# $\int_{\text {macozzine }}^{20}$ January 1969 

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in this issue

## FRANCHIISING: What You Must Do And What It Can Do For You



## ge

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## THE

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| "Time and the New Year"-A Message <br> from the Grand Exalted Ruler. $\qquad$ |  |  |
| Should You Go into Franchising?......................D. D. SELTZ |  |  |
| Fear Is a Ghost........................................EWART A. AUTRY 10 |  |  |
| Elks National Service Commission....................................... 12 |  |  |
| Tom Wrigley Writes from Washington................................. |  |  |
| Elks National Foundation-"The Joy of Giving"..................... |  |  |
| Presidential Bibles................................................................. |  |  |
| Should Yours Be a Two Home Family?........A. R. ROALMAN |  |  |
| News of the Lodges................................................................ |  |  |
| Lodge Visits of Edward W. McCabe.................................... 29 |  |  |
| For Elks Who Travel......................................JERRY HULSE 32 |  |  |
| Elks Family Shopper............................................................ |  |  |
| It's All True........................................................BILL TRUE 43 |  |  |
| Sweepstakes Are Sweeping the Country............LESLIE RICH 47 |  |  |
| It's Your Business................J. L. SLATTERY/R. GOSSWILLER 57 |  |  |
| The Elks Magazine Editorials.............................................. 59 |  |  |

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AT THE NEW YEAR we are made conscious of time, fleetingly at least, as we contemplate the passing of the old year in the guise of Father Time. But we give the Old Man scant heed. It's the Youngster, the bright New Year, that gets our eager attention.

How many of us really comprehend the value of time? The answer would seem to be not many, from the way we squander so much of it, even though we may agree that it is precious. The demands that are made on our time are enormous, as though time were of no consequence, and too often we grant it in the same spirit.

Time is indeed precious, for time was given to us to prepare for eternity. What better way is there to prepare for eternity than by extending our helping hand to

A Message from the Grand Exalted Ruler

## TIME AND THE NEW YEAR

the afflicted, the handicapped, the under-privileged?
The true measure of the value we place on time is the way we use it. With the advent of the New Year, as we raise high the cup in cheerful toast, let us resolve to use our time for the utmost good that we can accomplish.

In the remaining months of this lodge year, let us firmly resolve to use it for carrying out to the fullest the programs that we have so well advanced to date. Let us work together in every possible way to make this the greatest time of achievement in the 101 years of Elkdom-not alone in membership but in the programs through which we give concrete manifestation of the principles of charity, brotherly love and patriotism that distinguish the Benevolent and Protective Order of Elks.

Sincerely and fraternally,
Edwand W. MCCabz


ELKDOM'S FUTURE DEPENDS ON YOU


Front View


Back View

## Beam salutes the B.P.O. Elks on their 100th anniversary.

Beam takes great pride in making this commemorative 100th anniversary bottle available to the Elks.

Someday it will become treasured as a collector's item.
Since this bottle is handcrafted we are sorry that the supply is limited and we therefore suggest that you order yours as soon as possible.

NOT TOO LONG AGO when you heard the word "franchise" you would think of your local utility company, baseball team, or the nearby Coca Cola Bottling Works. It was a field that seemed esoteric, confined to things outside of your reach.

Quite suddenly however-especially within the past seven years-the term franchising seems to engulf you every day, in all your day-by-day activities.

For example: chances are the restaurant you ate in, the motel you stayed in, the gardener who plucked out the weeds from your yard, the man who "rooted" out your drainage, the business or trade school your son attended, the nursing home your mother-in-law convalesced in-yes, even the pet dog your wife purchased-have all derived from franchised operations.

The objective of this article is to assess the "pros and cons" of the franchising field in-depth, enabling you to evaluate the advisability of your own participation in the burgeoning franchise field. It should help to provide the salient questions that you may have already asked yourself:
a. What, exactly, is franchising?
b. Do I qualify to become a franchisee?

c. If so, what type of franchised business best fits in with my capacities and desires?
d. Are there any "yardsticks" enabling me to judge the feasibility of a particular franchise?
$e$. What are the things that a franchisor expects from me?
$f$. What are the things that I can rightfully expect from a franchisor? What are the normal cost factors relative to becoming a franchisee? What are the normal income factors?
g. What are the "cautions" to be taken into consideration when entering this field?
Franchising is, in effect, being granted an exclusive agency to represent the franchisor in your designated areautilizing his name, pre-proven formula, and continuing guidance.


## WHAT YOU MUST DO AND WHAT IT CAN DO FOR YOU




Practically everyone, in every walk of life, can benefit in some manner as a franchisee.
For example: The small businessman frequently finds franchising preferable to going it alone. In today's era of dynamic merchandising, he finds it difficult to succeed as an independent in his own business. He is competing with chain stores, supermarkets, etc. He finds it well-nigh impossible to make any appreciable inroads against these monoliths.

As a result, according to recent Department of Commerce statistics, over 50 percent of small businesses fail after the first year. This is contrasted by franchised businesses with a projected failure rate of about 5 percent.

The wage earner, too, is attracted to the specific benefits franchising holds for him. Similar to the small businessman, he, also, is ensnared in the web of this new economic dynamicism. To him, it is a bewildering era of acquisitions, mergers, and conglomerates. The seniority he had so carefully nurtured over the many years of his employment has suddenly vanished. Somehow, seniority and supplementary human aspects often do not register in the cold, impersonal electronics of conglomerate computers.

The retired person (sitting on a "comfortable nest egg"), perceives his niche in franchising. The substantial capital that he thought he had amassed for his old age had suddenly collapsed under inflationary conditions-to the extent that each $\$ 5.00$ may be worth as little as $\$ 1.00$ in expendable income. Franchising, to this group, offers an opportunity to invest with only marginal services, or absentee status available in many instances (the franchisor's training program enables a simple delegation of basic services to working managers and others). Thus, franchising enables this group to ride the crest of inflation and, in effect, to build up savings based on potential increased value of the franchised business, and also capital gain benefits obtainable in many instances.

As one example of the aforesaid, a

franchised business in the temporary personnel field was repurchased by the franchisor for $\$ 1$ million. The original investment was about $\$ 40,000$. As another example, a computer school achieved gross sales of over $\$ 1$ million for the first year with a projected profit of a quarter-of-a-million dollars. This was an initial $\$ 5,000$ franchisee investment, plus remodeling and gettingestablished costs.

The more sophisticated investor groups also can benefit from franchising. This field offers investment opportunities to practically every extent that one seeks, inclusive of so-called "master" franchises encompassing statewide and regional rights. Many franchise investments can comprise millions of dollars (e.g., motels) usually participated in by a number of individuals forming an investment group for the purpose.

What are the basic benefits that are available to the franchisee (based on the right franchise and the right franchisor)?

First; the franchisee can more effectively compete with chains because he is in effect now part of his own "chain," yet retains his entrepreneurship. The business is his own, he benefits from its build-up, he is also able to re-sell it as desired.

Second; he obtains, almost immediately, the benefits of the franchisor's many years of costly trial-and-error in the development of his business. Thus, the franchisee can start out as an old, established firm (in some instances, one that is over 100 years old), with the benefits of a highly reputed name, practically from the very first day he commences operation. He is continually covered by a parental umbrella (the

franchisor) advising and guiding him against the pitfalls of business. It is vital to the franchisor's own success that his franchisees are successful-a successful network gives the franchisor the astronomical earnings he strives for.

Third; he is usually in the position to obtain the benefits of many economies-
merchandising, advertising, paper goods, promotions, etc. That is because he is now part of a big organization with numerous other franchisees (hundreds and even thousands in some instances).

Fourth; he is able to grow in relationship to his franchisor's over-all growth, benefiting from the ever-increasing value of the franchisor's name and repute, for example, Holiday Inns, Howard Johnson, etc.
The above summarizes some of the benefits obtained by the franchisee. It is important to stress, however, that all these benefits are not necessarily available with all franchise opportunities and franchisees. There are many "cautions" that should be anticipated before entering this field. Prior to becoming a franchisee, consider the following:

1. Your financial capacity-not only as to paying the required cost of the franchise, but an additional "cushion" to carry you through the first six months or so.
2. Your own compatibility to the particular franchise business-for example, if you are "nontechnical" you would want to avoid a technical type business. If you are nonsales minded, you would certainly not want to get into a business that might require you to do door-to-door selling.
3. The potential of the business for
eventual expansion. Ascertain that you are entering a field that is on the upgrade rather than one that is static or on the downgrade. You seek an opportunity that will endure for many, many years-the product or service that you represent as a franchisee should meet all endurance tests.
4. The earning potential as it applies to your particular needs. In other words, does the business you are contemplating offer reasonable assurance of an income to cover your minimum needs plus the opportunity for growth?
5. Does the Home Office evidence stability, and is there a tried-and-proved pilot operation to make you reasonably confident of continuity and growth potential?

