



the
Elks
magazine

DECEMBER, 1984/JANUARY 1985

Liberty still needs our help

See page 10 for what **you** can do.

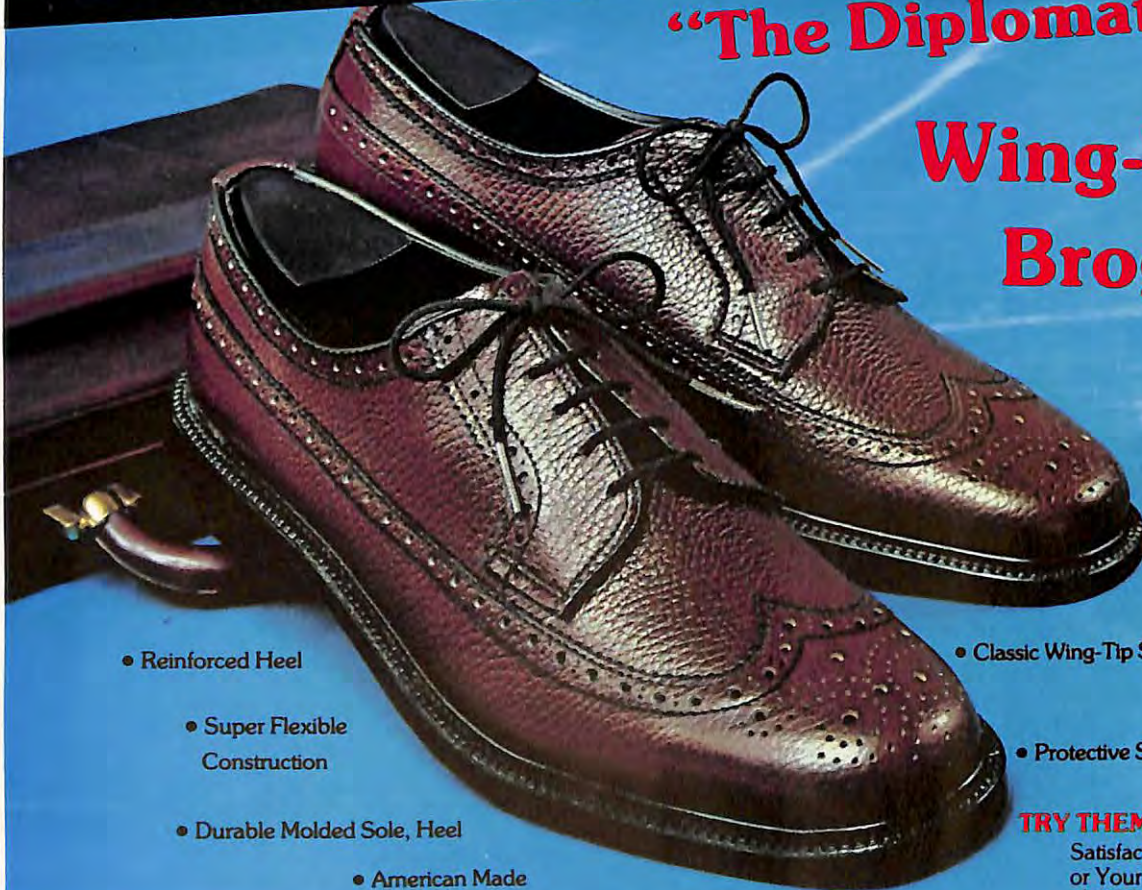


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A MESSAGE FROM THE GRAND EXALTED RULER

Liberty *Still* Needs Our Help

A year and a half ago, our Order resolved to raise \$1 million toward the restoration of the Statue of Liberty and Ellis Island. The response by many of our Lodges and members to this commitment has been magnificent.

I have had the opportunity to observe the reconstruction in progress. It is a great inspiration to stand where the ancestors of nearly half of all Americans have been greeted by the symbol to all the world of America's freedom, opportunity, and hope. Our participation in this great project has made me very proud of our Order.

As individual Elks and Americans, you can share in that pride by being a part of this effort. The Lady will soon celebrate her 100th birthday and you can join in the party!

We can and will meet our goal. With your help, *now*, it will be achieved early. Elks have always been in the forefront in demonstrating our patriotism and our unbounded faith in America because Elks Care - Elks Share!

Frank O. Garland

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Mantis Tines Spin at 240 RPM

10 Liberty STILL Needs Our Help

Our goal is \$1-million and our deadline is on the horizon; here's what *you* can do to help!

Staff Report

22 The Economy: Small Business Outlook '85

A look at what's ahead for the American small-businessman.

John Behrens

32 Midlife Reshuffle

Your middle years bring on shifts in attitudes and responsibilities. Here's how to profit from the changes.

Gerald Paul

50 "Hoop Shoot" '85 and the 2nd Annual Elks/Basketball Hall of Fame Classic

Here is the '85 "Hoop Shoot" schedule and an introduction to two of the nation's top coaching talents!

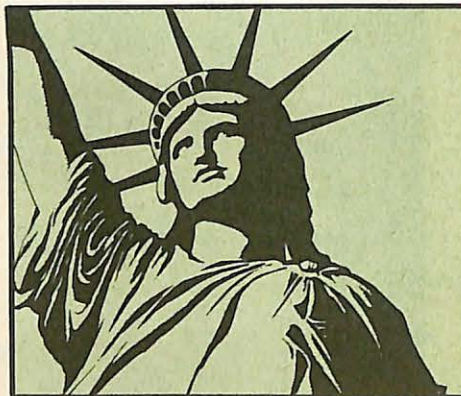
Staff Report

Departments.

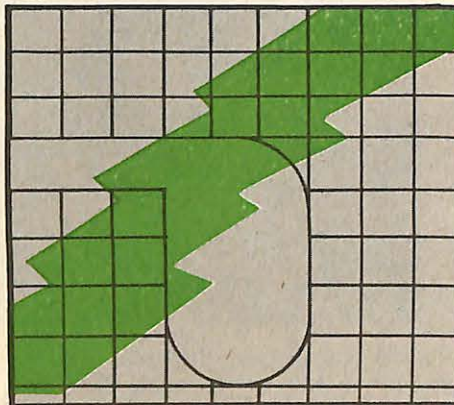
- 6 It's Your Business: Attitude Colors Your Viewpoint
- 8 Letters
- 14 News of the Lodges
- 18 For Elks Who Travel: Mexico's Baja Escape
- 28 On Tour With Frank O. Garland
- 30 You and Retirement: 1984 Tax Reform Act
- 34 Elks National Service Commission
- 36 Elks Drug Awareness Education Program
- 38 Elks National Foundation/ Joy of Giving
- 40 News of the State Associations
- 52 Elks Christmas Charities

The Cover:

The face of Liberty reflects the Elks pledge to raise \$1-million for her restoration. Photo by Peter B. Kaplan, courtesy Carl Byoir & Associates.



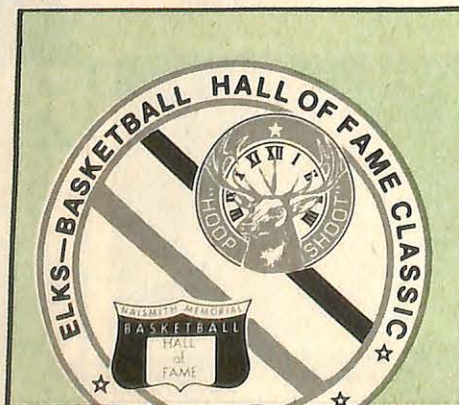
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22



32



50

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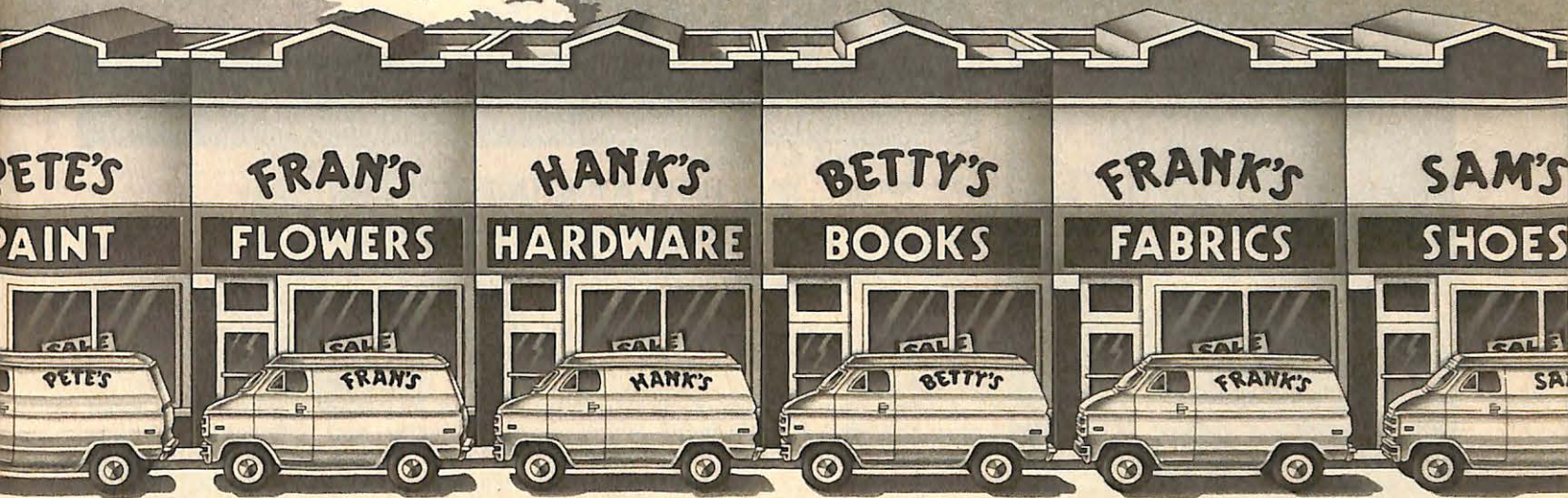
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IT'S YOUR BUSINESS

HOW ATTITUDE COLORS YOUR BUSINESS VIEWPOINT

A Gallup Poll not long ago said it all for me.

If you're healthy, hold a good job and belong to a happy family, you're the picture of success.

Sounds simple enough but in this pain-racked, anxiety-filled world it seems the comment of fewer and fewer people each year, unfortunately. And some business owners contend it doesn't measure them or their situation as it does the average person.

"The average person," said a wholesaler I met on a jet bound for Louisville recently, "works for somebody or some organization. Unlike the Depression Days, a job is a job today. There's regularity and security...and thus the employee does not face some risk factors that are associated with business. He doesn't worry days and nights about meeting a payroll, making a customer happy, Social Security payments and a 1,001 other things that confront a proprietor each year. It's hard to be a picture of happiness at home if sales slide and you have to let people go to survive yourself. Nobody believes you."

Yet those who work for proprietors—both large and small—have their side of the "picture of success" too.

"People believe that if you move up because of your ingenuity and hard work you've brown-nosed or sold out. You're the company dolt to friends. It's terribly difficult to try to be successful today. And your loyalty to those who reward you is also a risk. I've seen too many friends who sacrificed for the company—family and friends—only to be dumped by ruthless new people with no loyalty to anybody. Who can blame such people for being bitter?" said a corporate manager on that same plane who told how he survived years with a major company and now nurses health problems. He is openly waiting for early retirement.

The irony? While the Gallup Poll shows public support for traditional values, we've become conditioned to accept the means justifying the ends, daily hypocrisy and little tolerance for failure of any kind from our kids, our spouses or ourselves. We are, whether we want to admit it or not, a nation of cynics looking constantly for wars.

Listen in on our conversations at country clubs, airports, dinner tables, coffee klatches and board meetings and think about it. Read about reporters who ignore ethics and common decency, doctors and lawyers who forget about their oaths and practices for easy dollars, business people who do anything for a sale. On second thought, don't. It's perhaps part of our problem, too.

Prime time television reinforces much of what we read about daily. No wonder there's so much popularity for daytime soaps.

Take a look at the people we encounter on the tube. The police chief, Chief Daniels, on Hill Street Blues is a good example. He's so real you could touch him, one of my friends told me. He's a snake really...yet he's chief and remains the guy who comes out on top. Steve Bochco, the writer, would probably tell you that's simply reality. Because the chief isn't a star, his character doesn't bother some of us. I see him as a fictional character.

Cynics don't.
"That's the real world...I wouldn't want to become that way on purpose, of course, but maybe that's what I've got to be in order to succeed some day," said one of my college students.

Then there's J.R. Ewing of "Dallas." Why is he the show's most popular person?

"He's so mean and very clever," said a young woman with quiet admiration on a TV talk show I saw in the airport while waiting for the jet ride home. Her giggle indicated she certainly wasn't annoyed with his style or deviousness.

The situation, however, isn't hopeless. There are good signs and, whether you believe it or not, Ronald Reagan has had something to do with it. Even Walter Mondale admitted and praised him for it in the first Presidential Debate. Reagan, said Mondale, has been an inspiring cheerleader during a period when America needed such leadership.

Contrary to the view that cheerleading is unnecessary now, I think it can get us even farther whether it comes from Mondale or Reagan.

(Continued on page 20)

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LETTERS

• Glad to see someone finally took a pot-shot at the rutabaga, "The Versatile Veggie" (October issue). During World War II, I was captured by the Germans and held in a P.O.W. camp, where rutabagas were our main source of food. Needless to say, I don't eat them now.

Ted Garrett
Houston, TX

• "Customer Service Ensures Return Business" by John C. Behrens in the October issue contains a wealth of information for our high school students enrolled in Marketing and Distributive Education programs.

The article emphasizes the importance of customer service to all marketing businesses. If a business wants to retain the customers attracted by competitive pricing and convenient location, personal service is a must.

Gregg L. Christensen
Nebraska Department of Education
Lincoln, NE

• I read with great interest your informative article "K.E.T.C.H., Kansas Elks Training Center for the Handicapped" in the September issue.

What a wonderful example of "Elks Care - Elks Share." Thank you for bringing this worthwhile program to our attention.

Gladys Hume
Sidney, NE

• Jack Hanson has it all wrong in his October article "The Versatile Veggie." I don't know where he got his information, but evidently Mr. Hanson has never tried this great-tasting dish.

The rutabaga is a member of the squash family, and when properly prepared it is every bit as delicious as any other vegetable.

Mary Andersen
Lansing, IL

• "Job Stress/Burnout," by Kay Marie Porterfield (September issue), is timely and informative.

It is reassuring to know that job stress is being recognized in occupations not previously considered high stress, and the blame doesn't fall on the individual for not measuring up to preconceived standards. Positive steps can be taken

to recognize and deal with stress before becoming another burnout statistic.

Elaine W. Smothers Smith
Decatur, GA

• I enjoyed Jerry Hulse's article "Omaha Beach, Normandy...D-Day + 40" (September issue). The article was presented with a fresh and very personal approach, and it contained information that I had not previously been aware of.

I am particularly interested in the memorial situated inside the cemetery listing the names of the men who didn't come home—those who were never found. My brother, who was with the 6th Armored Division, was killed during this invasion and his body was never recovered to the knowledge of our family.

I would appreciate any information which would help me ascertain if my brother is listed on the memorial.

Jerry D. Storey
PER & Trustee
Kearny, AZ

(Inquiries may be directed to: Joseph R. Rivers, The Normandy American Cemetery, Colleville-sur mer, St. Laurent-sur mer, Calvados, FRANCE; or contact American Battle Monument Commission, 202-272-0533.)

• The article "Doc, My Arms Are Too Short" by Reta Shoultz (September issue), was excellent. I have not read a more informative article regarding the changes in vision connected with aging.

The natural changes, lens types and pertinent background information necessary to understand presbyopia were explained in a detailed, professional manner.

It is evident a great deal of research went into this superb article and I hope others enjoyed it as much as I did.

Russell M. Lende, O.D.
Seaside, OR

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

An occupational hazard

What promises to be a landmark case in the field of libel law began unfolding in the Federal District Court in New York recently. General William C. Westmoreland, who commanded U.S. forces in Vietnam from 1964 to 1968, is suing CBS for \$120 million (which he will donate to charity if he wins), charging he was libeled by the CBS documentary, "The Uncounted Enemy: A Vietnam Deception," shown on January 23, 1982. Other defendants, in addition to CBS, are Mike Wallace, the interviewer on the show; George Crile, the producer; and Samuel A. Adams, a former Central Intelligence Agency analyst who served as a consultant.

We don't know whether CBS and the individuals involved did indeed libel General Westmoreland, nor do we intend to comment on the details of the case. Rather, our concern is with a seemingly ancillary issue we feel actually transcends in importance the case itself—the right of an individual like General Westmoreland to have his day in court, and to be able to present his case fairly without undue legal obstacles to his success.

General Westmoreland had a distinguished 36-year military career. He was an infantry officer in World War II; in Korea he led paratroops, and at 42 was the youngest major general in the Army. He was superintendent of West Point at 46, and wound up his career, after his Vietnam command, as Army Chief of Staff. His service to this country won him the Distinguished Service Medal, Bronze Star, Legion of Merit, and Air Medal. It also won him, during his career, the status of a "public official." What it did not win him was great wealth. Army officers seldom get rich.

So General Westmoreland, feeling that the reputation he had established during 36 years of public service had been left in tatters by the telecast, turned to the courts for redress. In doing so, he faced two major hurdles:

- The U.S. Supreme Court has ruled that public officials and public figures (generals, mayors, congressmen, prominent businessmen and actors have been held to fit these categories) must prove, in libel cases, that the statements made about them were false. They must also prove that the parties defaming them did so knowing the statements were false or made "with reckless disregard" of whether they were false or not. This is a much greater burden of proof than the ordinary citizen has, who is only required to prove negligent falsity.

- The General's second obstacle was the nature of his opponent—a major corporation with deep pockets (presumably including libel insurance) well able to afford teams of lawyers and other counsel. Legal expenses in the case have so far totaled almost \$4 million.

