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REGINA M. FISHER WILLIAM O CHESSMAN ROBERT ELMAN
Associo WILLIAM O. CHESSMAN ASERT ELMAN
WILLIAM H. MAGRATH
JOHN SCHMITT
JOHN SCHMIIT
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SHAKEUP in U. S. diplomacy is due, regardless of the outcome of the Presidential election. Our leaders, henceforth, will make fewer trips to foreign countries. Heads of foreign states will receive fewer invitations to come to Washington. There has been too much travel. This new policy began to take shape long before Secretary of State Christian Herter boldly advocated it before a Senate subcommittee shortly before the Congress adjourned. Herter declared there are too many meetings of foreign ministers. He has spent over a third of his time this year out of the country. The Secretary favors greater delegation of authority to our regular diplomatic representatives. Along this line, President Eisenhower had hoped to find time in his final year to reorganize the Cabinet and the Executive offices. Two top posts-"deputies to the President"-were discussed. Under them, the diplomatic travel merry-goround might be lessened. The problem of trips to foreign countries is complicated by the steady increase in the number of nations, which has now reached a total of 85 .

SUBURBAN EMBASSIES attract few guests in Washington. The Austrian Government, a few years ago, moved to the "horsy" section of nearby Maryland. Invited guests, however, sent so many regrets to Embassy functions, Ambassador Wilfried Platzer has moved back to a sumptuous town residence on Wyoming Avenue. It's now a popular place.

TAKE A LOOK at the new East Front of the Capitol when in Washington. The beautiful new pillars are in place and the huge dome is ready for its final touches. The dome is held in place by 576 huge bolts which keep the castiron, nine-million-pound top from falling apart. George Stewart, Capitol Architect, says the dome oscillates like a sunflower because of changes in temperature.

HE'S PAID to count fishes, but Marlin E. Tagatz is having a dull time looking into the muddy waters of the Potomac here. He is stationed at the new $\$ 550,000$ Snake Island Fishway in the Potomac to count shad, rockfish and

herring, which are supposed to use the Fishway to reach their spawning grounds. Biologist Tagatz thus far has not seen a single fish. The Fishway was built to open ten more miles of river above Little Falls for spawning but the fish don't seem to appreciate it. The water is just as polluted as it is farther downstream.

A SHARK ATTACK CENSUS, first of its kind in the world, is issued by the Shark Research Panel of the American Institute of Biological Scientists. It says the likelihood of a swimmer being attacked at any of our ocean beaches is "considerably less than being struck by lightning." The panel does say, however, that the new sport of skin divers riding sharks or hanging on to their tails is foolhardy.

THE NEW WING that has been added to the State Department is so long that it extends out of the 50 -cent taxicab zone, into the 75 -cent zone. The wing is on Virginia Avenue, N. W., and the 50 -cent taxi zone terminates at Twenty-Second Street, a point at the middle of the building.

SPIES CAN GET MAPS easily in our country. For 30 cents each, Mr. Spy can have his pick of more than 22,000 detailed maps produced by six government agencies. He just pays his 30 cents, gets his map and no questions are asked. The maps show military installations, our coastline, harbors, ports, rail, highway and air routes, mineral deposits, etc.

DISTRICT DOODLES . . . Senators are hush-hush over a luxurious hidden swimming pool now being installed in the basement of the old Senate Office Building . . . U. S. Children's Bureau's survey shows that $3,000,000$ mothers now working full time have children under 12, a total of $5,000,000$ boys and girls who need care while mother works

Sambo, the Siamese cat belonging to the family of Newton E. Randolph, an executive officer, is back in Washington after traveling nearly 30,000 miles by air, land and sea. . . Three historic planes now added to Smithsonian Institution aircraft exhibits are the globe-circling Winnie Mae, the Bell X-1, first plane to break the sound barrier, and the Wright Brothers' Vin Fiz, first plane to fly across the U. S. . . . Quite a few District residents this summer are digging secret underground bomb shelters in their back yards under the patches of lettuce and onions. - -

# Almost every small businessman must, at one time or another, borrow money in order to expand, streamline, modernize or begin new ventures. Obtaining the right kind of loan when you need it is an art, and the first person to consult is your banker-whose advice usually proves as valuable as his money 

# Finance-as a Businessman's Problem 

By DICKSON HARTWELL

ILLUSTRATED BY DONALD F. MOSS

## WHEN a small businessman has dreams

 of expansion, he is often plagued by nightmares involving money. If he considers modernizing to attract more customers, his first hurdle is usually money. To streamline for greater efficiency and profits, he must first discover how to finance his endeavors.If he fails in business, the small manufacturer, trucker, real estate operator, restaurant owner, merchant, gardner, grocer, contractor or automatic machine operator is likely to become another Dun and Bradstreet statistic, headed: "scarcity of capital."

Money may or may not be the root of all evil, but it is certainly the puzzlement of the ambitious businessman. How to keep track of it and how to control it (indeed, how to keep it at all!) rank high on the list of bothersome perplexities. But the most harassing problem of all is how to borrow it.

Borrowing money today-and lending it-is not a science but an art. To perfect the art takes patience, practice and understanding; the smaller the business, the more it takes. And it is axiomatic that virtually no business can survive today without borrowing money.

A generation or two ago this wasn't tirie. Almost every small business was family- or proprietor-owned and financed. Now even wealthy investors have learned to spread the risks of capital investment, and management has learned the strength to be gained through diversification of ownership.

The big businessman can anticipate financial needs sometimes years ahead. Experts do his figuring for him. He has
bankers, attorneys and controllers to give him counsel. But the small businessman who may need from $\$ 3,000$ to $\$ 10,000$ or $\$ 15,000$ for up to five years is usually on his own.

With 9 out of 10 small business failures traceable to mismanagement, usually of money, obviously the small businessman needs help. The primary source of help, often within a five-minute walk, is one he frequently neglects. This is his bank, one of 18,000 in the country. Moreover, the value of a banker's advice is often more important than his money. Most of the time this advice is not sought or not followed.

Not always. Some time ago a Philadelphia bank made a $\$ 3,000$ loan to start two brothers in the retail household furnishings business. They gradually built up the business and steadily expanded, with increasing loans. Trucks, automobiles and inventory were financed. At every step, however, the brothers analyzed expansion plans with the bank. Today the brothers operate an extensive wholesale and retail business and last year their business doubled.
"The bank provided money," say the brothers. "But far more important is the know how they grive us. Anc
we thought we didn't need it.
A prominent Pennsylvania industrialist owes his position to continuous counsel from a branch manager who once patiently listened to his story of pledging his wife's jewelry to raise money. He needed more help to get into the scrap metal business. The bank manager counseled and backed him through normal difficulties and a fire disaster.

His personal fortune now exceeds $\$ 2$,000,000 and his small business became profitable big business.

As an art, the techniques of borrowing money are subject to many variations. There are, nevertheless, some sound ground rules for its successful practice. The first is never to ask outright for money. Approach your banker with a business problem. Tell him what you propose to do and why. Give him strong supporting data. See what he thinks of the proposition. It will be obvious to him that the proposal requires financing. Time enough to discuss that after he knows what it is all about.
Second, bring complete and accurate records of your financial position, per-
sonal and business.
Third, don't be in a hurry. Waiting until the last moment is clearly unsound business practice. Unless you have dealt with him often, the banker needs to check your proposition and your references. He may need time to work out some alternative proposal.
Approaching a banker in this fashion will give him confidence, but there are other important ways of building a close and productive relationship. Your banker is not merely a source of money. He has valuable information. He knows his community: trends, competition and the people in it. The wise borrower talks to him about planning expansion or any important move even if he doesn't need money. He can supply credit information on customers. He can rate suppliers for reliability, translate economic statistics affecting a business and counsel on conditions which may change selling plans.

He wants to know first and foremost what kind of a person is seeking money. makes no short, bouncy or phlegmatic, makes no difference. What does make a difference is whether the borrower is a good moral risk. Bankers have a hyper-sensitive nose for character. Guarded, non-committal responses from references affect them like moving shadows affect trout: they don't bite.
Nor does the banker see us as many of us esteem ourselves: brim-full of splendid intensions and with motives
which orbit astronomically above reproach. He looks for a borrower whose plans are practical and whose attitudes are firmly rooted in Adam Smith.

Remembrance of Mother's Day and a fondness for dogs and little children the banker regards as commendable. But the sound borrower, he has found, is more likely to indulge a fondness for inventory control and balance sheets.

The questions that bankers ask prospective borrowers often seem casual and conversational. They are not. They are aimed at one target: useful information. Aside from very small communities, where banker and borrower may be lifelong friends and a loan request is a sort of social occasion, the modern loan officer's questions penetrate more deeply than Perry Mason's. He may merely seem to ask the obvious: how the money will be used, for how long and how it will be repaid. Through such simple, natural questions-and the leads they set up-he can develop a full image of the borrower. In his mind, as the conversation goes along, a series of red, yellow and green lights appear. If enough of the right ones are green, the loan is made. If they are not, it is turned down. This is why small loan losses average less than $1 / 5$ of 1 per cent.

What these lights tell him is a measure of the risk involved. The type of business is immaterial. Loans of $\$ 324$ have been made to stock a candy store and of $\$ 3,000$ to stock a lake with carp.

A major concern is whether the small business is soundly operated. This is probably the toughest of all judgments to make, especially for a new or young business. Experience is a prime consideration. Yet 10 or 20 years of success as a salesman doesn't, itself, demonstrate sound business capabilities. The salesman may know nothing of adequate records. His personal financial affairs may be in chaos. He may be a pal of every headwaiter from Mr. Hilton's Waldorf-Astoria to Mr. Hilton's Beverly-Wilshire and still not know how to mark down an inventory. Bankers look for sound managers, and sound managers in small business must be able
(Continued on page 46)




Catching for the Pirates, Lopez tags out Pee Wee Reese as the shortstop slides home. The Pirates beat the Dodgers 8-3 in this 1941 game.

WHEN the Chicago White Sox won their first American League pennant in forty years last season, practically everyone was surprised except Manager Al Lopez. Most fans, experts and baseball men had picked the mighty New York Yankees to win, with the Detroit Tigers as second choice. Few gave the White Sox a chance. Even colorful Bill Veeck, their new president, couldn't see a 1959 pennant flying over Comiskey Park.

But Lopez could. Right from the beginning, he calmly insisted that his rag, tag and bobtail collection of speed demons and spray hitters could go all the way. Their success was no more than he expected. When the pennant race was over, he gave all the credit to the players, reserving not one bit for himself.

It was a classic case of self-abnegation. Without Lopez to lead them, the White Sox would not have won. No one could deny that there were some very good ballplayers on the club. Nelson Fox, Luis Aparicio, Early Wynn,

This is the White Sox Manager who caught 1,918 gamesa total unsurpassed by any other player in the history of the major leagues-and then moved into the honored ranks of men such as Mack, McGraw, McCarthy and Stengel

Jim Landis and Sherm Lollar were all outstanding. But Fox was the only . 300 hitter on the team, Lollar the only reasonably consistent power hitter and Wynn the only 20-game-winning pitcher. The club lacked punch, sagged at the corners and had to be babied to the pennant. The man who did the babying was Lopez. He might well do it again this year.

Outwardly at peace with the world, the friendly Lopez is one of the few managers in baseball who can make or break a ball club. He does it so unobtrusively that only his magnificent record reminds the casual baseball observer that he must have a touch of
genius. He never managed a club that finished lower than second. Under him, the Cleveland Indians won one pennant and were runners-up five times. They plunged to sixth place the year after he left them. Until he came along in 1957, the White Sox hadn't been higher than third in many years. Lopez took them to second twice before leading them to the pennant.

His calm exterior hides an inner turmoil so intense that he is never free from incipient ulcers. Every lost ball game tears his churning stomach apart.

Al Lopez appears trim and healthy, but he can't smoke or drink, and if he
goes off a strict diet for a day, he pays for it in pain.

He never had such troubles when he was playing. He caught 1,918 games, more than any player in major league history, and he enjoyed every one of them.
"I always had a lot of fun playing," he said last year.
"Don't you have fun managing?" he was asked.
"Hell, no!" he exclaimed. "As a matter of fact, I ought to quit. I don't need the money and it's killing my stomach."
"Then why manage?" an observer asked.

Lopez grinned.
"Because I love the game," he replied. "I couldn't get along without it."

One day, while traveling with the ball club in a chartered airplane, he heard that the stewardess had a stomach ulcer. "What ball club do you manage?" he asked her.

But Lopez forgets his woes in the heat of a ball game. Once that starts, he thinks only of winning. And, despite indifferent material, he wins amazingly often. No one, not even his closest associates, can pinpoint any one reason for his success. It seems to be the result of a combination of factors.

Some attribute it to his remarkable handling of men, others to his inspirational leadership and still others to his shrewdness. There are fielders who say he taught them to field, hitters who say he taught them to hit, catchers who say he taught them to catch, pitchers who say he taught them to pitch. There are even bad actors who say he taught them to behave and loafers who say he taught them to work.

He rescues castoffs and revives retreads. He put new life into pitchers like Turk Lown, Gerry Staley, Bob Shaw, Russ Kemmerer and Bob Baumann, on whom other clubs had long since given up. He helped Ted Kluszewski forget his back troubles and regain his batting eye. He added years to the careers of Earl Torgeson and Billy Goodman after everyone else thought they were through.

Some observers think the secret of Lopez's success is his adaptability. When he had a team of slow-footed sluggers and great pitchers at Cleveland, he held base-runners close to the bag and waited for the long ball and the big inning, then let his hurlers take care of the rest. At Chicago, where he has spotty pitching and more speed than power, he gambles. He keeps his bullpen active and lets his fleet baserunners take chances. Under Lopez, the bunt, the stolen base, the hit-andrun and all the other hallmarks of a bygone baseball era have acquired new lustre.

The sarcastic, hard-bitten, hard-driving manager of the Leo Durocher stripe may have his points, but Lopez doesn't
operate that way. He never raises his voice, never scolds in public, never shows anger or annoyance in places where it will embarrass anyone. But he can be as tough as Durocher in the privacy of his own office, and more than one erring ballplayer has shriveled before his scorn.
"He's a wonderful guy," Lown said, not long ago, "but, boy, can he chew you out when you pull a boner!"

Vic Wertz of the Boston Red Sox, who played for Lopez at Cleveland, once forgot to tag a runner at first base and his mistake cost the Indians a ball game.
"Al didn't say a word about it that day," Wertz recalls. "He was too mad. But the next morning he called me into his office and gave me a tongue-lashing I'll never forget."

It's hard to imagine Al Lopez giving anyone a tongue-lashing, but his players are so fond of him they never hold it against him. "He's such a sweet guy," Gerry Staley remarked one day last spring, "that you don't resent anything he does."

Nobody resents anything Lopez does. At 52, this swarthy native of Tampa is a man of such warmth that strangers
are attracted to him almost on sight. He loves people and shows it by his smile, the welcoming light in his brown eyes and the firm, confident grip of his handshake.

Seventh son of a seventh son and youngest of the nine children of a cigar worker, he is a prophet with plenty of honor in his own country. He is, as he has been for many years, the most popular figure in Tampa. A beautiful new ball park, which was the White Sox spring training headquarters until they moved to Sarasota last spring, is called Al Lopez Field.

It should be noted that Lopez is the only manager in baseball history to have run a ball club in a field named after him.

Born and brought up in Ybor City, Tampa's Latin quarter, Alfonso Ramon Lopez speaks Spanish and English interchangeably. Most of his brothers and sisters were born in Madrid. His family came to Tampa from there shortly before his birth.

Al loves the teeming narrow streets of Ybor City, and, although he now lives in a spacious home on Tampa Bay with his wife and teen-age son, he still (Continued on page 37)


Al displays a big post-game grin for the reporters after bringing Chicago home first-for the first time since 1919.

# JETSTREAM 

By HORACE SUTTON

IT ONLY TAKES one flight on yesterday's mode of transport, the pistonengine airplane, to realize how far we have come-indeed how far one can go these frenzied days, aboard the propellerless plane. I write this from a window seat of a DC-7C, the last and most advanced of the propeller planes, as we tumble down the west coast of South America en route from Lima to Buenos Aires. We shall be stopping at Santiago, Chile, a flight that is going to take us considerably more than five hours. If I stop deceiving myself I must admit it is very nearly six hours. There will be certainly an hour on the ground there and then another two and a half hours across the awesome Andes to Buenos Aires on the east coast. But
some of the airlines-Braniff for example -have already introduced jets to South America. And Panagra (whose plane I am aboard) is integrating its new DC-8s, the Douglas jet, into the run I am making now. The service, which is currently running twice a week, cuts out Santiago completely, makes the direct run, Lima-Buenos Aires, in a breath-taking three hours and forty minutes. The distance is 1,979 miles as the jet flies, and it flies over blue Pacific, white Chilean mountains and green Argentine pampas. The mileage the old way was about 2,300 miles, or very nearly the same as from California to Honolulu.

The jet speed and the jet plane, if they are both used properly, will be
opening great new vistas for the traveler, just as the visionaries had predicted some years back. One can always hear of dreams and contemplate them in some dimlit future, but the realization is always a surprise. The jet is going to do marvels for South America, which has always suffered from its remoteness from the U.S.A.

Places such as Rio, Buenos Aires, Chile and Peru, with all their sparkling attractions, never were able to attract the traveler with anything like the success of Europe, the Caribbean, or even the Hawaiian Islands. I don't chalk up the whole problem to distance (the lack of promotion by South American countries certainly played a large part), but faced with a twenty-two hour flight from New York to Buenos Aires in the old days-I mean last year -the voyager was more inclined to spend three hours flying to Miami, or six flying to Jamaica. Now the immense sophistication of Buenos Aires with its broad, Parisian-like boulevards, its renowned steak houses, its marvelous leather goods shops, and its cultured life will be in reach of anyone with the price.

All of the marvels of Peru, that land so filled with Indian lore, with Inca ruins, with wonderful handicrafts, stunning mountains, provincial inns and smart big-city hotels, will be about the


Aerial view of Cuzco, ancient capital city of the Incas, shows the many tiled roofs and high Peruvian mountains.
same in distance and time as a flight from, say, New York to Geneva, a jaunt which is now considered quite commonplace.

The realization of such service depends of course on the use of jets. If they are placed on long-run non-stop service then the true function of the airplane will be realized and the world will begin to unfold even farther for the traveler.

And what splendors await the visitor to countries like Peru, which so far has meant little more to the North American traveler than a colored ad in a slick magazine. Machu Picchu, the lost city of the Incas, will be found by the ordinary summer traveler. Certainly it will knock his eye out, for these trim ruins of the Inca civilization which were never seen by the Spanish conquistadores are pasted against a mountainside 1,500 feet above a roaring, foaming river.

From Lima Faucett Airlines, a Peruvian service flies over the mountains, the passengers inhaling oxygen all the way. From Cuzco, the capital city of an Inca empire which is spread all over western South America, a diesel train, rather like a bus on rails, skims up to the valley under Machu Picchu. Buses and trucks wind the switch-back road to the top, 1,500 feet above the tracks. Cuzco itself, brimming with Indians,
paved with the handiwork of the Inca empire which flourished until the time of the Spanish arrival in the mid-1500s, must be counted as one of the world's most fascinating metropolises.

Farther out in the Pacific, another land, equally storied, and maybe better chronicled, is about to be opened, too, by the onset of the propellerless plane. Tahiti, which some believe to have been peopled by early mariners following the prevailing currents in balsa raft canoes that pushed out from Chile, is about to be opened to jet service from the mainland of the U.S. When it all comes to pass, next spring or summer, Los Angeles will be an incredible seven hours from the land so well serenaded by Nordoff and Hall, Michener and Maugham, Rupert Brooke and Robert Louis Stevenson, not to mention the immortal portrayals by Gauguin. To connect Tahiti with the world, it was necessary to build an airport which is now nearing completion and will shortly take piston planes. Since Tahiti is all mountain, surrounded by a thin shore road, the runway had to be stretched out into the sea in a manner first perfected in Hong Kong.

When one thinks of a seven-hour flight to Tahiti from Hollywood, one must remember that until last year the only air service into that scented isle was a once-every-two-weeks flying boat
that came in from Fiji. Some charter flights came into Bora Bora and passengers were transferred across 165 miles of Pacific by flying boats. T.A.I., a French airline, has already begun piston service by way of Bora Bora in anticipation of its DC-8 service next year. And South Pacific airlines, flying the overnight link from Honolulu, has one plane a week, too. The T.A.I. service is especially interesting since it flies onward to even more remote tourist frontiers in New Caledonia on its way through the Indies and up the Arabian peninsula toward Paris.

In the meantime Tahiti, so long so somnolent, is beginning to perk up from its soft life of flowers and fishing and dancing. A new hotel called the Tahiti is building on the lagoon looking out toward Moorea, an offshore island that looks like everyone's idea of Bali Hai. The new hotel will have de luxe thatched-roof bungalows with private baths and ice boxes in the living room; it will have a dining room with seats for 400, and a great bar that is destined to become the meeting place of the South Pacific. Part of the Hotel Tahiti is already taking paying guests, and several other small hotels and motels have opened. There is even a hotel of great charm tucked away on Moorea itself, at the very head of the
(Continued on page 54)


Avenida 9 de Julio, in Buenos Aires, is one of the widest boulevards in the world. Immense obelisk marks the Plaza Republica.

# Mysterious Smallmouth 

## By <br> TED TRUEBLOOD

I DON'T UNDERSTAND all I know about smallmouth bass. The more I fish for them, the less I know, seemingly, and maybe if I keep at it long enough I eventually won't know anything at all.

For example, smallmouths are deep feeders. Everybody knows that. They work close to the bottom in deeper, swifter water than largemouths, and are seldom found in the warm shallows where top-water fishing is so effective for the latter. When smallmouths do invade such areas it is likely to be late in the evening, early in the morning, or during cool, cloudy weather.

Yet one blistering August day several years ago, when I was fishing a surface plug for largemouths in the backwater where a small, warm stream entered a large river, I bumped into some of the fastest smallmouth fishing I have ever seen. I was using a big plug with a propeller at each end. I made a cast, let it rest a moment, and then gave it a jerk. Something knocked it a foot out of the water, but didn't get hooked.

