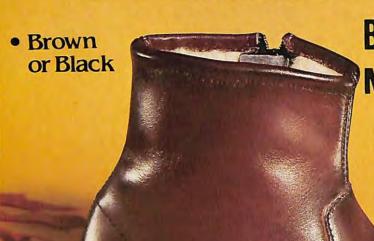


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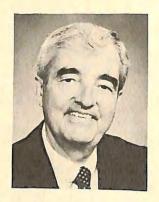
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A MESSAGE FROM THE GRAND EXALTED RULER





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 J. Traynor T. Traynor

Melster 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

24 Hatfield— The Rainmaker Who Washed Himself Overboard

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.

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

Robert L. Snow

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VOL. 64, No. 6/DEC. 1985/JAN. 1986

National publication of the Benevolent and Protective Order of Elks of the United States of America. Published under the direction of the Grand Lodge by The National Memorial and Publication Commission.

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JOHN R. RYAN
Publisher/General Manager

CHARLES T. COFFIN Associate Editor

JUDITH L. KEOGH Associate Editor

SHIRLEY STERLING Advertising Manager

ANTHONY P. INVERGO Circulation Manager

Pkwy., Chicago, IL 60614

ADVERTISING OFFICE

Direct all advertising inquiries to: Advertising Department The Elks Magazine 425 W. Diversey Parkway Chicago, IL 60614 (312) 528-4500





MA

THE ELKS MAGAZINE, Vol. 64, No. 6/Dec. 1985/Jan. 1986 (ISSN 0013-6263). Published monthly, except bimonthly July/August and December/January, at 425 W. Diversey Pkwy. Chicago, IL 60614 by the Benevolent and Protective Order of Elks of the United States of America. Single copy price is 25 cents. Subscription price in the United States and its Possessions, for Elks, S1.25 a year, for non-Elks, \$2.50 a year. Subscriptions are payable in advance. Manuscripts must be typewritten and accompanied by sufficient postage for their return via first class mail. They will be handled with care but this magazine assumes no responsibility for their safety.

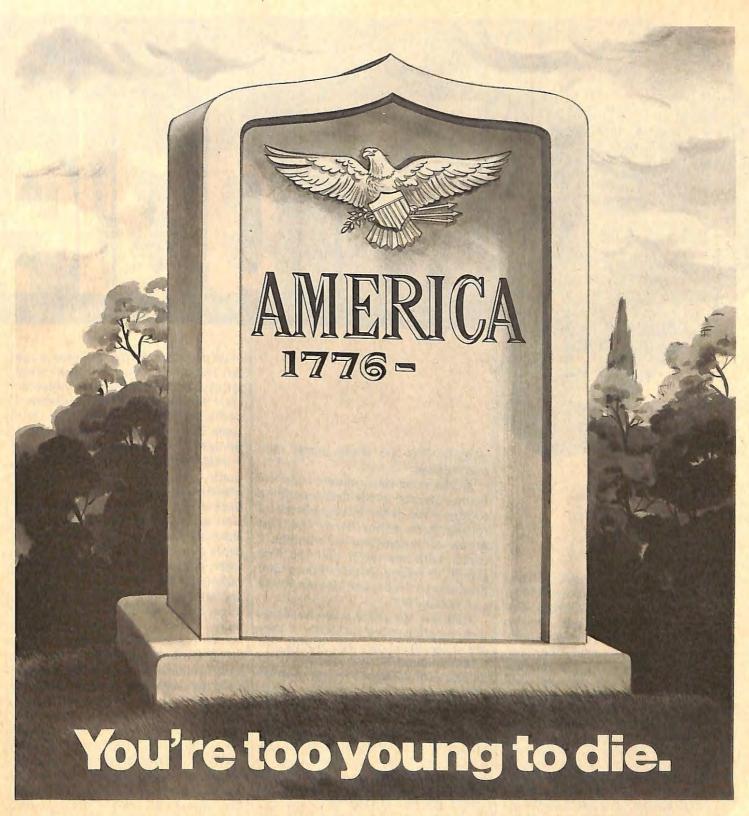
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Moving?

THE ELKS MAGAZINE, Circulation Dept., 425 W. Diversey Parkway, Chicago, IL 60614. Members: The Postal Service, by our request, will no longer notify us of your move. Change of address should be made through your Lodge Secretary and directly to THE ELKS MAGAZINE Circulation Department. Give advance notice of at least 60 days, indicating when your move will take place. Please give us your full name, lodge and membership numbers, complete new address, and zip code, Attach the label from a recent issue if available.



WATCH:



Sure, it's easy to ignore our nation's problems. But as a famous historian once said, "The only thing necessary for evil to triumph is for good men to do nothing." Today, our country is facing a crisis. America: You're Too Young To Die is a special presentation about our future, the hope of our children and the destiny of our country. It shows how you can make a difference in returning America to the values that made this nation great.

AMERICA: YOU'RE TOO YOUNG TO DIE.
Watch your local newspaper or TV Guide
for January airdate, time and channel.



Life's Most Ignored 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

parents, who are living longer than ever before.

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

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 ac-At the same time, middle-agers are tually 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 midlife 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 also expected to take care of his own seed. Some people reach their peak 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

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

new ways to gratify her need for selfesteem. 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, selfinvolved, and hemmed in by life itself. The physical image the 40-yearold 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 years ahead of her. She has to find 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 inititated 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

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 entrepreneurism.