Representing General Westmoreland is the Capital Legal Foundation, a public-interest law firm supported largely by grants from foundations and individuals. We don't know if their resources are adequate to provide General Westmoreland with the kind of representation to which he—and any other citizen—is entitled. We understand that private citizens, Vietnam veterans' organizations (with which General Westmoreland is not associated), and foundations have contributed to the Capital Legal Foundation's efforts on his behalf. If you wish to join this effort, send a check to the foundation at 700 E Street, S.E., Washington, D.C. 20003.

But what about other public officials, some of whom serve in relatively humble posts? Their positions may make them ready targets for libel, but the heavy burden of proof they face makes them second-class citizens.

How to make justice more readily attainable? In the best of all possible worlds, the U.S. Supreme Court would redefine the standards it applies to public officials and public figures. Other industrialized nations, such as the United Kingdom, don't apply such heavy burdens of proof in libel cases. But in the practical world, why not simply recognize that public officials face an occupational hazard—libel? And why not deal with it just as we deal with so many other hazards of the workplace?

Employers now provide medical insurance, dental insurance, workmen's compensation insurance, and disability insurance. We believe all public officials—generals, admirals, firemen, police officers, rubbish collectors—should be covered by insurance to allow them to sue for libel. Perhaps the employers should pay the premium (we at Mobil have taken out such insurance on behalf of key employees). Or perhaps the system should be government-financed, since the government, through its judicial arm, has stripped public officials of some of their civil rights.

No one should have the rights of citizenship diminished because he plays an active role in the system. That should be the lasting lesson of the Westmoreland case.

Liberty Still Needs Our Help!

Here is What **You** Can Do To Make Our \$1-Million Pledge A Reality At The 1985 Grand Lodge Sessions in Seattle

A year ago the Grand Lodge's program to raise \$1-million was announced in the pages of *The Elks Magazine*. During the past year, only a handful of other donors have come forward with pledges equalling that of the B.P.O.E. Of the major fraternal organizations, only the Elks have made a pledge binding on their national membership.

The foregoing paragraph made three distinct yet related statements. Let's take a moment to analyze each of them.



First, one year has elapsed since we announced the Grand Lodge program to raise \$1-million for the Statue of Liberty/Ellis Island Restoration Project. We have yet to accomplish our goal. We must rededicate ourselves to the proposition of a major grass-roots campaign to raise the pledged \$1-million. This means continued and vigorous efforts on the individual and lodge level.

Second, only a small handful of organizations have accepted the challenge of a \$1-million pledge. What a shame it would be for us to fall short of our goal, when the eyes of the nation are watching us and a select few for guidance and example!

Third, of those pledged to raise \$1-million, only the Order of Elks stands out as a fraternal organization. Our friends in other fraternal groups may be working toward raising small amounts, but their national organizations have not come forward to meet the challenge. Only The Benevolent and Protective Order of Elks resolved at the 1983 Grand Lodge Sessions in Hawaii to shoulder this impressive obligation. How can we allow ourselves the luxury of complacency, the comfort of idleness, when we can work actively to set such a wonderful example?

As Elks we take pride in ourselves for our reverence for flag and nation. What better way to express this pride than to come forward with our time, our talents and our purses and to give as lavishly as we may to this noble program?

But, our time is growing short if we are to realize our goal in time for the 1985 Grand Lodge Sessions in Seattle. Here are



At a Labor Day Commemoration at Liberty Island, PGERs Homer Huhn, left, Kenneth V. Cantoli, right, and GER Frank O. Garland presented a Grand Lodge check for the first installment of the Order's \$1-million pledge to Esther Rosenberg, national director, Statue of Liberty/Ellis Island Foundation, Inc.



GL Americanism Chm. Vince Collura, left, and PGER Robert A. Yothers, right, flank Lee A. Iacocca, Chm. of the Statue of Liberty/Ellis Island Foundation, Inc., and noted actress/singer Anna Maria Alberghetti during a presentation of Ms. Alberghetti's album of Christmas carols. A portion of the album's proceeds are earmarked for the Elks Statue of Liberty Restoration Fund. Mr. Iacocca praised the efforts of the Elks during a news conference in Seattle, WA.

some ways that each and every Brother can help us to achieve our targeted pledge:

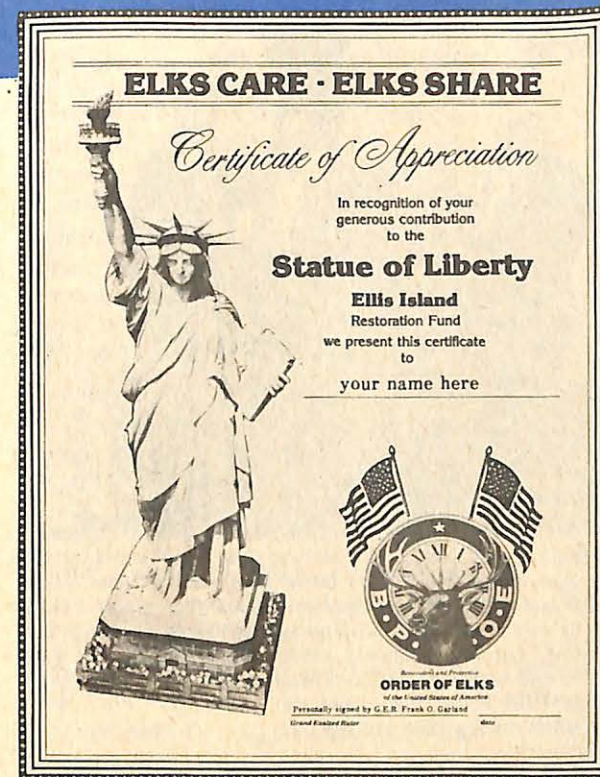
In our pages, this past year, we have highlighted the efforts of our brothers across the nation. Draw ideas for fundraisers of your own from these stories. Participate in the GER certificate program detailed here. When you think that you've done enough, stop for a moment

and reflect on the sad states that other nations find themselves in. Proud to be an American? You bet! Now show your pride as a member of the greatest of all fraternal organizations and come forth with renewed efforts for our campaign to restore our lovely Lady Liberty. What better way to prove that "Elks Care—Elks Share"?

(Continued on page 12)

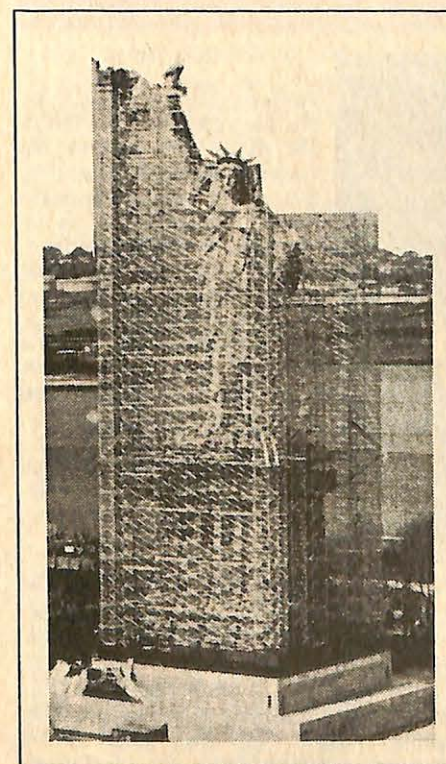
"ELKS CARE - ELKS SHARE"

Give the Lady a Hand



GER Frank O. Garland presents the first Elks recognition certificate to then-Governor of Washington State John Spellman for his efforts on behalf of the Elks Statue of Liberty Restoration Fund.

Your contribution of \$25.00 or more will be recognized with this handsome 8" x 10" full-color certificate individually signed by GER Frank O. Garland. What a handsome addition to den or office—for yourself or for that lodge brother, business associate or client!



She makes tears flow, heads turn Heavenward, and hearts fill with thanksgiving. For nearly 100 years, this illustrious lady with her torch held high, has welcomed millions of people to America. So let's give the lady a hand... send your contribution now!

Our most reknowned symbol of freedom needs your help! The Benevolent and Protective Order of Elks has pledged to raise \$1,000,000 or more towards the restoration of the Statue of Liberty and Ellis Island. Our Order is the first fraternal organization to undertake this worthwhile commitment and, with your help, we can be the first to realize our goal.

We urge you to participate by sending

the form below with your tax deductible donation. Contributors of \$25 or more will receive a beautiful, personalized four-color Certificate of Appreciation individually autographed by our Grand Exalted Ruler, Frank O. Garland. You may also purchase the Certificate as a gift for family and friends. Suitable for framing and display in home or office.



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I want to help restore the Statue of Liberty and Ellis Island.

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Lodge Name & No.

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Statue Of Liberty Restoration Fund Update



Two California Lodges are pinning their fund-raising efforts on commemorative "Miss Liberty" pins. Above, members of Bellflower lodge present their pin to local dignitaries. Shown left to right are Trustee Jim Enochs, Bellflower ex-mayor Earl Christo, current Bellflower Mayor John Ansdel, ER Jack Rowe and Americanism Chm. Wally Jensen. Left, San Mateo lodge PER Harry Henzi and Pin Campaign Chm. Carlos Pimentel display their lodge's pin.



Vermont Elks are proud to be the first state to achieve the \$1 per capita goal set by the Grand Lodge for the Elks Statue of Liberty Restoration Fund. In a special presentation GER Frank O. Garland, center, accepted the installment check that put the proud New Englanders over the top. GER Garland is flanked on the left by VEA Americanism Chm. Hendry Schumski and SP William V. Caputo, and on the right by PGER Dr. Leonard J. Bristol and Special Deputy Raymond J. Quesnel.

Salem, OH, lodge has generated donations in excess of \$2,025 thanks, in good part, to the hard work of Bro. Tom Cusick who is only 91-years young. The funds were presented to the state association at the recent Ohio Elks Fall convention.

Romeo, MI, lodge members constructed an impressive float based on the themes, "Elks Care - Elks Share" and

"Save Our Lady." The float, complete with a recreation of Miss Liberty, appeared in the Michigan Peach Festival Parade and the statue itself has since been retired to the lodge clubroom to help raise funds for the restoration project.

Lyndhurst, NJ, Elks are justifiably proud of their red, white and blue "I Love the Lady" pins, which have raised in ex-

cess of \$1,500 for the restoration fund. The pins, which are made for the lodge by local members of an exceptional children's manual training class, feature the popular "heart" logo first seen on "I (heart) New York" pins and bumperstickers. The exceptional students not only receive the benefits of the training involved in the manufacture of the pins; they are also paid by the lodge for their work!

ADVERTISING

50% Hotel/Motel Discounts Available

Now available in this issue of the *Elks Magazine* is a special half price rate program for those travelers to enjoy substantial savings of 50% off hotel expenses and stay at the best accommodations at participating leading hotels, motels and luxury resorts that include **Marriotts, Sheratons, Holiday Inns, Stouffers, Ramada Inns, Howard Johnsons, Travelodge**, plus hundreds of other famous name accommodations in major cities in most states including Hawaii, Canada, the Caribbean, and abroad.

Members receive 50% discounts on lodging accommodations with the Travel America Coupon Book. Those who will be traveling on auto trips, vacations, weekend getaways, trips to your favorite summer and winter resorts, or visiting friends and relatives will find this program a must. Those who have to spend \$48.00 or more for a room that cost \$33.00 two years ago will welcome these half price rate savings.

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As a Travel America member you receive 50% off the regular published rates as indicated on each individualized coupon which gives a complete description of facility, nearby attractions and restrictions, if any. Obviously with your book you can save as much as \$100 or more on a single trip, and will now also afford those individuals or families who are on a tight budget the opportunity to take a vacation or getaway and pay only half the price.

COMPARE THESE SAVINGS. This plan will not only offer you significant savings throughout this year and next, but should pay for itself the first time you use it. When you consider the example of a three-night stay in a hotel that cost \$48.00 per night, the regular published rate charge would be \$144.00, but as a Travel America member you pay only half the price and save \$72.00.

EXTRA BONUS — 25% DISCOUNTS ON CONDOMINIUMS AND MEALS. Starting now through February 28, 1985, all readers can join this program and enjoy 25% discounts at restaurants and fine dining establishments nationwide, plus 25% off regular rates at hundreds of condominium rentals at leading resorts nationwide.

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Each member receives the '85 edition of the Travel America book with all coupons valid through December 31, 1985. And, that's right, they're good for up to two people sharing the same room.

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year. For example, from your book select a weekend getaway to a favorite city or resort for a three night stay that costs \$126.00. . . you pay only \$63.00. Travel on an auto or business trip and take a one-night stop over in a room that costs \$52.00 per night. . . you pay only \$26.00. . . vacation in Disneyworld for seven days and six nights that costs \$228 for your hotel stay. . . you pay only \$114.

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NEWS OF THE LODGES

CANTON/VICKSBURG, MS. The Second Annual VA Heart Health Fun Run/Race was held at the Jackson, MS, VA Medical Center. The race was co-sponsored by Canton and Vicksburg, MS, Lodges along with the VA Volunteer Services. In photo, Brother Jim Murphy of Vicksburg Lodge and ER Eddie Johnson and Brother Alton Windsor of Canton Lodge are shown registering runners for the race.

Over 1,000 Mississippians and others from a four-state area ran, walked and wheeled 1 mile to 3.1 miles for fun, fitness and more than 72 awards. The men's overall winner was Stephen Wash (age 24) with a time of 15:49 for the 5-kilometer distance.

The overall women's top finisher was Debi Eldredge (age 31), who set a new record of 19:05. Masters (40 years and over) winners were Tommy Ross (age 41) for the men, breaking his 1983 record with a new record of 16:49, and Jeri Bennett (age 43) for the women, with a time of 22:37 to retain her women's title.

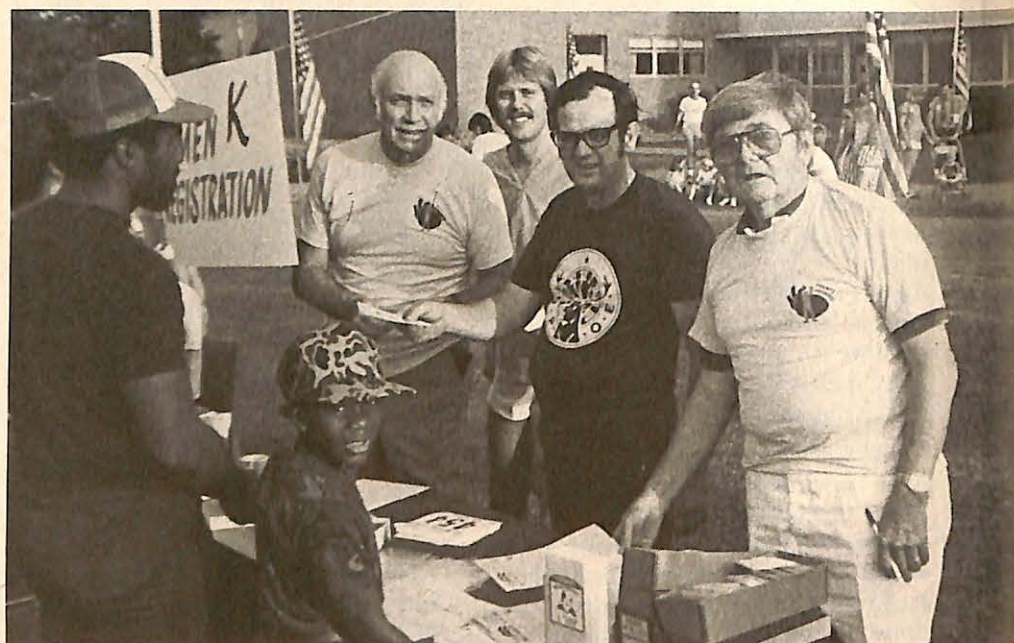
First place in the handicapped/wheelchair division went to Willie Christian, who completed the 3.1 mile course to the cheers of hundreds of patients and spectators. Winner of the men's mile was Tracy Griffin (age 19) who had a course record time of 5:25, while Laura Daschback (15-19 age group) took the women's mile with a time of 6:35.

Distinguished runners included former Mississippi Gov. William Winter (who won third place in the men's 60-64 5K division with a time of 30:05) and Lamar Warnock, director of the Jackson VA Medical Center.

Also running were many heart and kidney disease patients, wheelchair-bound and multiple-handicapped individuals, and a group from the VA's, Heart Health Program who are controlling their high blood pressure with the help of exercise. Everyone was a winner.

The run coordinator, Dr. John Martin of the medical center, said, "We are absolutely delighted with the turnout, and especially the enthusiasm of all those who participated...it was a fitness extravaganza to be remembered."

The sheer size of the run, its special composition of elite runners, families,



Canton/Vicksburg, MS.

heart patients, and handicapped/wheelchair entrants, and its purpose—to benefit the veteran heart patient—make it one of Mississippi's most unique and fascinating participant/benefit events. In just one year, the race has become the second largest in the state; and it is the only one to have so many participants with some form of handicap or heart disease.

When Canton Lodge was first asked to raise the seed money and other North Mississippi lodges chipped in, it was intended to be a small fun-run/walk for the VA heart and kidney disease and high blood pressure patients that would serve as an incentive for them to continue the fitness programs designed for them. But when the medical center staff caught wind of the idea and those in the employee fitness program were included, it was decided to make the run a showcase and benefit for recovering veterans, and open it up to everyone. Little did the Elks know how popular the run would become in so short a time.

JACKSON, MI. Lodge entered a float in the Jackson Rose Parade. The float, which won second prize, depicted the community service activities of the Elks.



Clawson-Troy, MI.

CLAWSON-TROY, MI. Ghosts and goblins turned out in force for a Halloween Party for more than 100 special children hosted by Clawson-Troy Lodge. The "Pumpkin Patch" party for mentally and physically handicapped youngsters was the fifth annual hosted by the lodge.

The party is designed as a safe alternative to house-to-house Halloween canvassing by the youngsters. It fea-



Cleveland, TN.



Mt. Carmel, IL.



Montgomery, AL.

tures "houses" fashioned out of huge cardboard boxes to simulate door-to-door trick-or-treating, as well as dancing and refreshments.

A highlight of this year's festivities was the lodge's presentation of a special wheelchair to nine-year-old Leesa Weaver (see photo), a victim of cerebral palsy. Pictured with Leesa are (from left) SP John Jordan; Robert Miller, executive director of the Michigan Elks Association Major Projects; and ER Harry Eller.