I let the plug rest a moment, pulled it again, and again, it was bounced into the air. Twice more it was hit in rapid succession, and finally a ten-inch smallmouth hooked himself. "A fluke," I thought, and made another cast with the big plug.

The same thing was repeated. Four or five times during the retrieve, either one over-eager little smallmouth or several of them taking turns, smashed at the big plug. I took it off and attached the smallest top-water lure in my tackle box, a ${ }_{8}^{3}$-ounce popper, and had a ball.

None of these bass was big, in fact the largest would have done well to weigh a pound, but there was a huge school of them in the backwater and they were eager. I must have caught 15 or 20 in less than an hour, releasing all but a couple that were badly hooked, before their enthusiasm wore off. I missed countless strikes because even the small plug was too big for fish of this size. With a fly rod and bass bugs,
(Continued on page 56)


A smallmouth like the one Ted is holding (above) can provide a real thrill on a fly rod, and he's usually a good jumper. Below, a good bass, still in the water, with the bucktail crawfish that Ted devised to fool it.


## Elks National Service Commission



Battle Creek, Mich., Elks National Service Committee Chairman Bernard Cummins, left, and Mayor Raymond Turner, center, greet Dr. E. F. Jones, Manager of the Battle Creek VA Hospital at the annual carnival held for the patients there recently. The Elks sponsored two of the carnival concessions and were as-


This photograph is representative of the final phase in the Hides for Veterans program. It was taken when Joseph E. Petullo, Chairman of the Tucson, Ariz., Elks Hospital Committee, presented a donation of processed leather to the VA Hospital there, for the use of its patients in the Occupational Therapy Clinic. Left to right are Hospital Mgr. Dr. F. J. Rachiele, Mrs. D. McCutcheon, Acting Chief of the Occupational Therapy Dept., and Mr. Petullo.
sisted by the Elks' ladies who also sponsored a concession. This lodge provides many diversions for the veterans at this hospital, including dances, sports programs, sports tournament contests and prizes, banquets and off-station trips to football and baseball games, in addition to the usual variety shows.


During the annual VA Volunteer Service Awards Program held in the auditorium of the VA Hospital at Providence, R. I., the Rhode Island State Elks Assn. received a Certificate of Appreciation for its work at the hospital. Involved in the presentation were, left to right, Dr. Wm. J. Sullivan, Hospital Mgr.; Dr. Edward C. Morin, State Elks Hospital Service Committee Chairman, who accepted the certificate, and T. R. Kellett, Asst. Mgr. of the Hospital.


OREGON'S top students appear with Contest officials. Left to right: General Chairman Murry Pruett, second-place student Gary L. Corliss, Geraldine Henry whose Elk awards totaled \$1,550 and State Scholarship Committee Chairman W. W. Stuart, Jr.


NEW YORK'S fine Convention at Rochester was attended by these dignitaries. Left to right they are Chief Justice John F. Scileppi of the Grand Forum, incoming Pres. Martin J. Traugott and Past Pres. Frank D. O'Connor, Queens County District Attorney.

## News of the State Associations

## Swing into Summer

THE 58th ANNUAL CONVENTION of the Wisconsin Elks Assn. in Green Bay, closed on May 15th after three busy days. Past Grand Exalted Ruler Floyd E. Thompson was guest of honor and the principal speaker at this session during which Dr. Melvin J. Junion of the host lodge was installed as President. Other officers include President-elect Dr. J. R. Casanova, Watertown, who will take office at the 1961 meeting at Oshkosh, Vice-Presidents Daniel Stangel, Two Rivers, Bert W. Becker, Marshfield, and E. H. Swegman, Janesville, Trustee Paul Fischl, Manitowoc, Secy. Leo H. Schmalz, Kaukauna, Treas. W. C. Herrmann, Manitowoc, Tiler Robert McGrew, Hudson, Inner Guard Charles Hervey, Appleton, Chaplain A. T. Devine, Oshkosh, and Sgt.-at-Arms M. C. Weinkauf, Rice Lake.

Over 600 persons attended this meeting at which Appleton's Elks were
named as State winners for their outstanding Youth Activities program. Highlight of the annual banquet was the presentation of youth awards to winners in the Constitution Contest and the Elks National Foundation "Most Valuable Student" competition. Judy Powers of Eau Claire received $\$ 600$, Dan Chambers, Wisconsin Rapids, $\$ 550$, and Carl Malmstrom, Appleton, $\$ 500$ in the Constitution Contest and "Most Valuable Students" Mary Jane Wagner, Sheboygan, and Daniel Dakin, Rice Lake, each received $\$ 600$ each.

CEDAR CITY ELKS were hosts to the May 19th, 20th and 21st Convention of the Utah State Assn. when 500 guests were welcomed. Past Grand Exalted Ruler L. A. Lewis was one of the distinguished guests on hand and was the principal speaker during the conclave. Other leaders in attendance were Past

Grand Est. Leading Knight Douglas E. Lambourne and former Grand Tiler Seth Billings. Mr. Billings, the speaker at the annual Memorial Service, has recently received the 7th annual award of merit of the Utah State Medical Assn. in recognition of his efforts in behalf of the aged and chronically ill.
This Association has just adopted a Major Project which is to give aid to the crippled and handicapped persons of the State. During the Convention the mechanics of this new program were outlined.

Provo Lodge won the Ritualistic title and the 1961 Convention was tentatively awarded to Price Lodge. New leaders of this organization are President Alex Blight, Eureka (Tintic); Vice-Presidents Klar Ogden, Tooele, Paul Steinke, Moab, and Alton J. Thompson, Salt Lake City; Treas. F. J. Nelson, Salt Lake City, Trustees How-


MICHIGAN'S Past Presidents' Luncheon had 18 of the 22 living Past Presidents on hand. Left to right, foreground, are Past Presidents R. E. Miller, Dean of the group, and Albert J. Ott, Pres, of the group, Past Grand Exalted Ruler James R. Nicholson, guest of honor, and Past Pres. B. J. Watson. Standing are former Presidents J. T. Hickmott, B. O. Smith; A. C. Lyon, N. H. Van Dongen, L. L. Hamilton, R. A. Burns, H. L. Hartley, S. G. Converse, I. J. Unger, C. T. Noble, F. L. Patee, V. W. Rouse, J. M. Leonard, F. G. Mitzel and John Olsen.


WISCONSIN Elks elected Dr. M. J. Junion, left, as their 1960-61 President. Photographed with him is Jack Froom, retiring President of the organization.
ard Berry, Park City, John Adams, Tooele, Robert Thomas, Eureka (Tintic), Reid Allred, Price, and Orlan Gagon, Provo; Secy. M. A. Gowers, Salt Lake City; Inner Guard Roland Bills, Ogden; Chaplain Warner Hersog, Jr., Provo; Tiler Ralph Adams, Cedar City; Sgt.-at-Arms Hamilton Laird, Eureka (Tintic), and Organist James Clark, Logan.
Social highlights were a Chuck Wagon Dinner, a Western Parade and the Inaugural Banquet.

WITH AN ESTIMATED 1,300 in attendance, the three-day Meeting of the New York State Elks Assn. opened in Rochester on May 19th. In the absence of Pres. Thomas F. Dougherty whose illness prevented his attendance, three former Presidents, Chief Justice John F. Scileppi of the Grand Forum, Chairman James A. Gunn of the Grand Lodge Membership and New Lodge Committee, and Franklin J. Fitzpatrick, Exec. Director of the Grand Lodge Convention Committee, shared the duties as presiding officers.
Past Grand Exalted Ruler James T. Hallinan presided at the distribution of scholarships totaling $\$ 24,200$ to 54 students. A luncheon honoring these young people and their parents preceded the ceremony. Reports made at this meeting revealed that 202,000 girls and boys had participated in programs sponsored by the Youth Activities Committee, and that a record number of individuals and lodges had contributed to the Elks National Foundation an unprecedented total of $\$ 20$,131. Mr. Gunn announced that six new lodges with a total membership of 2,315 had been established during the Grand Lodge year, and that two more had been added since the close of that period.
Past Grand Exalted Ruler George I. Hall installed the new official family composed of President Martin J. Traugott, New Rochelle; Secy. Wm. R. L. Cook, Queens Borough; Treas. Claude


ARKANSAS Elkdom's Major Project was launched by these officers of Mountain Home Lodge who dedicated the $\$ 3,500$ equipment the State Assn. gave to the Industrial Arts Building of the Arkansas Children's Colony at Conway. About 500 persons attended the open-air ceremony, led by E.R. Dr. B. D. Fletcher, pictured fourth from left.
Y. Cushman, Binghamton; Vice Presidents George J. Hall, Syracuse, Pierre P. Bernier, Hempstead, Reuben Sabloff, Liberty, Stanley Peters, Malone, E. W. Duffy, Carthage, C. F. Olszewski, Schenectady, Benjamin Herman, Mount Vernon, W. C. Masterson, Norwich, D. D. Lee, Elmont, B. A. McDonnell, Bath, Wm. J. Hoag, Brockport, and Fred Megerle, Rochester; Trustees are J. J. Ferlo, Rome, Thomas Cozetti, Huntington, Paul Moltke, Pearl River, F. W. Fitzgerald, Saranac Lake, J. H. Dixson, Massena, P. A. Buchheim, Albany, J. A. Walters, Dunkirk, and R. C. Fisher, Amherst.
Nine lodges took part in the Ritualistic Contest won by Bath, with Oneonta in second place and Newark, third. Next year this organization will meet in Albany on May 18th, 19th and 20th.

A CROWD OF $\mathbf{1 5 , 0 0 0}$ WITNESSED the outstanding parade which highlighted the Convention of the Vermont Elks Assn. in Montpelier. The 77 -unit spectacle took place on May 21st, the second day of the three-day meeting.

The annual banquet had as guest speaker Superior Court Justice Wilfred Paquet, former President of the Massachusetts Elk Assn. This was followed
by the Convention Ball at City Hall. Another Massachusetts Elk, Grand Trustee Edward A. Spry, was the speaker at the business session.

Brattleboro Lodge won the State Ritualistic Championship, and it was reported that Vermont's P.E.R.'s Ritualistic Team had won the New England Contest at New London, Conn. Rutland took the State Membership Award, Springfield the Bowling title and St. Johnsbury the Cribbage Championship. Rutland also took honors for its Elks National Foundation subscriptions. Youth Leadership prizes went to Edward Brynn of Montpelier and Mary McClure of Essex Junction.

The Elks of this State raised $\$ 24,000$ during the past year for their Major Charity Project-Silver Towers Camp for Retarded Children, and gave a total of $\$ 13,900$ in Elks National Foundation subscriptions.

Next year, on May 19th, 20th and 21st, the Vermont delegates will convene at Bennington. Until then, these men will conduct their affairs: President Henry N. Ryan, Bennington; VicePresidents R. L. Murray, St. Albans, C. R. Honney, Windsor, and A. H. Pecor, Burlington; Secy. Roger J. Sheridan, Montpelier; Treas. R. N. Owens,


ALABAMA'S State Ritualistic Champions are these officials of Tuscaloosa Lodge. Left to right are Inner Guard Gayle Snipes, Chaplain H. C. Van Buskirk, E.R. Thomas Wallace, Est. Lead. Knight Joseph Chastine, Loyal Knight Curney Lackey, Esq. Frank Boddie, Lect. Knight Charles Bullock, Jr., and Candidate Joseph Tierce. Mr. Snipes, Mr. Van Buskirk and Mr. Wallace also won places on the All-State Team.

Rutland; J. H. Maloney, J. E. Ahearn and E. F. Silver, all of Bennington, are Tiler, Chaplain and Sgt.-at-Arms, respectively. Trustees are N. E. Bartlett, Rutland, F. W. Lavoie, Burlington, R. L. Fisher, Hartford, John Brown, Bellows Falls, T. H. Buck, Newport, and H. P. Rudd, Bennington.

DONALD E. EDWARDS of Houlton is the new President of the Maine Elks Association since its annual Convention in Lewiston June 17th, 18th and 19th.


ARIZONA'S leading Ritualistic Team from Phoenix: Left to right, foreground, Lead. Knight T. W. Jessup, E.R. D. B. Dixon, Esq. Gene O'Neil; second row: Inner Guard William Bettcher, Loyal Knight P. A. Munch, Lect. Knight W. D. Stull; third row: Candidate W. G. Butler, Chaplain Ted DeCorte, Coach L. C. Austin, P.E.R.

The four Vice-Presidents who will serve with him are Harold V. Fielding, Bath, Howard Ragsdale, Waterville, Gene Palmer, Biddeford-Saco, and Frank Ruby, Bangor. Edward R. Twomey of Portland continues as SecretaryTreasurer for the 33rd term.

A Past Exalted Rulers' meeting preceded the business session on the 18th, and the annual banquet was held that evening in the State Armory, followed by dancing to the music of Sammy Kaye and his band. The golf tournament and fashion show also occupied part of Saturday, with the Memorial Service, at which Past District Deputy Alton A. Lessard was the speaker, taking place on Sunday morning.

The delegates decided to meet at Old Town next May, in the meanwhile continuing their crippled children's work. They also decided to sponsor a full three-year scholarship to some worthy girl or boy who would like to take up nursing as a career.

REPRESENTATIVES of 30 lodges answered the roll-call following the convening of the 31st Annual Session of the Connecticut Elks Assn. at New Haven, June 3rd and 4th, when Pres. J. J. Gillespie presided. A feature of the opening session, at which Chairman James A. Gunn of the Grand Lodge Membership and New Lodge Committee was a guest, was the presentation of scholarship awards, a duty shared by Grand Trustee Edward A. Spry and Grand Est. Leading Knight Arthur J. Roy. Wm. G. Bridges, Jr., Barbara Sheedy, and David Harrison received $\$ 600$ each, with $\$ 500$ awards going to Diane E. Wallis, James Casson and Bruce W. Morrissey. Youth Leaders Rudolph L. Kuss, Carol Linton and Daniel Eichembaum were also re-


UTAH Elks Assn.'s incoming Pres. Alex Blight, D.D. Wm. A. Beazer, retiring Pres. John C. Green, Past Grand Exalted Ruler L. A. Lewis, host E.R. Douglas Murphy and Past Grand Est. Lect. Knight D. E. Lambourne are pictured at the Cedar City Convention.
warded. Willimantic's outstanding Youth program received the first prize for the State, with Bridgeport in second place.

Officers elected at this meeting are President John W. Winn, Winsted; Vice-Presidents R. C. Hullivan, New London, and J. P. Windt, Bridgeport; Secy. Thaddeus J. Pawlowski, Norwich; Treas. John J. Nugent, Ansonia, and Trustees Fitzhugh Dibble, Westbrook, Charles Bennett, Middletown, T. F. Winters, Bristol, T. F. Dorsey, Norwich, and Terrence McMahon, Bridgeport.

Splendid reports were read at this session, one of the highlights of which was the presentation of a $\$ 13,871.43$ check to the Newington Hospital for Crippled Children. The Association has undertaken the modernization of the lobby of the hospital as its chief activity for the year, a project to cost $\$ 11,000$.

President Gillespie, Chaplain John Simonzi, Mr. Roy and Secy. Pawlowski played leading roles in the moving Memorial Services. The meeting adjourned with a dinner-dance.

PAST GRAND EXALTED RULER Joseph B. Kyle, Grand Lodge Ritualistic Committeeman L. L. Hamilton, Grand Lodge Youth Activities Committeeman G. L. Miller and Special Elks National Service Commission Representative L. A. Krebs were among the 750 in attendance at the Indiana Elks Convention at Elkhart June 9th to the 12th. Reporting on the Indiana program for our servicemen, Mr. Krebs revealed that during the past 14 years not one month has passed without special entertainment at the VA Hospitals in that State.

The outstanding Cancer Research Program which has been supported under its Permanent Activities Committee of which Thomas E. Burke is Chairman, received another fine boost from the Association when it was reported by State Secy. C. L. Shideler that contributions to this effort in the previous year totaled $\$ 57,883.25$ to bring the amount contributed during the past 13 years to $\$ 702,432.32$. During this Convention Past Pres. Burke presented a $\$ 35,000$ check to Indiana University Medical Center's Dr. R. J. Ruhan and a check for $\$ 15,000$ to Dr. Henry Koffler of Purdue University, both allocated to cancer research.

Mr. Shideler reported further that since the last Convention the Association had granted an outright gift of $\$ 1,200$ to the Elks National Foundation's educational program; in addition, the Foundation allocated four $\$ 600$ scholarship awards. State Scholarship Chairman L. C. Gerber presented these awards and State Youth Chairman J. O. Baxter rewarded Indiana's two Youth (Continued on page 27)

# IBIREIEIDS of the LDWLANIDS 

By EEID FAUST

WERE YOU WATCHING television the February night that the Westminster Dog Show was screened in New York's Madison Square Garden, while the class for braces was being judged? You may have noted a pair of mediumsized dogs, easily mistaken for chows, getting the winning ribbon. This class, a special event not always held at such pooch pageants, is for dogs competing as pairs of the same breed, the winners being those most evenly matched for size, color and all-around appearance. It doesn't mean that these are the best of their kind in the show-simply the best pair.

If yours was color TV, it would have shown those winners to have stand-off coats of ash-grey with heavy ruffs, and plume-like tails curved over their backs not unlike the chow's brush. Small, upright ears and alert expressions, characteristic of their breed, gave them an air of inquiring intelligence. No, they were not chows, nor were they oversized Pomeranians (which, indeed, they greatly resembled). They were Keeshonds, dogs of one of the few breeds claimed by Holland, and not as well known in this country as they should be-although their future, considering their good qualities, should certainly be bright.

They're related to the chow and to the ancestors of the Pomeranian and members of that worthy family of Arctic dogs which includes the Eskimo, the Samoyede and the Malamute. They have the same general appearance that marks most Arctic dogs, although if the Keeshond were put side by side with a chow or a Pom or any of the Arctic dogs, you'd detect the difference immediately. The Kees, (pronounced case) as he's affectionately known to his owners, is an old breed. Some authorities hold that the breed was known several hundred years before it was named Keeshond.

In the late Eighteenth Century, revolution broke out in Holland. A leader of one faction, the Patriot Party, was Cornelis de Gyeslaer, owner of a little barge dog named Kees that was his steadfast companion throughout his stormy leadership. The dog became a symbol for the party, and bequeathed

The Brussels griffon (shown at right) is a toy dog, ragamuffin in appearance but prized for his intelligence and playfulness. The schipperke (two shown below) is a natural small game hunter, a good companion, and is strangely resistant to distemper.

his name to the breed. Kees is a nickname for Cornelis.

The Kees is said to be a remarkably clean dog. His reputation as a watch dog is second to none. He's a convenient house size, standing seventeen to eighteen inches at the shoulder, is not at all quarrelsome and is noted for being particularly good with children. He's sensitive to rough handling, but not belligerent.

If he's pushed around by people, he's likely to become shy, but will quickly respond to kind treatment and
be generous with his affection. He's a sturdy dog and needs no pampering, nor does he require undue attention to his coat.

Although the Kees is every inch Dutch, another dog, the pug, was until recent times regarded outside of Holland as the Dutch dog-a misconception originating from the importation of the pug to England from China by the Dutch East India Company. Incidentally, our friend the pug was the reigning favorite during that period of
(Continued on page 25)

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## In the Dog House

(Continued from page 19)
propriety, the Victorian era. Perhaps some of you recall those dear, dead days when every proper parlor had its Rogers Group, a melodeon, an assortment of ancestors done in crayons-and a pug dog. But for a long time the mistaken belief that the pug was Dutch was widespread.

Aside from the Dutch terrier, related to the German schnauzer and the Dutch sheepdog, Holland has produced few breeds, despite the fact that its total dog population is estimated to be close to 700,000 , with some 7,000 pure-bred dogs registered. For a country a trifle less than one-third the size of New York State, that's a lot of dogs (about forty-four to the square mile). Of the 7,000 registered with the Ne derlandse Kennel Club, by far the majority are breeds of other countries: Airedales, cocker spaniels, poodles, etc.

Why the preponderance of dogs of other nations officially recognized? Those foreign dogs were recognized in their own countries many years before the Keeshond standard was accepted in its own land. Then, too, practically all of the other breeds had vigorous breed clubs pushing their interests both at home and abroad. And, finally, nobody knows how many among the total dog population of Holland are Keeshonds that were not registered with the nation's official Kennel Club.

Another dog of the Lowlands, partly Dutch, partly Belgian, is the schipperke. He, too, is an inland sailor, a barge dog, and so much a part of the canal traffic that marks this part of Europe that his name, schipperke, literally means "little captain". The word is Flemish. The pronunciation, should anyone ask you, is skeep-er-ke. His coat is black, fairly short, but abundant, and he has a dense undercoat, as has the Kees, and a ruff too-although not so pronounced as that of the little Dutchman. His barge background has made him another fine watchdog, alert and fearless. Of the two, he's the more natural hunter, particularly of small game.

For show purposes, his tail is cropped close to his body, which in the eyes of certain dog fanciers may add to the appearance of the dog, but serves no real use. Today these are largely dogs of Belgium and the few that are found in Holland are imported from its neighboring country. The breed is said to be strangely resistant to that scourge of dogdom, distemper. Upright, small ears and a foxy expression add to the alert appearance of the schipperke. They're good house pets, hardy, frisky critters, playful and good companions. During the middle of the last century they became popular through the adoption of one by Queen Henriette, consort of Leopold II of Belgium.

The breed is steadily advancing in this country. During 1958 there were 1,051 registered with the American Kennel Club. How many more there are unregistered is anybody's guess.

A dog that's strictly Belgian, although in recent times he's won popularity in Holland, is the Bouvier des Flandres, a powerful pooch greatly resembling the giant or standard schnauzer. He's a dog for work, hard work, a cattle driver and all-around farm dog. He's aggressive and so designed for work that he cannot win a championship title at a Belgian show unless he has won a prize as an army dog, a defense dog or for police work. According to the standard for his breed (and for this we have to turn to the Club National Bouvier des Flandres Belgium), he ranges from 223/4 to $27 \frac{1}{2}$ inches shoulder-high. Perhaps because he does look so much like the more popular schnauzer, he's not seen very often in this country except at the largest dog shows. But for the wide open spaces, where there's a lot of work on farm or ranch, this dog is tops.

