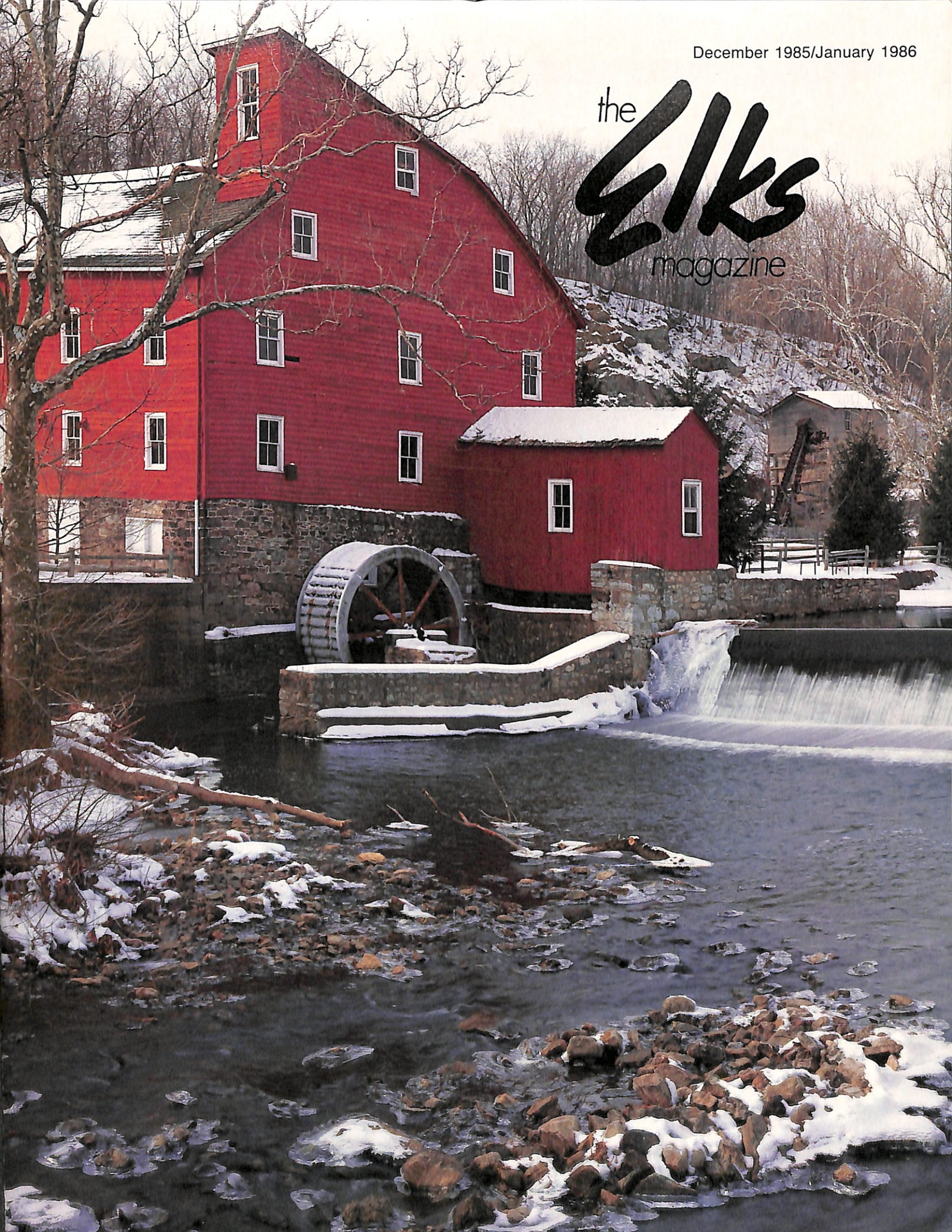


December 1985/January 1986

the
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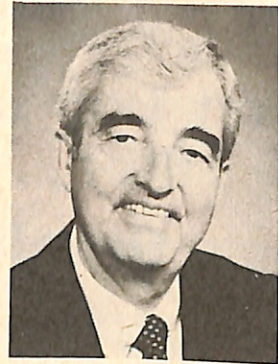
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1985 MMC

A MESSAGE FROM
THE GRAND EXALTED RULER



The Image of Elkdom

In late October, 1985, four events occurred which greatly enhanced the prestige of the Benevolent and Protective Order of Elks. They were as follows:

(1) **The Administrator** of Veterans Affairs, Harry Walters, met with representatives of the Grand Lodge in Mr. Walters' Washington office to thank the Order for its service to our nation's veterans.

(2) **The Secretary** of Education, William Bennett, personally thanked representatives of the Order, "on behalf of the children of America," for the youth programs conducted by the Elks.

(3) **The largest** attendance ever attained at the Elks reception in the United States Capitol for members of the U.S. House and Senate took place on October 30. This event is hosted annually by Elk members of Congress.

(4) **The Order** was presented with the coveted "C Flag" by Frederick Ryan, Deputy Assistant to the President of the United States, for excellence in the field of volunteerism.

The members of the Order should be proud of this national recognition. The image of Elkdom continues to grow, reflecting the realization that **ELKS ARE AMERICAN GENTLEMEN.**

John T. Traynor
John T. Traynor

Meister Bräu

TOASTS THE ELKS



We at Meister Bräu are proud to raise a glass to your accomplishments. To the service you and your local chapters provide the Community...
CHEERS!

**6 Life's Most Ignored
Age: Middle Age**

Not enough attention is paid to the achievements and problems of the middle-ager.

Jean E. Laird

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The Rainmaker Who
Washed Himself
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Charley Hatfield's secret rainmaking formula brought a disastrous flood to San Diego in 1916.

Elwood D. Baumann

**30 Maine Elks Fund
Childhood Cancer
Support Program**

A new major project for the Elks of Maine.

**36 The Officer
Left Laughing**

The serious business of law enforcement is sometimes interrupted by humorous episodes.

Robert L. Snow

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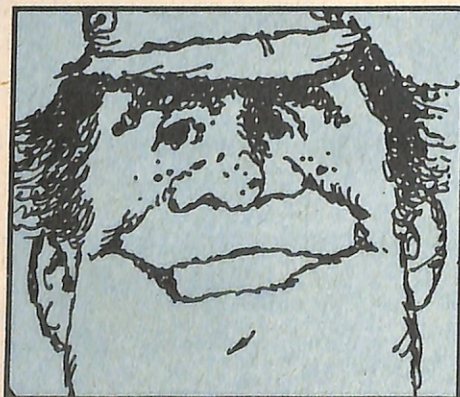
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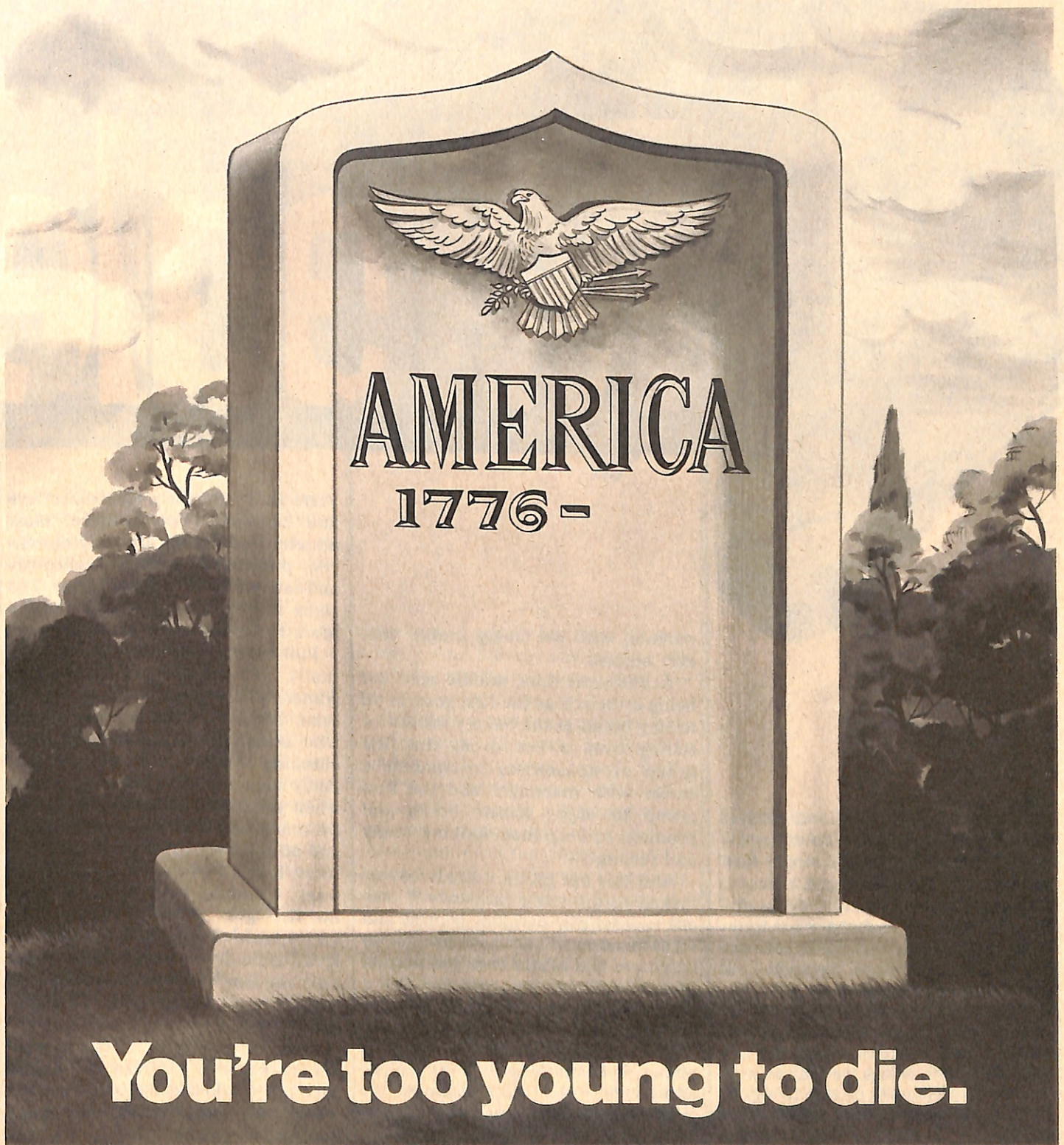
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Life's Most Ignored Age:

Middle Age



by Jean E. Laird

In our society, childhood receives much loving attention. Adolescence is viewed from every angle, from how teenagers dress, dance and drive to their attitudes on drinking, drugs and sex. Practically everywhere we look, we see suggestions on how to rear our toddlers to schoolage moppets and how to stop our teens from smoking pot. Old age is viewed with terror, as we read about hospitalization plans, pensions and retirement funds, and think of all the things we fear we will one day be physically unable to enjoy. What about the middle-ager? This age group is making more money than ever before, and has become the most productive and yet unexplored period in the lives of 20th Century Americans. Yet, one fifth of our nation is between the ages of 40 and 60. The middle-ager is expected to solve the problems of world affairs, as well as those in his own home, with very little encouragement and no blueprints to guide him. He is expected to provide an education for his children far beyond the years and expense of any other parents in history. He is also expected to take care of his own

parents, who are living longer than ever before.

At the same time, middle-agers are being criticized as the first generation to buy bread at the bakery instead of toiling over a hot oven, the first group of housewives to combine a career with marriage, and the first group to enjoy leisure hours and products to keep them looking young and feeling fit.

And this age group is analyzed, attacked (often more ruthlessly if they are successful), derided, probed and scrutinized until they have become so defensive and afraid to admit normal feelings and reactions that they are in danger of ruining their own chances for happiness.

What is middle age? To the very young, it is anything over 30. To the adolescent, the Establishment is middle-aged...its music is twenty years old, and so are most of its jokes. To the elderly, it is any age short of a convalescent or nursing home. One professor says, "There is no definition of middle age, any more than there is a definition of youth in the sense that we don't know how to put a time limit on youth." A baseball player may be over the hill at 32, but a doctor or lawyer might just be on his way at 52.

Most of us arrive at middle age by different routes. Like flowers, the pace is programmed by the original seed. Some people reach their peak

years at a very early age; others are late bloomers. For instance, most athletes and starlets are early bloomers; politicians, scholars, scientists and lawyers tend to bloom later. For some of us, it takes longer for the brain to develop than the muscles.

Full-blown awareness that one actually is middle-aged sometimes comes with a jolt...it might be the bank teller with the preppy haircut who competently unscrambles your checking account...or you are suddenly aware that you are middle-aged when you admit to remembering tire rationing, the jitterbug, bobby socks and all the Bing Crosby "Road" pictures. It can happen in many different ways. Combing your hair, you spot the first gray strand. You try on a bikini bathing suit, and somehow it looks ridiculous. Laugh lines linger after the laugh is gone. Suddenly, the realization dawns: You're MIDDLE-AGED!

Many people prefer to refer to mid-life as "maturity" instead of "middle age." Why? Because this is a period when you either work out your hangups or learn to live with them. The mistake is simply to endure the process of middle age; one must positively say "yes" to this new stage of life. The wisdom of this age is different from sheer intelligence or a mere reserve of information. It cannot be learned from books, nor acquired in schools. Only the life process of gradual growth can teach the wisdom of the heart found accompanying middle age.

One of the greatest things about this time of life is the fact that you are usually in charge of your own life

more completely than ever before. Nobody is telling you to blow your nose, and gone are the days when you have to constantly remind the children to blow theirs. You are basically, a free person. The goals and standards you set for yourself will be observed by only your spouse (who is busy attaining her own).

Why is middle age the ignored generation? Because it is a relatively "new" age group. Due to medical advances, life has lengthened and grown...in the middle. Another reason middle age is so neglected is that we would like to think there is no middle age. There are the young young, the middle young, and the old young.

Physically speaking, a man's physical strength is supposed to be at his peak at the age of 21. The arduous training of the astronauts (many of whom are over 40) prove that man can maintain his physical competence at ages much beyond 21. Today's middle-agers water ski, skin-dive, sail, golf, and participate actively in many other sports. Did you know that 63 percent of this country's Nobel Prize winners in the past 10 years have been between the ages of 40 and 60? And of 900 executives in the 300 top corporations in this country, only a handful falls outside the 40-60 age group.

For the woman whose career has been homemaking and child raising, middle age is bound to find her feeling she is coming to the end of her career, as her children leave the nest. This phase of her life is over, although she may have thirty or forty years ahead of her. She has to find

new ways to gratify her need for self-esteem. And the way she handles this problem determines how happy her future is going to be.

Grandma is no longer at home baking cookies. She can go back to school, back to work, travel, find a hobby, or become involved in club work, all leading to a productive and enjoyable middle age. Or, she can refuse and reject the change, bury her head in a book under the hair dryer, cling to her children, and stagnate. She then refuses to accept that very special power and joy that belongs only to the middle-aged.

Psychologists tell us middle age produces a crisis when we feel restless, bored, dissatisfied, self-involved, and hemmed in by life itself. The physical image the 40-year-old has of himself can range from a desperate last vision of being eternally young to an equally false new image of having one foot in the grave. "This crisis is as natural for the age of 40 as teething is for infants," say the experts. And the better we are able to understand what is happening to us, the less impact this upheaval is going to have.

There is one aspect about 40 which seems so much like 14. Both age groups are trying to decide what life is all about, but 40 is doing it for the second time around. The teenager is trying desperately to decide: "Who am I? What shall I do with my life?"

Where shall I go? Who shall I love?" While his father or mother, who may be much quieter about their conflicts, but just as desperate, is asking: "What have I done? What am I doing here? How am I going to get out of this, and what does the future have in store for me?"

As one unhappy fellow of 43 said: "Why shouldn't I feel trapped? Twenty-five years ago, a light-headed 18-year-old college kid made up his mind that I was going to be a teacher. So now here I am, a teacher. I'm stuck. What I want to know is, why should that kid have been able to decide what I was going to have to do for the rest of my life?"

Why is he suddenly tired of teaching? Basically, nothing has changed as far as the teaching profession is concerned; it is his sense of values that has changed, which is common during middle age.

The problem of finances often assails the middle-aged. Sometimes they are financially drained between the demands of the old and the young, so that they realize they are

(Continued on page 27)

Past Grand Exalted Ruler E. Gene Fournace



E. GENE FOURNACE, Grand Exalted Ruler of the Benevolent and Protective Order of Elks for the 1971-72 Grand Lodge Year, died on the afternoon of October 21, 1985, in Canton, Ohio, after a brief illness.

Born in Canton on May 31, 1908, he graduated from McKinley High School, and having won a prize as story editor of the high school paper, he was invited to the University of Wisconsin School of Journalism where he received a Bachelor of Arts degree and later took advanced management studies at the University of Pennsylvania and M.I.T. He was a registered professional engineer.

Brother Fournace held engineering, sales and management posts in the Ohio Power Company. His keen intellect and ability to cut through knotty problems was recognized, and he was made district manager, quickly followed by becoming Director of Area Development, then elevated in 1956 to assistant to the Executive Vice President of the Ohio Power Company, and in 1970 to Senior Vice President, which position he held until his retirement in 1978. He was also Vice President of the Franklin Real Estate Company, Vice President of the Ohio Electric Company, and a director of the American Electric Power Service Corporation.

While fulfilling his responsibilities to the Ohio Power Company, to his home, and to the Elks, he also found the time for numerous civic activities as president of the Newark, Ohio, Jaycees; president of the Newark Hospital Trustees; president of the Newark Community Chest Trustees; and president of the Hospital Service Association of Licking County. He was recipient of the first Outstanding Young Man of The Year award by Newark, Ohio, Junior Chamber of Commerce.

His insatiable interest in ecology and environmental protection was manifested by a directorship in the American Industrial Development Council; as chairman of the Governor's Executive Committee on Ohio Water Resources; as president of the Great Lakes State Industrial Development Council; a director and member of the executive committee of the Water Resources Congress; trustee and chairman of the Board of Ohio Public Expenditure Council; and member of the executive committee of the Ohio Valley Improvement Association.