Having made these various points, let us seek now to develop them a little more fully:

As to your financial capacity, it is obviously essential that you have money enough to pay for the franchise. It is just as important that you have enough money in reserve to maintain yourself for a minimum of six months, inasmuch as the first few months in any business are the formative months spent in establishing yourself rather than in making a profit. In this respect it's rather a good idea to face facts squarely and see exactly what your living require-

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ments are, so as to determine just how much cash in the bank you need to maintain yourself and your family for the first half-year or thereabouts. Do this by preparing a chart of your expenses along these lines:

> Rent requirements
> Food requirements Clothing requirements Education requirements
> Home maintenance Utilities
> Automobile expense
> Medical bills
> Insurance
> Payment of installments Miscellaneous
> Emergency fund
> Total financial requirement for year

\$

The franchisor, too, must be qualified. He must be checked out relative to:

His financial solidity.-The franchisor, in effect, symbolizes the trunk of a tree, and his franchisees represent the branches. If the trunk withers and decays, so will the respective franchisees in most instances. Hence, he must be financially solid to assure his business endurance and his capacity to work with and guide his franchisees on a continual basis.

His own business success in the specific operation he is franchising must be clearly established. In effect, the franchisee is purchasing his success formula. If the franchisor has not achieved it-on a solid level-the franchisee generally cannot. Hence, the franchisor must be carefully checked out relative to his own success.

His philosophy is all-important. Is it long-range or short-range? Is it based on: (a) How much geography can be cut up and sold, or (b) How much front-money can be extracted for quick, personal gain? Or is it long-range? For example: Does the franchisee obtain specific materials and services correlated with what he is investing in (rather than an arbitrary investment figure)? Does the franchisor recognize that "enduring" franchisees achieve an enduring franchisor, that in relation to the multiplicity of successful franchisees he has established, will he attain his own larger objectives and profits?

Success of existing franchisees.-How many have succeeded and how many have failed? What have the reasons been for the failures? The franchisee is advised to obtain a list of existing franchisees and to spot-check at least three.

Franchisor's organizational structure. -Does he have qualified personnel, indepth, to give franchisees the necessary back-up to support their success-for example, schooling, field training, etc. Does he have an integral program so
(Continued on page 28)


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by Ewart A. Autry



Fear is a ghostly thing which haunts a man as long as he runs. It cannot be slaughtered with silver bullets, and no man can outrun or hide from it. But the one who dares to turn and battle it valiantly can lay it dead and bury it in a grave from which there will be no resurrection. I know these things because I am one who ran from fear and knew no peace until I had faced and conquered it.

I might never have conquered, however, had it not been for Peter. He is my bold one who takes his jet up to mingle with the stars, or to streak through the night when stars are dead and landing fields but tiny dots in a foggy world.
"Courage," they say. "It takes courage to skim through the bosom of a starless night when a tiny, unseen dot means the difference between Time and Eternity."

But there was a time when Peter's courage was almost dead, and fear had arisen to haunt him both day and night. He had crashed on a take-off and there had been days and nights when he had lingered almost within the shadow of death. There had been a slow recovery, and finally, days of leave at home. It was then I discovered his fear.

One night, after we were in bed, a jet roared high above the house. Suddenly, Peter screamed as if in great pain. I hurried to his room and found him sitting on the edge of the bed. He was trembling, and great drops of sweat were on his forehead. "What's wrong, Peter?" I asked.

He smiled weakly. "I must have had a bad dream," he said. "I'm all right now."

I only vaguely suspected his fear that night. Maybe it had been only a bad dream, but when jets roared over on two other nights and the same thing happened, I knew it was more than a dream. It was a nightmare of fear which was well on its way to becoming a hideous thing.

I began to watch him when jets passed during the daylight hours. He never looked toward them, and once I saw him shudder and pass a hand across his eyes as if to shut out some awful vision. When he saw me watching, he managed a smile.
"That fellow was really making time," he said, throwing a hand upward, but never looking toward the vapor trail lingering in the sky.
"Would you like to be up there?" I asked, trying to make my voice sound casual.

He wet his lips and answered slowly. "Not yet," he said. "Maybe sometime, but not yet."

As the days passed he became as physically sound as ever and bore few scars from the crash, but there was no healing of the wound which had dealt his courage a mortal blow and made room for fear. I could see it in the brooding of his blue eyes, the hunching of his broad shoulders, and his dread of the day when he would have to return to the base.

Once I brought him a letter from the mailbox. As he read it I noted that his hand trembled and that his forehead was moist. "Any bad news, Peter?" I asked.

He looked up quickly. "Not really," he answered. "This is from one of the boys at the base. He says there will be
a plane ready for me when I return."
"And you'll be ready to fly it, boy," I said, trying to bolster what courage he had left.
He looked at me for a moment, then buried his face in his hands and sobbed like a child. "I'm afraid, Dad," he managed at last. "Afraid to fly again."
I patted his shoulder and knew not what to say. This was my son who, as a small boy, had looked up at a soaring eagle and declared, "Someday I'll fly, Dad-fly better than an eagle-better than the wind." And fly he did, but he had come to earth too quickly, and now he was afraid to fly.

I, too, was afraid for him to fly again, but I was more afraid of what fear would do to him. I wanted to say something to give him courage, but what could I say? How could I ask my son to face the thing he feared when I had never had the courage to face the thing I feared?

Peter had witnessed the beginning of my fear. It was not a spectacular thing like the crash of a plane. In fact, it was such an ordinary thing that it hadn't rated a notice in the county paper, but I had barely lived to tell the story.

You will better understand what happened if you live where men go down into the rivers and with bare hands wrestle huge catfish from their dens. It takes a man with actual experience to understand the belligerence of a catfish and the danger of going down into the water alone to do battle with a big one.

I had not gone to the river alone that day. Peter, then a boy of ten, and Bill Simms, a neighbor, had gone along. Bill
(Continued on page 18)

# How Ed Crouch Zoomed His Pay Up To \$2,000 A Month 



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Ed learned that Accident Investigation is part of the biggest business in the world today - a $\$ 20$ billion industry of wide-open opportunities.
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Ed Crouch has the kind of life and income now that he never even dreamed of when he mailed the coupon on this page. But how did he do it? How did he make such a success when he had absolutely no experience in the field?
It was simple. Ed just followed the path hundreds of others have taken to new careers in Accident Investigation.

He trained at home in his spare time. He read lessons-by-mail from Universal Schools of Dallas, Texas.

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So Ed enrolled. He studied Universal's famous 50 -lesson course in his spare time at home. He kept right on with his old job while he trained. He didn't miss a single paycheck.

In brief, clear, interesting lessons, Ed learned exactly how to step in and start making money quickly in Accident Investigation. And that's what he did.
"The training I received from Universal Schools put me where I am today," Ed writes. "There are not words to thank them enough. Universal is the top school in the field."

Ed Crouch's income is unusually high and not typical of the field. But it shows what an inexperienced man can do with the help of Universal training and placement service.

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"My income has more than doubled."James T. Woodruff. Louisiana.
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ELKS NATIONAL SERVICE COMMISSION


Congressman Henry P. Smith III (R-N. Y.) presents a flag to ER L. A. Masur of Niagara Falls, N.Y., Lodge at a flagpole dedication in Wright's Park, Niagara Falls. The lodge purchased and installed the pole at Wright's Park to honor all veterans from Niagara Falls. Participating in the ceremony were (in background) Mayor E. Dent Lackey, State Assemblymen V. Sumner Carroll, and Gregory Pope, and District Attorney Charles Hannigan. The flag presented to Brother Masur, which had flown over our nation's Capitol, was raised at its new site by the Niagara University ROTC color guard.


Lake City, Fla., Lodge sponsored an entertainment program at the Veterans Administration Hospital. Connie Chezem presents an electric shaver to veteran George W. Scurry on behalf of the lodge as PER Cecil W. Register looks on. The shaver was presented as a door prize following a program of country and western music for the patients in the hospital.


DDGER James S. Dunn of Miami, Fla., ( center) welcomes two veterans of Vietnam to the North Miami Lodge on the occasion of his official visit to the lodge. From left, ER Jesse Woodruff of Key West, Gerald McDougall, Brother Dunn, James Frederick, and ER George Wright of Homestead, Florida.


Members of the Lebanon, Pa., Lodge participated in the Annual Patient Carnival for the Veterans Administration Hospital. The colorfully decorated booths and entertainment programs presented contributed to the festivities of the affair. Helping out in the booth above are Brothers Arthur Moyer, Harold L. Templin, and PER Walter J. Eiler. Prizes and refreshments delighted the patients.

