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**ELKS**  
magazine  
October 1983

Honolulu Convention Highlights

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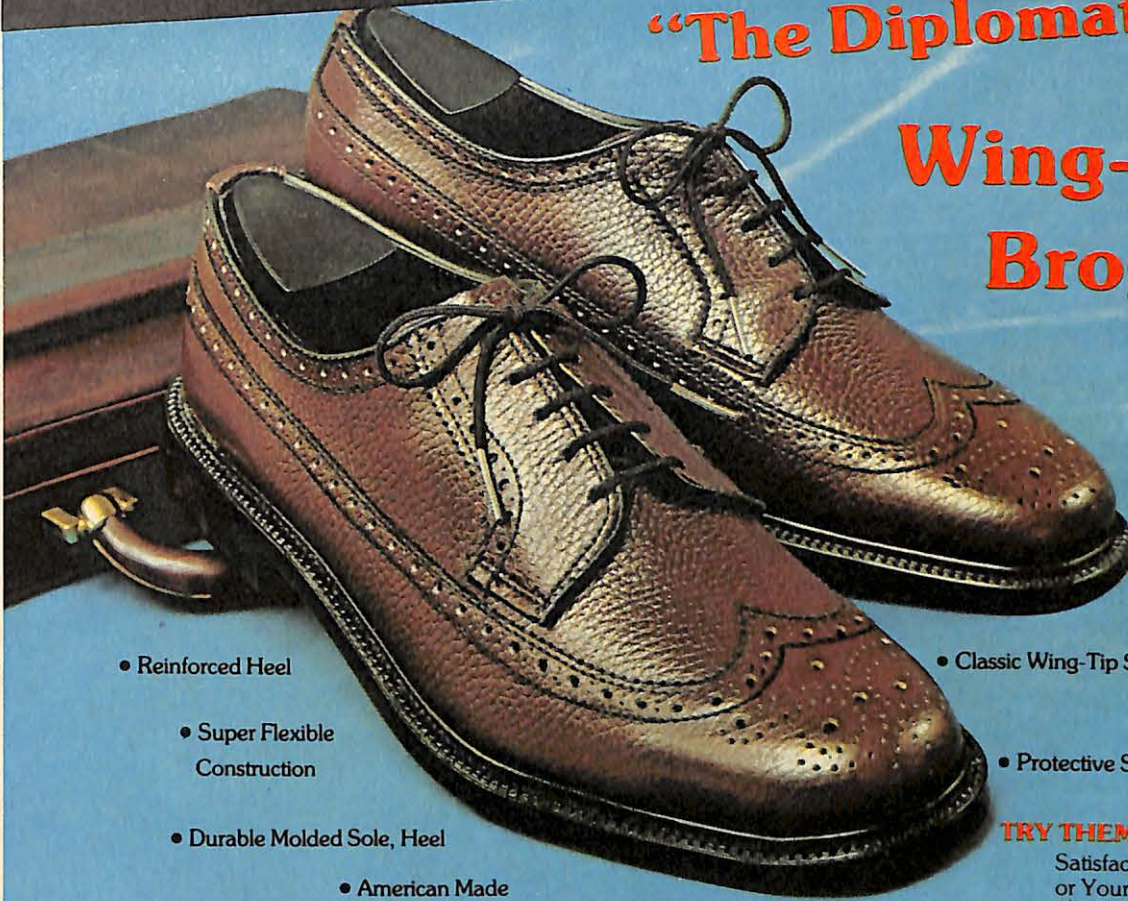
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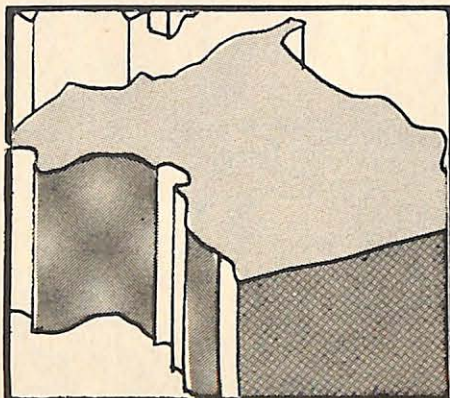
Jean E. Laird

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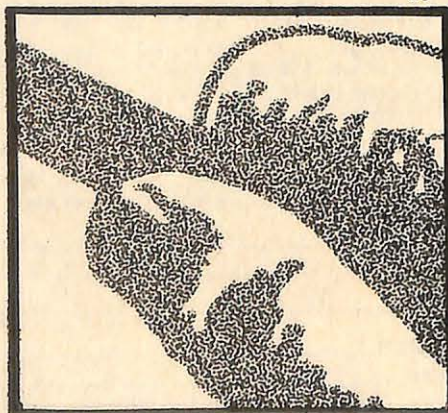
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# Californians are still waiting for **THE BIG ONE**

Nashla Laikis is 85 years old. But to her, the San Francisco Earthquake of 1906 is an all-too vivid memory. Her lively dark eyes cloud as she describes the destruction of her father's grocery store, and how her family fled the city with the clothes on their backs.

"We could still see the city across the fields," she recalls softly. "And the flames were so high by then that the whole sky glowed bright red. It was a horrible...dreadful...sight."

Yet Nashla Laikis has spent most of her long life in San Francisco, and her comfortable, two-story house lies directly upon the San Andreas Fault.

"It's the most beautiful city in the world!" she exclaims. "It's my home, and I'll remain here...even if I'm still around when the Big One comes."

Jim Fulks is a Fremont, California, businessman, who commutes to his job on BART, the rapid transit system that speeds its passengers to San Francisco via a tunnel underneath the Bay.

Recently, he discovered that his home town is also the site of a major earthquake fault, and its epicenter is disconcertingly close to the Fremont BART station.

"Sure, it worries me," he admits. "But I'm not about to change my entire lifestyle. I don't think I'd make what I need to support my family in Wyoming. And I'd rather live with earthquakes than spend one winter in the Eastern Seaboard. Call me a fatalist—but I plan to take my chances with the Big One."

The Big One. In California, those

## Elks Aid Quake Victims

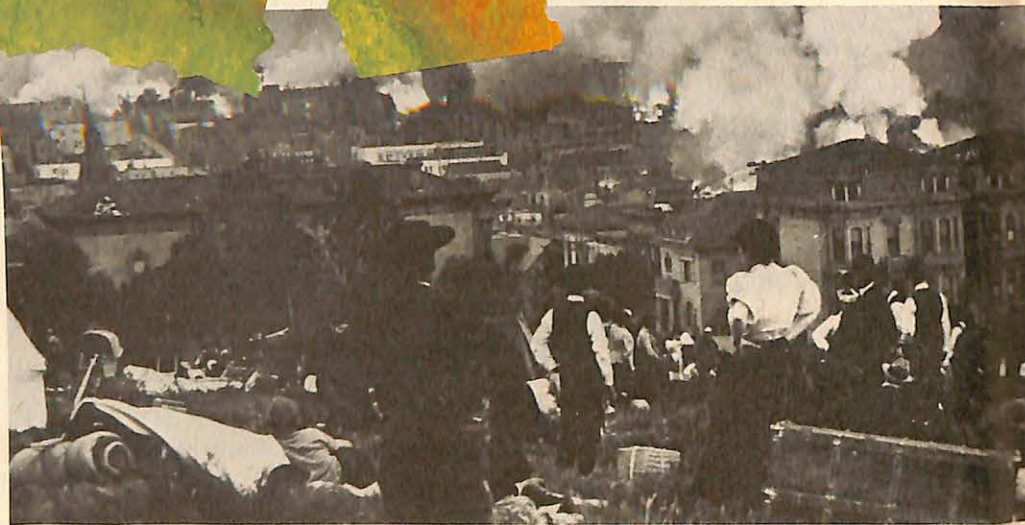
Members of Elks Lodges all over the country remind each other of the importance of the phrase "Elks Care" and continue to demonstrate that the words have real meaning. Westchester Elks Lodge No. 2050 helped to emphasize this when the city of Coalinga, California, was devastated in early May by a massive earthquake, followed by a series of continuing aftershocks, which left many residents homeless and without food or personal belongings.

The Elks Lodge in Coalinga escaped any significant damage and its members and their ladies immediately joined forces to aid local, state and federal government agencies in providing assistance to residents and families affected by the earthquake. The Coalinga Elks Lodge was made available as a temporary shelter to those left homeless and as a distribution point for food and clothing. During this period members of the Coalinga Elks Lodge donated funds and many hours of their personal time to help alleviate as much as possible the suffering of those affected by the earthquake.

As the aftershocks continued and damage became more wide-  
(Continued on page 45)

by Sandra Hansen

(Photo, U.S. Geological Survey)



San Franciscans watch the destruction of their city after the 1906 earthquake.

three words need no further explanation. As everyone from seismologists to soothsayers have predicted, the Golden State is long overdue for a calamitous earthquake, the likes of which will make the 1906 disaster seem like a blip on the Richter Scale. When the Big One finally erupts... most probably near a major population center, the property loss will be measured in the tens of billions of dollars...the toll in lives counted in the tens of thousands.

"It's not a question of 'if,'" says Rick McKenzie, a research associate at the University of California Seismographic Station in Berkeley. "It's a matter of 'when'."

With such an overwhelming scientific consensus, one might think that

both state and local governments have been engaged in a fever of preparedness, and that the families who have not fled the state have a carefully organized master plan for the inevitable day that the Big One ceases to be a myth.

But in actuality, most Californians share the feelings of earthquake researcher McKenzie, who looks about at his charts, seismographs and voluminous research reports and still manages to grin, "What, me worry?"

"It's the price you have to pay for living here," says Katherine Mapes, a counseling student living in El Cerrito, California (and alongside the Hayward Fault). "You can't live in fear. If I did, I wouldn't ride BART or take the bridge. How would I get

around? So I just try not to think about it."

"When we bought our house, we knew it was near the San Andreas Fault," says David Lee, a Southern California construction worker. "But we try to put the thing out of our minds. After all, we got a good deal on the house. And it's near all the schools."

While this attitude might seem unrealistic to some, it is all too prevalent. To put it bluntly, most Californians regard the Big One as a local myth on par with Paul Bunyan or the Loch Ness Monster. For every citizen who stockpiles drinking water and canned goods, there are 10 to whom a major earthquake seems like a remote, unreal possibility.

Of course, every once in awhile a quake like the 6.5 Coalinga jolt will jar this complacency. But once the shaking stops, this attitude is, if anything, reinforced.

In order to understand what it is like to live upon such a powder keg, it's important to know a thing or two about earthquakes themselves. Contrary to popular opinion, they are not random whammies sent from above to quell the state's well-known hedonism. California's 158,690 square miles are fractured by a series of rifts, or faults, dominated by the notorious San Andreas Fault. This troublemaker is a northwest, southeast running rift that extends through most of the state. While the expanse of land southwest of the fault is slow-

ly moving in a northwesternly direction, the rest of the state is shoving its way west. And that activity means earthquakes.

At the rate the two segments are moving, some eight million years from now, Los Angeles will be directly west of San Francisco—a somewhat amusing thought, except for one problem. How will it get there? And when?

For the most part, today's bumps and shakes are limited to the dish rattlers known as tremors. But for those who have never been in an earthquake, even the most harmless shakes can be terrifying.

Author and university professor John Burks was working at a local public television station when what he terms a "pretty good little rocker" hit the city.

"Some people were running around shouting 'Oh, My God' ", he recalls. "Others were standing under doorways. Still others had stunned looks on their faces and were stumbling into walls. As it went on, I could instantly size up who had it under control, who panicked, who may have learned something and wouldn't panic next time, and who was likely to panic every time."

Of course, every once in awhile a quake occurs that is impossible for even the most fatalistic citizens to ignore. It was hard, for example, to shrug away the 1971 San Fernando Valley quake. Sixty-four people were killed, and more than 800 homes, 65

apartment buildings, and 574 commercial buildings were severely damaged or completely destroyed. While even in reassuringly rural Coalinga, more than 560 of the town's 2,670 homes were leveled, and the entire business district destroyed, for an estimated \$1 billion in property damage.

Such tragedies cause certain concerned citizens to take a good, hard look at state resources, and to question the whole matter of "healthy" denial. After all, the same denial which causes citizens to live serenely in earthquake country frequently causes them to deny the need for safer schools, safer buildings, and safer land use.

Although California does have a law aimed at enforcing "earthquake proof" building standards, the code is ultimately a matter of interpretation. Thus, during the San Fernando Quake, several freeway overpasses came down in pieces atop Interstate Five. And the \$2.7 million Olive View Hospital, completed less than a year before the disaster, was totally destroyed.

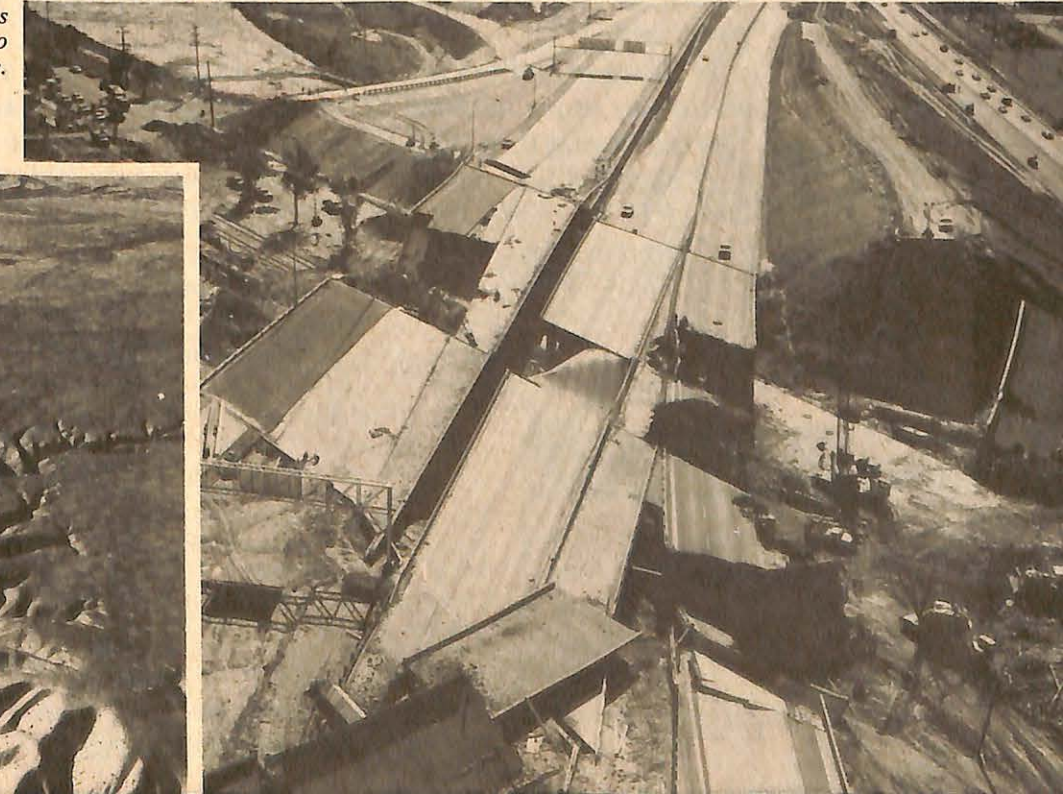
Yet, despite such glaring safety hazards, a 1976 Assembly Bill recommending the razing of 1900 unsafe buildings was defeated, and a bond bill introduced to reinforce San Francisco schools against earthquakes was promptly voted down.

Even the relatively inexpensive earthquake insurance available to  
(Continued on page 10)

(Photo, U.S. Geological Survey)

Collapsed freeway overpass after the 1971 San Fernando Valley quake.

The San Andreas Fault, probable site of "The Big One," in an aerial photo.



A MESSAGE FROM  
THE GRAND EXALTED RULER



## Benevolent Is Our First Name

It is most interesting to see how the programs of Elkdom are supported by not only Brother Elks, but by the family members of Elks as well. In visiting around our great and beautiful land, I am most pleased to see the great amount of good that Elks do for their communities. The major projects in the states are accomplishing so much lasting good in the fields of therapy, rehabilitation, counseling, long term care for the handicapped, support of cancer research, handicapped camping, scholarships for the crippled, burn patient care, dental care for crippled children, providing orthopedic equipment, hearing and vision screening and care, nurse education programs, and support of our hospitalized veterans. In addition to the major projects, I see the efforts by the lodges to provide meeting spaces for the senior citizens, scout groups, civic organizations, and similar community activity. All Elks and their families stand tall when it comes to helping our fellow citizens, especially those less fortunate. We are a *Benevolent* Order, doing good for our fellow Americans.

Millions of dollars are provided and spent by Elks across our land and many more millions of hours are given in the name of charity. The old saying that "No Elk stands so tall as when he stoops to help a crippled child" is still in vogue. Ever mindful of our motto: CHARITY...THE CORNERSTONE OF ELKDOM.

A handwritten signature in black ink that reads "Kenneth V. Cantoli".

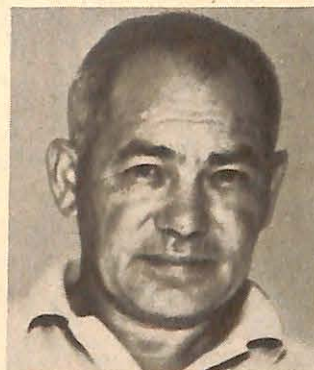
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"To pyramid this investment into retirement in less than ten years seems like magic, but in my opinion any man in good health who has the same ambition and drive that motivated me, could achieve such a goal. Let me give you a little history.

"I finished high school at the age of 18 and got a job as a shipping clerk. My next job was butchering at a plant that processed boneless beef. Couldn't see much future there. Next, I got a job as a Greyhound Bus Driver. The money was good. The work was pleasant, but I couldn't see it as leading to retirement. Finally I took the plunge and went into business for myself.

"I managed to raise enough money with my savings to invest in a combination motel, restaurant, grocery, and service station. It didn't take long to get my eyes opened. In order to keep that business going my wife and I worked from dawn to dusk, 20 hours a day, seven days a week. Putting in all those hours didn't match my idea of independence and it gave me no time for my favorite sport—golf! Finally we both agreed that I should look for something else.

"I found it. Not right away. I investigated a lot of businesses offered as franchises. I felt that I wanted the guidance of an experienced company—wanted to have the benefit of the plans that had brought success to others, plus the benefit of running my own business under an established name that had national recognition.

"Most of the franchises offered were too costly for me. Temporarily all my capital was frozen in the motel. But I found that

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# LETTERS

• I am in receipt of your last letter rejecting an (News of the Lodges) article and frankly, my Brother, I am disappointed. It appears that every article we submit is not newsworthy, including the burning of the mortgage.

As editor of our state paper, if I took the attitude that our magazine appears to have, the TESA News would be a very poor paper.

As a suggestion, the policy might be changed to publish more news for Elks, which is what we pay for, and less advertising. The magazine now reminds me of the throwaway paper put in my yard; very little news but a lot of "junk" advertising.

Harlan M. Starnes  
Kemah, TX  
Editor, TESA News

• We enjoyed, yet were aghast at, the article titled "T.A.L.K. One Answer to Child Abuse" in your July/August issue.

In Florida, where our major project is helping crippled children through the Harry-Anna Crippled Children Hospital, it is hard to believe that children are abused in this way—yet we know it happens every day.

Our state association slogan for this year is, "God and Elks Help Crippled Children." We all know what God can do; let's hope all good Elks can do the rest! Keep the informative articles coming.

Jack R. Shore  
Editor, Florida Elks News  
Arcadia, FL

• I read the article on Child Abuse (T.A.L.K., One Answer to Child Abuse, July/August, 1983) with mixed interest and sadness. I must commend author Sandra Hansen on her sensitive approach to this all-too-prevalent problem.

Although I have no children of my own, I would like to become involved in a program similar to the one described in the article. Can you provide me with any information on other programs such as T.A.L.K.?

Danielle Mabey  
Ogden, UT

(Contact the National Committee for Prevention of Child Abuse, Box 2866, Chicago, IL 60690 or your local police or welfare agencies for further information on similar volunteer programs in your area. —Ed.)

• Shame on you! For the error on page 33 of the July/August issue. In your "Time Out for Sports" feature, Larry Bird suddenly became Larry Byrd.

Even worse, you neglected to point out that Larry is a member in good standing of Lodge No. 86, Terre Haute, IN.

I suggest fifty one-handed push-ups, ten laps around the court and a swift kick where it will do the most good.

Dr. William G. Kessel  
Terre Haute, IN

• I have been a member of the Elks for some 26 years and am an interested reader of the magazine. I often turn first to "Medicine and You" and I am writing in regard to the article on plastic surgery in the July/August issue.

As the Deputy Executive Vice-President of the American Academy of Otolaryngology-Head and Neck Surgery, I wish to be certain that you are aware that many who practice the specialty of Otolaryngology-Head and Neck Surgery have training, interest and excellence in cosmetic and reconstructive surgery of the head and neck, and conversely, to make you aware that this surgery is not the province of any one specialty.

The fact is that there are many doctors of different specialties whose interests overlap. It is unwise and unfair for a surgeon in any one of these specialties to claim this area of overlap as his own.

You refer in your article to the American Society of Plastic and Reconstructive Surgeons. I do not want to denigrate their legitimate interest in this area, but I do want to make it very clear that there are others similarly interested.

The American Academy of Facial Plastic and Reconstructive Surgery is one organization and this Academy is another, both of whom are most interested that the patient receives the highest quality care from a well trained surgeon. Both organizations devote considerable effort to continuing medical education through diverse mechanisms all devoted to the maintenance of excellence in their member surgeons. Both also maintain referral services for the interested public.

Jerome C. Goldstein, MD  
Deputy Executive Vice-President  
American Academy of Otolaryngology  
Washington, DC

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

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## The Big One

(Continued from page 5)

most homeowners is hardly a hot commodity. As insurance broker Norman Babkirk remarks—"I would say that ninety percent of my clients do not have it. And I'm being conservative. They don't want to deal with the event until it happens. But when it does happen—God, they're going to lose everything! Everybody knows it's going to happen. It's kind of hard to believe."

According to Dr. Daniel Weiss, a psychologist at Langley Porter Psychiatric Institute in San Francisco, many Californians have developed their fatalistic guise in an effort to avoid dealing with these very issues.