His affiliation with Elkdom began at Newark, Ohio, Lodge No. 391, where he was initiated in 1938. This civic-minded young man immediately saw that Elkdom had much to offer, and in 1943 was elected Exalted Ruler; and was made an honorary life member for his distinguished service. He then served as secretary of the Ohio Elks Association from 1945-48, and its president the following year. As chairman of its Major Project Committee from 1952-56, he played a major role in organizing the Elks Cerebral Palsy Treatment Program. What he regarded as one of his most rewarding experiences was his service from 1958-65 on the Grand Lodge Youth Activities Committee, the last three years as its chairman. He was a Grand Trustee from 1966-71 when he resigned as trustee to accept the position of Grand Exalted Ruler. He then served as chairman of the Program and Planning Committee, the Government Relations Committee and the Hoop Shoot Committee, all of the Advisory Board; and was still active with the youth of our country as a trustee of the Elks National Foundation.

Past Grand Exalted Ruler Fournace is survived by several nieces and nephews. He married the former Rita Jane Smith of Newark on April 17, 1941. She died in 1980. Her grandfather was a charter member of Newark Lodge No. 391, and Fournace's father was a member of Canton Lodge No. 68. He was a member of the Church of the Savior United Methodist Church. Services were held October 25, 1985, at Spiker-Foster-Shriver Funeral Home in Canton, Ohio.

In Who's Who In America he said: "Early in life I was taught, first of all, to be honest; and, secondly, that rewards do not come to you, but you earn them. In my career, I believe that the most important attributes have been integrity, industriousness, satisfaction in helping others, and a genuine fondness for people."

IT'S YOUR BUSINESS

by John C. Behrens

TURNING FAILURE INTO SUCCESS

U.S. Secretary of Commerce Malcolm Baldrige gave a commencement address at the University of Nebraska at Omaha not long ago with some memorable lines about commitment that keep coming back to me. The comments are applicable to all of us, I think.

It's good advice for all ages whether you're in business or contemplating such a career.

Said Baldrige to 500 Nebraska graduates and their families:

"Head for responsibility. Run for it, seek it both inside and outside of your workplace." And don't be afraid to make mistakes either, he added.

"The lower on the totem pole you start, the easier it is to make mistakes—learn from them. That develops self-confidence. Making mistakes doesn't kill you. It's the very best way to learn."

His advice is the kind that has created many personal success stories...and so many great and small companies, too. It's advice that has averted many personal failures. Of course, there's nothing new about it. It's ancient really. Unfortunately, we've taken such successful traits for granted for so long, the principle has been forgotten. It needs to be restated again and again.

What we've really ignored, in fact, is that the ingredient that fuels success is failure. That's right, failure.

It's the one thing that few young people want to hear, I guess. In fact, some have become middle-aged still ignoring such a premise. The myth that success and winning are some sort of inherent rights for everyone has been generated in the decades since World War II. No one, it's thought, can be a loser.

We have made "failure" and "losing" such horrible words that they can't be spoken in mixed company. Smart people, regardless of hard work, enterprise, ingenuity and commitment, are always supposed to win. Some would even have us believe that success is simply a matter of showing up, taking a course, listening to a talk, or getting out of bed in the morning.

"Make everybody a winner" is an advertising slogan that many people take far too literally. The real world simply doesn't work that way, and probably

never will. But there is nothing wrong with losing if the lesson instills purpose to try again, and again...and once more.

A Carnegie Foundation report in the fall gave us clues that there are serious problems that stem from these elitist fables. Colleges are graduating people who have too much debt, too little interest in civic responsibilities, and plain indifference towards entrepreneurship.

Despite the fact that American education—with more than 12 million students, including 50 percent who graduate from high school—is considered the "best in the world," risk-taking isn't encouraged because failure is so frowned upon. Materialism and security are key words in the minds of students, faculty and parents.

"By every measure we have been able to find, today's graduates are less interested in and less prepared to exercise their civic responsibilities," the report continues.

Says Frank Newman, president of the Education Commission of the States: "A student who leaves college with a large debt burden may well feel he has already assumed all of the risk that he possibly should."

College tuitions have risen dramatically, and families are concerned about how much they can afford to send a son or daughter to college. But the risk is sometimes foolhardy to say the least. To mortgage the house to send someone to the "right" college is questionable judgment today, yet I know parents who do it.

It is also unwise for a student to work at an outside job 35 or more hours a week, merely maintain minimum grades, and barely get a degree. Generally, there are many private and state-supported educational institutions that are reasonably priced, and many more attractive financial support packages available, than when I attended college.

Are we generating a lazy attitude of want beyond our means and a carefree irresponsibility that is more willing to lean upon the institution—government, corporation or college—to make up the difference?

Tom Peters, whose best-seller *In Search of Excellence* helped forge a new
(Continued on page 32)



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NEWS OF THE LODGES



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We Want Your Child
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On Earth!

Lynbrook, NY.

LYNBROOK, NY. The Elks of the Central Island District of New York, in cooperation with Ringling Brothers Barnum & Bailey Circus, sponsored a children's fingerprinting session at Lynbrook Lodge. This project was done in connection with the circus' "Campaign to Safeguard America's Children."

Four lodges participated in the district effort: Lynbrook, Long Beach, Freeport-Baldwin and Hempstead. More than 175 children were fingerprinted. Balloons were given to the children and refreshments were served.

Pictured from left are DDGER Robert Britton, Lynbrook Police Chief William Kehr, Amanda Hoesel, Mary Anne Hoesel, and circus clown Thomas Jennings.



Severna Park, MD.

SEVERNA PARK, MD. ER George Donohue, Sr. (right) of Severna Park Lodge presents a \$1,000 check to Julie Dennis (in wheelchair) and her parents (second from right and second from left). Looking on are Est. Lead. Kt. Ernest Bahler (left) and Ladies of the Elks President Patricia Johnson.

Julie was the victim of an assault a year ago. She received injuries which require expensive therapy treatments on a weekly basis.

AUBURN, NY. ER Michael Gleason of

Auburn Lodge and Est. Lead. Kt. Richard Kiesznowski presented Eagle Scout Awards to three area Boy Scouts. U.S. Congressman George Wortley was on hand and commended the involvement by the Elks in scouting.

BRATTLEBORO, VT. For the third consecutive year, Brother Charles Slate and a crew of 20 volunteers served a free sit-down breakfast to about 200 persons at Brattleboro Lodge. Residents as well as persons traveling through the community were welcome. The meal was made possible by donations of food and money from local businesses and individuals.

HILLSIDE, NJ. For the 25th year, Hillside Lodge held its Annual Babe Ruth League Dinner. Pictured with three of the top trophy winners are (standing, from left) Youth Activities Chm. George MacDonald, Boyd Beattie, ER David Pearce, Sr., and Est. Lead. Kt. Edwin Becker.



Hillside, NJ.

SAN JUAN, PR. Lodge constructed a recreational park at the Modesto Gotay Foundation, an institution for handicapped children. Total cost of the project was approximately \$10,000.

At a recent dedication ceremony, ER Angel de la Cruz presented the keys to the park to Felix Cepeda, foundation administrator. Also present for the ceremony were PER Octavio Wys, chm. of the Social and Community Welfare Committee, and DDGER Luis Salazar.

LOWVILLE, NY. Lodge hosted 49 residents of local nursing and adult homes for dinner and games. Music was provided during and after dinner, and door prizes were awarded. In photo guest Roy Haser gets a lift home, with the assistance of ER Ron Pominville, PERs

Lowville, NY.



Byrne O'Connor and Phil Smithling, Tiler Phil Brown, and Est. Lead. Kt. Prescott Young.

MILLINOCKET, ME. PER Mahlon Spruce was honored by Millinocket Lodge for his 59 years of service to the lodge, in which he held the offices of secretary, exalted ruler, and trustee.

Brother Spruce was presented with an Elks jacket, a plaque acknowledging his 59 years of membership, a pin designating him as an "Extra Effort Elk," and a framed legislative resolution from the Maine Legislature recognizing his years of service to Elksdom.

BEACON, NY. ER James McKenna of Beacon Lodge made a donation on behalf of the lodge to the memorial scholarship fund established in the name of Jean Sherwood, who was a teacher in the Beacon school system. PER Eugene Kosa, chm. of the fund, accepted the donation.

PER Kosa stated that the fund, now in excess of \$2,000, is being invested as seed money, the interest from which will be used to award one scholarship each year to a graduating high school senior. Brother Kosa added that his goal is to increase the fund to at least \$5,000.

(Continued on next page)



Alexandria, VA.



St. Mary's County, MD.



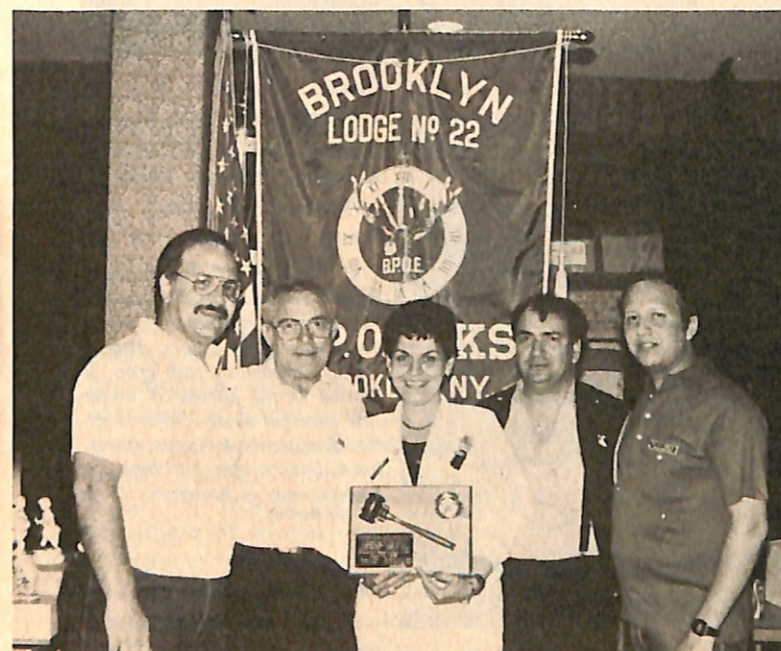
Hagerstown, MD.



Camp Springs, MD.



Gaffney, SC.



Brooklyn, NY.



Weehawken, NJ.

ALEXANDRIA, VA. When members of Alexandria Lodge opened the cornerstone of their old lodge home, they found many interesting artifacts placed in the cornerstone in 1909, when the building was dedicated. In addition to a 46-star flag (shown in picture), the cornerstone contained a first edition of the Grand Lodge Constitution and Statutes, copies of the original lodge by-laws, and several other items.

Pictured from left are Brother Ray Nuckols; Donald Netschke, Jr., PDD, PSP; PDD Harold Charron, Jr.; PER A. J. Moriarty; and W. A. Murphy, PER, Secy.

CAMP SPRINGS, MD. A third generation of the Pickrel family was initiated into the Order at Camps Springs Lodge. From left are ER Fred Rogers; initiate Ronald Pickrel, Jr.; father Ronald Pickrel, Sr.; and grandfather Rosell

Pickrel, a PER of Washington, DC, Lodge and past GL Youth Activities Committeeman.

JACKSONVILLE, IL. In appreciation of Brother Jim Buckley's work for over 30 years organizing the local lodge's junior golf tournament, the lodge honored him by naming the event "The Jim Buckley Junior Golf Tournament." A plaque containing the names of the winners each year will be permanently placed at the Pro Shop of the Jacksonville Links Golf Course.

ROEBUCK, AL. Lodge has honored its late Youth Activities Chm. William "Hap" Linderman by establishing a \$600 annual scholarship in his memory. "The 'Hap' Linderman Scholarship Award" will be presented annually to the most deserving student in the area served by Roebuck Lodge, based on scholastic ability and need.

ST. MARY'S COUNTY, MD. Est. Lead. Kt. Doug Gilbertson (right) of St. Mary's County Lodge presents a Navy Relief donation to Capt. John Welch, commanding officer of the Naval Air Station, Patuxent River, MD. The \$395 check represents half of the proceeds from the Elks kielbasa sales at Air Expo 1985.

GAFFNEY, SC. ER Terry White of Gaffney Lodge presents a \$2,000 college scholarship to Jeanie Marie Davis, a 1985 honor graduate of the local high school. Jeanie enrolled this fall at the University of South Carolina in Columbia.

The award was reinstated this year and will be awarded annually. The scholarship is made possible from the profits derived from the Elks' sponsorship of the "Peach Beach" music concert, held each July during the South Carolina Peach Festival in Gaffney.

HAGERSTOWN, MD. Lodge helped the Washington County Junior Football League launch its 21st season with a donation of \$400. From left are R. Robert Robertson, athletic director of St. Maria Goretti High School; Est. Lead. Kt. Dave Schrader; ER Terry Grossnickle; Diori Strawthers, a member of the Giants team; and league president Franklin Hamburg.

BROOKLYN, NY. An auction was held at Brooklyn Lodge to raise money for the state Major Project, treatment of cerebral palsy. Mr. Jack Barry and Mrs. Angela Monaco, owners of Holiday Sales Auctioneers, Inc., conducted the auction.

Holiday Sales provided all of the goods for the auction and contributed 15 percent of the gross income—\$712—to the lodge. The firm also donated other items to be raffled off later in the year.

Mrs. Monaco (center) and Mr. Barry (second from right) were presented with an auctioneer's gavel in appreciation of their contribution to the lodge. Also pictured are (from left) ER Vincent Como, VP Domenick DeCaro, and Est. Lead. Kt. and Chm. Julio Martinez.

BLOOMINGTON, MN. Lodge's Elkettes sponsored a seminar on teen suicide featuring four guest speakers and a film showing the problems young people encounter. Following the presentation was a question-and-answer session open to everyone who attended.

TUSCOLA, IL. Lodge sponsored eight-year-old Tammy Lewis for a wheelchair donated by the Illinois Elks Crippled Children's Commission. The wheelchair, costing over \$2,000, is necessary in order for Tammy to travel to school on a bus.

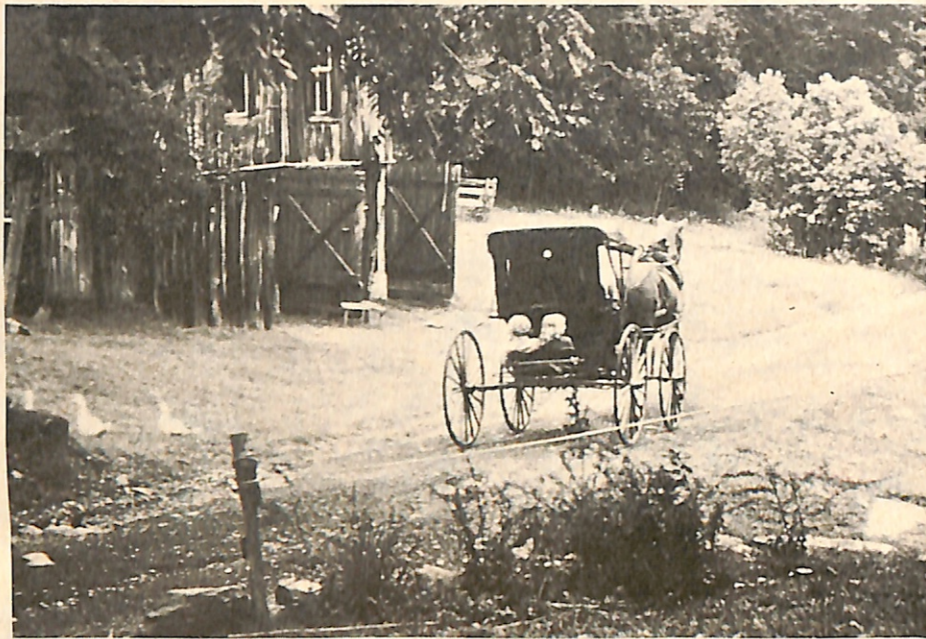
WEEHAWKEN, NJ. Lodge held its 38th Annual Press Night, honoring journalists from five major northern New Jersey newspapers. The main speaker was Frank Evers, chief editorial cartoonist of the New York *Daily News*.

Evers (second from left) displayed some of his work to (from left) GL Public Relations Committeeman John Nordham, PER and Chm. Bill Waldy, and SP Arthur Mayer, Jr.

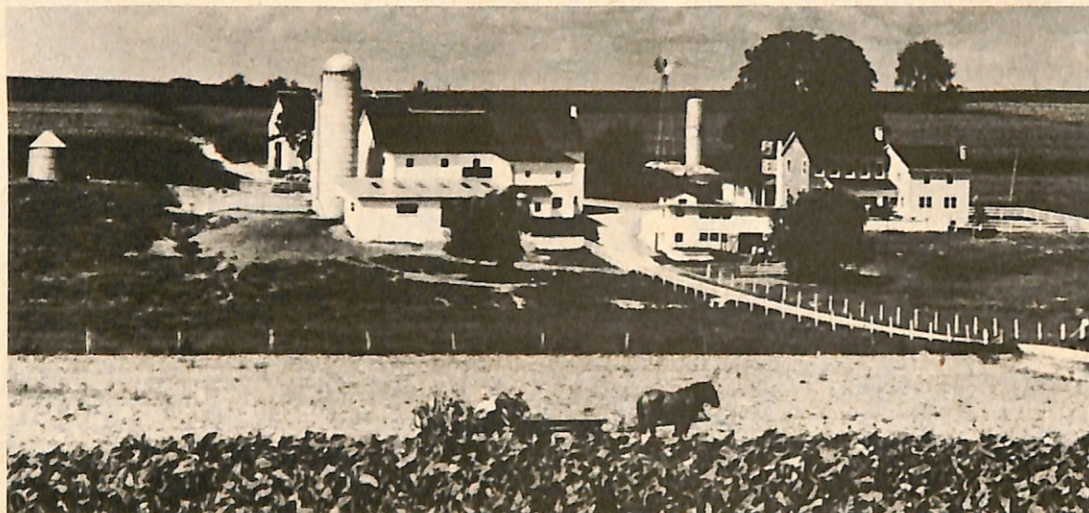
NORTH PENN, PA. Lodge held its Second Annual Charity Dance. The event raised \$1,030 for the state Major Project, home therapy for handicapped children.