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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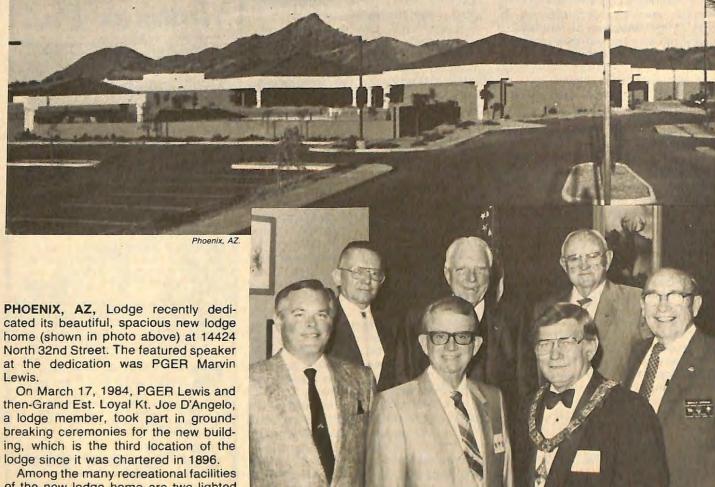
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NEWS#LODGES



cated its beautiful, spacious new lodge home (shown in photo above) at 14424 North 32nd Street. The featured speaker at the dedication was PGER Marvin Lewis.

then-Grand Est. Loyal Kt. Joe D'Angelo, a lodge member, took part in groundlodge since it was chartered in 1896.

of the new lodge home are two lighted tennis courts, a swimming pool, a weight room, and two racquetball courts.

In adjoining photo are some of the dignitaries present for the dedication of the building. In front row are Rick Rohrbacher, retired chm. of the Building Advisory Committee; PGER Lewis, and ER Charles Schmidt. In back row are Grand In. Gd. Bob Belsher and PGERs Gerald Strohm.

LAKEWOOD, CA. Scout coordinator for Lakewood Lodge, Brother Stuart Smith, recently made his 575th Eagle Scout elderly, disabled, low-income and un- not able to pay the player dues. Award presentation to Scoutmaster Clyde Robinett, father of the recipient. Mr. Robinett is the father of five Eagle Scouts

Eagle Scout, has been a member of the lodge since 1946.

nity service, members of Newhall-Saugus Lodge and Elks Ladies helped employed members of the community.

The lodge serves as the center for ST. MARIES, ID, Lodge recently

Brother Smith, also the father of an GARDEN GROVE, CA, Lodge furnished a playing field next to the lodge for the use of the Elks Park Little League. To further aid the league next season, the Horace Wisely, R. Leonard Bush, and NEWHALL-SAUGUS, CA. As a commulatory lodge presented it with a check for \$1,300. \$1,000 is to aid in the purchase of much-needed uniforms and equipthe Santa Clarita Valley Service Center ment, and the additional \$300 will be distribute surplus food to over 1,000 used to sponsor ten youngsters who are

> surplus food distribution every three presented a check for \$1,100 to a 23-year-old man who was awaiting a

kidney transplant. The money was collected during a benefit spaghetti dinner sponsored by the lodge. A few days after the presentation, a donor kidney was found and a successful transplant was performed.

DENVER, CO. Gov. Richard Lamm (seated) signed a proclamation making November "Veterans Remembrance Month" in Colorado. Also pictured are (from left) VP Alex Weimer; James Donachie, Denver VA Medical Center director; Ray Pearl, state National Service Committee chm.; SP Robert Ener; Randall Emeterion, chief of voluntary service at the center; and PSP William Smith.

DOWNEY, CA, Lodge conducted its second Annual Charity Golf Tournament to fund the state Major Project, raising over \$4,000. This year the tournament was held in honor of PDD Larry Stevens, who served for many years on the Major Project board of trustees. An award dinner was held at the lodge after the tournament.

NAVAL (PORT ANGELES), WA. Lodge's strong support of youth activities was a major theme during festivities honoring the opening of its new athletic facilities. Naval Lodge is currently sponsoring a junior league football team and its little league baseball team has been city champions for the last five years. Pictured are (from left) Est. Lead. Kt. and former Green Bay Packers linebacker Bob Vernon; Secv. Pat Casad, ER Paul Rose; and Paul Uranga, chm., Youth Activities.

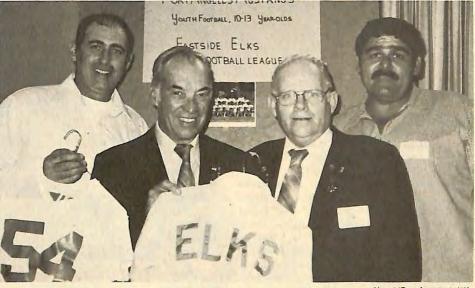
KINGMAN, AZ, Lodge recently initiated Don Harris, his son Cecil Harris, and his grandson Dennis Harris. It is the first time in the 85-year history of the lodge that three generations of the same family have been initiated at one time.

CEDAR CITY, UT. The most successful fund-raiser of the year for Cedar City Lodge is its Annual Demolition Derby. Activities include vehicle inspections, a parade down Main Street, elimination laps to determine the derby winners, and a Powder Puff Derby. The city donates its water trucks to water the grounds, the Iron County Rangers donate the fairgrounds, the fire department brings a fire truck, and the local ambulance service provides an ambulance with an EMT in case of an emergency.

While the derby is in progress, Ladies of the Elks sell refreshments, and immediately after the derby the lodge holds a buffet and dance, which is open to the community. This event raised \$2,100 this year for various charitable lodge activities.