CLEVELAND, TN. Some 300 Elks, ladies, and guests attended the midyear convention of the Tennessee Elks Association at Cleveland Lodge October 5-6.

Among the programs discussed were the association's nursing scholarships, Most Valuable Students, vocational scholarships, and expanding plans for the Elks Drug Awareness Education Program for fourth through ninth-grade students to include an informational program for parents.

Pictured from left are Randy Smith, state president-elect; SP Robert Crattie; PGER Edward McCabe; Cleveland ER Jack Adams; and Grand Trustee Ted Callicott.

MONTGOMERY, AL. SP Archie Short (left) and Montgomery ER Forrest Ledbetter (center) presented a copy of *The Elks Move in Alabama* to Dr. Edwin Bridges, director of the Alabama Department of Archives and History.

This book, the result of five years of research and editing, was written by PER James Record of Huntsville Lodge. It contains the history of all former and present Alabama Lodges, the Alabama Elks Association, and the state Major Project; and biographies of Grand Lodge officers from Alabama.

ST. MATTHEWS (LOUISVILLE), KY. Lodge formally dedicated its new building. The building is located on a large tract of land which allows for full family participation in lodge activities.

Among the dignitaries present for the dedication were PGER Edward McCabe, SP James Price, and senior PSP Joseph Kraemer.

BLOCTON, AL. Lodge honored Brothers Dave Israel and William Wright for 50 years of continuous membership. DDGER Russell Vice presented pins to both men in recognition of their service to the Elks.



Dowagiac, MI.

MT. CARMEL, IL. Lodge hosted the annual fall meeting of the Elks of the Southeast District of Illinois. From left are SP William Grimes, Mt. Carmel ER George Woodcock, DDGER George Ewald, and PGER and State Sponsor H. Foster Sears.

DOWAGIAC, MI. A testimonial dinner was given by Dowagiac Lodge for Secy. Albert First. From left are ER William Maxey, Secy. First, and SP John Jordan.

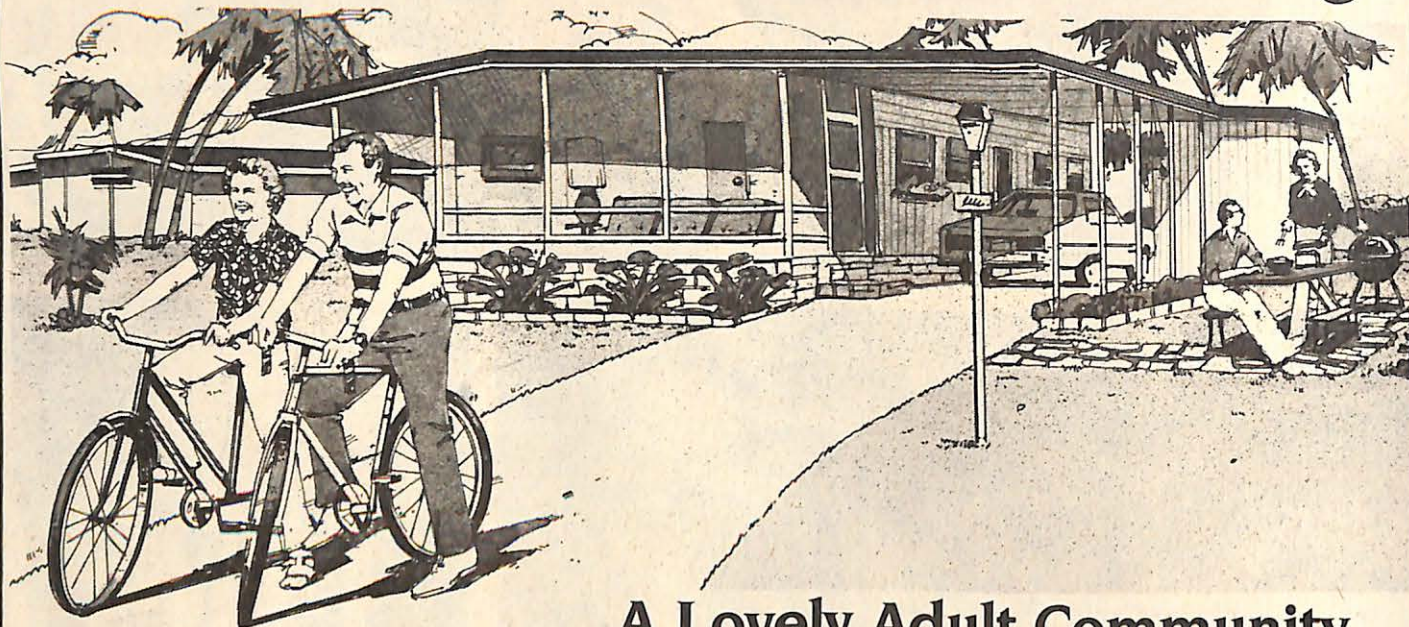
Brother First, at 85, may be the oldest lodge secretary in Michigan. An Elk for 44 years, he is a PDD and PVP, and has served on the state board of trustees and various state committees. He is now serving as an aide to SP Jordan.

FINDLAY, OH. The PERs of Findlay Lodge honored PER A.I. Fenstermaker with a dinner upon his retirement as the oldest active merchant in the city of Findlay. He began his career in the shoe business at the age of 12 and was in business for 79 years before retiring on his 91st birthday.

Brother Fenstermaker joined the Elks in 1914 and is still active in the lodge after 70 years.

PORT HURON, MI. Lodge hosted a dinner-dance party to raise money for the state Major Project, aid to handicapped and/or needy children. The event was attended by 200 Elks and guests and netted \$1,420 for the Major Project.

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Experience Mexico's Baja Escape

A unique and inviting swim-up bar at the Hotel Twin Dolphin allows guests to enjoy their favorite drinks without leaving the cooling comfort of the pool.

by Jerry Hulse

Between San Diego and Cabo San Lucas, along Mexico's Baja Peninsula, the road twists through mountains and valleys as lifeless as the distant Sahara. Dust devils spin furiously across the vast emptiness and vultures wheel overhead.

For nearly 1,000 miles the land is forlorn and forbidding. Yes, and unforgiving. Save for a scattering of villages, the crusty surface supports little life. Almost nothing stirs. From the window of a jet I watched while mirages spread across the earth like an ocean tide. Beyond Punta Concepcion, gusts scattered the sands while whitecaps broke on the Sea of Cortez. Otherwise, the lifeless earth passed beneath the jet with a monotony born of rainless desolation.

For those who drive this lonely road, the sight of a desert squirrel can be startling, so accustomed does one become to the deathly silence and the

death of the land itself. Finally, at Land's End the resort hotels of Cabo San Lucas come into focus like scattered oases. Canned opera music booms from Estella's hamburger emporium. Rock music explodes from a Chinese disco.

Welcome to the "end of the earth." It was here, years ago, that fishermen came to hook into marlin and to escape the cities. They slept in fish shanties and spread bedrolls on beaches beneath stars that dangled in the darkness like pendants. Mostly they came by private plane. The road was unpaved; it was a desperate, eight-hour drive to get just from La Paz, 125 miles north of Cabo. Now the word is spreading: Scratch another of those sleepy Mexican fishing villages.

Well, perhaps not: Chickens still cross the road in "downtown" Cabo with an amazing regularity; sheep and

cattle graze on stubble that forces itself through the parched earth. And almost no one hurries, save perhaps for a newly arrived tourist who still hasn't put his mind into neutral.

What with miles of the loveliest beaches this side of Bora Bora, the developers descending on Baja have a long way to go. Barely a dozen hotels have risen along the 20-mile stretch between San Jose del Cabo and Cabo San Lucas that's sheltered by the Sierra de la Laguna Mountains. Besides, who can extinguish the sunsets? Or snuff out the stars?

And, well, the hotelmen are doing their thing with style. David Halliburton squinted toward the horizon as the sun was setting beyond his Twin Dolphin resort and remarked how "I've found my piece of paradise." And it is. The flamboyant oil man controls 155 acres of ocean-front property. Yet he occupies only a frac-

tion of the land. What with 56 rooms, the Twin Dolphin appears like some whitewashed village that faces the Mediterranean. Without argument, it is the slickest hotel along the entire coast.

The old crowd might frown, the crusty old crowd that roughed it in sleeping bags. Those fishermen who ate out of tin cans and bathed in the ocean. But pooh. Honeymooners and others are turned on by the candies left on their pillows that say "sweet dreams," not to mention baskets loaded with fancy soaps. There is an 18-hole pitch-and-putt golf course, a sport fishing fleet, tennis and riding. Raquel Welch was married at the Twin Dolphin; Neil Simon hides out on occasion.

Halliburton, who lives each magnificent day as if it were his last, found his peace at Cabo when he sailed here on his family's yacht in the 1940s. It wasn't until 1977, though, that he got around to opening the Twin Dolphin with its windowless lobby, a swimming pool with a thatched, swim-up bar and a scattering of single-story rooms, all joyfully devoid of telephones and TV. Anyone who wants to phone home must drive into town. And there is no guarantee that even that telephone will work. That's the whole idea of coming to Cabo. It's the great escape.

Guests of the Twin Dolphin are greeted with complimentary margaritas. Some arrive in private jets. Others come by commercial airline. Four years ago, in celebration of his 53rd birthday, Halliburton chartered an airliner and filled it with friends for a bash on the beach at Cabo. Craggy of face, free-wheeling, free-drinking, cordial, Halliburton reveals a not-so-hidden desire to be liked. One gets the impression that even with a full house he is lonely at times. Still, he insists he's discovered his contentment at the "end of the earth."

Halliburton's No. 1 man is Candido Garcia who did stints at the Space Needle in Seattle, the Hotel Coronado in San Diego and the Camino Real in Mexico City before becoming Halliburton's sidekick in Cabo. Now he's opened his own restaurant, Candido's, which features rattan furniture, potted palms, thick steaks, fresh fish and lobster along with candlelight and the sort of atmosphere that got Bogey mixed up in all that intrigue in Casablanca.

(Continued on next page)

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Mexico's Baja Escape . . .

(Continued from previous page)

Halliburton was preceded by hotel man Bud Parr who pioneered the resort business at Cabo with his immensely successful Hotel Cabo San Lucas. The ex-electronics wizard from Northern California did it with a determination to become a successful gringo south of the border. Not one to dally because of a lack of building materials, he set up make-shift factories, turning out concrete blocks, tiles and furniture. In Los Angeles he bought an entire carpentry shop and had it shipped to Cabo. In Manzanillo he recruited artisans to turn out chairs, tables and beds. He has workers who have been with him since the beginning.

In this bone-dry desert he dug wells and planted hundreds of rubber trees airlifted from Mexico City, banana trees from San Jose, orange trees from Todos Santos, bougainvillea vines from California and thousands of palms from groves hundreds of miles beyond Cabo. After this, Parr built an airstrip so guests could land their private planes. To light the runway at night he lined up taxis with their lights blazing. Parr shipped in generators for his own power plant. Finally, when everything was ready, he sent out invitations to friends in the United States and put them up at \$15 a night, meals included.

Parr still turns out building blocks and furniture. Not only for Hotel Cabo San Lucas, but a clutch of apartments (near the Twin Dolphin) and his Hacienda Hotel that he bought four years ago. With the same spirit he displayed at Cabo, he added three wings to the Hacienda, put in 300-gallon marble bathtubs, a dining room and cocktail lounge. After this he sent out leaflets declaring: "No undertows, the only safe swimming beach at The Cape." Parr also got word around about the deep-sea fishing, windsurfing, sailing, tennis, riding, water skiing and diving.

At the Hacienda, red-jacketed waiters flame crepes. An 11-piece mariachi band entertains in the lounge. It's Mexico with panache. The restless entrepreneur also rents villas he built with the same do-it-yourself workshop. They range from three bedrooms with three baths to seven bedrooms and six baths. How much a night?

"If you have to ask, you can't afford it," Parr says with a shrug.

The three-bedroom manse is bid at \$520 a night. Or you can take up residence in Parr's seven-bedroom palace for \$1,050. Figuring the big house sleeps 14 guests, it comes out a trifle over \$70 a day per person. Not bad, considering this includes a kitchen, maid, and sunsets that make poets out of ordinary fisherfolk. If that's a bit stiff, Parr has a four-bedroom apartment with a sunken tub on Santa Maria Beach. It rents for a few pesos over \$800. That's per day. One

guest arrived recently in his own helicopter, which indicates the caliber of clients Parr caters to.

For the vacationer who hankers to hang around for good, Parr has the "For Sale" sign on three cliffside homes with 35-foot ceilings. Inside, he intends to plant palm trees. "They'll be the only places in Cabo you can pick coconuts without going outdoors," Parr says matter-of-factly.

Like Hotel Cabo San Lucas, the Castilian-style Hotel Finisterra occupies a perch overlooking both the Pacific and the Sea of Cortez, with waves colliding against rocks like exploding champagne. Anchored to its craggy cliff, the Hotel Finisterra rises like some Spanish fortress on the approach to Toledo, immense rock walls blasted from the earth itself. Below it an enormous beach runs wild with riptides.

For anglers in search of colonial atmosphere, the Hotel Palmilla offers a warm welcome. Although it's become a trifle tacky, the huge circular fountain still sings softly and the corridors are bathed in amber lamps that glow in the haunting darkness of Land's End. Behind the hotel the owner built a small church for weddings; it is here on Sunday that a padre arrives occasionally to celebrate Mass. The Palmilla is a place for honeymooners as well as fishermen, what with red-tiled paths leading to blue-tiled love seats only a whisper from the sea.

If all this sounds a bit rich for the
(Continued on page 24)

Business . . .

(Continued from page 6)

As 1985 begins we can have more confidence about "our world" than a number of us thought possible in 1981-82.

Yet we still have to curb cynicism. It eats at us, and according to new research, can destroy us.

A study, presented to the Society for Experimental Psychology in Salt Lake City, shows the possible consequences.

The Duke University Medical School studied 255 men who graduated from the college between 1954 and 1959, not a period especially known for flagrant cynicism as I recall, and discovered that those classified cynical and highly hostile at the time of graduation were more vulnerable to heart disease and early death than those categorized non-cynics. The responses were to a personality test where subjects reacted to questions such as "most people are honest chiefly through fear of being

caught" and "I have often had to take orders from someone who did not know as much as I did." I think a great number of people would have surely flunked such a test today.

Said John Barefoot, assistant professor of medical psychology at Duke, in a *USA Today* piece about the thesis:

"What is important here is we found a psychological attitude rather than a physical dimension. It is related to aggressive behavior but it's not the same thing. It may be these people experience chronic anger, or they don't have as good social relationships or they may be less satisfied with their social relationships. It could be something biochemical."

I'm no psychologist, certainly, but I can see other causes. Careers can cause one to acquire cynicism to protect oneself. Self-preservation in a world where you don't control your environment can exert great pressure regardless of upbringing, standards or religious faith.

Rationalization of self-worth has become far more popular today. Rationalizing superiority to others, for example, crosses everyone's mind once and awhile but to dwell on it can, in my opinion, entrench hostility and isolation from or toward the world at large. It increases the danger of turning a very capable, responsible human being into a kind of verbal terrorist who feeds on crowd support and begins to believe that a good joke is always at somebody's expense. The same attitude fosters the viewpoint that a rival's success hasn't been earned and that to become successful, one must, "stick it to them before they do it to me."

For the business person, this conduct is counter-productive; it robs the individual of his clear sight of the real world and clouds his vision with the negative attributes of envy, greed and sarcasm. It is hard, indeed, to see the way to a bright future for oneself if it is viewed through such mud-splattered lenses. ■

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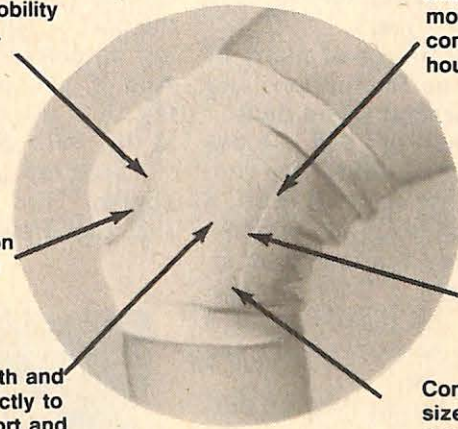
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The Economy: what's ahead for small business in 1985?

by John C. Behrens

Regardless of who sits behind the desk in the oval office at 1600 Pennsylvania Avenue in late January, business owners and consumers can expect the kind of economy in early 1985 that has kept people reasonably happy for the past two years.

Such is the assessment of many of those who scan the fluctuations and ripples of the financial world daily.

"For the first half of 1985, it looks like things are pretty well set for continued growth," says Allyn R. Earl, a professor of economics at Syracuse University's Utica College and an investment counselor. "Most economists don't see the possibility of a recession until at least toward the end of '85...possibly '86."

Prof. William Dunkelberg of Purdue University and an adviser to the National Federation of Independent Business which represents 560,000 member firms is less tentative and more enthusiastic.

"The outlook is...very good. Consumer optimism remains at near-record highs, indicating that spending will continue to be strong. Their assessment of buying conditions remains excellent, especially for durables. Houses have been hurt by rising interest rates. Investment spending will continue to have strength into mid-'85. The effects of the recovery will also continue to spread into sectors still not enjoying the benefits of recovery. Some sectors will do better, some will do worse (like housing). But, overall, it will be a good year for the proprietor," he writes.

The hedging begins as one tries to narrow the time frame. Many economists have been too badly scarred by past market abnormalities and glitches to go beyond carefully laid generalities.

The banking community, normally cautious in good and bad times, doesn't disagree with the economists'

assessments, however.

Said G. B. Carrier Jr., in charge of funds management for the First Union National Bank of Charlotte, NC, at the end of the summer: "Right now the situation from many standpoints is almost ideal. We have a combination of strong growth in the economy, relatively good profits on the part of business corporations, rising employment and low inflation. And if you put all of those things together, it is almost a perfect picture at this stage of the recovery."