TULSA, OK. Lodge recently celebrated its new lodge building dedication and grand opening. Special guest PGER Robert Pruitt gave the oration, and Tulsa Lodge's PERs were acting Grand Lodge officers for the dedication ceremony.

Past Meets Present In Pennsylvania



The horse and buggy is still used by Old Order Amish in Lancaster County, Pennsylvania.



Old Order Amish farmers adhere to the use of horse and mule-drawn equipment to perform their field labors. Tobacco, an important cash crop, is shown being harvested under late summer skies. Other acreage frequently includes wheat, corn, barley, oats and hay.

Photo courtesy of Pennsylvania Dutch Visitors Bureau

by Jerry Hulse

When a tough Philadelphia cop falls in love with a beautiful Amish woman, the spotlight beams on bucolic Lancaster County in southeastern Pennsylvania—the setting for the film “Witness,” that kicked off a stampede among moviegoers curious to learn about the land and the people in this fictional tale.

It wasn't that Lancaster needed the extra crowds. Long before “Witness” took to the screens, tourism was already a \$275-million-a-year industry in this verdant corner of Pennsylvania. For years visitors have been sneaking glimpses of the horse-and-buggy world of a religious sect that reaps contentment from the rich black earth of the Susquehanna Valley. These are the Plain People who shun the automobile, the telephone, TV and other material posses-

sions worshipped by a world which, in their eyes, spins ever onward toward oblivion.

This isn't to say that certain Amish don't bend the rules. A minority belonging to the New Order sport fancy cars and enjoy the benefits of electricity. It's members of the Old Order, though—those with the buggies and austere black clothing—that draw the curious. Horse-drawn buggies belonging to the Old Order Amish race along country lanes and link with cars at traffic lights in villages strung out from Strasburg to Ephrata.

The Amish are especially visible on market day when they load carts with garden-fresh fruits and vegetables, along with smoked meats, turkey sausage, eggs and apple butter. Still, it is as they work farms with white-

washed barns and silos and endless rows of corn and alfalfa that they are in real harmony. This is true Amish country and has nothing to do with the mockery tourism has made of this deeply religious group. One has only to drive down U.S. 30 with its lineup of souvenir shops and amusement parks to learn how their lives have been burlesqued.

Other items are displayed in Intercourse and Bird-in-Hand, particularly in Intercourse with its charming Country Store and its display of homemade quilts, afghans, sunbonnets and patchwork pillows. The Country Store is operated by Mennonite Merle Good, who is also the curator of The People's Place across the street, a museum that provides a graphic glimpse into the lives of the Amish through a series of artful

displays. A writer, Good stocks dozens of books about the Amish, a sect that broke with the Mennonites in 1693.

When Hollywood arrived to film “Witness,” the film company sought out Good to recruit 150 Amish extras. Good shuddered, telling the film makers how foolish their request was. He adds, however, that director Peter Weir succeeded in providing his audience with an insight into the fabric and spirit of the world of the Amish. Good tells you frankly that “four million people come to Lancaster each year to eat the good food, breathe the fresh air and marvel at our backwardness.”

Although the Amish frown on visitors, a number of Mennonites welcome strangers into their homes. John and Elaine Nissley take in guests on their 90-acre farm at Manheim where they grow corn and alfalfa and raise dairy cows, pigs and chickens. In their fourth season as innkeepers, the Nissleys welcome guests with children who frolic with theirs in the hayloft and an old swimming hole near this 126-year-old farmhouse.

There's a porch with a swing and pets to play with. There are also rules: no smoking, no alcohol. This being a Mennonite home, guests must get along without Dan Rather and “The Cosby Show,” simply because there is no TV. It's an amuse-yourself atmosphere of wholesome pleasures.

What's more, the price is right—\$12.50 a night for adults, \$8 for teenagers and \$5 for children 12 and under. Breakfast is an extra \$2.50 for adults, \$2 for teenagers, \$1 for youngsters 6 to 12, and free for toddlers. And you might as well forget the diet, what with a choice of pancakes, french toast made with homemade bread, scrapple, eggs, ham, bacon and sausage, farm-fresh milk and fruits.

While there's a Pennsylvania Dutch Visitors Bureau in Lancaster, the Mennonites operate their own visitors center on Millstream Road three miles east of Lancaster. This parent body of the Old Amish Order combines tours of Lancaster County with visits to Amish homes, a cheese factory, carriage shops and a store that stocks homemade rockers. Elsewhere, quilts made by the Amish sell at auction for \$300 to \$1,000, and there are tours conducted by the Mennonites (\$5 an hour) that take in Bird-in-Hand on market days as well as

(Continued on page 21)

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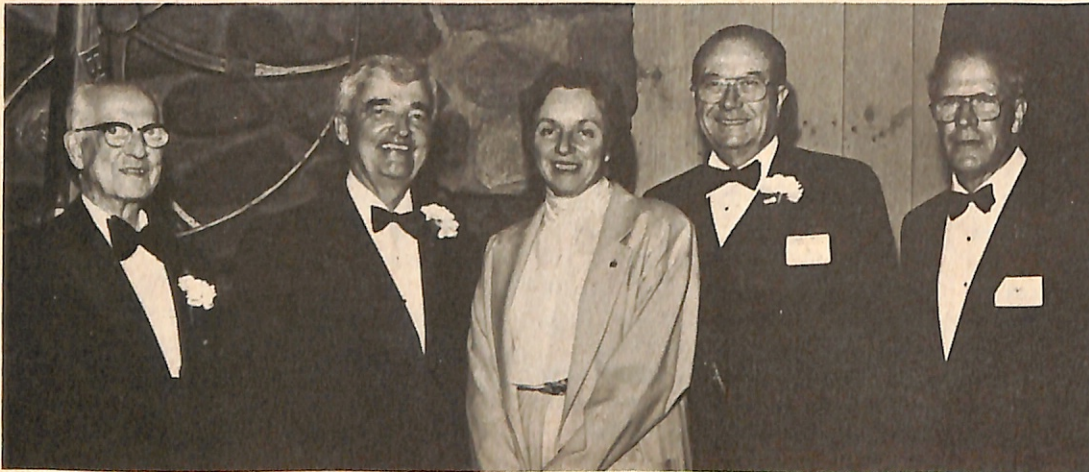
JOHN T. TRAYNOR



At his home lodge of Devils Lake, ND, GER John T. Traynor (second from left) received a hand-carved elk statuette from SP Bill Brintnell. With their husbands are Mrs. Traynor (left) and Mrs. Brintnell.



GER John T. Traynor and his wife Jane are shown with a display of locally grown giant vegetables during their visit to Palmer, AK, Lodge. While in the area, the GER also inspected the site for the future Alaska State Elks Association youth camp which is under way.



The Vermont Elks Association held a reception and dinner at Montpelier Lodge in honor of GER John T. Traynor (second from left). At the reception the GER was greeted by Vermont Gov. Madeleine Kunin (center). Also pictured are (from left) SDGER Raymond Quesnel, PGER Leonard Bristol, and SP Percy Birchard.



During his visit to Pueblo, CO, Lodge, GER John T. Traynor (third from right) presented a National Foundation certificate to ER Keith Mosher of Lamar Lodge. Also pictured are (from left) ER John Martinez, Pueblo; and Brothers Robert Kiley, Longmont; Eugene Costello, Denver; Tom Root, Delta; and Homer Goldsberry, Pueblo.

When GER John T. Traynor (left) visited Fairfield, IA, Lodge for its 75th anniversary banquet, he accepted a plaque and gavel made and presented by Joe Johnson (center), lodge National Service chm. At right is ER Marvin Nelson.



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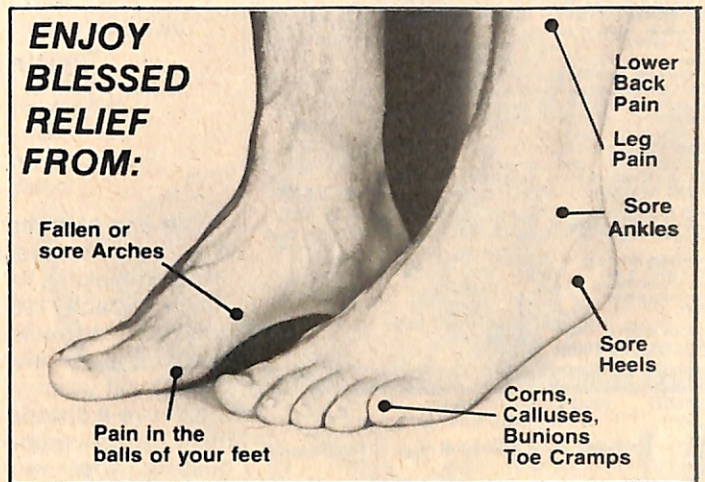
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YOU & RETIREMENT

by Grace W. Weinstein

INVESTMENTS FOR THE NEW YEAR

The end of a year, and the start of a new one, is traditionally a time for decision-making, for new resolutions. As you approach 1986, therefore, it's a good time to review your investments and to plan an investment strategy for the coming year.

If you're a decade or more from retirement, you're probably concerned with building your retirement income. If you're already retired, protecting that income may be your first priority. Either way, you want to minimize the tax man's bite while considering income and appreciation.

There are a wide variety of investments available on today's smorgasbord of investment opportunities. I talked with David Lerner, president of the David Lerner Organization, specialists in the tax-advantaged arena, about three which may make sense for you:

1. **Tax-free bonds**, currently at yields comparable to the yields available on certificates of deposit, may be purchased individually, through mutual funds, or through unit investment trusts. David Lerner recommends unit investment trusts. These are packaged portfolios, to which no new bonds are added, so that the tax-free yield remains stable.

Interest may be received monthly, quarterly or semi-annually, at your choice, or reinvested; either way, it is entirely free of federal income taxes. State income taxes may be due on interest income from bonds issued in states other than your own. Single-state unit trusts are issued in a number of high-tax states, however, so that you may secure totally tax-free income.

With a unit investment trust, you achieve diversification that would be almost impossible on your own. Moreover, because the units have a market price, you have liquidity that may be unobtainable with individual bonds. The market price will vary, however, and units sold before maturity (10 to 25 years, depending on the trust you buy)

may be worth more or less than your original investment. Insured trusts, now widely available, guarantee repayment at maturity even if a bond issuer defaults; they do not insure against market risk if you sell earlier.

Unit investment trusts are sensitive to interest rates, and can fluctuate sharply in value as rates move up or down. If rates go down, your investment is up in value. If interest rates rise, your investment may be worth less. But, David Lerner insists, the downside is minimal. He gives an example: Assume you put \$10,000 into a 20-year bond or trust yielding 9 percent. After ten years, when you want to sell, you have already received \$9,000 in tax-free income. If interest rates have risen, so that your \$10,000 bond is now worth \$9,000, you will still net 8 percent on your investment. That's the equivalent, for someone in the 33 percent marginal tax bracket in 1985 (\$36,630-\$47,670 for a couple filing jointly), of 11.94 percent.

2. **Ginnie Mae** certificates issued by the Government National Mortgage Association (GNMA), represent a share in a pool of government-guaranteed mortgages. The minimum size of original individual certificates is \$25,000, but existing certificates may be purchased for substantially less. Or you may buy shares in a Ginnie Mae mutual fund at \$1,000 apiece.

Ginnie Maes, which return a portion of principal as well as interest each month, are subject to the fluctuations of the marketplace. Their interest is also taxable. But they offer a high degree of safety plus high yields, marketability, liquidity and cash flow. Their regular payments (although the amounts do vary, depending on how many mortgages in the pool are paid off in a given month) make them an ideal long-range investment for steady income. They are particularly attractive to retirees for this reason.

At this writing Ginnie Maes are yield-

ing close to 12 percent. If you purchase shares in a GNMA fund, the principal is reinvested and the interest can be reinvested if you so choose, thus boosting your yield. With a fund, moreover, you know exactly what you will receive. Although rates will gradually decline, as overall interest rates drop, the value of the principal will be rising. Historically, David Lerner points out, GNMA's have paid more than comparable investments.

Limited partnership real estate programs. The tax advantages in a limited partnership stem from the partnership structure: You pay income tax on your share of the partnership's taxable income; you also get tax write-offs stemming from any loss. In a limited partnership in real estate (the safest kind of limited partnership, these days, because it is least susceptible to IRS challenge), you can look for: (a) regular income of about 8 to 9 percent; (b) shelter from taxes on that income, because of depreciation, mortgage interest and operating expenses; and (c) growth potential, so that when the property is sold, you will share in any profits.

Limited partnerships in real estate offer professional management, ownership interest in a diversified group of properties (which minimizes the risk), and an excellent track record. The trend today is toward economic partnerships, with an emphasis on income and appreciation potential rather than the tax advantages. Such limited partnerships are conservative investments, appropriate for the investor who wants minimum risk. They make the most sense, as a rule, for people still in the pre-retirement years. If you are already retired, however, they may make sense for you if you are concerned about a recurrence of inflation and willing to take a little risk in the interest of growth. The typical real estate program lasts for five to seven years, but—it's important to remember—is not liquid. If you may need your money before the partnership ends, don't buy into a limited partnership.

ELKS NATIONAL BOWLING TOURNAMENT

The 66th Elks National Bowling Tournament will be hosted by Peoria, IL, Lodge No. 20, starting February 28, 1986, and will run weekends through May 11th, with the exception of the Easter weekend, March 30th.

All Elks in good standing are eligible to compete for some 2,000 cash prizes as well as trophies for winners in the various events.

Any Elk bowler desiring to enter may obtain information by writing to Arthur M. Mumma, Secretary-Treasurer, 91 So. Dorset Rd., Troy, OH 45373, or by phone: Area Code 513-335-4522.

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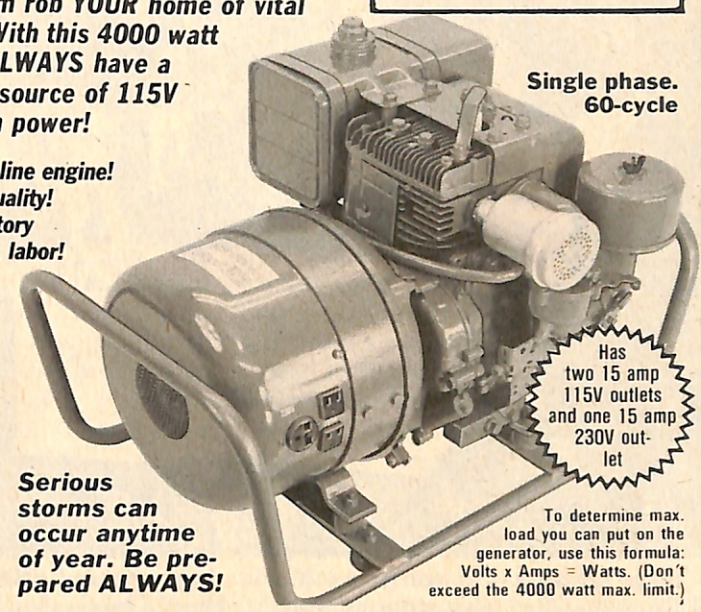
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George Kendrick (second from left), Est. Lead. Kt. and ENF Committee Chm. of Tillamook, OR, Lodge, came up with the idea of a bike-a-thon to raise money for the National Foundation. He rode his bicycle more than 300 miles, visiting all eight lodges in the Northwest District of Oregon, and collected more than \$3,000 in pledges. Esq. Al Anderson (right) of Tillamook Lodge drove the support vehicle.

Also pictured are (from left) Tillamook ER Andy Vandermolen, Oceanlake ER Duncan Samuel, Northwest District VP Don Jensen, Seaside ER Paul Sharpe, Astoria ER Newton Smith, and St. Helens ER Bill Parrish.



Pete is trying hard to make his left hand work better. An active four-year-old, he enjoys building towers with blocks, assisted by Lisa Horn, an occupational therapist employed by the California-Hawaii Elks Major Project, Inc.

Cerebral palsy has affected Pete's left side, making it difficult for him to use his left arm and leg effectively. Working with Lisa, he has made good progress in improving the way his left arm functions.

Pete is now more able to accomplish the tasks he needs for self-care and play skills. He is able to use his whole body while swimming in his new indoor therapy pool.

Pete's parents' continual support, and their efforts, along with those of his therapist, have paid off in helping this likeable and motivated youngster. This project is funded in part by the Elks National Foundation.

Former 'MVS' Winner Achieves Prominence As Educator



Dr. Marjorie Gillespie Souers, who received a \$900 Elks National Foundation "Most Valuable Student" Scholarship through the sponsorship of Columbia City, IN, Lodge in 1956, was recently appointed Chairperson of the Division of Education at Indiana University—Purdue University at Fort Wayne.

Dr. Souers had been the Coordinator of Student Teaching and Field Experiences at IPFW since 1982. She joined the faculty of the university in 1966.

During her years at IPFW, Dr. Souers has served as a consultant to various schools and colleges and has

conducted numerous programs and workshops in curriculum, administration and leadership development. She has addressed international conferences in Canada, England and West Germany as well as national conferences for organizations.

She publishes in various journals and also serves as a guest editor. A contributing editor to several books, she is the major author of *Pre-Student Teaching Laboratory Experiences*.

In addition, Dr. Souers is active in professional and community organizations. She holds positions of leadership at the national level in four major associations, including president of Pi Lambda Theta, national honor and professional association in education. She was recently honored at a banquet at the University of California, Irvine, by Pi Lambda Theta.

Dr. Souers was a junior at Butler University in Indianapolis when she received her MVS award. She received her B.S. degree in Elementary Education from Butler in 1958, and an M.A. degree in Elementary Education and Educational Administration from Ball

State University in Muncie, IN, in 1965. In 1976, she received her Ph.D in Curriculum and Instruction from Case Western Reserve University in Cleveland, OH.