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## Advertisement Lose 10 Lbs. In 10 Days 0n New Grapefruit Diet

New York (Special)-This is the revolutionary new grapefruit diet that everyone is suddenly talking about. Literally thousands upon thousands of copies have been passed from hand to hand in factories, plants and offices throughout the U.S. and Canada. Word of its success has spread like wildfire, because this is the one diet that really seems to work for most overweight people. A well known Toronto columnist recently praised it to the skies. He reported losing 20 pounds quickly and easily, long after he despaired of ever getting down to his wartime weight of 165 pounds. All this without cutting out the occasional beer or rye. If it is followed exactly, the average overweight person should lose 10 pounds in 10 days. There will be no weight loss in the first four days. But you will suddenly drop 5 pounds on the 5 th day. Thereafter you will lose one pound a day until the 10th day. Then you will lose $11 / 2$ pounds every two days until you get down to your proper weight. Best of all, there should be no hunger pangs. Now revised and enlarged, this new diet plan lets you stuff yourself with foods that were formerly "forbidden". Such as big steaks trimmed with fat, Southern fried chicken, rich gravies, mayonnaise, lobster swimming in butter, bacon, fats, sausages and scrambled eggs. You can eat until you are full, until you cannot possibly eat any more. And still you should lose 10 pounds in the first ten days, plus $11 / 2$ pounds every two days thereafter until your weight is down to normal. The secret behind this new "quick weight loss" is not generally known. Fat, it has been theorized, does not form fat. Perhaps fat fights fat. And the grapefruit juice in this new diet might act as a catalyst (the "trigger") to start the fat burning piocess. You stuff yourself on the permitted foods listed in the diet plan, and still lose unsightly fat and excess body fluids. When the fat and bloat are gone you will cease to lose weight, and your weight will remain controlled. A copy of this new and startlingly successful diet plan can be obtained by sending $\$ 2$ to GRAPEFRUIT DIET PUBLISHERS, Dept. 235, 234 Fifth Ave., New York, N.Y. 10001. Unconditional money-back guarantee. If after trying the diet plan you have not lost 7 pounds in the first 7 days, another 6 pounds in the next 7 days, and $11 / 2$ pounds every two days thereafter, simply return the diet plan and your $\$ 2$ will be refunded promptly, and without argument. Tear out this message as a reminder. Decide now to regain the trim, attractive figure of your youth, while still enjoying hearty breakfasts, lunches and dinners. Order now before others snap up the limited supply.


## Tom

 Wrigley TW TW TW TW TW TW TW TWHAIL RICHARD M. NIXON. Once again our great nation inaugurates a new President. All details have been arranged for the ceremonies January 20. Heavy problems, both foreign and domestic, facing the new administration are laid aside for a few days, but after the shouting and the tumult die they will be uppermost in the minds of citizens. Franklin D. Roosevelt took office in 1933 when the nation was in the midst of a terrible depression, with banks closed and people selling apples on street corners. He proved to be the

man of the hour. President-elect Nixon faces a country divided over many serious issues, but loyal Americans will give him their support in the days which lie ahead.

WASHINGTON'S SUBWAY will be on its way in ' 69 after the whopping bond issue victory voted in November for construction of the 97 -mile system. The cost for the District alone is over $\$ 200$ million, with nearby Montgomery (Md.) County adding over another \$116 million. First rapid transit service is promised for 1972, with the total system in operation by 1980.

HAPPY BOY SCOUTS will be aided by the U.S. government when they hold the 7th National Jamboree in Farragut State Park, Idaho, next July. Forty thousand scouts will attend and under an Act of Congress the Defense Department will loan the Scouts tents, cots, blankets, commissary equipment, refrigerators, and vehicles.

FOR OUR DOES. A new fad has hit Washington with the incoming Nixon administration. The new President's
daughter Julie started it when she "creweled" for her Daddy the Great Seal of the U.S. It is needlework like embroidery except that the fiber used to make it is wool or worsted. The Great Seal she creweled is the same as on any dollar bill. Many ladies in Washington's social set are now buying crewel kits and instruction books.

STARLINGS WON'T SEE the magnificent inaugural parade of Presidentelect Nixon on January 20 when he drives from the Capitol, after taking the oath of office, to the White House. Historic Pennsylvania Avenue on the line of march has 100 huge trees in which starlings roost. They will not mess it up from their perches because a new gooey compound has been spread on the branches. It irritates their feet and for the time being they have gone away.

BIG HIGHWAY PROGRAM is planned by the Department of Transportation for fiscal year 1970. It totals $\$ 5.5$ billion of federal aid funds. The apportionment for fiscal year 1969 was $\$ 4.8$ billion.


IMPORTANT TITLES are outlined in new booklets from the Government Printing Office. In a dictionary of occupational titles the booklet tells you that a government janitor is officially addressed as "Deputy Assistant Building Supervisor." At the Pentagon a messenger has the title of "Internal Communications Attache."

SLOAN'S AUCTIONS, one of the most famous in the country, established in 1891, is still doing business here. It auctioned off belongings of Adm. George Dewey, hero of Manila Bay,

## WRITES FROM WASHINGTON

TW TW TW TW TW TW TW TW

and the almost priceless effects of the German Embassy after World War II, as well as the possessions of Eleanor (Sissie) Patterson, who owned the Washington Times Herald. Some of the auctions brought as much as $\$ 150,000$. Among the bargains were Abraham Lincoln's dining table, sold at Sloan's in 1926 for $\$ 25$.


HAIRCUT PRICES in most cities now cost more than the price of a bushel of wheat, says Rep. Odin Langen (Minn.). However, wheat prices, even from $\$ 1.20$ to more than $\$ 1.25$ a bushel, are higher than the subsidized haircuts in the House Office building, which cost members only 75 cents.

TO BE A PRESIDENT can mean any-thing-even death. Thomas Jefferson described the presidency as "A good way of losing friends." History's pages reveal George Washington was denounced as a tyrant, an imposter and an American Caesar. Lincoln was called a degenerate by his enemies, a liar, an outlaw, a fiend, swindler, and lunatic. Franklin D. Roosevelt was charged with being responsible for the Wall Street bombing of 1920. And even LBJ has been charged with being responsible for the war in Viet Nam.

YOUR YULE STAMPS were plentiful this year and sales made a new high record. Deputy Postmaster General Frederick C. Belen had 1.5 billion of the 1968 stamps, depicting the Angel Gabriel, printed in red, gold, blue, and brown, and they sure sold. It is a detail from the 15th century Flemish artist Jan Van Eyck's work "The Annunciation." The painting hangs in the National Gallery here.

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## "The Soy of Giving"



Salinas, Calif., Elks are very proud of their National Foundation wall board. Left is Burt Risser of the National Foundation committee and Chaplain William Cordes Jr. standing before the roster in the lodge. These two men have done an outstanding job in promoting the Elks National Foundation.


At a recent dinner meeting of the Teaneck, N.J. Lodge PDD Robert J. Heiney, N.J., state chairman of the National Foundation (right) took the opportunity to present some awards. PER Joe Marone received a Participating Member certificate, PER Frank Handelong a Honorary Founders certificate, ER Arthur Hug received the second Participating Member award presented.

At a recent meeting of the Cottonwood (Murray) Lodge Keith Kleven, a recipient of a grant to help defray his college expenses, thanked the members for their assistance. Mr. Kleven of Brigham Young Univ., was presented to the lodge members and their wives by ER Gary Benson.


## Presidential BIBLES

High point of inaugural ceremonies for the incoming President of the United States is the oath-taking on a Bible; a significant act that implores the aid of Divine Wisdom to guide the decisions of our leaders.

From the very first President, George Washington, and all his successors, the Holy Bible has played prominently in the high point of their political career.

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On this Bible Woodrow Wilson took his oath of office as President for the second time in 1917.


Dwight Eisenhower took his oath of office on this 200-year-old Bible also used by George Washington.
Personal index of Thomas Jefferson lists
various texts from the


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(Continued from page 10)
and I waded in from a jutting sandbar and began to search in hollow logs and under banks for catfish dens. Peter watched from the bar as Bill worked upstream and I down. A short distance below the bar I located a big hollow log in neck-deep water. I examined the entrance with my foot. It was large, and I knew by the slick feel of it that catfish were using it. "I think there's one in this $\log$, Bill," I called.

Bill's coming was slow, and my impatience caused me to do a foolish thing. While he was still some distance away I dived to make a more thorough investigation of the log. It was foolish because no man is a match for even a twentyfive pound catfish in neck-deep water. Unless someone else is standing near to lend a hand, it is, in fact, sheer stupidity to go down in the vicinity of a catfish den.