There are those who disagree, of course. The traditional indicators that economists rely on still give er-

atic signals and a number of forecasters are patiently waiting to hang out the "I-told-you-so-first" signs when the turn-around starts. As Harvard Prof. Martin Feldstein, former chairman of the Reagan Administration's Council of Economic Advisers, noted not long ago, "Every year it gets riskier and riskier."

But business proprietors were under-estimated by economic experts, some now believe. Their enterprise and determined spirit simply didn't register on the computer printouts.

"Throughout the expansion that began the final month of 1982 there has been in fact a strong dichotomy

between those who analyze and forecast, and those who must make the hard money decisions. Analysts and forecasters viewed the economy through abstractions, such as seasonally adjusted annual rates, and soft estimates, such as what the Federal Reserve Board was likely to do or not," said veteran Associated Press Business Writer John Cunniff.

No economist, for example, stepped forward to claim forecasting what Thomas Love of the United States Chamber of Commerce noted were remarkable changes in the American business place of the past several years. Quoting Love, Cunniff said:

"More jobs were created in the United States during this 20-month period than were created in Japan during the last 10 years. And the 880,000 jobs created in America during May alone surpassed the number created in the European Economic Community during the last decade."

Furthermore, while the so-called "doomsayers" have grown in numbers, the economy has continued to glow with positive figures. Business productivity by the end of the second quarter of 1984, for instance, jumped 4.7 percent—the eighth straight quarterly increase—rising faster than workers' salaries. Productivity,

economists contend, usually is a temporary gain during the early months of a recovery. The question, of course, is what stage of the recovery we're really in. The Labor Department offers one answer: it's the longest string of productivity increases the economy has registered in more than a decade.

Carrier says that the 1984 economic growth—10 percent—was phenomenal.

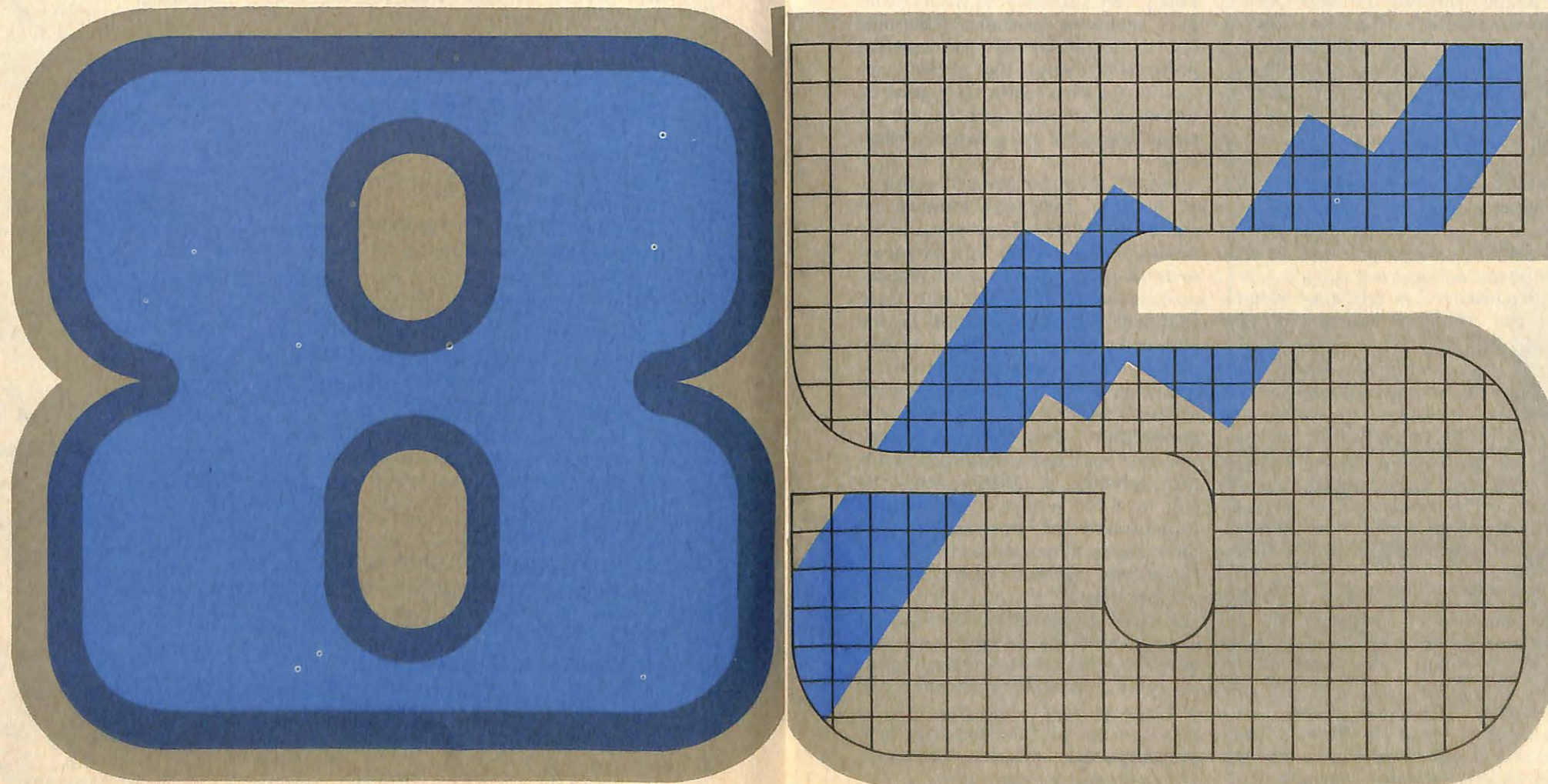
"The other piece of good news is in the inflation picture. During the first quarter (1984), inflation was a little less than 4½ percent and in the second quarter only a little over 3 percent. That is also an unusually good performance, particularly in the face of such a strong economic up trend," he continues. The bank official cautions, though, that the growth rate in 1985 will slow and inflation will probably rise.

"I think that business, generally, will be a little bit slower especially in the first six months of '85," Earl believes. "1984 was such a super period...The outlook for 1985 is dimmer than it was in 1984. We're worried about a lot of major problems such as the deficit and a new tax plan...I think people are looking forward to some type of definite program."

Dunkelberg doesn't foresee major difficulties. "Things will not be as 'hot' as in 1984, but sales will be solid and the economic environment should remain quite stable."

Yet, uneasiness is already beginning to show. American personal income made only a slight gain in August and consumer spending was down as it entered what is expected to be a big fourth quarter spurt. Cities across the country where unemployment had dropped and business activity has been upbeat have noticed the return of economic headaches. No migraines...just enough to begin looking for the aspirin bottle.

(Continued on next page)



Mexico's Baja Escape . . .

(Continued from page 20)

pocketbook, a space in Ele Holmes' Brisa del Mar trailer park can be negotiated for \$7 a night. By the month it comes out to \$160. Or she'll rent you a motel unit for \$15 single or \$18 double a day. They're not particularly classy rooms, but they're clean. And there is a wonderful beach, and mariachis play three nights a week for the dinner crowd. Ele and her late husband, Bob (a former co-owner of the Oakland Raiders), came for a holiday six years ago and stayed for keeps. They built a restaurant, put in a bar, a swimming pool and planted 400 palm trees, which makes Brisa del Mar the slickest trailer park in rural Cabo.

Closer to town, Len Gotfried, late of Newport Beach, rents trailer spaces for \$6 a day at his El Faro

Viejo park, which translates to "The Old Lighthouse." Gotfried, who used to be in the trucking and furniture business, retired to Cabo three years ago after getting stuck in a California traffic snarl.

"That was it," he said. "I said, 'No more.'"

Besides renting trailer spaces, Gotfried operates a restaurant in the park. Guests sometimes wait up to two hours for a table, which tells you something about the chef. That's Gotfried, a steak-and-potatoes man whose wife handles the seafood.

Back up the road the Mexican government is developing a resort community at Jose del Cabo. The airport is nearly finished. A new terminal will replace the old one with the thatched roof. A pity. But this is only the beginning. Big hotels are planned. The 250-room El Presidente—it resembles a fortress—has been operating since 1981. Hundreds of birds nest near a natural lagoon beside the hotel with its closed-circuit TV, air conditioning, tennis clinics and a video-disco that pulses into the wee hours. And if one is around on Sun-

day, Mass is celebrated on the beach with a mariachi band.

Other hotels are opening their doors. Within 10 years the government figures the room count will reach 4,500 and there will be a population of nearly 40,000. Plans also call for an 18-hole golf course and hundreds of homes and apartments. "Progress," a hotel executive shrugged. But the fishermen weep.

Here are the rates:

Twin Dolphin, \$87.50 per person (double occupancy) American plan.

Hotel Cabo San Lucas, \$59 to \$85 per person (double occupancy) American plan.

Hotel Finisterra, \$59 (double occupancy); add \$17.50 per person, American plan.

Hotel Hacienda Beach Resort, rates from \$25.50 per person (double occupancy) European plan.

Hotel Las Cruces Palmilla, \$68 per person (double occupancy) American plan.

El Presidente, \$57 (double occupancy) European plan. (Ask your travel agent about the low-cost package plans at El Presidente.) ■

Economic Outlook . . .

(Continued from previous page)

In Syracuse, NY, last September, for example, the A.E. Nettleton Co., a quality shoe manufacturer that dates back to the turn of the century, announced its closing and the loss of 120 jobs. Within weeks, Bristol-Meyer cut 200 jobs from its central New York industrial division. Earlier, Miller Brewing Co. dropped its Syracuse area work force by 62 positions.

However, the city's economic growth in recent months demonstrated the influence of the recovery. From August, 1983, to August, 1984, about 6,600 new employees were added to the community's work force, according to the New York Labor Department's Syracuse office.

"In an area like Syracuse, we have to expect that some companies may move jobs away and others will increase jobs. Fortunately, in most periods, we have usually gained more jobs than we have lost," James B. Schneider, president of the Manufacturers Association of Central New York, told the Syracuse Newspapers in an interview.

In the Midwest, the large General Electric Appliance Park in Louisville which had recalled 1,400 workers in early 1984, laid off nearly 1,600 hourly employees in late summer. The company said it expected to hire less workers in 1985 because it anticipated a drop in appliance sales. General Electric was benefitting from a \$265 million dollar modernization program to improve its efficiency in assembling refrigerators and air conditioners.

Productivity, in fact, may be fueling the continued recovery because companies have increased production faster than they have hired more workers. Economist Robert Westcott told the Associated Press that the strong productivity figures may simply be the dividend for expenditures to modernize equipment and expand plants. The senior economist with Wharton Econometrics of Philadelphia believes such gains will continue in 1985.

The art of forecasting economic conditions with accuracy, on the other hand, has taken so many body blows in recent years that doubters and pessimists can dominate any discussion of what's ahead. "It's easier to be a member of the pack and generally right than stand alone and risk your reputation," one economist

noted. Never a stable or secure practice, economic prognosticating has far more probability factors—like productivity—than the public realizes. "Like meteorologists predicting tomorrow's weather, there are so many things that can go wrong," Earl says.

Surveys of the American consumer, however, indicate a growing demand for such forecasting. The public, said a Gallup Poll of recent months, named the economy an important concern in the last three Presidential campaigns. In 1976, the high costs of living bothered 47 percent of those surveyed. Runaway inflation in 1980 caused 61 percent to believe it was the critical issue of the campaign. In early 1984, 23 percent said they were quite concerned about the economy. A *Money Magazine* poll of 2,553 adults a few months earlier found that 81 percent said they think about money matters often and 51 percent claimed such thoughts worried them.

Part of the public's preoccupation with the economy, of course, may be caused by the steady barrage of conflicting stories, wide-ranging analyses by experts from the private and public sectors and the surprising lack of knowledge of the capitalistic system by many Americans.

Put the public's concern about money matters together with the flood of prognostications and the consensus is that the recovery is still quite temporary. New storm clouds, many believe, are near.

The National Association of Business Economists announced that a survey of its members in 1984 showed that 53 percent think the next downturn of the economy will begin in the second half of 1985 or, at the least, the first half of '86. Over 70 percent of those polled believe that the growing federal deficit and higher interest rates will bring a recession eventually. Eighty-two percent of the economists surveyed insist that deficit spending has stimulated the economy too much.

First Union's Carrier offers his own timetable for the nation's economic climate.

"The economy has enough momentum at this stage of the game to carry us well into 1985 without a recession. It is so strong now that I can't envision it turning into a recession within the next 12 months," he said last August.

Interest rates, all agree, are the crucial factor. "Interest rates have made a major adjustment upward since 1983. I think they are on a plateau now and may not increase much more... As we move into 1985, I think we will see inflation heating up again, bringing on still higher interest rates than we are seeing now," Carrier explains.

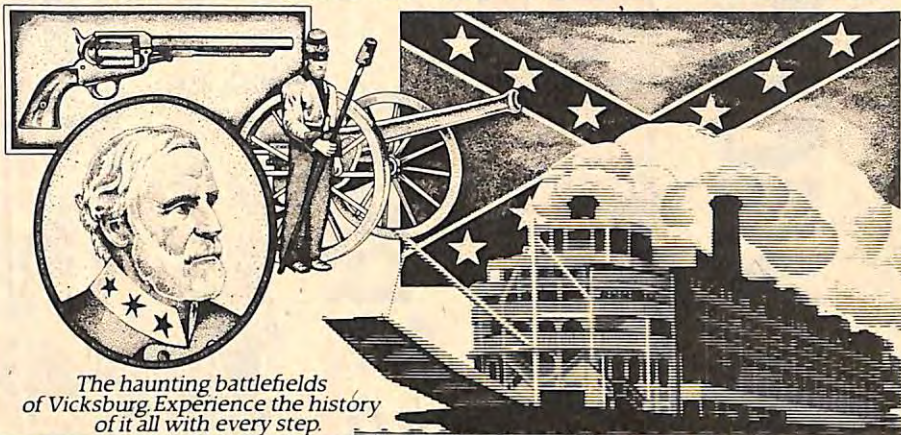
Others have more trouble with such a scenario. Says Lawrence Chimerine, chairman of the Chase Econometrics, a Pennsylvania forecasting firm, deficits are likely to be near \$200 billion a year for years unless drastic political and economic action are taken. If such a deficit remains high "the risk of sizeable increases in interest rates will rise sharply in the 1985 environment," he adds. Pressure to reduce that deficit could force a sizeable tax increase in the latter part of 1985, he told the Associated Press.

Otto Eckstein, chairman of Data Resources of Massachusetts, another well-respected forecaster, refused to choose the year in which the recovery would sour but he said if the deficit continues to loom as excessively large, a recession is likely... "somewhere in the mid-1980s."

Meanwhile, overseas the same concern is expressed by international sources. Jacques de Larosiere, (Continued on page 29)

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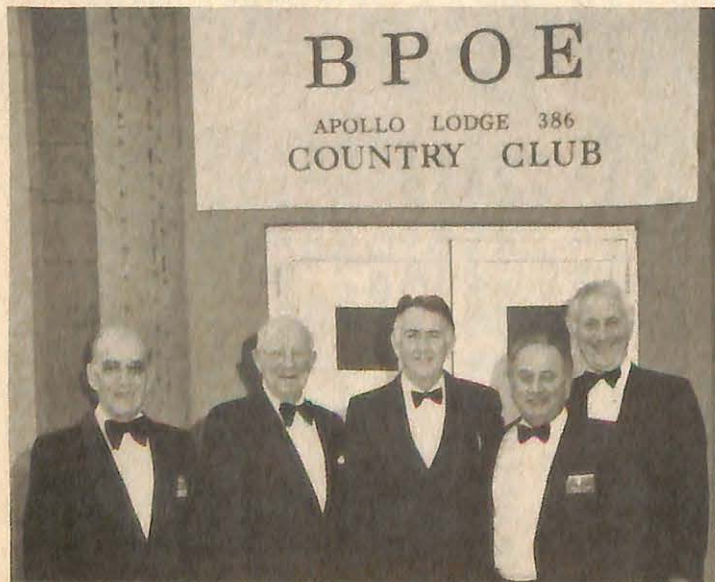
FRANK O. GARLAND

When GER Frank O. Garland (seated on minibike) attended the fall meeting of the Michigan Elks Association at Muskegon Lodge, he was escorted from the Muskegon airport to the lodge by the Farmington, MI, Minibike Drill Team. Other Elk dignitaries in photo are (from left) SP John Jordan, PGER Raymond V. Arnold, and PGER E. Gene Fournace.



GER Frank O. Garland (second from right) visited Pittsburgh, PA, Lodge on the occasion of its 106th anniversary. Also pictured are (from left) SP John Gusic, VP Al Denny, DDGER Thomas Huffman, and PGER Homer Huhn, Jr.

At Walla, WA, Lodge, GER Frank O. Garland (left) received a sack of Walla Walla sweet onions from ER Sandino Guarascio.



During his visit to Mandan, ND, Lodge, GER Frank O. Garland (center) was photographed with PGER Raymond Dobson (right) and SDGER John Traynor.

During a visit to Apollo, PA, Lodge, GER Frank O. Garland (center) was greeted by (from left) PGER Homer Huhn, Jr., Past Grand Trustee A. Lewis Heisey, ER Ronald Helm, and SP John Gusic.

Economic Outlook...

(Continued from page 25)

managing director of the International Monetary Fund, contends "debt explosion" is more threatening in the United States today than in Italy and Japan.

"In the United States the ratio (government debt to national income) remained almost unchanged at around 28 percent up to 1981, but then it began to increase sharply, reaching almost 36 percent in 1983," he told the 40th Congress of the International Institute of Public Finance in Austria. "It can only be contained if governments increase their revenues faster than the cost of interest they have to pay either by raising taxes or cutting spending."

Unlike 1983 when proprietors had survived bad times (a 74 percent increase in the number of business failures during a two-year period) and eagerly waited for the recovery months, most small business operators are cautiously optimistic about 1985. They're realistic, too.

Workers, for example, can expect salary increases that will average about 7 percent in 1985. At the same time, says Hay Management Consultants of Philadelphia, there is a strong possibility of an inflation rate of between 5 and 6 percent. "For the fourth year in a row, workers will get a real salary increase about 2 percent over inflation," says Marsh Bates of Hay Management in a *USA TODAY* article.