Still another dog that resembles a more popular breed is the Belgian sheepdog. He's a trifle smaller than his cousin, the German shepherd. This fellow is found in two varieties-the Groenendael and the Malinois. While the German dog can wear any color other than all white, the Groenendael must be black. No other color is allowed except for a minimum of white hairs on chest and feet, the fewer the better. The Malinois should be a brindled fawn with a black mask. Both dogs are highly intelligent, make excellent herding assistants and good pets. The Groenendael is a long-haired dog, the Malinois short-coated.

Two more dogs of the Lowlands are accepted for registration in this country. The Brussels griffon is a toy dog, a ragamuffin in appearance but strongly beloved by his owners for his intelligence and playful antics. The wirehaired pointing griffon is the other, said to be of Dutch origin but developed to his present usefulness in Belgium. Neither breed is old, as breeds are rated. The name of the pointing variety, of course, indicates the purpose of the dog. Those who use him in the field say that he is excellent. If you can locate him outside of any of the larger canine carnivals, you'll find that he has a rough coat, is likely to be gray in color or white and chestnut mixed, and is from $21^{1 / 2}$ to $23 \frac{1}{2}$ inches from shoulders to the ground. These rare foreign dogs are interesting and deserve attention.

By the way, if you have any questions concerning dogs (other than medical problems) drop me a line and I'll try to give you the correct answer.


This is the title of the dog book by Ed Faust, author of "In the Dog House" which appears regularly in The Elks Magazine. The 48 pages of this book are packed with information that will help you care for your dog. Here you'll find answers to the problems of feeding, training, common sickness-told concisely and in an easy-to-read manner. Many illustrations and descriptions of popular breeds. Thousands of copies have been sold to pleased readers. Endorsed by leading dog authorities.

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Family Affair-1960


BROKEN BOW, Nebraska, Lodge's P.E.R. R. E. Gerlach, right, presents the gavel to the new Exalted Ruler, Fred Johnston, Jr., as Mr. Johnston, Sr., the lodge's first E.R., looks on.


ROCKY FORD, Colorado, Lodge's P.E.R. W. P. Hardt, right, placed the jewel of office on his son, W. H. Hardt, following the younger man's installation as 1960-61 Exalted Ruler.


UTICA, New York, Lodge's ceremony featured the Johnsons. Pictured at this ceremony were, left to right, retiring E.R. L. E. Salamey, P.E.R. Smith Johnson, his son E.R. Davies Johnson and State Vice-Pres. Maurice L. Lane, the lodge Secy.


KANSAS CITY, Missouri, E.R. Richard D. Duncan, left, was installed by his father, Judge Richard M. Duncan, a P.E.R. of St. Joseph Lodge, a former D.D. and Past State Pres.


JAMESTOWN, North Dakota, Lodge's installation involved, left to right, P.E.R. Harry J. Morris, his son James Morris who is the new Exalted Ruler, and P.E.R. Ben Miller.


LAKE WORTH, Florida, Elkdom had a unique installation ceremony inasmuch as the installing officer, Leonard R. Behlke, right, was the 1959-60 Exalted Ruler, and his son, Leonard A. Behlke, took over that office for the 1960-61 term.

# State Associations News 

(Continued from page 16)
Leaders with awards of $\$ 150$ each. Pres. Leonard Imel presided at the annual banquet when it was announced that Logansport had won the Ritualistic Contest, with Terre Haute in second place, and Goshen in third.

There will be a Fall Meeting of this organization at Indianapolis Sept. 24th and 25th, and the Annual Convention next June 1st to the 4 th will also be at Indianapolis. Charles P. Bender of Wabash is the New President, with the following serving as Vice-Presidents: P. J. Manship, Noblesville, G. L. Powell, Peru, J. H. Weaver, Brazil, J. F. Beldon, Seymour, and Wilbur Lee of New Castle. C. L. Shideler of Terre Haute continues his duties as Secretary, J. L. J. Miller of East Chicago is Treasurer, Theo. Snyder, Lafayette, is Chaplain; James Baldwin, Portland, Tiler; J. F. Callaway, Jeffersonville, Sgt.-at-Arms, and Warren John, Auburn, Inner Guard. Trustees are Stanley Mascoe, Indianapolis; Earl Aders, Elkhart; Stanley Kocur, East Chicago; Walter Van Etten, Richmond; Clyde Martin, Bloomington, and Dr. W. H. Collisson, Linton.

The Indiana Elks Secretaries Assn. held its second annual meeting during the State Convention at which a panel of six Secretaries, one from each district, held a long and fruitful discussion period with Secy.-Treas. Shideler of that group serving as moderator.

THE ARKANSAS ELKS Assn. has undertaken a Major Project of its own-a five-year rehabilitation program for students at the State Children's Colony at Conway. Included in the program, were the construction and furnishing of a larger building to replace the present Industrial Arts Department building.
This program was endorsed by the delegates to the May 14th and 15th Convention of the Arkansas Assn. at Fayetteville. The first step in the fiveyear program has already been accomplished when, before a huge crowd, the officers of Mountain Home Lodge dedicated the arts building to which the Elks, through Asst. Vice-Pres. Dr. Ben N. Saltzman, gave a $\$ 3,197$ check to the Colony's Board Chairman A. N. Lorentz. The money purchased power equipment for wood- and leather-working, weaving, ceramics, and so on.

Phase two of the project will construct and equip the personal adjustment training center, complete with gymnasium, physical and occupational therapy units and a larger industrial arts department. Phase $\# 3$ will be primarily a continuation of projects already under way, with the introduction of shoe repair, silk screen printing, job press printing, electrical appliance repair, and the like. Phase $\# 4$, will be given over
to even more expansion and the final phase of the total adjustment for retarded children will be the industrial arts-vocational workshop. Boys will have the opportunity of actually working in a small-scale industry, and classes in advanced work will be offered.

Boland Phillips of Texarkana was installed as President of the State Assn. at the Fayetteville Meeting, at which Past Grand Exalted Ruler Earl E. James and Mrs. James were honored guests. Vice-Presidents are Dr. Ben Saltzman of Mountain Home and Hugh Martin of North Little Rock; Secy. Sam Milazzo, Texarkana; Treas. Vindle Swafford, Texarkana; Tiler R. E. Johnson, Jonesboro, and Chaplain Herman Tuck, Texarkana.

North Little Rock won the Ritualistic Contest, and Mountain Home Lodge officials conducted the Memorial Service held during intermission of the annual ball.

MEETING IN LONGVIEW for their 35th Annual Convention, nearly 1,000 Elks from the State of Texas elected Clarence Waters of San Antonio as their leader for the coming term. The decision was made after four days of sessions beginning June 1st. Serving with Mr. Waters are Vice-Presidents Kenneth Livingston, Arnold Burke, J. C. Billingsley, Hugh L. George, Bob Wilson and Dennis Hayes. Reelected were Secy. C. C. Kirby and Treas. Dr. Ted Alexander, both of Wichita Falls.

Introduced by Charles C. Bowie of the Grand Lodge Judiciary Committee, Past Grand Exalted Ruler Earl E. James delivered the keynote speech at the Convention, a highlight of which was the rewarding of various Youth Leaders and Elks National Foundation scholarship winners. Mr. James and Past Pres. H. S. Rubenstein, State Secy., were principals at the opening session, with another former Pres., Victor Ferchill, as General Convention Chairman. A pleasing feature of the conclave was the Elks Queen Contest, when ten Texas beauties vied for the honor ultimately won by 18 -year-old Glenda Deutsch of the host city. Miss Deutsch was crowned by retiring State Pres. Forest Gathright. The pageant wound up the day's events which included a gigantic fish-fry for more than 800 Elks and their wives.

Del Rio Lodge won the trophy for its fine contributions to the Elks Na-

| STATE |  | ASSOCIATION |
| :--- | :--- | :--- |
| CONVENTIONS |  |  |
| STATE | PLACE | DATE |
| Virginia | Roanoke | Aug. 11-12-13-14 |
| West Virginia | Fairmont | Aug. 18-19-20 |
| Md., Del., D.C. Cambridge | Aug. 18-19-20-21 |  |
| Pennsylvania | Harrisburg | Aug. 21-22-23-24 |
| Tennessee | Gatlinburg | Sept. 8-9-10 |
| Alaska | Sitka | Sept. 21-22-23-24 |
| Colorado | Boulder | Sept. 22-23-24 |
| Nevada | Reno | Sept. 29-30, Oct. 1 |
| California | Sacramento | Oct. 12-1'3-14-15 |

tional Foundation; C. G. Fenner of El Paso received the President's Award for outstanding ritual performance, Danny Slaten of San Antonio won honors for his work in performing the Eleven O'Clock Toast, and the Association went on record with a resolution proclaiming the Memorial Services, held under the auspices of Longview Lodge, the most outstanding ever staged in the history of Texas Elkdom.

The Trustees of the Texas Elks Crippled Children's Institution met to discuss the program at the Elks' hospital at Ottine; W. P. Howle of Wichita Falls is Chairman.

THE 54TH ANNUAL CONVENTION of the Florida State Elks Assn. was held at Hollywood from May 26th through the 28th. Over-all attendance passed the 1,500 mark, including 360 delegates from the 75 lodges of the State, among them eight Past Presidents of the Assn.

Past Grand Exalted Ruler Horace R. Wisely, Grand Secretary Lee A. Donaldson and Grand Trustee William A. Wall were in attendance, with Mr. Wisely delivering a fine address.

Retiring Pres. Charles I. Campbell's report was well received, and the luncheon clinic held by the Grand Secretary for all Exalted Rulers and Secretaries was an extremely worthwhile feature of the meeting. During the annual breakfast of the Harry-Anna Home Committee, the Home's Managing Director, George Carver, reported on the installation of a new complete therapeutic center. Grand Trustee Wall and Mr. Carver were speakers at the Memorial Service, at which the address was made by State Supreme Court Justice S. C. O'Connell. West Palm Beach Lodge walked off with the Ritualistic Title for the third consecutive year, thereby making State history and retiring the trophy. North Miami Lodge was a close second-place winner.

The election of new officers saw Charles Peckelis of Fort Pierce taking over the Presidency, with the following as Vice-Presidents: Harry Beamer, Fort Walton Beach, C. L. Gillham, Jacksonville Beach, C. N. Jones, Cocoa, Dick Burkardt, Clearwater, Sam Compton, Fort Myers, Frank Dooley, Belle Glade, and Herbert Payne, Pompano Beach. George Carver, Live Oak, as Secy. and G. C. Russ of Tallahassee as Treas., were reelected. Chaplain G. B. P. LeMoyne, Fort Myers; Organist Charles Doolittle, Holly Hill, and Historian Wm. A. Partain, San Mateo, were reappointed. Joe Mankowich, Hollywood, is Tiler, and K. S. McAfee, Vero Beach, is Sgt.-at-Arms. J. P. Smith, Gainesville, is a member of the Board of Directors, along with John Flood, Live Oak, Lou Turnbull, Southside Jacksonville, Vaughan Martin, Winter Park, H. F. Johnson, Wauchula, Porter Tyner, Plant City, A. I. Tedder, West Palm Beach, and M. L. Kimmel, Miami Beach.

## This is Our Growing Fraternity



ST. AUGUSTINE, Florida, Lodge was host to 105 crippled children from the Lucille Ball Du Pont Orthopedic School on their third annual visit to our Nation's oldest city. The patio of the lodge home was the setting for the gala luncheon party.

MORE THAN 375 members and guests opened the four-day dedication festivities celebrating the expanded country club facilities of Norwalk, Ohio, Lodge, No. 730. Highlight of the program was the initiation of 104 candidates, the largest class in the lodge's 59-year history. This event followed a banquet at which District Deputy Ernest Widner was the principal speaker.

The following day was dedicated to the ladies, including a golf tournament, food demonstration, luncheon, style show and card party. That evening, all youngsters were invited


ELWOOD, Indiana, Lodge's new home is now under construction, following the special ground-breaking ceremony in which the lodge's only living Charter Member, P.E.R. Joseph DeHority, an Elk for 65 years and the lodge's first Secy., third from left, was assisted by Past Grand Exalted Ruler Joseph B. Kyle, second from left. Looking on are Special Deputy Robert L. DeHority, left, and E.R. Weldon Shickley.
to the Teen Dance which wound out the day's festivities. Nelson E. W. Stuart, Chairman of the Grand Lodge Committee on Lodge Activities, was the speaker at the formal dedication ceremony which was followed by "open house", with a dinner-dance that evening. The final day was devoted to a Scotch mixed foursome golf tournament and a buffet supper.

Leo Moloney was General Chairman of the Celebration Committee, and special guests included Past State Pres. Dr. D. S. Goldschmidt, State Youth Chairman H. M. Scott and former District Deputy Morley Price.

Norwalk Lodge is understandably proud of its fine club project which involved the construction of an addition about 3,600 square feet in area, featuring a new entry, a bar-lounge and terrace overlooking the golf course and topped by 1,500 square feet of sun deck. There is also a 200 -car parking area.

OKLAHOMA IS RICHER by another Elks lodge, Drumright No. 2172, instituted recently by District Deputy Kenneth Harrison. Kenneth Smith was elected Exalted Ruler of the new lodge, following the initiation of its Charter Member Class by the officers of Tulsa Elkdom. Mr. Smith and his fellow officials were then installed by 1959-60 State Assn. President Brooks Bicknell.

Closing ceremonies were handled by leaders of Sapulpa Lodge, at the conclusion of which the members of Drumright Lodge held open house festivities.

A CITY-WIDE DRIVE for the collection of winter clothing for survivors of the Chilean earthquakes was launched recently by Miami Beach, Fla., Lodge, No. 1601.

Three depots were opened as collection centers, one of which is the lodge home. Est. Leading Knight Harold Rosen is in charge of the campaign, under the direction of Exalted Ruler James D. Levenson.
Squads of Elks are busy canvassing business organizations and homes for the collection of clothes under a special committee headed by Harold Kaye.

Miami Beach Lodge has an amazing one-man initiation team in Past Exalted Ruler Otto C. Stegemann. When Mr. Stegemann celebrated his 20th anniversary as Exalted Ruler and his 30th year as an Elk, a class of 38 members was initiated in his honor.

The entire ritual of initiation was performed by Mr.

Stegemann with incredible perfection; not only did he take all four lodge stations as well as the positions of Chaplain and Esquire, he even included the optional Thanatopsis. The entire ceremony was so beautifully done that upon its completion the more than 300 members in attendance gave Mr. Stegemann a standing ovation.

In the audience were over 75 Elks from 15 other lodges. It was one of these, A. M. Lepore of Union City, N. J., Lodge, who reported this feat to us.

THE FIRST ANNUAL MINSTREL SHOW sponsored by Athol-Orange, Mass., Lodge, No. 1837, went before the footlights on May 20th, 21 st and 23 r d in Athol, Orange and Barre. It was declared a pronounced success on all three occasions.

The chorus of 65 men and women, all Elks and members of their families, in addition to the six end-men and the interlocutor, provided a gay vocal background for the minstrel which was directed by Mall Hall. A special Elk motif was created by George Girardi, a member of the lodge.

The enthusiasm with which the members presented their show was reflected in the reception it enjoyed by 1,500 people who viewed the performances. Proceeds from its presentation and subscriptions from advertisements totaled $\$ 2,800$, the proceeds going to worthy high school graduates in the area who are seeking higher education.

The finale consisted of an address by Exalted Ruler George F. Fiske, Jr., in which he covered the history of the Order, its goals, and its abiding interest in our youth.

WILLIAM BUNTING WAS INSTALLED as the first Exalted Ruler of Selbyville, Dela., Lodge, No. 2173, at ceremonies which followed the institution of the lodge by District Deputy T. Francis Brittingham. Assisting Mr. Brittingham were Md., Dela., D. C. Elks Assn. Pres. Louis Myers, Past District Deputies Paul Shutt, W. Edgar Porter, R. Edward Dove, Fred B. Gerald, Charles L. Mobley, Arthur Mason, Lloyd Pahlman and A. Guy Miller, Past President Earl J. Huber and William Sturgis.

Officials of Salisbury, Md., Lodge initiated the 160 Charter Members, which received an additional six members on transfer dimit. Mr. Brittingham and Calvin Harrington deserve the lion's share of the credit due for the formation of this new lodge.

Past Grand Exalted Ruler Wm. J. Jernick witnessed these ceremonies and delivered an inspirational talk. Former Md., Dela., D. C. Elks Assn. President Claude S. Martin also gave an enlightening speech.

FATHERS, SONS AND DAUGHTERS got together at the home of Ouray, Colo., Lodge, No. 492, and a very happy time was had by all.

This lodge has been sponsoring an annual father-son banquet for the past 12 years; this year, the Committee enlarged the program to include the daughters, too. In this community of about 850 population, the usual father-son affair attracts about 70 guests; the inclusion of the girls brought the attendance to 130 . Joining the Ouray families were several groups from nearby Silverton and Ridgway.

Ouray won its divisional basketball title during the past season and took part in the State tourney. The winning team was also honored at the banquet, along with other athletes from both senior and junior high schools.

NEBRASKA ELKDOM'S 20th annual State Bowling Tournament was held at the Hill Top Lanes in Kearney from April 2nd to May 8th with a record entry.

All 23 lodges of the State were represented by the 185 teams, 419 doubles, 838 singles and 504 All-Events participants. The team championship went to the Peddlers from Grand Island Lodge with 2,959 . The doubles title was captured by Dr. Jaeke and Wes Sallinger of the host lodge with 1,283 . George Siggins, another Grand Island Elk, topped the singles effort with 678, and Roy Preston of Kearney won the All-Events crown with 1,815 .


CORPUS CHRISTI, Texas, Elks displayed this 11' x $24^{\prime}$ flag outside their home on Memorial Day. The banner, one of 11 aboard the USS Missouri during the signing of the peace treaty with Japan in 1945, had not been flown since that time.


LYNNWOOD, Washingion, Lodge, No. 2171, was instituted with 511 Charter Members, and 60 accepted on dimit. Pictured at the institution were, left to right, its first E.R., Roy Eagleton, Past Grand Exalted Ruler Emmett T. Anderson, John Stombaugh and Secy. Edwin J. Alexander of the Board of Grand Trustees. Later, Everett Elk leaders initiated another 30 men for the new lodge.


FORT WAYNE, Indiana, Lodge recently made a $\$ 1,000$ donation to St. Joseph's Hospital Expansion Fund. Pictured when the presentation was made were, left to right, E.R. Robert J. Dornte, Secy. Amos L. Jockel, P.E.R., Dr. John H. Nill, a member of the lodge and President-elect of the Hospital staff, Walter S. Mersman, lodge Treas., and Sister M. Odillia, Hosp. Administrator.


BANGOR, Maine, Lodge's E.R. Elmer Coombs, left, and Youth Chairman D. S. Russell, right, are pictured when they presented trophies to the young men who made up the lodge's Basketball Team which won the Bangor Recreation League title.


KANSAS CITY, Missouri, Lodge is sponsoring three teams in the 3-2 Baseball League there. The three age groups are 9 to 11 , 12 to 14 , and 15 to 16 . These are the 12 -to- 14 -year-olds.


WASHINGTON, Missouri, Lodge's annual initiation honoring the current State President is a District event. This year, 25 candidates representing seven lodges were initiated in honor of Pres. Robert Johnson. Pictured, foreground, beginning fourth from left, are former Grand Trustee Dr. N. H. Feder, D.D. Robert Madison, E.R. Glen Holt and Pres. Johnson.


CHATTANOOGA, Tennessee, Lodge enjoyed one of the largest turnouts in years at its annual Golf Fellowship program at Brainerd Golf Club. Pictured are, left to right, foreground, Hollis Eldridge and Terry Cotter; standing are John Kovacevich, Joe Geri, winner Dixie Howell, Rothmell Plumlee and Dick Leiper.

MORE THAN 450 PERSONS attended the three-hour ceremony marking the institution of Mercer County, Ohio, Lodge, No. 2170, at Van Wert. District Reputy Albert J. Allman, Jr., conducted the institution, the Northwest District Championship Ritualistic Team from Lima initiated the 200 candidates, and Past District Deputy Robert P. Stoller took care of the installation of the new lodge's officers led by Exalted Ruler C. W. Blessinger. Assisting in the ceremonies was Toledo Lodge's Degree Team of which F. J. Siadak is Captain; Preston Duesler, Chairman. That lodge's Past Exalted Ruler Edwin A. Clay, State New Lodges Committee Chairman, was Master of Ceremonies.

Guest speakers on this occasion included immediate Past State Pres. Dr. David S. Goldschmidt, Past Pres. Arthur E. Socin and Vice-Pres. Martin Feigert.

The officers and Trustees of this new lodge will govern the operation of Mercer County Lodge and the $\$ 450,000$ Mercer County Elks Country Club now under construction. The 150 -acre property will include an 18-hole golf course, a club house, swimming pool, three lakes, a villa and other recreational facilities. Regular lodge meetings will be held at this club.

A $\$ 28,000$ GIFT FROM ROCHESTER, N. Y., Lodge, No. 24, will help cover the cost of the new Residential Treatment Center of the Convalescent Hospital for Children which opened in June. Past Exalted Ruler Jacob Turner and Trustee M. I. Purvin turned over a check in that amount to Hospital Superintendent, Miss Hannah L. Harle.

The Elks Nurses Home Fund was established by the late Mayor S. B. Dicker in 1948, at which time he was Treasurer of Rochester Lodge. Originally set aside for the construction of a nurses' home at Convalescent Hospital, it was later decided to allocate the money to the hospital's Treatment Center. Construction of the Center's buildings has been completed on a 44 -acre site. This Center is to provide treatment for about a dozen emotionally disturbed children in the 5 - to 12 -year-old age group. Dr. Sydney Koret is Director of the Center, one of four in New York State.

The program for these disturbed children has been in operation at Convalescent Hospital since 1958. That facility will now be sold, with the proceeds of the sale to be utilized by the new Treatment Center.