She had a successful career as an elementary schoolteacher and administrator in Indiana and Utah before becoming a college instructor at IPFW.

Dr. Souers and her husband Dewey Souers, a pharmacist, reside in Fort Wayne. The couple's son Steven, 23, a certified public accountant, is a graduate of IPFW. Their daughter Linda, 21, is a senior at IPFW, majoring in Elementary Education.

Dr. Souers said recently that she has always been grateful for the scholarship she received from the ENF. "It made me feel more confident financially," she said, "so that I could complete a four-year-degree program in three-and-a-half years."

She added, "Let me emphasize how much recognition such as that granted by the Elks National Foundation means to students as they pursue their college careers."

Pennsylvania . . .

(Continued from page 15)

roadside stands operated by the Amish on country back roads.

Dining is what the Pennsylvania Dutch country is all about, with country restaurants featuring all-you-can-eat family-style meals. At Chris Lapp's Good 'n' Plenty on Pennsylvania 896, waitresses in Pennsylvania Dutch garb load the table with ham, baked sausage, pork and sauerkraut, homemade bread, chow-chow, rhubarb sauce, pepper cabbage, crispy chicken, roast beef, mashed potatoes, noodles, shoofly pie and other desserts for a grand total of 25 items. The price, \$9.95, includes coffee, tea or lemonade.

Besides the restaurant, Good 'n' Plenty sells bakery/dairy goodies ranging from whoopie pies and pecan sticky buns to blueberry muffins, chocolate chip cookies and a dozen flavors of homemade ice cream. Up to 3,000 guests shuffle through Good 'n' Plenty during a busy summer day when the bakeshop turns out a couple of thousand loaves of bread and a carload of apple dumplings.

Others praise Abe and Betty Groff's farm restaurant at Mount Joy which features home-grown fruits, vegetables, meats and poultry, and there's Plain & Fancy at Bird-in-Hand with its Pennsylvania Dutch breakfasts, lunches and dinners.

For a bit more sophistication, the Log Cabin in Lehigh Forest is one of those hideaways created especially for romantics. Outside a breeze stirs, carrying with it the fragrance of the forest. Couples smooch at the Kissing Bridge, and the restaurant's windows frame a pond and a marvelous old farm. Inside there's a fire and tantalizing odors that waft from the kitchen to six small dining rooms.

Getting on with the tour, it takes in Rayba Acres Farm ("enjoy the animals and milk a cow") and Mill Bridge Village with its craftsmen, nickelodeons, the world's largest collection of Conestoga wagons, and an operating mill dating from 1738.

Rail buffs get their kicks riding the Strasburg Rail Road that does a 45-minute spin to Paradise, passing more than a dozen farms set among groves of elm, sycamore, oak and birch. This is no amusement ride but rather a working railroad that's carried generations of passengers and

freight since 1832. Cars are equipped with gas lamps, wood paneling and velvet-covered seats, and the engineer toots a steam whistle whose melody thunders across clover-covered hills. If somebody's looking for the road to yesterday, hop aboard.

After making the excursion to Paradise, passengers buzz off to downtown Strasburg and an old-fashioned turn-of-the-century ice cream parlor serving such flavors as peanut butter and jelly, fudge and fresh raspberry. Besides ice cream, the Strasburg Country Store & Creamery produces homemade soups and a variety of sandwiches smothered in spicy mustard. Scattered throughout the building are old-fashioned Coke signs, a popcorn machine, stick candy, gum drops, a vintage coffee grinder, and a U.S. postal cage that makes do as an office. Norman Rockwell would swoon.

Besides its steam trains, Strasburg makes big noises about its Red Caboose Motel. In 1970 Don Denlinger, a 47-year-old rail buff, saved 19 cabooses that were headed for the scrap heap by creating the world's first caboose motel. The cabooses are strung alongside the railroad where

(Continued on next page)

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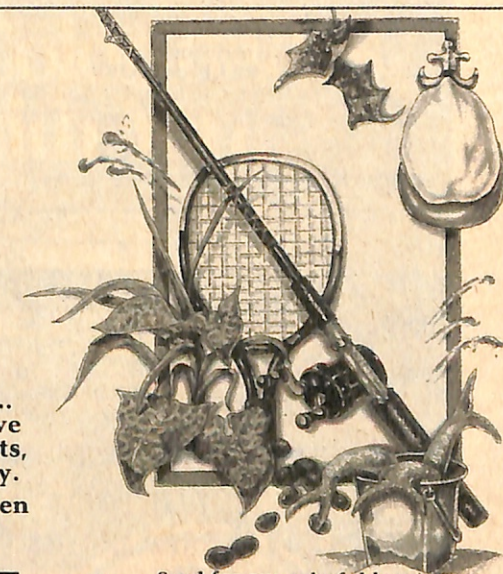
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Pennsylvania . . .

(Continued from previous page)

Denlinger, dressed in a conductor's uniform, waves to passengers passing on the trains.

Denlinger's cabooses feature air conditioning, kitchens and TV sets framed in pot-bellied stoves. To get an idea of the motel's popularity, reservations during summer are backed up for as much as six weeks, the rates fixed at \$42 per couple plus an extra \$3 for each child. Denlinger quips, "This is the only motel in the world where guests wake up on the right track."

An inveterate punster, Denlinger says he was "railroaded" into buying the cars. "I never thought the seller was serious." What he ended up with was the largest collection of privately owned cabooses on earth. Denlinger also operates a diner that sways on hydraulic jacks and exhibits a freight car containing steam whistles, locomotive lamps, marker lights and other railroad memorabilia.

Other vacationers in the land of Pennsylvania Dutch seek shelter at a couple of cozy inns in Ephrata. Historic Smithton, a B&B, dates from 1763 when it opened its doors as a stagecoach inn. Candles glow in the windows and guests are given flannel nightshirts before slipping off to bedrooms with working fireplaces, fresh flowers, bedtime snacks and goose-down pillows. Rates range from \$45 to \$140 per night.

Few Pennsylvania shelters, though, offer the charm of Betty Lee Maxcey's Covered Bridge Inn, an 1814 limestone farmhouse with a handcarved staircase, white pine floors and brass and four-poster beds covered with thick Amish quilts. Built by a miller from Switzerland, the Covered Bridge Inn is as warm as the fireplace glowing in the parlor.

Scattered throughout the rooms are cider jars, rockers, ancient steamer trunks, gobs of pillows, and baskets filled with yarn and flowers. A magnificent elm arches over the house and a hammock that's for snoozing. And just down the road, guests cast for catfish near an ancient covered bridge.

Betty Lee Maxcey serves cookies and pitchers of lemonade and implores her guests to "return often." And why not, what with bed and breakfast bid at a reasonable \$45 a night, for two. Betty Lee says wistful-

ly, "I'd as soon sit on the porch here as go on a vacation." Which should tell you something about the charm of the Covered Bridge Inn.

Helpful references:

—Pennsylvania Dutch Visitors Bureau, 1799 Hempstead Road, Lancaster, PA 17601. Telephone (717) 299-8901. (Ask for the map of Lancaster County and the free information kit.)

—Mennonite Information Center, 2201 Millstream Road, Lancaster, PA 17602-1494. Telephone (717) 299-0954.

—John and Elaine Nissley's Jonde Lane Farm, RD 7, Box 363, Manheim, PA 17545. Telephone (717) 665-4231.

—Historic Smithton Inn, 900 W. Main St., Ephrata, PA 17522. Telephone (717) 733-6094

—The Covered Bridge Inn, 990 Retew Mill Road, Ephrata, PA 17522. Telephone (717) 733-1592.

Other vacationers in Pennsylvania turn to the chocolate world of Hershey.

The entire family is sweet on Chocolate Town, U.S.A., the village that makes its sugar turning out candy bars. That's right, Hershey's. It's impossible to forget where one is. First there are the streets. For example, Chocolate and Cocoa avenues. And Hersheypark Drive. One street runs right by Chocolate World, where visitors are exposed to the process of chocolate production. The Hershey Bank is a few doors down the street (that's where candy workers stash their sugar). Hershey Drugstore is next door. And wouldn't you know, the town is illuminated by chocolate-kiss-shaped lamps. Overlooking the scene is Hotel Hershey. It rises on a hill facing Hershey Gardens. And in the distance there's a super-duper family-oriented theme park.

Once upon a time this was farmland with rolling plains and a herd of contented cows. Then along came Milton S. Hershey with his dream. A Mennonite, he wanted to become America's chocolate king. Hershey made a fortune turning out caramel candy in Lancaster, PA. He figured early on that chocolate would outsell caramels. He was right. So Hershey came to the fertile Lebanon Valley of south-central Pennsylvania and built himself a chocolate factory. Now there's a Hershey museum, a Hershey golf course and Hershey's High-meadow Camp, where visitors pitch tents. Free rides are provided between the camp and Chocolate World on the

Chocolate Shuttle.

Convention groups gather at Hershey Lodge, and there's an indoor-outdoor swimming pool at Hershey's Cocoa Avenue Plaza along with tennis, softball and basketball. At the hotel and lodge, guests are reminded exactly where they are: Along with a room key they get a Hershey bar.

The Hershey Lodge and Convention Center ("The largest facility of its kind between Philadelphia and Pittsburgh") provides suites for sweet dreams. Like the hotel, it features a couple of swimming pools plus saunas and a whirlpool. There's also the new Chocolate Suite Conference Center along with three restaurants, a theater and nightclub. Complimentary limousine service is provided for guests traveling from Harrisburg International Airport and Harrisburg's rail station. Hershey is eight miles off the Pennsylvania Turnpike and a dozen miles east of Harrisburg.

Hershey's top attraction is its theme park, the sweetest place this side of Disneyland. Instead of Mickey Mouse, it features live candy bars, along with live entertainment in half a dozen theaters. The park also has 36 rides.

For tykes, the park features a theater in a barn, games, a clown and a puppet booth; and in summertime dolphins perform in a show like the one at Sea World. Throughout the park, maples and elms spread their shade. In Rhine Land geraniums flow from window boxes in an 18th-century scene stolen from Deutschland. Visitors line up for snacks at Der Pizza Meister, the Alpine Ristorante and Hamburger Chalet.

Thousands of daffodils and tulips bloom in Hershey Gardens in springtime, and 24,000 roses show their faces in a startling rainbow display. The park's ZooAmerica features plants and animals from the Everglades, Arizona and Mexico, the Western plains and Eastern forests: alligators, bobcats, raccoons, golden eagles, bison, timber wolves and others.

Besides candy, Hershey is big on cars. It's the national headquarters for the Antique Automobile Club of America. In October car owners across the United States display hundreds of classic models in the granddaddy of antique car shows. Hershey's population swells from 18,000 to more than 100,000. Owners swap parts. Some swap cars. And everyone swaps tales about the world's most colorful horseless carriage show. ■

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HATFIELD THE RAINMAKER

by Elwood D. Baumann

Members of the San Diego City Council were not greatly impressed by the sight of Charles Mallory Hatfield. He was pencil-thin and his nose was much too large and long. His mouse-colored hair was markedly receded. The gray suit he was wearing had seen better days and his black shoes were unshined. His diction was that of an intelligent man, but he spoke so softly that it was difficult to understand him.

No one, actually, ever really understood Charley Hatfield. His methods were a mystery he refused to discuss. "I do not *make* rain," he corrected those who called him a rainmaker. "It's already there in the sky. I simply induce it to fall where it's needed."

His rate of success was astonishing. He had saved the cotton crop in Texas and grain harvests in Kansas, Nebraska and the Dakotas. In 1906, worried miners in the Canadian Yukon summoned him urgently. The rains had failed and they needed water for the sluicing and washing of their gold-bearing gravel. Hatfield got them a number of good storms and their problems were solved.

Perhaps because of his Quaker upbringing, Hatfield was scrupulously honest. His entire work ethic could be

summarized in just four words: "No rain, No money." His failures were very, very rare, but he never accepted a cent unless everyone was satisfied.

San Diego was his first experience in dealing with a municipality. His word had always been his bond. In this instance, however, the city fathers insisted upon a contractual agreement. Hatfield outlined his proposal in layman's language and his terms were acceptable to the council members.

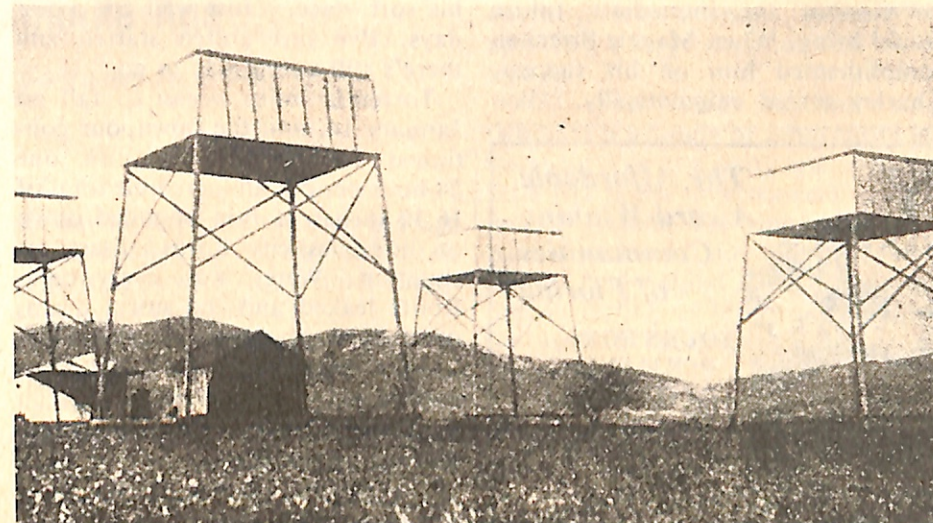
They would pay him \$10,000 if he filled the giant Morena Reservoir in a year's time. There would be no payment if he failed to fill it. The city attorney promised to draw up a proper contract to make everything valid. Unfortunately for Hatfield, this promise was never kept.

Hatfield had his first look at the reservoir when he began work on New Year's Day, 1916. The capacity of the artificial lake was estimated to be 18 billion gallons. It had never yet been even close to full, but that was soon to change. The reservoir was located in the mountains 60 miles west of San Diego and Hatfield had no intentions of visiting the city again until his job was done.

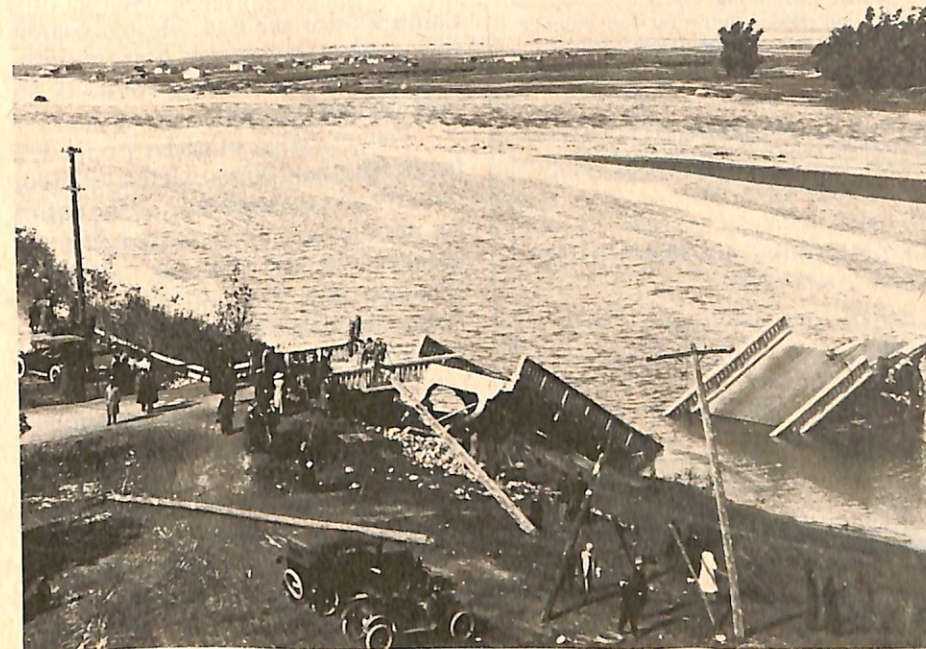
Except for his younger brother,

Joel, Charley Hatfield worked alone. Visitors were not welcome, and the mild-mannered Quaker even drove a particularly persistent observer off at the point of a gun. The only people allowed on the scene were Seth Swenson, the dam keeper, and his wife, Maggie. Hatfield was quite comfortable with them and understood their curiosity.

"But you never really felt you



In 35-foot-high towers (above), Charley Hatfield heated a mysterious combination of chemicals. Presumably, the fumes rose into the atmosphere and caused the subsequent heavy rains. The lower photo shows one of the more than 200 bridges wiped out by "Hatfield's Flood." (Photos used by permission of the San Diego Historical Society—Ticor Collection.)



knew the man," Maggie Swenson later declared. "There was something sort of mysterious—sort of peculiar—about him. I often had the feeling that I was talking to someone who was wearing a mask."

"I talked to him just about every day in January," the dam keeper told a San Diego *Union* reporter, but I never learned a thing about him. He'd talk non-stop for 15 minutes, then you'd go off wondering what he'd said." Seth Swenson shrugged his shoulders. "Anyway," he went on, "he said that he would fill the reservoir and he sure enough did that."

The activities of Charley and Joel Hatfield intrigued the dam keeper and his wife. All of the supplies ar-

rived at the site in a horse-drawn wagon. Every move had obviously been made many times in the past. The two men worked from dawn to dusk and several towers roughly 35 feet high were soon in place.

The next step was to haul a pile of paraphernalia to the top of the towers. It seemed that the rainmaking ritual was about to take place.

The next day, though, was bright and sunny. "I wish I knew what was going on," Maggie Swenson said to her husband. "It's hot out there and he's got some fires burning on those towers. Besides, he's still wearing a suit and tie. I wonder why," she added. "Nobody is going to see him out in this wilderness."