"If you actually begin to practice preventative intervention, you would acknowledge the reality of the situation," he explains, "and the distinct possibility of it occurring. Look at how many people refuse to wear seat belts! People have a funny kind of invulnerability about them. They won't get sick. They won't get hurt. And they won't be involved in a tragedy."

But by all accounts, when it occurs, the impending tragedy will be horrendous. According to some reports, an eight point earthquake on the San Andreas Fault could create \$48 billion worth of damage in Los Angeles. If it occurred during rush hour, it could result in 10,000 deaths. And if the earthquake was centered in Northern California, it could cause 3,500 deaths within the San Francisco city and county limits alone.

However, Phillip Day, director of San Francisco Mayor Dianne Feinstein's Office of Emergency Services, believes that figure to be "conservative." And it worries him.

"We couldn't organize this city for World War II," he says. "How are we going to organize it for an earthquake? It's damn hard when you have people in highrises who don't know who's across the hall from them. It's an impossible job. I don't know if it'll ever get easier."

Author John Burks, who recently published *Working Fire*, an in-depth look at firefighting in San Francisco, claims that besides earthquake destruction, the resolutely unmobilized citizens might also be faced with a repeat of the devastating fire that razed the city in 1906.

"Given the problems the city presents," he says, "any fire depart-

ment would be in hot water from the start. We have wicked winds. It's an extremely hilly city. It's built primarily of wood. And there is no space at all between most of the buildings in most of the residential areas. You have to ask yourself—what would be the effect if an earthquake happened during working hours? And just how large a fire would start before homeowners could return to their neighborhoods?"

However, despite having to constantly grapple with denial, apathy, and a fervent desire to live in the present, disaster professionals like Phillip Day are determined to continue their fight to prevent as many of these future tragedies as possible.

Day is particularly pleased with some of the programs his department has developed, including a yearly disaster drill involving all city officials, an elaborate communications system, an emergency radio and television network, and even the utilization of the city's ferryboats in the event of a bridge shutdown.

"But we'll be chiefly concerned with people who are dying," he says flatly. "Those who have been inconvenienced, lightly injured, lonely or frustrated are going to have to take care of themselves. We're talking about the highest number of American casualties since the Civil War! And quite frankly, the public sector can't handle it."

Day and company are currently campaigning for a heightened awareness among the private sector. "We're trying to convince the heads of Bank of America or Bechtel that they have a responsibility . . . not just to their employees, but to the city!"

Some of these private sector education programs have been quite successful. Levi Strauss now has an on-going class which instructs employees on earthquake safety both on the job and at home. The Los Angeles-based Security Pacific National Bank has spent more than \$1 million on such items as first aid training for employees, and the construction of special window ledges to keep workers from falling out of swaying buildings (Security Pacific has even designated areas in the buildings to serve as morgues).

One of the main proponents of this safety awareness is EQE, an engineering firm which specializes in counseling businesses on structural safety for existing buildings, and in earthquake-proof building construction.

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"The California building code is like a cookbook," explains EQE vice-president Douglas Frazier. "It depends on the cook as to what the final product should be. It's a matter of interpretation. For instance, many less expensive buildings are constructed by one main engineering firm, and mistakes can be made."

Frazier says he is encouraged by the rise in private sector interest in earthquake safety. "Once a company understands that there is a business risk, it makes sense to choose that option."

However, like Day, Frazier finds responsiveness among the public sector to be somewhat lacking.

"I'm surprised that banks don't require houses to be reviewed for earthquake safety before giving a mortgage," he says frankly.

"Moreover, people think that they can buy a water bottle and a flashlight and be safe from disaster. Personally, I think they're wasting their money. Most houses have extra water. Most houses have canned food. They can make do without electricity. I think people should be less concerned about comfort, and more concerned about survival."

Of course, in a state not noted for

its disaster consciousness, those who do bother with water bottles and canned goods are definitely ahead of the game, even when they tend to forget all about them in the excitement of a quake.

Since she watched the city burn 77 years ago, Nashla Laikis has kept canned goods, bottled water, and two huge shopping bags in her basement, in order to scoop up her supplies and flee as soon as the rumbling starts.

"But when a big earthquake did occur," she laughs, (referring to the good-sized Daly City quake of 1957), "I was too frightened to even remember the bags! I grabbed my grandchildren and hid in the car."

Besides stockpiling provisions, some California parents also make a serious attempt to educate their families on proper earthquake safety.

"If all of us are home," says James Bennett, a Los Angeles systems analyst, "we are to duck under a table or stand in a doorway. If we are not at home, everyone is going to try to make it home and gather in one place. We also have a first aid kit on hand, and a transistor radio with extra batteries."

However, Bennett sheepishly adds,

when the San Fernando quake hit, "my first impulse was to run like hell. But I knew I had to set an example for the kids. So I stood in a doorway and tried not to look as terrified as I felt."

But Bennett, at least, has a plan. Which is more than can be said for many of his peers. In John Burk's humanities class at San Francisco State University, he asked his students to write what their reaction would be when the Big One hits. This excerpt from a student paper is a typical response—

"...I'd go outside and check out the condition of Mission Dolores and Dolores Park—making *sure* I had my sax in hand before leaving. After surveying the damage to downtown from Dolores Park (splendid view), I would probably try to make contact with friends in the neighborhood, and then *undoubtedly* blow a chorus or two of 'I Left My Heart In San Francisco' on my alto."

Big One or not, many Californians will continue to go on their whimsical ways, giving ample credence to the claim that most earthquake preventatives currently rest on the shoulders

(Continued on page 44)



## Highlights from the 119th Grand Lodge Session Held in Honolulu, Hawaii, July, 1983

A total of 17 out of 21 members of the Grand Lodge Advisory Committee (Past Grand Exalted Rulers) were present at the Sunday night opening session. PGERs Wade H. Kepner, Ronald J. Dunn, and E. Gene Fournace were absent due to illness, while PGER Robert Grafton was unable to attend because of business obligations.



A total of 12,880 Elks and their families registered for the session in Honolulu.



Jubilant New Jersey Elks and their ladies paraded in a prolonged demonstration after the election of their candidate for GER.

# CONVENTION HIGHLIGHTS

## SUNDAY

Honolulu, Hawaii welcomed the 119th Grand Lodge Session of the Benevolent and Protective Order of Elks held July 24 to 28.

PGER Horace Wisely, one of three honorary convention chairmen, welcomed the delegates and their ladies and introduced the Past Grand Exalted Rulers and their wives during the Sunday night opening held in the Neal S. Blaisdell Center. The other honorary convention chairmen were PGERs R. Leonard Bush and Gerald Strohm. The Pottstown, PA Elks Drill Team served as escorts.

The Elks-sponsored Ray High School Marine Junior ROTC Girls from Kearny, Arizona, presented the colors. The Pledge of Allegiance was then led by J. W. Wortman Jr., chairman of the Grand Lodge Americanism Committee. Brother Wortman also introduced each state flag as it

was presented by the various state presidents. The Americanism Committee capped the colorful and inspiring ceremony by presenting the American Flag as the huge audience cheered.

In his address, GER Marvin Lewis said that in every state that he visited during his year as Grand Exalted Ruler he learned that "Elks Care" by striving to help the less fortunate through their major projects. He listed a number of the outstanding programs sponsored by the various state associations, such as Scout troops for the handicapped, eye banks, hospitals for crippled children, cerebral palsy treatment and good deeds for hospitalized veterans, and for the elderly in rest homes and many other charitable endeavors.

GER Lewis noted with pride that the goal for the Elks National Foundation per capita contributions had been increased from \$1.75 to \$2. Elks during the past year contributed

a per capita average of slightly in excess of \$2.12.

Brother Lewis concluded his remarks by telling of an incident that occurred in West Virginia. He said that a young lady from a poor community had been given an \$800 Elks scholarship. When called upon to speak at the presentation she said what was in her heart: "Dear Jesus, thanks for the Elks."

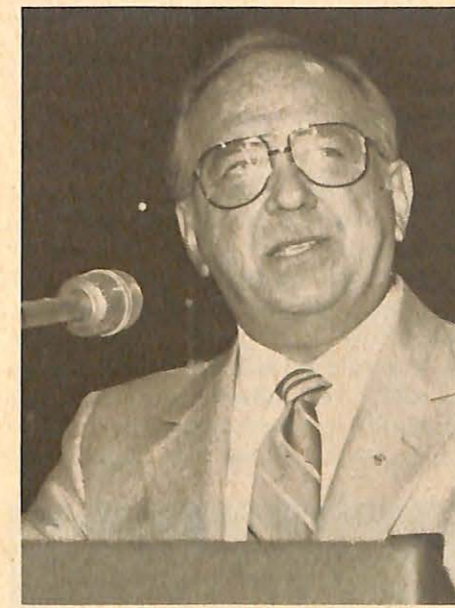
The Aberdeen, WA Elks Band provided instrumental music while vocal selections were given by the Kamehameha Schools Concert Glee Club.

Those attending the session were also welcomed by George R. Ariyoshi, Governor of Hawaii, and John O. Landers, Exalted Ruler of Honolulu Lodge No. 616.

The Invocation and Benediction were given by the Rev. Charles Neville, Grand Chaplain. The organ prelude and recessional were performed by Col. Ramon "Red" Ringo, Grand Lodge organist.



GER Marvin M. Lewis gave the principal address at the opening session and presided over each meeting.



"Charity... The Cornerstone of Elkdom" was the slogan selected by GER-elect Kenneth V. Cantoli for the coming year.



Each state flag was presented at the Sunday night opening session by state presidents or their representatives. Presentation of Old Glory brought the audience to its feet.



The opening session was highlighted by a welcome from the Governor of Hawaii, George R. Ariyoshi (third from left). With him are (from left) PGERs Francis Smith and Horace Wisely, GER Marvin Lewis, and PGERs Gerald Strohm and R. Leonard Bush.



GER Kenneth V. Cantoli and his wife Ruth (seated) are shown with their children. Standing from left are son Dennis and his wife Kathleen, son Michael and his wife Diane, and daughter Susan Herring and her husband Donald. The family's three grandchildren remained at home.

ects report was also impressive, GER Lewis said. Voluntary man-hours came to 1,377,814 valued at \$27,258,277 spent to help 59,044 persons.

Kenneth V. Cantoli of Hasbrouck Heights, NJ Lodge No. 1962 was unanimously elected Grand Exalted Ruler. Jubilant New Jersey Elks staged a colorful demonstration with signs, hats and band music.

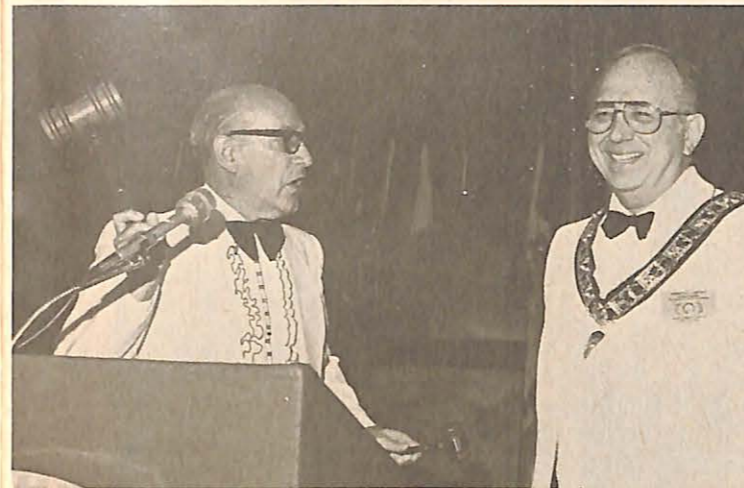
Other new officers named were: L. L. McBee of New Lexington, OH, Grand Est. Lead. Kt., Joe D'Angelo of Phoenix, AZ, Grand Est. Loyal Kt.; Howard Nunez of Albuquerque, NM, Grand Est. Lect. Kt.; and Stanley F. Kocur of East Chicago, IN, Grand Secy., (seventh term).

Also named were: Edward M. Schlieter of New Braunfels, TX, Grand Treas.; Raymond R. Schroth of Hermiston, OR, Grand In. Gd.; Robert M. Bender Sr. of Albany, NY, Grand Tiler, and the Rev. Charles Neville of Corvallis, OR, Grand Chaplain.

Bob J. Bybee of Idaho Falls, ID, and Al F. Humphrey of Fort Madison, IA, were elected to four-year terms on the Board of Grand Trustees. Lester C. Hess Jr., of Wheeling, WV, was elected to a one-year unexpired term on the board due to the resignation of GER-Elect Cantoli. John R. Nordham of Park Ridge, NJ, was appointed secretary to the Grand Exalted Ruler-Elect.

The following appointments were confirmed by the delegates:

- PGER H. Foster Sears to an unexpired term on the National Memorial and Publication Commission due to the death of PGER Robert Boney.
- PGER Homer Huhn Jr. to a seven-year term as a member of the Elks National Foundation Trustees.
- PGER Robert Grafton to a seven-year term as a member of the Elks National Service commission.
- PGER Raymond V. Arnold to a six-year term as a member of the Elks National Service Commission.
- PGER R. Leonard Bush to a five-year term on the National Memorial and Publication Commission.
- PGER Glenn L. Miller to a five-year term on the Elks Convention Commission.
- PGER Gerald Strohm to a four-year unexpired term on the Elks Convention Commission due to the death of PGER Boney.
- Robert J. Sabin of Arlington Heights, IL, to a five-year term as a Justice of the Grand Forum.



PGER Homer Huhn, Jr. (left) installs Kenneth V. Cantoli as the new GER. The new jewels were worn for the first time this past year.



PGER Horace Wisely (right) presented the new PGER Lewis with a life membership card. Mrs. Lewis had the honor of pinning a Past Grand Exalted Ruler's badge on her husband.



GER Marvin M. Lewis (left) presented GER-Elect Kenneth V. Cantoli and his wife Ruth to the convention audience.

## MONDAY

For the third time in the history of Elkdom, a New Jersey man has been elected Grand Exalted Ruler. New Grand Lodge officers were named and appointments were confirmed at the first business session. Delegates from distant places were recognized.

GER Lewis in his report noted with regret that the Order had a loss in membership during the past year of 10,130, leaving a total of 1,621,378 members. He also noted that despite the slow economy, subordinate lodges gave a total of \$25,005,866 to charity, an all-time increase of \$2,820,011 over the previous year.

The state associations' major proj-



Grand Treasurer Edward M. Schlieter (left) accepted a \$300,000 check from PGER George B. Klein (center) and PGER Raymond C. Dobson of the Elks National Memorial and Publication Commission.

## TUESDAY

J. Paul Meyer of Puyallup, WA, chairman of the Distribution Committee, began the second day's meeting by making recommendations and referrals of matters to be considered.

PGER Raymond C. Dobson, chairman of the Elks National Memorial and Publication Commission, reported that future plans for The Elks Magazine call for special coverage of outstanding charitable activities of the Order. On the business side, the magazine has recorded advertising sales of nearly \$1.6 million despite a year of generally depressed business conditions. A check from the magazine for \$300,000 was presented to the Grand Lodge.

A total of over 55,000 persons visited the Elks National Memorial Building in Chicago during the year, PGER Dobson reported.

Alvin A. Ehrlich of Orlando, FL, chairman of the GL Auditing and Accounting Committee, reported that 42

MR. KENNETH V. CANTOLI,

GRAND EXALTED RULER  
BENEVOLENT AND PROTECTIVE ORDER OF ELKS OF THE USA  
C/O MR. ROBERT E. PAINE-GRAND ESQUIRE  
7021A KALANIANA'OLE HIGHWAY HONOLULU (HAWAII)

I AM PLEASED TO EXTEND MY GREETINGS TO ALL THOSE GATHERED FOR THE NATIONAL CONVENTION OF THE BENEVOLENT AND PROTECTIVE ORDER OF ELKS.

FOR MANY YEARS THE ELKS HAVE DEMONSTRATED THEIR DEEP CONCERN FOR THE WELL-BEING OF THEIR FELLOW CITIZENS. YOU HAVE ILLUSTRATED THIS COMMITMENT THROUGH PROGRAMS DESIGNED TO PROVIDE SPECIAL FACILITIES FOR HANDICAPPED YOUNGSTERS, THE CREATION OF ONE OF OUR NATION'S OLDEST SCHOLARSHIP FUNDS BENEFITING NEEDY STUDENTS, AND YOUR VIGOROUS PARTICIPATION IN NATIONAL EFFORTS TO CURB DRUG ABUSE. YOUR WORK SERVES AS A FINE EXPRESSION OF THE SPIRIT OF VOLUNTEERISM ABROAD IN OUR LAND.

YOU HAVE MY BEST WISHES FOR AN ENJOYABLE AND REWARDING CONVENTION.

RONALD REAGAN.

percent of the lodges were not operating on a profitable basis. He further urged the keeping of good records. He also announced a computerized system would soon be available which would furnish detailed, analytical reports on a monthly or quarterly basis as desired, at a moderate cost.

PGER Horace Wisely, vice chairman of the Elks National Foundation Trustees, in a preliminary report, said that during the past year the Foundation distributed \$4.3 million. For the coming year, the Foundation has budgeted \$2,039,000 for the Most Valuable Student Contest; \$1,700,000 for grants to state association proj-



The new Grand Lodge officers are shown left. Seated from left are Grand Est. Lead. Kt. Larry L. McBee of New Lexington, OH; Grand Est. Loyal Kt. Joe D'Angelo of Phoenix, AZ; GER Kenneth V. Cantoli of Hasbrouck Heights, NJ; Grand Secy. Stanley F. Kocur of East Chicago, IN; and Grand Est. Lect. Kt. Howard Nunez of Albuquerque, NM. Standing from left are Grand Treas. Edward M. Schlieter of New Braunfels, TX; Grand Esq. Joseph Matthews of Mainland, TX; Grand Chap. Rev. Charles Neville of Corvallis, OR; Grand In. Gd. Raymond R. Schroth of Hermiston, OR; Grand Tiler Robert M. Bender, Sr. of Albany, NY; Four-year Grand Trustees Al F. Humphrey of Fort Madison, IA, and Bob J. Bybee of Idaho Falls, ID; One-year Grand Trustee Lester C. Hess, Jr. of Wheeling, WV; and Secy. to the GER John R. Nordham of Park Ridge, NJ.



The District Deputies were sworn in as the first order of business by the new GER.

ects; \$375,000 for the Hoop Shoot program; and \$600,000 for other grants, for a total of \$5,398,715.

When Donald Oesterling of Butler, PA, reported for the Public Relations Committee, he urged lodge public relations committees to tell the world

how great the Elks are. He also suggested that top elected public officials, such as senators and representatives, be placed on Elks mailing lists.

In the new Public Relations Contest, Bro. Oesterling announced the



Registrants were greeted in the traditional Hawaiian manner, with hula music and lovely dancers.



Upon his election as Grand Exalted Ruler, Kenneth V. Cantoli was conducted to the podium by a distinguished group of PGERs and leading New Jersey Elks.

various zone winners. The top winner was Edmond, OK, Lodge No. 2578 for its support of the Edmond Association for Retarded Children.

In a two-part report, Robert McLain of Pasadena, CA, chairman of the GL Lodge Activities Committee noted that in excess of 5,000 Grand Exalted Ruler lapel pins were awarded and 734 Grand Exalted Ruler Award certificates presented. Many of these awards were previously announced in The Elks Magazine.

Brother McLain urged an increase in donations for the Elks float in the Tournament of Roses Parade. The



Participants in the annual Grand Lodge Memorial Service were (from left) Col. Ramon "Red" Ringo of the Elks National Home, who provided the organ music; PGER Raymond V. Arnold, chairman; Grand Chap. Rev. Charles Neville, who gave the Invocation and Benediction; ER John Landers of Honolulu Lodge No. 616, who gave the Eleven O'Clock Toast; Richard L. Tatman, past president of the Colorado Elks Association, who gave the general eulogy; PGER Edward W. McCabe, who gave the eulogy for the late PGER John L. Walker; and Howard Nunez, GL committeeman, who delivered the eulogy for the late PGER Robert E. Boney. PDD Cleghorn P. McKee (not pictured) sang "The Lord's Prayer." Other vocal selections were performed by the Kamehameha Schools Concert Glee Club.

1983 float won first place in the fraternal float division.

The recipient of the All-American Lodge award was Clawson-Troy, MI, Lodge No. 2169. It was noted that the lodge supported every Grand Lodge program and that their lapsation record was only 1.8 percent. Credit was given to their record of activities which kept the lodge's members enthused, active and interested. This is the first year that this award has been presented.

C. J. Wilkins of Tillamook, OR, chairman of the GL State Associations Committee, said that there was a 27 percent increase in the lodge participation in the Officers Training Program. He also noted that bylaws should be updated every five years.

State associations that averaged the highest contributions per member in the Elks National Foundation, ranked in order, were: Hawaii, Maine, North Carolina, Virginia, Rhode Island.

North Carolina, Maine, Oklahoma, Rhode Island and Vermont all received awards for the greatest percentage of new pledges. California, Brothers of the Elks National Home, and Puerto Rico received special awards of the amount of monies contributed.

State Bulletin Contest winners in the various categories were: First place: California-Hawaii, Colorado, Massachusetts, New Jersey, Georgia, Missouri and Pennsylvania.

Second Place: North Dakota, Arizona, Illinois, Idaho, Virginia and North Carolina.

Top winners in the Veterans Remembrance program were Newport News, VA; Peabody, ME; Weymouth, MA.

PGER Robert G. Pruitt, chairman of the GL Convention Commission, announced that next year's session is slated for July 15-19, 1984, in Houston, Texas. The location for the 1985 convention is still under consideration at this time.

The Lodge Development Committee Chairman, Ted Butcher of Centralia-Chehalis, WA, reported 23 new lodges were instituted during the past year. They were welcomed into the Order. For the third year in a row there was a loss in membership; this year 10,130 members were lost.

Delegates gave resounding approval to a resolution presented by J. W. Wortman Jr. of Albany, GA. The resolution endorses the campaign to restore the Statue of Liberty and

the rehabilitation of Ellis Island.

The project is expected to cost between \$168 and \$230 million and is expected to be completed in time for the 100th anniversary of the statue and grounds.