FLORIDA'S NEWEST LODGE, Boca Raton No. 2166, sponsored jointly by Delray Beach and Pompano Beach Lodges, was instituted under the direction of District Deputy James W. Vann. Officials of the sponsoring lodges conducted the initiation of the 175 Charter Members of this new branch of Elkdom. Robert F. Day is the first Exalted Ruler of Boca Raton Lodge.

Assisting in the institution and installation ceremonies were District Deputy O. Ralph Matousek, State Vice-Pres. Jack E. Carver, State Secy. George Carver and Past State Pres. J. Alex Arnette, Past District Deputies C. H. Peckelis, Ed Williams, Almer I. Tedder and A. E. Kirchman and Past Exalted Rulers H. L. Payne of Pompano Beach Lodge and Gene Mahlmeister of Delray Beach Lodge.

ACCORDING TO THE ANNUAL REPORT of Chairman J. Harold Vogel, the Charities Commission of Chicago (South), Ill., Lodge, No. 1596, had an extremely successful year.
In his summary, Chairman Vogel reports that the FundRaising goal of $\$ 20,000$ for the year was exceeded by about $\$ 800$, with chief credit for this achievement going to the Campaign's General Chairman, Dr. Frank A. Farrell.

Of the $\$ 12,099.09$ available for distribution on April 1, 1959, $\$ 10,697.98$ was allocated to individuals and groups, including $\$ 2,000$ to the Elks National Foundation, and $\$ 1,000$ each to its State Crippled Children's Commission and the Northeast District Veterans Fund.


DU QUOIN, Illinois, Lodge's 11th annual high school awards program starred, left to right, E.R. Justin Willi, P.E.R. Wm. Theobald, Southern Ill. Univ. basketball coach Harry Gallatin, Genl. Mgr. Ed Macauley of the St. Louis Hawks pro basketball team, and top high school athlete Leon Longshore.


BOCA RATON, Florida, Lodge's first officers are pictured with E.R. Robert F. Day, center, foreground.


ELKS INVITATIONAL Bowling officials include Vice-Presidents Bob Best, Iowa, Geo. Thomas, Ill.; Pres. Ralph Connell, Neb.; Sgt.-atArms Mike Tripp, Colo.; Secy.-Treas. Ken Malmberg, Ill.


FAYETTEVILLE, Arkansas, Lodge's Secy. Julian Alexander, second from left, presents a $\$ 2,000$ check to Garland Melton, Jr., Fund Chairman for the Boys Club of Fayetteville, left, and a $\$ 329$ check for the State Assn.'s Major Project, the rehabilitation of mentally retarded children, to State Secy. Sam Milazzo. At right is E.R. Woody Hoye.


EL CAMPO, Texas, Lodge's No. 1 team won the Class D championship in the State Elks Bowling Tournament. Left to right, foreground, Alvin Rhodes, A. J. Wendel, Jr., and Keith Anderson; background, Mgr. Gene Bures, Melvin Motal and P.E.R.’s G. H. Harfst, Jr., and Chester Cory.


SAN JUAN, Puerto Rico, Lodge welcomed this fine class shortly after the beginning of the new lodge year.


LONG BEACH, California, Lodge is proud of this softball team of 16 of its members who are managed by Odie McKnight. All have been active in the lodge for many years.


WATERVLIET, New York, Elks held an awards dinner for winners in the Junior Bowling Assn. City Tourney at Troy in which the Watervliet Elks' Senior Boys took first place in their division, and their Juniors won second honors in their group. Pictured with the boys were E.R. D. J. Urbano, left, and Youth Chairman D. C. Dupuis, an AJBC instructor, right.


TERRE HAUTE, Indiana, Elks called on Mayor Ralph Tucker and presented to him a 50 -star Flag for the City Hall, similar to the banners given by the lodge to all city schools. Left to right are Mayor Tucker, Elks Olis Jamison, Ralph Learnard, Franklin Reid and State Assn. Secy. C. L. Shideler, lodge Secy. and P.E.R.

News of the Ladiges continued


FREEPORT, New York, Lodge held a testimonial dinner honoring P.E.R. Thomas F. Dougherty on retiring as State Pres. Pictured at this event were, left to right, Past Grand Exalted Rulers George I. Hall and James T. Hallinan, Mr. Dougherty and P.E.R. George M. Levy. Over 200 Elks and civic leaders were on hand.

## LODGE NOTES

North Adams, Mass., Elks were in charge of this year's annual Memorial Day Service at the famous monument, Elk on the Trail. A large crowd attended, with guests from all over the State led by State Pres. Louis Dubin, State Chaplain Wm. B. Santosuosso and Past Pres. Wm. H. Shaw, District Deputy Dr. Raymond Goddu, and former Deputies James Clarke, Thomas Julian, Thomas Gibbons and Robert J. Armstrong who delivered the Eleven O'Clock Toast. Prof. James Burns of Williams College was the speaker at this fine program arranged by Exalted Ruler John Gallese, P.E.R. Henry Boyer and Trustee Thomas Pendergast.

We have received several comments from our readers concerning the Elks National Service Commission page for our June issue-"Flag Day: 1960". One communication was unsigned but with it came a postcard carrying a color photo of the "world's tallest flagpole" located near Brawley, Calif., Lodge. It seems that the price of this pole, which is 184 feet high, was $\$ 10,000$. The entire sum was donated and some of the Brawley Elks were leaders in the drive.

Exalted Ruler Ed Clark Ford of Nashville, Tenn., Lodge reports that he and his fellow members are among those Elks who have seen fit to take action concerning the fact that certain manufacturers of American Flags have been selling Flag material in foreign countries for use as clothes, draperies and even scrub rags. Realizing that this has happened at a time when engendering respect for our National

Emblem in foreign lands should be of prime concern to our Government, this lodge passed a resolution protesting such degradation of our Flag and calling upon the Tennessee delegation in Congress to support such legislation as may be necessary to halt this shameful practice. Copies of the resolution went to Senators Estes Kefauver and Albert Gore, and Rep. Carlton Loser.

Exalted Ruler H. E. Readler of Wilkes-Barre, Pa., Lodge reports the death of Clarence F. Beck who had held the office of lodge Secretary for 30 years. Initiated in 1910, Mr. Beck was also a former Exalted Ruler. He was 85 years old.

Chehalis, Wash., Lodge has an enthusiastic and talented member in Paul McBride who recently completed a $4^{\prime} \times 6^{\prime}$ oil painting of an elk. Past Exalted Ruler Nelson Back presented the painting to the lodge and it was unveiled by Exalted Ruler Donald Folwell. The Elk artist has been a Trustee of the lodge for three years; he has five brothers who are also members of the Order, three of them being Past Exalted Rulers. One of these is a Past District Deputy and a former Presiderrt of the Montana Elks Assn.

Another artistic Elk who made an interesting gift of his handiwork to his lodge is D. V. Thomas, a Chattanooga, Tenn., Elk. Mr. Thomas' hobby is freehand carving and inlay work, and he has presented to Exalted Ruler R. C. Kinney a handsome plaque containing 19 different types of wood in the pat-
tern of the Elks' emblem. Mr. Thomas made the gift in appreciation of the benefits and pleasure he has derived through his 15 -year affiliation with Elkdom.

Recent popular activities of Terre Haute, Ind., Lodge included a luncheon for the wives of its Past Exalted Rulers, and its annual School Safety Patrol pienic for some 800 youngsters. On the day's agenda were track meets and softball games.

Not long ago, Lynn, Mass., Lodge celebrated the 50-year-membership of Joseph McBrien, a Past Exalted Ruler of the lodge and its Secretary for many years. Congressman Thomas J. Lane was the speaker and Mayor Thomas P. Costin, Jr., was a special guest, along with Mr. McBrien's son and other local leaders. The guest of honor has been the Senior Election Warden for that community for 58 years.

Chairman James A. Gunn of the Grand Lodge Membership and New Lodge Committee is a highly respected citizen of Mamaroneck, N. Y. On the day he was honored at a testimonial dinner in Rochester during the recent State Elks Convention there, Mayor Joseph L. Dalfonso of Mamaroneck saw fit to proclaim that 24 -hour period as "Jim Gunn" day in his community.

Mena, Ark., Lodge mourns the death of George L. Rector, Jr., a Past Exalted Ruler and Trustee of that lodge. Services in memory of Mr. Rector were held by Mena and Texarkana Lodges.


ELKS NATIONAL BOWLING ASSN. Vice-Pres. Dave Brown, center, is pictured when he presented a check and trophies to first-place winners in the doubles contest in the Association's annual tournament at St. Louis. They are Jack Schmitt, left, and Dick Westerfield of Chicago (North) Lodge.

coos bay, Oregon, Lodge offers this evidence of the success of its first Father, Daughter and Son Banquet attended by 600.


HARTFORD, Connecticut, Elk William C. O'Brien was initiated 75 years ago and recently celebrated his 99th birthday. Pictured at that celebration were, left to right, Inner Guard A. J. Panazza, Treas. C. L. Chapin, P.D.D., Mr. O’Brien, Est. Lead. Knight J. F. Curtin and E.R. Dr. D. R. Bonadies.


STREATOR, Illinois, Lodge officers, foreground, initiated this fine class in commemoration of its 60th Anniversary.


ALAMEDA, California, Lodge's E.R. E. S. Ashuckian presents to Miss Susan Stevens his lodge's first annual $\$ 800$ scholarship. The program provides for a grant of $\$ 200$ for each of four years to an Elk's son or daughter who qualifies under a scholarship requirement set up by school authorities.


KELSO, Washingion, Lodge's 17th annual Cubmobile Race, open to all Cub Scouts in the Chinook District, had 28 entries and an audience of over 1,000 . Willard White was General Chairman aided by Robert Brawley, Norman and Rod Wright and Youth Chairman Al Oldham. Left to right on the starting ramps are Calvin Price of the Longview Cubs and Ernie Marston of Kelso, over-all winner at 21.7 seconds for the four-block course.


MORGANTOWN, West Virginia

PONY LEAGUE BASEBAL


NORFOLK, Virginia


PARSIPPANY-TROY HILLS, New Jersey


FLEMINGTON, New Jersey


GREENFIELD, Massachusetrs

MORGANTOWN, W. VA., Lodge officers presented flawless performances of the ritual for three initiations. Here, E.R. Dr. R. J. Hartley is pictured with initiates R. L. Coble, Paul Kidd, M. A. Caruso, Cleon Fowler and H. B. Jones.
. . . TEANECK, N. J., Lodge's annual Art Classes closed with an exhibit of the work of 150 children. Pictured with some of the 35 who received awards are Youth Committeemen Gene Manuppelli, Chairman Samuel E. Barison, Art Director Michael Schinski, his assistant, Miss Jane O'Hara, and Committeeman John Sullivan.
$\therefore$. NORFOLK, VA., Lodge is sponsoring this baseball team of 13 - and 14 -year-old boys coached by Carl Ward, left background. Chairman John Zontini and his Youth Committee handle this program and also arrange to send 40 boys to camp each summer.

PARSIPPANY-TROY HILLS, N. J., Lodge sponsored $\$ 600$ Elks National Foundation Award-winner Roberta Lentz, pictured as she received the prize from E.R. L. B. Jansen. Others are Youth Chairman C. E. Wissen, left, and local winner James Starr.
. . . FLEMINGTON, N. J., Lodge rewarded its Scholarship and Leadership winners in the presence of the young people's parents, foreground. In the background are E.R. A. M. Banker, Chaplain Joseph Molnar, scholarship winner Miriam Kurtzig, State VicePres. C. B. McMenamin, students Stephen Case who is his State's thirdplace Youth Leader, and Jean Groezinger, Est. Loyal Knight James Van Der Veer, Lect. Knight Charles Zulauf and Youth Chairman H. F. McCormick.
. . . GREENFIELD, MASS., Lodge recently gave a surprise birthday party for 85-year-old Harry E. Flanagan at the Hillside Nursing Home. Left to right are T. J. Ryan, first Pres. of the Little League, John Crain, Dalie Petrin, Nurse Mrs. John Colleran, P.E.R. J. P. Boyle and Chairman W. P. Goulart.


WEST COVINA, California
WEST COVINA, CALIF., Lodge has a fine Elk family in the Yosts. Photographed, left to right, are Forrest and Charles Yost, their father, James R. Yost, Sr., and his third son, E.R. James R. Yost, Jr.

VAN NUYS, CALIF., Lodge's Elks National Foundation "Most Valuable Students" were honored at the lodge home. Left to right are Scholarship Committee Chairman J. J. Pulskamp, scholars Vicky L. Samow and Anne S. Plumb, E.R. Robert Gribble and students Dale W. Hornback and Stephen M. Huffman.

COMPTON, CALIF., Lodge celebrated the burning of the mortgage on its home when these officials participated. Left to right, they are senior P.E.R. Glen Rood, E.R. Everett Shoemaker and Past Grand Exalted Ruler L. A. Lewis.

FARMINGTON, N. M., Lodge's only Honorary Life Member, Tom Bolack, right, is congratulated by Past State Pres. James W. Carpenter on his generous contribution to the Elks National Foundation. A Wishing Well set up in the lobby of the lodge home is also bringing in steady contributions.

LEWISTON, IDA., Elk John Heitstuman, center, is pictured with his four sons, all of whom were initiated at one time. Left to right, the boys are Bob, Lee, Harold and Art Heitstuman.

WATSONVILLE, CALIF., Lodge welcomed this large group of 30 candidates, all proposed by Lloyd D. Sweet, a 41-year-member. In the foreground, left to right, are Mr. Sweet, E.R. W. E. Bartlett and D.D. W. J. Schween, Jr.


VAN NUYS, California


COMPTON, California


FARMINGTON, New Mexico


LEWISTON, Idaho


WATSONVILLE, California


PONCA CITY, Oklahoma


MENOMINEE, Michigan


DES MOINES, lowa


DES PLAINES, Illinois
TEXARKANA, Arkansas


TRAVERSE CITY, Michigan


PONCA CITY, OKLA., Lodge entertained "Top Teens" and their parents at a special dinner honoring the winners in the new contest sponsored by these Elks. The "top teeners" are, left to right, Dick Schlitz, Mary E. Tallman, Dolores Kester and Robert M. Young.

MENOMINEE, MICH., Elk Frank H. Schneider is honored on his 50th anniversary as an Elk. Pictured, left to right, are E.R. K. A. Leitzke, Mr. Schneider, P.D.D. Carl H. Fernstrum and Secy. Fred R. Andersen. Originally initiated into Redding, Calif., Lodge, Mr. Schneider still has his 46 -star initiatory flag and all 50 membership cards.

DES MOINES, IA., E.R. Michael A. Bognanno, foreground, was assisted by Gov. Herschel G. Loveless, center, background, in laying the cornerstone of the lodge's new $\$ 500,000$ home. At right is Treas. C. E. Baker. The Governor is a member of Ottumwa Lodge.

TRAVERSE CITY, MICH., Lodge's E.R. T. B. Pemberton, right, congratulates Arthur R. Kellogg on his recent initiation into that branch of Elkdom. Mr. Kellogg celebrated his 93rd birthday on February 6th.

DES PLAINES, ILL., Lodge's team of five "old-timers" and one "rookie" won the local bowling league championship. Rookie Harry Ellis appears second from left; Walter Spiegler, fourth from left. The old-timers, all members of the league since its inception in 1938, are, left to right, Raymond Imig, Clarence Wille, Edwin Cook, Harold Hesse and Herman Pitkat.

TEXARKANA, ARK., Lodge's Youth Chairman R. E. Hebel, left, and Scholarship Contest Chairman E. M. Cox, right, are pictured when the lodge's "Most Valuable Students" were rewarded. They are Amy Anne Proetz, first, Rodney H. Eatman, second, and Martha Lou Wyrick, third.

## Lopez

(Continued from page 9)
spends a great deal of time there. During the off-season, he drops in regularly at his favorite hangouts, the Centro Asturiano and the Cuban Club, to play hearts or dominoes with old cronies. There isn't a section of the city where he can walk half a block without meeting dozens of friends.
The standard greeting is, " $\mathrm{Hi}, \mathrm{Al}$, how about a golf game some time?" And his standard reply is, "Sure. Call me up."

If he played golf with everyone who wants to play with him, he wouldn't have time to do anything else.
When the White Sox trained at Al Lopez Field, Lopez's daily walk from the field to the locker room was like a triumphant march. He never made the fifty feet to the clubhouse entrance in less than three-quarters of an hour, and it usually took him longer. Other baseball luminaries are stopped by autograph hounds. Lopez's progress was halted by friends. He never brushed them off with a quick handshake, but always talked for a few minutes, usually in Spanish, before moving on.
One day an observer commented on his extraordinary patience with these people.
"It doesn't take patience to acknowl-" edge the good wishes of an old friend," he replied.
Some of the old friends could remember the day he caught the great Walter Johnson in an exhibition game at Tampa when he was sixteen years old. That was his first experience as a professional ballplayer, after he left school to join the Tampa Smokers in the Florida State League. Five years later, in 1930, he was the regular catcher for the Brooklyn Dodgers.
His major league playing career, which lasted eighteen years, brought him some measure of fame, a fair

## OUR NEED FOR NEGATIUES

Since adopting the policy of requesting negatives with all glossy prints submitted for publication, we have received a number of letters reflecting an intelligent understanding of this policy.

Your cooperation in supplying us with negatives of lodge photos will help us to maintain a high standard of quality in your Magazine.

While we are receiving this cooperation from the majority of our lodges, and deeply appreciate it, we are publishing this reminder for those who may have overlooked our previous announcements.
amount of fortune and no end of frustration. In all his years in baseball, Lopez never played for a pennantwinner. But what he lacked in team success, he made up for in laughs. His first two major league managers were Wilbert Robinson and Casey Stengel. Both had to clown their way through adversity to keep from going nuts, for their ball clubs were so bad they rarely finished out of the second division.
Robinson never did call Lopez by name. He always referred to him as, "that little Cuban."
"I was neither little nor Cuban, but that didn't bother me," recalls Lopez, who stands only an inch short of six feet. "All I wanted was for Robbie to know I was around. Since I caught more than a hundred games a year for him, he must have realized I was on the premises."
Lopez and Stengel have been friends since 1932, when Casey became a Dodgers' coach. When Stengel succeeded Robinson as the Brooklyn manager in 1934, the first thing he did was tell Lopez how much he depended on him.
"You're my boy, Al," Stengel assured him. "You're one of the few big league ballplayers in the whole borough of Brooklyn."
On the last day of the 1935 season, Casey told Lopez he'd have to get rid of him.
"The club's broke," Stengel said. "I have to trade either you or Van Mungo and I can't trade Mungo. But don't worry-I'll see that you land with a winner."
Two months later, Lopez went to the Boston Braves, who had just lost a record 115 games the year before. When Lopez saw his old boss at spring training one day in 1936, he said, "Thanks, Casey."
"For what, Al?" Stengel asked, innocently.
"For not sending me to Keokuk," Lopez replied.
In 1940, two years after Stengel had become manager of the Braves, Casey pulled Lopez aside one day in May and said, "Al, we've got to make a deal."
Within a week, Lopez was on his way to New York to join the Pittsburgh Pirates, who were on the road. As Lopez crouched behind the plate at the start of a game with the Giants the next day, Tony Cuccinello, his old Braves' team-mate and closest friend, came to bat. He had been traded, too.
Lopez played under Frank Frisch at Pittsburgh for six years, and was scheduled to succeed him as the Pirates' manager. But the club was involved in a player strike threat in June of 1946 and Lopez, through no fault of his own, was the fall guy. As the club's elder

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statesman, his advice was sought by younger players, with the result that he was erroneously branded as the strike leader. Instead of making him manager when Frisch left the club at the end of the season, the Pirates traded him to Cleveland.

At the time, Lopez had no chance to succeed the tremendously popular Lou Boudreau, who was managing and batting the Indians towards the world's championship they eventually won in 1948. But by then, Lopez was beginning to show his own managerial ability. He took a mediocre Indianapolis ball club, and led it to the 1948 American Association pennant, then followed that with two straight second-place finishes.

Hank Greenberg, who had succeeded Bill Veeck as general manager of the Indians, fired Boudreau at the end of the 1951 season to make room for

Lopez. When the change was announced, the bleating of Cleveland's baseball followers could be heard all the way across Lake Erie. Even though he had never repeated his 1948 success, Boudreau was still the darling of the Indians' fans. The front office was flooded with "Dear Sir, you bum" letters addressed to Greenberg, and the newspapers were no less vehement on the subject.

An editorial began: "Al Lopez had better be good." When Greenberg spoke before the Associated Grocery Manufacturers Representatives the next night, he was greeted by an angry chorus. "Boudreau! Boudreau! Boudreau!" the fans yelled in cadence.
Even after Greenberg introduced Lopez to the crowd and pleaded for a chance for his new manager, the howls for Boudreau continued. It was Lopez himself who stopped them.


THE ELKS MAGAZINE


FROM OUR READERS

Ordinarily, it is not the Magazine's practice to pay attention to anonymous letters, but occasionally one is written in good faith, for a good purpose. One such letter reads, in part:

My husband receives The Elks Magazine, and I keep reading of the wonderful work the Elks do for victims of cerebral palsy. I am writing to you about three children of a friend of mine in New Jersey. The children have cerebral palsy, and one is also blind.

They get help from local clinics, but "The Joy of Giving" also includes a warm clasp of the hand. Is it presumptuous of me to think that perhaps an Elk might stop by to give these children a word of courage and cheer?

We cannot communicate directly with the writer of this letter, as it was sent anonymously, but if she still reads the Magazine, she will unquestionably be very much pleased to learn that the Elks of New Jersey are very well prepared to help cerebral palsy victims; they have been active for some time with the family whose name and address she gave.

There were 9,569 killed in battle or who died from wounds, and 13,576 others recovered from wounds; 34,050 died of diseases; there were 1,238 battles, engagements and skirmishes. This was the toll exacted from Americansmany of them Elks-in the SpanishAmerican War.

The Elks National Memorial Building in Chicago is dedicated only to veterans of World Wars I and II. As a volunteer veteran of the Spanish-American War and as a 51 -year-old member of the Elks, I have long been offended by this oversight. The Spanish-American War occupies a place of glory in the story of our struggle for freedom. Kendallville, Ind. E. D. Stutsman

I would like to obtain permission from The Elks Magazine to transcribe into Braille an article in the April, 1960, issue-"What NATO Means to Your Security" by Admiral Jerauld Wright. I am a member of the Transcribers Guild, in San Diego, Calif.
San Diego Mrs. T. W. Hollowell
We are most happy to grant permission. Transcribing articles into Braille is a worthy endeaver.