Hatfield was a bit more informa-

tive than usual when the dam keeper stopped by later that day. He was even willing to elaborate somewhat on his techniques. "I'm a scientist, not a magician," he told Swenson. "The moisture is up there and I condense it into rainfall. To do this, I heat certain chemicals which I won't name. The fumes of the heated chemicals rise into the atmosphere, mix with the surrounding air and"—Charley clapped his hands and made an expansive gesture—"here comes the rain."

"And when will this happen?"

"We'll have rain in a few days," Hatfield promised. "Lots and lots of it."

It was perhaps the classic understatement of the year. The heavens opened about 72 hours later and water flowed knee-deep through the streets of San Diego. People were delighted, but the *Union* refused to give Hatfield any credit. An editorial implied that he was a mountebank and scoundrel. Heavy rains frequently fell on the city at this time of the year, it reminded readers. All that could be said for Charles Hatfield was that he had attempted to cheat the city out of \$10,000.

A tremendous downpour on January 10 washed the words of the *Union* editor straight back down his throat. He couldn't get to the Morena Reservoir because the backcountry roads were impassable. He did, however, get Maggie Swenson on the phone.

The dam keeper's wife loyally confirmed the fact that Hatfield was on the job at all hours. She didn't mention, though, that the rainmaker had said that the people of San Diego hadn't seen a really good storm yet. They wanted a lot of rain and that's exactly what they were going to get.

The happenings of the next few weeks have never been satisfactorily explained. Hatfield had his eccentricities, but he was by no means a vindictive individual. He bore no ill will toward the city. The council had hired him to fill its reservoir and he was simply carrying out his contract.

Rain fell intermittently for the next few days. San Diego was only slightly inconvenienced, but reports coming in from the backcountry told a different story. Storms in the high hills were apparently much more severe. "If this keeps up," a rancher above

(Continued on page 26)

The Rainmaker . . .

the reservoir stated in alarm, "all our property is going to be washed into the sea."

There is only one hint that Hatfield knew what the immediate future would bring. When Maggie Swenson complimented him on his success, Charley smiled enigmatically. "You

haven't seen anything yet," he said in his soft voice. "Just wait for a few days. I've just gotten started and there's still a long way to go."

Torrential rains began to fall on January 14, and the downpour continued for several days. In one 24-hour period, an incredible total of 16.30 inches of rain pounded down on the hapless city. It was a disastrous situation. Water was everywhere. Roofs leaked and the storm drains overflowed. Merchants watched helplessly as their stocks were soaked or washed away. Even walking through the flooded streets became more hazardous by the minute.

The proud and beautiful city of San Diego was virtually cut off from the rest of the world. Main highways and secondary roads were closed to traffic. Rail communications were put out of commission. Neither the Santa Fe nor the San Diego-Arizona trains were operating. For a time, only six of San Diego County's 36 post offices remained open.

"This madman must be stopped," lamented the *Union*. "He's ruining our city and the economy of the entire county. Tourism has ceased to exist because nobody wants to visit a beleaguered city. Even officials of the Panama-California International Exposition are looking for another location."

Hatfield and his brother continued to work like Trojans. Their only objective was to fill the reservoir. In their aerie high above the city, they carried on conscientiously with the job they had been assigned to do.

Only Seth Swenson realized the immediate problems. "This rain can't go on, Charley," he said, worry evident in his voice. "You've got to stop it or all San Diego will end up in the Pacific."

"I can't stop it," Charley stated laconically. "My contract is to fill Morena. If I don't do that, I won't get my money."

"But you're drowning San Diego," Swenson looked at the reservoir. "If that thing bursts, it's the end of the city."

"My word has always been my bond," said Hatfield as his eyes swept out across the artificial lake. "I've got to fill it because I promised to."

"But it can't hold much more." Worries crinkled Swenson's brow. Morena was his responsibility. "It'll overflow if this rain keeps up. That dam can't hold another gallon of

(Continued on page 32)

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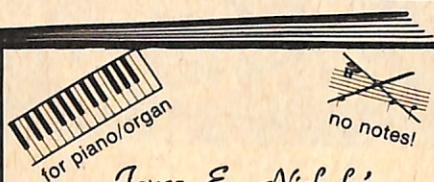
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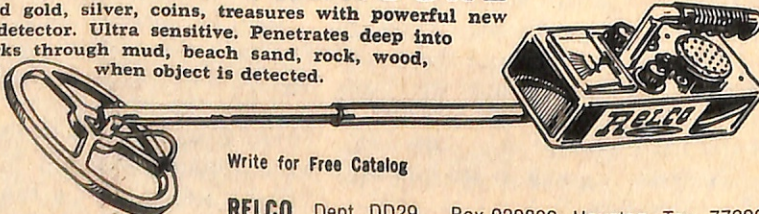


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Middle Age...

(Continued from page 7)

not saving anything for their old age—even though they are at their peak of earning power. This is not a happy or relaxing thought.

When he lies awake at night, the middle-aged man is worrying about getting ahead in his career fast enough. He may know that his wife loves him dearly for himself, yet wishes she could have a mink coat or he could send their children to the finest private colleges.

His wide-awake wife knows one of the many reasons for a man marrying is to have support in his climb toward success. She feels as though she has given him her wholehearted support, yet broods about not having finished her college education so she could go out and provide the earning power to give him the necessary boost to surge ahead at a more rapid pace.

The romantic folly that can hit at age 40 is possibly the most tragic phase of this stage of life, possibly because so many feel it is a "sure cure for boredom." After all, it worked at 14—why not at 40? It cannot work, simply because 40 is *not* 14. The love affairs of the middle-aged are further complicated by the moral and ground rules that they are flouting. This behavior may appeal to a teenager, but how can it be appropriate for adults, who *are* authority—and thus are flouting the very rules they have established?

Adults must admit that at this age they have learned from experience that tomorrow always comes, and so does the morning after. If they temporarily forget this fact during the middle-age crisis, the morning will always be there to remind them. A marriage that has survived into middle age has possibly gone through two decades of togetherness, and this accomplishment cannot be lightly regarded.

How else do emotions play tricks on the middle-aged? Is it normal for a middle-aged woman to become unduly possessive of her husband? "Yes," say the psychologists. Her husband represents an even more important role now that the children are maturing and needing her less each year. He represents the one stabilizing factor that will remain long after the

children are gone. And anyone or anything which seems capable of upsetting this plan is not dealt with lightly.

Just watch the husband who (whether purposely or innocently) ignores his wife at a party and spends a little too much time conversing with another woman. See what happens. A woman scorned is not annoyed, she is *angry*. And behind the anger is the uneasy feeling of inferiority. Maybe she isn't as pretty, as slim or as energetic as she once was.

Does the middle-ager suffer from instability? "Yes," say the experts. "In this respect, 40 is much like 14." The middle-aged housewife has moments when nothing can bother her more than a carelessly-flung criticism from her husband. Then there are moments when she lets him rave and rant about the leftover peas in the back of the refrigerator which are quickly turning into a penicillin factory. Why? Because today she feels emotionally stable and secure. She realizes something has upset him during the day at work, and he is taking it out on the peas—which he could just as easily pitch into the disposal and be done with.

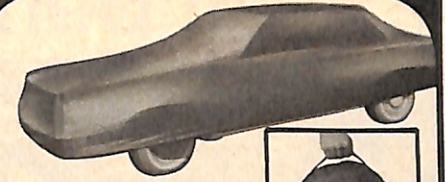
Does the middle-ager worry about growing old and becoming "senile"? Sure he does. Nearly every person between the ages of 30 and 60 vows, at one time or another, that he will write himself a note to remind him that when he becomes "old" he will not act "that way." What's wrong with this? We are forgetting that everything we do before the ripe old age we consider "that way" influences the kind of person we will be at that time.

Statistics show that the person who has been mentally alert all his life will NOT become senile in his old age (barring brain-damaging strokes or Alzheimer's Disease, of course). But the person who was really very shallow and had little interest in life about him and learning new things will become more noticeably so in his later years. Thus, the time to change patterns is not at 70—but at 30, if you plan to enjoy a delightful middle age and twilight years.

Does absentmindedness go along with middle age? No. If you want to discuss absentmindedness, just look at any normal child from ages 7 to 17. Given more than three instructions at one time, you can be sure they will "forget" at least two. The things the middle-ager forgets, are usually the

(Continued on page 29)

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



Members of St. Petersburg, FL, Lodge held an outdoor fish fry for 130 nursing home patients at the Bay Pines, FL, VA Medical Center. Shown serving a patient are (from left) Granville Brown; Ervin Andrae, deputy National Service representative to the center; Larry Corcoran, and Bob Boehm.



Members and wives of Garden Grove, CA, Lodge, assisted by members of the Emblem Club, have traveled to the Long Beach, CA, VA Medical Center annually for the past six years to treat the veterans to a steak dinner. In photo, Billie Shozda, wife of VP Ed Shozda, places a steak on a tray to be delivered by Frank Foxhoven, lodge National Service Committee chm.



In Atlanta, GA, Gov. Joe Frank Harris (center) signed a proclamation declaring November "Elks Veterans Remembrance Month in Georgia." Looking on were Lawrence Mitchell (left), state National Service Committee chm., and SP Robert Carter.



Lynbrook, NY, Lodge hosted 200 hospitalized veterans for a roast beef dinner and a presentation of the annual lodge men's variety show. Veterans were bused in from five metropolitan area VA medical centers. At the end of the evening, each veteran received a stationery kit. In photo are (standing, from left) PER Daniel Hueglin and ER Nicholas Vella, and (seated) veterans Al Maldodge and Philip Stanton.

MISSOULA "HELLGATE," MT. Don Leary, PDD, PSP, of Missoula Lodge and his son Michael accompanied a bus load of patients from the Montana Veterans Home, Columbia Falls, on a daylong trip through the Waterton-Glacier International Peace Park. The outing included a boat ride on Waterton Lake in Canada.

The trip was sponsored by donations from several Elks and from members of the Western Montana Military Officers Association.

GREENSBURG, PA. Members and ladies of Greensburg Lodge took 14 disabled veterans from the Aspinwall Veterans Hospital, Pittsburgh, on a picnic and fishing trip.

Although no one caught any fish, the veterans enjoyed the day, consuming an abundance of good food.

WESTPORT, CT. Elks traveled to the West Haven, CT, VA Medical Center and donated four gas grills for the center's outside pavilion. The grills are for the use of patients and their guests.

POMONA, CA. With the help of John Porto, retired USMC gunnery sergeant and Veterans Service chm. of Pomona Lodge, Brother David Wells finally received decorations for combat service in World War II.

After the war, Brother Wells wrote to Washington, DC, to obtain military decorations to which he was entitled. Receiving no reply, he dropped the matter until recently when Chm. Porto, who makes a hobby out of helping veterans get their service decorations, was able to secure them for Wells.

At a recent lodge meeting, Norm Rodman, retired Army major, awarded Wells the Silver Star, the Purple Heart, the Bronze Star, and numerous other medals and citations.

Middle Age . . .

(Continued from page 27)

things that weren't worth remembering anyway...like the name of the exterminator who did such a good job of getting rid of the ants when her children were dropping cookie crumbs on the floors back in 1957. As for being forgetful, the middle-ager is usually guilty of forgetting the names of the people who have done unforgivable things to him—as well as the names of people he has done horrendous things to.

Scientists today agree that your brain does not hit its full stride until you have passed the half-century mark. Dr. Wilma T. Donahue of the University of Michigan points this up when she says: "Mental functions can be maintained at maximum performance, or even increased, for many years. At 70, most people are as mentally capable as they were at 50. Even at 80, one's intellect is often equivalent to what it was 30 years earlier." Experts agree there is a vast untapped reservoir of brainpower in the 48 million Americans age 45 and older.

Dr. Irving Lorge, of Columbia's Institute of Psychological Research, tells us about an experiment conducted by researchers to test the learning abilities of older people. Participants consisted of 270 men and women between the ages of 45 and 70 who were enrolled in a class in Russian. Russian was chosen because it was a language in which none had any previous background.

Naturally, many of the students were negative and apprehensive about learning a new language. They thought they were too old to learn anything new. Doctor Lorge reports: "At the end of two months we found that our group of so-called middle-agers and oldsters had covered the same material that college students take a semester to cover." (One student in the class actually went on to translate a technical monograph from Russian into English and have it published.)

The answer seems to be finding the positive solution to the problems of the middle-age crisis. Dr. Rebecca Dewery, a psychologist, says: "The middle-ager who is really thinking
(Continued on page 35)

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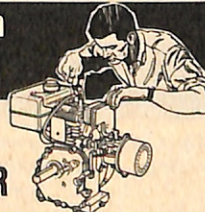
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News of the Major Projects

Maine Elks Fund Childhood Cancer Support Program

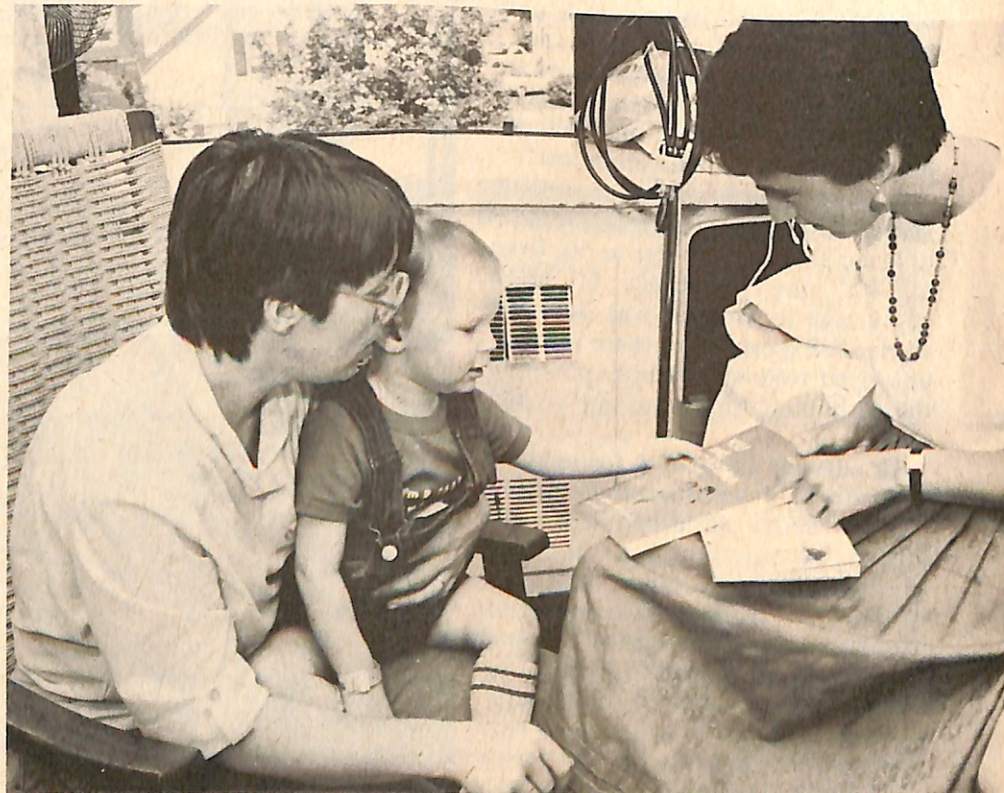
The Maine Elks Association, which since 1977 has sponsored a statewide diabetes and hypertension testing program as its major project, recently voted to help fund a second major project, the Childhood Cancer Support Program.

A \$10,000 grant from the association was given to this statewide program in its first year of organization at the Maine Medical Center in Portland. David Perry, then state president, and Seymour Nathanson, honorary past president and justice of the Grand Forum, presented the check to MMC President Edward Andrews, Jr., M.D., and pediatric hematologist oncologist Stephen Blattner, M.D.

"We're grateful to the Elks association for their generous help as we get the program off the ground," says Dr. Blattner. "The fact that they understand the needs of the program and are helping us address them makes their support very special."

A program designed to reach beyond the clinical needs and address as well the emotional, social and practical needs of children from throughout the state who are cancer patients, the Childhood Cancer Support Program (CCSP) was conceived and proposed by Dr. Blattner, its medical director, and Julie Russem, M.P.H., its coordinator. The program also received support and seed money from the Visiting Board of Children's Hospital (a division of MMC) and the MMC Department of Pediatrics.

The patient/family population is a growing one, Dr. Blattner says: "Many Maine children who used to go out of state for care are now being



The Childhood Cancer Support Program provides educational materials to parents, children and siblings. Here a mother of a child newly diagnosed with leukemia receives books about the disease, its treatment and emotional concerns from Julie Russem, coordinator of the program.

treated in Maine. Also, advances in cancer treatment over the past 20 years have increased the long-term survival prospects for many children with cancer. Over 50 percent of children currently receiving treatment will ultimately be cured of their diseases. Today we can often realistically hope for a cure when faced with the diagnosis of cancer."

Because cure is a possible outcome of treatment," Ms. Russem says, "we are increasingly concerned about the psychosocial impact of childhood cancer. The process of ridding a child

of his disease can create serious emotional and social problems for the child and his family. Fostering normal growth and development and maintaining family functioning must be as fundamental a goal of a pediatric oncology program as healing a child's body. To become truly well, a child must have emotional as well as physical well-being."

Many components make up the CCSP, all important to the program's stated goal of "meeting the psychosocial and practical needs of children with cancer and their families." The



Special programming at Camp Sunshine is provided through the CCSP. Activities include creative sessions for children and siblings and workshops for parents.

The Maine Elks Association's initial contribution to the CCSP was a check for \$10,000. On hand for the check presentation were (from left) Coordinator Julie Russem; Dr. Stephen Blattner, medical director of the program; Dr. Edward Andrews, Jr., president of Maine Medical Center; David Perry, then-president of the Maine Elks Association; Dr. George Hallett, chief of pediatrics at MMC; and Seymour Nathanson, honorary past state president and justice of the Grand Forum.



major components are designed to provide supportive activities for the child and family; identification and coordination of resources in the community; community education; educational materials for the patient and family; liaison between the varied inpatient and outpatient settings delivering care; and investigation of alternative patterns of care delivery aimed at decreasing the number and length of hospitalizations.