The Ritualistic Committee report was given by Chairman Robert J. Kauphusman of Jamestown, NY. Brother Kauphusman announced Eastern-Western Division ritualistic champions. In addition he announced the All-American team.

First place in the Eastern Division went to Indianapolis, IN, Lodge No. 13 with a score of 94.3497. Second place went to Ocala, FL, Lodge No. 286 with a score of 94.0196. In the Western Division, Gateway, OR, Lodge No. 2411 captured first place with a score of 95.0559. Plano, TX, Lodge No. 2485, with a score of 95.0513, took second place honors.

A high point came when a telegram from President Ronald Reagan was received. The telegram is reproduced in its entirety elsewhere in this report.

## WEDNESDAY

Making the report for the Youth Activities Committee was the chairman, Edwin J. Maley of New Haven, CT.

Nearly 1,944,000 youths took part in Elk-sponsored programs not including those who participated in the Hoop Shoot Free Throw Program.

He announced that in the coming year the Order will sponsor a program against drug abuse.

Later, in a separate report, Thomas W. Pauken, director of the Action Agency in Washington, DC, presented a filmed message, made



Bro. Dick Adair, Editorial cartoonist for the Honolulu Advertiser, provided a warm and humorous welcome for the visiting Elks.



Ocala, FL, Lodge No. 286 captured the National Ritualistic Championship. Standing from left are immediate PER Henry Lambert, Est. Lead. Kt. James Fort, Jr., Est. Loyal Kt. Shep Dozier, Est. Lect. Kt. Winston Needham, Esq. Jackson Roland, and In. Gd. Vic Buttermore. Kneeling are candidate John Futzh and coaches E. L. Foster and Timothy Thompson.

Harry F. McGarrigel III (right) presented the new GER Kenneth V. Cantoli with the keys to a new automobile.

especially for the Elks, from First Lady Nancy Reagan. The President's wife urged participation in the project and commended the Elks for taking the step.

PGER Frank Hise, chairman of the Elks National Service Commission, reported that the past year was the "greatest in the Commission's 36-year history."

He suggested that Elks view the National Service Commission's plaque when they visit the USS Arizona Memorial which is erected above the wreckage of the gallant battleship lost in the attack on Pearl Harbor.

The Service Commission gave support to Elks Committees active in 172 VA medical centers in the form of \$286,634 in allocations. Individual lodges disbursed \$1,243,818, making a total of \$1,530,452 available for this humanitarian activity.

Yubi Separovich, chairman of the GL Government Relations Committee, drew heavy applause as he lashed

out at discriminatory and unconstitutional anti-club legislation. Speaking of those who would attempt to destroy the rights guaranteed under the first and ninth amendments he stated, "This is none of their business." He repeated the warning that socialistic activities have striven to destroy private organizations as well as the free enterprise system.

"Social reformers never stop," he asserted as he described various other anti-private club resolutions to be presented. "The price of liberty is eternal vigilance... We must be properly organized. We must be on guard at all times, if we want our ladies to have their organizations and if we want to continue to be Elks as our Order is today," Brother Separovich noted.

He also pointed out that CON-POR, (Conference of Private Organizations), of which the Order is a member, has assisted other organizations in their fight against anti-club legislation.

# AWARDS

## HIGHEST PERCENTAGE OF MEMBERSHIP GAIN

- Lodges with 300 or less members:
1. Cohoes-Waterford, NY
  2. Iola, KS
  3. Pecos, TX
- Lodges with 301 to 600 members:
1. Tampa, FL
  2. Rockville, MD
  3. Ocean Shores-North Beach, WA
- Lodges with 601 to 1,000 members:
1. Hibbing, MN
  2. Cape Coral, FL
  3. Elkhart, IN
- Lodges with 1,001 to 2,000 members:
1. McKeesport, PA
  2. Sun City, AZ
  3. San Bernardino, CA
- Lodges with 2,001 or more members:
1. Vallejo, CA
  2. Englewood, FL
  3. El Cajon, CA

## BEST YOUTH PROGRAMS

- Lodges with 300 or less members:
1. Kearny, AZ
  2. Gatlinburg, TN
  3. Katy, TX
- Lodges with 301 to 600 members:
1. Blackfoot, ID
  2. Ainsworth, NE
  3. Fulton, NY
- Lodges with 601 to 1,000 members:
1. Mainland, TX
  2. Blackwell, OK
  3. Bountiful, UT
- Lodges with 1,001 to 2,000 members:
1. Oswego, NY
  2. Tyrone, PA
  3. Fairbury, NE
- Lodges with over 2,000 members:
1. Des Plaines, IL
  2. Chicopee, MA
  3. New Smyrna Beach, FL
- State Associations:
- Up to 15,000 members—North Carolina Elks Association
  - Up to 30,000 members—Arizona Elks Association
  - Up to 50,000 members—Nebraska Elks Association
  - Up to 100,000 members—Ohio Elks Association
  - More than 100,000 members—California-Hawaii Elks Association

## AMERICANISM BROCHURE CONTEST

- Lodges with 300 or less members:
1. Kearny, AZ
  2. Sayreville, NJ
  3. Summit, NJ
- Lodges with 301 to 600 members:
1. Hayward, CA
  2. Plano, TX
  3. Holbrook, AZ
- Lodges with 601 to 1,000 members:
1. Hudson, NY
  2. Richmond, CA
  3. Clovis-Portales, NM
- Lodges with 1,001 to 2,000 members:
1. Warren, OH
  2. Anderson, IN
  3. Mesa, AZ
- Lodges with over 2,000 members:
1. Clawson-Troy, MI
  2. Gresham, OR
  3. McCook, NE
- State Associations
1. Arizona
  2. Oregon
  3. Nebraska

## PERCENTAGE OF NEW PLEDGES SIGNED IN THE ELKS NATIONAL FOUNDATION

- Lodges with 300 or less members:
1. Charlotte-Mecklenburg, NC . . . . . 33.766%
  2. Camillus, NY . . . . . 29.825
  3. Memphis, TN . . . . . 27.308
- Lodges with 301 to 600 members:
1. Miami, FL . . . . . 121.219
  2. Clewiston, FL . . . . . 36.982
  3. Brookline, MA . . . . . 29.738
- Lodges with 601 to 1,000 members:
1. Oklahoma City, OK . . . . . 29.489
  2. Ironton, OH . . . . . 24.860
  3. De Soto, MO . . . . . 22.151
- Lodges with 1,001 to 2,000 members:
1. Yuma, AZ . . . . . 16.395
  2. Southern Pines, NC . . . . . 14.915
  3. Findlay, OH . . . . . 14.458
- Lodges with over 2,000 members:
1. Clawson-Troy, MI . . . . . 10.043
  2. Arvada, CO . . . . . 9.944
  3. Johnstown, PA . . . . . 7.771

## HIGHEST NUMERICAL NET GAIN IN MEMBERSHIP

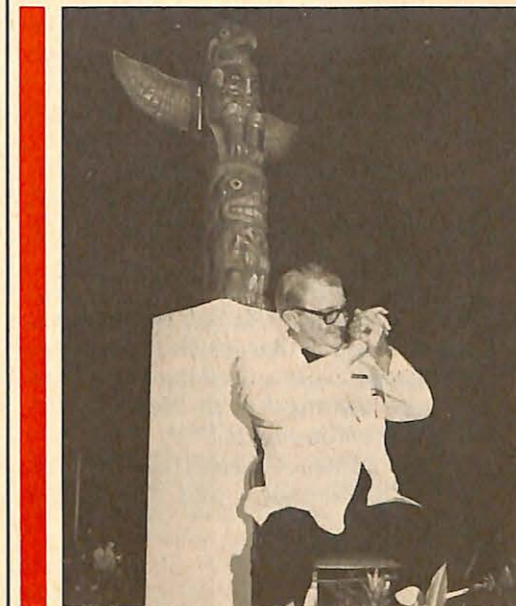
- Lodges with 300 or less members:
1. Cohoes-Waterford, NY
  2. Iola, KS
  3. Natchez, MS
- Lodges with 301 to 600 members:
1. Tampa, FL
  2. Green Valley, AZ
  3. Rockville, MD
- Lodges with 601 to 1,000 members:
1. Hibbing, MN
  2. Cape Coral, FL
  3. Elkhart, IN
- Lodges with 1,001 to 2,000 members:
1. McKeesport, PA
  2. Sun City, AZ
  3. San Bernardino, CA
- Lodges with 2,001 or more members:
1. Vallejo, CA
  2. Lake City (Seattle), WA
  3. Westminster, CO

## PER CAPITA CONTRIBUTIONS TO THE ELKS NATIONAL FOUNDATION

- Lodges with 300 or less members:
1. Memphis, TN . . . . . \$18.981
  2. Gila Bend, AZ . . . . . \$15.417
  3. Midwest City, OK . . . . . \$15.347
- Lodges with 301 to 600 members:
1. Miami, FL . . . . . \$115.147
  2. El Segundo (Inglewood), CA . . . \$23.148
  3. Ligonier, IN . . . . . \$15.966
- Lodges with 601 to 1,000 members:
1. Buena Park, CA . . . . . \$17.347
  2. De Soto, MO . . . . . \$15.762
  3. Sunnyvale, CA . . . . . \$9.468
- Lodges with 1,001 to 2,000 members:
1. Visalia, CA . . . . . \$10.492
  2. Southern Pines, NC . . . . . \$10.342
  3. Yuma, AZ . . . . . \$9.520
- Lodges with over 2,000 members:
1. Honolulu, HI . . . . . \$5.957
  2. El Cajon, CA . . . . . \$5.656
  3. Plymouth, MI . . . . . \$5.628

## NATIONAL YOUTH WEEK WINNERS

- Lodges with 300 or less members:
1. Kearny, AZ
- Lodges with 301 to 600 members:
1. Fulton, NY
  2. Gatlinburg, TN
  3. Holbrook, AZ
- Lodges with 601 to 1,000 members:
1. Otsego, MI
  2. Sonora, CA
  3. Massillon, OH
- Lodges with 1,001 to 2,000 members:
1. Falls City, NE
  2. Roy, UT
  3. Vista, CA
- Lodges with over 2,000 members:
1. Charleston, SC
  2. Vancouver, WA
  3. El Cajon, CA



Clawson-Troy, MI, Lodge No. 2169 was the first winner in the new "All-American Lodge" Contest. From left are Robert McLain, chm. of the GL Lodge Activities Committee, which conducted the contest; GER Lewis; immediate PER Jerry McCorkle; and PGER Raymond V. Arnold of Michigan.



PGER Lewis is now an official member of the "Usterwuzers' Club" and as such has a seat as low man on the totem pole.

## ATTENDANCE As Reported by the Committee on Credentials

- Grand Exalted Ruler . . . . . 1
- Grand Exalted Ruler-Elect . . . . . 1
- Past Grand Exalted Rulers . . . . . 17
- Grand Lodge Officers . . . . . 17
- Grand Lodge Committeemen . . . . . 167
- District Deputy Designates . . . . . 249
- Special Deputies . . . . . 30
- Representatives . . . . . 1,988
- Alternate Representatives . . . . . 50
- Past Exalted Rulers . . . . . 1,894
- Other Elks, Ladies and Guests . . . . . 8,466
- Grand Total . . . . . 12,880

"Encroachment into the private lives of citizens must end," he stressed. At the conclusion of the report, James W. Damon of John Day, OR, offered a resolution of gratitude to Brother Separovich for his service as chairman of the Government Relations Committee. The delegates gave enthusiastic approval.

Emile J. Brady, director of the Elks Hoop Shoot Free Throw program, told the audience that 3,099,109 young Americans participated in the program during the past year. They were sponsored by 2,002 lodges in all 50 states. A total of 13 states had 100 percent participation. National Hoop Shoot Champions Tracey King and Clark Klass were presented.

Tracey King, sponsored by Midland, TX, Lodge, shot 23 for 25 in the girls' 12-13 year old division at the national contest and won the shoot off with nine for 10. Tracey claimed the hearts of the audience as she expressed her thanks through tears of joy.

The boys' 10-11 year old division was won by Clark Klass sponsored by Pryor, OK, Lodge. He shot 24 of 25 to become national champion. The Elks Hoop Shoot, he said, teaches us to use our wins and losses as a guide throughout life.



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## Convention Highlights

(Continued)

The winners were each presented the Getty Powell Award, named after the first director of the Hoop Shoot.

In the second portion of the Elks National Foundation Board of Trustees report presented by PGER Horace Wisely, vice chairman, the first-place national Most Valuable Students were introduced.

PGER Raymond C. Dobson, sponsor of the state of Montana, introduced the top girl winner, Michele Archie, sponsored by Kalispell, MT, Lodge.

"What you are doing is really great," Michele said as she was presented with a plaque and a four-year \$20,000 scholarship.

PGER Homer Huhn Jr., sponsor of New Jersey, introduced Eriçh E. Orenchuk, sponsored by Brick, NJ, Lodge, the top boy national winner. He, too, received a plaque and a \$20,000 scholarship.

"My father died when I was three," he said. "He had two dreams; one was to see that his children had a college education and the other was to take my mother to Hawaii. The Elks have done both."

The audience gave the youths waves of applause and a standing acclamation.

## THURSDAY

Edward Young of Riverton, WY, chairman of the Committee on Credentials, reported total attendance of 12,880.

Donald Nemitz, Chief Justice of the Grand Forum, described the function of the Forum and noted that they had made 25 decisions and conducted nine hearings during the past year.

John T. Traynor of Devils Lake, ND, chairman of the Board of Grand Trustees, reported on lodge mergers, new charters and re-districting. Delegates approved a Grand Lodge budget of \$6,689,000.

Robert Tancredi of Toledo, OR, and Gerald Powell of Peru, IN, presented resolutions, which delegates approved, lauding the work of Brother Traynor and Robert Smith of McAlester, OK, both of whom are retiring from the Board of Trustees.

Robert Kauphusman of Jamestown, ND, chairman of the GL Ritua-



Members of traditional Hawaiian royalty graced the Grand Lodge Session with their attendance.

alistic Committee announced the winner of the ritualistic contest.

Capturing the first-place crown was Ocala, FL, with a score of 94.7739. Second was Indianapolis, IN; third, Plano, TX, and fourth, Gateway (Portland), OR.

Robert Sabin of Arlington Heights, IL, chairman of the GL Committee on Judiciary, presented a recodification of the GL annotated statutes.

PGER Francis Smith presided for this portion of the legislative session. Delegates approved the recodification chapter by chapter, except for sections 4.490 and 12.130 dealing with lodge officers learning the ritual.

Delegates approved retaining the present language which reads in part that all officers shall memorize the opening, closing and initiatory rituals with 30 days after installation.

Attempts to change other portions of the statutes were either defeated or died for a lack of a second.

Delegates approved resolutions presented by Alex Harmon of Pulaskee, VA. Among them was a resolution lauding the Honolulu convention.

PGER Homer Huhn Jr. installed the new officers. PGER Gerald Strohm presented a resolution honoring the immediate PGER Marvin Lewis for his service. This was approved by a standing vote of thanks.

Harry F. McGarrigel III of Brigantine, NJ, on behalf of the New Jersey Elks, presented GER Kenneth V. Cantoli with the keys to a new automobile.

# IT'S YOUR BUSINESS

by John C. Behrens

## PHONE CUSTOMERS NOT SAVED BY THE BELL

Telephones. No small business person I've talked to can be without one, but all of us have a decision to make by January 1, 1984... if we're to continue to "reach out and touch someone."

On that date—unless a federal judge prevents it—the American Telephone & Telegraph Co. will divest itself of 22 companies by a consent decree. At the stroke of midnight on New Year's eve, maintaining a telephone in your home or business will be like any other product or piece of equipment you own and service.

Two-thirds of everything AT&T owns will become parts of new corporations in seven regions of the country. The corporations, in turn, will hold all of the stock of the companies in their respective regions.

So how will AT&T's reorganization affect you?

According to the editors of *Consumer Guide* in an informative book I recently read called "The Phone Book," "It seems to be inevitable that local rates will go up, though no one will say how much or how fast... So long as AT&T was a single company not everyone of its operations was expected to produce a profit, and some didn't. One of the operations likely to lose money is local because local telephone rates don't pay the whole bill for the cost of local telephone service.

"But the Consent Decree of 1982 separates the local phone companies from the other AT&T operations that were helping to pay for local phone service and keep local phone rates down. The money to pay the actual cost of local phone service will have to come from somewhere—such as from the monthly service charge paid by the consumer."

Southwestern Bell, for example, filed a \$1.7 billion rate hike request and heard complaints from consumers at Public Utility Commission public forums in Houston and Austin. According to one published report, the increase would have tripled residential rates in sections of Texas. A commission examiner postponed a decision on the request be-

cause, at the time, the rate filing was "materially deficient, in that it does not contain—by Southwestern Bell's own admissions—all the proposed tariffs and schedules as required."

The problem for the businessman as this vital service is re-arranged nationally is making a sound decision on keeping a functional tool from becoming a luxury item.

Since I have used two of the 142 million phones the Bell System has in service for years, I took my case to the new phone centers that have sprouted in nearby shopping malls. I discovered what I should have guessed; you can add telephones to that growing list of products with all kinds of options and technicalities like cars, refrigerators, riding mowers and the like.

I decided to buy two phones instead of continuing to rent a Trimline and a regular dial telephone. My long distance phone bill runs about 50 percent of my total cost monthly and I felt I had to find a way to reduce some part of the bill. Owning a phone, said most of those I talked to including Bell representatives, would provide a reduction in my telephone charges in a short time.

The savings, I discovered, started in a month. New York Telephone reduced my bill promptly to a basic rate (a \$7 reduction) and I received credits for the phones I turned in. If that rate does increase, I still should see some savings based upon previous charges which included rental equipment.

At this writing, the Federal Communications Commission has approved a regulatory plan that provides "access fees... designed to shift more of the expense of operating a local telephone company to that company's customers and end the subsidies that have been provided from AT&T's long-distance revenues," the Associated Press reported recently.

This so-called "flat-rate" charge will raise local residential bills by \$2 a month and business by \$6 beginning in January.

(Continued on page 45)

## THE ULTIMATE CASH BOX!



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Fort Myers, FL.

## NEWS OF THE LODGES



**FORT MYERS, FL.** A specially designed van with a hydraulic lift to accommodate the handicapped was presented to the Lee County Association for Retarded Citizens (LARC) by Fort Myers, FL, Lodge.

In photo from left are Andrew Perry; Est. Lead. Kt. Michael McEnnis, chm. of the Social and Community Welfare Committee; J. L. Woodhead; Richard Hogue, director of LARC Rehabilitation Services, ER Jerry Cibulka; student Laura Roche; Bryan Laneuville, executive director of LARC; and lodge Trustee Samuel Diener.

**HANOVER, PA.** The new home of the Hanover Chapter of the American Red Cross now proudly displays the American and Red Cross flags 24 hours a day, thanks to the donation of a flag, flagpole, and lighting by Hanover Lodge.

**KOKOMO, IN.** Lodge hosted its 63rd annual picnic in honor of all of the city's safety patrol children. The 160 fifth-grade patrols who attended were treated to a magic show, hot dogs, ice cream,

and soft drinks, and over 100 prizes, compliments of the Elks.

**EDISON, NJ.** Lodge sponsors weekly dances for disabled teenagers. Members of Girl Scout Troop 779 serve as aides at the dances.

**HAGERSTOWN, MD.** Lodge held its 29th Annual Charles E. Price Fishing Rodeo for children under age 12 at the lodge's picnic grounds. Over 200 area children attended. Bicycles were awarded as prizes in various categories.

**BURIEN, WA.** Lodge won the Washington State Elks Bowling Championship. Team members Del Borgens, Forrest Sefton, Ray Hopper, and Jack Parker scored a total of 2,556 pins.

**NEWARK, NJ.** On May 14, Newark, NJ, Lodge celebrated its 100th anniversary. The lodge was honored by the visit of incoming GER Kenneth V. Cantoli and PSPs Bernard Giehl, James St. George and Edward Van Vooren.

**BUENA PARK, CA.** Lodge purchased and installed a wheelchair lift in the van of the Roy Berry family. The lift was needed by Mr. Berry's eight-year-old stepson Jeffrey McCaskey, who is confined to a wheelchair with muscular dystrophy.

**DETROIT LAKES, MN.** Lodge is beautifying the community by planting potted sugar maple trees 10 to 12 feet tall.

In the fall, the leaves of the sugar maple turn to brilliant shades of orange and red. It is hoped that people in the community will think of the lodge when they enjoy the fall color of the trees.

The lodge, under the direction of Chm. Walter Anderson, has contributed \$7,000 for this needed replacement program due to the loss of many Elm trees from Dutch Elm disease.



El Paso, TX.

**EL PASO, TX.** ER Jose Briones and El Paso Lodge celebrated the 207th anniversary of the birth of our nation and the birthday of the American flag by displaying the "Honor Our Flag" billboard poster.

The poster will remain on display as a reminder to everyone in El Paso that our flag will never be forsaken or forgotten.

**CHULA VISTA, CA.** Lodge has initiated with the city of Chula Vista an "Adopt A Tree" program. For Memorial Day, 1982, the lodge purchased and planted a tree on the mall at the civic center in honor of the lodge's departed Brothers.

This year the lodge adopted its second tree, in what is hoped to be an annual event. The second tree was adopted in memory of the 25 Brothers who have died since the last lodge Memorial Service.

The purpose of the "Adopt A Tree" program is to encourage citizens and other local organizations to donate \$150 to the city for the purchase of trees to be planted in the city's open spaces and parklands.

In photo ER Duane Hughes (center) presents a check to Mayor Greg Cox. Mayor Cox in turn presents a proclamation expressing the city's appreciation for the "Adopt A Tree" program. Looking on are (from left) City Councilman Len Moore, Est. Lect. Kt. Bob Kerney and Est. Lead. Kt. Brit Davis.

**MAYNARD, MA.** Eight hundred and fifty runners answered the starting gun at the Maynard, MA, Elks' second annual road race. The winner was John Dimick of West Brattleboro, VT. Debbie DeSantis of Brookline was the first lady to cross



Chula Vista, CA.

the finish line. The 10-kilometer course was lined with enthusiastic spectators, urging the participants on to their best efforts.