THERE'S A BURROUGHS ADDING MACHINE TO SUIT YOUR DEMANDS, DOLLARS AND DÉCOR

Put your figuring worries on this shelf and leave themin exchange for:
A Burroughs Ten Key-from a compact, colorful line that ranges from $\$ 199$ models to de luxe 11-total models with credit balance.
Or a Burroughs full keyboard machine-your choice of electric models with instant credit balance, or the thrifty handoperated variety.
Whatever your business, whatever its size, there's a Burroughs adding machine built with you in mind. For details, call our nearby branch office. Or write Burroughs Corporation, Detroit 32, Mich. Burroughs-TM


Burroughs Corporation


We'd like to show you how hundreds of businessmen from coast to coast have invested about $\$ 6,000$ cash and have experienced an average return of over $\$ 100$ A WEEK on their investment. No gimmicks just a sound business investment in a neighborhood coin-operated ECON-O-WASH laundry. An unattended ECON-O-WASH takes up so little of your time that there's no thought of leaving your present job.
The exclusive ECON-O-WASH national advertising program, has included such publications as Life, TV Guide, McCall's, Reader's Digest, and such top network shows as Art Linkletter's House Party and the Don McNeill Breakfast Club. ECON-O-WASH coin laundries are franchised by the American Laundry Machinery Company, world's largest manufacturers of professional laundry equipment. An ECON-O-WASH representative will phone for an appointment to explain the story in greater detail, and perhaps show you the way to the most solid investment you will ever make.

Write to DEPARTMENT ME-8
Small Equipment Company, Div. of The American Laundry Machinery Co. Cincinnati 12, ohio

U. S. Importer: Romick's International Tobacco Co., 11607 Vanowen St., North Hollywood, Calif.

# Digest of Annual Reports 

## ELKS NATIONAL MEMORIAL AND PUBLICATION COMMISSION

The Annual Report of the Elks National Memorial and Publication Commission was presented to the Grand Lodge by Past Grand Exalted Ruler John S. McClelland, Chairman.

A digest of salient points in the Report follows:

## DISPOSITION OF EARNINGS

The Commission has turned over to the Grand Lodge the sum of $\$ 7,243$,480.29 from the surplus earnings of The Elks Magazine since its inception. This is an average of nearly $\$ 200,000$ per year. These payments have been put to such various purposes as: decoration of the Elks National Memorial Building with murals, statues, and other features; operation and maintenance of the Memorial Building; contributions to the Elks War Commission and the Elks National Foundation; building of an addition to the Elks National Home in Bedford, Va.; establishment of a Grand Lodge Reserve Fund, and funds for general Grand Lodge expenses. As a result of this income, the per capita tax for each year has been held to a considerably lower level than would otherwise have been possible to maintain.

## MEMORIAL BUILDING

The Commission is responsible for maintaining and operating the Elks National Memorial Building, which is a monument to Elks who served in time of war. One of the landmarks of Chicago, the Memorial Building, dedicated in July, 1926, is regarded by competent judges as one of the finest memorial buildings extant. The Building is open to the public daily, and during the year ending May 21, over 76,000 people visited it. This brings the total number of visitors since the Memorial was built to $2,341,552$. The maintenance

SUBMITTED TO THE GRAND LODGE AT DALLAS, JULY, 1960

and operating expenses of the Building are paid from surplus earnings of THE Elks Magazine; the cost of this maintenance is now in excess of $\$ 80,000$ a year. "The Story of Elkdom"-a book notable for its beautiful illustrations and typography-is available to visitors at $\$ 2.00$ per copy. This book treats of the grandeurs of the Building itself and also of the Order's accomplishments.

## THE ELKS MAGAZINE

On May 31st, The Elks Magazine concluded its 38 th year of operation as the Order's national publication. During this year, $15,322,899$ copies of the Magazine were printed, as compared with $15,033,165$ copies for the previous year. Total earnings for the year ending May 31st were $\$ 268,947.51$; the

## ELKS NATIONAL FOUNDATION

This has been a year conspicuous for generous donations from all sources within our Order, reported Past Grand Exalted Ruler John F. Malley, Chairman of the Elks National Foundation. In the Annual Report of the Foundation Mr. Malley said: "The Principal Fund of the Foundation has been increased by over half a million dollars. We were happy to note more and more of our Brothers enrolling as Participating Members. We appeal again to the officers of the subordinate lodges to feature the Elks National Foundation in the indoctrination program and to arrange one or more 'Foundation Nights' during the year.
"Our records indicate that wherever there is a full understanding of the Foundation, its organization, purposes and functioning, there is a resulting pride of membership and a desire to be part of the program of good works
comparative figure for the preceding year was $\$ 259,570.99$.
Such earnings were made possible by income derived from advertisements in the Magazine. Chairman McClelland emphasized this point in his Report: "Advertising income is very important in helping to make our annual earnings possible. It is very helpful when an individual Elk, in writing to an advertiser, says: 'I saw your ad in The Elks Magazine.'" Since the Elks Family Shopper was inaugurated in 1951, the decision has been very well justified by results. This section has proved a successful source of advertising income. Total value of this year's advertising in the Elks Family Shopper was \$136,589.07.

## PUBLIC RELATIONS

Publicity in connection with the Grand Lodge programs and activities shows a substantial increase during the year. The Public Relations Department, of which Otho DeVilbiss is Director, worked in close cooperation with the Grand Lodge. Newspaper clippings increased nearly 8 per cent, with publicity on Youth Activities and the observance of Flag Day making the larg. est gains. The Commission also expressed appreciation of the cooperation of the subordinate lodges, which are making ever-increasing use of the publicity materials furnished them.

Officers and members of the Elks National Memorial and Publication Commission, all of whom are Past Grand Exalted Rulers, are as follows: John S. McClelland, Chairman; Emmett T. Anderson, Vice Chairman; Wade H. Kepner, Secretary; James T. Hallinañ, Treasurer, and Earl E. James, Assistant Secretary and Assistant Treasurer,
which our Order is able to carry on under the fostering influence of the Foundation. There follows also a feeling of confidence that all donations will be used for the dedicated purposes which prompted the gift." Mr. Malley noted that this confidence arises from the knowledge that every dollar contributed becomes a source of good work, untouched by expenditures of administration. He said:
"Through the information available in this report, our members can take great satisfaction in the knowledge that they are participating in the charitable, educational and humanitarian endeavors sponsored by Elks in every part of the United States of America. Our members can now envision the Elks National Foundation as the great permanent charitable and philanthropic institution of our Order and look to it not only for the maintenance of national
programs such as the scholarship program, but also for assistance to the major projects of all State Associations.
"It has been the policy of our Trustees to expand present projects and to establish new projects in pursuance of broad benevolent purposes as rapidly as possible."

## CURRENT YEAR

The total amount received by the Foundation from all sources during the current year was $\$ 507,403.08$. Of this total, State Associations contributed $\$ 14,428.75$; $\$ 190,674.96$ was contributed by subordinate lodges; \$297,538.37 was contributed by individuals, and $\$ 3,300.00$ was derived from bequests. An analysis of these figures, noted Mr. Malley, clearly shows the effectiveness of organized promotional efforts. In addition to money derived from bequests, the Foundation has received notice of probate of wills containing other bequests, which will be reported in the year in which payment is received. In reporting on Tribute Certificates, Mr . Malley made this gratifying statement:
"We are receiving a greater number of group contributions from lodges ảd members with request that Honorary Founder Certificates or Permanent Benefactor Certificates be issued to pay tribute to a Brother who has performed notable service for the Order, and whom the donors wish to honor in his lifetime."

## APPRECIATION

Mr. Malley voiced the appreciation of the Foundation for the cooperation and efforts rendered in its behalf during the year, saying:
"Grand Exalted Ruler William S. Hawkins made the Elks National Foundation a red-letter paragraph in his promotional program. He must take great satisfaction in the resulting record of contributions from all sources. For the first time since the incidence of the Foundation, the total donations to the Principal Fund have exceeded a half million dollars in one year.
"The Elks Magazine has continued to give conspicuous space to the "Joy of Giving" column in each issue and by picture and paragraph kept before our members the programs of good works fostered by Funds made available from the Foundation. We are grateful to its General Manager, Past Grand Exalted Ruler James R. Nicholson, and his staff.
"We thank the District Deputies, State Association officers and committeemen, the Exalted Rulers and Secretaries of subordinate lodges and the Foundation-conscious members of innumerable lodges who gave most valuable assistance."

## CURRENT DISTRIBUTIONS

CEREBRAL PALSY. The cerebral palsy project of the Foundation has grown to large proportions and is bringing our

Order many commendations from the medical profession, the officials of universities and hospitals and from other sources heretofore unfamiliar with the charitable and benevolent character of our organization. Under this project, grants are given to doctors, therapists, technicians, nurses, teachers and others with proper aptitudes to assist in financing courses of study in the modern techniques of treatment of cerebral palsy. Our grants have totaled $\$ 353,769.63$ and have sent 823 qualified persons through courses of specialized training at leading universities and accredited medical institutions. Substantially all who have received these grants and have completed their courses of study are now on assignments in the field of cerebral palsy. Some are serving upon. the staffs of the Cerebral Palsy Treatment Centers and Clinics sponsored by Elk State Associations. Others are at universities and medical institutions or are teaching handicapped children.

In addition to the grants which are made directly by the Foundation, substantial donations have been sent to Elk State Associations for rehabilitation of handicapped children.
EDUCATIONAL PROJECTS. All scholarships awarded by the Elks National Foundation are in the form of certificates of award subject to these conditions:
"Scholarship awards are conditioned upon the enrollment of the student in an undergraduate course in an accredited college or university. Upon receipt of notice of enrollment from the proper officials, an Elks National Foundation check for the amount indicated in the certificate will be forwarded to the college or university to establish a credit for the student."
most Valuable student awards. In the September issue of The Elks Magazine, the Elks National Foundation Trustees announced an offer of $\$ 100,000$ in scholarship awards to be granted to the "Most Valuable Students" of the school year 1959-60. These awards were offered to students who are outstanding in scholarship attainment, in character, in citizenship and in extracurricular activities. Any student in the senior or graduating class of a high or preparatory school, or in an undergraduate (except senior) class of a rec-
ognized college, who was a citizen of the United States of America with residence within the jurisdiction of the Order, was eligible for these awards.
YOUTH LEADERSHIP. The Grand Lodge Youth Activities Committee continued its program to foster character building and to encourage youth leadership among the young people of our country. The Foundation Trustees have made the sum of $\$ 6,400.00$ available for award by the Youth Activities Committee to outstanding youth leaders.
EMERGENCY EDUCATIONAL FUND. This fund was established by resolution adopted at the Grand Lodge Session in Chicago in August, 1944, on recommendation of the Grand Exalted Ruler-Elect Robert S. Barrett. The first appropriation was $\$ 25,000.00$, but at the Grand Lodge Session of 1945 the fund was increased to $\$ 50,000.00$.

This fund has been reduced by grants in accordance with its dedication. It has been replenished by donation of $\$ 20,000.00$ from the income of the General Fund of the Foundation. The fund is available for the education of any person under the age of 23 , whose father has been a member of the Order and has been incapacitated or lost his life while a member in good standing. During the year, a total of $\$ 12,120.00$ was granted under these terms.

## CONCLUSION

Mr. Malley stated, in concluding his Report:
"The reading of this Report should establish to the satisfaction of everyone the value of the Elks National Foundation as an institution for all time. More than two million dollars have been distributed for good works in many fields of service, yet there remains in the Principal Fund of the Foundation the full total of all the money that has been received."

The Elks National Foundation Trustees, all of whom are Past Grand Exalted Rulers, are as follows: John F. Malley, Chairman; L. A. Lewis, ViceChairman; Floyd E. Thompson, Secretary; Edward J. McCormick, M.D., Treasurer; Charles H. Grakelow, Sam Stern and H. L. Blackledge.

## ELIKS NATIONAL SERVICE COMMISSION

Past Grand Exalted Ruler James T. Hallinan, Chairman of the Elks National Service Commission, in his Annual Report to the Grand Lodge, reminded the Order of the debt we owe to those who have made our precious liberty possible -and of the promise which the Elks have made to our veterans, a promise which is still being kept: "So long as there is a disabled veteran in our hospitals, the Order of Elks will never forget him."

The Service Commission's dedicated purpose is to help in every way possible our hospitalized veterans.

## HOSPITAL SERVICES

Tact, patience, congeniality and warmth are important factors in this work and are evidenced by the Elks and their ladies who visit our Veterans Hospitals. They serve the patients in many ways. Professional entertainment, sports nights, various other entertainments

# WHEN SICKNESS OR ACCIDENT STRIKES YOU WANT THE BEST CARE MEDICAL SCIENCE CAN GIVE but can you pay for it? 



## NOW! A New Low Cost Way to Get Protection \& Peace of Mind

When you or any member of your family is taken seriously ill, you want every miracle of modern medicine to help them back to full health. The best is none too good when a loved one's life is at stake. But the best can cost a small fortune. One month in a hospital can cost $\$ 1,000$ without including a penny for surgery. According to recent statistics, " 500,000 American families had medical bills that were more than their yearly income" WHAT DOES THIS MEAN TO YOU? Just this: even if you now have hospitalization insurance, the chances you now have hospitalization insurance, the chances
are it will pay only a part of your medical bills.

The rest of the bills you have to pay even if you go deeply into debt. DON'T TRUST TO LUCK. This year, 1 out of 8 Americans will be hospitalized. Just one serious illness can wipe out everything you have in the bank today and leave you with a mountain of unpaid bills.

To help meet this truly desperate situation, to help protect you and your family from financial disaster protect you and your family Company now offers you, Bankers Life \& Casualty Company now offers you,
as part of their famous WHITE CROSS PLAN, a as part of their famous new low-cost policy that gives you and your entire family vital protection you need.

## 

If you are from 18 to 65 and in good health, this new policy ( $\mathrm{F}-39$ ) will pay you $\$ 100$ a week for up to 50 straight weeks . . . as much as $\$ 5,000$ while you are in a regular hospital. No long list of exceptions. No limited benefits. When you go to a regular hospital, you get $\$ 100$ a week paid directly to you. What's more, you get this Extra Cash over and above any other insurance benefits you may collect. If you don't need
all the money, put the rest in the bank. Sounds too good to be true? See for yourself. Write today for a FREE SAMPLE POLICY to read in your home. Then you'll find out that in just a few sentences, printed in plain language, you are promised $\$ 100$ a week for every week in a regular hospital. And you'll find out just how inexpensively you can have the complete protection you need. You'll see that this
policy covers ALL illnesses originating after the policy is issued, except mental illness and normal childbirth. You'll see that this F-39 policy, renewable at the option of the company, can be cancelled by you of the company, can be cancelled by you your FREE SAMPLE POLICY. The supply your FREE SAMPLEPOLICX. The supply obligation. Look it over and decide for yourself.

Bankers Life \& Casualty Company, Dept. 1400 4444 W. Lawrence Avenue, Chicago 30, Illinois
Gentlemen: Please rush me my FREE printed sample copy of your $\$ 100$-a-week hospitalization policy, Form 39, along with FREE information on rates. I understand there is no obligation.

Name
Address
City
Zone or
R.F.D

State

Get FREE FACTS On this Plan at Once
DETACH AND MAIL BOUND IN
POST CARD No Postage Needed
OR CLIP COUPON
THE WHITE CROSS PLAN
BANKERS LIFE \& CASUALTY CO. 用Boinis
Home Office: Chicago 30, III.
and field trips outside the hospitals are among the manifold and valuable services sponsored by Elkdom.

## CIGARETTES TO KOREA

Since 1950 (when the Korean hostilities began) the Elks National Service Commission has made a continuous practice of sending monthly shipments of cigarettes to our servicemen stationed in Korea. The millions of cigarettes received have illicited this representative response by Major General R. V. Lee, Adjutant General of the Army: "This most enviable record is one in which each of your members may take personal pride. On behalf of the Secretary of the Army, and our troops in Korea for whom these cigarettes are destined, I extend sincere appreciation for your continued thoughtfulness and generosity. Your donations are a great source of pleasure to our servicemen and are of inestimable value to the welfare and morale programs of the Armed Forces."

## OCCUPATIONAL THERAPY

During a prolonged period of convalescence, boredom can retard recovery; this is a proven medical fact and explains the reason that occupational therapy plays a major part in the treatment of the hospitalized veterans. Its purpose is to keep minds active and fingers busy. New skills are taught to the handicapped and recovery is invariably hastened.

Leathercraft is a popular pastime and there is no limit to the amount of leather hides that can be put to good use. Aware of this, the Elks of California instituted a hide-gathering program several years ago. The good work was soon taken up in other states. Today, lodges in Montana, Wyoming, Oregon, Nevada, North Dakota, Utah, Arizona and New Mexico are busily engaged in the collection of hides for this purpose. The leather is shipped to tanneries and the finished product, which arrives in beautiful colors, is a welcome gift at all hospitals. In Massachusetts, Elks who are close to the shoe manufacturing industry obtain therefrom generous donations of leather and plastics, which are distributed to hospitals in the New England area.

Efforts to help in occupational therapy, however, are not limited to this leather program. In addition, Elks throughout the country contribute watches, radios, TV sets, electrical appliances, motors and a number of other items to enhance the scope of occupational therapy programs at the hospitals.

## COURTESY CARDS

Courtesy Cards, issued to members' blood relatives who are now serving in the Armed Forces and were under 21 years of age when inducted, are still
available to all lodges desiring them. They may be obtained by writing for a supply to the Elks National Service Commission, Room 2860, 161 East 42nd Street, New York 17, N. Y. By presenting a Courtesy Card, duly approved by the lodge's Exalted Ruler and Secretary, servicemen may enjoy the gracious hospitality of our lodges.

## DURATION STICKERS

In 1942, the Commission designed a Duration Sticker as a method of assurance that an Elk serviceman had paid his dues for the duration; there could be no confusion, therefore, in the mind of anyone examining a serviceman's card bearing this sticker. Duration Stickers are still available and may be obtained by writing to the address given above. It is stressed by the Commission that all cards bearing this sticker should be honored.

## CIVIL DEFENSE

We are living in unsettled times. Our national government looks to the Order of Elks not only for its valued services in Veterans Administration Hospitals, but for its assistance in meeting difficult situations. They look for our assistance in Civil Defense, in all emergencies and in many other areas. Past response has demonstrated that this aid has always been given generously and promptly. The members of this Commission stand ready to respond in behalf of the Order to any future call of our government.

## TO OUR ABSENT BROTHER

The Elks National Service Commission lost a devoted leader on April 12th, 1960, when our beloved Vice-Chairman Henry C. Warner passed away. A gracious and kindly man, he endeared himself to everyone who ever had the pleasure of meeting him. His life was dedicated to the welfare of men and women in the service of our country and the patients in Veterans Hospitals. A man of wide and varied capabilities, he will be remembered for his keen perception and sound judgment in the administration of the affairs of the Commission.

## FINANCES

For this fiscal year, program finances were secured through surplus funds in the amount of $\$ 379,654.26$, remaining from the previous year's operations, plus $\$ 309,367.83$ from the Grand Lodge, representing a per capita assessment on members of the Order, and an additional $\$ 25,000$ appropriation authorized by the Grand Lodge at its annual session in Chicago in July, 1959. This appropriation was used toward administrative expenses in connection with the Commission's activities for the
current period. Interest on securities, together with miscellaneous donations, added $\$ 17,332$ to the income received during the fiscal year.

## CONCLUSION

Past Grand Exalted Ruler Hallinan concluded his Report with these important statements:
"All of the high aims and purposes of our programs would be meaningless without the devoted Elks and their ladies, who, by their regularly scheduled visits to the hospitals all over America, bring encouragement and cheer to the bedside of sick and disabled veterans. To this must be added a special tribute to the many subordinate lodges and State Associations which add generously to the funds received from us.
"Our Commission acknowledges with thanks and deep appreciation the splendid support and generous assistance of Grand Exalted Ruler William S. Hawkins. In his extensive travels he never failed to encourage and thank personally our dedicated committee workers.
"As in the past, we have continued to receive the cordial cooperation of Grand Secretary Lee A. Donaldson and his splendid staff.
"Any endeavor in Elkdom which attains any measure of success must receive the support and cooperation of the Past Grand Exalted Rulers, Grand Lodge Officers and Committeemen, District Deputies, State Association officials and subordinate lodge officers. This help was received in the fullest measure.
"Progress reports of the work of this Commission to the entire membership of the Order would be a difficult and costly undertaking. Thanks to the generous space allotted to us each month in The Elks Magazine, we are enabled to keep our members informed.
"An operation as involved as ours, covering the entire country as it does, necessarily requires experienced executive direction and a particular interest in the cause being served. We have been fortunate in having the capable services of our Executive Director, Brother Bryan J. McKeogh, and a loyal and devoted office staff. For the important field work necessary for the successful functioning of the Commission's programs, we have had the similarly experienced services of Brother Floyd H. Brown. To them we express the thanks of the Commission."

Members of the Elks National Service Commission, all of whom are Past Grand Exalted Rulers, are as follows: James T. Hallinan, Chairman; George I. Hall, Treasurer; Howard R. Davis, Assistant Treasurer; William J. Jernick, Secretary and Acting Assistant Treasurer; Frank J. Lonergan, Emmett T. Anderson, Joseph B. Kyle, William Hawley Atwell, John L. Walker, Fred L. Bohn and William S. Hawkins.