(Continued on next page)





Naval (Port Angeles), WA





SEATTLE, WA. During the past three years the Washington State Elks Therapy Program for Children has donated over \$15,000 to enable selected therapists from the Northwest to pursue advanced training experiences with the Clinical Training Unit (CTU) at the University of Washington. Therapists participate in either the Infant Assessment Training Program or the Child Study Team Training Program.

Pictured are (from left) Dr. Clifford Sells, director, CTU; Margaret Piggot, RPT, trainee from Juneau, AK; Susan Harris, Ph.D., RPT, head of Physical Therapy, CTU; Paul Weed, Washington Elks Therapy Program chm.; Margaret Riddle, OTR, trainee from Tacoma, WA; SP William Hansch: Terry Crowe, M.S., OTR, head of Occupational Therapy, CTU: Catherine Corbett, OTR, trainee from Victoria, B.C.; Liz Baldwin, RPT, trainee from Lynnwood, WA; and Phillip Raschke, executive director of Elks Therapy Program.

WATSONVILLE, CA, Lodge honored Past GL State Associations Committeeman Jim Nielsen at a steak barbecue dinner. PGER Gerald Strohm commended Brother Nielsen for his 50 years of devotion to his lodge, the state association, and the Grand Lodge. Pictured are (from left) PGER Strohm, PSP Sig Lien, Marilyn and Jim Nielsen, and PGER Horace Wisely.

YUMA, AZ. For the first time in its history, two members of Yuma Lodge hold the positions of DDGER West and president of the Arizona Elks Association during the same year. In photo are DDGER Carl Cansler (left), making his



Watsonville, CA.



official visit to the lodge, where he was greeted by SP Clair Culver.

PRESTON, ID. During a recent rodeo weekend, Preston Lodge held a reception honoring Dick Bowden, first ER of the lodge. The reception was hosted by ER Dave Ransom and Est. Lead. Kt. Paul Read, along with PERs Phil West and Rulon Dunn.

HERMISTON, OR, Lodge contributed a water fountain at Hodge Park. Pictured at the dedication ceremonies are (from left) PER Curt Hinkle; Past Grand In. Gd. R. R. "Whitey" Schroth; Roger Oman, builder; Dick Hodge; and City Manager Tom Harper.

LAKE CITY (SEATTLE), WA, Lodge hosted the 15th Annual Firefighters Recognition Night, honoring firefighters from Seattle, King and Snohomish County fire departments. Rudy Alvarado, a 10-year veteran of the Redmond department, was named "Firefighter of the Year."

The lodge presented Certificates of Merit to Alvarado and to Lonnie Reid, Seattle; Earl Engbaum, 15-year volunteer from Duvall; Russel McClintick, 33-year volunteer from Kirkland; Owen McClain, 8-year career firefighter; and Dennis Conroy from Edmond.

MONTEREY, CA, Lodge held an "Armenian Night." Members and guests enjoyed exotic ethnic food and entertainment. Assemblyman Sam Farr (right), representing Gov. George Deukmeijan. presented ER Gary Akulian with a new state flag for the lodge.

ROSEVILLE, CA, Lodge hosted a brunch to raise money to send the Roseville Bobby Sox All-Star team to Buena Park, CA, for the National Bobby Sox All-Star Tournament. The team placed seventh nationally.

SAN FRANCISCO, CA. Janet Pomeroy (seated) receives a \$5,000 check as administrator of the San Francisco Recreation Center for the Handicapped from San Francisco Lodge. The funds were raised from a recent ladies' fashion show. Also pictured are (from left) Helen Tinney, co-chairperson; Est. Lead. Kt. Patrick Coyle; ER Joseph Sullivan and his wife Dorothy.

TACOMA, WA. Five-year-old Danny Louden, who has cerebral palsy, received a motorized wheelchair donated by Tacoma Lodge.

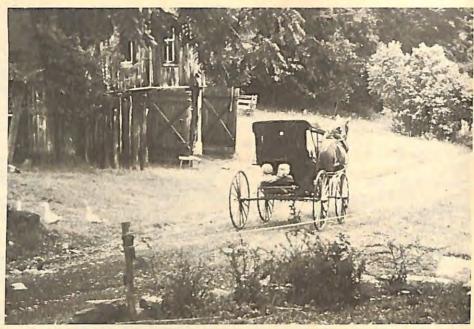
RANCHO CORDOVA, CA. ER John Staup and Tobias Johnson, Sacramento County Board supervisor, participated in the groundbreaking ceremony for Rancho Cordova Lodge's new building.

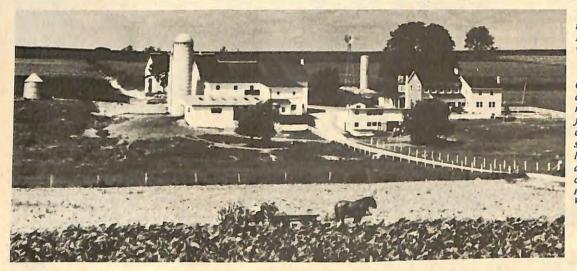






Past Meets Present In **Pennsylvania**





The horse and buggy is still used by Old Order Amish in Lancaster County, Pennsyl-

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

by Jerry Hulse

When a tough Philadelphia cop sions worshipped by a world which, falls in love with a beautiful Amish in their eyes, spins ever onward 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 fancy cars and enjoy the benefits of to drive down U.S. 30 with its lineup to learn about the land and the people electricity. It's members of the Old of souvenir shops and amusement in this fictional tale.

extra crowds. Long before "Witness" took to the screens, tourism was already a \$275-million-a-year industry in this verdant corner of Pennsylva- link with cars at traffic lights in Country Store and its display of nia. For years visitors have been sneaking glimpses of the horse-andbuggy world of a religious sect that reaps contentment from the rich black earth of the Susquehanna Valley. These are the Plain People along with smoked meats, turkey who shun the automobile, the tele- sausage, eggs and apple butter. Still,

toward oblivion.