The hard-working race committee consisted of Bruce Koskinen, Donny Crowtheer, John Tobin, Pat McMahon, Roy Gould, Mike Valente, and Scott Higgins.

This was an event where Elks and other townspeople worked together to create a successful event. The police (some Elks) did an outstanding job in keeping the course clear of traffic. The firemen (again, some Elks) provided EMT stations in case they were needed.

The vending people who provided the food were Elks. Elks participated in the race and joined the gallery cheering on the runners. The high school TV station videotaped the race so the runners could view it immediately afterwards.

The runners performed on a closed

course through the streets of Maynard and Stow. Time and position were available to each runner as soon as he crossed the finish line. A cookout and award ceremony were held immediately following the race.

Part of the proceeds from the race were used to set up four \$500 scholarships. A donation of \$500 was also made to the Boys Club. The public relations impact on the community was evidenced by the high spirits of participants and spectators alike.

**SUSSEX, NJ.** Lodge sponsored a Northwest District outing at Space Farms for handicapped and retarded children. Space farms is a zoological farm and antique car museum. The 1,000 children who attended were treated to hot dogs, soda, and ice cream, supplied by the Northwest District.



Wheeling, WV.

**WHEELING, WV,** Lodge sponsored its Second Elks Junior Golf Tournament. From left are Chm. Rick Frio, former LPGA touring pro Millie Keeter, Heath White, State Sgt.-at-Arms Earl Braulich, Grand Trustee Lester Hess, Jr., and Brother Jerry Hennen.

**NORTH FORT LAUDERDALE, FL,** Lodge presented its Community Service Award to Oakland Park, FL, City Manager John Stunson for his contribution to the lodge's youth program.

**PENDLETON, OR.** Like a colony of hard-working ants, a crew of 88 Elks and their families swarmed over Meadowood Springs Speech Camp on a recent weekend, readying it for the summer camping season.

Lodge members came from Portland, Gateway, Multnomah, Beaverton, Sherwood, Milton-Freewater, Hermiston, Pendleton, Redmond and Enterprise Lodges.

Meadowood provides a summer camping experience for youths with speech, hearing and language difficulties.

Crews scattered throughout the camp. Many were skilled tradesmen. Electricians repaired power lines damaged by fallen trees. Carpenters made repairs on cabins.

In the camp kitchen, a plumber and a crew of helpers installed a dishwasher.

Outside, Elks and their children helped clear trails of brush, and stacked it for burning.

Jim White of Portland, Meadowood board member and chairman of opera-

tion and maintenance, supervised the work.

The Elks began their work parties at the camp in 1975. Then, in 1977, Ernie Pickett, an Elk from Florence, came up with the idea of building cabins to replace the tent frames. This was begun in 1978. Other lodges picked up on the idea, and a total of 16 cabins have been built, with all the materials donated.

**POMONA, CA.** Recently, Brother Jim Parker of Pomona, CA, Lodge was the proud recipient of a Purple Heart Medal presented to him by Congressman David Dreier.

Brother Parker was wounded and injured when he bailed out of his airplane over Germany during World War II. He related to John Porto, Pomona Lodge Veterans Service Chm., that he had never received the medal and no record of it was on his discharge papers.

Brother Porto enlisted the help of Congressman Dreier to cut through the "red tape," and the medal was finally presented to Brother Parker at a ceremony in the congressman's Covina office.

**SALINAS, CA.** Brothers Bruce Babcock and Louis Kulper of Salinas, CA, Lodge received a plaque of appreciation from the American Red Cross. Over the past 30 years, the two men have donated a total of more than 30 gallons of blood to the Red Cross.

**HAYWARD, CA.** Christopher Camozzi, representing Hayward, CA, Lodge, was a state winner in the Americanism Essay Contest on "Why We Should Honor Our

Flag." He received his award at the state convention in San Diego.

**GOODLAND, KS,** Lodge donated \$2,000 to the Goodland Senior Citizens' Sixty-Plus Club to be added to the group's building fund. The amount donated represents the proceeds from weekly bingo for two months at the lodge. The bingo games are strongly supported by many senior citizens in the area.

**SAN CLEMENTE, CA.** The Southern California Elks Golf Tournament, held at the San Clemente Municipal Golf Course, was a great success. A total of 103 men and women participated, representing 15 lodges in four districts. State Public Relations Chm. Nick Saines organized the tournament, which raised \$528 for the state Major Project, aid to handicapped children.

An awards banquet was held at San Clemente Lodge, at which everyone enjoyed a steak dinner and no one left without a prize.

**NEW BEDFORD, MA,** Lodge held a dinner to help raise funds for homeless persons in the city. The event was very successful. The money raised went to the Market Ministry to be used for buying food for its lunches and to the Homeless Shelter.

**TEANECK, NJ.** Members of Teaneck, NJ, Lodge presented a check for \$3,000 to one-year-old Cindy O'Neill and her parents. Cindy has spina bifida. A country-western night attended by 180 persons raised the money to help with Cindy's medical expenses.

**ROSEBURG, OR.** Tim Harroun, a 13-year-old Boy Scout from Troop 326, sponsored by Roseburg Lodge, received the National Boy Scout Medal of Heroism during a banquet at Eugene.

Tim was awarded the medal for his quick action in extinguishing flames on the clothing of a fellow Boy Scout. The incident occurred on a camping trip earlier this year.

**CORINTH, MS,** Lodge donated \$531 to the expense fund of the Corinth Boys Club. The money was raised by a cake auction at the lodge's Summer Safari Party.

(Continued on page 28)

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First row, 2nd place, kneeling from the left: John Hayes, Ada, Okla., 8-9 boy; Ryan Feasel, Van Wert, Ohio, 10-11 boy; Gregg Gielas, Pittsburgh, Pa., 12-13 boy; Terri Armknecht, Nebraska City, Neb., 12-13 girl; Nikki Eckblad, Red Wing, Minn., 10-11 girl, and Nicole Croddy, Kokomo, Ind., 8-9 girl. Second row, first place standing, left to right: T.J. Gusso, Madison, S.D., 8-9 boy; Clark Klass, Pryor, Okla., 10-11 boy; Chris Snopek, Cynthiana, Ky., 12-13 boy; Tracey King, Mainland, Texas; 12-13 girl; Chinh Nghiem, Bellflower, Calif., 10-11 girl, and Leann Lawrenz, Manhattan, Kan., 8-9 girl. Third row, Elk and Hoop

Shoot dignitaries: PGER Glenn L. Miller; incoming GER Kenneth V. Cantoli, then-member Board of Grand Trustees; John Havlicek, former Boston Celtics star and Hoop Shoot consultant; PGER Frank Hise, who originated the Hoop Shoot program; PGER H. Foster Sears; Gerald L. Powell, member Board of Grand Trustees and first Hoop Shoot director; Emile J. Brady, Hoop Shoot national director; PGER E. Gene Fournace, advisory board sub-committee chairman on Hoop Shoot; Ted Callicott, member Board of Grand Trustees, and Lee Williams, executive director Naismith Memorial Basketball Hall of Fame.

## 1983 Hoop Shoot Close-up

The Elks National Free Throw Hoop Shoot Contest for 1983-84 is just now getting under way on a local lodge level. When the District Deputy Grand Exalted Rulers held their August clinics they distributed the Free Throw Hoop Shoot kits and rules and regulations to the Exalted Rulers with instructions to pass the kits on to their local lodge Hoop Shoot chairmen.

The 1984 national finals promise to be bigger and better than ever. The event is to be again held in the Market Square Arena in Indianapolis May 4, 5, 6, 1984. Complete state and regional contest schedules will appear in our Dec./Jan. issue.

The NCAA has now sanctioned the Elks' program and the national finals next spring promise to be an outstanding event.

About 3 million youngsters participated in the 1983 shootoffs, according to Emile Brady, national Hoop Shoot director.



"You are 72 of the best kids in America," John Havlicek said of the finalists. Havlicek, a former Boston Celtics cage star, was the Elks Hoop Shoot spokesman and consultant for 1983.

"Never quit trying," he said. "Even when you're down and out... never quit trying."

The event drew not only parents, but grandparents, aunts and uncles and even special friends.

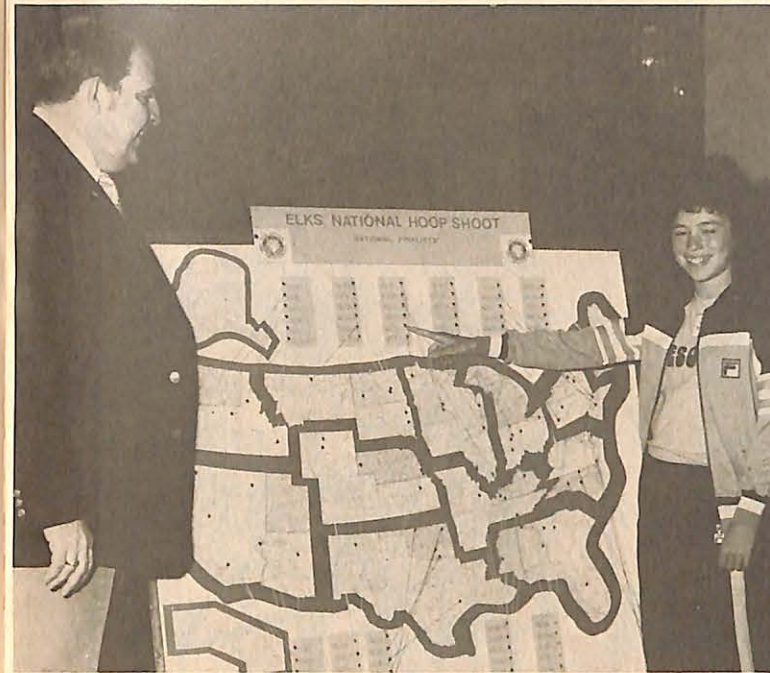
For instance, last year, Doug Etzier and Ryan Feasel from the same school in Ohio, shot in different age groups and both were participants in the national finals.

This year, however, it was a different story. Both competed in the same age group. Ryan out-shot Doug in the county finals.

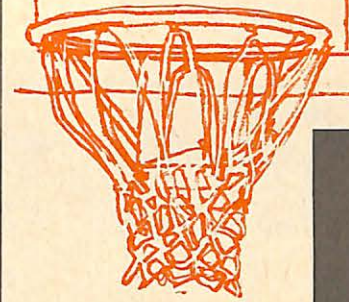
With that, Ryan invited his friend Doug to go along with him as his guest as far as he could go in the Hoop Shoot. They were in Indianapolis...together.

No one shot a perfect score this year but that doesn't mean there wasn't plenty of action. The girls' 12-13 age group ended in a three-way tie between Tracey King of Mainland, Texas; Terri Armknecht of Nebraska City, Neb., and Carissa Andres of Jamestown, N.D. Each had shot 23 for 25. They shot again. Each missed one, and they remained tied, 4 for 5 in the shootoff.

Tracy shot again and made all five,



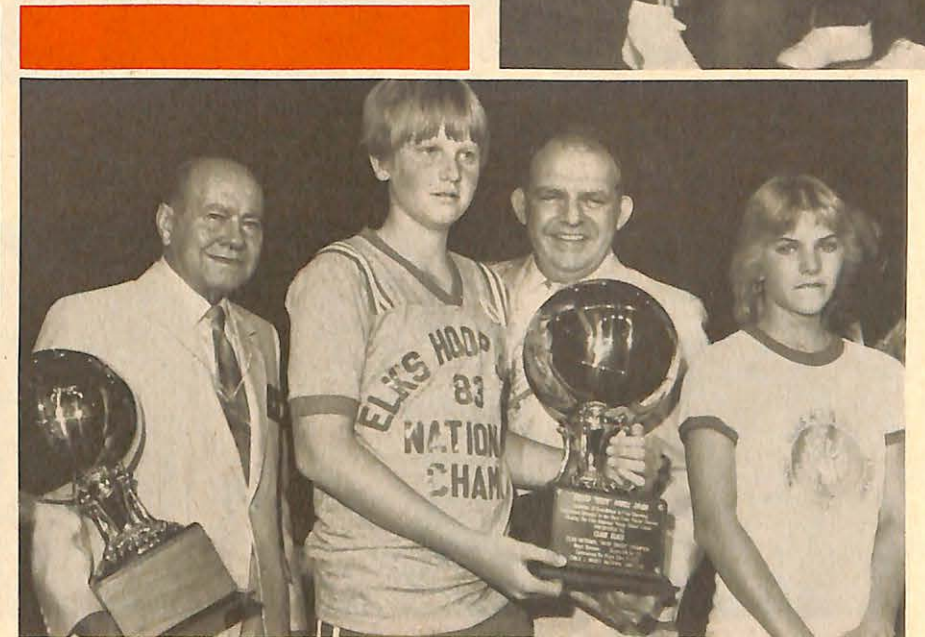
Contestant Mina Hall from Boulder City, Nev., is shown signing in. This was the second time she appeared in the national finals and this year was in the 12-13 age bracket. Left, is Emile J. Brady, national director of the "Hoop Shoot."



One of the contestants shows John Havlicek, former Boston Celtic All Star, his technique for shooting baskets. Havlicek, who served as this year's Hoop Shoot consultant, conducted a special clinic for the contestants. As a warmup exercise he drew laughter from the crowd when he did sitting up exercises while dribbling two basketballs at the same time.



Head Coach Joe B. Hall of the University of Kentucky congratulates Chris Snopek, national Hoop Shoot champion in the 12-13 year-old boy's category. Chris sank 23 out of 25 shots to claim his title.



Clark Klass and Tracey King, top Hoop Shoot champs, received Getty Powell Awards for their achievements at the Grand Lodge Convention in Hawaii. Left, is Getty Powell, first Hoop Shoot director, and second from the right, is Director Emile J. Brady.

while Terri and Carissa each had one bounce off the rim, which meant Terri and Carissa were tied for second place.

In the run-off for second place, Terri captured the crown. Carissa bowed her head and the tears streamed down her face when she realized she was out of the trophy class.

Meanwhile, at the other end of the court, action was just as dramatic in the boys' 12-13 age group.

Out of the first 10 shots, four boys

were tied. Each had missed a bucket. They were: Chris Snopek of Cynthiana, Ky.; Gregg Gielas of Pittsburgh, Pa.; Mike Sanda of Auburn-Opelika, Ga., and Matt Moreno of Mount Shasta, Calif.

As they came into the final round, Matt was the first one to drop out, shooting 19-25. Mike Sanda held on, then missed one to end up 22 for 25.

Snopek and Gielas battled it out. Both boys dropped one in the first round of five in the shootoff. They

were still tied. In the next five, Snopek swished them all in, while Gielas missed three.

It gave the first-place crown in the age division to Snopek and second to Gielas.

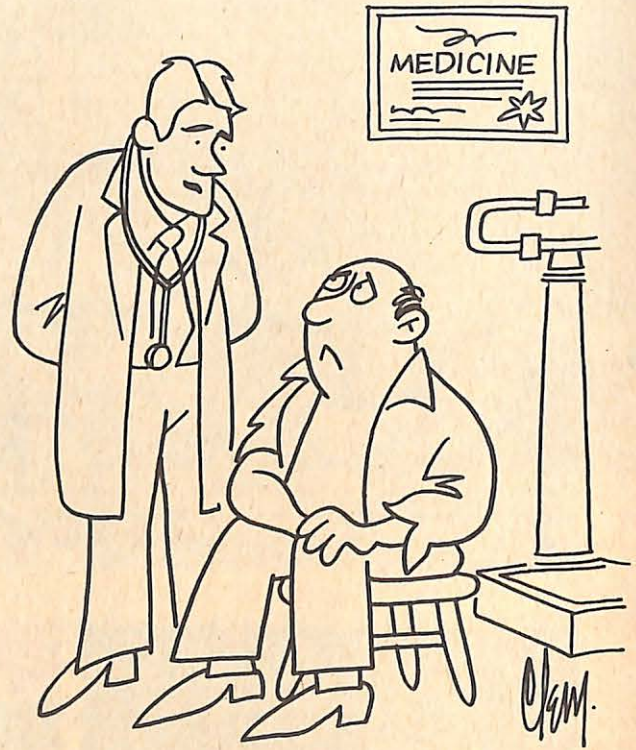
The father of Mina Hall of Boulder City, NV, put it this way: "The Elks Youth Program is the biggest one in the Order and the Hoop Shoot is the most well-known. If it hadn't been for the Hoop Shoot, I wouldn't be an Elk."

# NEWS OF THE LODGES

(Continued from page 24)



**MOUNTAIN HOME, AR.** ER Merrill Chipman of Mountain Home, AR, Lodge presents a check for \$1,500 to Kenny Darr, Mountain Home youth director and Little League commissioner, for the community youth program. Looking on is Frank Borlandelli, trustee chm. and first state vice-president. During the same week the lodge presented a total of \$560 to three other youth programs.



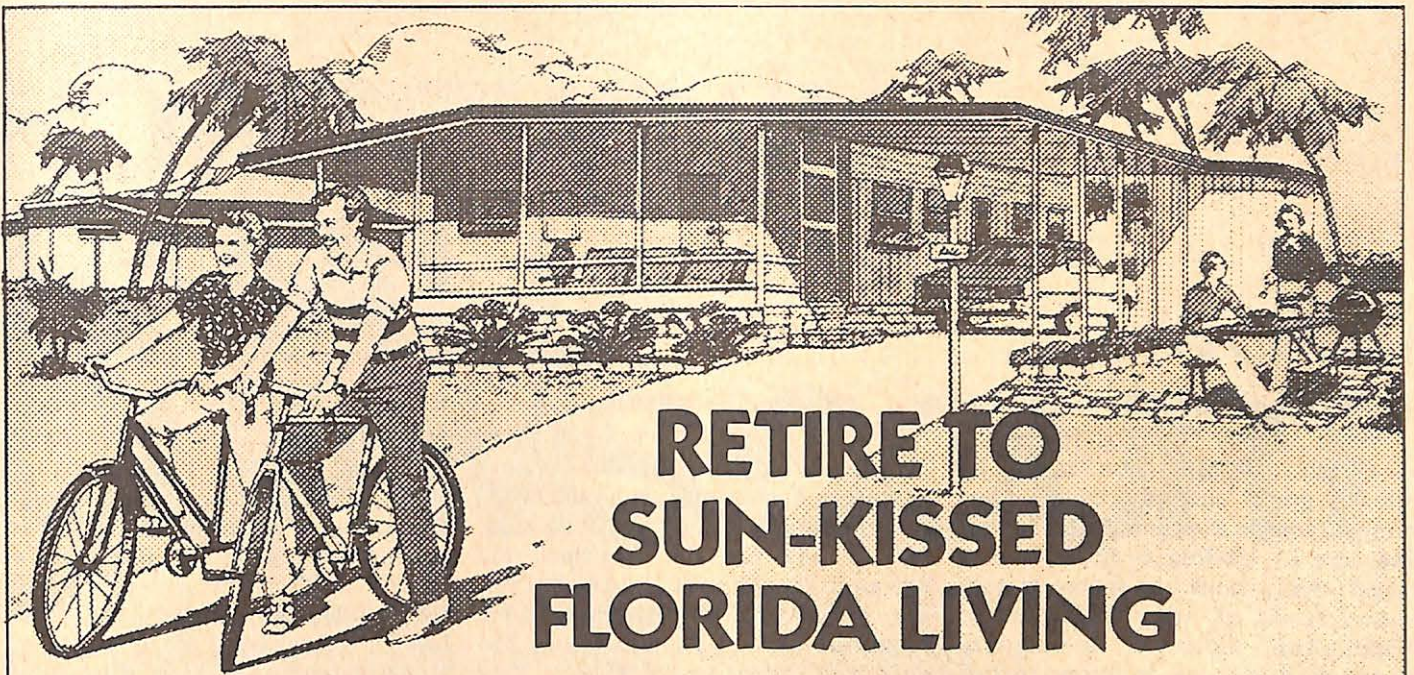
"Baldness can be hereditary—  
You can get it from your children."



**CAMERON, MO.** Then-GER Marvin M. Lewis (third from right) visited Cameron, MO, Lodge. Also pictured are (from left) SDGER Bernard Watters, PGER and State Sponsor Edward McCabe, ER James Sullivan, PSP Ken McNeel, and Donald Nemitz, then-Chief Justice of the Grand Forum.



**FRENCH LICK, IN.** At the Indiana state convention at French Lick, then-GER Marvin M. Lewis (left) was presented the Sagamore of the Wabash by Joseph Douglass, Jr., GL Public Relations Committeeman, on behalf of Indiana Gov. Robert D. Orr. The Sagamore is the highest award given by the state of Indiana and can only be awarded by the governor or his representative.



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by Jean E. Laird

Small Claims Court is for everybody who has ever been burned by shoddy goods and services. It's fair, simple (you do it yourself) and its rulings are as binding as those of any court. And, thanks to the great consumer revolt of the past few years, Small Claims Courts are coming into their own as a quick, inexpensive, fair and simple system of justice.

On the other hand, the SCC process may not be quite as simple as you have thought, particularly if you are up against a "sharp" opponent. However, it is as close as you can come today to do-it-yourself justice.

There might be a furnace repairman or an auto mechanic who charged you for repairs he didn't make; the drycleaner who sent your draperies back in shreds and refuses to pay for them; the neighbor's dog who habitually digs up your garden. Perhaps you paid the TV repairman \$100 and the picture still looks like the side of a zebra with hiccups. Or, what if an expensive suit comes back from the cleaners two sizes smaller than when it went in, and the cleaners won't give you what you think it is worth. Or, the fellow down the street backs into your driveway and demolishes your son's bicycle, but refuses to pay. Sue them.

Thousands of people successfully file civil suits every week. Studies show most disputes involve money—either an unpaid debt, a contested repair bill of some kind, a claim for personal damages, or any number of situations that involve accidents, fraud, or just plain stubbornness.

And, the possibility of your becoming a plaintiff in one of these suits is not as remote as one might think. Suppose, for instance, you hire a local contractor to repair the roof on your home. He does the job, you pay him, buy a new sofa and new carpeting for the living room. A few days later, after a heavy rain, you discover that the roof leaked badly and water

has ruined the sofa, caused ugly spots on the ceiling, and some of the carpeting has shrunk and split down the middle. You think the contractor should pay for the damages. He agrees to fix the roof and ceiling, but says the sofa and carpeting are not his responsibility. Reupholstering the sofa is an expensive proposition, as is replacing the carpeting, so you decide to sue him.