## An Ideological War

PEACEFUL co-existence and ideological war-incompatible though these con-
cepts may seem-often crop up together cepts may seem-often crop up together
in communist propaganda and even in official Soviet statements. It must be
conceded, however, that since incompatibility has never yet impeded the grouping of communist catch-phrases
before, there is no reason to expect it to before, there is no reason to expect it to
now. And it must also be conceded that, for all its inconsistency, Soviet propaganda is effective in many areas and is always dangerous. The communist theory of peaceful-co-existence-and ideo-
logical-war is explained in this month's logical-war is explained in this month s
excerpt from Freedom's Facts-monthly publication of the All-American Conference to Combat Communism. The
conference consists of fifty national patriconference consists of fifty national p.tir-
otic organizations, including the B.P.O.E. It publishes these facts to aid in the struggle of free men against aggression.
$\bullet$
Soviet Premier Nikita Khrushchev has declared ideological war on nearly everyppeared in the Soviet Party magazine Kommunist, and was reprinted in En-
glish in Political Affairs for April, 1960 . By "ideological war" Moscow means struggle short of military con-
fict. Khrushchev stated last year, "The main thing is to
tick to the position of ideostick to the position of resorting to arms to have our way. To put it bluntly, Khrushchev wants to gain world
victory for communism without having to use the Red army in
battle.
Peaceful co-existence is question not simply of co-
existence of different states but of states belonging to opposite social systems. Khrushcher wants peaceful co-existence between the communist bloc and wants free world. Most accurately, he wants
the free world to recognize the communist right to rule countries now run by communists and to stop "propaganda, provocations, the spreading of rumors
which may bring turmoil and discord." which may bring turmoil and this sense, peaceful co-existence is a protective position for Moscow and the communist bloc. If the free world agrees to this, it agrees to abandon all the
people inside that bloc who are yearnpeople inside that bloc who are yearn-
ing for a democratic society. in communist theory. This says that there is a world-wide struggle going on etween capitalism and
one outcome in this struggle-"the plete victory of the working class."
So, to communists, ideological war -as Khrushchev said-the use of all means short of large-scale military ac tion to achieve world communist vic
tory. Thus, ideological war represent Moscow's aggressive position against the free world just as peaceful co-existence represents its defensive position to proThe communists know that what they propose to do under the policy of most people outside the communist bloc. How, then, can they say that they are against the cold war? Its easy: "the
Kommunist explains cold war as, use of all means, including the means of propaganda above all for preparing and kindling a real war.$a$ as well as regularly interfering in the internal af-
fairs of of overthrowing the system existing of overthrowing the system existing
there." Taken at face value, that sounds like a proposal to call a truce between the U.S. and its allies on one side, and
the U.S.S.R. and its satellites on the the U.S.S.R. and its satellites on the
other. But, of course, it cannot be taken at face value.
Communists believe this statement completely when it applies to The communist bloc. Any enpeople inside that bloc is regarded as interfering in the
intenal affairs of other couninternal affais onist interfertries. Yet,
ence in the internal affairs of countries in the Middle East, Asia, Africa, Latin America States is called a part of the ideological struggle. ideological struggle.
Peaceful co-existence is the shield,
and ideological war is the sword of curand ideological war is the sword of current communist foreign policy.
Where is the biggest battlefield right now? Kommunist declares that the big battlefield in ideological warfare is the "masses of the people, many millions strong"-who have begun to move and
want to decide for themselves what system ensures them a better life.
With this state of affairs in the world, they say, "the eyes of all people are fixed on what is going on in the social-
ist and capitalist worlds. It is not words ist and capitalist worlds. It is not words
which assume decisive ideological importance but deeds-the standard of welfare of the working people, their economic and social gains.
In the phrase
In the phrase of a famous American hero, this is a struggle in which we have

## Finance-As a

## Businessman's Problem

(Continued from page 5)
to buy as well as sell; to be janitor as ell as bos
Oday can enough, the owner's tempera ment can contribute importantly to the
soundness of his business. Bankers sudy a prospective borrower's temper ment from two angles
The timorous bore
him to start because he obviously he on sufficient confidence in himself or his
product to convince product to convince and attract cus
tomers. The overly bold has two on him when he seeks to borrow. Htik apt to speculate, suffer a setback and he was right, until disaster to prov isaster overtakes The experienced lender can learn
much about his prospective borrowe by the way he presents his case for a vill put his best foot forward. when first proposes marriage and when he wants to borrow money. Expecting the
best, the score-keeping loan best, the score-keeping loan officer
sternly faults any deviation. If the applicant presents a neatly typed stapment of assets and liabilities with clearly defensible projection of earn-
ings, he gets serious attention ings, he gets serious attention. If he
hands over some figures worked out a scratch pad he is inviting searching inquiries. He could do worse only by
briefing the banker verbly briefing the banker verbally, mean-
while scrawling approximate fig men the back of an envelope and handing in over as his financial statement. Noth ing drives a banker more quickly behind his currency curtain than figures
which are merely suggestive. wants is clear, concise facts. What he
wher In financing a new or you lot of simple guesswork is requiness bankers call it hypothetical projection insurance, power, etc., can be payroll, pated with some accuracy. Sales anticiume, profit margins, inventory, market again, competence of the ponditions and, gain, competence of the proprietor are
less easy to determine. The borro who makes a careful and obrower analysis of these factors will quickly
win his banker's respect win his banker's respect-an attitude cash. cash.
duced themselves to the loan men introlarge metropolitan bank. They wanted to open a cutrate store, they
said, where nothing, from a dress to dishpan, would cost over $\$ 3$. Their plan was to buy up distress merchandise at a fraction of its value and resell at irresistible bargain rates. Cutrate retailing is among the most fiscally hazThe partners needed

## An Ideological War

PEACEFUL co-existence and ideological war-incompatible though these concepts may seem-often crop up together in communist propaganda and even in official Soviet statements. It must be conceded, however, that since incompatibility has never yet impeded the grouping of communist catch-phrases before, there is no reason to expect it to now. And it must also be conceded that, for all its inconsistency, Soviet propaganda is effective in many areas and is always dangerous. The communist theory of peaceful-co-existence-and ideo-logical-war is explained in this month's excerpt from Freedom's Facts-monthly publication of the All-American Conference to Combat Communism. The conference consists of fifty national patriotic organizations, including the B.P.O.E. It publishes these facts to aid in the struggle of free men against aggression.

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To put it bluntly, Khrushchev wants to gain world victory for communism without having to use the Red army in battle.

Peaceful co-existence is a question not simply of coexistence of different states but of states belonging to opposite social systems. Khrushchev wants peaceful co-existence between the communist bloc and the free world. Most accurately, he wants the free world to recognize the communist right to rule countries now run by communists and to stop "propaganda, provocations, the spreading of rumors which may bring turmoil and discord." In this sense, peaceful co-existence is a protective position for Moscow and the communist bloc. If the free world agrees to this, it agrees to abandon all the people inside that bloc who are yearning for a democratic society.

The ideological war concept is basic in communist theory. This says that there is a world-wide struggle going on between capitalism and socialism; communists claim that there can be only

one outcome in this struggle-"the complete victory of the working class."

So, to communists, ideological war is -as Khrushchev said-the use of all means short of large-scale military action to achieve world communist victory. Thus, ideological war represents Moscow's aggressive position against the free world just as peaceful co-existence represents its defensive position to protect communist rule where it now exists. The communists know that what they propose to do under the policy of ideological war is called cold war by most people outside the communist bloc. How, then, can they say that they are against the cold war? It's easy:

Kommunist explains cold war as, "the use of all means, including the means of propaganda above all for preparing and kindling a real war . . . as well as regularly interfering in the internal affairs of other countries with the object of overthrowing the system existing there." Taken at face value, that sounds like a proposal to call a truce between the U.S. and its allies on one side, and the U.S.S.R. and its satellites on the other. But, of course, it cannot be taken at face value.

Communists believe this statement completely when it applies to the communist bloc. Any encouragement to freedom-loving people inside that bloc is regarded as interfering in the internal affairs of other countries. Yet, communist interference in the internal affairs of countries in the Middle East, Asia, Africa, Latin America, Europe, and even the United States is called a part of the ideological struggle.
Peaceful co-existence is the shield, and ideological war is the sword of current communist foreign policy.

Where is the biggest battlefield right now? Kommunist declares that the big battlefield in ideological warfare is the "masses of the people, many millions strong"-who have begun to move and want to decide for themselves what system ensures them a better life.

With this state of affairs in the world, they say, "the eyes of all people are fixed on what is going on in the socialist and capitalist worlds. It is not words which assume decisive ideological importance but deeds-the standard of welfare of the working people, their economic and social gains."

In the phrase of a famous American hero, this is a struggle in which we have not yet begun to fight.

## Finance-As a Businessman's Problem

## (Continued from page 5)

to buy as well as sell; to be janitor as well as boss.

Oddly enough, the owner's temperament can contribute importantly to the soundness of his business. Bankers study a prospective borrower's temperament from two angles.

The timorous borrower has a strike on him to start because he obviously hasn't sufficient confidence in himself or his product to convince and attract customers. The overly bold has two strikes on him when he seeks to borrow. He is apt to speculate, suffer a setback and then hang on doggedly, trying to prove he was right, until disaster overtakes him.
The experienced lender can learn much about his prospective borrower by the way he presents his case for a loan. There are two times when a man will put his best foot forward: when he first proposes marriage and when he wants to borrow money. Expecting the best, the score-keeping loan officer sternly faults any deviation. If the applicant presents a neatly typed statement of assets and liabilities with a clearly defensible projection of earnings, he gets serious attention. If he hands over some figures worked out on a scratch pad he is inviting searching inquiries. He could do worse only by briefing the banker verbally, meanwhile scrawling approximate figures on the back of an envelope and handing it over as his financial statement. Nothing drives a banker more quickly behind his currency curtain than figures which are merely suggestive. What he wants is clear, concise facts.

In financing a new or young business a lot of simple guesswork is requiredbankers call it hypothetical projection. Fixed costs such as rent, heat, payroll. insurance, power, etc., can be anticipated with some accuracy. Sales volume, profit margins, inventory, market stability, competitive conditions and, again, competence of the proprietor are less easy to determine. The borrower who makes a careful and objective analysis of these factors will quickly win his banker's respect-an attitude which is often readily convertible into cash.

Some years ago, two young men introduced themselves to the loan officer of a large metropolitan bank. They wanted to open a cutrate store, they said, where nothing, from a dress to a dishpan, would cost over $\$ 3$. Their plan was to buy up distress merchandise at a fraction of its value and resell at irresistible bargain rates. Cutrate retailing is among the most fiscally hazardous known to man.

The partners needed $\$ 5,000$ to start,
and ordinarily the bank would have indicated that a pawnshop was a more appropriate source of funds for such a chancy venture. But the partners had done their research thoroughly. Even though times were prosperous, they showed how a continuing supply of merchandise could be developed-with cash. They had analyzed their location in regard to traffic, customers and competition.
Their thorough research impressed the bank and the requested loan was therefore made.
Today the partners are opening two or three new cutrate stores a month. They have a credit line with the same bank that exceeds $\$ 1.5$ million. Precision paid off.

Whatever reverence money lenders may publicly profess for exact figures, they acknowledge privately that such data are often more meaningful for what they tell about the man who prepares them than for themselves. The balance sheet or profit and loss statement doesn't repay loans. People repay them and people, therefore, are the more important. Consequently, sound lending for small business comes down

## Tribute to Pershing

Pursuant to a Joint Resolution of Congress, President Eisenhower has proclaimed September 13 as General of the Armies John J. Pershing Centennial Day, in honor of the 100th anniversary of the birth of the leader of the American Expeditionary Forces in World War I.

The President invited the Nation to observe the date with appropriate ceremonies in tribute to General Pershing and the men who served with him.

General Pershing was a member of El Paso, Texas, Lodge, and manifested his affection and regard for the Order on two memorable occasions. On his triumphal return to the United States in September, 1919, his first public appearance was at a reception tendered him by the Grand Lodge officers at New York Lodge No. 1. General Pershing acknowledged the Order's support of the war effort in these words:
"We who were fortunate enough to be sent to the battle fields of Europe to represent our people, felt that we had a united nation behind us; and I know of no organization or body of men whose patriotism, whose loyalty and whose benevolence have contributed in a greater degree to making that a possibility. We have felt not only the spirit of your patriotism, but we have felt the national benefits of your efforts to carry forward the principles for which America has stood in this war."

In 1941 he participated in a nationwide radio broadcast in connection with the presentation of awards to winners in the Order's World War II essay contest, on the subject "What Uncle Sam Means To Me."
to the inherent soundness of people and judgment. If a man is flexible enough to adjust to changing business conditions; if he stands up under pressure; if the people who know him think well of him because his record is favorable; if his competitors, suppliers and trade association colleagues recommend him; if he is backing his judgment with his own money, he is, obviously, a paragon of society.

That's the kind of fellow banks want as clients.

But if he doesn't understand his own problems and talks vaguely about wanting money for "current expenses" or "working capital" without being able to define his needs exactly, he is not likely to get it.

The borrower's attitude toward loan terms also indicates his business acumen. It costs money to borrow money and sometimes it costs quite a lot. However, borrowed money can be put to work. The business which nets 12 per cent on its capitalization-and many industries do-obviously has a clear profit on money borrowed at six per cent. Many businesses-large and small-net more than 12 per cent on capital and for some of them interest charges of eight, twelve or even fourteen per cent can simply pave the way to more profit.

Interest rates may be misleading because they often are merchandised to appear lower than they really are. A term loan rate, repayable monthly, may be quoted at $\$ 5$ per $\$ 100$. (Or it may be $\$ 6$ or even $\$ 8$, varying with the risk, the area and state law.) But $\$ 5$ per $\$ 100$, discounted and amortized monthly over a period of a year, is nearer 10 per cent simple interest-9.7 per cent, to be exact. Lending charges discounted in this manner are about double simple interest: $\$ 6$ per $\$ 100$ is 11.7 per cent and $\$ 7$ is 13.8 per cent.

The cheapest way to borrow money is by single payment unsecured demand note. It carries straight interest and by far the greatest volume of business loans are made on this basis. But for small business without established credit, the convenience and protection of installment loans is usually considered worth the cost.

When money is tight, as at present, lending banks often insist that the borrower open an account, and in some cases require that part of the loan be kept at the bank as an average minimum deposit.

Many businesmen resent this. They want to pick the bank where they put their money. From the lender's point of view, however, it is quite sensible practice.

If the borrower draws his account down, he may operate on too thin a margin. He cannot take discounts; he is unprepared for an emergency and he should be called promptly to account. If his deposit is in another bank, this benign

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protective supervision by the lending bank is impractical.

When one small but confident retailer drew all but $\$ 200$ of his $\$ 3,000$ loan within a week, his bank became concerned, and checked immediately. The retailer had made a substantial down payment on twice the amount of goods he normally sold over Easter. Fortunately, the bank persuaded the retailer to cancel the extra order before confirmation. He had difficulty selling even his normal stock. By extending the note, the bank was able to save his credit and his business.

Banks are a major but by no means the only source for small business loans. There are, for example, local finance companies for modernization and equipment programs, as well as national sales financing plans and manufacturer's finance operations. These latter may range from the maker of air conditioning or soda fountain dispensing equipment to a drug store line of medicines and chemicals. From half to threefourths of all equipment sales to small business are financed by some source of small business credit.

Classified advertisements under "business loans" and "capital to invest" in metropolitan newspapers often prove fruitful. These vary from an investment company with $\$ 25,000,000$ available, to eager young men of varying
capabilities with $\$ 5-10,000$ they wish to invest.
These ads are generally legitimate. Lending money is usually too profitable to require a shady sideline. But there is a catch. The more money that is available, the tougher the terms are likely to be. When a person wants to invest services with money, the less cash he has, the more he is likely to demand in salary or drawing account. The occasional sharpers should not obscure the fact that advertising the availability of money, as many banks have discovered, is no less legitimate than advertising the availability of soap.
Today the happy co-existence of debt and thrift, which together have attained undreamed of heights, is a source of wonder and irritation to those remaining unregenerated economists who once loudly said it couldn't be and now grumble that, though it is, it shouldn't be.

No group of experts can yet agree on just how much debt an individual or a small business can carry, because carrying capacity varies widely. One man may collapse with one-quarter of his annual income allocated to debt amortization; another may be happily productive with one-half of earnings committed. The latter has probably discovered that while he must pay taxes on interest earned by his thrift, he

## THE ELKS MAGAZINE Small Business Articles

Articles of a business nature regularly appear in The Elks Magazine. These articles are published in the interest of the very substantial percentage of members of the B.P.O.E. that, surveys prove, are engaged in small business. Previous articles included:

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Your comments and criticism or suggestions about this series of articles are welcome.
deducts from taxes interest paid on debt. This, he may have figured, makes debt a good deal.

Another source of capital is equity financing. This is often painful to the proprietor because it involves, in his mind, giving away a piece of the business he slaved to establish and of which he is sole boss. However, financing by issuing common stocks can be most advantageous. As the sage board chairman of a $\$ 500,000,000$ corporation once remarked, "Nobody ever went bankrupt from issuing common stock."

Stock financing, large or small, supplies money where it is usually needed -in the permanent capital structure of the business. Lack of adequate capital is a most serious handicap of small business. Whether it comes from relatives, friends, or people in the community, equity financing also helps open up other credit resources; for the hard fact is that more bank loan applications are rejected for lack of capital than for any other reason. Spread of ownership beyond the proprietor can be a substantial plus in building confidence in the owner and in the prospects for the business.

Fear of losing control through taking in co-owners is regarded by the American Management Association as perhaps one of the most groundless of all business apprehensions. Rarely is it necessary to sell as much as half of the controlling interest. If eventually this should become necessary as the business expands, effective working control can be maintained by placing the majority of the stock among people of unquestioned loyalty.

There is one axiom of equity financing which should be observed. This type of capital must be raised when the business is prospering. It is designed not for current but for future needs. It rarely, if ever, succeeds as a last-minute measure of desperation.

There are also lenders operating in selected fields. They are willing to finance highly specialized business in which banks have little experience. They keep their money out of trouble and their assets growing by carefully supervising the operations of each borrower. When danger signals appear, they alert the proprietor and recommend a course of action. For their money they may charge one to one and a half per cent per month on a daily basis; but, say borrowers, it is worth it.

But the foremost dependable source of loans for the small business man is his banker. He should be carefully, consistently and honestly cultivated. There is no magic-no formula for winning his aid, that is not based on common sense. But so long as it is true that the most useful business tool ever developed is credit, the small businessman would do well to tend his primary source of it with constant and persevering diligence.

Rendezvous with a Storm
(Continued from page 7)
most daring and precise operations of the Korean War. He'd have given his eye teeth to be in on it. But here he was shelved on the Salonder, whose main armament consisted of a battery of 7 -inch oil hoses!

There was a certain ironic twist to Lathe's assignment as Commanding Officer of a fleet oiler. Up until then, destroyers were his life. He had roamed the Pacific in them during the great war. He was gunnery officer of one with " 31 knots" Burke down in the Solomons. He had moved up to exec of a destroyer in Halsey's Third Fleet. Finally, he had commanded his own "can" at Okinawa, shot down a Kamikase and received the Legion of Merit.

Then there was Washington-in Washington, there were no opportunities to exult over the disciplined surging power of propellers, to experience the knife thrill of torpedoes running true. Instead, there was the Pentagon, politics and above all, the desk-immobile, stolid and unresponsive.

And now he had command of a sluggish oiler while his classmate, Dick Somers, commanded a choice destroyer division.

He had known Dick Somers since they were midshipmen together. In many ways they were much alike: same age, same general size and build, angular, just short of six feet, same brown eyes and somewhat the same slight tendency for greying hair around the temples. But they did not look alike. More important, they did not think alike. Dick thought as the robust extrovert that he was, capably appreciating the importance of his professional skill as a naval officer and impulsively enjoying the exercise of that skill. Lathe, on the other hand, was more deliberate in his actions, and more careful in evaluating the various factors involved in making decisions, and more tenacious in his convictions of the soundness of his action. His pleasures were great but they were the reflective pleasures of knowing that what he did was done right.

Lathe knew how the "little job" should be done, how to cut the Communist's supply line rushing reinforcements to the perimeter of Hung-nam. There, the Americans were desperately holding the line to permit the evacuation of that port. But he also knew that his way would not be Dick Somers' way. It would not be as colorful; it would not make as interesting a tale.

Tomorrow night Dick would move in close to the beach about 35 miles north of Hung-nam. Two destroyers would shell the main rail line along the coast at that point. This would be purely a diversionary effort, while the third destroyer landed a raiding party in the
dark of the night to blow up the tunnel six miles to the south.

Joe Philbert, the Salonder's executive officer, knocked on the door.
"Message just came through, Captain, to proceed to point 'Juliet' and refuel the carrier task group. Rendezvous Thursday at first light."
Point "Juliet" was up in the vicinity of Hung-nam. Lathe glanced at the chart on the bulkhead.
"Have you plotted it? How long will it take to get there?" he asked.
"If we get underway by 1030 Tuesday we can make it on time." Commander Philbert said. "I've already arranged for tugs and pilot."

Good. Anything was better than staying in port. At least Lathe would have something to occupy his thoughts while the "little job" was being carried out. Outside, the chipping hammers kept pounding and Lathe was glad when the day was over and he could leave the ship.

At five o'clock, Lathe changed into civilian clothes and called for his gig. Admiral Tessard, who had been Lathe's boss back in the Pentagon, was giving a cocktail party.

As the gig pulled away from the ship, Lathe noticed two men on a stage painting red lead over the rust spots on the side of the ship. Ship's work had been knocked off at four o'clock and these men were still working. Lathe knew that he had a good crew; that the men would keep working as long as there was work to do. On an oiler, there was always work to do. Lathe cursed the perpetual rust.

As he walked into the lounge, the noise of a hundred voices all talking at once reminded him of the din and racket of chipping rust aboard ship. He stepped up to the bar and ordered a highball. In one corner, Admiral Tessard was talking to four junior officers who were listening respectfully and laughing at the right moments. They're just trying to make numbers, thought Lathe. To the right of this group, he saw a handsome young pilot with a chest full of ribbons, surrounded by a half dozen young wives and their reluctant husbands. This was the heroworshipping set, thought Lathe. His deduction that they were married was easy. There just weren't many single girls in Sasebo, except Japanese.

Someone touched his arm gently and he turned and saw her. She was small, vital and perfectly proportioned. Her brown hair was cut short in a boyish manner and her pixie face smiled.
"You're Lathe Meany, aren't you?" she asked. "I'm Avis Tessard. Dad has told me about you."