What should small business owners look for in managing their enterprises in '85?

"Obviously, you must watch interest rates," Earl warns. "Some business people are much more leveraged out—borrowed out—than others. A move up of the interest rate of a couple of percentage points and that's the difference between success and failure for somebody heavily in debt."

He also believes that U.S. suppliers may find troubles ahead because while union agreements have resolved major auto plant difficulties and salary issues, companies still are retaining a great deal of flexibility in determining where to buy their parts. "Even if the auto sales continue to be strong, I don't think prosperity will hit fully the smaller producer because it looks as if the trend is either to buy
(Continued on page 35)

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YOU & RETIREMENT

by Grace W. Weinstein

THE 1984 TAX REFORM ACT

The American income tax system seems to get more complicated with each passing year, and 1984 has been no exception. The 1984 Tax Reform Act—the fourth major piece of tax legislation in the last five years—produces some pluses for taxpayers and some minuses. Here's a summary of the highlights:

Individual Retirement Accounts.

There were many suggestions for raising permitted contributions to IRAs, but this did not happen. What *did* happen is this:

1. Liberalized withdrawal rules now permit you to extend IRA withdrawals over your life span. Before, payments were governed by average life expectancy at the age when withdrawals began, or twelve years for a 70-year-old man, so that some long-lived folk outlived their IRA funds. Under the new law you may recalculate your payout every year, based on then-current life expectancy (which gets longer the longer you live), to stretch payments over your lifetime. You may still use the combined life expectancy of yourself and your spouse, recalculating each year if you wish, to extend the payments still further. And you may choose to have distributions made over the combined life expectancy of yourself and a child, thereby passing part of your IRA on to that child; in this case, however, at least half the money must be paid out over your own life expectancy.

2. Toughened contribution rules forbid contributions to an IRA after the standard April 15 income tax filing date, even if you have obtained an extension on your taxes. If you want to use a tax refund to fund your IRA for the previous year, therefore, you'll have to file early.

3. The new law gives you more control over your retirement funds, by permitting you to take part of the money in a company retirement plan, even before you retire, and place it in an IRA. The amount must be a single payment (not part of a series of payments) and must equal at least half of your account balance. If you take advantage of this provision, however, you will no longer be eligible for either special ten-year income averaging or long-term capital gains treatment. It will take some careful figuring, probably with the help of a tax

adviser, to determine whether a partial rollover is worth doing.

4. Alimony now counts as income. With \$2,000 worth of alimony in one year, up to \$2,000 in IRA contributions may be made. Previous special rules have been dropped.

5. IRA, Keogh, and corporate plan moneys are now fully included in taxable estates because the previous \$100,000 federal estate tax exclusion on retirement funds has been repealed. There are two exceptions: If you began receiving retirement benefits before the end of 1983 and if you irrevocably designated the form of your benefits before that date, you fall under the old rules. And if your spouse is your beneficiary, none of the retirement money will be subject to federal estate tax because of the total spousal exemption. In any event, in 1985, Federal estate taxes do not apply until a taxable estate reaches \$400,000.

Income averaging has been made considerably tougher under the new law. In the good old days, before the 1984 tax year, you could come out ahead with income averaging if your current taxable income was \$3,000 more than 120 percent of your average taxable income for the previous four years. The applicable figures now are 140 percent over three years. As an example of what this means, according to Prentice-Hall, where you could have benefitted from income averaging if your taxable income rose from \$40,000 to \$51,000, you'd now have to jump from \$40,000 to \$59,000.

Work-related rules have been changed, too, mostly toughened:

1. If you use a car or a computer for business, you'll find it more difficult to write off the expense. Business use must now be more than 50 percent of the time, or no write-off at all is permitted. Use of the property must be required by your employer. You can't simply choose to buy a home computer and deduct it as a business expense because you use it half-time on work you bring home from the office. You also can't count time spent on your investments, in totaling the time spent on business to meet the 50 percent rule, although you can include that time in determining your actual deduction.

2. Record-keeping requirements are

more onerous under the new law, especially on business deductions. It is now mandatory to keep an ongoing and detailed record of business expenses, whether miles traveled or computer time logged. And, if you use a paid tax preparer, you'll have to sign a statement that you have indeed kept adequate records substantiating your deductions.

Estimated tax rules have been simplified, so that there are now just two "escape hatches" for underpayment: If you pay at least as much as your prior year's taxes, or if you pay at least 80 percent of the taxes due based on your income to the date of payment, you are not subject to penalty. The law also built in some welcome flexibility, so that penalties for underpayment can be waived in case of (1) casualty or disaster, or (2) if there is reasonable cause for underpayment during the first two years after a taxpayer retires (after reaching age 62) or becomes disabled (at any age).

Capital gains rules have been liberalized so that property held more than six months and a day now qualifies for favorable long-term capital gains

"The 1984 Tax Reform Act produces some pluses for taxpayers and some minuses..."

treatment, with only 40 percent of a gain subject to tax. Note, however, that this rule applies only to property purchased after June 22, 1984; property purchased before that date must still be held for more than one year in order to qualify for long-term tax treatment. The reduced holding period—which applies to losses as well as gains—is scheduled to be in effect until 1988.

Property settlements in divorce are now treated as a non-taxable gift instead of as a taxable sale. The recipient of the gift (eg, the family home) carries over the original cost of the property as the tax basis, and is responsible for taxes when the property is sold. If a divorce is in the offing, make your plans in light of this new law. If you were divorced during 1984, you and your ex-spouse can elect to have the new rules apply retroactively. Get expert advice.

Miscellaneous provisions

1. There's a new medical write-off available, if you itemize medical deductions: You may now deduct up to \$50 a day if you must stay in a hotel while receiving outpatient medical care; the write-off is limited to lodging and is not applicable to food.

2. If you use your car for charitable work, you may now deduct 12 cents per mile (up from the previous nine cents).

(Continued on page 35)

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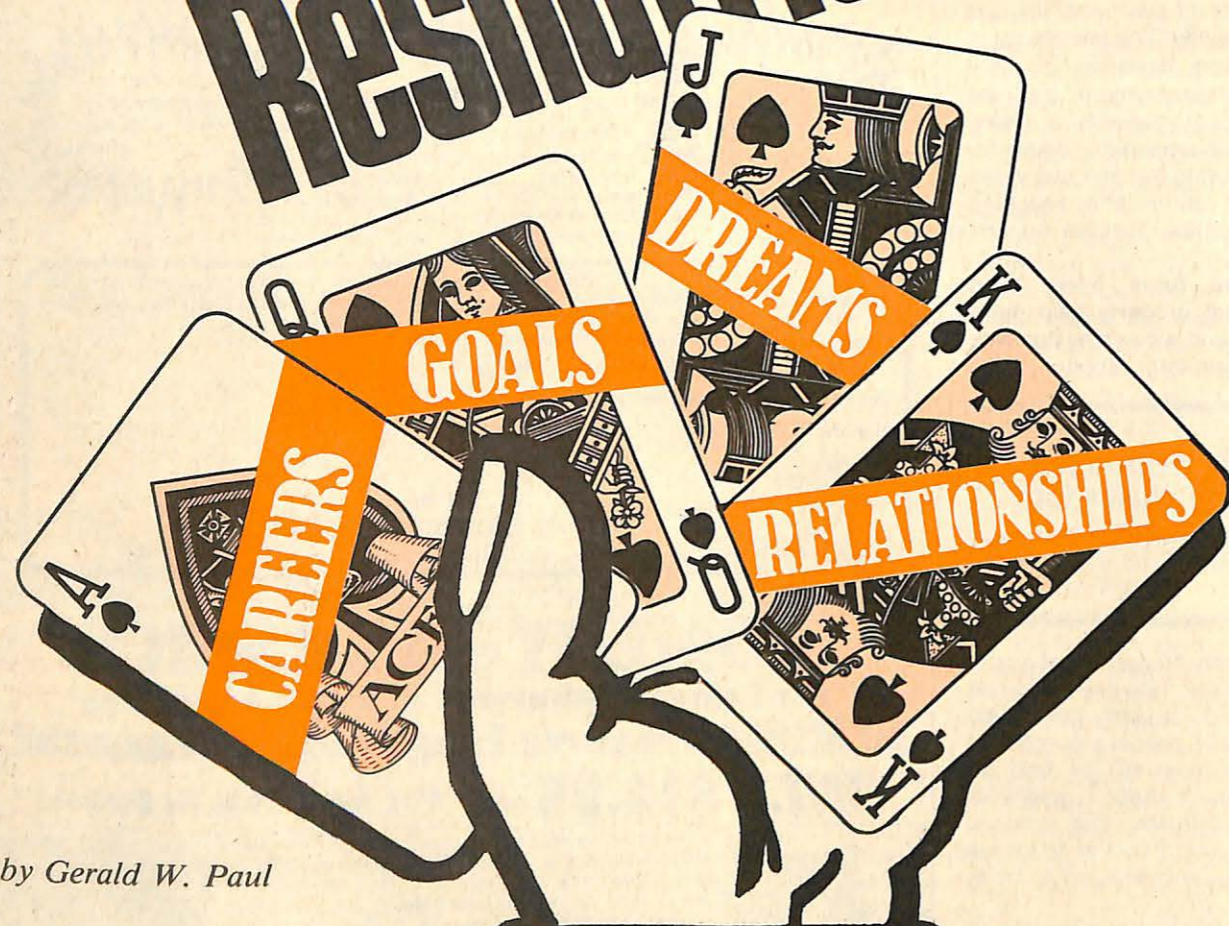
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Midlife Reshuffle:



by Gerald W. Paul

When kids are launched, pension credits mushrooming, and we're feeling a bit restless, it's time for midlife reshuffle. When things we do, thoughts we think, feelings we experience are boring extrapolations of what we did last year, it's time to study our cards, keep the promising ones, discard the has-beens, shuffle the deck, draw some new cards and come up with a hand capable of competing in the challenging games of tomorrow.

As a minister entering midlife, realizing I couldn't go the distance with the cards I held, I recently spent six months reshuffling. I gave away obsolescent books, junked space and time crowders, pulled up strangling roots. Reshuffling life's cards (after chucking, with thanks, some of the

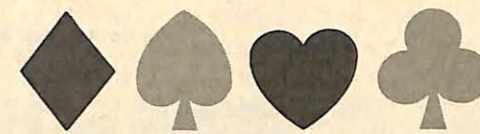
How To Emerge A Winner!

old ones) I dealt myself what looks like a winning hand for all my tomorrows.

A reshuffle is not a superficial change from shoes to slippers. Likewise, it does not approach the middle years in terms of Autumn but looks upon them as a Springtime filled with promise and growth. It is a time, not of degeneration and decay, but of the rebirth of initiative, adventure and involvement in those things that youth once put aside in order to shoulder the burdens of career and family responsibilities. The midlife reshuffle can help you rediscover the paths that you had to turn away from earlier; it can help you to explore those paths with the added advantage of years of acquired experience.

Although the results of midlife re-

In Life, as in
Poker, you don't need
a royal flush to
be a winner!



Shuffle the Deck and
draw some new cards!

shuffle are attractive, a number of factors discourage the practice. Impersonal impediments boil down to what's fixed or frozen in our lives—variously called fate, destiny, heredity, accident, providence—forces that limit our choice, shorten our leash. Our lives are somewhat fixed by fate, partly in the cards. The power of positive thinking will not turn paraplegics into quarterbacks or the blind into astronomers. We're stuck with some things dealt to us, and like the spots on the cards they cannot be shuffled away.

Major hindrances to reshuffling are not impersonal but personal. While a leopard can't change its spots it can change its habits. Genes may make us susceptible to diabetes but we can reduce the risk by avoiding obesity. Nature may play a role in lung cancer but we can quit smoking. Inheritance may include a bad heart but appropriate physical exercise may be a winning card. For in life, as in poker, you don't need a royal flush to be a winner. Sometimes a pair of deuces (a weak hand played well) is plenty.

While nostalgia, procrastination and love of status quo comforts are all personal enemies of change, the one underlying ingredient is fear. We balk at shuffling away known security for unknown security. We prefer "safe" danger such as riding the ferris wheel to the genuine danger involved in midlife reshuffle—putting aside familiar habits and values and opening ourselves to change.

For me, reshuffle involved a change of location. Many people asked me "Why are you leaving?" Exasperated, I hit upon an apt response, "Why are you staying?" In fixed societies of the past there was survival value in making deviates justify contemplated changes; in our rapidly changing society the onus to justify should be placed on those who stay put and refuse to shuffle their cards. For the greatest danger to middle aged persons and middle aged societies is not that of jumping out of the frying pan into the fire, but of

standing pat in the pan and being moved to the back burner.

Turning to factors that push or pull us towards midlife reshuffle, the impersonal ones are catalogued and analyzed so often in books (such as *Future Shock*, *The Third Wave*, *Passages and Joys and Challenges of Middle Age*) that simply to name them is sufficient to trigger memory and flesh out the impersonal forces for change. Worth noting are longevity (at 55 you have 24 years to go), technology (rapid retooling of the world of work), energy (limits of growth), leisure (more time unstructured by others), marriage (expectations of spouse shifting from procreation to companionship), plus exposure to a baffling array of vocations and values, loyalties and lifestyles, pressuring us to make countless short-term commitments for the rest of our lives.

Among the personal motivators and mobilizers of midlife reshuffle none is more important than the realization that there's more life behind than there is ahead. Middle age has an urgency about it. At 45 we have to be pretty stupid not to see that we don't get to go 'round again. Youth's myth of immortality becomes the mortality saga of middle age. As my brother-in-law lay dying at 54, I asked him if he had any advice to give me about time. "If you have anything you really want to do," he whispered, "do it now." Life leaks away. Grasping the hourglass image of time is the greatest incentive for picking up life's cards and starting to shuffle.

While the sense of urgency is a carrot luring us into midlife shuffle, regarding incentives there are more sticks than carrots. One such stick is boredom. Middle-aged and bored with spouse or house, place or people, rut or race, we are prepared to pursue desperate alternatives to escape our

ennui. If you're bored, drop spade and take heart—your unhappy condition can help you break the bonds of boredom. Grab a pack of cards. Shuffle up a new hand. And a new life.

Other sticks that scare us into change include the empty nest, empty bed, empty house, empty feelings, and the crevasse between our aspirations and achievements. Add to these a few gray hairs, an older stranger in the mirror, a heavyweight on the bathroom scales, a bout of indigestion, a twinge of arthritis, shorter fuse, an occasional lapse of memory and a waning of enthusiasm, and the sum of negativities in hand is enough to make midlife reshuffle an attractive alternative indeed.

Once the decision to pick up the deck is made, we have to discard from our total hand the cards that we no longer want. Of the major lifestyle cards—location, occupation, avocation and marital relation—those suffering midlife jitters often decide to change spouses. While it's the fashionable thing to do, and more socially acceptable than changing careers, discarding the spouse disconnects us from primary family roots and sets us adrift without the steadying influence of mature love—what two people have been through together.

Since values always interpret factors, in decision-making it's important to know just what our values are. Personally, for the good life, I need roots as well as wings. My most significant roots are not where I live or what I do but with whom I live. My values led me to change job, roles and place: to discard my house, but keep my spouse. I also kept my interest in birdwatching, art and global issues as well as communications with grown children and some long term friends.

First to go were the financial security cards of increasing pension and group insurance coverage paid by my church employer of 25 years but not in the cards for a freelance writer. As a couple we bet on our new careers to provide for our needs. Says my

(Continued on page 37)

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Wheelchair-bound veterans from the Lyons, NJ, VA Medical Center enjoyed an outing with members of the New Jersey East Central District National Service Committee. A daylong boat ride around Manhattan Island and up the Hudson River also included a venison stew lunch for the veterans. The annual boat ride is made possible by the Sea Scouts, who are sponsored by Rahway, NJ, Lodge. In photo, helping to feed a veteran are Harry Riker (left) district Veterans Committee Chm., and PER Jerry Diskin of Scotch Plains-Fanwood, NJ, Lodge.



The Elks VAVS Committee at the Albany, NY, VA Medical Center sponsored Joe Mazur (center) in the Wheelchair Olympics held at Brockton, MA. Joe won a silver medal in the javelin throw and bronze medals in shot put and basketball competition. Shown admiring Joe's medals are Rod O'Connor (left), a member of Albany Lodge and chief of Voluntary Service at the center, and PER Ed Countermine of Guilderland, NY, Lodge VAVS Deputy Representative at the center.



The National Service Committee of the Kansas Elks Association presented an upright piano and a bingo machine and light board to the Nursing Home Care Unit of the Wichita, KS, VA Medical Center. Pictured from left are Edwin Cassell, chief of voluntary service; Stephanie Hastings, voluntary service specialist; Paul Scafe, State National Service Committee Chm.; Wichita PER Gilbert Lane; Robert Pelka, center director; Wayne Etter, VAVS deputy representative; Cecelia Holland, director, nursing home care unit; Paul Cibolski, VAVS representative; and Judy Christenson, recreation therapist.



At the Denver, CO, VA Medical Center, Colorado Gov. Richard Lamm (seated) signed a proclamation declaring November Veterans Remembrance Month in the state. Looking on were (from left) John Kreiling, State National Service Committee Chm.; Randall Emeterio, chief of voluntary service; James Donachie, medical center director; PSPs James Steers and John Heard; and SP William Smith.



TOLEDO, OH, Lodge held a dinner for a group of veterans from the Ohio Veterans Home in Sandusky. Following the dinner, the veterans were taken to a Toledo Mud Hens baseball game.

HILLSIDE, NJ. At the "Cinderella" Dinner-Dance held at Hillside Lodge for the patients of the Lyons VA Medical Center, an award of appreciation was presented to the Mud Gutters Band for their many years of help in entertaining the veterans.

ALAMEDA, CA, Lodge presented to the Yountville Veterans Home an electric organ with an electronic speaker, and a six-foot oscillating electric fan. In recent years, the lodge has given more than 4,000 articles to veterans hospitals and other veterans facilities in the area.