This isn't to say that certain Amish don't bend the rules. A minority belonging to the New Order sport It wasn't that Lancaster needed the gies and austere black clothing—that been burlesqued. draw the curious. Horse-drawn buggies belonging to the Old Order Amish race along country lanes and

market day when they load carts with garden-fresh fruits and vegetables.

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 Order, though—those with the bug- parks to learn how their lives have

Other items are displayed in Intercourse and Bird-in-Hand, particularly in Intercourse with its charming villages strung out from Strasburg to homemade quilts, afghans, sunbonnets and patchwork pillows. The The Amish are especially visible on 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 phone, TV and other material posses- it is as they work farms with white- 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 Birdin-Hand on market days as well as

(Continued on page 21)

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ON TOUR WITH

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.



GÉR 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.

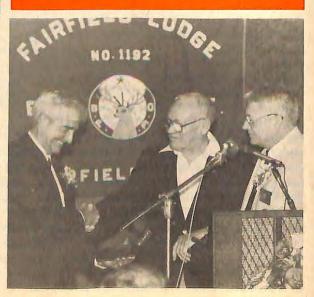


The Vermont Elks Association held a reception and dinner at Montpelier Lodge in honor of GER John T. Traynor (second from left). At the reception the GER was greeted by Vermont Gov. Madeleine Kunin (center). Also pictured are (from left) SDGER Raymond Quesnel, PGER Leonard Bristol, and SP Percy Birchard.



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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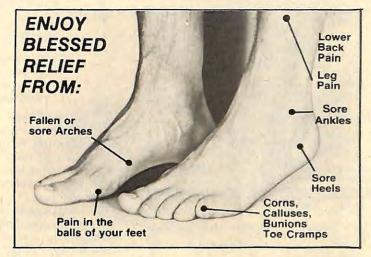
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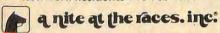
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HIRIDIVI DIVIL

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, GNMAs 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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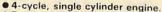
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George Kendricks (second from left), Est. Lead. Kt. and ENF Committee Chm. of Tillamook, OR, Lodge, came up with the idea of a bike-a-thon to raise money for the National Foundation. He rode his bicycle more than 300 miles, visiting all eight lodges 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 fouryear-old, he enjoys building towers with blocks, assisted by Lisa Horn, an occupational therapist employed by the California-Hawaii Elks Major

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 selfcare 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.



conducted numerous programs and Former 'MVS' Winner workshops in curriculum, administration and leadership development. She has addresssed international confer-Prominence As Educator

ences 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 Cleve-

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

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-youcan-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 carload of apple dumplings.

breakfasts, lunches and dinners.

For a bit more sophistication, the rying with it the fragrance of the forest. Couples smooth at the Kissing frame a pond and a marvelous old farm. Inside there's a fire and tankitchen to six small dining rooms.

mals 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.

groves of elm, sycamore, oak and ried generations of passengers and

Others praise Abe and Betty freight since 1832. Cars are equipped Groff's farm restaurant at Mount Joy with gas lamps, wood paneling and which features home-grown fruits, velvet-covered seats, and the engineer vegetables, meats and poultry, and toots a steam whistle whose melody there's Plain & Fancy at Bird-in-thunders across clover-covered hills. Hand with its Pennsylvania Dutch If somebody's looking for the road to vesterday, hop aboard.

After making the excursion to Log Cabin in Lehoy Forest is one of Paradise, passengers buzz off to those hideaways created especially for downtown Strasburg and an old-fashromantics. Outside a breeze stirs, car- ioned turn-of-the-century ice cream parlor serving such flavors as peanut butter and jelly, fudge and fresh Bridge, and the restaurant's windows raspberry. Besides ice cream, the Strasburg Country Store & Creamery produces homemade soups and a talizing odors that waft from the variety of sandwiches smothered in spicy mustard. Scattered throughout Getting on with the tour, it takes in the building are old-fashioned Coke Rayba Acres Farm ("enjoy the anissigns, 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 Rail buffs get their kicks riding the makes big noises about its Red Strasburg Rail Road that does a Caboose Motel. In 1970 Don Den-45-minute spin to Paradise, passing linger, a 47-year-old rail buff, saved more than a dozen farms set among 19 cabooses that were headed for the scrap heap by creating the world's when the bakeshop turns out a couple birch. This is no amusement ride but first caboose motel. The cabooses are of thousand loaves of bread and a rather a working railroad that's car- strung alongside the railroad where (Continued on next page)

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Achieves



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

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

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



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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 —John and Elaine Nissley's Jonde guips, "This is the only motel in the world where guests wake up on the right track."

An inveterate punster, Denlinger the cars. "I never thought the seller Telephone (717) 733-6094 was serious." What he ended up with owned cabooses on earth. Denlinger also operates a diner that swavs on 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. 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 floors and brass and four-poster beds covered with thick Amish quilts. Built family-oriented theme park. by a miller from Switzerland, 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 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." 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.

Lane Farm, RD 7, Box 363, Manheim, PA 17545. Telephone (717) 665-4231.