So this was Admiral Tessard's daughter. This diminutive sprite. He was

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wrong. There was a single girl in Sasebo. Suddenly, he wanted to unburden himself.
"You're not married or engaged or something?" Lathe asked.
"Good gracious, no!" Avis laughed.
"Then you're just the girl for me," he said. "Here, let me buy you another drink and tell you my troubles."

Avis made a wry face.
"Here we go again," she said. She noticed the questioning look in Lathe's eye.
"You men always pick on a strange girl-preferably, unattached me-to tell their troubles to. When you really get to know me, then you clam up. What's it this time? Your wife doesn't understand you?"

Lathe laughed.
"Nope-not guilty. And not married. My trouble is that I am tongue-tied," said Lathe.
"You don't sound tongue-tied."
"That's because-as you so rightly put it-you're a stranger. If I knew you better, I'd become self-conscious and inarticulate," he said. "At least, that's the way I am around girls-about certain things," he added.

It seemed so natural to tell Avis about his ship. Avis had the knack of listening, of nodding at the proper moments. When he finished, she smiled.
"The trouble with you, my friend," she said, "the trouble with you is that you don't understand women. A girl wants to look upon a man as her hero and you don't do anything to help her out."
"No one can be a hero on an oiler," said Lathe.
"Look, Captain, every man is a hero to some girl. He doesn't have to be a jet pilot or a destroyer skipper. He just has to feel that what he is doing is important and let his girl know how he feels. Your trouble is that you don't realize how important your job is."

Lathe recalled this conversation six days later as the first carrier came alongside.

As Captain, Lathe Meany's station was on the port wing of the bridge. The sun rising above the horizon shone on a crinkled and crenulated face that had long since lost its Pentagon pallor. Underneath the weathered skin, he still retained a quick and youthful alertness to the dangers of two large ships drawing together at a relative speed of five knots. The Salonder's job was to hold a steady course; the carrier's was to take position alongside. A steering casualty, or even a bad steer by either ship, could bring the two ships careening together. True, the speed was not great, but the momentum of such vast tonnages sucked together by a sort of venturi effect would cause damage that would require Navy Yard repairs.

As the two ships settled down to station keeping and pumping and receiving fuel by way of the flying rigs, Lathe

Meany had more time to reflect. The Salonder could handle six destroyers on the starboard side in the time it took to replenish the one carrier to port. Seven ships. There was a social aspect to the job of commanding an oiler. Sooner or later, each ship would have to pull up alongside the Salonder to get some fuel. A floating filling station, that's what she was. With a fleet of steady customers.

Around noon the wind began to veer and the force built up. It was necessary to reorient the axis of the replenishment formation twice during the afternoon. By 2200 that night, the last heavy came alongside. It was the cruiser Stockton, flagship of the task force. The wind had risen to 40 knots and the green water was breaking over the bow of the Salonder.

The bridge talker who manned the ship to ship telephone lines came over.
"The Admiral is on the other end and wants to talk to you, Captain," he said. Lathe picked up the handset.
"Captain Meany, here, sir," he said.
"Lathe, this is Admiral Tessard. Are you familiar with that operation Dick Somers is pulling off tonight?"
"Yes, sir."
"Well, he's having some trouble. He got the demolition team ashore safely but on the way out he struck a mine which blew a hole in his starboard shaft alley and ruptured the fuel oil settling tanks. He says he can manage on one engine but with over half his fuel contaminated with water, he will need refueling by dawn at the latest."
"What about the demolition team, Admiral?"
"I've diverted one of the other destroyers to go in and pick them up, the second destroyer will cover. The main problem now is to save the Will Reid. With this gale coming up it's going to be rough going. I've ordered the Takawon, the salvage tug, to the scene to take her in tow, just in case-"
"Where will we rendezvous, sir?" asked Lathe.
"Thirty miles northwest of Juliet. That will put you well off shore and about 35 miles from the Will Reid's present position. Somers says he can make 10 knots on one screw. But I doubt if he can hold it in this weather. I've already sent a message to him and I am sending your directive over to you
now by high line. Okay?"
"Aye, aye, sir. We'll make it," said Lathe. It was just like the Admiral to employ the personal touch, the Nelson touch. Admiral confers with his Captain. The thing that builds morale, the thing that exerts leadership.
"Then, good luck!" The admiral put the phone down and was gone. No instructions how to do it-just do it.

When the Stockton pulled away, Lathe Meany went into the chart house and plotted his course. About 7 hours to rendezvous, 72 miles to go. Something better than 10 knots would do it,
but Lathe wanted to be there early. Anything could happen. He went out on the bridge.
"Officer of the Deck, set course 335, speed 12 knots. I'll send up the night orders later," he said.
"Aye, aye, sir," said the officer of the deck. As Lathe left the bridge for the sea cabin, he heard the necessary orders being given to the helm and to the lee helmsman standing by the engine order telegraph.

In his sea cabin, Lathe began writing the night orders.
"1. Steaming independently on course $335^{\circ}$ True and gyro; $338^{\circ}$ per steering compass; at 13 knots, 68 RPM's to rendezvous point bearing $315^{\circ}$ from point Juliet."

The night orders were written to govern the action of the officer of the deck and the watch during the night while the rest of the crew slept. Each Navy Captain spelled these out in detail and in writing so that there would be no chance of misunderstanding when the watch changed at midnight and at 0400.
" 2 . No land or navigational lights are expected to be sighted. Sunrise will be at 0549."

At sunrise, the navigation lights of the ship were turned off. More important, it pinned down the time of dawn when the Salonder was to meet up with Will Reid.
"3. Expect to pick up Will Reid on radar about 0420 bearing two points on port bow. Call me at 0430 if contact has not been established."

Lathe figured this out as closely as he could. Most of it was based on an educated guess. Dick Somers would try to be at the rendezvous point on time. With dawn breaking about 0520 , Lathe allowed an hour to close the radar range.
"4. Have starboard fueling stations manned by 0500 ."

Better to be early than late. Then the final, but by no means the least important item:
" 5 . Review and abide by the standing night orders, particularly in regard to making reports."

Captain Lathe Meany was asking for it. He knew that he would be awakened at all hours of the night for reports of ship sightings and other things. But there was no way out. Navy regulations states flatly that the responsibility of the Commanding Officer is absolute. There were hundreds of courtsmartials of Captains whose ships had collisions or ran aground during the night when the Captain was not even on the bridge. Navy Regs meant what they said.

Lathe signed his name and sent the night order book to the bridge. It was 2330 , thirty minutes to midnight. Lathe undressed, climbed wearily in his bunk and turned off the light.

At 0426, the voice tube barked into Lathe's ear, waking him up.
"Captain, we have a radar contact bearing 355 distance 12 miles."

Lathe shook his head and blinked a few moments before answering. It would be the Will Reid, the time was

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Photographed when Massachusetts Elks presented the "History of the Order of Elks" and other volumes on Elkdom to the State House in Boston were, left to right, D.D. Joseph E. Brett, Grand Trustee Edward A. Spry, Past Grand Exalted Ruler John F. Malley, I. Albert Matkov, Librarian of the Commonwealth, Chairman John E. Fenton of the Grand Lodge Judiciary Committee and Past State Presidents Louis Dubin and Dr. Wm. F. Maguire.


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## THE BEST TROTTER I EVER SAW



Jamin (no. 5) shows surge of power in stretch at Roosevelt Raceway.

# Sure Defeat Became Victory 

IBy TDIE MIITILEIR

AMERICA'S NO. 1 HARNESS HORSEMAN

As a driver, owner, trainer and breeder, I've won almost all the big ones in my sport-the Messenger, the Hambletonian, the Little Brown Jug and the Kentucky Futurity. You'd think that one of these would have produced my most exciting memory.

Strangely, such is not the case. The greatest event in my thirty years of racing all over the world came in a race which I merely watched from the paddock at Roosevelt Raceway on Long Island in 1959. The event was the first International Trot and the winner of that race was France's Jamin, definitely the greatest I ever saw.
Champions from seven nations were entered in the International to determine a first truly authentic international trotting champion. The entries were Adept (Sweden), Icare and Tornese (Italy), Icacourt (Germany), Jamin (France), Jens Protector (Norway), Philip Frost (Canada), and Trader Horn (U.S.A.).

I had been telling everyone that the French trotter was a tremendous animal, not for sheer speed but for ability to overpower the opposition with endurance. Everyone scoffed and the consensus was, "He won't be within 50 yards of Trader Horn at the finish." Trader Horn was America's best, driven by a good friend, Bill Haughton.

However, I had seen Jamin race in Europe three times and knew just how good he really was. I had seen him spot fields twenty-eight to fifty-five yards in French races and win easily. He had
given me 25 meters in two races there with Great Lullwater, yet had passed my trotter like he was standing still.

In the International it looked briefly like calamity was in store as Jamin, Ivacourt and Jens Protector made breaks. Jamin recovered swiftly and lost little yardage. The big, rangy French trotter brushed his knees on the first turn, eager to improve position.

At the half, Philip Frost trotted up on the outside to take the lead from Tornese on the rail with all others holding position. After Philip Frost came Tornese, Trader Horn and Jamin.

Haughton moved Trader Horn up to take the lead at the mile in 2:06 1/5, using the whip. By now, Jamin was the object of all eyes. His long gait ate up the ground. First he picked up Tomese, then at the stretch turn Trader Horn wilted. Timed in 2:02 for the final mile, Jamin travelled the last half entirely on the outside for a 3:083/5 clocking for $1 / \frac{1}{2}$ miles.

Jamin's margin over Tomese at the wire was a half-length. Though a sentimental favorite, Jamin was not a betting one and paid $\$ 11.70$. The sound-ly-beaten Trader Horn was bet into 85 cents on the dollar favoritism.

I had a few dollars on Jamin, but that isn't the reason I think he was the greatest. He showed me tremendous courage and extraordinary ability in rallying from what seemed like sure defeat to an overpowering victory in a world championship race.
As interviewed by Harold Rosenthal.
right but it was about 40 degrees to the right of where he expected her.
"What's her closest point of approach?" he asked.
"The closest point of approach will be 3 miles to starboard on this course," the officer of the deck answered.
"O.K." said Lathe, "I'll be on the bridge in a few minutes."

He climbed out of the bunk and stretched. There was time for a quick shave. As he mixed the lather, his thoughts went back to the time when as a young man he had been invited to go fishing with Senator Burns, who had appointed him to the Naval Academy. The Senator was staying in a beach cottage at the time and Lathe found him on the back stoop shaving.
"Son," Senator Burns had said, "you probably wonder why I am shaving just to go fishing. Well, I'll tell you. I always shave before an important meeting or conference. If I don't, I feel selfconscious about my appearance and I find I can't do my best. Well, catching fish is important, too."

Lathe smiled as he remembered the incident and how he had done the same thing himself ever since then. Today would be an important and crucial day.

He finished dressing and went out on the wing of the bridge. The seas were mountainous and the gale was howling through the riggings. Ahead, just about a point on the starboard bow, Lathe could barely make out a ship.

Lathe watched her for several minutes through his binoculars as the sky gradually began to get lighter. The thick grey overcast assumed a definite outline and the towering seas cascaded spray over the entire ship.

Salonder rode well. About every sixth wave the bow would plunge suddenly beneath the sea and the stem would lift the propellers clear of the water. But she maintained steerage and there was remarkably little yaw or roll.

Not so with the Will Reid. She was in irons. The wind had caught her bow and she lay helplessly in the trough of the sea, careening over 40 to 45 degrees with each roll.

Lathe was trying to make out whether she still had way on when the bridge radio crackled.
"Webfoot, this is Seagull. Do you read? Over." It was the Will Reid calling Salonder, using their tactical calls. Lathe picked up the mike.
"Hello, Seagull, this is Webfoot. Read you loud and clear," he answered "Let me talk with Captain Somers."
A few seconds later, Dick Somers' voice boomed over the circuit.
"Lathe, this is Dick. We're in pretty bad trouble. Having a hard time keeping up steam. Every now and then we get a shot of water in the fuel. We can still use the port engine but it's these damn boilers. Can you take us in tow?"

Lathe had anticipated this request and had weighed the possibilities. It
was a risk, a bad risk. He had another plan, one based as they say in the Navy on a "calculated risk". At least it would be a "calculated risk" if it succeeded. If not, it would be bad judgment.
"Dick," he spoke into the microphone. "I think it is too risky. This is my plan. I'll cross over to windward of you and lie to, forming a lee. Then you work your bow around to my starboard quarter. I'll pass over my heavy weather rig to your forward fuel trunk and feed you oil direct to the boilers. Do you understand?"
"Lathe, I got the last part of your message but the first part faded out. Will you repeat the part before that business of passing over the heavy weather rig?"

Lathe repeated it. Dick Somers' voice exploded over the radio.
"That won't work, Lathe!" Dick yelled. "The way we are rolling we would collide! Pass us a line and take us in tow."

Lathe flushed. Everyone on the bridge had heard this outburst. Dick thinks all I have to do is to pass alongside and throw him a line. Doesn't realize that these oilers can't maneuver like destroyers. But this was no time to argue, Lathe decided. He was still a few numbers senior to Dick and it was still his responsibility as officer in tactical command to make the decisionand to take the blame. Lathe picked up the microphone.
"Seagull, this is Webfoot," he spoke with precision. No more "Dick" and "Lathe". This was the impersonal voice of ship to ship, of officer in tactical command to a subordinate. "Seagull, this is Webfoot, we will carry out the plan that I gave you. Out."

The last word cut off all discussion.
"I'll take the Conn. Steady on course 350," he said to the helmsman.

With the stern of the Will Reid about 400 yards on Salonder's starboard bow, Lathe ordered right full rudder and stopped the engines. The inertia of the oiler kept the ship heading in a northerly direction for about thirty seconds before the rudder began to take effect. That was one of the things Lathe had learned. Salonder did not respond like a destroyer. You had to anticipate every action of the rudder and the engines. The tremendous inertia was hard to stop or deflect.

Salonder began laboriously to swing right and to slow down. When she was abreast of Will Reid, Lathe ordered all engines backed two-thirds. The ship continued to surge ahead for a while, then stopped. Salonder lay to, making a lee for Will Reid on her starboard.

Lathe called the cargo officer and ordered him to pump oil over the side from both forward rigs. "Oil on troubled waters," the Bible said. It would take a lot to calm this sea.

Salonder began to roll, each succeeding roll becoming more pronounced.

Below in the wardroom, Lathe heard the furniture falling over, crockery crashing. Oilers were usually pretty stable platforms and gear was not normally tied down. But with the mountainous seas striking her beam, Salonder shuddered and groaned with every roll.

Will Reid, on the other hand, was riding better. The lee formed by $S a$ londer and oil on the water had their effect. Not much, but she was no longer the helpless derelict she had been, ready to capsize at any moment. Lathe watched as the destroyer struggled to turn into the wind and approach the oiler. Turning with one engine was a difficult thing, especially when it was on the wrong side.
Will Reid backed and filled for several minutes, making little or no progress. Finally, Lathe decided to take a hand in bringing the two ships closer.
"Seagull, this is Webfoot," he said over the mike. "Kick it ahead as I back down and I'll pass you a line to bring your bow around."

The fury of the gale was lashing the two ships unmercifully. Lathe prayed that he would be able to get a line over. He looked aft on the cargo deck of Salonder and saw the boatswain's mate prepare to heave a line over. On Will Reid two men were holding on to a life line abreast the gun mount, ready to dash out and receive it. At the right moment, the boatswain's mate heaved the line and the two sailors scurried out on the forecastle and began to haul in the messenger line. For two interminable minutes they struggled with the hawser and finally succeeded in passing the bight over the cleat. A towering sea crashed down on them just as they began to pull themselves aft along the life line to safety. For a few seconds, Lathe wondered if they were washed overboard. As the spray cleared, he saw them duck through the water-tight door to safety.
Slowly, the destroyer's bow turned and headed for the oiler. When she was about 40 feet off the starboard quarter, the span wire and heavy weather rig was passed over and secured just under the destroyer's bridge. The hose followed and the end was tied down into the fueling trunk.
"Webfoot, this is Seagull. Okay now, you can start pumping."
"Seagull, this is Webfoot. Are you ready to go ahead?"
"Webfoot, this is Seagull. Affirmative."
"Seagull, this is Webfoot. Am going ahead one-third."

Salonder began to inch ahead. Will Reid's bow began to fall off and Lathe passed the word back to the winch to take in the slack in the hawser. A tremendous swell got between the two ships, causing them to roll in opposite directions away from each other and the hawser snapped like a piece of string. But by now both ships had way


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on and Will Reid began to respond to her rudder and one engine. Fortunately, the heavy weather rig was over 300 feet long. The winch operators skillfully paid out the span wire and in the lines controlling the hose saddles to prevent them from becoming taut.

Lathe picked up the mike.
"Seagull, this is Webfoot. I'm going up to 8 knots and coming around in small increments to a heading of 125 degrees to bring the sea on my port quarter. Watch me closely. I'll give a wave of my hand everytime I change course 5 degrees. Then I'll settle down before turning again."

Will Reid acknowledged.
The Salonder slowly fought its way around, out of the crevasse-like trough. Seas buffeting the port side had carried away the forward gasoline rig, leaving a tangled mass of hoses and cables on the forecastle. Lathe had all he could do to stay on his feet.

Gradually, the roll eased as the seas hauled aft to the quarter. Will Reid, protected in the lee of Salonder and receiving fuel uncontaminated with water, adjusted her position on the starboard quarter. She now could use her one powerful engine to good advantage and her Captain did an excellent job of keeping station on Salonder.

Tethered together, the two ships rode the weather all that day and the next. Lathe sat in his bridge chair and watched Will Reid yaw and corkscrew as she followed alongside of Salonder's wake. He felt a surge of pride in his crew. The men had worked twice around the clock and had performed their duties with skill. Lathe still regarded destroyers with affection but it was only part of an awakening devotion to the Navy as a whole. For the first time he felt a fondness for Salonder.

Near Oki Gunto, the weather let up and the two ships headed south for Sasebo. By then, Will Reid had cleared one of her contaminated tanks and it was no longer necessary to stay hooked
together. Just prior to pulling away, Dick Somers called Lathe on radio.
"Lathe, this is Dick," he said. "You were right, old man. What you did was 'above and beyond'. When I get in, I'll tell the Admiral what a hero you are! All I want to say is, Thanks!"

Lathe looked at the grinning faces of the watch on the bridge.
"Think nothing of it, Dick," he replied. "Just one of our many services. When we get in port, I'll send someone over to wipe your windshield!"

The "little job" had been a huge success. The demolition team had succeeded in blowing up the tunnel and a section of the railroad which ran along a cliff overhanging the sea. All hands were picked up by the other destroyer and there were no casualties.

The word had gotten around at Sasebo before the ships steamed into port. A big reception committee was on hand to greet the Will Reid and to congratulate Dick Somers on his planning and execution of the raid.

Salonder tied up at the POL pier across the bay to take on another load of fuel. The young boarding officer who came aboard to arrange the details of replenishing supplies and spare parts told Lathe about it.
"The admiral said that Captain Somers would at least get the Legion of Merit, too. They're going to have a cocktail party for the officers of the Will Reid tonight. The Chief of Staff told me to ask you to come."
"Gee, thanks," Lathe replied. There was a touch of bitterness in his voice. The boarding officer looked up.
"Sir, I understand that you refueled the Will Reid at sea in a storm. That must have been pretty rough."

Lathe just nodded, but he thought, here's a bright lad who appreciates what we have been through.
"Yes, sir," the young officer went on. "I used to be on destroyers too and I don't see how the Will Reid managed. Those small ships don't have the sta-
bility these oilers have. Have to give the Captain of the Will Reid credit."

Lathe leveled his eyes at the young officer and spoke in measured tones.
"Son, I'll have you understand that in weather conditions such as we encountered, even oilers lose their renowned stability. Without the excellent teamwork of the crews of both ships and the help of God, Will Reid would not have made it back.
"Now, the reason I am telling you this is because a lot of people look on oilers as just a service station. To some, we are not even on the team; we are the guys who provide the hot showers, the water buckets. But once in a while we get into the game and run the interference for the backfield. This doesn't happen often. But, when it does, you suddenly realize you are as important to the team as the quarterback, the center, the linemen or even the coach."

Lathe was surprised to hear himself.
"I'm sorry, sir," the boarding officer said. "I didn't mean it the way it sounded."
"Forget it." Lathe smiled. What he had just said to the young officer was not important. The thing that impelled him to say it was important.

A sense of excitement filled him as he began to see the truth of what he had told the boarding officer. The importance of fleet oilers and of his job as Commanding Officer of Salonder had become brutally clear to Lathe. What was it that Avis had told him? "The trouble is you don't realize how important your job is." The old bitterness and envy he felt towards Dick Somers had completely gone.

Avis had said something else, too.
"A girl wants to look upon a man as her hero and "you don't do anything to help her out."

Lathe grinned as he changed his clothes to go ashore to the reception. Avis would be there and if she wanted to look upon him as a hero, he would certainly help her.

## For Elks Who Travel

## (Continued from page 11)

Baie de Cook, named after Captain James Cook, the explorer-mariner who first sailed into the Sandwich Islands which were eventually to become the 50 th of the United States. The Moorea Hotel, called the Aimeo, is just about the most perfect example of what a Pacific Island hotel ought to begreat jagged peaks all around it, thatched-roof long house, lovely maidens in bright colored sarongs waiting on the tables, guitars strumming by the shore, and swimming from a beach within earshot of the surf breaking beyond the reef.

There is no more dramatic example of just what the jet can do than the Hawaii-Mainland service that is now
shuttling back and forth at full speed. A couple of weeks ago I flew in a stunning four and a half hours between Honolulu and Los Angeles. It seems only the other day that I was mourning the retirement of the big berth-carrying Stratocruisers in which I had made my first Hawaii flight. We had boarded in the early evening, had cocktails in that lower deck lounge, went upstairs to dinner, climbed in the berth and waked up the next morning as we circled over Los Angeles. All that is history, for now you can get there between breakfast and lunch. It has become such a milk run that Hawaiian hotels are jammed to the eaves and tourists are spilling over into the cooperative apart-
ments, some of whose absentee owners are delighted to rent accommodations to transients.