To date Ms. Russem has developed activities for several program components:

- During the summer of 1985, 200 children with cancer and their families spent a week of recreation and workshops at Camp Sunshine on Sebago Lake.

- There is a school visitation program in place, in which CCSP works with teachers, young patients and their classmates to help ease children's return to school.

- Community resources and educational materials have been identified and are routinely available to families of all newly diagnosed children.

- An outreach education program has been developed which enables physicians and other health professionals to provide community-based care to children in remote areas.

- A parents' organization has been formed. The goals of the organization are support, resource information, education, advocacy, and fundraising.

- A formal structure for liaison between inpatient and outpatient care delivery staff and systems has been established.

- Plans for this year include the further development of these program components as well as the initiation of new projects.

Recognizing and committing to priorities all the activities that can be



Dr. Blattner and Ms. Russem meet regularly to plan and evaluate the development of the program.

helpful in support of children and their families is a challenging, often frustrating part of the coordinator's job. But as each component has come into place, response within the hospital and the community—and

especially among patients and families—has been rewarding, Ms. Russem says.

Since the CCSP does not receive fees for the services it delivers, funding is as important as all its other components. The Maine Elks Association plans to make annual donations to the program. These donations are funded in part by the Elks National Foundation.

Seymour Nathanson states that the Maine Elks' commitment to the Childhood Cancer Support Program came after careful deliberation. It began when, acting on behalf of a special committee charged with developing a "children-oriented" approach within the Elks' statewide philanthropic scope, he asked Dr. Andrews for suggestions. Dr. Andrews put him in touch with MMC Chief of Pediatrics George Hallett, M.D., and Dr. Blattner, and conver-



Outpatient oncology nurse Gay Peterson talks to school personnel and classmates of a young cancer patient to ease the child's return to school following diagnosis and initial treatment.

sations began.

The program was impressive to Nathanson and others on the committee, he says, but the initial grant was definitely secured when Ms. Russem made a presentation to the Maine Elks Association's trustees and offi-

cers at their 1985 annual convention in Bangor.

"The need for such a program is clear," Nathanson says. "It is the kind of project we can support with pride and conviction, this year and in years to come." ■

The Rainmaker . . .

(Continued from page 26)

water. You've got to do something."

An expression close to a smile flickered across Hatfield's face. I will do something." He spoke so softly that the dam keeper could hardly hear him. "I'll keep the rain falling until Morena is full."

Being 60 miles from San Diego, Hatfield probably didn't realize what was happening there. The city was virtually cut off from the rest of the world. Business was at a standstill. Nothing was normal in any sense.

The sound of pelting rain was ceaseless. Stray animals from the nearby hills struggled through the water racing down the streets. Crowds gathered in such places as Mission Cliffs Gardens to watch the flood waters pitch, roll and toss. Everyone wondered when the terror would end.

The unfortunate Swenson was in a particularly unhappy position. His orders were to do nothing until the reservoir was full. The water in Morena was now rising at the unbelievable rate of two feet an hour. He held on until the last possible moment, then felt he had to defy the authorities and open the spillway gates. The dam burst before he could reach them and 18 billion gallons of water charged headlong toward San

Diego. The roar of the onrushing flood was heard while it was still miles away.

The damage was staggering. Farms and farmhouses slid down hillsides. Debris piled to heights of over 20 feet where creeks and rivers entered the sea. More than 200 bridges were completely wiped out. Buildings simply gave way and their remains came to rest on the stormlashed coast. Various accounts said that the front of

(Continued on page 35)

Business . . .

(Continued from page 9)

wave of entrepreneurism, says we have lost the important feeling of helping ourselves.

"During World War II, the objective was to ship products. Period. Get it out as fast as you can. We built incredibly bureaucratic structures on top of giant aircraft factories. When the war ended, everything shifted to automobiles and toilet paper, but the staffs never went away. And the typical U.S. company became administrator-led. That fueled growth of the business schools and the business schools fed in more administrators. We built our own equivalent of the British civil service and didn't realize we were living with a house of cards," he told USA TODAY.

Educators see intellectual laziness in the classroom. Television and computers are adding to the malaise in some instances. Colleges and universities have

spawned courses for credit in getting acquainted with their own libraries, because students graduate from high school without having ever been in a library to do actual research. Graduate schools offer internships in retailing—small business sales—because students have never sold anything...ever.

Ask a business student why he's at college and the answer that's likely is: to get a degree to get a job.

Educators concede, however, that a student could probably spend far less in other endeavors to merely get a job. Such goals, frankly, need to be changed to make young lives more meaningful. A college graduate today faces a life that could include two or more career changes before he reaches retirement.

What's rare these days is to find someone who says he wants a good education to help reduce the risks in starting his own business.

Bureaucracies are inevitable, and "systems" can be beneficial if you seek the positive instead of the negative. Set your goals and make better plans than any New Year's resolutions you ever made. Challenge yourself if the system lacks challenges. Says Secretary Baldrige, don't "let your standards fall." Accentuate the positive, a Johnny Mercer song once said, and you can find ways to achieve what you want.

How can failure help?

It adjusts your goals, offers experiences that cause you to never make the same mistakes again, creates more commitment to succeed, makes success much more worthwhile because of the extra effort, and makes you more alert to becoming a real achiever...instead of a dropout. ■

News of the State Associations

The 65th Annual Convention of the Maryland, Delaware and District of Columbia Elks Association was held in Glen Burnie, MD, June 21-23, 1985. Over 600 Elks, their ladies and guests attended.

Special guests included State Sponsor PGER Homer Huhn, Jr. and his wife Jo, and PGER Robert Grafton and his wife Pat.

A statewide workshop is scheduled for January 18-19, 1986, in Easton, MD.

Officers for 1985-86 are President Earl Schellman, Annapolis, MD; Vice-Presidents Neal Giffin, Jr., Laurel, MD; Douglas Collyer, Bloomington, DE; John Augustine, Jr., Frostburg, MD; Earle Shorb, Rockville, MD; Henry Wenke, Cape Henlopen, DE; Secretary Raymond Gafney, Frederick, MD; and Treasurer Henry Dembo, Washington, DC.

Annapolis Lodge was the winner of the State Ritualistic Contest.

The Major Project, Elks Camp Barrett in Crownsville, MD, was reported to be in readiness for the summer camping season. The camp hosts more than 1,000 boys and girls during the summer, including a one-week session for handicapped children.

Shown during the convention was a program developed by Walter McNamee, chm., State Drug Awareness Committee, to be shown on television. The program opens with an introduction of the Elks Drug Awareness Committee, their commitment to the problem of drug abuse, and the objectives of the Elks.

This is followed with a dramatization depicting causes, effects and signs of drug abuse. The program concludes with a panel discussion involving an ex-drug user, social worker, educator, parent and judge.

The program is also available on VCR tape to member lodges for non-profit use.

Boulder was the site of the 82nd Annual Convention of the Colorado Elks Association, held September 4-7, 1985. Over 1,400 Elks and their ladies attended.

Distinguished guests included GER John T. Traynor and his wife Jane, and State Sponsor PGER George B. Klein and his wife Ruth.

Future meetings of the association were scheduled for November 1-3 in Grand Junction; January 31-February 2, 1986, in Loveland; and May 2-4, 1986, in Pueblo. The next annual convention will be held September 4-6, 1986, in Colorado Springs.

Newly elected officers of the association are President Robert Ener, Gunnison; First Vice-President E.M. Duke, Florence; Second Vice-President Alex Weimer, Fort Morgan; Third Vice-President Gene Harris, Montrose; Secretary James Sterling, Canon City; and Treasurer Jim DuMond, Tri-City.

President Robert Ener and his wife Sharon were presented with a stained glass "Mountain Elk" by representatives of the nine Mountain District lodges. The combined efforts and talents of 80 Elks in the Mountain District and over 800 man-hours went into the production of this piece.

The State Ritualistic Contest winner was Greeley Lodge.

Colorado Elks have donated over \$200,000 to Laradon Hall, the state Major Project. Laradon Hall provides an Early Education Program, Vocational Training Center, and Job Placement Program for mentally handicapped children and young adults. There are 400 boys and girls currently involved in the various programs.

The Laradon Hall singers entertained during the opening night ceremonies. The singers received several standing ovations during their performance.

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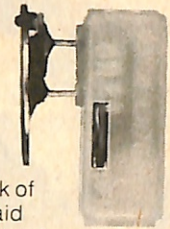
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Deported Brothers

PAST GRAND TRUSTEE Wayne A. Swanson of Maryville, MO, Lodge died October 4, 1985. He was a member of the Board of Grand Trustees from 1970-74, serving as vice-chm. in 1973-74.

Brother Swanson was also a past chm. of the GL Committee on Credentials, a past district deputy, and a past president of the Missouri Elks Association.

PAST SECRETARY TO THE GRAND EXALTED RULER, George R. Ketteringham of Slidell, LA, Lodge, died October 21, 1985. He served as secretary to GER Willis McDonald in 1975-76.

Brother Ketteringham was also a past district deputy and a past president of the Louisiana Elks Association. He served as secretary of the association from 1981 until his death.

RAMON "RED" RINGO, longtime organist for the Grand Lodge, died recently at the Elks National Home in Bedford, VA. A member of Brazil, IN, Lodge, Brother Ringo had resided at the Home for many years.

FORMER ELKS MAGAZINE COLUMNIST Bruno Shaw died recently. A member of New York, NY, Lodge, Brother Shaw wrote many articles for *The Elks Magazine* from the 1950s through the 1970s. Longtime readers of the magazine may recall his commentaries on world affairs, analyses of actions by the United Nations, and interviews with world leaders.

PAST DISTRICT DEPUTY Paul A. Kelly of Scranton, PA, Lodge died September 18, 1985. Brother Kelly served as District Deputy Grand Exalted Ruler for the Northeast District of Pennsylvania in 1975-76.

PAST DISTRICT DEPUTY Paul Simard of Brunswick, ME, Lodge died September 21, 1985. Brother Simard served as District Deputy Grand Exalted Ruler for the West District of Maine in 1971-72. He was also a past president of the Maine Elks Association.

PAST DISTRICT DEPUTY George M. MacMillan of Ludington, MI, Lodge died September 25, 1985. Brother MacMillan served as District Deputy Grand Exalted Ruler for the West Central District of Michigan in 1973-74.

PAST DISTRICT DEPUTY Gilbert M. Bell of Albion, NY, Lodge died October

11, 1985. Brother Bell served as District Deputy Grand Exalted Ruler for the West District of New York in 1971-72. At the time of his death, he was a director of the Elks National Bowling Tournament.

PAST DISTRICT DEPUTY R. K. Volts of Effingham, IL, Lodge died October 12, 1985. Brother Volts served as District Deputy Grand Exalted Ruler for the Southeast District of Illinois in 1942-43. He was also a past president of the Illinois Elks Association.

PAST DISTRICT DEPUTY Neal E. McCurdy of Hamilton, MT, Lodge died recently. Brother McCurdy served as District Deputy Grand Exalted Ruler for the West District of Montana in 1983-84.

PAST DISTRICT DEPUTY Edward L. McWilliams of Bristol County, RI, Lodge died October 22, 1985. Brother McWilliams served as District Deputy Grand Exalted Ruler for the State of Rhode Island in 1960-61. He was also a past president of the Rhode Island State Elks Association.

PAST DISTRICT DEPUTY Arthur L. Kirby of Frostburg, MD, Lodge died October 22, 1985. Brother Kirby served as District Deputy Grand Exalted Ruler for the West District of the Maryland, Delaware, and District of Columbia Elks Association in 1953-54.

PAST DISTRICT DEPUTY George F. Murphy of Framingham, MA, Lodge died recently. Brother Murphy served as District Deputy Grand Exalted Ruler for the Central District of Massachusetts in 1948-49.

PAST DISTRICT DEPUTY Thomas E. Donlan of Boston, MA, Lodge died November 2, 1985. Brother Donlan served as District Deputy Grand Exalted Ruler for the Metropolitan District of Massachusetts in 1976-77.

PAST DISTRICT DEPUTY Orville W. Beeler of Iron River, MI, Lodge died recently. Brother Beeler served as District Deputy Grand Exalted Ruler for the Northwest District of Michigan in 1958-59.

PAST DISTRICT DEPUTY James P. Conville of Buffalo, NY, Lodge died recently. Brother Conville served as District Deputy Grand Exalted Ruler for the West District of New York in 1968-69.

PAST DISTRICT DEPUTY Robert C. Conner of Hobart, IN, Lodge died November 13, 1985. Brother Conner served as District Deputy Grand Exalted Ruler for the Northwest District of Indiana during the 1984-85 Grand Lodge year.

The Rainmaker . . .

(Continued from page 32)

the flood was 40 feet high in places and that the spray shot hundreds of feet into the air.

Although the *Union* had originally ridiculed the rainmaker, it now changed its tune. The deluge suddenly became "Hatfield's Flood." All the blame was heaped on his shoulders. Here was a man, said the *Union*, who had the powers to bring down rain from the heavens, but lacked the power to stop it.

On January 30, Maggie Swenson received an anonymous phone call at her cottage by Morena. "Tell that rainmaking idiot that we're on our way up to lynch him," a voice threatened. "We're going to tie him up and pitch him into the reservoir."

Maggie was alarmed. Despite Hatfield's eccentricities, she had become fond of her strange neighbor. "He's only done what he was asked to do," she said protectively.

"Well, his job's done and so is he," the voice said. Charley and Joel Hatfield left Morena immediately after Maggie's warning and began the long walk to San Diego. After a day's rest, Hatfield arranged a meeting with the city council. One of the first questions asked was, "Can we have a look at your contract?"

At that moment, Hatfield knew that he was in trouble. The contract had never been drawn up by the city attorney. "I can only say that my word is my bond," he replied lamely. "I promised to fill Morena Reservoir and I did. It's not my fault that the dam burst."

The meeting was already into its second hour when the city attorney took the floor. "We'll agree that you filled the reservoir, Mr. Hatfield," he said, enunciating each word sharply. "The city of San Diego owes you \$10,000, and we'll be happy to pay you that sum just as soon as you pay the city and county the \$3.5 million in damages that your flood has caused."

Charles Mallory Hatfield was defeated and he knew it. His great success at rainmaking apparently frightened him badly. He took employment as a salesman and tried his best to forget "Hatfield's Flood." When he died in 1958 at the age of 82, the secret of his success at rainmaking died with him.

His memory, however, still lives on in San Diego, where many still remember the great flood of 1916. ■

Middle Age . . .

(Continued from page 29)

young is the one who is utilizing his skills and potentials. The middle-aged person has the background, the self-assurance to think ahead, to think young. The teenager is too selfish to do this."

This is also a time of life when one begins to become more honest with himself. He knows his limitations and acknowledges them. Perhaps he knows he will never understand interest rate as compounded on an unpaid balance, but he doesn't really care. He is sure he will never learn to be a parachute jumper or learn how to weave Indian blankets, but that's all right with him, too.

This is an age when he can RELAX. This is the time when he realizes that a lot of problems he lost sleep over, weren't really worth worrying about. And these are the days when he realizes the problems he can't solve, he must learn to live with.

Psychiatrists tell us that understanding middle age can make this time of life one of the most productive and enjoyable stages a human being can go through. The middle-ager never stands alone. He has a definite link with all age groups, being neither childish nor senile, young nor old. It is considered a middle or central ground.

Middle age is the difference between questions and answers, hasty decisions and carefully-made plans. The young want to blow up the safe and pilfer the gold. Middle age is learning the combination to the safe and earning the gold.