-Historic Smithton Inn, 900 W. says he was "railroaded" into buying Main St., Ephrata, PA 17522.

-The Covered Bridge Inn, 990 Retwas the largest collection of privately tew Mill Road, Ephrata, PA 17522. Telephone (717) 733-1592.

Other vacationers in Pennsylvania hydraulic jacks and exhibits a freight turn to the chocolate world of Hershev.

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. Historic Smithton, a B&B, dates First there are the streets. For example. Chocolate and Cocoa avenues. And Hershevpark 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 chocolatekiss-shaped lamps. Overlooking the scene is Hotel Hershey. It rises on a handcarved staircase, white pine hill facing Hershey Gardens, And in the distance there's a super-duper

Once upon a time this was farm-Covered Bridge Inn is as warm as the land 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 magnificent elm arches over the candy in Lancaster, PA. He figured house and a hammock that's for 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 Hershev's High-And why not, what with bed and 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 indooroutdoor 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.

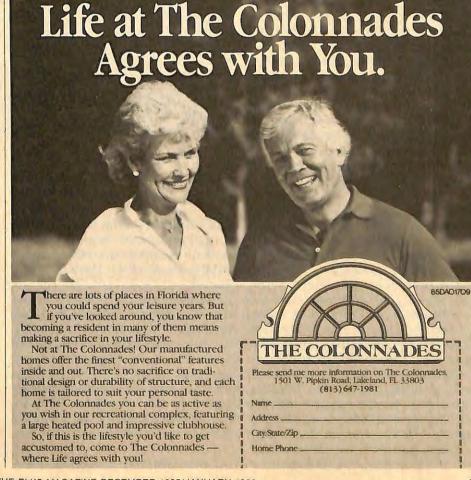
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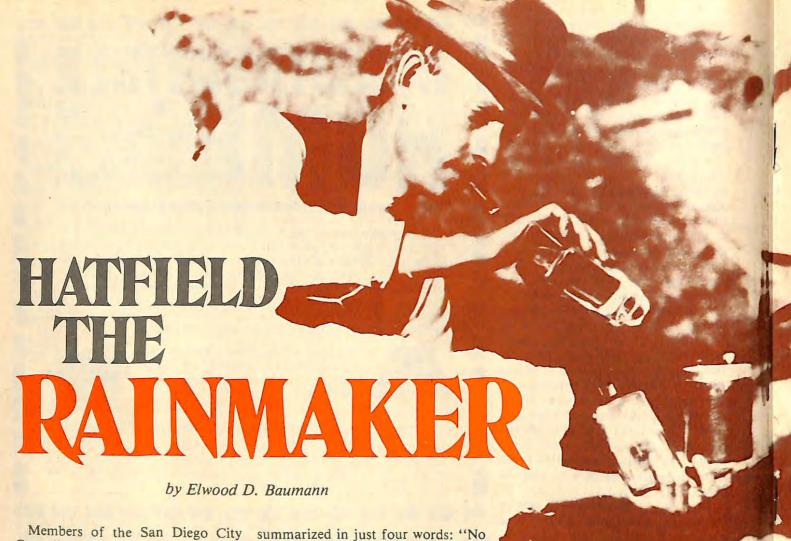
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field. He was pencil-thin and his nose a cent unless everyone was satisfied. was much too large and long. His understand him.

No one, actually, ever really under- members. stood Charley Hatfield. His methods were a mystery he refused to discuss. induce it to fall where it's needed."

His rate of success was astonishing. He had saved the cotton crop in Texas promise was never kept. and grain harvests in Kansas, Nebraska and the Dakotas. In 1906, worried miners in the Canadian New Year's Day, 1916. The capacity Yukon summoned him urgently. The rains had failed and they needed water for the sluicing and washing of their gold-bearing gravel. Hatfield soon to change. The reservoir was got them a number of good storms - located in the mountains 60 miles and their problems were solved.

bringing, Hatfield was scrupulously until his job was done. honest. His entire work ethic could be

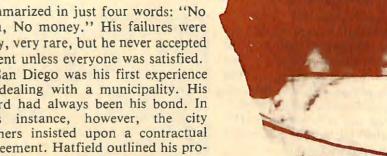
Council were not greatly impressed rain, No money." His failures were by the sight of Charles Mallory Hat- very, very rare, but he never accepted

San Diego was his first experience mouse-colored hair was markedly in dealing with a municipality. His receded. The gray suit he was wearing word had always been his bond. In had seen better days and his black this instance, however, the city shoes were unshined. His diction was fathers insisted upon a contractual that of an intelligent man, but he agreement. Hatfield outlined his prospoke so softly that it was difficult to posal in layman's language and his terms were acceptable to the council

They would pay him \$10,000 if he "I do not make rain," he corrected a year's time. There would be no pay-"It's already there in the sky. I simply torney promised to draw up a proper contract to make everything valid. Unfortunately for Hatfield, this

> Hatfield had his first look at the reservoir when he began work on of the artificial lake was estimated to be 18 billion gallons. It had never yet been even close to full, but that was west of San Diego and Hatfield had

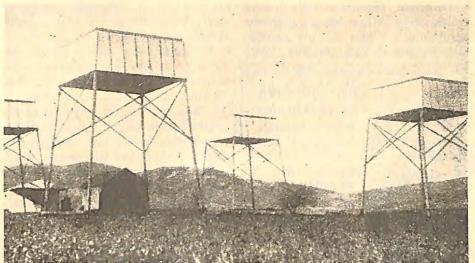
Except for his younger brother,



filled the giant Morena Reservoir in those who called him a rainmaker. ment if he failed to fill it. The city at-

Joel, Charley Hatfield worked alone. Visitors were not welcome, and the mild-mannered Ouaker 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 comfor-Perhaps because of his Quaker up- no intentions of visiting the city again table 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.)



later declared. "There was something sort of mysterious-sort of peculiar 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 her husband. "It's hot out there and on, "he said that he would fill the he's got some fires burning on those reservoir and he sure enough did towers. Besides, he's still wearing a that."