But I went down alone and held to the log with my left hand while running my right hand into the hollow. I felt nothing until my arm was extended full length. Then a catfish grabbed my hand-not just the fingers-my entire hand. That was nothing unusual, so I extended my fingers through the gills and shoved backwards with my left hand, intending to jerk the fish from the $\log$ and head for the surface. But the fish didn't budge. All he did was to tighten his grip on my wrist. He was cutting off the circulation, and I could feel a numbness creeping over my entire hand. I tried to jerk it from his mouth, but there was no relaxing of the viselike grip.

A wild panic seized me. I had already been down too long, and my lungs felt as if they would burst. Frantically I fought the whiskered one who seemed determined to destroy me. I fought until there was no strength left. Then a sweet peace possessed me as unconsciousness came.
The next thing I knew I was on the sandbar with Bill and Peter bending over me. Tears were streaming down Peter's face. "I'm all right, boy," I said, but my voice sounded weak and far away. I learned later that Peter's shouts had brought Bill hurrying to the scene. He had managed to seize my feet and jerk my hand from the fish's mouth. My hand, with most of the skin peeled away, gave mute testimony of how determined the fish had been. Bill and some other men caught him that afternoon. He weighed sixty pounds.
When I arose from that sandbar and walked unsteadily away I was determined never to enter the water again. And I hadn't-not even when Peter had begged me to go swimming with him. The very sight of the river gave me the shudders and caused cold sweat to pop out on my forehead.
(Continued on page 56)

## Should yours be a two-home family?

More than 1.5 million families in the United States now own second homes. About 125,000 buy or build one every year. As cities get more crowded and urban recreation facilities diminish, more people want to find a place in the country where they can go to really relax.

Many of these families see their second home as serving a double function. One day, according to their plans, the second home will become the home, a wonderful place in the country or wilderness to which they will retire.

There's wisdom in thinking about a second home now. Land values have
been creeping up in recent years, and the skyward-spiral is likely to continue. So, if you ever want to have such a place, now's as good a time, financially, as any to consider it. Too, the time to consider building a retirement home, if you are the handyman type and might want to really cut costs by doing a lot of the work yourself, is when you are younger and more agile than you will be during your retirement years.

It's an appealing idea, that second home in the woods, near a beautiful fishing stream and within a few miles of some excellent hunting. But don't allow
your vision to get too many rosy edges on it. Second homes, while they have enough strong appeal to have millions of people spending as many days a year as possible in them, do present some special problems. Before you seriously consider building or buying a home in the country, also consider some problems.

Start first with the location. Let's assume that you now live relatively close to a large population center and would like to buy a place closer to wilderness. How much closer? Or, saying it another way, how far away from you?
(Continued on next page)



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Generally, it's impractical to consider a second home, unless you are wealthy enough to be reckless with your money, that is more than 150 miles from your present home. That's anywhere from two to four hours away by car, according to present driving patterns, and close enough to get to on Friday after work, enjoy for two full days, and get back from by Sunday night or Monday morning, refreshed and ready for the next week's work.
So use that mileage rule of thumb as a rough guide and start spending some weekends looking for a place within that range that has some of the recreational needs that you want. If you and your children like fishing and boating and water skiing, look for a place near decent fishing and boating waters. Like bird watching? Find a place near a large forest. Hunter? You know, generally, where you should look. Or maybe you want to do some farming after you retire. That presents other possibilities. Balance your before-retirement interests and what you might be doing in your $60 \mathrm{~s}, 70 \mathrm{~s}$, etc.

Take your time driving and looking, and, as you begin to find places that look like they might appeal to you, start your comparison shopping. What does land cost where you are planning to buy? What will utilities, fire protection, insurance, and water cost? How about basic building costs? Per-hour charges by bulldozer operators may vary as much as two dollars an hour within 100 miles of one another. Carpenters and electricians also might have equally different pay scales. It will pay to learn about these items during the early stages of your exploration into second-home possibilities.

An important subject to explore is local police and fire protection. You're building for disaster if you buy land in an area where the police are practically nonexistent. Thieves and vandals like to invade empty, isolated houses. A small fire, in an area where there is almost no fire protection, can easily become a big fire that destroys everything in a beautiful but totally isolated spot.
You'll find that it is difficult to get insurance protection in such places, and a house without adequate insurance protection can be big financial trouble just waiting to happen.

You'll also find that many banks will be unwilling to lend money for the construction of second homes in such areas.

One solution to the problem of adequate protection in wilderness areas has been found by developers who specialize in recreational homes. Each home in the area is surrounded by a few acres of wooded or open land, but all homes in the development are close enough together to have central fire and police protection. Banks and insurance com-
(Continued on page 44)


## NEWS

## OF THE

LODGES


MEMBERS OF THE BOARD OF GRAND TRUSTEES and visiting Elks dignitaries assemble at the Elks National Home, Bedford, Va., for a quarterly conference. Pictured are: (front row) Chairman Vincent H. Grocott, Santa Barbara, Calif.; GER Edward W. McCabe; Grand Secy. Franklin J. Fitzpatrick, of Lynbrook, N.Y., Lodge; ( second row) Past Grand Trustee Arthur J. Roy, Willimantic, Conn.; GL Judiciary Chairman Glenn L. Miller, Logansport, Ind.; Grand Trustee Francis P. Hart, home member, Watertown, N.Y.; Grand Trustee H. Beecher Charmbury, State College, Pa.; and, (back row) Grand Trustee E. Gene Fournace, vice-chairman, Newark, Ohio, Lodge; Grand Trustee Francis M. Smith, secretary, Sioux Falls, S. D.; Grand Trustee Joseph A. McArthur, Lewiston, Idaho; Grand Trustee George T. Hickey, pension member, Chicago (North) Lodge, and Virginia VP Doral E. Irvin, superintendent of the Elks National Home. Not shown are PGER John L. Walker and Grand Trustee Roderick M. McDuffie, a member of Cascade-East Point, Ga., Lodge.


THIS ELKS EMBLEM MOSAIC consisting of 7,093 pieces of ceramic tile was presented to Fort Lauderdale, Fla., Lodge by Mrs. Erma Verbryko, the mosaicist, in memory of her late husband, Brother William V. Verbryko, who was a 47-year Elk. Standing next to Mrs. Verbryko is ER George E. Roberts. The mosaic, which is 30 inches in diameter, required 225 hours, over a period of five weeks, to complete. The approximately 5,368 pieces comprising the design itself were individually hand cut and set into the pattern with a small tool. The blue background is made of solid $\%$ inch squares.

DISPENSATION FOR MESQUITE, Texas, Lodge No. 2404 is being presented to ER James O'Rear by GL New Lodge Chairman Alex A. McKnight, of Dallas Lodge, after the institution of the new lodge last Oct. 19. The ceremonies, held at the sponsoring Dallas Lodge, were followed by a dinner and dance given by the Dallas Elks' ladies group. Mesquite is the third new lodge instituted in the state's Northeast District in the last three years. It has 88 members.



THE 75th ANNIVERSARY celebration at Conneaut, Ohio, Lodge is marked by the presence of the Grand Exalted Ruler and many distinguished Ohio Elks. With ER Donald W. Peterson (third from left) are Executive Director Nelson E. W. Stuart of the Elks National Foundation, of Cleveland Lodge; Grand Trustees Vice-Chairman E. Gene Fournace, of Newark Lodge; GER Edward W. McCabe; PGER Fred L. Bohn; DDGER Carmen Lanese, Cleveland, and SP George B. Walker, Willoughby. Honored during the observance were two brothers from Conneaut Lodge, both Past District Deputies-Howard and George Kingdom.



GROUNDWORK for the 1969 Elks national convention gets under way with a meeting of Grand Lodge officials in Dallas. Pictured is PGER George I. Hall, convention committee chairman, flanked by Bryan J. McKeogh (left), New York, national convention director, and Alex A. McKnight, Dallas, GL new lodge chairman. This will be the Order's third national convention in the Texas city in this decade; the other two were in 1960 and 1966.

ELKS OFFICIALS confer during North Carolina State Elks Association's two-day fall meeting in Asheville: (from left) N.C. Secretary of State Thad Eure, Raleigh, former Chief Justice of the Grand Forum and master of ceremonies; GER Edward W. McCabe; PGER John L. Walker; PDD C. M. Adams Jr., Statesville, and Asheville ER Charles B. Vickory Jr. The state gathering elected PDD Charles V. Thompson, Greensboro, as Vice-President at Large to fill the vacancy created when PDD Sol Hertzburg, Rocky Mount, became President following the death of Brother Kenneth R. Knight of Winston Lodge.

SOME OF 300 HAPPY BOYS enjoy Birmingham, Ala., Elks' hospitality in celebration of National Newspaper Carrier Day. The cooperative venture with the Birmingham News was a huge success-the carriers feasted on hot dogs, hamburgers, barbecues, plus all the soft drinks they could drink-approximately 1,200 .