Recently, Alameda Lodge also hosted its third annual barbecue for approximately 400 veterans at the Yountville Veterans Home.

GARDEN GROVE, CA. Members of Garden

Grove Lodge and their wives journey to the Long Beach Veterans Hospital each year during the months of June, July and August to treat patients to a steak dinner.

The lodge chefs, who take the food and go to the hospital in advance of the bus carrying the other workers, prepare the food on the hospital premises. By serving some 300 dinners each month, the lodge is able to serve all the patients in the hospital during the summer. The lodge also furnishes music and entertainment with the dinners.

Economic Outlook...

(Continued from page 29)

parts elsewhere or abroad," he advises.

Surges in demand, says Dunkelberg, are not likely in 1985 and interest rates and inflation will increase.

"Large inventories will not be needed, so manage carefully. Since interest rates are likely to go up before they go down, borrow now if you need money soon. Don't expect Congress to do a good job on the deficit. They don't like to cut spending or to raise taxes, the two things they must do. Hire cautiously, relinquish by reducing debt relative to assets. You may need the borrowing power later. Don't be over-ambitious about expansion," he continues.

And, according to Accountant Randall Huta, a New York CPA, don't overlook changes in the Tax Reform Act of 1984 that may alter the way you do business.

Present law, for example, permits the holder of a discount debt obliga-

tion to include in income a portion of the original issue discount and the lender can deduct a similar amount. It compensates the lender for the use of the money, he explains.

"Congress believed that some taxpayers were exploiting these rules to achieve a deferral of tax on interest income and creating a mismatch of income and deductions for lenders and borrowers. Personal agreements and loans, in any number of instances, would inflate the value of property or item and lengthen the terms at lower rates."

The practice, according to accountants, has been popular and led more than a few experts to speculate that the underground economy has grown, in part, from such arrangements.

Under the 1984 tax reform measure, the interest rates on obligations

issued under installment sales must be "at least equal to 110 percent of the applicable federal rates. The federal rates will be determined by the Treasury Department within 15 days after the close of 6-month periods ending on September 30 and March 31. If the interest rate does not meet this safe harbor rate, interest will be imputed at a discount rate equal to 120 percent of the federal rate."

An increase of selected tax audits can ensure compliance, a number of accountants believe.

So, while optimism—one of the strengths of good retailing over the years—is alive and well, 1985, many contend, won't be the year to demonstrate how strongly you feel about it. It may be the year you find out how disciplined a decision-maker you are. ■

Retirement...

(Continued from page 31)

3. The 3 percent federal excise tax on telephone use, scheduled to expire at the end of 1985, has been extended through 1987. A 10 percent excise tax has been newly applied to sport fishing equipment. And additional taxes have been imposed on liquor and on diesel fuel.

This is by no means a complete summary of the 1984 tax act. Nor is it a forecast of the changes due to come our way in 1985. Talk to your tax adviser, if you have one, and keep yourself informed. You'll find regular coverage of tax developments in your daily newspaper, in magazines such as *Money* and *Barron's*, and in publications of the Internal Revenue Service.

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Drug Awareness Education Program



North Carolina Elks kicked off their Drug Awareness Poster Campaign with the help of GER Frank O. Garland. The posters declare: "Hugs are Better Than Drugs" and, of course, "Elks Care - Elks Share." Shown with a sample poster, left to right, are GL Youth Activities Chm. Ernest Bell, GER Frank O. Garland; James G. Green, State Drug Awareness Chm., and SP Byron Long.



Garden Grove, CA, Elks can be proud of their contribution toward better drug awareness education. Meet Officer Elk, a five foot, four inch tall ARES (Auxiliary Robotic Education System) robot police officer whose unique presence and capabilities will be the focal point of a drug awareness education program for local elementary and junior high school students. Once programmed, Officer Elk, donated by Garden Grove lodge, will be able to conduct a full 40-minute classroom seminar utilizing sophisticated two-way wireless communications, and a video cassette playback unit with 8-track stereo tape player. ER Joe Farquhar has presented Officer Elk with honorary life membership card No. 1952 (the lodge's number) and Garden Grove Mayor Jonathon Cannon has duly sworn the robot into the Police Department and has assigned him badge No. 1952 in honor of his donors. Chief of Police Frank Kessler, a member of Garden Grove lodge, demonstrates Officer Elk's capabilities.



Three Texas lodges have teamed up to make a big impact on local drug awareness education programs. Denison, Pottsboro and Sherman, TX, lodges have pooled their resources to the benefit of Grayson County schoolchildren. Some \$6,000 will be used to purchase pamphlets, films, drug education visual aides and a unique puppet theater. Over 8,000 students are expected to hear the truth about substance abuse in a series of presentations that will include films, discussions on decision making and peer pressure; recognition of drug-abuse symptoms and puppet theater shows that point up the problems of drug-related activities. The Texoma Council on Alcoholism and Drug Abuse and the lodges will be working jointly to administer the program in cooperation with the county school system. The Grayson County Elks Drug Awareness Coalition is shown with the puppet theater; standing left to right: Loy Harvey, Pottsboro; ER Bob Pellman, Pottsboro; Harmon Gouns, Dennison; Mike Fritsch, Pottsboro; ER James T. Clark, Sherman; Robert Auten, Sherman. Seated are Horace Goff and Annette Burtis of the Texoma Council. The student puppeteers are Daniel Looney, Charlie Pool and Austin Burtis.



Gateway (Portland), OR, lodge hosted an area drug awareness meeting at which \$1,440 were given to fund drug education programs in two local schools. The funds will purchase student workbooks, teachers' guides, visual aids and other materials and services particularly suitable for third through ninth grade students. Shown at the presentation are, left to right, Mitch Gulka, Narcotics Division Area Director; Dutch Savage, a local sports figure active in area drug education efforts; Bud Mershon, Principal of Shaver Elementary School; Jean Bruck, Principal of Alice Mott Middle School; Janey Tinker, Lodge Widows President; ER Don Clark (at podium); Drug Awareness Chm. Gene Spina.

Vicksburg, MS, lodge recently held a Drug Awareness Month which featured a drug awareness poster contest for elementary school students as well as informative seminars provided by local law enforcement agencies. Pictured left to right are drug awareness officer Ken Gill of the Vicksburg Police, Mayor Demery Grubbs, W.T. Sheffield, lodge drug awareness chm., ER Roy Campbell, and state drug awareness chm. Francis Hanes.



Midlife Reshuffle . . .

(Continued from page 33)

wife, Shirley, "What better security could I have than to reenter the work force after six years absence, build up my own pension, feel the joys of using my secretarial skills again, and know that if you predecease me, I can take care of myself?"

The next cards to go were the consumer cards. I recalled how Soren Kierkegaard, a Danish philosopher, compared possessions to lanterns. While lanterns help us see our way in the dark, too many lanterns cut out our view of the stars. Since my wife and I put a high value on keeping wonder in our lives, we simplified our belongings from what crowded a large house to what could be beautifully spaced in a small apartment. We remain convinced that by reducing getting-spending-keeping activities, our lives are not diminished but enhanced.

Among my discards were the musts, oughts, and shoulds of life. I'd grown tired of a conscience demanding "You must go to the Valentine tea, you ought to visit the shut-ins more often, you should get up earlier." I'd fallen into Pavlov's dog syndrome: when the phone rings, answer; when someone, knocks, jump; when the dealer deals, pick up the cards, and play. By the time I'd done what everyone else wanted me to do there was no time left to do what I wanted to do. Having discarded some of the have-to cards, in the nick of time I reshuffled and drew a few of the want-to variety.

In deciding what to discard it's important to be realistic about money, time and health. If you're in debt you'll have to keep that card until the bills are paid. If you've committed a hunk of time to a worthwhile service project, you might want to hold on to that card. If you have an allergy requiring avoidance of certain environments, you have little choice but to keep that card.

In midlife reshuffle, discard all your cards and you're dead. Keep the strong cards and build a new hand. In my case I changed jobs, but in shifting from pulpit to pen, I found many of my skills were transferable. At my age there's time enough to reshuffle some cards but not enough to start all over again. When an auto mechanic

at 50 tries to make it as a designer of women's clothes, I'm not surprised that his reshuffle ends up a misdeal. Some ruts are as deep as the Grand Canyon: if you're in that deep be a miner not an astronaut.

After analyzing factors encouraging or discouraging reshuffle, evaluating the hand we hold, and setting our sights for the draw, we run into the practical problem the mice had to face after deciding that putting a bell on the cat was a great idea: how to do it. After scrutinizing the hand I held, and toying imaginatively with hands I'd like to hold, I committed myself to a preferred hand, picked up the deck and reshuffled. Bombarded by a bewildering range of choices—a mix of impossible dreams and realizable goals, I'd wandered in the wilderness for months when a path appeared through the maze. Picking up pen and pad I wrote: "You will be a freelance writer. You will move to the city in June. You will find an apartment. You will be happy." Without that kind of how-to straight talk nobody makes a grand change.

Once the mind is set on reshuffle it's important to get the body behind it. In my case, during the transitional period between decision to change and actual change, I did some spade work. Since I wanted to write full time, I purchased relevant reference books, queried dozens of editors and stepped up my spare time writing output. Through the years I'd accumulated over 8,000 index cards categorized for sermon writing, plus innumerable fat files and countless books. Using as criterion a would-be writer's vision, I reshuffled cards, files and books and discarded the irrelevant ones.

The results of this advance action were twofold: I gained a headstart on the time-consuming logistics of midlife reshuffling; and, by doing something concrete, I reinforced my commitment to a new hand and a new game. When I gave notice of my resignation and my reasons to the Church Board, a businessman losing his poker face revealed his hand by his words, "Gee, I wish I were as sure as you are. You know exactly what you want to do." I didn't have the heart to tell him that midlife reshuffle comes by work not wish.

During the entire reshuffle process, I worked through the following five stages each with its distinctive mood: searching and indecision, finding and

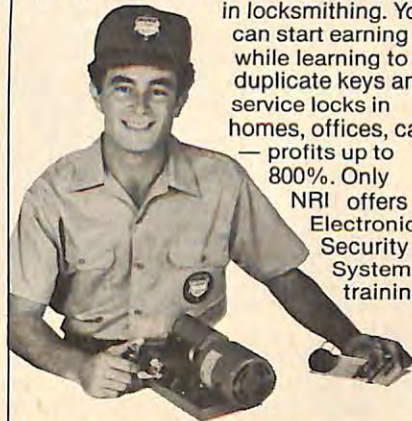
(Continued on next page)

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At Chicago, IL, Robert J. Sabin (second from left), a justice of the Grand Forum, presented a check for \$92,000 to PGER Homer Huhn, Jr., chm. of the Elks National Foundation Trustees. The bequest to the ENF is from the last will and testament of the late John D. Maccano, a PER of Chicago (North) Lodge, and is in addition to \$6,400 already received from the estate. Also participating in the presentation were Foundation Trustees and PGERs Francis M. Smith (left) and Horace R. Wisely (second from right) and Grand Secy. Stanley F. Kocur.

Information about bequests to the ENF and the proper forms may be obtained from the ENF office in Chicago.



ER Robin Woolford, Jr. (center) of Annapolis, MD, Lodge, a victim of an armed robbery nine years ago that left him partially paralyzed, nevertheless participated in the 1984 Olympic Torch Relay through the city of Annapolis. Later in the summer, when the Olympic Soccer Games were played at the Navy-Marine Corps Memorial Stadium, 39 lodge members parked cars at the nearby lodge parking lot. The net profit from this project of \$11,275 was donated to the Elks National Foundation.

The following letter was received recently by James Varenhorst, Executive Director of the Elks National Foundation, from Mrs. Barbara C. O'Neil. Mrs. O'Neil's daughter, Colleen O'Neil, sponsored by Bennington, VT, Lodge, received an ENF "Most Valuable Student" Scholarship for the 1984-85 school year.

Dear Mr. Varenhorst,

My daughter, Colleen O'Neil, was the recipient of an Elks National Foundation Scholarship in June. She is comfortably settled in at Middlebury (Vermont) College and is enjoying

her freshman subjects, especially Introductory Chinese.

As a single parent and mother of two college students, I am sincerely grateful for the very generous contribution your caring organization has made toward Colleen's education. It has relieved much financial pressure for the three of us.

I hope that education will continue to be a priority of the Elks National Foundation.

Thank you again.

Sincerely,
Barbara C. O'Neil

NORTHGLENN, CO. Five officers of Northglenn Lodge and their families are all members of the National Foundation. They are ER Richard Burdorf, his wife, and two teenage children; Est. Lead. Kt. Dick Wolfe, his wife, and two teenage children; Est. Loyal Kt. Bob Denny, his wife, and teenage son; Est. Lect. Kt. Larry Burke, his wife and seven-year-old daughter; and Trustee Harlen Schmidt, who has enrolled three generations of his family in

the Foundation, including his wife, his three children, his daughter-in-law, son-in-law, and three grandchildren, ages four, three and one.

GARFIELD, NJ. Lodge held a dinner-dance for the benefit of the Elks National Foundation. A total of \$961 was realized and sent to the Foundation. Chairman of the affair was PER Frank Mayor.

Midlife Reshuffle...

(Continued from previous page)

decisive, honeymooning and exuberant, settling in and wondering, settled in and happy. Since we've already looked at the searching and finding stages, in looking at the consequences of reshuffle I'll start with the honeymoon.

When we moved to the top floor of a highrise looking out on a city's suburbs and a cattailed marsh, my initial response was a reawakening of wonder. I felt I'd drawn a royal flush with stakes high in my first poker game. I'd get up before dawn, leap to the picture window and marvel at moon and stars, flickering city lights, and reflections on the water. Without schedule except those self-imposed, I could "do my own thing." I experienced a burst of freedom. A renaissance embraced me: I felt like a king living with a queen—all hearts and diamonds. Awareness of nature intensified and I paid close attention to details and feelings attached to a dove asleep on my window sill, a gray squirrel climbing the walls to beg on my 10th floor balcony, the rising and setting of Venus, and the intriguing phases of the moon. Like American naturalist Henry Thoreau who joyfully adopted the title of "Inspector of Snow Storms" I happily took on a similar role.

New rhythms of life did away with old reactions. The tension I'd felt with society melted away. I was grateful for having the chance to play dealer's choice with me as the dealer. Back in the parish, because a large dose of functional socializing went along with my job, I used to avoid social times even with friends and relatives. Now, with my time freed up by reshuffle, I often seek out and enjoy immensely the company of loved ones.

A new appreciation of my wife accompanied reshuffle. She first worked at temporary secretarial jobs, then landed a part-time permanent position that pays the major share of our living expenses. Writing at home, roles as well as jobs shifted. Doing dishes, making meals and mastering the oven gave me empathy for my mate who for years managed to do all I am now doing and be mother to five children as well. And, when in the presence of dinner guests she says "That was a good meal you prepared

tonight dear," I'm no longer embarrassed but pleased.

After the honeymoon—with the reject slips almost equalling in number my article submissions, the car needing expensive repairs, and the discovery that carrots baked too long in the oven turn to a mess of sugary stalagmites—we did go through a brief reassessment phase. But in spite of a few minor irritations, liking our cards, we committed ourselves to stay in the game. Reshuffling our jobs, roles and location is providing a new respect for each other and a volcanic resurgence of energy.

As a wild card changes two pair into a full house, so midlife reshuffle revitalizes every department of life. Canadian photographer Freeman Patterson says, "When you start to feel free to do something you've secretly yearned to do you begin to believe you are capable of doing it

and much more. You begin to be what you hope for."

In the thirties my dad had a dream. He'd quit his job at the copper/nickel smelter. Get out of that sulphuric hell. Buy a little farm. Keep a few chickens... You know the story. It's a classic that belongs to everyone. Well in dad's case midlife reshuffle was only a dream—forever unrealized.

There is no time like the present if you are considering midlife reshuffle. It is time to examine the things that you do by rote, to identify the important things in your life—be they careers, personal relationships or goals of a yet-to-be-realized nature. Discard the trivialities and concentrate on building the hand that will make you a winner throughout your future years. Now is the time to realize your dreams and hidden or forgotten ambitions; you can make them happen. ■

did you know..



tells us that one of their PER's, now deceased, was 23 years old when he served the first time as Exalted Ruler.

Gerald W. Lawrence, who died in 1980, held the chair for two years, serving in 1936-37 and again in 1937-38.

Being a young Exalted Ruler certainly gives you a running start on life, especially if you take the advice and learn the lessons that come with it.

Elks are always proud to show their membership card but Past Grand Exalted Ruler George Klein and Kansas Elks Association vice president Ernie Wood have something special to show on their cards.

It turns out that Ernie's nephew, Michael Coats, was chief pilot aboard a recent space shuttle and he took the two Elks' membership cards with him on the flight.

The cards are stamped: "96 orbits in space."

That ought to make the cards super special to show.

Last July we mentioned that one of the youngest Exalted Rulers ever, Todd Henchey of Sidney, NY, Lodge No. 2175, was scheduled to attend the Grand Lodge session. ER Henchey is 23 years old and we wondered if there were any others.

Sure enough, we heard that James A. Naples, now secretary of Plainfield, NJ, Lodge No. 885, was 23 when he was elected Exalted Ruler but when he was installed he had just turned 24. He's district chairman of the Elks National Foundation and has had a very active career in Elkdom even though he's not yet 30 years old.

But that's not all. Chuck McNew, secretary of Miami, AZ, Lodge No. 1410,

While we are on the subject of age, one of our longtime brothers has passed away. Stanford R. Moyer of Mount Carmel, PA, Lodge No. 356 had been a member of the Order for 79 years and was 100 years old. On his centennial, he received a certificate from the Grand Lodge.

The patients of Jacobetti Hospital Michigan Veterans Facility in Marquette certainly know about the Elks and their concern for veterans.

The lodges in the Upper Peninsula presented the hospital with a beautiful red, white, blue and gold stained glass window. It not only has an Elks emblem on it but it is inscribed: "Michigan Elks Association — A Veteran Will Never Be Forgotten."

Idaho has an Elks Hall of Honor and the most recent Elk on whom this honor was bestowed is PDDGER George H. Benjamin.