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

knew the man," Maggie Swenson rived at the site in a horse-drawn wagon. Every move had obviously been made many times in the past. -about him. I often had the feeling The two men worked from dawn to that I was talking to someone who 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 ritual was about to take place.

> and sunny. "I wish I knew what was going on," Maggie Swenson said to 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 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 vindictowers. It seemed that the rainmaking tive individual. He bore no ill will toward the city. The council had The next day, though, was bright hired him to fill its reservoir and he was simply carrying out his contract.

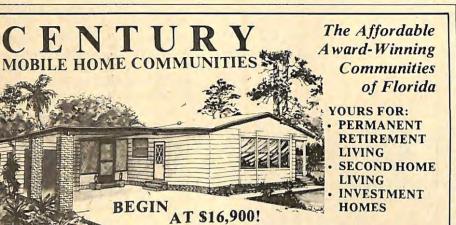
Rain fell intermittently for the next few days. San Diego was only slightly inconvenienced, but reports coming in from the backcountry told a different story. Storms in the high hills were apparently much more severe. "If this keeps up," a rancher above

(Continued on page 26)

The Rainmaker...

property is going to be washed into the sea."

knew what the immediate future his soft voice. "Just wait for a few the reservoir stated in alarm, "all our would bring. When Maggie Swenson complimented him on his success, Charley smiled enigmatically. "You



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There is only one hint that Hatfield haven't seen anything yet," he said in 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 beleagured city. Even officials of the Panama-California International Exposition are looking for another loca-

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

"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)

Middle Age ...

(Continued from page 7)

not saving anything for their old age —even though they are at their peak or relaxing thought.

middle-aged man is worrying about energetic as she once was. getting ahead in his career fast enough. He may know that his wife loves him dearly for himself, yet finest private colleges.

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, between the ages of 30 and 60 vows, simply because 40 is not 14. The love at one time or another, that he will 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 age we consider "that way" influenflouting the very rules they have ces the kind of person we will be at 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 temdle age has possibly gone through two decades of togetherness, and this acregarded.

How else do emotions play tricks and twilight years. 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 of earning power. This is not a happy angry. And behind the anger is the uneasy feeling of inferiority. Maybe When he lies awake at night, the she isn't as pretty, as slim or as

Does the middle-ager suffer from instability? "Yes," say the experts. "In this respect, 40 is much like wishes she could have a mink coat or 14." The middle-aged housewife has he could send their children to the moments when nothing can bother her more than a carelessly-flung His wide-awake wife knows one of 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.

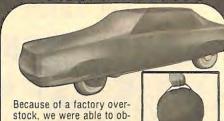
Does the middle-ager worry about growing old and becoming "senile"? Sure he does. Nearly every person write himself a note to remind him that when he becomes "old" he will not act "that way." What's wrong with this? We are forgetting that everything we do before the ripe old that time.

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 porarily forget this fact during the Alzheimer's Disease, of course). But middle-age crisis, the morning will the person who was really very always be there to remind them. A shallow and had little interest in life marriage that has survived into mid- about him and learning new things will become more noticeably so in his later years. Thus, the time to change complishment cannot be lightly patterns is not at 70—but at 30, if you plan to enjoy a delightful middle age

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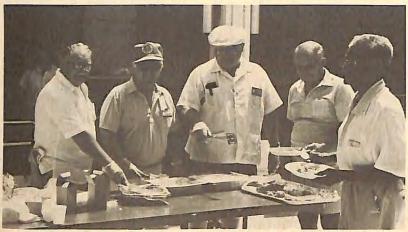
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Members of St. Petersburg, FL, Lodge held an outdoor fish fry for 130 nursing home patients at the Bay Pines, FL, VA Medical Center. Shown serving a patient are (from left) Granville Brown; Ervin Andrae, deputy National Service representative to the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

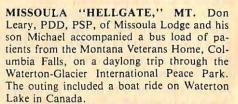


Members and wives of Garden Grove, CA, Lodge, assisted by members of the Emblem Club, have traveled to the Long Beach, CA, VA Medical Center annually for the past six years to treat the veterans to a steak dinner. In photo, Billie Shozda, wife of VP Ed Shozda, places a steak on a tray to be delivered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



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 cooky 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.