WHITING, Indiana, Elks recently initiated a class in honor of a lodge member-wounded Silver Star recipient Sgt. Robert J. Schwingendorf (left)-as well as all Elks serving with the U.S. Armed Forces. With Brother Schwingendorf and ER Donald G. Osborne (third from right) are the new Elks: Alex Gleason, Milan Kansky, Richard Johnson, and Patrick Korman.



POINT PLEASANT, New Jersey, Lodge's crippled children's program will benefit from the efforts of these Elks' ladies who acted as models at a combined fashion show and party at the lodge: Georgette Wagner, Edna Delap, Pat Sanborn, Elenore De Benedictis, Doris Forman, Hilda Churchill, Lynn Kuehuen, Dorothy Barber, Beth Whalley, and Gail Purpuro.


WAKEFIELD, Massachusetts, PER and Trustee Frederick J. DeVries congratulates his son Frederick Jr., after officiating recently at his initiation into the Order of Elks.


LANCASTER, Pennsylvania, Elks recently paid tribute to three of their oldest, in terms of membership, "old-timers"- Harry M. Forrest (left), 80, the lodge's oldest PER and an Elk since 1919; Dr. M. H. Yoder (center), 86, a member since 1912, and Horace C. Kinzer (right), 90, an Elk since 1908. With them are ER Robert H. Reese and Benjamin V. D'Annunzio.

NORTH MIAMI, Florida, ER Robert E. Dunivan (center) looks on as DDGER James S. Dunn (left), Coral Gables, receives a key to the city from Mayor Chuck Hall on the occasion of the District Deputy's visit.


A refugee from North Viet Nam, Pham Khac Rau, addresses students at the University of Northern Iowa during his appearance on campus, sponsored by Waterloo, Iowa, Lodge.

## Vietnamese Refugee Stirs Youth

WATERLOO, IOWA, ELKS proved in a recent experiment that speakers concerned with topics other than draft card burning, "hippiedom," and general anti-establishment protest can grip the attention of America's youth.

It was the day of the first winter snow in November and more than 2,000 Iowa college and high-school students listened as the lodge-sponsored speaker stood before them and told them what Communism is really like in North Viet Nam.

The speaker, Pham Khac Rau, a refugee from North Viet Nam and a former high official of that government now living in Washington, D.C., was well qualified to tell the young people about life under a Red dictatorship. The former district governor in North Viet Nam who fled his country when the Communists seized power discussed the revolution and explained the reasons why he felt Communism was not working in North Viet Nam.

Waterloo Elks arranged for Pham Khac Rau's appearance at the University of Northern Iowa, Cedar Falls, on November 7 and 8 , in response to the GL Americanism Committee's sug-

Right: ER James Fox, assisted by Esq. Ferris Markle (left) and Chap. Robert Schours, welcomes Mr. Rau to Waterloo Lodge. Below: Some 400 Don Bosco High School students in Gilbertville hear about life under a Communist regime.
gestion to lodges to participate in the "Education About Communism Through Refugees" program. The ECR program is sponsored by the All-American Conference to Combat Communism, in which the Order of Elks and about 40 other organizations participate.

Rau, a graduate of the French University of Law of Hanoi, had spent several years under the regime of Premier Ho Chi Minh, thus acquiring firsthand knowledge of Communist tactics and insight into the intricate political situation in Viet Nam.

After leaving Hanoi, Rau became director of foreign relations at the office of the president of the Republic of Viet Nam. He also represented his country in various diplomatic assignments abroad, including that of acting ambassador for South Viet Nam in Washington, D.C. Since resigning from the government, Rau has been lecturing
(Continued on page 55)




SOUTH ORANGE, New Jersey, Elks display an electric page turning device presented by the lodge to the Kessler Institute for Rehabilitation, West Orange-along with a set of electrically operated arm slings and a language master speech therapy recorder used in the treatment of disabled children. With Dr. Henry H. Kessler ( second from right), founder and medical director of the Institute, are Crippled Children's Committeemen Andrew Huber, vice-chairman, PDD Julius Marion, chairman, and James Robinson, treasurer.


NOTABLE GUESTS at Martinsville, Va., Lodge's party marking Elkdom's centennial-PGER John L. Walker; William C. Battle (second from right), former ambassador to Australia and principal speaker, and VP Doral E. Irvin (second from left), superintendent of the Elks National Home, Bedford-are welcomed by ER Irvin DeHart (left). The cutting of the "birthday" cake by Brother Ben Townes, 93, a 63 -year Elk, and the music of Ramon "Red" Ringo, of the Elks National Home, were highlights.


WISCONSIN ELKS' MAJOR PROJECT-aid to the cerebral palsiedgets a boost with the acquisition of the Bert A. Thompson mobile unit. Major Project Chairman Thompson (center), Kenosha, is shown accepting the keys to the nine-passenger vehicle, donated by an Elk, from Jim Lison, of the motor company. On hand for the presentation is Grand Est. Lead. Kt. and Dr. Melville J. Junion, Green Bay. Brother Thompson played a major role in the adoption of the project at the annual state convention in May 1968; it is expected to be in full operation next May. In addition to the newly acquired unit, the association has the use of a 1969 stationwagon for one year -a contribution from Chippewa Falls Lodge

ORLANDO, Florida, ER Jasper L. Nichols applies the torch to begin the lodge's mortgage burning ritual as Acting Esq. Ralph LeFever, Est. Lead. Kt. Sid Heagy, Est. Lect. Kt. Richard Branham, and Est. Loyal Kt. Charles Ahrendt look on.


CAMILLUS, New York, Charter PER Nicholas J. Repasky (second from right) presented centennial pins to three members of the state New Lodge Committee who were instrumental in the organization of Camillus Lodge, instituted in March 1967. Receiving the pins at a testimonial dinner were PDD Frederick J. Welch, Auburn, district chairman, PDD James Hanlon, Fulton, state chairman, and PER Lester Sweeting, Fulton, district chairman.



AN OLD RAILWAY DEPOT becomes "home" for 64 Boy Scouts of the Lubbock, Texas, Lodge-sponsored Troop 509, following the recent dedication ceremonies of this Santa Fe station, built in 1905 in Idalou, Tex. The donated building, used as a passenger and freight depot until about 1946, may well be the only railway depot serving the Boy Scouts of America. Members of Troop 509-presently the largest in Lubbock-use it for their meetings and are restoring it to its original color. Participating in the dedication are (from left): President Jack Strong, of the South Plains Council; Scoutmaster Wayne Walker; ER James R. Whitten; B. J. Finlayson, committee chairman; Superintendent James Sharp, Lubbock District, Santa Fe RR; Charles Dehn, institutional representative; Est. Lead. Kt. J. F. Fitzpatrick.


## LDIDGE NOTES

PLAQUEMINE, La. The Louisiana Elks Association's mid-season conference was hosted recently by the lodge, with about 200 Elks from throughout the state in attendance.

A lodge open house and dance started off the two-day session. Business meetings were conducted by SP H. L. Shacklett, Baton Rouge, who also discussed GER Edward W. McCabe's programs for the 1968-1969 lodge year. Keynote speaker PDD and PSP Willis C. McDonald, New Orleans, a special representative to PGER William A. Wall, addressed the convention-goers in conference and at an evening banquet.

The association's next meeting will be April 11-13, 1969, at Morgan City.

VALLEY CITY, N.D. A special feature of the North Dakota state association's quarterly meeting was the presentation of American flags, which had flown over the U.S. Capitol in Washington, to the Exalted Rulers of the state's 11 lodges.

The flags, bearing certificates from National Archivist George Stewart, were obtained through the efforts of North Dakota's Senators Milton Young and Quentin Burdick, in cooperation with SP R. W. Moran, Williston.

PAWTUCKET, R.I. GER Edward W. McCabe and Mrs. McCabe received a warm welcome from their host city during a recent official tour of the state's lodges.

City officials joined Pawtucket Elks in their enthusiastic reception of Elkdom's highest leader by proclaiming the week of his visit "Grand Exalted Ruler McCabe Week."

NASHUA, N.H. An unusual ritualistic contest was held recently at the lodge by the New England Elks Interstate Relations Committee.

Two teams of PERs, representing Vermont and Massachusetts, squared off for a round of "Ritual Roulette," in which each team member draws the name of the ritual part he is to perform. Team members must thus be prepared to represent every office, with no advance knowledge of their particular role.

The Massachusetts team emerged the winner of this first "Ritual Roulette" contest, believed to be unique in the history of the Order. The committee now hopes to make this interesting competition an annual event.

PASCAGOULA, Miss. Lodge members and Elks throughout the state mourn the death on Oct. 5 of W. J. "Bill" Terry, a 48-year member of Pascagoula Lodge.

Brother Terry had long and faithfully served the Mississippi Elks Association as Publicity Chairman, and as President and Trustee.
Survivors include his widow, Isabel.
LAKEWOOD, Colo. Little but hardworking, the lodge is justifiably proud of its activities record the past lodge year.

