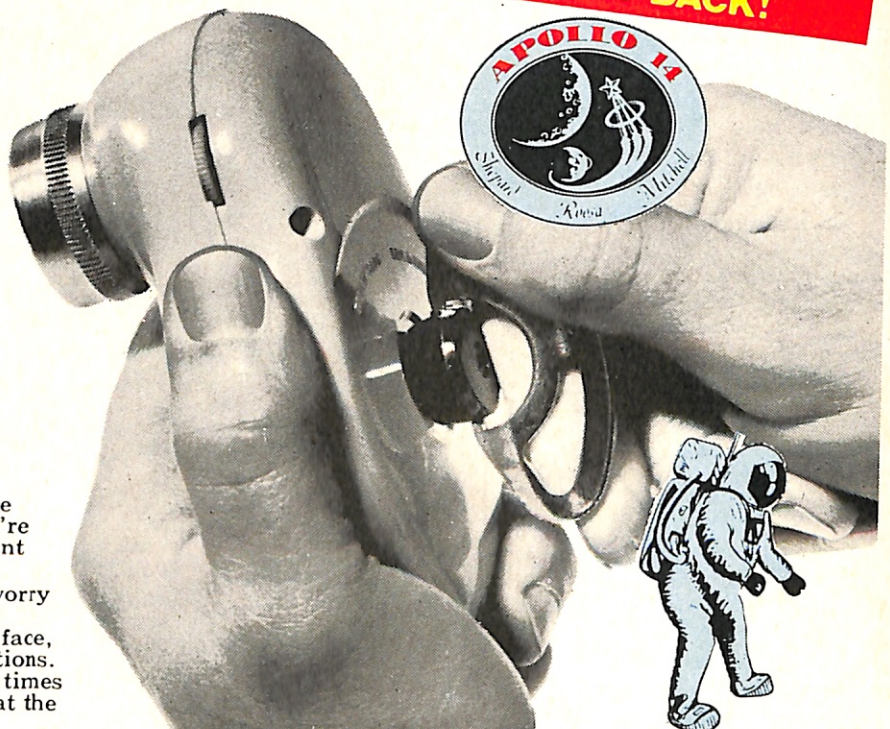
Compactness. The Monaco is specially contoured to fit snugly in the palm of your hand—giving you complete control at all times.

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Now that you know why Monaco is the choice of America's astronauts, isn't it time you bought this "heavenly" shaver for yourself? Only \$19.99! Try it 90 days. If you don't agree it's the greatest shaver you ever used, just return it for refund. No questions asked.

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YOU MUST BE DELIGHTED
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Please rush me one Monaco Shaver @ \$19.99 purchase price plus \$2.00 shipping and handling.
 SAVE! Order TWO for only \$38.00 purchase price plus \$3.00 shipping and handling.
Enclosed is check or money order for \$_____. Sorry, no C.O.D.'s.
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