If you live in an area that has a special court to handle small claims, you might be able to settle your case there. With a sales slip for your sofa and one for the carpeting, as well as a written estimate for repairs, you could probably initiate the case at the court clerk's office by filling out a form giving your reasons for the suit, the amount of money you are seeking, and the name and address of the defendant. Often, you can personally serve the summons on the defendant or send it by registered mail, or you can arrange to have it served for a small fee. There will also be a small fee for filing the suit.

Small Claims Courts exist in nearly every state and in the District of Columbia and in Puerto Rico, as well, operating with a minimum of legal mumbo jumbo. While an ordinary lawsuit can take years to be resolved, cases in Small Claims Court are often decided within a few weeks.

• *What are Small Claims Courts?* "Small Claims" is the popular name given to a branch of local courts designed specifically to let ordinary people wage lawsuits involving limited sums of money. Because red tape is minimized, you usually don't need a lawyer. Generally, there is no huge backlog of cases, and justice is swift.

The first Small Claims Courts were established in the United States in 1913 as part of a reform intended to put simple justice within the reach of the common man. Today they exist in most parts of the country, although rules, procedures and quality vary.

Small Claims Courts handle cases involving relatively small sums of money—sometimes a couple of hundred dollars, or much more in other areas. In many states, claims up to about \$3,000 can be settled in Small Claims Courts, depending on State Law. A figure of \$1,000, incidentally, is considered a good point at which to question whether to handle the matter yourself.

You might also find it useful to consult a lawyer at the outset, regardless of the size of the claim. He may agree that you should proceed on your own, because the amount of probable recovery may not be sufficient to compensate him fairly. Yet, for a relatively small fee, he can suggest steps you should take, give you some idea of the legal problems, and estimate the dollar amount involved. These courts are designed to make the courts accessible to more people by keeping costs down and legal technicalities to a minimum. Usually, the clerk will schedule a case to be heard often within a few weeks after it has been filed.

As an example, a high school mathematics teacher ordered an \$80 pocket calculator by mail. After six weeks, all he received was his cancelled check. They first didn't answer his letters of complaint; their answering service diverted his calls. Then he discovered that a few friends had the same experience. What the company multiplies best is victims of consumer fraud. If the teacher is lucky, he can sue the company in Small Claims Court and hope to get a refund. There is no need to suffer such small losses quietly.

Small Claims Courts are actually branches of local courts, specifically designed to let the ordinary citizens initiate lawsuits without hiring a lawyer. They are courts where you can go in and tell your story directly to a judge without objections, hearsay rules, and all the other red tape

# HOW TO WIN IN SMALL CLAIMS COURT

More and more Americans are discovering that they need not stand defenseless against the ripoff artists!

usually encompassed during a regular trial. However, despite the absence of red tape, this is a court of law whose decisions are based on law and are as binding as those of any other court.

Since the judge has sole responsibility of being decision-maker, it is your job to convince him that you have acted fairly, reasonably, honestly, and somehow got a bad deal out of it. All you have to do to expect a fair hearing is simply to tell the truth.

• *How much does it cost to use Small Claims Court?* It usually costs approximately \$5 - \$15 to initiate a suit, provided summons can be served on the defendant by registered mail. If this requires personal service, or if your target leaves the summons unclaimed or ignores it, you will have to lay out another \$10 or so for service. However, if you win your case, these sums will be added to what the court directs the defendant to pay you.

However, you must measure the cost of going to Small Claims Court more in time than in money. You will have to make at least two trips to court—one to file suit and one for trial. The first will take only a few minutes, but the second will cost you part of a morning or evening.

How does this stack up against a regular suit defended by a lawyer? If your case cannot be settled in Small Claims Court, its progress can be both maddeningly slow and expensive. You will find some delays will be unintentional, due to badly crowded

court dockets. Others are part of our system of justice, intended to safeguard both the plaintiff and the defendant. There will most likely be procedural delays caused by the defendant's attorney trying to frustrate your case, and there will be clerical delays while briefs are prepared and necessary papers are filed. Before it is over, you may wish you had never started the suit.

• *What is the first step?* Figure out exactly what you want done, whether you want that sofa repaired or replaced for the purchase price. Do you want new carpeting, or would you be satisfied with a repair job? Then telephone the roofing contractor and state your demand. If you can't get satisfaction that way, write a letter detailing what happened and restating your demand, adding that if it isn't met, you have no choice but to take the matter to court. A carbon of this letter should be kept.

Such a letter does three things: It puts the contractor on notice that he is dealing with someone who is persistent; it puts possible pressure on the contractor; and it gives you a piece of paper to demonstrate to the judge that you have been reasonable, which is most of the battle.

• *How do you get your Small Claims Court suit rolling?* First, you will have to find the court. Look in the telephone book under your city or county. If there is no listing under "Small Claims," call "Municipal

Court," "Civil Sessions," and ask. If that doesn't work, try calling the county bar association.

Once you have found a Small Claims Court, be sure that it is the one with the right "venue." Venue means proper geographical jurisdiction. Oftentimes, the venue rule is that you may sue a defendant only in the judicial district in which he resides or has his place of business. Once you get someone on the phone, ask if theirs is the correct court to sue someone who lives at such-and-such an address. This is the sort of thing court personnel are trained to know.

Next, get down to court and tell the clerk your story and get the summons issued. He may at this point assign you a trial date, or you may be notified after the summons has been served. One advantage is that you usually get a quick trial date—usually within a month. You will also be given a docket number, which you will use when referring to your case any time you have need to make inquiries. Be sure to telephone the court a couple of days before the trial date to see whether the summons has been successfully served in your case. If the summons wasn't delivered—or accepted—you might waste a trip to court on trial day.

It is important to know the full legal name of the individual or business you are suing. Business records in the county clerk's office can tell

(Continued on next page)



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## Small Claims Court

(Continued from previous page)

you whether or not the company's popularly-known name is the same as its legal name. You will also be expected to explain in writing specifically what the defendant has done to injure you and what amount of money you lost.

Remember, the legal name isn't necessarily the name under which the defendant is doing business. For instance, the sign may say "Exquisite Furniture Emporium," but the legal name may really be "Ajax Merchandising." If you try to sue "Exquisite," the summons may not be effective.

In addition to visiting the County Clerk's Office, it may help to find the real name by copying it off the business license posted on the firm's wall.

You will pay a filing fee of \$5 to \$15 (this may vary from state to state), and a service fee for a summons or registered letter to notify the defendant that he has been sued. If you win, the defendant probably will be ordered to pay your costs.

Let's say you look frantically **through your papers and can't find** the sales slip you need. What do you do? If the store won't answer your request for documents, go to the Small Claims Court and get the clerk to issue a subpoena duces tecum (Latin meaning "For documents") addressed to the store, or, in some instances, the manufacturer and directing it to bring copies of your sales slip and warranty to court at the time of the trial. You will pay a small fee to have someone serve the subpoena before your trial date.

Round up all the documents pertaining to the case. If it is a sizable pile, it is a good idea to get these documents in some relevant order, perhaps putting them into a file folder. For instance, if you have a number of repair bills, it might be a good idea to list them all on a summary sheet. (There are few situations as uncomfortably embarrassing than having to fish around for something while the judge is up there drumming his fingers.)

Try to predict your opponent's defense, so that when you present *your* case (and the plaintiff always goes first), you can knock down his arguments before he even gets a chance to make them.

If you suspect the defendant is going to be slippery, be on the lookout at the trial for his requesting a "continuance" on some pretext. Be prepared to argue against it, citing the opportunity your opponent had to cancel the appearance before wasting everybody's time. You can actually avoid a continuance by mailing a letter to the other party confirming the Small Claims Court date and offering to change it to suit his convenience.

• *Do you need witnesses?* If you feel you need witnesses to win your case, by all means, bring those people along. However, in SCC, unlike regular court, a letter signed by someone stating what you want is admissible as evidence and carries weight with the judge. (A good example, going back to our hypothetical case, might be a letter from the carpet installer stating the carpeting shrinkage was the direct result of the leaky roof.)

• *What will your Small Claims Court trial be like?* The case is called, you go up, get sworn in and tell the judge what happened in your own words. Usually, the judge will interrupt from time to time to ask questions. It will be so simple, you will be amazed. Court room procedure is informal. There is no jury, and the judge can allow methods of presenting evidence that would be unacceptable in a formal trial. Witnesses are sworn in, and each side argues its case. The judge considers the evidence, perhaps asks a few questions, and he will generally make his decision immediately. There may be times when he will take a case "under advisement" and delay his decision for a few days.

In the case of the leaky roof, the outcome would depend a great deal on your skill in gathering all the evidence (including pictures). Can you prove that the leaks were due to a contractor's negligence or sloppy work? Can you prove that your new sofa and carpeting were damaged as a result?

• *How should you act at the trial?* A good story alone won't be enough to win your case. And you must remain calm. Don't get into a shouting match with the defendant because it won't impress the judge at all—in fact, it will be likely to make him angry. Remember, your best allies are calmness, courtesy, and the more brief the better. If you think you would do a better job with a 3 x 5 card outlining the basics, that's all right—but keep it short and to the

point. Don't worry about forgetting some of the basics—the judge will ask you about it. After all, you are supposed to be giving a recollection of the facts as they happened. As for showing the judge documents—have them ready, but wait for him to ask for them. Be well organized, and if he doesn't request the various documents or pictures you have brought with you, forget it.

Above all, avoid being long-winded and excitable. You want to earn the judge's sympathy. If the judge suggests that you go out into the hall and "settle"—by all means do so. This is usually a hint that the judge is sympathetic to your opponent. And, if you should decide to settle out of court, over the telephone, make it clear that you will call up the court and drop the suit *only* after their certified check appears in your mailbox.

Get your documentation assembled. You will need sales receipts, warranties, a record of your attempts to get the defendant to rectify the situation and the copies of the bills you have paid. If it is not feasible to bring the damaged item into court, you must have pictures of the damages, paid repair bills and witnesses.

In the matter of dress, it seems the people who appear in quiet good taste win oftener than those whose appearance resembles the "extreme" and the latest trappings. Most judges are not only turned off by gum-chewing, but forbid it.

• *Who can sue in Small Claims Court, and what kinds of cases qualify?* Each state has its own rulings, of course, but we will use Illinois as an example:

Anyone of legal age may sue, or a parent may file for a child. Corporations, partnerships and associations may not sue, although they may be sued.

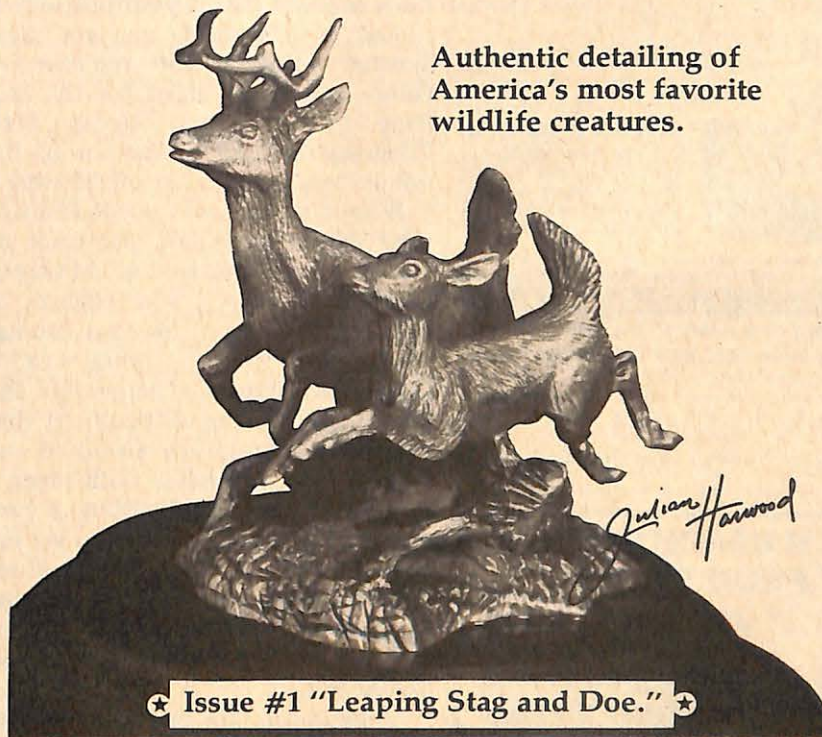
You may bring witnesses to help your case when you receive your day in court, cancelled checks or other documents that may back up your claim. If the cleaners ruined your dress, bring the dress.

Many cases taken to Small Claims Court involve apartment rental deposits and auto accidents. But, paperboys have also sued for back payments, victims of theft have sued to recover their losses, and consumers have sued giant corporations for product failure.

If you have no evidence to document your loss, you may not be able  
(Continued on next page)

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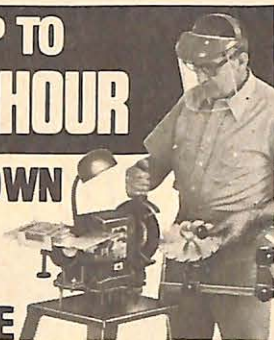
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**Small Claims Court**

to win, no matter how right you are. If you sue a business that is bankrupt or an individual who is broke, or if the defendant lives out of state, you may not be able to collect any type of settlement.

You cannot sue for lost time or wounded pride in Small Claims Court, and you cannot collect for damages beyond your loss.

Generally speaking, you can't sue for frustration you have suffered. Usually, nongreedy common sense will give you a rule-of-thumb answer. Keep in mind that if your property is ruined or destroyed, you get "fair market value," not replacement value. You must allow for the fact that your ruined dress also "depreciated" 30 percent or so the minute you walked out of the store.

• *Who wins and who is not likely to win?* James J. White, professor of law at the University of Michigan Law School says, "Your chances of winning are good. Several studies have found that the Small Claims Courts are fairly effective for the plaintiffs. The big difficulty is that too many people are afraid to use them or are unfamiliar with them."

In some cases, merely filing a case may be sufficient persuasion. As far back as 1971, a study by the Consumers Union found that in at least 25 percent of the cases filed by consumers, a settlement was reached *before* trial.

Some courts are rescheduling evening sessions so witnesses don't have to miss work, are using law students to assist individual plaintiffs, and are restricting filings by big business.

Most Small Claims Courts mail decisions within a week. And, if you lose, you will probably have the right to appeal. But, don't. The appellate process is slow, expensive and will require a lawyer. Now is the time to cut your losses, not add to them.

• *Collecting.* When you win, the court issues a "judgment" in your favor. This judgment is not cash in the hand. Most of the time, the other side will pay up in reasonably short order. If that doesn't happen, try a letter reminding them that they are subject to legal collection process if they don't pay up.

If that doesn't work, you have two choices—you can use whatever legal collection process is available to you. The clerk of courts office will fill you

in on the details, but depending on your jurisdiction, this means either hauling the malefactor back into court for an "examination of assets," or having a sheriff or marshal try to collect for you. If the defendant has gone out of business or is bankrupt, the extra effort may not be worth your while.

The second choice is finding a lawyer who will collect for you for a percentage of the take. And, since collecting takes far fewer man-hours than going to court, lawyers are more willing to undertake this task, even though the fees are small.

• *What if you still don't get your money?* Each state has its own laws regarding same. For instance, New York Legislature had passed a landmark law in 1975 imposing stiff penalties on businesses that ignore small-claims judgments. Under this law, scofflaws can be liable for three times the original judgment plus the lawyer's fees, if any were incurred.

The threat of treble damage and lawyer-fee liability was sought to unquestionably deter some fast-buck operators who had been ignoring small-claims judgments while continuing to attract new victims.

• *Settling out of court.* There is still another way you can win without a trial. Let's say the defendant fails to show up when the case is called. This happens nearly one time out of four, say the statistics, and is termed "default." A default generally means clear sailing, with a judgment normally entered in your favor for the full amount of your claim.

And, remember, there is no dishonor in accepting a reasonable compromise and being done with the matter. Nor is there anything unreasonable in refusing to take a single penny less than you think you have coming, even if it means making a trip to the court house.

As a rule of thumb, there is very little reason to settle for less than 70 percent of your original claim, and you should try for at least 80 percent. When the other side makes its offer, respond with an offer of 90 percent of the full value of the claim, then after the protest reaches a wail, go down to 85 percent, then 80 percent. Then, only if you are really anxious to settle should you let yourself be beaten down more. Reasonableness should govern your actions here.

Of course, you should be sure you get your money in *any* settlement

before you agree to drop the suit.

This should help you get through the procedure of Small Claims Court. And, of course, besides achieving your own personal vengeance, your suit will help the rest of us. If enough people start taking the junk purveyors to court, perhaps our market system will make the imprint "MADE IN U.S.A." an enviable warranty.

And, Small Claims Court also offers a lesson in citizenship as well as a way of standing up for your rights. Win or lose, these are big rewards! ■

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# The CITY of LIGHT Revisited



It was 30 years ago that I saw Paris the first time. Even now I recall the ride in from Orly and the impressions I had of Paris' magnificent old buildings, the plane trees that line her wide boulevards, the graceful cathedrals that reach out, the narrow, twisting side streets of Montmartre and St. Germain. I fell in love with Paris instantly.

Never has there been a time when I returned to Paris that I haven't felt the old surge of excitement as I caught sight of Notre Dame, or crossed Place de la Concorde on a rainy afternoon, or strolled along the Seine, or took a table at a sidewalk cafe along Boulevard St. Germain to watch Paris pass before my eyes. Love lingers; the memory remains fresh and alive, always.

On that first visit I dropped by Mme. Monique Claude's little Left Bank bistro. She was blonde and filled with spirit and she, too, confessed to being a romantic, and so each evening she would lift her glass in a toast to all the wonder and excitement of her city. At tables nearby, others joined her in this toast. She made no secret of the fact that La Polka des Mandibules, which is what

by Jerry Hulse

she called her dimly lit cave, was dedicated to romance. It was merely a doorway along Rue des Canettes in a corner of Paris' Left Bank (the shadow of the Church of St.-Germain-des-Pres fell nearby) but it possessed a magic quality that's hard to define.

Mme. Claude's customers were mostly students and struggling artists, and the young people who worked for her—the artists, the students, the hopeful writers—were also her entertainers. Some were very good. I recall a young French girl, a waitress, who strummed the guitar and sang haunting French love songs. A single candle burned at each table, and wine spigots rose from the copper tops. Everyone poured for themselves and later they paid up when the spigots ran dry.

And so now, years later, I've been searching for Mme. Claude's little Left Bank bistro only to learn that it no longer exists. Vanished. Just a memory.

Well, never mind, because this same night I discovered the small Left Bank jazz joint where I'd gone about the same time. It's called Le Birdland, and it faces a narrow, dimly lit alley at No. 20 Rue Princesse, not far from Mme. Claude's old place. Le Birdland still operates under the direction of scholarly Michael Carlier, a jazz lover with thousands of records in his collection. The first time I went there they were spun by a blonde woman bartender with great gobs of pancake makeup who puffed on a white clay pipe while pouring drinks for the customers.

With the new day I made my way up to Montmartre and Place du Tertre, which is the square behind Sacre Coeur that is almost always filled with artists, just as it was today. Even though it was not yet noon there was the smell of oils and coffee and wine.

Thousands of francs exchange hands at Place du Tertre on a Sunday. It is the day when tourists crowd the square to buy paintings fresh off the easels. Surrounding Place du Tertre are ancient buildings and sidewalk cafes with cozy restaurants squeezed inside. I ducked into one with red-checked curtains and ordered an espresso.

The day was cold and the windows steamed, and beads of moisture ran in little rivulets down the glass, distorting the picture outside. An old

“... I remember a young girl,  
a waitress, who strummed her guitar  
and sang haunting French love songs ...”

Frenchman with watery eyes sat in a corner, reading sipping cassis and mineral water and chain-smoking while flipping through the pages of *Le Monde*. Beyond the window a French girl stopped to pose for a painter. She had the face of a young Brigitte Bardot, and so the boy at the easel was obviously attracted to her and he took great pains to please her, joking with her while he mixed the oils. Other painters set up their easels nearby. One, a handsome boy with jet-black hair and brooding eyes, winked at the girl the other artist was painting and she smiled secretly and blew him a kiss.

This being a sentimental journey I crossed town in a cab, over the Seine to La Closier des Lilas, the sidewalk cafe where Ernest Hemingway, Henry James and others once read poetry and exchanged literary notes. The green-and-white awnings provide protection from the rain for a new wave of artists who linger over copies of *Le Monde* and cups of espresso, although I got the idea that what they were really seeking was inspiration from the ghosts of those departed literary souls who made the earlier pilgrimages.

Later I made my way along Boulevard du Montparnasse to that other sidewalk cafe, *La Coupole*, which draws tourists eager to share a few moments in the same arena that attracted Jean-Paul Sartre, Simone de Beauvoir and other greats. *La Coupole*, which had its dawn in 1927, remains one of Montparnasse's chosen retreats for writers, artists and other creative figures. Other places in this city are reminiscent of the Paris of Hemingway's "A Moveable Feast."

One afternoon I searched for the ancient loft where Hemingway lived, a shabby old rooming house with a decaying entrance that faced Rue Descartes, a narrow, cobbled street filled with the shadows and ghosts and tantalizing odors wafting from little cafes in the neighborhood. Fail-

ing to find it, I went off to a favorite restaurant of mine, *L'Auberge des Deux Signes* on Rue Galande, where waiters pass out music menus as well as dinner menus. From them one orders classical selections and soon the room is filled with the melodies of Beethoven and Brahms, Franz Schubert, Richard Strauss, Mozart and others.

If you are young and in love (or old and romantic) *L'Auberge des Deux Signes* provides the sort of romantic atmosphere that warms the heart. One window frames floodlit Notre Dame, and so, with the music, the candles, the fireplace and the goodness of the wine, the ancient building creates a harmony that causes the heart to glow.