Lakewood Lodge placed first nationally in both the Lodge Publication and Public Image contests, and eighth nationally in contributions to the Elks National Foundation. Their most recent project in a series of local charitable efforts reached out to aid approximately 760 orphaned children in the area, all of whom were treated to a pienic.

The Lakewood Elks are anxiously waiting to see if any other lodge can top their record, so that they can "get down off this cloud, get to work, and top our own record, too!"

DETROIT LAKES, Minn. GER Edward W McCabe, following in the footsteps of PGERs Lee A. Donaldson and Raymond C. Dobson, was officially adopted into the Chippewa Indian tribe in a ceremony held at Detroit Lakes Lodge.

In a rite conducted by Chief Little White Cloud, hereditary chief of the Minnesota Chippewa nation, Brother McCabe received the Indian name "He-Ha-Ka Wash-Ta," or "The Good Elk." He was also presented with an eagle feather, moccasins, and a blanket.
The adoption ceremony was before Detroit Lakes and Fargo Elks and their ladies.

PATERSON, N.J. A recent ceremony marked the initiation of a third-generation Elk-Brother Bruce H. Knapp, who joins his father, Brother Leonard Knapp Jr., and grandfather, Leonard Knapp Sr., in a long tradition of membership in Paterson Lodge.

The ritual was held in conjunction with an annual observance at the lodge's Elks Rest in Laurel Grove Cemetery.

SOUTHERN PINES, N. C. The Eighth Annual Southern Pines National Invitational Elks Amateur Golf Tournament will be held May 14 through 17, 1969. Invitations for the 72 -hole medal play tourney are scheduled to be in the mail by mid-January.


A SHOT GUN START was the order of the day for 236 golfers participating in the Ohio Elks' annual state golf tournament in Lima. Shown are SP George B. Walker, Willoughby; Arthur Stimmel, Lima, state golf chairman; PSP Walter J. Beer, Lima, and Jerry Cannaley, golf pro. Winners of the tournament will henceforth receive the state's newly acquired "President's Trophy."


VERMONT PAST STATE PRESIDENT—St. Johnsbury PER Arthur Graves (second from right) presents the lodge's gift of $\$ 1,000$ to the Rev. Clyde Campbell, pastor of the First Congregational Church, Lyndonville. The money will aid in rebuilding the church, which was destroyed by fire in August 1967. Also attending the ceremony are ER Ross Tiffin and DDGER John Carroll.


MANISTEE, Michigan, ER James F. Johnston (left) poses for the camera with the lodge's 60 -member 75 th anniversary initiation class.


OFFICIATING at the recent dedication of Jersey City, N.J., Lodge's new facilities is PGER William J. Jernick, flanked by Est. Lect. Kt. John T. Fitzgerald and ER Albert G. Deile. Also on hand for the ceremonies are PDD Robert J. Heiney, Ridgefield Park; PDD George C. Frick, Tenafly; PDD Thomas H. Murphy, Weehawken; DDGER Joseph Backle Jr., Weehawken, and PDD James P. Dolan, Jersey City, who is also Secretary of his Lodge.
(News of the Lodges continued on page 50)

## Another switch to

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# "We never thought such volume and profit was possible in a town of 8,000 population." 

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"When I was a Y.M.C.A. youth director, Sue and I always wanted a business of our own, but never thought we could afford the initial investment until we contacted the TASTEE-FREEZ people. Now we have a highly profitable new business valued at over $\$ 89,000.00$.
"Although we couldn't believe it at the time, we actually showed a substantial profit the very first month we were in business, and it continues to grow. We couldn't have dreamed that such volume and profit was possible in a town of only 8,000 people.
"Many franchise companies received our letters of inquiry ... TASTEE-FREEZ was the only company that answered promptly by return mail with complete information, and shortly thereafter with a personal visit to our home.
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"TASTEE-FREEZ actually signed on the dotted line and guaranteed the lease for our new business for a 20 year period. They offered us long term flexible financing that even our banker recommended we accept.
"It just made sense to us that if the TASTEE-FREEZ people were willing to guarantee the lease on our new $\$ 43,000.00$ building, and further agreed to offer us long term financing, that their program had to be successful; especially in view of the fact that in less than 20 years they had grown to be the 21st largest food service company with over 1,800 restaurants throughout the world.
"Everyone at TASTEE-FREEZ has shown a sincere interest in the success of our business. We've received phone calls from their president and vice presidents, and even personal visits. We know that we are really a part of a dynamic world-wide franchise whose sole purpose and interest is to make each and every member of their family successful and financially independent.
"They know their business, it's not like somebody just starting out in business and wondering what to do next. TASTEE-FREEZ BIG TEE BURGER RESTAURANTS have everything planned for you and give you all the help you need to get established. We'll tell anyone interested in owning their own business the same thing. If we can answer any questions we haven't covered here, just write, or phone us at 987-3185, area code 606."

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## Franchising

## (Continued from page 8)

that this continual franchisee back-up is systematized, avoiding dangerous "vacuums"? Also, is there a plan for periodical franchisee clinics, local, regional, and national?

Franchisor's products or services.What is the projected "survival rate"? Is there an indication of obsolescence, too-heavy competitiveness, or "fad" aspects? For example: Trampolines comprised a popular franchise at one time but, in the main, did not succeed and proved to be a fad. Another example was a franchise in the Raceway field.

Franchisor's repute.-Has there been any past stigma attached to the franchisor's name that may in turn attach itself to the franchisee? How does he check out with the Better Business Bureau, Dun and Bradstreet, etc.?

Below are listed some of the ways in which a franchisor can be of maximum assistance to you:

- Provide you with a "proven out" business success formula, projectable to your own designated area.
- Provide you with all needed training, thoroughly indoctrinate you in all as-
pects of the operation through a systematized schooling program.
- Sustain you during the "critical peri-od"-the first sixty days of your opera-tion-by literally "holding your hand" via a systematized field training and support program.
- Provide you with the benefits of his own trial and error-making available to you the customer-obtaining procedures that have worked out effectively for his own operations (inclusive of advertising, promotions, public relations, etc.).
- Provide you with recurring new ideas to help further augment your earnings potential.

- Provide you with merchandise (or services) of outstanding quality, at prices competitive with others on the market, and simultaneously, enable you to realize a maximum profit margin.
- Provide you with assistance in site selection, needed remodeling, construction, lease negotiations, etc.
- Provide you with the inestimable assets of his name and the goodwill attached thereto, based on his own business accomplishments and repute.
- In many instances, the franchisor will provide or assist in financing.

One essential thing that must be stressed is that franchising is not easy work. Under the best circumstances, it requires uniform hard work and enthusiasm on the part of the franchisee on the same basis as if he were establishing his own business. The franchisee who understands and conforms to this can receive maximum value from his franchisor services and benefits with maximum potential for success. For example: The franchisee must be motivated, he must strain to absorb his schooling and training and he must convey a favorable image in his locality.

Should you become a franchisee? My answer is "yes," provided you also exercise some of the cautions previously listed. A franchise business under proper circumstances can give you the security you seek and need and can help you blend in to today's inflationary pressures and dynamic merchandising procedures.

# POLICEMAN GIVES SELF \$2,000 "RAISE" - MAY EVEN DOUBLE IT NEXT YEAR! 

## ALBERT MYERS, MANHATTAN, KANSAS, EARNED ALL THAT EXTRA MONEY IN 90 DAYS-JUST HELPING PEOPLE TO MAKE OUT THEIR TAX RETURNS!

You can quickly and easily learn at home to do what Al Myers is doing, thanks to his NATIONAL TAX TRAINING SCHOOL COURSE. "At the rate my business is growing," he says, "I'll be able to more than double my extra income next season-easily retire at 50 with a profitable business of my own and a pension besides!" Is Al Myers exceptional? Did he have to be a High School graduate or better? Did he have to have a "head for figures" or bookkeeping experience? The answer is a great big NO! He is just one of hundreds of National Tax Training School graduates of all ages and backgrounds who are using their tax knowledge in spare time during only 4 months each year to add at least $\$ 1,000$ to $\$ 3,000$ and more to their annual incomes.
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## LODGE VISITS OF EDWARD W. McCABE



On the occasion of GER Edward W. McCabe's visit to Madison, S.D. Lodge Brother McCabe visited the Karl Mundt Memorial Library on the Campus of General Beadle State College. Left to right are President of the college Dr. Harry P. Bowes, DDGER Merle Caudle, DDGER Paul Lammers, SDGER Rev., F.J. Andrews, SP Edward Belmore, PGER Raymond C. Dobson, GER McCabe, Grand Trustee Francis Smith, President elect Loren Zingmark, and ER Merle White.