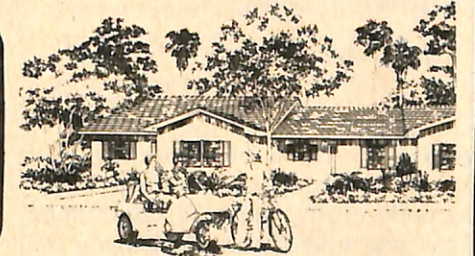
When Dr. Bernice Neugarten of the University of Chicago asked the subjects of her study on middle-aged individuals whether they would like to turn the clock back, she made a surprising discovery. Many said, "Not in a million years. Thank heaven I don't have to go through *that* again!" Most recalled youth as a period of turmoil and groping. All but a very few enjoyed the new assurance and comfortableness with themselves. "They are saying," she concluded, "that middle age is the best time of life." ■

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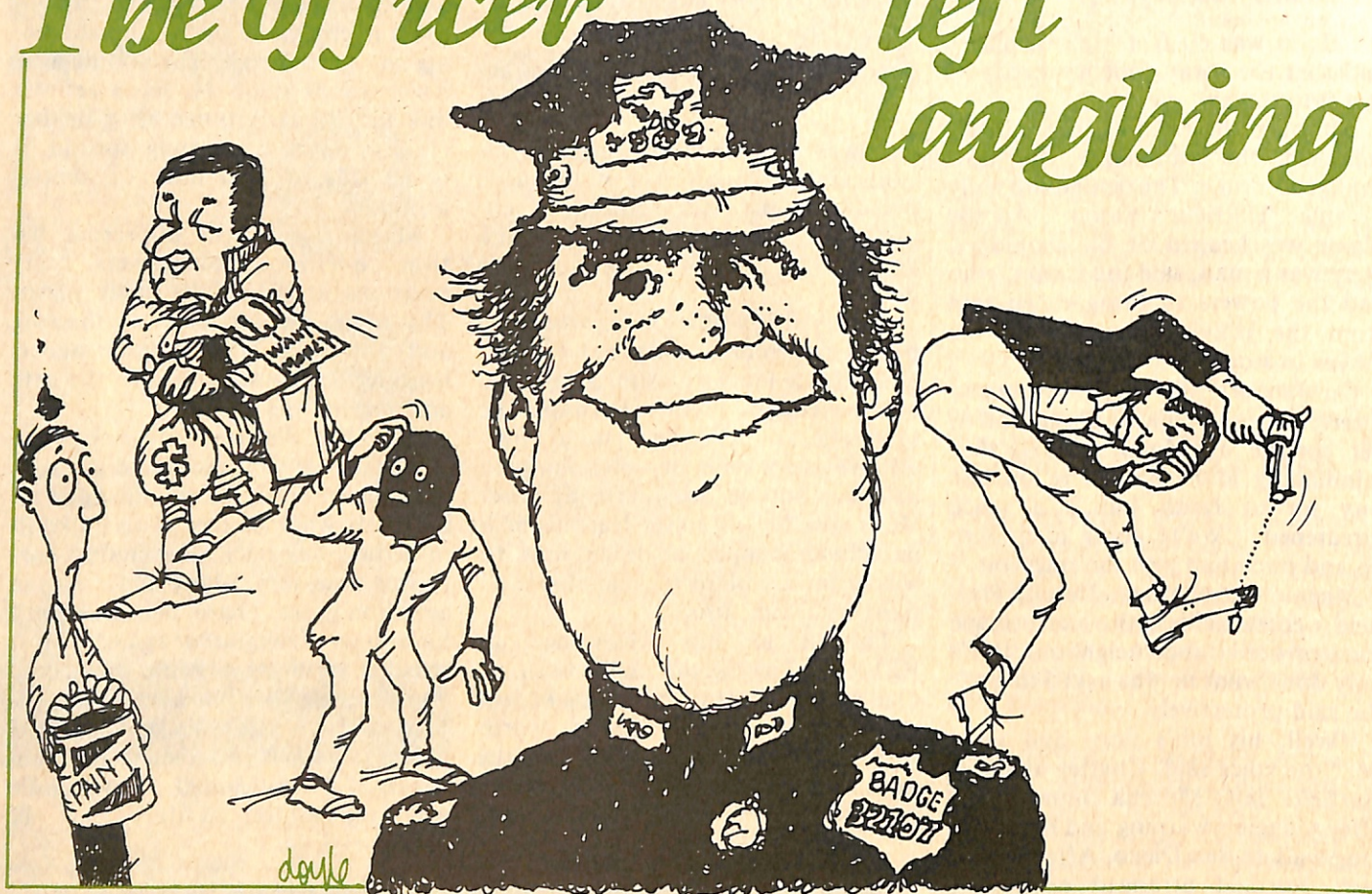
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The officer left laughing



by Robert L. Snow

They had planned the robbery for weeks. The three men wore identical gray coveralls concealing their clothing underneath, and each had donned a red and blue ski mask. During the weeks of planning, they had cased the bank a dozen times, and knew when it had the most money and least customers. They knew where the police patrols were at any time of day, and how long it would take them to respond to the bank's alarm.

One of the robbers stood with his back braced against the wall next to the door, cradling a Remington pump shotgun and guarding the people lying on the cold marble floor, while the other two robbers emptied the cash drawers behind the counter. According to plan, exactly one minute and thirty-five seconds later the men burst out the front doors of the bank and into the parking lot, yanking off their ski masks and unzipping their coveralls as they ran. The three suddenly skidded to a stop, their heads

twisting in all directions.

Someone had stolen their getaway car.

Several minutes later, the police picked up two of the men running down the street a few blocks from the bank, and the third they found still searching the parking lot for their getaway car.

Even considering this kind of incident, most people would probably say that crime is still serious business, and not a laughing matter. But many police officers wouldn't agree—not always. Police officers see the worst side of life, and of people. They see things that make them cringe, things that make them cry, and they see things that make them laugh. Often this laughter is simply a reaction to the stress of law enforcement, but just as often their laughter is a reaction to the ridiculousness of human beings.

And so the police laugh.

And there's plenty to laugh about.

The three bank robbers being the exception, most criminals, the police have found, don't put a tremendous amount of thought into their crimes; and this almost total lack of planning

can also have a humorous side to it.

One rainy summer afternoon a man strode into a crowded downtown bank and got into line, waiting politely for his turn. When he reached the window, he smiled as he pulled a note and paper sack out from under his raincoat and slid them across the counter. After reading the note, a startled teller filled the bag with small denomination bills and passed it back. The man tipped his hat and thanked her, then turned and strolled out the front doors.

When he reached the corner of the bank, he broke into a run and dashed three blocks in the warm drizzle to a bus stop, where he caught a bus home, only to find the police there waiting for him. Stunned at seeing them, he asked repeatedly as they led him away how they'd known it was he. But the police only laughed.

He'd written the robbery note on the back of one of his own imprinted checking deposit slips.

This lack of planning applies, incidentally, not only to the commission but also many times to the fruits of a crime.

One spring morning a few years

ago, an officer responded to the report of a burglary at a small metal finishing company. As he pulled his dark blue patrol car into the asphalt parking lot, he saw a man standing just inside an open overhead door, shaking his head in apparent disgust.

"Good morning, sir," the officer said, stepping out of the Ford LTD. "I understand you had a burglary here last night."

"Umm," the man grunted, waving the officer inside and pointing to a hole chopped through the roof.

The officer pulled out his notebook and began taking down the information for his report, listing all the tools and equipment that had been taken.

"Oh yeah," the owner added, almost as an afterthought. "They took something else. I don't know what they want with it, but they took ten gallons of white metal enamel."

"Maybe they had something they wanted to paint," the officer suggested.

"Not with this stuff they don't. It was baked enamel. If you don't heat this paint in a kiln for a couple of hours, it'll just stay sticky forever."

The crime was solved a month later when the officer stopped the red-faced driver of a shiny white Buick Electra half covered with a layer of leaves, maple seeds, and assorted bits of paper.

Even though the police arrest thousands of such criminals every year, the crime rate in America has still been climbing for the last decade; and though most people are aware of the problem this causes the police, few are aware that increasing crime can also cause problems for criminals.

On a busy weekend evening last year in a small men's store, a dozen customers shopped for clothing. Suddenly, two guns appeared in the middle of the crowd and two voices announced a holdup. The stunned faces of the customers and employees seemed placid in comparison to the two robbers who found themselves in competition for the store's receipts. A heated argument broke out over who'd been there first, and lasted just long enough for the two men to be surprised by the police responding to a silent alarm activated by the store manager.

In addition to dealing with criminal nature, most police officers find that just basic human nature, even at its best, is strange; and experienced officers try to prepare themselves for all types of unusual and aberrant beha-

avior, taking what precautions they can against it. But even so, they're not always successful.

During a hot summer evening, two veteran officers responded to a radio run that came out simply as: "See a complainant concerning a man on her porch." The officers, accustomed to this type of run, arrived and sauntered up the brick walk and onto the porch of a green, two-story frame house.

Not seeing anyone, one of the officers helped himself to a strawberry from one of the plants growing in a tray on the porch railing, then walked over and knocked on the door. A few moments later, he turned an unusual gray/green color and was hanging over the porch railing after the lady complained that a drunk had staggered up onto her porch a little while before and relieved himself on her strawberry plants.

In addition to being prepared to deal with unusual behavior, police officers must always be prepared to deal with criminals carrying guns. Although the misuse of firearms is seldom funny, occasionally a criminal's ineptness or simple lack of knowledge about guns forces a chuckle or two from the police.

On an April afternoon last year, a nervous youth marched into a crowded discount store, stopped in the middle of the milling crowd, and pulled a large caliber revolver out from under his denim jacket, announcing in a squeaky voice that it was a holdup. In the noise and bustle of the shoppers no one stopped or even seemed to hear him, and so he said it again, but once more with no result. He scowled and looked around, about to say it again when it struck him that perhaps firing a shot into the floor would be a better way of getting everyone's attention.

The plan might have worked if his aim had been better; however, almost no one heard the gunshot that preceded the screaming and dancing around he did after shooting off the end of his big toe. The police, who arrived at the report of a man screaming and running out of the store, tracked the would-be robber by the trail of blood he left and found him hobbling down a nearby alley.

Although it might be assumed that criminals would try to learn about firearms before using them, a similar problem happened not long ago to another novice robber when he at-

(Continued on page 39)

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ELKS-J



Drug Awareness Education Program



The Drug Awareness Committee of Middlesex, NJ, Lodge presented the Middlesex Police Department with a Mr. McGruff costume to aid in its Crime Prevention Program. McGruff will be used throughout the school year in programs on drug and alcohol abuse. Pictured are (from left) Esq. Robert Myers, co-chm. Drug Awareness Committee; ER Richard Pachucki; Patrolman Scott Young as Mr. McGruff; and Sgt. Anthony Cole of the Middlesex Police Department.



OCEANO-FIVE CITIES, CA, Lodge recently donated the film "Mentors" to the local school district. The 26-minute color film for grammar and junior high school students takes a positive approach in dealing with the drug and alcohol temptations that face today's children. The film focuses on the premise that it is all right to say no.

In the film, celebrities such as Steve Garvey, Kim Fields, Jenilee Harrison and Laura Branigan talk about how they have gone through the same pressures as all other youngsters and how others can get through the pains of growing up without drugs and alcohol.

"Mentors" is a community service program sponsored by members of the Chiropractic Profession through the non-profit Motion Palpation Institute of Huntington Beach, CA.

HARTFORD, CT, Lodge recently made a donation of two drug awareness films to the Hartford Police Department. The films, which are directed toward elementary school-aged children, will be shown in Hartford elementary schools in conjunction with the "Officer Friendly Program." The Officer Friendly Program involves Hartford Police officers visiting city elementary schools to establish a rapport



San Bernardino, CA, Lodge's Drug Awareness Committee donated a set of theatrical-grade puppets and a portable theatre to the Rialto Unified School District for use in educating elementary students against the misuse of drugs. Over 1,200 students district-wide have viewed the presentation so far.

Toms River, NJ, Lodge recently honored a unique group of "pushers"; high school students pushing self-esteem instead of drugs. Teens Educating Against Misuse (T.E.A.M.) consists of specially trained high school students, representing six district schools, who offer presentations to elementary school students on peer pressure, self-image and decision making. Presentations are aimed at heading off the problem of substance abuse before it develops. T.E.A.M. member Stacey Diamond presented lodge Drug Awareness Chm. Thomas Torresson (center) and Co-Chm. Jack Randall with a plaque in recognition of the Elks' ongoing fight against the epidemic drug problem.

between school children and uniformed police officers who provide health and safety information.

PRATT, KS, Lodge held a benefit Drug Awareness co-ed softball game with a celebrity team from a local television station. In addition to showing the fans a good time and playing a 13-13 tie ballgame, lodge members collected \$350 from concession stand sales, donations, and an autographed softball auction. The money will be used to buy drug awareness educational materials which will be distributed throughout a six county area to schoolchildren.

The Officer...

(Continued from page 37)

tempted to hold up an often-robbed liquor store.

"You can't rob anyone with your gun like that," the clerk told a young man pointing a pistol across the counter at him.

The youth's eyes darted down to the H & R automatic pistol he held, and then backed up. "Why not?"

"Your safety's still on."

The young man's eyes jerked down and up again. "What safety?"

"Come here," the clerk said, hooking his index finger. "I'll show you."



The robber took a cautious step toward the counter, keeping the gun back and away from the clerk's grasp, then looked down to where the clerk was pointing. As the young man studied the safety switch, the clerk smiled and reached across the counter with a bottle of vodka and knocked him unconscious.

Arriving a few minutes later, the police revived the youth and got him to his feet, exploding into guffaws when the clerk told them what had happened.

"It's not funny!" the robber retorted, rubbing the bleeding knot on his forehead.

One of the officers stopped laughing and looked solemn. "You're right. Crime's not a laughing matter." Then he began laughing again. "But every now and then..."

did you know..

Robert DeHority of Elwood, IN, Lodge No. 368, Past Grand Est. Lead. Kt., and his wife Ruby Nell donated a huge, life-size statue of an elk for the front lawn of Elwood Lodge. There are not many of those in the United States.

Of course, there are two such statues in front of the Elks National Memorial Building in Chicago and one on the front lawn of the Elks National Home in Bedford, VA. There is also one at the Elks Rest (cemetery) in Boston, MA. There are elk statues in front of other lodges, but we don't remember where we've seen them.

If your lodge has a full-size statue of an elk, let us know.

Tampa, FL, Lodge No. 708 had a bowling league, and on the last night of play two teams ended with a tie score of 708. Talk about coincidence! It just

shows that the Order of Elks has something for everyone.

Jess Holton, a past exalted ruler of Long Beach, CA, Lodge No. 888, recently became 100 years young and is the oldest member of "888." He was born in 1885 in Topeka, KS, and was initiated in Long Beach Lodge April 27, 1908. He served as exalted ruler during the 1919-20 lodge year.

During his tenure, 332 new members joined the lodge. How many ERs can match that record?

Here's a touching story about Elks and veterans that's especially timely around the Holidays.

Al Tidwell of Durant, OK, Lodge No. 1963 tells us that he made a trip to a veterans hospital to help the National Service chairman from his lodge, Jack Patton, with bingo.

Of the 53 patients that came to play, 27 were in wheelchairs. Brother Tidwell was introduced to several of the patients including one in a wheelchair. As Brother Tidwell leaned closer to shake hands with the veteran, the veteran yelled in a harsh voice, "Get off my toes!"

Al immediately jumped back and looked down. The veteran had no feet.

The veteran roared with laughter at the look on Al's face. He had made the veteran's day.

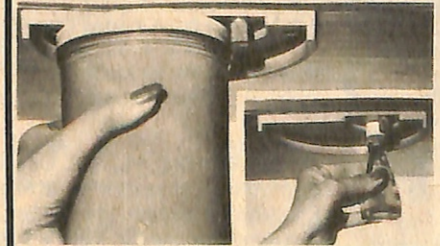
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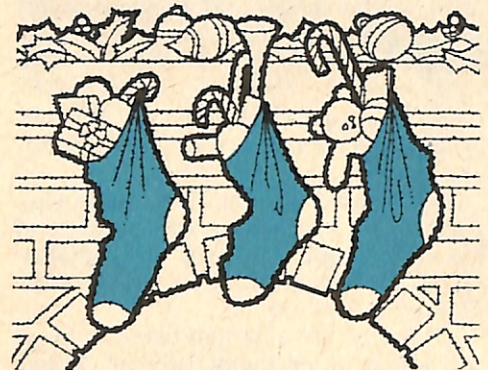
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CHRISTMAS CHARITIES



HAGERSTOWN, MD. ER Frank Clopper deposits a check for \$300 in the Salvation Army Christmas Kettle as Trustee Bob Knode (center) and Salvation Army Capt. Darrell Kingsbury look on. Over \$425 was collected by the Hagerstown Lodge on the day they manned the kettle.



PAGE, AZ, Lodge distributed 40 charity baskets to needy families in the area. Est. Lead. Kt. Donald Roberts and local citizen Dot Warner are shown preparing the food baskets that were delivered for Christmas.



MILWAUKIE, OR, Lodge Elkettes donated baskets full of Christmas toys to the Elks Children's Eye Clinic to be distributed to the visually handicapped children who are helped there. President Carol Wold (seated, right) presented the toys to Dr. Earl Palmer, clinic director. Also watching a young patient open a present are Elkettes members Barbara Young and Myra Ferris.



IOLA, KS, Lodge loaded Christmas food boxes to be distributed to needy families in Allen County. From left are Richard Bain, Est. Loyal Kt. John Ziembra, Carl Bryson, ER Wallis McDown, PER Bob Hardwick, Est. Lead. Kt. John Robb, Hal Wray, Jim Valentine, and Trustee Ed Hendrix.



MIAMI BEACH, FL. On Christmas Day, members of Miami Beach Lodge distributed toys to children at Miami Children's Hospital and Harry-Anna Crippled Children's Hospital. In addition, donations of donuts were made to Ronald McDonald House, St. Peter's Church and Little River Club. Members of the committee are (from left) Al Russo, Murray Kaye, Cid Garrison and Vince Beneduce.