After finishing my wine I hurried off to the *Brasserie Lipp* in St.-Germain-des-Pres. While *L'Auberge des Deux Signes* is infinitely more romantic, the *Lipp* is favored by the French. Particularly the famous French. Indeed, President Francois Mitterrand dines frequently in this noisy, crowded and brightly lit restaurant directly across the street from *Deux Magots*. The *Lipp* is to Paris what Chasen's is to Beverly Hills and 21 is to New York. Perhaps the food is not as good; still there's the excitement that comes with the realization that one is surrounded by some fairly famous French personalities. Mitterrand slips in at least once a week. Ex-President Valery Giscard d'Estaing is seen on occasion. Film stars, journalists, poets, editors and writers crowd the tables. Surprisingly, the restaurant itself is rather un-chic.

Of all things, a neon-lit beer mug glows above the awning like the globes over a pawn shop. Inside it's surprisingly bright, with lights beaming down from old-fashioned chandeliers. One has the impression of entering the dining car of an early 19th-century railroad. Waiters dash about in vests, white aprons and old-fashioned shirts with studs and bow

(Continued on following page)

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## City of Light

(Continued from preceding page)

ties. It is a scene that's been recorded in many Renoirs. Antique mirrors reflect tiled walls and blue and yellow checkerboard linoleum. In such a surrounding the diners appear animated and alive, as if they've some important mission in life. The wine flows as well as the beer, great, foaming mugs of Alsatian beer.

A certain snobbery is sensed inside the Lipp; usually the French refuse to dine upstairs. It's the peasant area, they feel, reserved for the tourists. Instead they seek seats downstairs where there's a better chance of bumping tables with Mitterrand or some other political or theatrical celebrity. These people pay homage to the Lipp not because the food is remarkable but because it's the place to be seen. So for that matter is Deux Magots, and so after dinner I fled across the street to this world-famous sidewalk cafe.

Seeking out inexpensive small hotels in Paris these days is a challenge that offers huge rewards. If one is lucky the savings can be enormous. At a time when \$100-a-day rooms (and up) are commonplace, rates at a number of little-known Paris establishments are downright giveaways. If I were asked to name the friendliest small hotel in the whole of Paris, my vote would go, without argument, to the charming little (25 rooms) Saint Louis at 75 Rue St.-Louis-en-l'île (Paris 75004), which occupies the island behind Notre Dame. Besides providing immaculate rooms, the proprietors (a husband-and-wife team) offer an unusual warmth that's frequently lacking at the city's bigger, more sophisticated hotels.

The devotion to guests by Guy and Andree Record goes unmatched anywhere in Paris. It is a warmth in fact that begs the visitor to return. There's a lovable mutt that roams freely about the hotel. A mascot of sorts, her name is Julie and she's a poodle. French, of course.

The Saint Louis occupies a niche in a peaceful residential neighborhood whose homes are hundreds of years old. When one steps into the street it's evident immediately that this is the Paris of a traveler's dreams. A

double at the Saint Louis comes to under \$40 a night. Singles are a fraction cheaper.

Just next door is another gem, the Hotel de Lutece (65 Rue St.-Louis-en-l'île, Paris 75004), whose proprietor spent a bundle of francs renovating this ancient building several years ago. The result is a charming 23-room shelter that continues to receive warm praise from guests the world over.

The lobby of N. Roland Buffat's little hotel features potted plants and an antique fireplace that glows in the coldest of Paris' winters. It is a hotel that attracts celebrities as well as ordinary souls—actors and actresses, writers and musicians.

Florence Bell, a pert, green-eyed blonde who registers guests, recalls the day actor Cary Grant made an unannounced entrance. The handsome actor flashed his famous smile. Apologetically, she told him, "I am sorry but we are only a small hotel." He shrugged. "I know, I know. That's why I'm here—perhaps I'll find some peace." Only minutes from Notre Dame, the De Lutece provides rooms for a fraction of the rates charged by Paris' landmark hotels.

Likewise appealing—and in the same general neighborhood—is the slick little Hotel le Colbert (7 Rue de l'Hotel Colbert, Paris 75005). On the Left Bank, it stands in the shadow of Notre Dame. Indeed, certain windows frame the Gothic splendor of Paris' ancient cathedral. (No. 41 is an appealing, garret-like suite.) At Le Colbert you pay in the neighborhood of \$50 for the best room in the house. Besides its closeness to Notre Dame, Hotel le Colbert is only steps from Boulevard St. Michel and Boulevard St. Germain. In other words, dead center of the Latin Quarter.

Among the thriftiest hotels on the Left Bank is the small Du Senat at 22 Rue St. Sulpice (Paris 75006). In this same neighborhood the little Hotel Scandinavia at 17 Rue de Tournon (Paris 75006) continues to get high marks for its spotless rooms and cheerful staff. Rooms at the Scandinavia are available for about \$32 single and \$35 double. Just around the corner at Hotel Luxembourg (4 Rue de Vaugirard, Paris 75006), guests dine in a 16th-century cellar that displays a section of the original wall of Paris. Refurbished in 1981, the Luxembourg offers 34 pleasant rooms with color TV, dial telephones and automatic alarm clocks. Rates

start at about \$35.

My vote for one of Paris' real surprises goes to the marvelous little Hotel de l'Abbaye at 10 Rue Casette (Paris 75006). It simply sparkles. A tapestry graces one wall in the lobby and priceless antiques are scattered throughout the rooms. This one-time monastery with its cobbled courtyard dates from the 17th century. When weather is warm, guests are served breakfast in the garden. During spring and summer, pots of blood-red geraniums line the entrance. Ivy cascades down a nearby wall, all this just moments from the Church of St. Germain and that famed cafe, Deux Magots. Figure on paying about \$55 for the finest room at Hotel de l'Abbaye.

Over on the Right Bank the Hotel Bretonnerie at 22 Rue St. Croix de la Bretonnerie (Paris 75004) is conveniently located near the Pompidou Center with its art shows and other cultural attractions. At this reasonable hotel, singles start at \$25 and doubles at about \$35.

A new discovery this trip was Hotel St. Germain (88 Rue du Bac, Paris 75007) whose 29 rooms are scattered throughout a former 18th-century town house near St.-Germain-des-Pres. Rates at the St. Germain range from around \$30 to \$45, single or double. This spotless, small hotel is only a three-minute walk from the Metro and about 10 minutes by foot from St.-Germain-des-Pres.

On the next block an old favorite, the Hotel St. Simon, is undergoing an extensive, \$1-million face lift at 14 Rue de Saint-Simon (Paris 75007). When I last stopped by six years ago the hotel still exuded a certain charm, but was becoming noticeably threadbare. It had a look of weariness. Its new proprietor, Goran Lindqvist, is remedying this by putting down new carpets and restoring both furniture and paintings. Lindqvist is installing a bar in the hotel's old coal cellar as well. The cheapest room is pegged at about \$50 a night and suites figure out to about \$75 a day. If someone asked, I'd suggest room No. 17. It's blissfully quiet and looks out on a small garden. When you awake and open your eyes you'll know you can be only one place in the world: Paris with all its treasures and charms. ■

*Note: Prices quoted in this article are subject to change due to inflation and subsequent fluctuations in the international rate of monetary exchange.*

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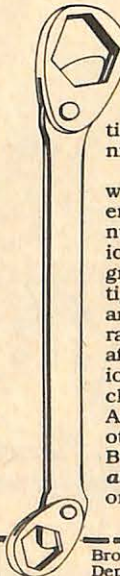
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# YOU & RETIREMENT

by Grace W. Weinstein

## SOCIAL SECURITY NEWS

The Social Security Amendments Act of 1983, signed into law on April 20, made far-reaching changes that will affect workers and retirees alike. Through a combination of tax increases and benefit reductions, the legislation is expected to add about \$170 billion in funding and secure Social Security retirement benefits for years to come.

Here are the details of the changes, as they are likely to affect you:

- If you're already retired, you're probably well aware of one of the biggest changes wrought by this legislation: the taxation, for the very first time, of a portion of Social Security retirement benefits. Starting in 1984, up to one-half of your Social Security benefits will be subject to Federal income tax if half of those benefits plus all other income total at least \$25,000 for an individual and \$32,000 for a married couple filing a joint income tax return. "All other income," for this purpose, includes otherwise nontaxable income such as the income from tax-free municipal bonds. This was a hard-fought battle (Social Security benefits have always been tax free), with proponents arguing that only about 10 percent of Social Security recipients would be affected. But the \$25,000 and \$32,000 thresholds are not indexed for inflation, and significantly larger numbers of retirees may find their benefits taxed in the future. In addition, the tax door has now been opened; once opened, it will be easier to open still wider.

- If you're retired, too, you already know that cost-of-living adjustments have been postponed from July to January, and will be made in January from now on. The 1983 COLA increase is 3.5 percent, and its postponement will cost the average Social Security recipient an estimated \$84. By 1989, however, the compound effect of the postponement could average \$1,100 for an individual and \$1,800 for a married couple. According to a study done for the American Association of Retired Persons by Data Resources, Inc., this COLA delay, even though it's not an actual cut in benefits and even though it will be temporarily offset by an increase in sup-

plemental security income, will push another 288,000 elderly persons below the poverty threshold next year. The impact will be greatest on the low-income elderly, particularly single women over age 72, who rely on Social Security for nearly all their income. Over the next seven years, however, the delayed COLA is expected to save \$40 billion for the Social Security trust funds.

There's another change in COLA: Benefits have been and will continue to be, adjusted for inflation in accordance with the Consumer Price Index. Under the new law, however, if reserves in the Social Security trust funds fall below a specified level after 1985, then the benefit will be adjusted by either the CPI increase or the increase in average wages, *whichever is lower*. These changes, the pension consulting firm of Martin E. Segal Company points out, "could be construed as an oblique assault on the whole concept of indexing benefits to inflation, and may lead to further modification of the practice."

- If you're still working, your taxes will go up. As an employee you will find 7 percent of this year's wage base (\$35,700) deducted for Social Security; the percentage will rise to 7.65 percent by 1990, with the wage base itself rising along with the rate of inflation (to an anticipated \$57,000 by 1990). The maximum annual tax right now is \$2,391; by 1990 it could be \$4,360.50.

If you're self-employed, a bigger blow is in store. The 9.35 percent of wage base income that you are paying in FICA taxes this year will be 14 percent in 1984 and 1985 and will reach 15.3 percent by 1990, as the self-employed begin to pay the combined employee-employer rate. The only saving grace: Tax credits will offset part of this increase from 1984 through 1989. In 1990 and thereafter, the self-employed will be allowed to deduct one-half of their Social Security tax payment as a business expense.

- Another major change designed to add money to Social Security coffers is the phasing in of later retirement. Over a period of 22 years, starting in the year 2000, normal retirement age will move gradually from age 65 to age 67. Those



born between 1943 and 1959 will have a "normal" retirement age of 66; those born in 1960 and thereafter will have a "normal" retirement age of 67. The age for Medicare eligibility has not been changed; it remains 65.

At the same time, to encourage people to keep working, there will be increased "credits" for delayed retirement. Since 1977 the credit has been 3 percent for each year of work beyond age 65 and through age 72. With the 1983 law, the upper age is lowered to 70. And, beginning in 1990, the amount of the delayed retirement credit will rise gradually to a level of 8 percent per year for those who reach normal retirement age after the year 2008. With people living longer, the National Commission on Social Security Reform felt, later retirement would make a great deal of sense.

Retirement as early as age 62 will still be permitted but benefits will be reduced. When normal retirement age is 67, someone retiring at age 64 will receive 80 percent of the full benefit; someone retiring at age 62 will receive 70 percent.

- The "earnings test" has been liberalized, in a way that will also encourage later retirement. Right now retirees between the ages of 65 and 70 may earn up to \$6,600 with no reduction in Social Security benefits. Earn more than that amount, and benefits are reduced by \$1 for every \$2 earned. Under the new law, starting in 1990, benefits at normal retirement age will be reduced by \$1 for every \$3 earned. Retire before normal retirement age, even after 1990, and benefits will still be cut by \$1 for every \$2 earned above the cutoff point.

- The tax base on which Social Security contributions are made has been broadened to include other forms of compensation. If you had elected to defer a bonus, for example, that bonus was not counted as part of the wage base for FICA taxes. Starting in 1984, deferred compensation, whether bonuses or profit-sharing plans, will be subject to Social Security taxes. In addition, severance pay and accumulated vacation and sick pay, which were subject to FICA tax when they were paid, may now be subject to tax earlier; questions about this aspect of the legislation remain to be resolved. And, until now, fringe benefits have not been treated as income either for purposes of Federal income tax or for FICA purposes. Now the law holds that even though such payment is excluded from withholding tax, it may still be subject to FICA taxes. This aspect of the law also requires clarification but it appears possible, according to the Martin E. Segal Company, that such benefits as airline travel, merchandise discounts, or free parking could be taxable for Social Security.

- Benefits for divorced spouses have

been liberalized under the new legislation. A person who is divorced after at least ten years of marriage to an individual covered by Social Security is entitled to Social Security benefits based on the covered spouse's earnings record. But benefits have not started until the covered employee retired, and they were lost altogether if the dependent spouse remarried. Now, starting in 1985, the divorced spouse may begin receiving this spousal benefit at age 62 even if he or she has remarried and even (if the couple have been divorced for at least two years) if the former spouse has not yet retired.

- All Federal employees hired on and after January 1, 1984, must join the

Social Security system and pay FICA taxes. Mandatory coverage also extends, for the first time, to the President, Vice President, members of Congress, federal judges, and top-level political appointees. This provision is expected to bring an additional \$9 billion into the Social Security trust funds. Employees of non-profit organizations will also be required to participate, along with employees of state and local governments, for an additional \$15.6 billion in revenue.

Will all of these measures ensure the long-range solvency of the system? The Congress says yes. The AARP says no. A lot will depend on the health of the nation's economy in the years to come. ■

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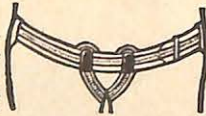
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**MEDICINE  
& YOU**

by Larry Holden

**HEALTH & THE OFFICE**

Good health and success in business are full-time partners. No matter what kind of work you do, without good health it's impossible to achieve your greatest potential. In fact, recent research reveals that fitness-minded businessmen not only live longer and accomplish more on-the-job goals, they actually get paid more money!

Robert Half International, a New York-based executive recruiting company, conducted a study of 180 successful job candidates in the \$30,000-\$50,000 salary range. Fifty percent of the candidates listed regular exercise, gained in the participation of one or more sports, in their resumes. The other 50 percent mentioned no such activity. The salaries received on their new jobs revealed a significant difference: the exercise-minded executives earned an average of \$3,120 a year more than those in the other group. That's because physically-active people are often more confident, competitive, energetic and self-reliant—and employers pay a premium for those qualities.

"Health is too important an element of life to let slide. With a minimum amount of training, proper nutrition and by watching his diet, every businessman can protect his health. And, at the same time, he can raise his energy level and sharpen his mental outlook," notes Dr. Franco Columbu, one of the world's most sought-after physical fitness experts. "He will look better, feel and be a lot better at whatever he chooses to do.

"Many successful men let their health suffer and suddenly find their careers cut short by diseases associated with physical deterioration. A heart attack, stroke or serious ulcer is simply too high a price to pay for success."

Considered one of the premier body-builders of all time, Dr. Columbu travels some 150,000 miles each year conducting fitness seminars for organizations and corporations all over the world. The Mr. Universe-Mr. Olympis-Mr. World backs up his enviable practical knowledge of the human body with extensive academics: he's a Ph.D. in nutrition and

a licensed doctor of chiropractic. Through his books, seminars and at his Columbu Chiropractic Center in Westwood, California, he's helped the careers of thousands of businessmen, athletes and movie/television personalities.

"Exercise and nutrition are as much tools of business as are typewriters, telephones, factory machines," states the internationally-known fitness expert. "Since finding time is a problem for every businessman, the best fitness program uses the absolute minimum of exercise—and time—necessary to protect against physical deterioration."

Such a system is the basis for Dr. Columbu's ninth book on exercise and nutrition. *The Businessman's Minutes-A-Day Guide To Shaping Up* rolls off the presses in October. In it, he puts the emphasis on the man in the office and the man who travels a lot. Highlighted by an uncomplicated program of exercises, diet and nutrition, the book even details who to take the "lag" out of jet lag. The hardback book will be available in bookstores, or from Contemporary Books, Inc., 180 N. Michigan Ave., Chicago, Illinois, 60601 for \$16.95.

"By setting aside just 15-20 minutes a few times a week, you can put your body through enough training so that your health will not suffer," explains Dr. Columbu. "This kind of program won't get you in shape to play in the Super Bowl, but it will help ensure you're around for a great many football games to come."

One reason Dr. Columbu's shape-up programs are so successful is the ease of how they adapt to your surroundings. In the initial stages, no equipment is needed. In the latter stages of most programs, the most complicated piece of equipment that's a MUST is a pair of dumbbells. He's specialized and streamlined the specific exercises, but some of the standard ones are: standing side bends, bent-leg sit-ups, forward bends, running in place, one-arm rowing, hamstring stretches.

Along with an exercise program, Dr. Columbu views nutrition and diet as

critical to maintaining good health. "When we talk about nutrition, we are, of course, concerned with food. Food provides us with energy and the nutrients we need to build and maintain tissue and sustain our various life processes," notes Dr. Columbu.

"There are six basic nutrients in food: *proteins*—the material of which our muscle structure is primarily constructed; *carbohydrates*—the material which provides us with ready energy in the form of glucose (sugar) in the body, and which fuels the activities of the brain; *fats*—the most efficient form of energy storage; *vitamins*—organic nutrients necessary for life processes; *minerals*—inorganic nutrients found both in our bodies and the planet on which we live; *water*—the most abundant substance in our bodies, and that which assists in dissolving other nutrients and transports them to vital organs.

"Proper diet consists of a combination of a little special knowledge and a lot of common sense," says the champion bodybuilder. "Let me give an example of special knowledge: "The body requires a minimum of 60-80 grams of carbohy-

drate per day, and about one gram of protein for every 2.2 pounds of body weight. The common sense that comes from this knowledge is: If you feel you are too fat and you want to lose weight, you should eat less and exercise more.

"The only other item of specialized knowledge you need is an understanding of *calories*. The calorie is a unit of measure used to describe the amount of energy found in the food you eat, and the amount of energy you expend through exercise. A pound of pure fat contains roughly 3,500 calories. This is equivalent to running, or walking, 35 miles. A pound of pure protein, on the other hand, has only about 600 calories. You can readily see you can eat more protein than fat without putting on a lot of weight.

"But many foods that are high in protein are high in fat as well—for instance, beef, ham, lamb and many other meats. Fish and fowl have relatively little fat and so contain fewer calories.

"Given these items of specialized knowledge, what then does common sense tell us? Three major concepts need to be followed: (1) eat low-fat meat,

fish, chicken, milk, yogurt and cheese in preference to high-fat sources or protein; (2) eat a sufficient variety of foods (meat, fish, vegetables, fruits) to obtain the necessary amounts of the six basic nutrients; and (3) in addition to fat, avoid other calorie-loaded foods.

"That third rule simply means eat fruit for dessert instead of foods packed with processed sugar, which contains a lot of calories and has no nutritional value. And avoid putting rich sauces on your food, such as loading your bread and potatoes with butter, pouring on the sour cream, and soaking your salads with high-calorie dressings (oil, like butter or margarine, is 100 calories a tablespoon!).

"To me, the answer to dieting is simple: all things in moderation—protein, fat and unrefined carbohydrates. Eat small amounts of food only when you are physically hungry and enjoy every bite. Most people overeat for psychological, not physical, reasons. Train hard and you will not have to spend the rest of your life looking for magic diet secrets. They just don't exist." ■

## ELKS NATIONAL SERVICE COMMISSION

"So long as there are veterans in our hospitals, the Benevolent and Protective Order of Elks will never forget them."



The Elks Veterans Administration Volunteer Service Committee sponsored an Arts and Crafts Fair at the Albany, NY, VA Medical Center. Canteen books were awarded for prizes in each category. In photo are Gerry Shook (left), Elks VAVS Representative, and Jim Johnston (right rear) therapeutic specialist, along with the judges for the event.



Over 1,300 square feet of cow, deer, and elk hides were presented to the Seattle, WA, VA Medical Center by the hides committees of the Washington State Elks Association. From left are R. Joel De Lisa, chief of staff for rehabilitation medicine; PER Dale Orff of Renton, WA, Lodge, who is the VAVS representative at the center; Charles Frohning, a volunteer in the therapy program; and Robert Harris, a patient.

I.V. Billes, director of the VA Hospital at Martinsburg, WV, presents the Medical Center Director's Award to ER John Prenzel of Arlington-Fairfax, VA, Lodge. The award is based on continued exceptional and outstanding service and contributions to the Veterans Administration Volunteer Service Program for the 1982-83 year.

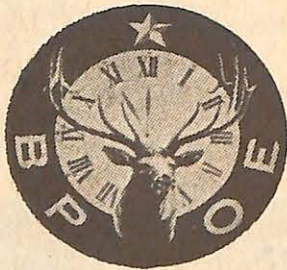
## Departed Brothers

**PAST DISTRICT DEPUTY** W. Franklin Westcoat of McKeesport, PA, Lodge died July 13, 1983. Brother Westcoat served as District Deputy Grand Exalted Ruler for the Southwest District of Pennsylvania in 1957-58.

**PAST DISTRICT DEPUTY** Garnett W. Shipley of Martinsburg, WV, Lodge died January 20, 1983. The news of his passing was received by this magazine only recently.

Brother Shipley served as District Deputy Grand Exalted Ruler for the Central District of West Virginia in 1960-61. He was also secretary of the West Virginia Elks Association for 21 years and in 1973 was named honorary president of the association.

**PAST DISTRICT DEPUTY** George M. Cougler of Gouverneur, NY, Lodge died July 28, 1983. Brother Cougler served as District Deputy Grand Exalted Ruler for the North Central District of New York in 1970-71.



**PAST DISTRICT DEPUTY** M. T. "Ted" Woods of Sioux Falls, SD, Lodge died August 19, 1983. Brother Woods served as District Deputy Grand Exalted Ruler for the state of South Dakota in 1933-34.

**PAST DISTRICT DEPUTY** Edward V. Foretich, Sr., of Newport News, VA, Lodge died August 10, 1983. Brother Foretich served as District Deputy Grand Exalted Ruler for the East District of Virginia in 1950-51.