GER Edward W. McCabe receives the "key to the city" from Brother F. Edward Biertuempfel, mayor of Union, N.J., at a dinner-dance held on the occasion of Brother and Mrs. McCabe's visit to the lodge.


During the visit of GER Edward W. McCabe to Cottonwood (Murray), Utah Lodge he was introduced to the Mayor of Murray. Brother and Mrs. McCabe were taken on a tour of the Murray Boys' Club, which is one of the organizations assisted by the Cottonwood Lodge. Above Brother McCabe appears with the Mayor of Murray, William E. Dunn, DDGER Eugene Smith, ER Gary Benson, and SDGER Tommy Thompson.


A class of 100 were initiated into Atlantic City, N.J., Lodge on the occasion of GER Edward W. McCabe's recent visit. Judge F. Fredrick Perone (center) congratulates his father, Fred S. Perone (left) and his brother, Ralph Perone (right) on their initiation into the Order as Brother McCabe and PGER William J. Jernick look on.


Waterville, Maine Lodge was host to over 250 persons attending a dinner held in honor of GER and Mrs. Edward W. McCabe during their recent visit. ER Ronald Gaulin and his wife (center) are shown welcoming the Grand Exalted Ruler and his wife to the affair.

# FOR ALL ELKDOM AND FAMILIES! 

## s100.00-A-WEEK EXTRA INCOME When You Go To The Hospital

## Money back in full if not $100 \%$ satisfied. - NO AGE LIMIT!

0Ne out of two families will have someone in the hospital this year! It could be you - or some beloved member of your family, tomorrow . . . next week . . . next month. Sad to say very few families have anywhere near enough coverage to meet today's soaring hospital costs. These costs have TRIPLED in just a few short years. They are expected to DOUBLE AGAIN in the few years ahead.

Stop for a moment. Think how much a long stay in the hospital will cost you or a loved one. How would you ever pay for costly but necessary X-rays, doctor bills, drugs and medicines?

Now you can receive $\$ 100.00$ a week tax-free cash, from the very first day you enter the hospital for as long as you are confined thereeven for 100 full weeks, if necessary!

## THIS LIMITED ENROLLMENT OFFER ENDS SOON Only $\$ 1$ for First Month-Money-Back Guarantee

To encourage you to see how much this Plan can mean to you and your family, we make this unusual, money-saving offer:

You can now have your first month's protection for only one dollar! But, you must act immediately, because this unusual opportunity is offered for a limited time. Your request for this wonderful Income Protection plan must be mailed on the convenient form below NOT LATER THAN MIDNIGHT, of the date in the Enrollment Form.

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All benefits of this World Mutual \$100.00-A-Week Income Protection Plan are paid directly to you, in tax-free cash, in addition to whatever you may receive from your other insurance! Spend the money as you see fit-for hospital or doctors' bills, mortgage payments-or any necessary but costly extras not fully covered by usual hospital policies.
Everything costs more these days (need we tell you?) and hospital care is certainly no exception! While 7 out of 8 Americans have some hospital insurance, most have found it does not cover all the bills that pile up when sickness or accident strikes. That's why World Mutual developed low-cost Income Protection that helps you pay either hospital costs or anything else you need or want!

You get your $\$ 100.00$ per week ( $\$ 14.28$ per day)-TAX FREEfrom your first day in the hospital, and as long as you are confined there, even for 100 weeks, if necessary.

## For Older Folks-Greater Protection Than You Ever Would Have Thought Possible!

Right now, would advancing age prevent you from getting hospital insurance, or income protection with another company? Or if you could get a policy elsewhere, would you have to pay a big premium for it? Or perhaps you no longer have a regular income, and are living on Social Security. What would happen to you then if you had to suddenly go to a hospital?
Your "life saver" could be this wonderful World Mutual Income Protection Plan-because World Mutual welcomes folks of all ages into its Plan. You can even be OVER 100 and still qualify.

## PAYS CASH

'TAX-FIREE, MAILED $\mathbb{D I R E C T L Y ~ T O ~ Y O U - ~}$ NOT THE DOCTOR OR HOSPITAL! -IIN ADDITION TO HOSPITALIZATION, MEIDICARE AND WORIMIEN'S COMPENSATION:

When you get your policy, examine all its benefits and features. Have it checked, if you wish, by your lawyer, doctor, clergyman, or other trusted adviser. If you are not $100 \%$ satisfied, return the policy within 30 days and your money will be refunded. But if you decide to continue this worthwhile protection, you may do so at the low rates as follows:

## World Mutual Monthly Renewal Rates

Age at Enrollment
Monthly Premium
0.39 only $\$ 3.95$
40-54 only $\$ 4.95$
55.64 only $\$ 5.95$
65-74 only $\$ 6.95$
75 and over only $\$ 9.25$

NOTE: The regular Monthly Premium shown here (for your age at time of enrollment) is the same low premium you will continue to pay; it will not automatically increase as you pass from one age bracket to the next! Once you have enrolled in this world Mutual plan, your rate can never be changed because of how much or how often you collect from us-or because of advanced age-but only if there is a general rate adjustment or down, on all policies of this type in your entire state!

## Act NOW-"Later" May Be TOO Late!

TIME IS PRECIOUS! Act quickly. Get your enrollment form into the mail today-because once you suffer an accident or sickness, it's TOO LATE to buy protection at any cost. That's why we urge you to act today-before anything unexpected happens.

## THESE 16 QUESTIONS AND ANSWERS <br> Tell You how World Mutual's \$100.00-A-Week Income <br> Protection Plan gives you the protection you needat amazingly low cost!

1. How much will this policy pay me when I go to the hospital? \$100.00 per week.
2. Will I be paid if I am in the hospital for less than a full week? Yes. This new plan pays whether you are in the hospital for only a day, or a week, a month, or a year!
3. Does this policy have any "waiting periods" before I can use it? No. It will go into force on the same day we accept your completed enrollment form and \$1 premium (or \$2.)
4. How long will I continue to receive hospitalization benefits?

For every day you are in the hospital to a maximum of 100 weeks, as a result of any one accident or illness.
5. How may I use these benefit payments?

You may use them in any way you wish-for hospital and doctor bills, rent, food, household expenses, or anything else. This is entirely up to you!
6. Can I collect from World Mutual even if I carry other insurance? Of course. This plan will pay you in addition to whatever you may receive from any other policies, including Medicare, for folks over 65 .
7. Why do I need this World Mutual Plan in addition to my other hospital and health insurance?
While hospital costs have tripled in recent years, very few people have tripled their insurance. The chances are one in seven that you will require hospital care this year-and you will need money to take care of all your other expenses, as well as your hospital bills. Your World Mutual checks are rushed to you by air mail to use as you see fit!
8. May I apply if I am over 65 ?

Yes, you may. Folks any age are welcome to apply-there is no age limit!

# PAYS IN AdDITION TO ANY OTHER COVERAGE YOU HAVE PAYS TO A MAXIMUM OF \$10,000 CASH PAYS YOU \$14.28 FOR EACH DAY YOU SPEND IN A HOSPITAL CHECKS ARE SENT DIRECTLY TO YOU! Money may be used any way YOU see fit. 

## (or \$2.00 FOR YOUR ENTIRE FAMILY.) Then you may continue at World Mutual's regular low rates

APPLY NOW = This introductory offer lasts only until • Feb. 21, 1969

9. Will my protection be cancelled because I have too many claims? No. World Mutual guarantees never to cancel your protection because you have too many claims or because of advanced age. We also guarantee never to refuse to renew your policy unless the premium is not paid before the end of the grace period, or unless renewal is declined on all policies of this type in your entire state. (Of course, if deception is used in making application, the policy may be ineffective.)
10. Will my rates be raised as I grow older or if I have too many claims? No matter how many claims you have, or regardless of how long you keep your policy, your rate will remain the same as it was for your age when you applied. World Mutual guarantees never to adjust this rate unless the rates are adjusted on all policies of this type in your entire state!
11. What is not covered by this policy?

The only conditions not covered are those caused by: mental or nervous disorders; pregnancy, childbirth or miscarriage; expenses resulting from any sickness or injury you had before the policy Effective Date (during the first 3 years only); act of war; or where care is in a Government hospital. Everything else is covered!
12. What are the requirements for membership in this World Mutual Plan?

You must not have been refused any health, hospital or life insurance; and, to qualify during this enrollment period, you must apply before midnight of the date in the coupon.
13. Why is this offer good for a limited time only? Because by enrolling a large number of people at the same time, underwriting, processing and policy issuance costs can be kept at a minimum-and we can pass these savings on to you.
14. Besides the savings, are there other advantages to joining World Mutual during this enrollment period?
Yes. A very important one is that you do not need to complete a regular application-just the brief form on this page. Also, during this enrollment period there are no other requirements for eligibility-and no "waivers" or restrictive endorsements can be put on your policy!
15. Can other members of my family take advantage of this special offer?
Yes, as long as they can meet the few requirements listed under Question 12.
16. How do $I$ join?