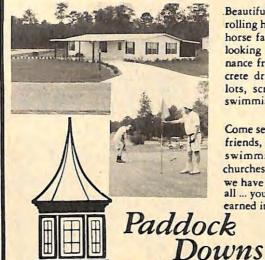
Dr. Irving Lorge, of Columbia's Institute of Psychological Research, tells us about an experiment conducted by researchers to test the learning abilities of older people. Participants consisted of 270 men and women between the ages of 45 and 70 who were enrolled in a class in Russian. Russian was chosen 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 middleagers 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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News of the Major Projects

Maine Elks Fund Childhood Cancer Support Program

he 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 through- treated in Maine. Also, advances in of his disease can create serious emoout the state who are cancer patients, cancer treatment over the past 20 tional and social problems for the the Childhood Cancer Support Pro- years have increased the long-term child and his family. Fostering norgram (CCSP) was conceived and pro- survival prospects for many children mal growth and development and posed by Dr. Blattner, its medical with cancer. Over 50 percent of maintaining family functioning must director, and Julie Russem, M.P.H., children currently receiving treatment be as fundamental a goal of a pediatits coordinator. The program also will ultimately be cured of their ric oncology program as healing a received support and seed money diseases. Today we can often realisti- child's body. To become truly well, a from the Visiting Board of Children's cally hope for a cure when faced with child must have emotional as well as Hospital (a division of MMC) and the the diagnosis of cancer." MMC Department of Pediatrics.

go out of state for care are now being cancer. The process of ridding a child with cancer and their families." The

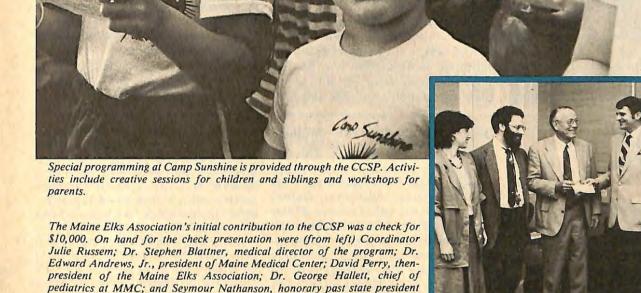


The Childhood Cancer Support Program provides educational materials to parents, children and siblings. Here a mother of a child newly diagnosed with leukemia receives books about the disease, its treatment and emotional concerns from Julie Russem, coordinator of the program.

Because cure is a possible outcome The patient/family population is a of treatment," Ms. Russem says, "we CCSP, all important to the program's growing one, Dr. Blattner says: are increasingly concerned about the stated goal of "meeting the psycho-"Many Maine children who used to psychosocial impact of childhood social and practical needs of children

physical well-being."

Many components make up the



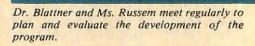
major components are designed to child and family; identification and munity; community education; edu- children. cational materials for the patient and family; liaison between the varied inpatient and outpatient settings delivering care; and investigation of alternative patterns of care delivery aimed care to children in remote areas. at decreasing the number and length of hospitalizations.

and justice of the Grand Forum.

To date Ms. Russem has developed activities for several program com- tion, education, advocacy, and fund-

- During the summer of 1985, 200 lies spent a week of recreation and workshops at Camp Sunshine on established. Sebago Lake.
- gram in place, in which CCSP works with teachers, young patients and their classmates to help ease children's return to school.

- · Community resources and eduprovide supportive activities for the cational materials have been identified and are routinely available to coordination of resources in the com- families of all newly diagnosed
 - An outreach education program has been developed which enables physicians and other health professionals to provide community-based
 - A parents' organization has been formed. The goals of the organization are support, resource informa-
- A formal structure for liaison bechildren with cancer and their fami- tween inpatient and outpatient care delivery staff and systems has been
 - tion of new projects.



• Plans for this year include the helpful in support of children and • There is a school visitation pro- further development of these pro- their families is a challenging, often gram components as well as the initia- frustrating part of the coordinator's job. But as each component has come Recognizing and committing to pri- into place, response within the orities all the activities that can be 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 exdrug 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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Applicant must have publishing experience, with emphasis on editorial direction (either magazine or newspaper); knowledge of offset printing procedures, paper stocks and postage problems; should have business management/personnel management experience; and a good knowledge of the problems and goals of the B.P.O. Elks.

Applicants with any combination of education and experience equivalent to a degree in business administration and at least 5 years experience in publishing will be considered.

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Departed 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 COLUM-NIST 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. Mc-Curdy 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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New Golf Ball Draws Hole-in-One Letters from All Over U.S.

64 Times More Accurate Than Well-Known Distance Ball

NORWALK, CT — A small company in Connecticut is selling what might be the most hook-free, slice-free ball in golf. Unsolicited hole-in-one letters from men and women all over the U.S. suggest it is 64 times more accurate than a well-known distance ball. Some report holes-in-one the first time they use it!

The ball is called Guidestar and its unusual accuracy comes from a new, patented, oversized core that helps control it like a gyroscope. Because the core maintains nearperfect balance, it reduces the chance of an abnormal spin caused by an imperfect stroke. Abnormal spins are what cause a ball to hook or slice.

The company has conducted many tests on the ball, but the best proof of its accuracy comes from a file-full of letters like these: "Shot my first hole-in-one the first time I used Guidestar on my home course. Great Balls!..." "After 26 years of golf during my first round with Guidestar I made a hole-in-one!"

There is even a letter from New Zealand where a minister scored a hole-in-one with the ball.

According to a spokesman, "The Guidestar

will equal any pro-line ball on distance, but on accuracy they are no match for it, and accuracy is what counts. It's not fun hacking through bushes looking for a ball that suddenly went left or right. These hole-in-one letters are the best proof we could have that Guidestar's patented core helps keep shots down the middle."

In light of tests and that file-full of holein-one letters, the company guarantees Guidestar will cut a golfers score dramatically. If it doesn't they will take back the balls within 30 days used, and refund their price promptly.