1986 ELKS NATIONAL "HOOP SHOOT" SCHEDULE

| STATE | DATE | TOWN | DIRECTOR |
|----------------|---------|----------------|-------------------|
| ALABAMA | Feb. 22 | Opelika | John Bauer |
| ALASKA | Feb. 1 | Kenai | George Robinson |
| ARIZONA | Feb. 22 | Mesa | Bob Stephenson |
| ARKANSAS | Feb. 8 | Russellville | Eldon Lucas |
| CALIF-HAWAII | Feb. 15 | Fresno | Curt Hook |
| COLORADO | Mar. 1 | Denver | Don Oldfield |
| CONNECTICUT | Feb. 22 | Norwich | Manuel Misarski |
| FLORIDA | Feb. 15 | Okeechobee | Danny Entry |
| GEORGIA | Feb. 27 | Atlanta | Rhett Ward |
| IDAHO | Feb. 15 | Nampa | Bob Morf |
| ILLINOIS | Mar. 15 | Mattoon | Gary Carter |
| INDIANA | Feb. 22 | Kokomo | Bruce Torrance |
| IOWA | Feb. 22 | Ames | Richard Froeschle |
| KANSAS | Feb. 22 | Great Bend | Bob Findley |
| KENTUCKY | Feb. 22 | Cynthiana | Jim Fuller |
| LOUISIANA | Feb. 22 | Baton Rouge | Lynn May |
| MAINE | Feb. 9 | Lewiston | Allan Richard |
| MD, DE, DC | Mar. 2 | Washington, DC | Vince Lavery |
| MASSACHUSETTS | Mar. 8 | Waltham | Bill Ferrick |
| MICHIGAN | Feb. 15 | Ann Arbor | Larry Ashmore |
| MINNESOTA | Mar. 22 | Hutchinson | Larry Wagner |
| MISSISSIPPI | Feb. 15 | Hattiesburg | Ray Bonones |
| MISSOURI | Feb. 15 | Columbia | Terry White |
| MONTANA | Feb. 1 | Helena | Jim McCluskie |
| NEBRASKA | Mar. 1 | Kearney | Merritt Otoupal |
| NEVADA | Feb. 1 | Hawthorne | Mike Wadsworth |
| NEW HAMPSHIRE | Mar. 1 | Laconia | Brian Ryea, Sr. |
| NEW JERSEY | Feb. 16 | Bordentown | Martin Potash |
| NEW MEXICO | Feb. 22 | Tucumcari | Joe Dominguez |
| NEW YORK | Mar. 8 | Watertown | Edwin Stuhlmiller |
| NORTH CAROLINA | Feb. 15 | Sanford | Gilbert Teel |
| NORTH DAKOTA | Feb. 8 | Jamestown | Jack Brown |
| OHIO | Feb. 22 | Delaware | Tom Biggs |
| OKLAHOMA | Mar. 1 | El Reno | Bill Wolf |
| OREGON | Feb. 8 | Corvallis | Jim Van Cura |
| PENNSYLVANIA | Mar. 1 | State College | Albert Pikelis |
| RHODE ISLAND | Mar. 16 | Bristol | Angelo Lombardo |
| SOUTH CAROLINA | Feb. 15 | Orangeburg | Allen Botbeter |
| SOUTH DAKOTA | Jan. 25 | Fort Pierre | Vern Larson |
| TENNESSEE | Feb. 22 | Murfreesboro | John Brockwell |
| TEXAS | Mar. 1 | Temple | John McInturff |
| UTAH | Feb. 22 | Orem | J. Keith Scott |
| VERMONT | Feb. 9 | Montpelier | Charles Lavalla |
| VIRGINIA | Mar. 1 | Richmond | Bill Bodnar |
| WASHINGTON | Feb. 15 | Seattle | Bill Gerken |
| WEST VIRGINIA | Feb. 22 | Charleston | Dick Harris |
| WISCONSIN | Mar. 16 | Stevens Point | Don Hamelick |
| WYOMING | Mar. 1 | Casper | Ron Shogren |

Regional Semi-Finals

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

SOUTHEAST CENTRAL REGION March 22
WV, VA, NC, MD, DE, DC
University of Charleston, Charleston, WV
Director: Dick Harris, 1143 Barlow Drive, P.O. Box 2709
Charleston, WV 25311

NORTH CENTRAL REGION Apr. 5
MN, WI, IA, IL
Iowa City High School, Iowa City, IA
Director: Dick Froeschle, Route #1, Box 34
LeClaire, IA 52753

NORTHWEST REGION Mar. 30
WA, OR, ID, AK
Mt. Hood College, Portland, OR
Director: Bill 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 Drive
Las Vegas, NV 89107

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

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

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

NEW ENGLAND REGION Mar. 23
ME, NH, RI, MA, CT, VT
Bay Bath High School, Springfield, MA
Director: Walt Kettle, 594 Lafayette Road
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. 15
MI, IN, OH
University of Michigan, Ann Arbor, MI
Director: Robert Bartolameoli, 22436 Edison
Dearborn, MI 48124

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 18, 19, 20, 1986; National Headquarters, Hyatt Regency. The Elks/Basketball Hall of Fame Classic will take place April 19, 1986.

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

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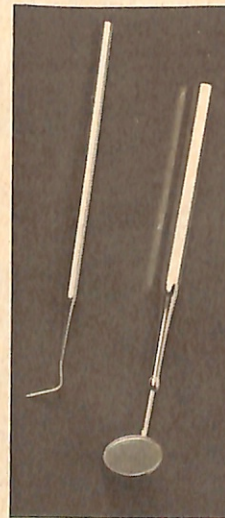
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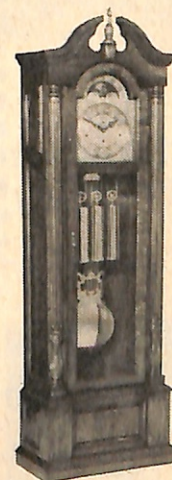
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consumer/news

Your son and his college roommate race each other to class. Your son elbows out his roommate, who falls and breaks his arm. **Who is liable**, if his parents decide to sue?

You, as well as your son, may be held liable, says the Insurance Information Institute. All the more reason to be sure your homeowners policy has enough liability coverage to pay for any damage.

Some homeowners policies have a minimum of \$25,000 of liability coverage, but, the I.I.I. points out, if your financial condition is healthy enough to make you a target for a sizable claim, you may want to consider raising the liability limits of your policy to \$100,000 or more.

If you have \$100,000 of liability coverage in your homeowners policy and \$300,000 in your auto policy, you can also buy an "umbrella" policy for \$1,000,000. The cost of this policy can be as little as \$100 a year. It would protect you in case you or one of your family members caused some damage or injury that resulted in a costly lawsuit.

If you feel you need additional liability coverage, talk to your insurance agent or company representative.

(Continued on page 46)

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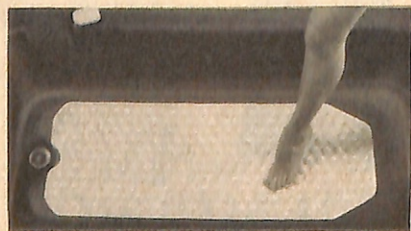
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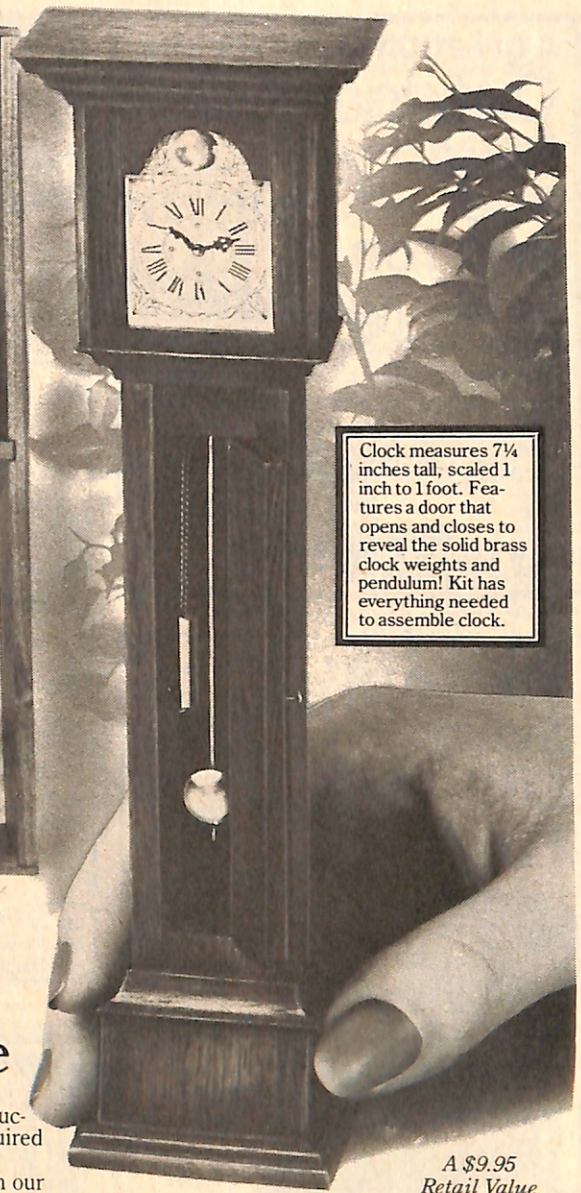
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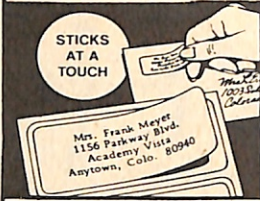
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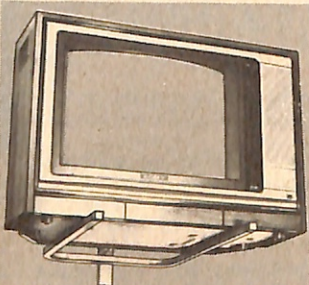
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Elks Family Shopper

consumer/news

Also make sure you have adequate coverage for the typewriter, television, stereo equipment and other personal belongings your son or daughter takes to college. Most dormitories have good security, but college and university personnel usually warn parents and students that the school is not liable for lost or stolen items.

A standard homeowners or tenants insurance policy provides coverage for personal belongings both at home and away from home up to a limit of 10 percent of the contents coverage. For example, if you are insured for \$60,000 for your house, you are insured for \$30,000 for its contents. This means that your child has up to \$3,000 of insurance, minus the amount of the deductible in the policy, for his or her belongings at school.

There are also specific dollar limits on certain kinds of property. For example, the limits for the theft of jewelry, watches, furs, and precious stones is \$500 to \$1,000, depending on the policy.

Therefore, if your daughter's watch, class ring and new fur jacket are stolen, you can collect no more than \$1,000, regardless of the total value of these items. The I.I.I. points out that homeowners can either increase the limits on various kinds of personal items or buy a personal articles floater for a small additional premium.

A floater provides comprehensive coverage not only for jewelry and furs, but also for personal items that people commonly take with them when they travel, including cameras, golfing equipment and musical instruments.

It's also a good idea to make an inventory of the items your son or daughter plans to take to school. This will help to determine their value and to settle an insurance claim quickly and efficiently, if a loss should occur.

The I.I.I. advises students to engrave their property in an inconspicuous spot with a social security number

See Advertisement Inside Front Cover

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 One pair for only \$24.88 plus \$3.60 ship. & hdg.
 SAVE! 2 pairs for just \$48.00 plus \$6.90 shipping & handling.

Enclosed is \$ _____ (PA and NV res. add sales tax)
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or other identifying mark. Keep a record of the serial number for stereos, televisions, typewriters, cameras and other equipment.

Students should be reminded to lock windows and doors whenever they leave for classes or other activities. And they should never leave large amounts of cash, jewelry, or other expensive items lying on dressers or desks.

Some colleges or universities have special areas where valuables may be kept. Students should see what type of facility is available at their school. They should consider leaving radios, cameras, jewelry and other small valuable items in such areas during weekends and holiday breaks when they are not at school.

For free leaflets, "Taking Inventory," "Home Insurance Basics," and "Tenants Insurance Basics," call the Institute's toll-free Insurance Hotline: 800-221-4954.

...

It seems like not a day goes by that you don't read about families injured or made homeless by fires or electrical accidents. If you're careful, reading about it is as close as you'll ever come. Especially if you take the steps to minimize the chances of disaster striking.

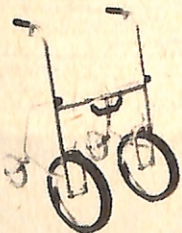
The U.S. Consumer Product Safety Commission has two pamphlets that will help you uncover trouble spots and minimize the risk of fires and electrical accidents in your home. *What You Should Know About Fire Safety* (item 417N, 50¢) and *The Home Electrical Safety Audit* (item 416N, 50¢) will help you make your home and family less vulnerable to these dangers. For your copies, send your address and 50¢ for

(Continued on next page)

New THREE MODELS OF WALK-A-CYCLES NOW AVAILABLE

"These walkers handle rough terrain, provide excellent stability and eliminate the lift and place motion of conventional walkers."

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The Cadillac of walkers
- The **ECON-O-CYCLE™**
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- The **COMB-O-CYCLE™**
The combination indoor outdoor walker, provides stability and excellent maneuverability.

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The Therm-All Suit is the perfect answer to really cold days and shivering, sleepless nights. Minutes after you slip into it, your body will be bathed in soft, glowing warmth. The 2-piece Therm-All Suit is attractively contoured and full bodied for maximum wearing comfort... designed to have a soothing effect against aches caused by cold, dampness and rapid temperature drop.



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Use your Therm-All Suit as pajamas, for sleeping, or as an attractive garment in which to relax or lounge about. It will keep you cozy warm regardless of how cold the temperature around you.

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When worn under your clothes, Therm-All serves as superior, heat retaining underwear. You'll laugh at the cold as you work outdoors, watch football games or other outdoor sporting events, while you hunt or ice-fish, while skiing, jogging, or hiking... even while just walking in bone-chilling weather.

SAVE ON HEATING COSTS

While wearing your Therm-All Suit, you can lower your thermostat or even shut it off completely and still stay as warm as you wish to be. You could save hundreds of dollars, year after year on heating bills.

THE SECRET OF THE THERM-ALL SUIT

The material used in Therm-All Suits is a lightweight, strong polymer plastic that seals in your natural body heat while it keeps cold and wind out. Tie around neck plus elastic round waist, wrist and ankles insure snug fit. Tested and proven by tens of thousands of satisfied users.

A SIZE FOR EVERY MEMBER OF THE FAMILY

There's no need to be locked indoors during the coldest of days. Take your family with you to all outdoor sports: camping, hiking, snowmobiling, etc. Therm-All Suits are available in small, medium and large sizes, for every member of the family.

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Sturdy construction will stand up under numerous washings. No shrinking, no fading. Should last for years.

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ONLY

UNCONDITIONAL 30 DAY MONEY BACK GUARANTEE

You must be completely satisfied in every way with your Therm-All Suits. If not, return them within 30 days for a full product refund.

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Please send me _____ Therm-All Suits. I understand that if I am not completely delighted in every way, I can return them within 30 days for a full refund of purchase price, \$9.95 each plus \$1.50 shipping (total \$11.45) SPECIAL! ANY TWO for \$19.95 Postpaid (Save \$2.95)

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| Mens | | | | |
| Childrens | | | | |

Send check or M.O. to THERM-ALL, or charge to my VISA MASTER CARD

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consumer/news

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Faulty electrical equipment and misuse of electrical equipment are frequent causes of accidents. *The Home Electrical Safety Audit* has a checklist to help you troubleshoot your cords and electrical appliances. For instance, is your portable electric heating equipment away from the drapes and out of walkways? Are all your small appliances unplugged when not in use? Someone could trip over a cord or a space heater, causing injury and maybe a fire.

Be especially careful if you use an electric blanket. Make sure there are no cracks in the wiring and no scorch marks on the cloth. Follow the manufacturers directions for tucking it in or using it other than a top covering.

If a fire does occur in your home, it is important that you and your family have a plan for escape.

See Advertisement Inside Back Cover

U.S. NAVY LAST!

HABAND COMPANY

265 North 9th Street
Paterson, N.J. 07630

Yes! Send me _____ pairs of Navy Last Boots/Shoes for _____ plus \$2.40 toward postage and handling.

OR CHARGE IT: Visa MC

Acct. # _____ Exp. _____

| STYLE | Size | Med. (D) | *Wide (EEE) Add \$1 |
|---------------------------|------|----------|---------------------|
| 4411 B Black BOOT @32.95 | | | |
| 4411 C Brown BOOT @32.95 | | | |
| 442 A Black OXFORD @27.95 | | | |
| 442 E Black STRAP @27.95 | | | |

2 pairs BOOTS: \$65.00
2 pairs SHOES: \$55.00

Guarantee: I understand that if upon receipt I do not choose to wear the Boots/Shoes, I may return them within 30 days for a full refund of every penny I paid you.

7DF-44R-44P

Name _____ Apt. _____
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See Advertisement Outside Back Cover

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NUTRITION HEADQUARTERS
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List Items you wish here:

| QUANTITY | SIZE | NAME OF PRODUCT | TOTAL PRICE |
|----------|------|-----------------|-------------|
| | | | |
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Shipping charge for J.F. Kennedy half dollar \$1.00
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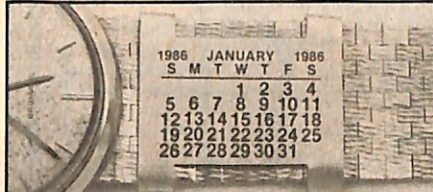
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| 2. Eagle | 5. Deer | 8. Maple leaf | Redwood \$49.95 |
| 3. Bear | 6. Elephant | 9. Frog | (add \$2.00 Postage & handling) |

INCLUDE NAME & SERIES NUMBER WITH YOUR ORDER
SPECIAL ORDERS AVAILABLE ALLOW 3-4 WEEKS FOR DELIVERY
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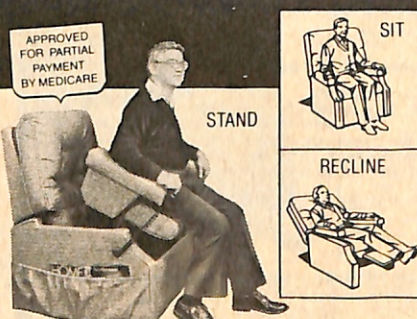
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Black Boot with side zipper

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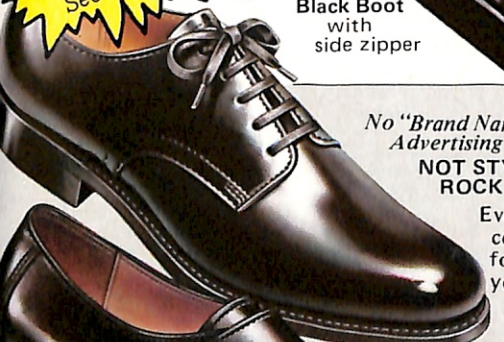
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*Add \$1 per pair
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9-9½-10-
10½-11-
12 & 13.

U.S. NAVY LAST!

HABAND COMPANY

265 North 9th Street
Paterson, N.J. 07530

Yes! Send me _____ pairs of Navy Last Boots/Shoes for _____ plus \$2.40 toward postage and handling.

OR CHARGE IT: Visa MC

Acct. # _____ Exp. _____

| | STYLE | Size | Med. (D) | *Wide (EEE) Add \$1 |
|-------|---------------------|------|----------|---------------------|
| 44R B | Black BOOT @32.95 | | | |
| 44R G | Brown BOOT @32.95 | | | |
| 44P A | Black OXFORD @27.95 | | | |
| 44P E | Black STRAP @27.95 | | | |

2 pairs BOOTS: \$65.00
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Guarantee: I understand that if upon receipt I do not choose to wear the Boots/Shoes, I may return them within 30 days for a full refund of every penny I paid you.

7DF-44R-44P



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