**PAST DISTRICT DEPUTY** Charles A. Carbone of Melrose, MA, Lodge died October 13, 1982. The news of his passing was received by this magazine only recently. Brother Carbone served as District Deputy Grand Exalted Ruler for the Metropolitan District of Massachusetts in 1960-61.

**PAST DISTRICT DEPUTY** Russell F. Batchelor of Keene, NH, Lodge died June 15, 1983. Brother Batchelor served as District Deputy Grand Exalted Ruler for the state of New Hampshire in 1944-45.

## The Big One

(Continued from page 11)

of a handful of concerned professionals. But even those measures are on shaky ground. Before the Coalinga quake, a California Assembly subcommittee killed a \$130,000 allocation for the Governor's earthquake emergency task force (the disaster quickly jolted the group into another vote).

And even the vociferous Phillip Day admits that his programs could be in trouble.

"If another mayor comes in who says, 'Don't talk about this, you'll scare off all the tourists,' " he says glumly, "I'll be back in my hole and you'll never see me again."

If even this handful of dedicated disaster watchers begin to lose their momentum, earthquake safety will once again be up to the individual, and the resourcefulness of the citizens of the Golden State will once more be put to the ultimate test. But perhaps that's where their true uniqueness lies in the first place.

In the days following the 1900 quake, Psychologist William James made this astonished observation

about the citizens of San Francisco.

"The words 'awful' and 'dreadful' fell often enough from peoples' lips," he wrote. "But always with a sort of abstract meaning, and with a face that seemed to admire the vastness of the catastrophe as much as it bewailed its cuttingness."

Seventy-seven years later, Dr. Weiss seems to share this opinion.

"If you believe every bad thing that *could* happen is going to, you wouldn't drive a car, you wouldn't eat certain products, you wouldn't take aspirin, you wouldn't do a lot of things. The fatalism of some people — 'I'm building this here because I like it' — is less comprehensible. But in a way, the reality remains the same — 'This is a phenomenon. It happens, but it is unpredictable. It will be at random. And there's a good chance that I *won't* be affected.' "

But perhaps the prevailing California attitude can best be summed up by John Burks, who, fire safety notwithstanding, remains a "perennial" San Franciscan.

"The worst thing that can happen

## Community Image — Contest B

What does your community think of your lodge? Your community image is projected as a result of your community activities. It means being out and being seen working in the community. Identify yourself. Wear your Elk pin or something to indicate that you are an Elk. Good publicity in this area is absolutely essential to the continued improvement of our lodges' community image. We have made strides, but there is much, much more to be done.

Our continued growth and well-being hinge on our lodges' community image. There are countless ways to be of service to your community. Eagle Scout Awards, "Hoop Shoot," sport sponsorship, Veterans Home activities, Girl Scout sponsorship, contributions to civic building programs, Law and Order Night, crippled children's programs — the list is endless. Elks do care and we are always ready and willing to help the underprivileged, the old, the young, and the handicapped. However, we need to talk about it. When you serve your community, tell the news media and you'll get coverage.

The Grand Lodge realizes the importance of our lodges' community image, and, to encourage our officers to greater efforts, sponsors the Community Image Contest. The rules are simple. Each time that your lodge does something to improve its community image, make a permanent record of it. Compile photographs, letters of commendation, newspaper clippings, records of radio and TV stories, anything that can be documented. Keep a file of these events for the year and then submit them in brochure form to the undersigned by April 1, 1984. Be sure to send along a letter from your lodge secretary certifying your membership. First, second and third-place plaques will be awarded in each of the five divisions at the Grand Lodge Convention in Houston next July.

Remember — Elksdom's continued well-being rests largely with a constantly improving community image.

Leo D. Youngblut, Member  
GL Lodge Activities Committee  
1135 Prospect Boulevard  
Waterloo, IA 50701

is that you could be killed," he points out. "The second is that you could lose all your material possessions. How bad is that? Would you rather live in California knowing that? Or would you rather live in Detroit?"

"Or would you rather be among the kind of people who can live happily—knowing that an earthquake can happen at any moment at all?" ■

## Elks Aid Quake Victims

(Continued from page 4)

spread, government agencies began to run out of funds and became unable to continue to render assistance to local residents but the Elks refused to give up. At the California-Hawaii Elks State Convention held in San Diego, an idea was conceived by a member of Westchester Elks, Wally Widholm, that Elks Lodges throughout both states should embark on a program to raise funds to assist members of Coalinga Lodge in their efforts to continue aid to earthquake victims.

Donations immediately began to pour in at the State Convention and later continued to mount up through efforts of members of the Elks at subsequent meetings of their individual lodges. As a result, Coalinga Lodge was able to continue to provide assistance long after government agencies discontinued their help. ■

## Business

(Continued from page 21)

A business friend who operates a firm that employs 12 persons takes a different approach. "My phones (he has three) are a 100 percent deduction on my taxes. If my rates increase, it's simply the cost of doing business which I pass on," he told me. Consequently, he plans no action.

"I simply don't have time to shop around for phones or try and understand the gobble-de-gook of the new telephone business. I spend my time involved in my own business," he said.

The problem, of course, is what will occur in trying to remain a phone customer in 1984?

*Consumer Guide* editors give us this view:

"Local phone companies are trying to come up with ways to keep down monthly bills for consumers. One possibility is that your bill will be based on the number, duration and distance of local, outgoing calls. Make fewer phone calls and you'll pay less at the end of the month."

But long distance connections may require different procedures for the companies and telephone users. Because it is a special service, you could be involved with AT&T's Long Lines System for in-state and out-of-state long distance calls... and create the need for another bill monthly.

Furthermore, if you continue renting or leasing your telephones, the *Consumer Guide* editors point out, you could see another monthly bill from a rental company. ■

"Gradually, telephone companies will try to get you to pay for the time you spend using their lines, rather than the number of calls you make," the editors predict.

While AT&T and the Justice Department accepted a judge's conditions for approval of this landmark anti-trust decision more than a year ago, the impact of the reorganization still hasn't fully registered with the public or the small business community, in my opinion. The figures and legalities of such a monumental case were, perhaps, "too awesome," as my son would say.

AT&T, the third largest business in sales in 1982 with \$63.3 billion and the most profitable company in the US (\$7.369 billion), will lose an estimated \$80 to \$85 billion of current assets but will gain opportunities to enter new fields of technology.

At the same time, public awareness of the difference between owning or leasing phones is on the increase in some sections of the country as equipment manufacturers and distributors advertise their wares.

A district manager of Radio Shack in Texas points out that telephone and telephone equipment accounted for 6.5 percent of the company's total net worth in 1982. That's \$132,116,000 worth of business.

And, according to a spokesman for Southwestern Bell in the *Daily Texan*, the student newspaper of the University of Texas, buying a phone is cheaper than renting one. Southwestern Bell, for example, launched a "Buy Your Phone At Home Program," which is designed to let the consumer buy the phone he presently rents at a cheaper rate. ■

## Memorial Day Brochure Contest

As mandated by the Grand Lodge, December 4, 1983, the first Sunday in December, is set aside for the Elks Memorial Services. These services are to pay tribute to "Our Absent Brothers." When properly performed, this service is one of the most moving rituals in our Order and deserves the attendance of all Brothers.

Again this year, the GL Activities Committee will conduct a contest based on the lodges' Memorial Services and the excellence of their Memorial Day Brochures. Judging criteria for the contest will be found in the October issue of the Grand Lodge Newsletter.

Mail the brochure to contest chairman James Roberson, Box 625, Bingen, WA 98605, postmarked no later than February 1, 1984.

James B. Roberson, Member  
GL Lodge Activities Committee

## RECODIFICATION OF STATUTES



*At the Grand Lodge Session in Honolulu in July, the Recodification of the Statutes of the Order was proposed and was passed in the same form as the Recodification that was sent to all Lodges and Exalted Rulers in March with the following changes and corrections:*

### CHAPTER 1—DEFINITIONS

Section 1.100 Misdemeanor—A criminal offense wherein the maximum sentence provided for by law is one year or less in jail.

### CHAPTER 4—GRAND LODGE

Section 4.490. The initiation ritual shall be exemplified by the Officers of the Lodge, etc.

### CHAPTER 9—OFFENSES AND PENALTIES

Throughout the Chapter, all reference to notice will be by certified mail.

### CHAPTER 12—SUBORDINATE LODGE OFFICERS

Section 12.130—All Officers shall memorize the opening, closing and initiatory Rituals for their respective stations within thirty days after their installation. Failure to do so may require a forfeiture of office, as declared by a majority vote of the Lodge at a regular session. The Exalted Ruler,

with the approval of the Lodge, may appoint members of the Lodge especially qualified to organize degree teams for the exemplifications of the Rituals, except for opening and closing of Lodge Sessions, and the initiatory Ritual.

### CHAPTER 14—SUBORDINATE LODGE MEMBERSHIP AND REVENUES

Section 14.110—(a new paragraph has been added as follows:) The Lodge receiving the Transfer Dinit shall act upon the application in the same manner as an original application for membership.

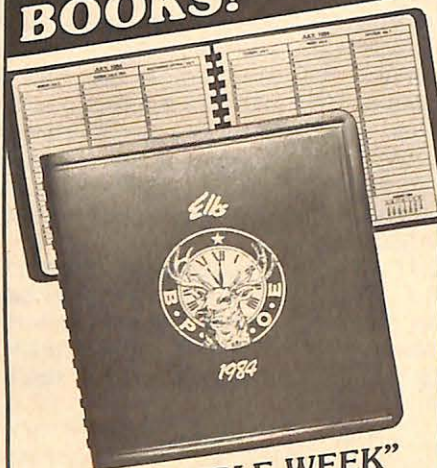
### CHAPTER 16—SUBORDINATE LODGE OPERATIONS

Section 16.030—The Lodge may, if it chooses, form a separate corporation for any Club Home, real property or other facility owned by the Lodge. Membership in the corporation shall at all times consist of the elective Officers (including Trustees) of the Lodge, together with four (4) additional persons who are members of the Lodge. These four additional members shall be elected by the remaining corporate members and shall be members for one year periods.

Except for word corrections these are the changes from the Recodification previously published.

The Recodification, with the changes set forth above, was adopted into Law by the delegates at the Business Session on July 28, 1983, at the Grand Lodge Session in Honolulu, Hawaii.

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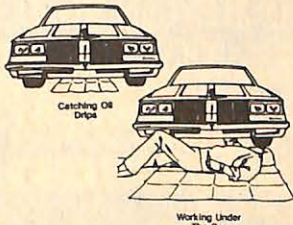
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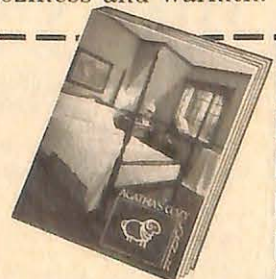
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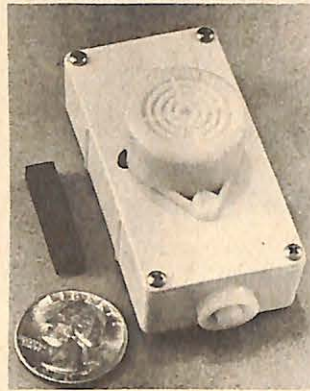
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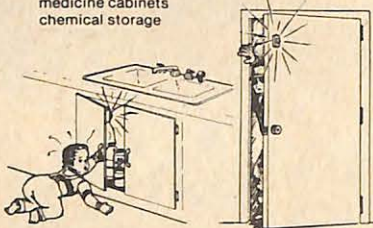
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The current Damart Thermolactyl catalog shows how to beat the cold from your head to your toes.

Without excess weight, without bulky clothing, without overheating. FROM SLIPS TO SOCKS TO CAPS TO GLOVE LINERS TO GOOD OLD LONG JOHNS IN EVERY SIZE.



Sleek, supple, oh-so-warm Damart Thermolactyl is the perfect winter wardrobe. It keeps you

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## WARMER AND LIGHTER THAN COTTON OR WOOL!

The secret of Damart's incredible warmth without weight is Thermolactyl, a machine-washable fiber that uses your own body heat to keep you warm. At the same time, you won't overheat because

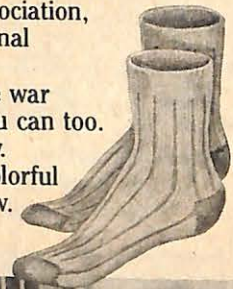


Thermolactyl b-r-e-a-t-h-e-s, allowing clammy perspiration to evaporate immediately from both your skin and clothing.

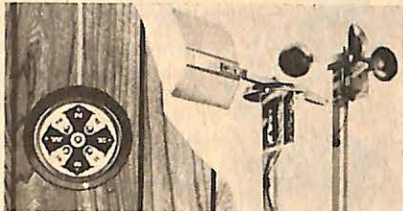
Satisfied Damart wearers include the U.S. Bobsled Team, mountain climbers and polar explorers, the Ladies Professional Golf Association,

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They won the war against cold. You can too. Fight back today. Send for your colorful free catalog now.



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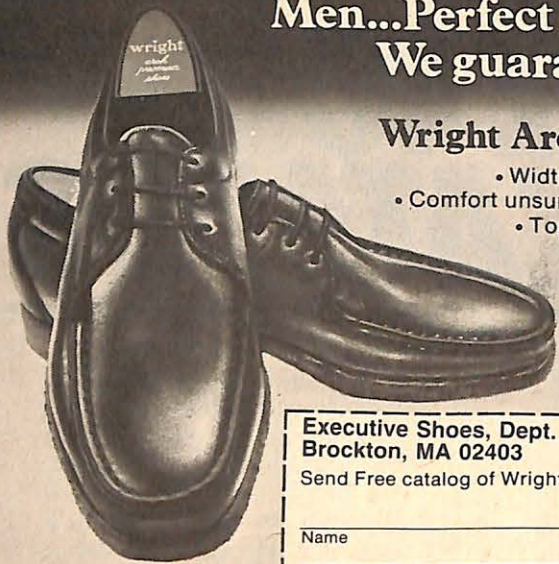
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**WE GUARANTEE YOU'LL FORGET YOU HAVE THEM ON— OR MONEY BACK!**



**NEW SOF-SPIKES™ GOLF SHOES ARE RUBBER-GRIPPED FOR COURSE AND CLUBHOUSE WEAR...SCIENTIFICALLY DESIGNED FOR 12 TIMES MORE HOLDING POWER... AIR-CUSHIONED FOR SLIPPER-SOFT COMFORT... MADE OF REAL LEATHER FOR COOL, WATER-PROOF PLAY**

If new SOF-SPIKES™ don't make you forget you have golf shoes on, return them *used* and we'll refund their price promptly. No questions asked. That's how sure we are that new SOF-SPIKES™ are the most convenient, most comfortable, most stylish, most economical, lightest, longest-lasting golf shoes ever invented. They mark the end of heavy, steel-spiked shoes.

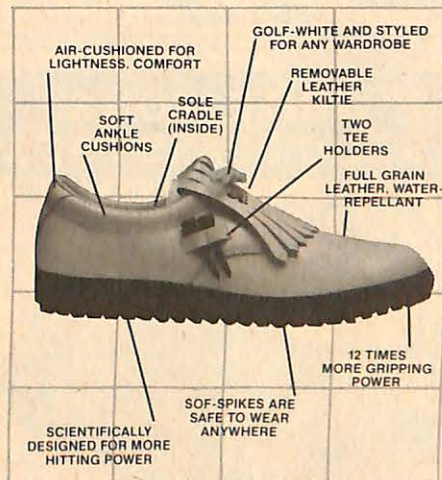
**WEAR ANYWHERE!...** With new SOF-SPIKES™ there is no need to change shoes before and after every round. You put SOF-SPIKES™ on at home and wear them in your car, on the course and in the clubhouse. There are no sharp points to rip up floors and carpets. SOF-SPIKES™ are safe and sure on any surface, outside or inside.

**12 TIMES MORE GRIP!...** They grip grass like a bear. SOF-SPIKES™ scientifically designed rubber spikes give you 12 times the gripping power of conventional steel-spiked shoes. They secure your footing on *any* kind of surface, hard, soft, wet or dry. And they don't dig up turf and greens, as steel spikes often do. SOF-SPIKES™ tread as softly as a baby's foot, a fact your greens-keeper will appreciate.

Each grip is scientifically placed to give you maximum hitting power from tee and fairway. For instance, the outer ring of grips is angled out slightly so your feet hold firm when you come down and through your swing. SOF-SPIKES™ has over 150 individual grips that will keep you hitting without a slip on the hilliest, wettest course in the world.

**SLIPPER-SOFT!...** You'll play more relaxed than ever before. You'll think SOF-SPIKES™ are slippers when you take them out of the box. Their feather-lightness comes from their new air-cushioned soles and, of course, the absence of heavy steel spikes. For

pillow-like comfort we inject air into the soles. YOU LITERALLY WALK ON AIR! SOF-SPIKES™ weigh 52% less than conventional golf shoes, and that makes 18 holes a lot less tiring.



Additionally, our specialists have added a soft molded cushion around the collar of the shoe where your ankle fits. There is also a sole cradle inside the shoe for further comfort. "Slipper-soft and as light as a moccasin," said one golfer. And we guarantee it. Remember, if you don't forget you have them on, we'll take them back *used*.

*More gripping power, less-tiring play, unequalled lightness, more walking comfort, freedom to go inside or outside without changing shoes—it all adds up to the greatest golf shoe in history! And that's not all.*

**REAL LEATHER/GOLF WHITE** SOF-SPIKES™ Are made of real, full-grain leather for longer, cool, water-proof play. They come in traditional golf-white with a removable, all-leather kiltie. SOF-SPIKES™ clean, elegant design is "at home" with any golfing wardrobe

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or LADIES \_\_\_\_\_ Golf White Only

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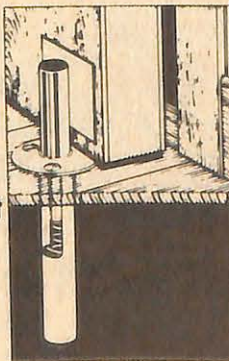
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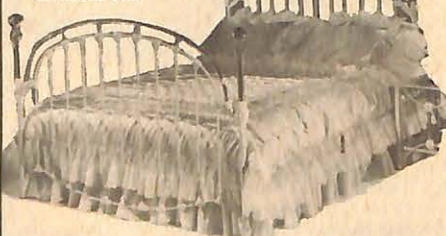
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See Advertisement Outside Back Cover

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Medium Width: 6 1/2-7 1/2-8-8 1/2-9-9 1/2-10-10 1/2-11-12-13  
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HABAND COMPANY  
265 North 9th Street,  
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Yes! Please send me \_\_\_\_\_ pairs shoes for which I enclose my full remittance of \$\_\_\_\_\_. Plus \$1.95 for the postage & handling.  
Or charge  VISA  MasterCard

\*Please add \$1.00 per pair for wide width.  
Minimum Order: 2 Pairs  
Better yet, take one of each style!

STYLE	40D	Qty.	Size	Width
BROWN OXFORD	G			
BLACK OXFORD	F			
BROWN LOAFER	J			
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STYLE	40F	Qty.	Size	Width
BROWN BOOT	L			
BLACK BOOT	M			

720

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Haband — a conscientious family business, established 1925.

See Advertisement Inside Back Cover

## Haband's 100% Polyester NO-IRON

**EXECUTIVE DRESS SLACKS** 2 Pairs Slacks for **21.95** Minimum Order 2 PAIRS

SAVE EVEN MORE: 3 for 32.50 4 for 43.25

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

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Or Charge  Visa  MasterCard

Acct. # \_\_\_\_\_  
Exp. Date: \_\_\_\_\_

COLOR	D47	Color	Waist	Inseam
Charcoal GREY	Q			
Alpine GREEN	S			
Cognac TAN	R			
BROWN	C			
NAVY	B			
BLACK(not shown)	E			

**GUARANTEE:** I understand that if upon receipt I do not choose to wear the slacks, I may return them within 30 days for a full refund.

\*Please add \$1.50 per pair for 46-54.

### IS YOUR SIZE ON THIS CHART?

WAIST: 30-32-34-35-36-37-38-39-40-41-42-43-44-46\*-48\*-50\*-52\*-54\*

INSEAM: 27-28-29-30-31-32-33-34

721-047

Name \_\_\_\_\_  
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## YOUR OWN CANVAS

TOTE BAG (About 14 x 16)

With

## ELKS EMBLEM

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SEND \$4.95

## KIDS TEE SHIRTS

50% POLYESTER 50% COTTON



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Elk Emblem on Front or

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ADULT SIZE WITH ELK EMBLEM S M L \$5.95

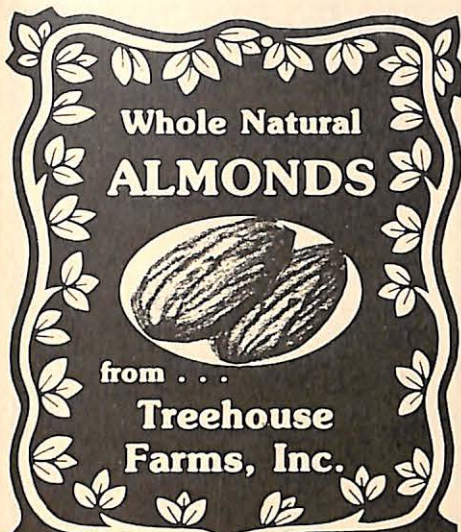
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TOTE BAGS @ \$4.95 ea.  
KIDS T-SHIRTS @ \$4.95  
With Dads An Elk  
KIDS T-SHIRTS @ \$4.95  
With Grams An Elk

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## PERFECT FOR THAT TOURNAMENT YOU'VE BEEN PLANNING!

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- Ball Markers
- Ball Mark Repair Tools
- *In Bag*
- Gift Packs
- SUNSHADR (the unique one-size-fits-all sun visor) etc.

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(2)  
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## INTRODUCING, NEW! **KEY GUARD** T.M.



### It Brings Your Lost Keys Home.

The KeyGuard Medallion is a simple precaution that can save you the frustration, anxiety and cost of losing your keys. You can use it alone or add it to your present key ring. The KeyGuard Medallion is made of solid brass and is engraved with your personal code number.