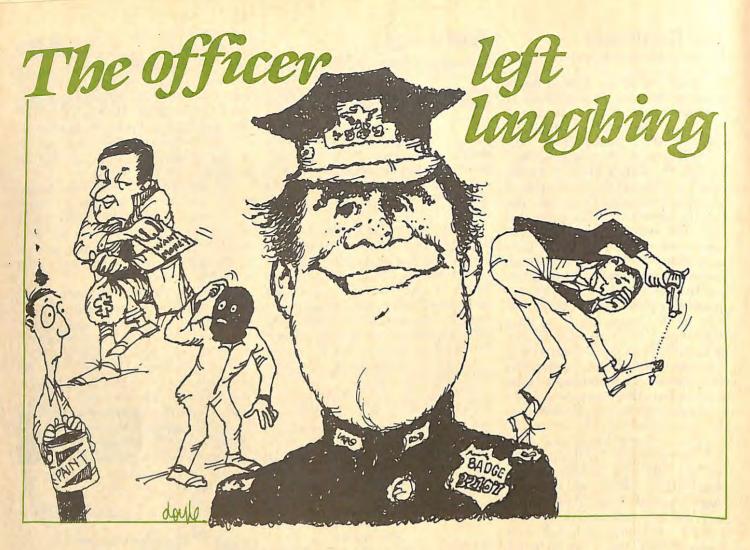
They also guarantee Guidestar's patented construction will save a golfer money. If he ever cuts one, he can get three new ones free, if he returns the damaged ball with 50¢ for postage.

To order Guidestar send your name and address to the National Golf Center (Dept. G-270), 500 S. Broad St., Meriden, CT 06450; (or call 203-238-2712). Include \$21.95 (plus \$1.75 shipping) for one dozen; \$19 each for two dozen or more. Six dozen cost only \$99. Free shipping on two or more dozen. Order white or Hi-Vision yellow.

To charge it include your card's name, account number and expiration date. No P.O. Boxes, please; CT and NY must add sales tax.

Guidestar conforms to U.S.G.A. Rules.

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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. Ac- beings. cording 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

Several minutes later, the police picked up two of the men running down the street a few blocks from the window, he smiled as he pulled a note bank, and the third they found still and paper sack out from under his searching the parking lot for their raincoat and slid them across the getaway car.

dent, most people would probably say that crime is still serious business, and not a laughing matter. But many police officers wouldn't agree-not out the front doors. always. Police officers see the worst side of life, and of people. They see bank, he broke into a run and dashed that make them cry, and they see bus stop, where he caught a bus things that make them laugh. Often home, only to find the police there this laughter is simply a reaction to waiting for him. Stunned at seeing the stress of law enforcement, but them, he asked repeatedly as they led just as often their laughter is a reac- him away how they'd known it was tion to the ridiculousness of human he. But the police only laughed.

And so the police laugh.

And there's plenty to laugh about. checking deposit slips. The three bank robbers being the

exception, most criminals, the police cidently, not only to the commission have found, don't put a tremendous but also many times to the fruits of a amount of thought into their crimes; crime. 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 counter. After reading the note, a Even considering this kind of inci- 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

When he reached the corner of the things that make them cringe, things three blocks in the warm drizzle to a

He'd written the robbery note on the back of one of his own imprinted

This lack of planning applies, in-

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 redfaced 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 no one heard the gunshot that precedtwo 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 would-be robber by the trail of blood a silent alarm activated by the store he left and found him hobbling down 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-

vior, 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

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 ed 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 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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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.



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.

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 eonjunction with the "Officer Friendly Program." The Officer Friendly Program involves Hartford Police officers visiting city elementary schools to establish a rapport

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 ... "

Robert DeHority of Elwood, IN, Lodge No. 368, Past Grand Est. Lead. Kt., and his wife Ruby Nell donated a huge, lifesize 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.

Two Famous Farmers!



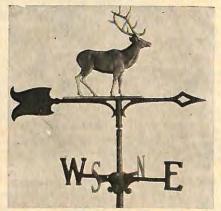
These little farmers are warming hearts in rural homes across the country! Thousands of large (14" x 18"), fullcolor posters of this picture have been ordered across the U.S. Now you, too, can order one of the posters for just \$3.00 plus \$1.25 shpg. Also available set of 12 notecards of picture for \$3.97 plus \$1 post.

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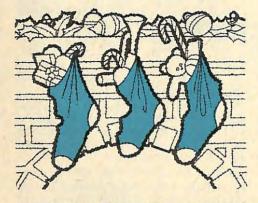
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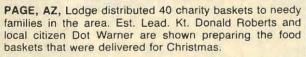
CHRISTMAS





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.









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 Ziemba, 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

1900 ELN	NATIONAL	HOUP SHOU	1 SCHEDUL
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
оню	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
		ошоро.	Silogioi.

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 Kettelle, 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 Bartolameolli, 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.

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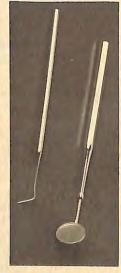
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Elks Family Shopper

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)

MOVING?

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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

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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

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 strik-

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 you make you these dangers. For your copies, send your address and 50¢ for

(Continued on next page)



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consumer/news

each booklet to the Consumer Information Center, Dept. RW, Pueblo, Colorado 81009.

Your home is filled with clothes, furniture, and other flammable materials, some more dangerous than others. Flammable liquids, such as gasoline, are particularly dangerous.

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.

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Enclose Coupons Below With Order MAIL ORDER COUPON

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MONTH'S SUPPLY

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MAIL ORDER COUPON 500 MG. □ 100 for VITAMIN

WITH ROSE HIPS ☐ 500 for 3.99 Limit One
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	100 FOR	500 FOR	1000 FOR
100 UNIT	98¢	4.85	9.49
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