For east coasters who want to visit the west, and west coasters who want to come east the jet is a four- to fivehour shuttle. It is of special delight, it seems to me, when flying westward toward the early hours. Then, on the clock, you set down in California something like two hours after leaving New York. It is, I must admit, a world of marvels, and I shall not feel at all cheated if I don't make it until they introduce the super-sonic rocket which, they tell me, will be the next step in getting you from here to there in practically no time.


Mrs. Mary Lawler (black dress), supervising work in orthopedic class at Carbondale, Pa. Mrs. Lawler used the aid of a $\mathbf{\$ 2 0 0}$ Foundation Grant for therapy study at Syracuse University.

## Dear Mr. Malley:

(Excerpts from letters received by the Foundation)

I know you will be pleased to learn that I have graduated from Manhattan College Next in Merit and with honors, and that I have been awarded six fellowships to Graduate School, including those of the Wilson and Danforth Foundations. If it had not been for the financial assistance granted to me by the Elks National Foundation, I would not have been able to complete the college course and become eligible for these awards.

My major at Manhattan College was in Modern Languages, including French, German and Spanish and, at present, I plan to take a Master's Degree in German at Johns Hopkins University under the Woodrow Wilson Fellowship. Then, if all goes well, I will continue on to a Doctorate in Comparative Literature with the help of the Danforth Foundation. It is my ultimate aim to teach a foreign language and its literature at the college level in a university where this discipline is considered an integral part of a liberal arts education.

Once again, let me assure you that I shall never forget that the generosity of the Elks National Foundation made it
possible for me to take the first important steps toward my goal.

I shall be happy to keep you informed of my progress through the coming years.

With kindest personal regards,
New York, N. Y. John Gorman
I have recently completed my first year of college work at Georgetown University and the University of Virginia. Next fall I plan to continue my studies at the University of Virginia in the School of Education, majoring in physics and chemistry.

My aim, later on in graduate work, is to study law.

I would like to thank you and the Foundation most sincerely for the financial aid, through scholarships, which you gave me this year. It is my hope that in the years ahead I can assist in your program of scholarships to students in financial need. Moreover, I am looking forward to the day when I will be eligible to join my local Elks lodge and participate in its activities.

Thank you once again.
Roanoke, Va. Samuel A. Garrison III

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## BRIMMS PLASTI-LINER <br> THE PERMANENT DENTURE RELINER

I'd have hooked many more and would have gotten a lot more fun out of them.

There have been other times when I caught smallmouths on the surface during hot weather when they simply had no business being there but, generally speaking, the observation that they feed near the bottom is correct. The problem, then, is to find where near the bottom and on what.

In the Thousand Islands area of the St. Lawrence River, downstream from Lake Ontario, there are endless miles of beautiful water. When I first looked at it, full of ignorance and enthusiasm and well aware that it was one of the great smallmouth bass fishing spots in North America (which means in the world) I could see so many tempting places I hardly knew where to begin.

I tried here and there, shallow and deep, with various lures and methods. It eventually became obvious that the smallmouths didn't see eye-to-eye with me on the matter at all. Either I wasn't finding them or else I wasn't using the right lure, or both.

About this time, when I had been thoroughly humbled, I met a native who was also a bass fisherman. I ad-
mitted my failure and asked for advice. "Smallmouths don't use just anywhere," he said. "They like some spots and others they don't, even though a fisherman can't see any difference. They're feeding deep now, on minnows."

He told me several other things about smallmouth fishing, none of which I could dispute, and finally said, "You busy this afternoon?"

That was what I'd been hoping for. I said I would not be busy, and he volunteered to show me where and how to catch bass.

About one o'clock, he eased his St. Lawrence skiff over a hidden ledge in a broad expanse of swift water. There was nothing to indicate its presence except a swirl but once he pulled above it, I could see the rocks five feet below.

He rowed upstream a few yards and dropped anchor, then payed out line as the boat drifted back. When it hung directly over the ledge. he made the rope fast to a cleat. Baiting with a two-inch shiner, he said, "The bass have been hanging behind this bar, about thirty feet deep. Pay out line until you feel bottom, then reel in a foot or so and try to hold it there."

"Scenic Drive? Mister, you're on the Scenic Drive right now!"
the elks magazine
about smallmouths. Why should there be a school of them in one pocket, but none in another nearby that looks just the same? What difference can there be in bottom or current that makes them choose one spot in preference to another when both look alike to a fisherman? I can't answer these questionsI'd catch a lot more bass if I could.
About 25 years ago, the State of Idaho stocked smallmouth bass in the lower reaches of the Snake River. They eventually began to show up occasionally, and some of us got serious about catching them. We started prospecting. Sometimes we found them, but more often we didn't. A few spots, however, began to produce them right along and, to this day, I can see no reason for it.
For example, we found a place where a smaller stream had once flooded into the Snake, making a long gravel point. At the end of this point, where the stream entered, there was a riffle. Below it was a big eddy, virtually a pool, a quarter of a mile long, and a hundred yards wide. "There," we thought, "is a natural spot for smallmouths."
We fished it repeatedly and tried everything we could think of and never got a touch. One day Jim Eidemiller started fishing up the Snake, away from the point. Here the water had been slowed only a little. There was no pool and the greatest depth was probably six feet.
After he had fished along upstream for half an hour, he caught a smallmouth. We hurried up to help him and caught several more from the same small area. Eventually, of course, we educated them all. Again, Jim started upstream and, again, he got into bass.
Now, the amazing thing is this: that took place about ten years ago. To this day, the spots to catch bass are just the same! In the half mile of water above the point, which looks no different from dozens of other reaches that have no bass, there are two places where you will catch bass if you are going to catch any at all. Occasionally, when we get them there, we pick up a stray in between or upstream or down. Never have we caught a bass below the point in the water that looks the best.
As I've said, smallmouth fishing usually is deep fishing. Small lures with which you can bump the bottom are smallmouth lures. And bait, of course. Bait always has been good for small-mouths-not, perhaps, so much because it is inherently better as because it can be fished deep.

By his very nature, however, the smallmouth is a fly-rod fish. He hits hard and fights fast. He never sulks. Once hooked, he fights for all he's worth until he is exhausted and you can lead him in. He's a good jumper unless you hook him in water so deep that the changing pressure as he nears the surface saps his strength.

When smallmouths are hitting on the surface, you can have a wonderful time with a bass bug. When they're in the riffles and shallow runs, you can have a picnic with a streamer fly. Until the last two or three years, however, it simply wasn't practical to use fly tackle for smallmouths when they were deep. A man spent more time waiting for his line to sink than he did fishing, and even then he was never sure that his fly was deep enough to find them.
Fortunately, that situation has changed. There are now fast-sinking fly lines that make it possible to catch smallmouths on flies where they simply couldn't be reached before.
One day last summer, I put my canoe into the Snake River just as day was breaking. I fished with bugs on the surface for a while, then with bucktails near it. By the time I had reached a long gravel bar a mile downstream, I still hadn't had a touch, so I rigged up with a fast-sinking line and a sort of crude crawfish I made out of a bucktail. Smallmouths love crawfish, and the sinking line made it possible to fish it in a very realistic manner.

I beached the canoe on the bar and made a cast across the current that swept around the end of it into the pool below. The line sank quickly and by the time it had reached the strip of fishy-looking water between swift and slow, it was on the bottom. I began retrieving with short pulls and pauses.

The crawfish was bouyant. On a sixfoot leader it rose perhaps a foot above the bottom, but each time I pulled the line, it darted ahead and down.

I had gathered in only a few feet of line when I felt the solid, heavy strike of a good bass. He fought as only a smallmouth can, ripping out line across the current and jumping wildly, but eventually I led him in, and estimated his weight at three pounds.

To make a long story short, I stood in my tracks and caught bass after bass until I finally stopped for lunch. They were all good fish-I kept three that weighed ten pounds together-and turned loose I've no idea how many more. Every one of them hit like a battering ram and fought like a wild bull.
Now, I'll have to make a confession. That place where the current sweeps around the end of the long bar is one of my secret spots. l've never seen anybody else fishing it and it has never failed me-until just the other day! I gave it a hard workout a few days before writing this, with both fly rod and plugs, and I didn't get a strike.

Frustrating? It sure was. I'd have bet my shirt on taking bass there because I've turned loose a hundred times as many as I've ever kept, but when I got to thinking about it I was really sort of tickled. That's one of the best things about smallmouths. I simply don't understand all I know about them -and I hope I never do!

## New Remington autoloading shotgun for shooters who put performance first <br> - "Power Piston" <br> - Quick-Change Barrels <br> - Gas-operated <br> - Light recoil

Here's a shotgun for shooters who would rather pay for a gun's fancy shooting than for its fancy looks. Every remarkable feature of the new Remington Featherweight Model 878 "Automaster" has been designed to add greater performance . . . super-dependability. It has the amazing "Power Piston" that automatically adjusts for loads, the exclusive"Power-Matic" action that lessens recoil effect, and Quick-Change Barrels. It weighs about 7 lbs . In every way, in every feature, from the finely finished American walnut stock to the con-venientcross-boltsafety, the Model 878 is a shotgun you'll want to own. At your dealer's now.


SELF-ADJUSTING "POWER PISTON" handles all types of standard-length loads. The mechanism automatically selects the right amount of gas from the load to work the action. The gas doesn't bleed off until the shot has left the barrel, puts full power behind the shot column and gives a cleaner gun with less recoil.

Neus
MODEL 87B
"AUTOMASTER" 12 GAUGE $\$ 114^{95^{*}}$ *Price subject to change
without notice

## Remington.

 ©IUPOND[^1]
# First Aid for Marred Furniture 

By HARRY WALTON

RINGS left by wet glasses, cigarette burns, dents caused by blows or falling objects, scratches and spots need not leave a permanent mark on furniture. There are a few finisher's tricks that can either remove or camouflage many of these defects. You too can use them.

WHAT FINISH IS IT? The average varnish finish is thick and glossy. If the piece is an old one with a pattern of fine cracks all over, like alligator leather, it is varnished.

An old piece with a smooth surface that has not alligatored is almost certainly finished with shellac. This is the only early finish that did not check with age. It was also a favorite of the famous furniture makers of the past. If you can find a finished area that does not show, apply a drop or two of alcohol. This will soften a shellac finish but will have little effect on varnish, enamel or lacquer.

Lacquer is a popular modern finish. Rub a finger hard on the surface; if the finger then smells of solvent (an odor between that of alcohol and nail-polish
remover) the finish is lacquer. Varnish and shellac finishes produce no odor when rubbed.

SCRAPES AND SCRATCHES, dismaying as they look, are often only filmdeep. To find out how much repair work is necessary, some experts first polish a piece with a mixture of equal parts of white vinegar, pure gum turpentine and boiled linseed oil. Rubbed over the entire surface with a cloth pad, it will conceal small blemishes, it will polish, and leave a fingerprint-free finish. Rags used for this or any linseed oil mixture are prone to spontaneous combustion, and should be promptly discarded, never stored.

Shallow scratches can sometimes be removed by dissolving the surface finish along them, so that it can flow together. With a fine-pointed brush, run a thread of solvent along the scratch. Use alcohol for a shellac finish, lacquer thinner for a lacquered surface, turpentine for a varnished piece. This calls for a steady hand and care to avoid getting the solvent elsewhere.

Deeper scratches that penetrate the stain coat and therefore show lightening or discoloration must be restained to match the surrounding finish. Mercurochrome or iodine makes a fair match for mahogany. Shoe polish (ox-blood for mahogany, brown for walnut) may be lightened by thinning with turpentine if necessary. Common wax crayons may also be used, and you can buy touch-up applicators in a variety of colors. After touching up the scratches, wax and polish the entire surface.

WHITE RINGS OR SPOTS are among the more difficult blemishes to treat. An old stand-by that sometimes works is to rub such areas with oil of peppermint and cigar ashes (which act as a very fine abrasive), using the fingers instead of a cloth. If this fails, it may be necessary to remove the surface finish with the appropriate solvent. Then try rubbing the blemish with rottenstone (a fine abrasive) and linseed oil until it disappears.

The top finish coat must then be renewed. Remove all oil with an alcohol


LIFT LOOSE VENEER cautiously to avoid cracking it. Scrape away all the old adhesive. A thin-bladed spatula is useful for applying fresh glue (left, above). Clamp the veneer to the surface firmly, protecting it with wax paper and a wood block, as shown at right.


USE A CLEAN FLAME to heat the spatula or knife when applying stick shellac to a gouge or hole. Mask the unmarred surface with paper, and press shellac into the cavity (above, left); holding spatula horizontally (right), build up layers slightly higher than surface.
or turpentine dampened cloth. For a shellac finish, thin one part of $5-\mathrm{lb}$. cut shellac with three parts of alcohol. Brush the water-thin mixture on freely and quickly with the grain. Repeat after an hour if you want a heavier finish, then wax.

Another finish, similar to French polishing, is padding lacquer (available as Pad-Lac, from Albert Constantine and Son, New York). This is rubbed on with a lintless cloth pad, which should be scarcely dampened with the finishing material and kept moving in a circular or figure-eight motion. The resulting finish is eggshell thin, yet hard. A second coat may be applied after a few hours.
Never apply shellac or padding lacquer during humid weather or in a damp room or workshop. It may turn white under these conditions.

DENTS CAN BE RAISED, if they are not too deep, by the application of moist heat. First rub the spot with turpentine to remove wax, which would prevent the moisture from entering the wood. Place two wet blotters over the dent. Then apply a hot laundry iron until the top blotter is dry. Several applications may be necessary

If steaming has no effect, remove the surface finish with solvent and try the blotter method again. A persistent or deep dent will have to be filled like a burn or a gouge.

CIGARETTE BURNS may be shallow or deep. Find out which by scraping away the charred material with a small pointed knife. Then sand the spot with a scrap of very fine sandpaper or steel wool worked with a finger tip. Blend or feather the rough edges of the defect into the surrounding surface.

If only the finish is damaged, use
a fine brush to apply shellac or varnish locally to the area. Put on several coats, with ample drying time between them, until the spot is filled up to the level of the surrounding finish.

To fill deep gouges or burns, obtain stick shellac in a color to match the finish. This patching material resembles sealing wax, and like it must be melted on. Cut a hole about the size of the damage cavity in a piece of paper. Tape this to the surface over the spot to protect the rest of the surface from dripping shellac.

Heat a small spatula or knife blade in a gas or alcohol flame (not in a candle, which will deposit soot on it). Pick up a little stick shellac on the hot blade and immediately press it into the cavity. Heat the blade again and add more of the filling material, until the cavity is built up slightly higher than the surrounding surface.

After the stick shellac has cooled, use a stiff-backed razor blade to scrape or shave it flush. Finish with a thin touch-up coat of shellac, if the original finish is shellac, or by waxing and polishing, if it is varnish.

LOOSENED VENEER can be glued down again, but it is important to scrape out the old glue.

Cautiously lift the veneer flap and scrape away old adhesive, being sure to remove all the crumbs.

If time and weather have warped the unstuck veneer, you can steam it flat with a damp blotter and a hot iron. Inject glue from a squeeze bottle or with a thin knife blade. Press the veneer down, lay a piece of wax paper on it, and hold it with a flatiron or stack of books, or with a clamp tightened over a wood block. The wax paper prevents sticking. Wipe away glue squeezed out of the edges.

Holes in veneer may be filled with matching stick shellac, or by setting in new wood. Veneers are available in a wide assortment, but patching requires skill and careful hand cutting.

CHECKED VARNISH can sometimes be smoothed out by rubbing vigorously with rottenstone and water. The heat of the friction softens the varnish, while the fine abrasive smooths it together over the check lines.

Another method is to "amalgamate" the checked finish by rubbing with a mixture of one part of padding lacquer and two parts of its solvent. This partially dissolves the finish, letting it flow together. The finish can then be built up with an application of straight padding lacquer.

Badly alligatored varnish is best removed for a complete refinishing job. As such varnish will freely powder off, it is stripped more easily by sanding than with a paint remover.

WAX IS DURABLE and an excellent surface coat. Natural paste waxes containing a good proportion of carnauba or beeswax are best. Never scoop paste wax out of the can and apply it directly. The thick coat resulting is mostly wasted.

Far more effective is a thin coat. Place the wax under two thicknesses of unbleached muslin. Apply it with this pad. The heat of rubbing gradually brings the wax through the cloth, putting on a thin coat. Wait at least an hour for the solvent to evaporate from the wax film (overnight is even better). Then polish by rubbing very hard with a soft cloth, or with a piece of carpet tacked to a wood block. A lamb'swool mitt mounted in an electric drill or power sander is, of course, a great labor saver.

# THE MAN HROM NEW ENTLAND 

In Judge John E. Fenton of Lawrence, Mass., Lodge, delegates at the 96th Grand Lodge Convention in Dallas have given the Order a capable and dedicated leader. This quiet, soft-spoken and unassuming New Englander brings to the Grand Exalted Ruler's office a broad experience, a wide knowledge of the Order and a long and distinguished record of public service in and out of Elkdom.

The quality of leadership that we may expect from Grand Exalted Ruler Fenton was quickly revealed in the Three-Point Program that he announced in Dallas, a program that is sound, practical and timely.
FIRST, Brother Fenton called for a membership gain of 35,000 by next March 31. To achieve this, he asked that each lodge initiate members equal to 10 per cent of their membership as of last March 31. Warning against "drives" that lower Elk standards, he stressed the importance in established lodges of revitalizing membership with new blood by inviting to membership younger men, and especially community leaders, the men of character and ability.
SECOND, he proposed a goal of 75 new lodges, to expand the Order, particularly in those areas which have shown population gains in the past decade, but also in those cities and towns that, for one reason or another, have been overlooked heretofore.
the third point in Grand Exalted Ruler Fenton's Program is the Elks National Foundation, and the goal here is to raise at least one million dollars in cash contributions by next April 30, the close of the Foundation year.

Every one of these goals is attainable, and we are confident that they will be attained. This past year, our
membership showed a net increase of 28,000 ; thus a 25 per cent increase in that figure will reach the goal for this year. By following Brother Fenton's wise suggestions, our lodges will find that they have gained something more valuable than mere numbers. Fifty-five lodges were instituted in the year just ended, so it should not be difficult to increase that number by 20 more. In fact, there are hundreds of communities at this moment that are ripe for the immediate organization of an Elks lodge.

As for the Foundation goal, in 1959-60 Elks contributed more than a half-million dollars to this great philanthropic agency of ours. Yet only a fraction of our members contributed, simply because, in most cases, they were not given the opportunity to do so. Brother Fenton's idea is to give every Elk an opportunity to share in the Great Heart of Elkdom. If we do that, there will be no question of reaching the goal that Brother Fenton proposed.

NOT ONLY are these goals attainable. Every one is desirable and indeed vital to the continued progress of our Order. They deal with fundamentals, and, as Grand Exalted Ruler Fenton so cogently said, their purpose is: "to expand and strengthen the Order and thus increase its capacity to serve America at a time when America is demanding the best from all of us."

THE ORDER will continue its other splendid activities without let-up-our youth programs, expansion of our sponsorship of Scouting, our aid to hospitalized veterans, our help for the physically handicapped. By expansion of the Order, and by strengthening its membership and its resources, we shall be able to accomplish even more in these directions.

## Giranall Lodlge Connvention Connmnittee

Our Grand Lodge Conventions are so well-planned and organized, and the program of events goes by so smoothly and effortlessly that it is seldom that anyone gives any thought to the enormous effort and attention to detail which are required to produce this happy result.

That our Conventions are so efficiently conducted is a tribute to our Grand Lodge National Convention Committee, headed by Past Grand Exalted Ruler George I. Hall, and the Committee's extremely capable and efficient Director, Brother Franklin J. Fitzpatrick, past

President of the New York State Elks Association.

Housing the thousands of Elks, their wives and in some cases their children, who attend the Convention is in itself a problem of imposing dimensions. Planning for state delegations to be together adds to it.

There are other problems that are equally taxing-arranging for the many dinners, luncheons and other social events, staging and other preparations for the business sessions, making sure that mass transportation facilities are available when needed, not to mention the businesslike handling of a thousand details, some of which pop up unexpectedly at times.

Conventions such as ours have be-
come a big and complicated business. A few years ago there were many cities that easily could accommodate the Elks Convention, but this is no longer true today.

Now it is necessary to schedule convention dates years in advance to avoid conflicts and make sure that hotels and other accommodations will be ready for us.

Planning and managing our Conventions goes on the year round. Basic
preparations for the Min preparations for the Miami-Miami Beach Convention in 1961 already are well advanced and the Committee is at work on plans for succeeding years. It is a difficult responsibility, but the Committee makes it look easy by virtue of hard and dedicated effort.

## How to Turn a $a$ into all,000 Bonus

Wishing won't turn a $\$ 5$ a week raise into a $\$ 1,000$ bonus, but it's easy to do. If you take that $\$ 5$ raise and put it into U. S. Savings Bonds you can buy a $\$ 25.00$ Bond a month (cost \$18.75) and have money left over. If you keep buying one of these Bonds a month for 40 months you'll have your
big bonus-Bonds worth $\$ 1,000$ at maturity.

It's a pretty smart idea to save a raise. It's money you didn't have before and shouldn't miss. But, whether you've just gotten a raise, or not, why don't you ask your employer to include you in the Payroll Savings Plan?


WHAT SHOULD HE DO WITH AN EXTRA $\$ 5$ A WEEK? He can spend it, of course. But, if he buys a $\$ 25.00$ U. S. Savings Bond each month for 40 months with his $\$ 5$ a week raise, he is going to have Bonds worth $\$ 1,000$.

Why U.S. Savings Bonds are such a good way to save.

- You can save automatically with the Payroll Savings Plan - You now earn $33 / 4 \%$ interest to maturity • You invest without risk under U. S. Government guarantee - Your money can't be lost or stolen • You can get your money, with interest, anytime you want it - You save more than money; you help your Government pay for peace - You can buy Bonds where you work or bank.


YOU SAVE MORE THAN MONEY. You help save the things worth living for. Every Bond dollar helps keep America strong to preserve the peace.

Every Savings Bond you own-old or new-earns $1 / 2 \%$ more than ever before when held to maturity.

## You Save More Than Money With U.S. Savings Bonds

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