Incidentally, he must have had quite a honeymoon. He married his wife in January of 1946 and that night he was initiated into Elkdom in Salmon, ID, Lodge No. 1620.

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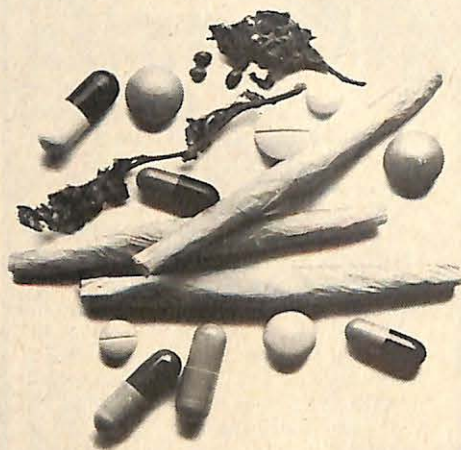
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Obviously, the time to talk to your children about drugs is before they have to make a decision on their own.

Which means you have to learn something about drugs.

Learn the dangers. And learn to recognize the signs of drug use. Listlessness in your child. Sudden drop in school grades. Temper flare-ups and staying out late a lot.

Learn about peer pressure on a twelve-year-old. Then show them you understand how important their friends are to them. But also tell them that real friends won't insist they do drugs.

Check your own personal habits. You can't tell a child about the dangers of drugs with booze on your breath.

But it's through love and understanding that you can be the most effective. Threatening to tear their arms off just won't work.

You can get a lot more ideas from the booklet, "Parents: What You Can Do About Drug Abuse." Write: Get Involved, P.O. Box 1706, Rockville, Maryland 20850.

Remember, it doesn't always happen to someone else's kids.

After all, there are over 35 million drug users in America.

And they're all someone's children.

News of the State Associations

Greybull, WY, Lodge hosted the annual convention of the **Wyoming Elks Association**, May 18-19. Attending were 218 Elks and their ladies.

Heading the list of distinguished guests was Vincent Collura, chm. of the GL Americanism Committee, who spoke at the Saturday evening banquet. Other Grand Lodge representatives were Edward Young, then-chm. of the GL Committee on Credentials, and Robert Greene, then-GL Lodge Development Committeeman.

Other guests from the neighboring state of Montana were Robert Semmens, then-president of the Montana State Elks Association; James McLuskie, then-first vice-president, MSEA; and Ted Byers, PSP, MSEA.

The next annual convention of the Wyoming Elks Association will be held in Casper, May 17-18, 1985.

Officers of the association for 1984-85 are President Brad Bochmann, Casper; First Vice-President Art Beveridge, Rock Springs; Second Vice-President Richard Oberosler, Thermopolis; Third Vice-President Richard Heston, Laramie; and Secretary-Treasurer Jack Cash, Cody.

A special sendoff was given to the state champion ritualistic team from Laramie Lodge, which went on to capture the national ritualistic championship at the national convention in Houston.

The State Americanism Committee reported that Wyoming lodges had contributed a total of \$4,190 to the Statue of Liberty Restoration Fund.

More than 700 delegates, members

and guests attended the 55th Annual Convention of the **Connecticut Elks Association**, held June 1-3 in Grossinger, NY.

Special guests included George Balbach, Chief Justice of the Grand Forum, who delivered the keynote address; SDGER Thaddeus J. Pawlowski; and GL Youth Activities Committeeman Francis Joyce.

Officers of the association for 1984-85 are President Angelo Rubbo, Waterbury; Vice-Presidents Charles Lusk, New London, Joseph Paoli, Meriden; James Lee, Wallingford, and William Miller, Danbury; Secretary Thaddeus Pawlowski; and Treasurer Edward Szewczyk.

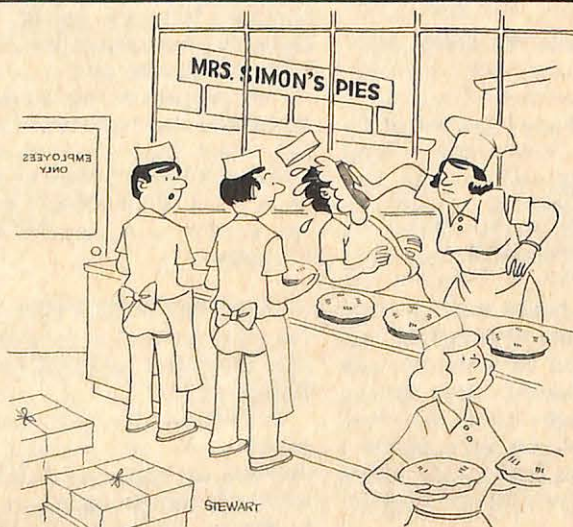
The Arthur J. Roy Ritualistic Trophy was presented to the officers of Manchester Lodge, who were judged the winners of the State Ritualistic Contest.

The state Major Project is the Newington Children's Hospital. A check for \$100,000 was presented to the hospital, completing a pledge of \$450,000. The current pledge is \$85,000 for the purchase of hospital equipment.

The Memorial Service was conducted Sunday morning. GL Committeeman Francis Joyce delivered the general eulogy.

The social event of the convention was the President's Ball, during which the new officers were installed. Addressing the guests following the installation were the Hon. George Balbach and SDGER Thaddeus Pawlowski.

The convention voted to return to Grossinger, NY, for the 56th annual convention in 1985.



"Around here, it's not just a pink slip in your pay envelope."

Ad Council A public service of this publication and the National Institute on Drug Abuse.

Departed Brothers

PAST GRAND EST. LEAD. KT. Benjamin F. Watson of Lansing, MI, Lodge died recently. He held that office in 1954-55.

Brother Watson was also a former Grand Lodge committeeman, member of the Grand Forum, and special deputy. He was a past president of the Michigan Elks Association.

PAST DISTRICT DEPUTY John E. Lynch of Washington, DC, Lodge died September 13, 1984. Brother Lynch served as District Deputy Grand Exalted Ruler for Delaware, Maryland, and the District of Columbia from 1934-36.

PAST DISTRICT DEPUTY Robert H. Sullivan of Winsted, CT, Lodge died September 21, 1984. Brother Sullivan served as District Deputy Grand Exalted Ruler for the West District of Connecticut in 1950-51.

PAST DISTRICT DEPUTY Joseph D. Cooke of Tallahassee, FL, Lodge died recently. Brother Cooke served as District Deputy Grand Exalted Ruler for the Northwest District of Florida in 1966-67.

PAST DISTRICT DEPUTY Thomas H. Lewis of Burlington, NJ, Lodge died recently. Brother Lewis served as District Deputy Grand Exalted Ruler for the South District of New Jersey in 1961-62 and again in 1963-64.

PAST DISTRICT DEPUTY Robert H. Pride of Clearwater, FL, Lodge died October 6, 1984. Brother Pride served as District Deputy Grand Exalted Ruler for the West Central District of Florida in 1966-67.

PAST DISTRICT DEPUTY Charles Johnston of De Soto, MO, Lodge died October 12, 1984. Brother Johnston served as District Deputy Grand Exalted Ruler for the East Central District of Missouri during the 1983-84 Grand Lodge year.

PAST DISTRICT DEPUTY Howard Medlin of Los Alamos, NM, Lodge died October 9, 1984. Brother Medlin served as District Deputy Grand Exalted Ruler for the North District of New Mexico in 1972-73.

PAST DISTRICT DEPUTY Douglas Greene of Ephrata, WA, Lodge died recently. Brother Greene served as District Deputy Grand Exalted Ruler for the Northeast District of Washington in 1976-77.

PAST DISTRICT DEPUTY Harry W. Cutshall of Provo, UT, Lodge died October 24, 1984. Brother Cutshall served as District Deputy Grand Exalted Ruler for the South District of Utah in 1971-72. He was also a past president of the Utah Elks Association.

PAST DISTRICT DEPUTY Richard T. Mitchell of Price, UT, Lodge died recently. Brother Mitchell served as District Deputy Grand Exalted Ruler for Utah in 1948-49. He was also a past president of the Utah Elks Association.

PAST DISTRICT DEPUTY John Baudino of Farmington, NM, Lodge died October 29, 1984. Brother Baudino served as District Deputy Grand Exalted Ruler for the North District of New Mexico in 1975-76.



ATTENTION ALL LODGES:

The new mailing address of PGER R. Leonard Bush is P.O. Box 218, El Toro, CA 92630.

ELKS HOME ADMINISTRATIVE POSITION OPENING

Applications for the position of EXECUTIVE DIRECTOR of the Elks National Home in Bedford, VA, will be accepted through January 31, 1985.

Applicant must have (A) any combination of education and experience equivalent to a degree in Business Administration, and (B) at least five (5) years of supervisory business experience in administration, personnel and purchasing.

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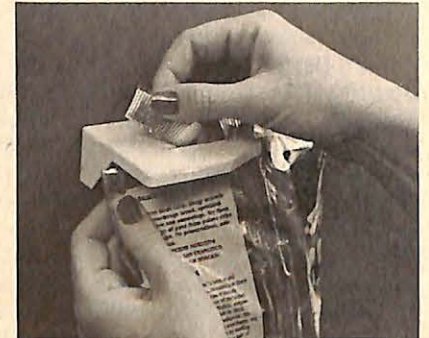
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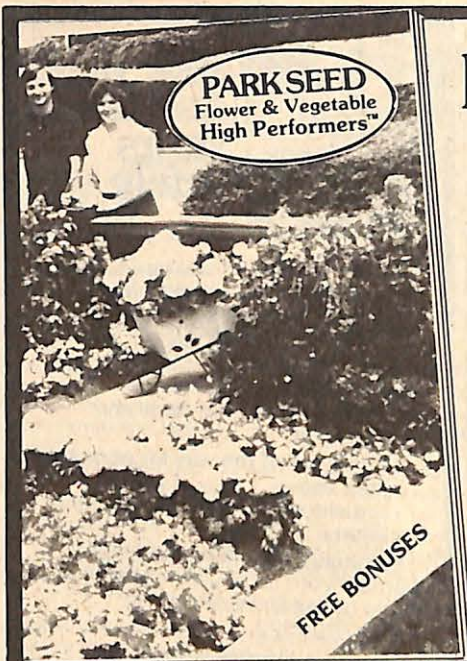
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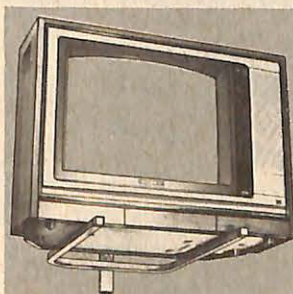
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Elks Family Shopper consumer/news

Put a little meat tenderizer on your back pain! Crazy as this sounds, it's close to what doctors are doing when they treat back pain by injecting a recently approved drug into a herniated (sometimes misnamed a "slipped") disc. Chymopapain, a papaya-derived enzyme very similar to one of the active ingredients in meat tenderizer, is considered by some a breakthrough drug since it serves as an alternative to the more time-consuming and expensive back surgery. About half of the candidates for back surgery might benefit from this treatment.

See Advertisement Inside Front Cover

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See Advertisement Inside Back Cover

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*Please add \$1.50 per pair for these sizes.
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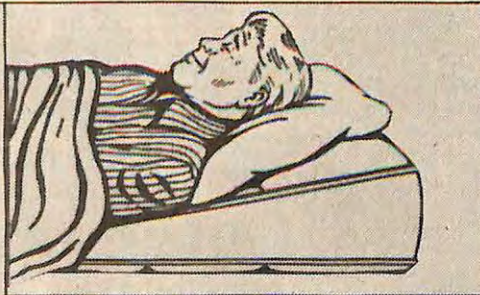
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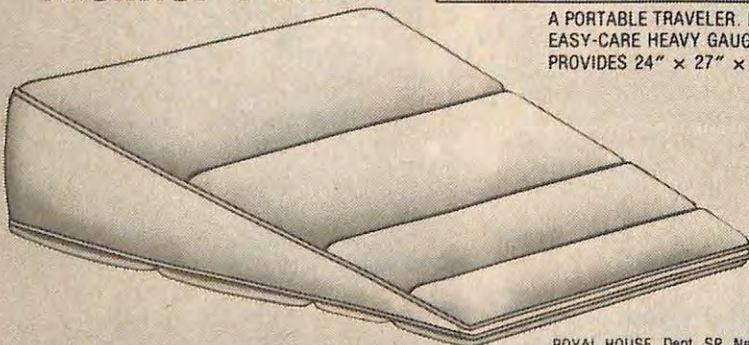
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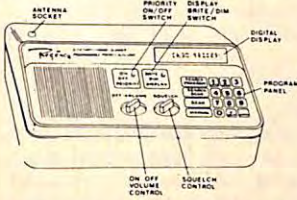
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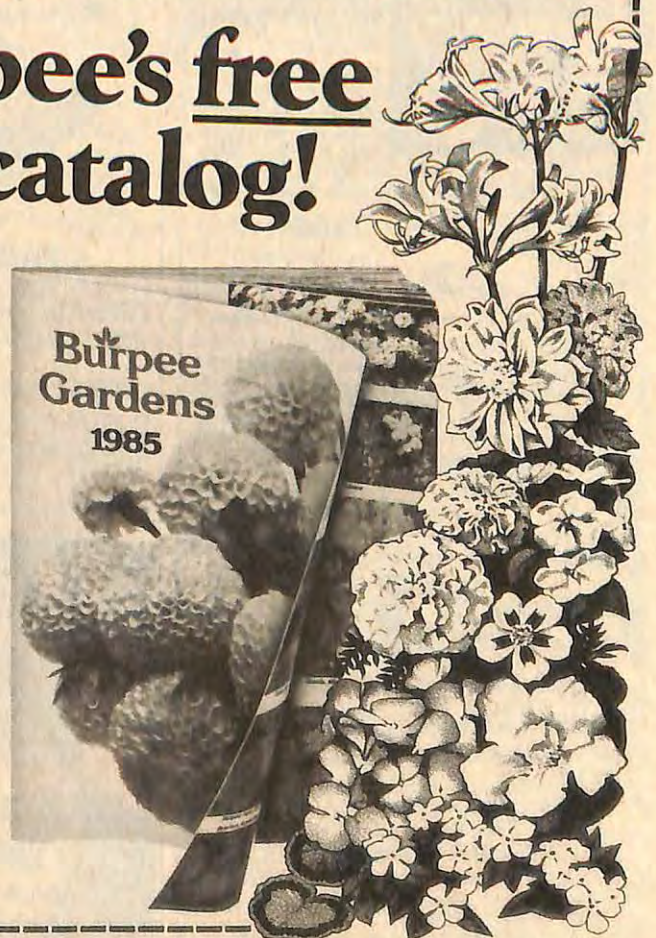
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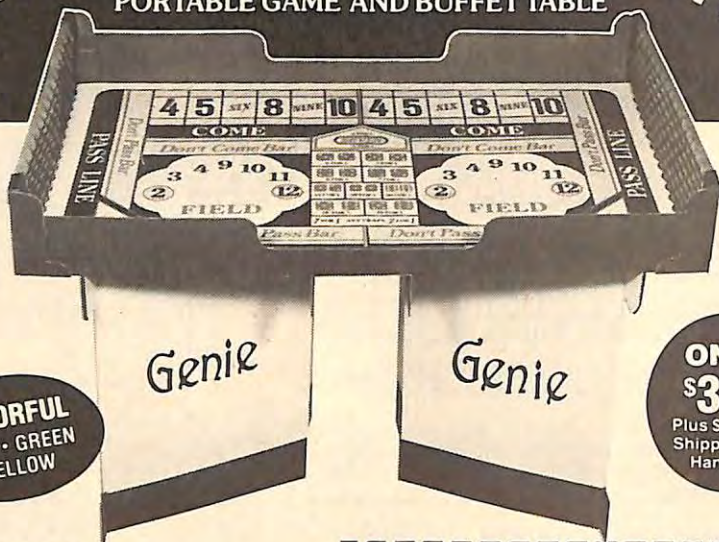


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Elks Family Shopper

consumer/news

The Food and Drug Administration notes, however, that the number of people who will need any type of surgery is vastly outnumbered by those who can find relief from back pain through less extreme measures. To learn about this new drug plus more on the causes and care of back pain, FDA has a free reprint from its magazine, *FDA Consumer*. To get your free copy of **Back Pain**, send your name and address to the Consumer Information Center, Dept. 608M, Pueblo, Colorado 81009.

The leading causes of back pain are gradual wear and tear, emotional and physical stress, and lack of proper exercise. The most common sources of lower back problems are worn facet joints (one aspect of osteoarthritis of the spine where the vertebrae rub together because of loss of thickness in the disc), herniated discs (where the discs between the vertebrae flatten and some of the gelatin-like material bulges out), and pinched nerves. Often one person may be suffering from all three of these symptoms at once. The most common group to suffer from disc problems are women in their late 50's. On the other hand, back problems are rarest when found in people who are 60 or older because by then the vertebrae stabilize.

There are many more possible causes of back pain, and it is best to consult a physician for diagnosis before attempting to treat it in any way.

Diagnosing back pain poses problems. For example, the extent of apparent physical damage may not correspond to the amount of pain being felt by the patient, and disc abnormalities may not show up on X-rays. To deal with this latter problem a lot of research has gone into procedures for making bad discs visible. All of these procedures use X-rays in combination with something else. For example, during a CAT scan, multiple X-rays are taken of soft tissue and bone and combined into one picture by a computer. The majority of the other procedures use X-rays taken after a radio-opaque solution has been injected.

Another idiosyncrasy of back pain is the high placebo effect encountered in treatments as compared with other types of pain. A placebo is a substance that contains no medication. In tests in which neither the physician nor the patient knew when a placebo was being used instead of real medication, 30 percent of the patients receiving the placebo said it was effective in relieving their back pain.

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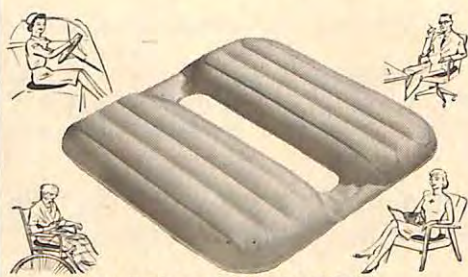
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(216) 864-8100

- One pair Cushi-Heel Pillows \$6.50 p.p.d.
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Prompt delivery! Shipped by First Class Mail.