- **Safe & Secure:** Your personal code number enables KeyGuard to return your keys without risk. Your name and address never appears on your medallion.
- **It's Easy:** When your lost medallion is found and dropped in any mailbox, the U.S. Post Office guarantees the delivery of your keys to KeyGuard. We immediately computer-match your personal code number to your name and address, and return your keys, FAST!
- **A Must For Everyone:** Every family member should have a KeyGuard Medallion. It's a small price to pay for so much peace of mind.

### Send For Your KeyGuard TODAY!

After all, what have you got to lose, but your keys?

### SPECIAL Get 1 FREE KeyGuard OFFER! with every 2 you order.

Quantity (Fill-in)	Order	Price	Post. & Handl.	Total*
	Single KeyGuard	\$3.99	.75	
	Set of 3	\$7.98	\$1.50	

\*Illinois residents add 6% sales tax.

Enclose check or Money Order (Sorry, no cash or C.O.D. orders, please)  
Please allow 4-6 weeks for delivery

NAME \_\_\_\_\_  
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**KEYGUARD/DEPT. E10**  
**P.O. BOX 602 • Wheeling, IL 60090**

## Carry 10 times a wheelbarrow load in one easy trip!



© 1982 Garden Way Inc.

### The Garden Way Cart

balances the heaviest and bulkiest loads - up to 400 lbs. - and lets you transport them with incredible ease. It can't tip...it loads and unloads easily...it's an incredible workhorse!

### The work & back saver.

Our Cart's two big wheels carry these huge loads while you glide with confidence over rough, bumpy ground - without missing a step. You'll accomplish so much more around your place...with less strain on your arms, back and heart! So...  
...if you're ready to give up the struggle with hauling, lifting and lugging, discover for yourself how...

### ONE FINGER Balances this 400 lb. load!



Mail this coupon today.

**Yes!** I want to know more about the Garden Way Cart. Please rush your FREE Literature.

Name \_\_\_\_\_

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**Garden Way Carts** 01  
Dept. A2593C, Charlotte, VT 05445

# Tall & Big Men

## You deserve brand names, too!

Shopping for good-looking clothes that really fit is tough enough. And finding brand-name items for big and tall men is almost impossible!

But now you can do it all right at home with the free King-Size Company Catalog! You'll find 96 pages of brand-name shirts, slacks, jeans, jackets, sportswear, boots, and shoes. In Traditional and Contemporary styles With sleeve and inseam lengths to 38". Necks to 20". Waists to 60". And footwear to size 16EEE.

And every item is guaranteed to fit—before and after wearing, washing, or dry cleaning—or you get a full, prompt refund or exchange.



LONDON FOG® → Arrow®

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LEVI'S

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Please send the latest KING-SIZE Co.® full color catalog to me at the address below

My Telephone Number \_\_\_\_\_ Area Code \_\_\_\_\_

Name \_\_\_\_\_

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THE King-Size Co. 7313 KING-SIZE Bldg., Brockton, MA 02402

## Elks Family Shopper consumer/news

### TEST YOUR NUTRITION I.Q.

Consumers have a growing interest in nutritional information about the food they buy. Many food manufacturers are responding to that interest by advertising more about the nutritional values of their products. Yet some of these advertising claims may be confusing. Test your knowledge about food advertising and labeling. How much do you know?

Answer the following questions "True" or "False."

1. Foods labeled "low calorie" do not contain more than 40 calories a serving.
2. Foods advertised or labeled as "100% natural" do not contain any additives or preservatives.
3. Foods that are "low cholesterol" are also low in saturated fats.
4. Foods labeled "reduced calorie" do not contain more than 100 calories per serving.
5. Foods advertised as having "food energy" contain special ingredients that provide more energy than other foods.

The correct answers appear below.

1. True. According to Food and Drug Administration (FDA) guidelines, "low calorie" foods cannot contain more than 40 calories per serving.
2. False. While many foods advertised or labeled as "natural" do not contain additives or preservatives, there is no prescribed definition of the term regulating its use. You can check a claim of "natural" by reading the label of the product's ingredients.
3. False. Not all foods that are low in cholesterol are low in saturated fats. For instance, foods which contain little or no cholesterol, such as margarine and peanut butter, are not necessarily low in saturated fats. If you are concerned about the

(Continued on page 56)

See Advertisement Inside Front Cover

SATISFACTION GUARANTEED—MAIL TODAY!

OLD VILLAGE SHOP, Dept. VZ-8451  
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Yes! Please send \_\_\_\_\_ prs. of genuine, hand-crafted Leather Slippers (Z513705B) in sizes indicated below, on Full Money Back Guarantee. Also enclose my Free Gift with my order (Z545711X).

Ladies: Small \_\_\_\_\_ Medium \_\_\_\_\_ Large \_\_\_\_\_

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One pair for only \$9.88 (plus \$2.00 post. & hdg.).

SAVE! Any 2 pairs for just \$18.88 (plus \$3.50 postage and handling).

FAMILY SAVINGS! Any 3 pairs @ only \$27.00 (plus \$4.50 postage and handling).

SOLVE YOUR GIFT LIST! Order 5 pairs, incredibly value-priced at just \$40.00 (plus \$5.50 post. & hdg.).

Enclosed is \$ \_\_\_\_\_ (check or money order)

CHARGE IT:  American Express  VISA

Diners Club  MasterCard

Acct. No. \_\_\_\_\_ Exp. Date \_\_\_\_\_

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Check here and send 50¢ for a year's subscription to our full-color catalog of fine gifts (Z389965X).

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EA REPRODUCED ON THICK 10 X 8" IVORY BOND. ONLY \$6.99 POSTPAID MONEY BACK GUARANTEE!

THE SHOP 253 DUPONT AVE. TONAWANDA, NY 14150

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### SLEEP WARM—SAVE FUEL



SAVE FUEL by turning your furnace low at night, and still sleep warm. Automatic thermostat adjusts bed warmth for any changes in room temperature. Six sizes for home use, plus 12 volt models for RV's and sleeper cabs. Also seat, back and pet warmers. Send for FREE booklet. Describes all Electro-Warmth® products, advantages & savings. Great for gifts, too.

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Box A, E-1083 Danville, OH 43014

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# ...with TUBMATE™ Bath Lift



Tubmate is the portable, water-powered bath lift that lets you enjoy your bath again without assistance. Its smooth lifting and lowering action gently assists you in getting in and out of your tub.

Write for a free brochure today and start enjoying your bath again soon!

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America's largest selling stairway lift is the ideal solution for people who can't or shouldn't climb stairs.

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- Will not mar walls or stairs
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Makes You  
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- So strong, the grip increases as the turning gets tougher.
- Loosens rounded bolts, even badly damaged, rusted nuts.
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- For bike, boat, car or tractor.
- Use at home, office or shop.

Fits Virtually Every Nut and Bolt in Your Home or Car!

Automatic Self-Adjusting Ratchet Design Wrench Loosens or Tightens Every Nut and Bolt From 3/8" to 13/16" and From 9mm to 22mm

ONLY  
**\$4.44**

Even loosens worn or rounded nuts!



**AMERICAN FAMILY GUARANTEE**  
This product is fully guaranteed. If you are dissatisfied in any way you may return it to us for a prompt and full refund.

Now there's an amazing, virtually automatic wrench that almost makes all those closed wrenches in your tool box obsolete! No more hunting through the tool box for the right size wrench for the job, because *this one tool fits almost everywhere that a closed wrench is needed!*

### BREEZE THROUGH THE TOUGHEST TIGHTENING AND LOOSENING JOBS

This ingenious but simple ratchet action wrench takes on even the toughest, rustiest most stubborn nuts. *Loosens even rounded bolts!* To tighten, simply place wrench over bolt or nut, apply pressure and turn. *The grip increases as the turning gets tougher.* And at the remarkably low price of only \$4.44, you'll want several.

AMERICAN FAMILY, Dept. 234-EKA Box 21,  
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Please send me the amazing Multi-Purpose Wrench for only \$4.44 plus \$1.50 postage and handling. (Send check or money order in U.S. Currency only.) NY, PA, CA, MI and IL residents add appropriate sales tax.

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Exclusive Patented\* Bartlett Pipe.  
The first important breakthrough  
in smoking pleasure  
in over 100 years.



### A MAJOR PIPE SMOKING DISCOVERY

"The Coolest  
Most Flavorful Pipe  
I've Ever Smoked."

\*U.S. Patent  
No. 4235252

**No Filters... No Flavor Stealing Vent Holes. Just the most incredibly pure and natural smoking enjoyment imaginable. We guarantee it!**

Every pipe on the market is built wrong. That's why they all turn bitter. That's why they form sludge and self-extinguish prematurely.

When pipe makers introduce ventholes and filters, they are actually admitting that their pipes create that ugly, bitter taste.

#### BARTLETT can't create bitterness.

Because in a Bartlett there is no place for sludge to form!

Like any natural flame, it burns from the bottom up. To fill your Bartlett, unscrew the airtight lid. Pack the bowl and replace the lid. Now, light your pipe from the bottom. Recessed into the base of the bowl is a special, stainless steel screen. It permits the tobacco to burn naturally, but prevents the ash from escaping.

#### SMOKE RISES

Those other pipes force you to draw the smoke down, away from its oxygen supply because the breather hole is located near the base of the bowl. That's why those other pipes go out. And that's also why the smoke is reheated and filled with sludge.

In the Bartlett, the smoke curls freely. As it does, it is cooled and filtered by the tobacco, naturally. Only the full, rich tobacco taste and aroma are locked into the

pure, dry smoke. The rising smoke is then captured beneath the airtight lid... just where the Bartlett's revolutionary breather hole is situated.

Even the lightest puff is cool, clean and flavorful. Nothing in the world tastes and smokes like the remarkable new Bartlett.

The patented Bartlett has so many exclusive features, we urge you to experience it for yourself. Write for our **NO-RISK FREE TRIAL AND FREE GIFT OFFER.**

**I guarantee you will experience the smoke of a lifetime.**

*Don Bartlett*

The Bartlett Pipe Co.  
1021 Main Street South P.O. Box 849  
Sparta, North Carolina 28675

Please send me, at no charge, the details about your **NO RISK TRIAL** and descriptions of available Bartlett pipe styles.

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## Rolling SLACK RACK

**\$12.99**  
Plus \$2 Post.  
**SPECIAL:**  
Two for \$23  
Plus \$3 Post.

Hangs 12 pairs of pants in unused space under jackets and shirts in closet. Twelve non-slip vinyl-covered arms keep slacks wrinkle-free. Rack may be easily rolled out to make selection. About 18" x 26" h. Enameled steel; plastic rollers. Easy assembly. Check, MC or Visa.

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Back tired or stiff?  
At last! Sit comfortably  
WITH NEW INFLATABLE  
BACKUP™ PILLLOW  
by Medic-Air™

Endorsed by Chief of Rehabilitation Medicine at a major New York Medical Center who says: "Back pain is often caused by muscle tightness, tension or a pinched nerve. The contour of the inflatable Backup™ Medic-Air™ pillow keeps back muscles from over stretching and gives them a physiological surrounding to contract or relax as needed. Take care of your back muscles and they will take care of your back!"



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**Special features:**

- Easy to inflate
- Measures 13" x 15" — Blue fabric-covered vinyl
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- Completely adjustable

Mail No Risk Order Today  
**Medic-Air™ Corp. of America, Dept. E**  
650 Main Street, New Rochelle, N.Y. 10801

Yes, I need the inflatable BACKUP™ Pillow.  
Enclosed is \$ \_\_\_\_\_ \* \$14 ea. □ 2 for \$26  
□ 3 for \$36 □ 3 or more @ \$12 ea.—Postpaid

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Satisfaction Guaranteed. Money refunded in 30 days if not satisfied.

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The 4-leaf clover stymie marker marks his place on the green, may bring a lucky putt! The golfer's fork lifts and levels on-the-green divots in seconds, cleans shoe cleats and the 5 tiny nubs on the bottom of the handle scrape clean the grooves of the irons (2 passes clean any club to give the ball proper backspin). Both are solid stainless steel, guaranteed forever. Any initials expertly engraved. Full price \$10.00 for matching pair. Money back if not delighted. We ship in 2 days. Mail orders direct to **ELGIN ENGRAVING CO., 953 Edwards Ave., Dundee, Illinois 60118.**

# ALMONDS



## FRESH TO YOU

Mouth-watering, hand-picked premium-grade California Nonpareil Almonds... quality and taste you won't find in stores! Your choice natural or roasted, salted or unsalted. Vacuum packed in protective wrap and rushed to you crisp and fresh. 100% guaranteed to please for snacks and cooking.

PLEASE RUSH PREPAID THE FOLLOWING FRESH CALIFORNIA ALMONDS:

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Offer Expires Dec. 31, 1983

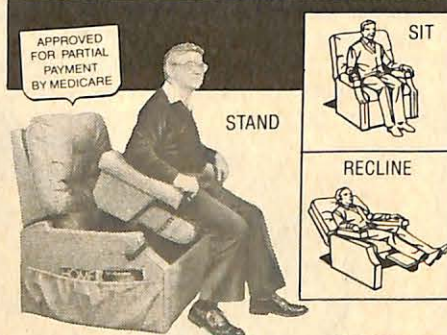
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## House of Almonds



## STAND or SIT WITHOUT HELP!

If you or a loved one has difficulty rising or sitting, you can get the FREE facts about how to regain the freedom of mobility with an EASY-LIFT® cushion lifting chair.

At the touch of a finger, the EASY-LIFT cushion lifting chair gently raises a person to standing position—or lowers him or her to a sitting position. And EASY-LIFT cushion lifting chairs are available in three styles.

Send NOW for your FREE Fact Kit, or call toll-free at 1-800-821-2041. (In Missouri call collect: 816-763-3100.)

FREE FACT KIT

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P.O. Box B, Grandview, MO 64030

Please send me the FREE Fact Kit on the Medicare-approved EASY-LIFT cushion lifting chair. I understand there is no obligation.

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City \_\_\_\_\_  
STATE \_\_\_\_\_ ZIP \_\_\_\_\_

## Elks Family Shopper

### consumer/news

amount of cholesterol or saturated fats in your diet, remember to check food labels for information about each.

- False. According to FDA guidelines, foods labeled "reduced calorie" are not limited in calories per serving. However, reduced calorie foods must be at least 1/3 lower in calorie content than a similar food in which calories are not advertised as reduced. For example, if an average serving of cheesecake contains 600 calories, "reduced calorie" cheesecake may contain no more than 400 calories per serving.
- False. Energy is not provided by vitamins, minerals, or any "special" ingredients. Energy is only provided by calories. Therefore, claims of "high food energy" only mean that the food is high in calories.

Food advertising claims can be misleading. "Natural" foods may contain ingredients you do not consider to be natural. Similarly, "light" or "low-calorie" products may contain more calories than you would expect from a diet product. Check advertising claims against the product's ingredients label and calorie content. Make sure the product meets your needs.

## CHANGE OF ADDRESS

The Elks Magazine postage fees have skyrocketed!

Help us cut costs by reporting any address change to your lodge secretary and The Elks Magazine Circulation Department.

Be sure to include lodge and membership number or an address label from the magazine.

Notice should be sent 6 to 8 weeks before your move.

ATTACH ADDRESS LABEL HERE

New Address:

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
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Member No. \_\_\_\_\_

Mail to: Circulation Manager  
The Elks Magazine  
425 W. Diversey Pwy.  
Chicago, IL 60614

10-83



# EXECUTIVE SLACKS

# 10<sup>97 1/2</sup>

per pair  
in lots of 2

**“Your old grey pants ain’t what they used to be!”**,

says Haband, the mail order people from Paterson, N.J. This new richer, darker **BANKERS CHARCOAL GREY** is so popular in business circles today that it’s practically the Banker’s uniform or executive Emblem of Success. *We urge you to Stock Up Now with your new 1984 executive slacks — get BETTER FIT, get the new deep conservative colors — and get this special early season “BEST PRICE IN TOWN!”*

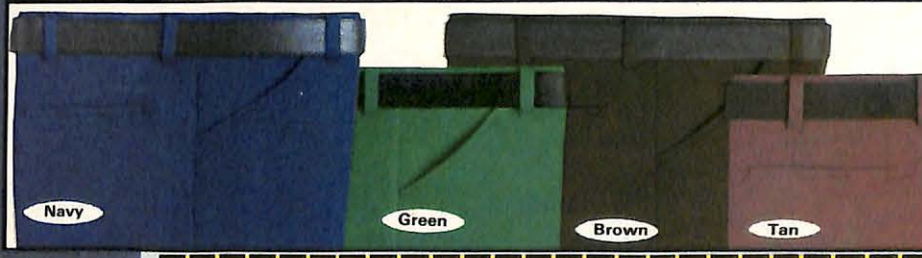
### BANKERS QUALITY TOO!

**FLAWLESS EXECUTIVE FIT** — We carry your exact size in stock all ready to wear, all waist sizes 30 to 54, with an easy give and take **TWO WAY S-T-R-E-T-C-H** to accommodate your own individual proportions. They bend when you bend, move when you move, and always maintain straight and proper executive poise!

- ✓ 100% Permanent Press, **EVEN IN THE RAIN!!**
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**Plus You Get:** Talon® unbreakable Zephyr Zipper • BAN-ROL® Built-In No-Roll Waistband prevents waistband rollover • **HOOKflex®** top closure • Deep Haband **NO-HOLE POCKETS** • All finished in your exact size and inseam, ready to wear!

**NOT FOR BANKERS ONLY!** Whether you are Chairman of the Board at the First National, an up and coming manager, or especially one of their most important customers, this impressive conservative business color reflects your importance and success! We will be proud to send you two pairs to see and try on and show your family. *Simply mail us this easy NO RISK order form below and we will rush the slacks direct to your door for your on approval AT HOME INSPECTION!*



Haband's 100% Polyester NO-IRON

## EXECUTIVE DRESS SLACKS

**2** Pairs Slacks for **21<sup>95</sup>** Minimum Order: 2 PAIRS

SAVE EVEN MORE: 3 for 32.50 4 for 43.25

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

OK! Send me \_\_\_\_\_ pairs for which I enclose \$\_\_\_\_\_ plus \$1.95 towards postage and handling.

Or Charge  Visa  MasterCard

Acct. # \_\_\_\_\_

IS YOUR SIZE ON THIS CHART?

WAIST: 30-32-34-35-36-37-38-39-40-41-42-43-44-46\*-48\*-50\*-52\*-54\*

INSEAM: 27-28-29-30-31-32-33-34

*\*Please add \$1.50 per pair for 46-54.*

Exp. Date \_\_\_\_\_ / \_\_\_\_\_

**GUARANTEE:** I understand that if upon receipt I do not choose to wear the slacks, I may return them within 30 days for a full refund.

COLOR	047	Color	Waist	Inseam
Charcoal GREY	Q			
Alpine GREEN	S			
Cognac TAN	R			
BROWN	C			
NAVY	B			
BLACK (not shown)	E			

721-047

Name \_\_\_\_\_

Street \_\_\_\_\_

City/State \_\_\_\_\_ Zip \_\_\_\_\_

# HABAND

265 North 9th Street, Paterson, NJ 07530  
A conscientious family business serving over 2 million satisfied customers by U.S. Mail since 1925.

TO KEEP THIS COVER INTACT—USE COUPON ON PAGE 81

100% man-made stitched uppers.  
Cushion crepe heel & sole  
Imported!

# SHOES

## Executive Style Oxfords

Beautiful high luster four eyelet classic plain-toed Oxford style famous for comfortable fit. Full built-in support shank in arch. Full non-slip heel counter, box-type construction. Light cushion insole. Sturdy braided laces. 100% man-made kid-grained uppers and cushion crepe sole and heel. **Choose Black or Brown or a pair of each!**

**\$9<sup>97</sup><sup>1</sup>/<sub>2</sub>** per pair in lots of any 2 pairs!

Available in Brown or Black

**SEE AND TRY THEM ON AT NO RISK!**  
We'll Ship Your Choice Direct For Your NO-OBLIGATION At Home Inspection.

# LOAFERS

## Easy Step-In Slip-ons

Same quality features in more casual moccasin loafer style. Hidden elastic gore assures proper fit. Fashionable two-strap saddle adds an impressive look. Black or Brown, we've got your size!

**\$9<sup>97</sup><sup>1</sup>/<sub>2</sub>** per pair in lots of any 2 pairs!

**SEE THEM ON APPROVAL!**

**NOW IN PORT!**

You probably thought such quality and craftsmanship had long since vanished from the earth at any price. But Haband, the mail order people from Paterson, N.J., U.S.A. are **Price Specialists** determined to deliver excellent value at **lowest possible price!**

Right now we have a huge shipment of these deluxe executive shoes landed and thru the customs warehouse. **If you can Act At Once, before the inevitable sell out, you'll enjoy the indisputable best shoe buy of your life. Hurry. Mail Today!**

# BOOTS

Lightweight, Fully protective All Weather boot is easy-on, easy-off and easy care, Never need a shine! Full support comfort. Your exact size.

**WHY PAY \$50?**

**11<sup>97</sup><sup>1</sup>/<sub>2</sub>** per pair (in lots of any 2 pairs)

FULL SIDE ZIP



## EXECUTIVE BOOTS and SHOES

**HABAND COMPANY**  
265 North 9th Street, Paterson, NJ 07530

YES! Please send me \_\_\_\_\_ pairs shoes for which I enclose my full remittance of \$ \_\_\_\_\_ plus \$1.95 for the postage & handling.

Or Charge  VISA  MasterCard

Acct. # \_\_\_\_\_

Exp. Date \_\_\_\_\_ / \_\_\_\_\_

**Guarantee: If upon receipt, I do not choose to wear the shoes, I may return them within 30 days for a full refund of every penny I paid!**

720

Medium Width: 6½-7-7½-8-8½-9-9½-10-10½-11-12-13  
Wide Width:\* 6½-7-7½-8-8½-9-9½-10-10½-11-12-13

\*Please add \$1.00 per pair for wide width

Minimum Order: 2 Pairs  
Better yet, take one of each style!

STYLE	40D	Qty.	Size	Width
BROWN OXFORD	G			
BLACK OXFORD	F			
BROWN LOAFER	J			
BLACK LOAFER	H			
STYLE	40F	Qty.	Size	Width
BROWN BOOT	L			
BLACK BOOT	M			

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