Enclosed: check money order cash
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Check size: Men's shoe size Women's shoe size
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Address _____
City _____
State _____ Zip _____

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100TH Birthday Commemorative Harry S. Truman Solid 14 K Gold Piece

**Only \$10
if you Order
within 30 Days!**

FREE! All orders will be shipped in a custom folio with an informative biography of Truman, PLUS a Certificate of Authenticity attesting to the gold content of each commemorative **GOLDPIECE!**



Enlarged to show detail

9mm tribute is double-dated 1884-1984 and struck from hand-engraved dies to capture exquisite detail. But you must act quickly to obtain your historic Truman goldpiece at these special introductory prices. Take advantage of terrific discounts on quantity orders. These valuable goldpieces make distinctive gifts... heirlooms worthy of passing on to future generations... so purchase extras and save!

Issued in STRICTLY LIMITED EDITION.

These Harry S. Truman goldpieces are being issued only during this 100th anniversary year. After that, the dies will be destroyed and the edition closed forever. Due to the fluctuations in the gold market we can only guarantee our \$10 price for the next 30 days, so to avoid disappointment, place your order now! Save on quantity orders... two 14K solid gold Truman tributes, only \$18; five for \$35; ten for just \$60; twenty for just \$100.



**For fastest service call Toll Free
1-800-345-8500, Op 326**

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The Sterling Treasury is not affiliated with any U.S. Government Mint or agency.

America remembers Harry S. Truman! As our 33rd President... as a leader who guided us through the victorious end of World War II and the dark times of Korea... and as a man who earned his famous "Give 'em Hell, Harry" nickname by always speaking his mind.

Now, to commemorate his 100th birthday history — and the Sterling Treasury — look back at Harry Truman as one of America's greatest Presidents — a man truly deserving of this outstanding commemorative tribute.

Historic, one-of-a-kind, SOLID 14K GOLD tribute



Shown actual size.

Now to commemorate his 100th birthday, Sterling Treasury has created this original Harry S. Truman GOLDPIECE made of gleaming SOLID 14K GOLD! This handsome

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Sterling Treasury

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YES! Please send my TRUMAN SOLID 14K GOLD Tribute(s) at these special prices or your money-back guarantee of satisfaction:

- ONE for only \$10 plus \$1 postage, insurance and handling.
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- TEN, only \$60 postpaid.
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Enclosed is \$ _____
(NY State residents add sales tax.)

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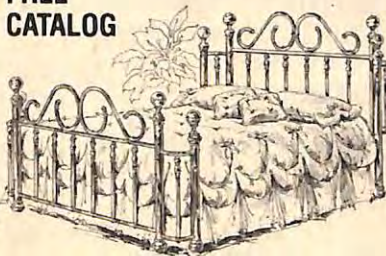
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One Application lasts for up to Six Months!

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WORKS LIKE MAGIC

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GLASS SHIELD is made by the manufacturers of famous GLO-SHIELD, America's finest car finish. We guarantee that GLASS SHIELD will do everything we claim for it, or return the remaining contents within 30 days after receipt for refund of product cost.

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1985 ELKS NATIONAL "HOOP SHOOT" SCHEDULE

STATE	DATE	TOWN	DIRECTOR
ALABAMA	Mar. 2	Cullman	John Bauer
ALASKA	Feb. 9	Kenai	George Robinson
ARIZONA	Feb. 16	Apache Junction	Leroy Lewis
ARKANSAS	Feb. 23	Russellville	Eldon Lucas
CALIF-HAWAII	Feb. 23	Fresno	Robert Bartley
COLORADO	Mar. 9	Denver	Don Oldfield
CONNECTICUT	Feb. 17	Middletown	Gerald Winzer
FLORIDA	Feb. 23	Melbourne	Thomas Sullivan
GEORGIA	Mar. 9	Decatur	Pat Barr
IDAHO	Mar. 2	Blackfoot	Bert Hannah
ILLINOIS	Mar. 2	Mattoon	Gary Carter
INDIANA	Feb. 23	Lebanon	Harry Sherer
IOWA	Mar. 2	Ames	Richard Froeschle
KANSAS	Feb. 23	Salina	Gerald Godbout
KENTUCKY	Mar. 9	Cynthiana	Jim Fuller
LOUISIANA	Feb. 23	Opelousas	Eugene Nepveaux
MAINE	Feb. 17	Lewiston	Allan Richard
MD, DE, DC	Mar. 2	Temple Hill, MD	Bruce Howell
MASSACHUSETTS	Feb. 2	Worcester	William Ferrick
MICHIGAN	Mar. 2	Ann Arbor	Robert Bartolameolli
MINNESOTA	Mar. 2	Hutchinson	Roger Klinghagen
MISSISSIPPI	Mar. 9	Hattiesburg	Raymone Bonones
MISSOURI	Feb. 23	Columbia	Terry White
MONTANA	Jan. 26	Helena	Robert Semmens
NEBRASKA	Mar. 9	Kearney	Merritt Otoupal
NEVADA	Feb. 23	Hawthorne	Mike Wadsworth
NEW HAMPSHIRE	Mar. 2	Salem	Richard Tremblay
NEW JERSEY	Mar. 3	Manasquan	Joseph Magnotta
NEW MEXICO	Feb. 23	Tucumcari	Joe Dominguez
NEW YORK	Mar. 9	Syracuse	Edwin Stuhlmiller
NORTH CAROLINA	Feb. 16	Salisbury	Tom Sanders
NORTH DAKOTA	Feb. 2	Jamestown	Jack Brown
OHIO	Mar. 23	Delaware	Thomas Biggs
OKLAHOMA	Feb. 23	Lawton	Bill Wolf
OREGON	Mar. 16	Corvallis	Bill Critchfield
PENNSYLVANIA	Mar. 2	State College	Albert Pikelis
RHODE ISLAND	Feb. 24	Smithfield	Angelo Lombardo
SOUTH CAROLINA	Feb. 23	Walterboro	Allen Gotbeter
SOUTH DAKOTA	Mar. 2	Fort Pierre	Vern Larson
TENNESSEE	Mar. 2	Murfreesboro	John Brockwell
TEXAS	Mar. 9	Temple	John McInturff
UTAH	Mar. 2	Springville	Dennis McGuire
VERMONT	Feb. 2	Derby	Raymond Ladue
VIRGINIA	Feb. 23	Richmond	William Bodnar
WASHINGTON	Feb. 23	Ellensburg	Robert Riske
WEST VIRGINIA	Feb. 23	Charleston	Richard Harris
WISCONSIN	Feb. 17	Stevens Point	Don Hamelink
WYOMING	Mar. 16	Casper	Ray Bastow

Regional Semi-Finals

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

SOUTHEAST CENTRAL REGION Mar. 23
WV, VA, NC, MD, DE, DC
University of Charleston, Charleston, WV
Director: Dick Harris, 1143 Barlow Drive
Charleston, WV 25330

NORTH CENTRAL REGION Mar. 16
MN, WI, IA, IL
University of Iowa, Iowa City, IA
Director: Richard Froeschle, Rt. 1 Box 212
LeClaire, IA 52753

NORTHWEST REGION Mar. 30
WA, OR, ID, AK
Mt. Hood College, Portland, OR
Director: William Critchfield
P.O. Box 244, Corvallis, OR 97339

WEST REGION Mar. 23
CA-HI, NV, UT, AZ
University of Las Vegas, Las Vegas, NV
Director: Adrian Brubaker, 300 Orchid Dr.
Las Vegas, NV 89107

WEST CENTRAL REGION Mar. 30
NE, CO, KS, WY
Wheatridge High School, Denver, CO
Director: Don Oldfield, 1235 Hudson St.
Denver, CO 80222

NORTHWEST CENTRAL REGION Mar. 23
MT, ND, SD
Lockwood High School, Billings, MT
Director: David Todd, 1823 Ave. E
Billings, MT 59102

SOUTHEAST REGION Mar. 30
MS, AL, GA, FL, SC
Valdosta State, Valdosta, GA
Director: William Cook, 201 Redwood Dr.
Dalton, GA 30720

NEW ENGLAND REGION Mar. 23
ME, NH, RI, MA, CT, VT
Bay Bath High School, Springfield, MA
Director: Walt Kettelle, 594 Lafayette Rd.
N. Kingstown, RI 02852

SOUTHWEST REGION Mar. 16
NM, OK, TX, LA
Cameron University, Lawton, OK
Director: William Wolf, 1436 40th
Lawton, OK 73505

NORTHEAST CENTRAL REGION Mar. 30
PA, NY, NJ
Kings College, Wilkes-Barre, PA
Director: Frank Bonner, 29 Tilbury Ave.
W. Nanticoke, PA 18634

GREAT LAKES REGION Mar. 23
MI, IN, OH
Bowling Green University, Bowling Green, OH
Director: Charles Davis, 908 Lambert St.
Bowling Green, OH 43402

CENTRAL REGION Mar. 16
MO, KY, TN, AR
University of Tennessee, Martin, TN
Director: Randall Smith, 203 Sheffield Pl.
Franklin, TN 37064



Finals

Elks National "Hoop Shoot" Contests finals will be held in the Market Square Arena, in Indianapolis, Indiana, April 26, 27, 28, 1985; National Headquarters, Hyatt Regency. The Elks/ Basketball Hall of Fame Classic will take place April 27, 1985.

Emile J. Brady, National Director
Box 153
Danville, PA 17821
(717) 275-5355
(717) 275-4060



Bobby Knight
Indiana



Dean Smith
North Carolina



BOBBY KNIGHT VS DEAN SMITH IN SECOND ANNUAL ELKS/BASKETBALL HALL OF FAME CLASSIC

The second annual Elks/Basketball Hall of Fame Classic will feature two of collegiate basketball's top coaching talents. This year's Classic will be held April 27th in Market Square Arena, Indianapolis, IN, following the Elks Hoop Shoot Free Throw Finals.

It will be Dean Smith of North Carolina against Bob Knight of Indiana as rival coaches in what is becoming the nation's premier showcase of senior cage talent. Smith and Knight are the only two active coaches who have captured the coveted "Triple Crown" of coaching: championships in Olympic, NCAA and NIT competition.

Coach Smith begins his 24th year at the helm of North Carolina with a record of 524 wins in 680 games. Smith led North Carolina to the NIT championship in 1971 and the NCAA crown in 1982. He coached the U.S.A. Olympic Gold Medal team in the summer games of 1976 in Montreal.

Coach Knight, now entering his 20th season as head coach—14 seasons at Indiana—has an overall record of 398 victories in 541 collegiate games. Knight, the 1984 Olympic coach, led Indiana to the NCAA title in 1976 and the NIT championship in 1979.

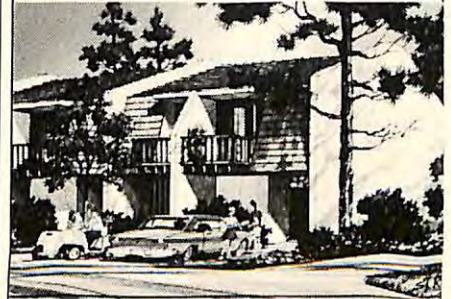
Coaches Smith and Knight will be leading 20 of the nation's top college seniors into an afternoon of all-out, all-star basketball action. Why not plan to be on hand for the excitement, and cheer on the Hoop-Shoot finalists?

If you are retired,
or planning to retire
within a few years

and

if the winters are
getting you down

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CHRISTMAS CHARITIES

WAUSAU, WI, Lodge works in cooperation with the Wausau Christmas Clearing House to provide clothing and other gifts for needy children. Members dressed as Santas stop at homes to present gifts and visit with the youngsters.



WESTERLY, RI, Lodge treated approximately 450 senior citizens to its annual Christmas Dinner. Brother Lenny Brown (foreground) was one of 20 Elk waiters who served a complete turkey dinner to the seniors. Later they were entertained by a visit from Santa Claus.



MORGANTOWN, WV, Lodge achieved its goal of 100 food baskets for its Christmas Charity Program. Co-chm. Paul Kapnick and Larry White (standing, center) are shown with other lodge members preparing to deliver the baskets. Heartwarming *thank-you's* were received from the recipients.



HILLSIDE, NJ. Once again Hillside Lodge distributed Christmas food baskets to needy families. From left are Charles Decker, Mikey Walters, Joe Gegankersi, ER George Schwab, VP Bud Savarin, Serry Rucot, Richard Russell, and George Desanto.



GLEN BURNIE, MD. Residents of Knollwood Nursing Home received a Christmas surprise when the Glen Burnie Elks Teen Club dropped by with gifts. Residents Violet Hawn and Laura Trott (seated) opened their presents as club members (from left) Lynette Parker, Stephanie Bader and Mike Redding looked on.



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WOVEN DRESS SLACKS

Look really great for an important business appointment or special social occasion!

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2 Pairs for 21.95

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6 colors to choose!

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Yes, **RIGHT NOW**, Haband the mail order people from Paterson, NJ, are ready with a good supply of the remarkable new featherlight deluxe woven Slacks with the **Sharpest Crease in the World!**

Crisp, handsome, expensive looking slacks that stand up to tough, demanding wear while commuting, vacationing, or weekends at the club! Beautifully tailored and full cut for that special executive look that, by giving enough room, actually makes you look slimmer! And, gentlemen, this is a deluxe textured fabric that looks like genuine worsted yet is 100% **NO IRON** Easy Care Texture Woven Polyester, with the **Sharpest Crease in the World!**

NO RISK! We will be proud to send them direct to your door. You look them over and check the value. Try them on, show the wife and then decide. **Full Refund If Not Delighted!** And at 2 pairs for \$21.95 you can have a whole closetful of handsome new fresh woven slacks! **BUT HURRY!** They'll be gone fast! *Don't tell me later that you meant to get some! ... Grab as many as you can afford NOW on this EASY NO RISK ORDER COUPON.* We promise you fast, reliable service direct to your door. **HURRY!**



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Deluxe Woven
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WAIST SIZES: 30-32-34-35-36-37-38-39-40-41-42-43-44-46*-48*-50*-52*-54*.
*(*Please add \$1.50 per pair for sizes 46 thru 54.)*
INSEAMS: S(27-28), M(29-30), L(31-32), XL(33-34)

OR CHARGE IT: Visa MasterCard

Acct. # _____ Exp. Date _____

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

724-00H

COLOR	OOH	HOW MANY?	WHAT SIZE?	WHAT INSEAM?
Lt. BLUE	A			
PEARL GREY	F			
MIST GREEN	E			
NAVY	C			
BROWN	D			
KHAKI (not shown)	B			

YOUR SIZE
All waist sizes 30 to 54,
finished in your exact length & ready to wear.

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Duke Habernickel, Pres.

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A \$25 VALUE!

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Free offer ends Jan. 31, 1985

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NEW BETTER VITAMIN E 400 UNITS

NON-OILY—NO CHOLESTEROL—DELICIOUS TABLETS

Now you have non-oily chewable Vitamin E "Super E-400" with a delicious nutty flavor. Each tablet supplies 400 Units of Vitamin E as di-alpha and d-alpha tocopherols plus natural beta, gamma and delta tocopherols emulsified with apple pectin, lecithin and ground nut flavor.

MONTH'S SUPPLY **68¢**

100 for 1.69 Limit One of Any Size to a Family

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1000 for 15.29

N488 Expires 1/31/85

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500 MG. VITAMIN C WITH ROSE HIPS

100 for **87¢**

500 for 3.99 Limit One of Any Size to a Family

1000 for 7.19

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GLUCOMANNAN CAPSULES 500 MG.

90 for **5.99** 180 for **10.99**

Enjoy 3 Nutritious Meals on The **GRAPEFRUIT DIET PILL**

PLAN AND LOSE WEIGHT FAST

Contains one of the strongest diet aids available without prescription*. Includes modern, effective diet plan that lets you enjoy 3 delicious meals and snacks everyday as you lose weight. *Phenylpropanolamine, HCl.

90 for **2.98**
200 for **5.00**
500 for **9.85**

SAME FORMULA OTHERS CHARGED \$5.95 AND UP FOR

Enclose Coupons Below With Order.

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1,000 Mg. **VITAMIN C** with Rose Hips

100 For **1.98**

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LECITHIN 19 Grain Capsules

100 Capsules **1.49**

300 for 3.98

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Garlic Oil Capsules

100 For **68¢**

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Our "Top-B" **B-Complex "50"**

Famous Formula at a Sensational Low Price!

Every capsule contains 50 mg. B1, B2, B6, Niacinamide, Panto Acid, Choline, Inositol, 50mcg. B12, Biotin, 50mg. Paba, 100 mcg. Folic Acid.

50 for **1.89**

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SUGGESTED USE: Two ounces with each meal.

Quart \$2.98 Gallon \$9.95

GUARANTEED NO ADDED SUGAR, STARCH, ARTIFICIAL COLORS, OR IMITATION FLAVORS

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CALCIUM is essential—But some calciums have been found high in lead. This balanced calcium is laboratory-tested to have a low SAFE-lead level.

100 for 1.25 500 for 4.00 250 for 2.50 1000 for 7.50

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COMPARE THESE PRICES WITH THOSE YOU ARE NOW PAYING!

PURE LECTHIN GRANULES—1 lb for 3.75, 3 lbs for 10.00

LIQUID COD LIVER OIL—8 oz for 1.95, 16 oz for 3.70

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DESSICATED LIVER TABLETS—100 for 89¢, 500 for 4.19

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Max. EPA* CAPSULES—50 for 4.49, 100 for 8.75

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B with C	Albee® with C	1.85	7.50
Oyster Cal	Oscal®	1.49	5.95
Oyster Cal 500	Oscal 500®	60 for 4.25	
Calcium 600	Caltrate 600®	60 for 3.85	
A-Z Tabs	Centrum®	130 for 3.69	
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100 UNIT CAPSULES	98¢	4.85	9.49
200 UNIT CAPSULES	1.89	8.99	17.59
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