Fill out the brief enrollment form (be sure to sign your name) and mail it, with just $\$ 1$ for the first month's protection. (\$2 covers your entire family.) Mail to: The World Mutual Plan, 550 West DeKalb Pike, King of Prussia, Pa. 19406

## $>$ OFFICIAL ENROLLMENT FORM <

COMPLETE AND MAIL
WITH \$1 (\$2 FOR THE ENTIRE FAMILY) TO: WORLD MUTUAL, WEST DEKALB PIKE, KING OF PRUSSIA, PA. 19406
APPLICATION TO WORLD MUTUAL HEALTH AND ACCIDENT INS. CO. FOR THE EXTRA INCOME HEALTH \& ACCIDENT PLAN


|  | NAME (Please Print) | RELATIONSHIP | SEX | DATE OF BIRTH |
| :--- | :--- | :--- | :--- | :--- |
| 1 |  |  |  |  |
| 2 |  |  |  |  |
| 3 |  |  |  |  |

Neither I nor any person listed above has been refused any health, hospital or life insurance. I hereby apply for the Extra Income Health \& Accident Plan. I understand that this policy shall not be in force until the Effective Date shown in the Policy Schedule; that I, or any person listed above, will not be covered (during the first 3 years only) for any sickness or injury I (we) had before the Effective Date, but that such conditions will be fully covered after the policy has been in effect for 3 years. Meanwhile, of course, any new conditions are covered right away. I am enclosing $\$ 1.00$ for the first month's coverage for myself only $\square$. o I am enclosing $\$ 2.00$ for the first month's coverage for myself and all other Family Members listed above $\square$. If, for any reason, I am not completely satisfied with this new protection-I may return my policy within thirty (30) days for cancelling and my payment will be promptly refunded.
SIGNATURE $\mathbf{X}$
Date
MAIL ENROLLIENT FORM BEFORE MIDNIGHT, FRIDAY, FEB. 21,1969

For Elks Who Travel


## by JERRY HULSE



For the sun worshipper, the sea fancier and the ordinary escapist, the new promised land is Portugal's Algarve, that stretch of coast to the far south-the little nation's booming Costa del Sol and Europe's newest playground. Some say heaven can wait. The truth is, it's not all that grand. It's not that the beaches aren't golden with an ocean the color of Liz Taylor's lovely eyes. It's just that it's primitive in places. Besides, how could anyone possibly consider a new resort area civilized until Mr. Hilton has arrived to survey the scene?

On the other hand, a number of more alert hoteliers have preceded him. The result of all this is that the onceremote Algarve is starting to look a little like Miami, only with donkey carts and great lonesome stretches of beach. All of it faces North Africa, reaching for 100 miles between Cape St. Vincent-Europe's most southerly point-to Monte Gordo near the Spanish border. It is, to be sure, lonesomely lovely. All, that is, except for the Mi-
(Left) The University of Coimbra, said to be the second oldest university in the world. (Lower left) Mountains etched with port wine terraces rise above the Douro River in northern Portugal. (Below) The wine is taken from the lovely terraced hills to rest in the caves of Porto.


## a COASTLINE LIKE NO OTHER IN

## THE WORLD-THE NEW PROMISED LAND

## AND EUROPE'S NEWEST PLAYGROUND

ami-style hotels marring an otherwise tranquil scene.

In the hot afternoon Portuguese fishermen mend nets and wait for the night. With darkness the sea resembles the sky overhead, the lights of small boats twinkling like heaven's stars. It is a coastline like no other in the world. Pinnacles sliced off by eroding tides stand lonesomely out to sea. They are like Monument Valley awash within an ocean.

Villages of the Algarve rise up blindingly white. They are bleached even whiter by the hot noonday sun. It is instant Africa, reflecting an age when the Moors occupied the Algarve. The Moors crossed the sea from North Africa and fought the Portuguese to surrender. After this they put up whitewashed, flat-roofed houses like those of Morocco and Algiers and Tunisia. Villages resemble the Casbahs of North

Africa. Narrow, cobbled streets wind among a topsy-turvy scattering of ancient buildings. In the summer the Algarve is incredibly hot, in the winter soothingly warm.

After the war the British discovered it as a vacation retreat, escaping the wet coldness of home. They came down from Cascais and Estoril where they'd vacationed before. They found the Algarve ridiculously inexpensive. No splinter of ocean resort in all of Europe had so much to offer for so little. Shelter for two, along with three meals, was provided for around $\$ 4$ a day. The trouble was, the French found out about this, and then the Americans, and the prices began rising. Still, there are small pensions which continue to offer up rooms that make Y.M.C.A. prices seem outrageous. At the snug Villa Recife Residencial-a former private home in Albufeira-the owner asks

$\$ 4.80$ a night for a double with breakfast. The morning meal is taken outside in the shade of palms and next door the bells of the Igreja Matriz toll the new day. Morning glories grow profusely and it is only a three-minute walk to the beach of Albufeira, one of Portugal's finest-and hottest.

In the same village the Pensao Albufeirense ransoms off 16 rooms for $\$ 6.50$ a day double, including meals. So maybe it's not exactly the Waldorf, but the price is right. The Algarve's most luxurious new hotel is the Da Balaia on the outskirts of Albufeira. Poking out of the pines on a private beach, it is a 30 -minute car ride from Faro, the Algarve's provincial capital and the plot where jets from Lisbon set down. The snootiest room during the off-season demands $\$ 21.50$ a day double, plus service and tax. Full board comes to $\$ 34$ a day while ordinary rooms are priced at $\$ 23$ double with meals. In the coming high season (April 1-Oct. 15) the fussiest digs will cost $\$ 41$ a day.
The Dutch-operated Balaia also has a dozen bungalows which sleep six and rent in the high season for $\$ 125$ a week. Meals are extra. The Balaia's guests amuse themselves swimming, sunbathing, water skiing, firing missiles at clay pigeons and making like Pancho Gonzales on the tennis courts. They've also got mini-golf. Or for those looking for the real thing there's an 18-hole course at the nearly new colo-nial-like Penina Golf Hotel, a deluxe spread featuring 214 rooms priced at $\$ 28$ double with breakfast. If you take up residence the greens fees are free. Otherwise, the management will seek $\$ 5$ for the 18 holes. Besides this, the caddy wants $\$ 1.75$.

Down a winding path by the sea rises the equally luxurious new Hotel Alvor Praia whose guests are offered reduced greens fees by the Penina Hotel and a starting figure on rooms of $\$ 11$ single. Taking shape next door is what is best described as Waikiki with a Portuguese accent. On the rise are 14 tower apartment buildings, five hotels, five swimming pools, 41 villas, an auditorium and a shopping center. For those who care to know, a condominium will cost from $\$ 8,200$ to $\$ 35,000$.

An hour away, at the extreme western tip of the Algarve, is where Henry the Navigator kept school for such famous pupils as Christopher Columbus and Vasco da Gama. Rising above a sheltered cove next door is the governmentoperated Pousada do Infante. Its 15 rooms are priced from $\$ 5$ single to $\$ 9.30$ double with meals. A grandfather clock ticks in the living roomlike lobby and outside romantics look off to sea from tile love seats. It is springtime year-round along the Algarve, al-
(Continued on page 41)

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## Portugal

(Continued from page 33)
though January and February are when the almond trees from North Africa turn full blossom. From Lisbon the Algarve is five hours by car across desolate plains alive only with cork trees and wheat and rice fields and the voice of an occasional windmill creaking in the hot afternoon breeze. It is the end of Portugal.

To the extreme north of Portugal is its wine country; which I visited after the Algarve. A little champagne music, Mr. Welk. "Roll Out the Barrel" will do. So goes the song of the open road of Porto, Portugal's home of port wine fame. If the merchants of Porto had one wish it would be that into each life a little port would flow. As it stands they aren't doing badly. Already they're rolling out 160,000 barrels a year. These gurgle with 20 million gallons of the grape. Some Portuguese insist that port was responsible for the licking given to the Moors over Lisbon eight centuries ago. Before doing battle with the enemy the Crusaders made a happyhour call at Porto. It raised their spirits and the Moors fled, which goes to prove the power of the grape.

To this day port flows freely from the Douro Valley in northern Portugal to the caves of Porto. It trickles from 80,000 individual farms across 1,500 square miles of terraced slopes overlooking the picturesque Douro River. Only grapes grown in the Douro may be used for port. It has been this way since the time of the Romans. Mountains rise up to shelter the vineyards from wet Atlantic winds, the dry winter cold and scorching summer heat, the perfect prescription for port. After the harvest the wine is brought to Porto by truck and train, and sometimes by the ancient rabelo, the Phoenician-looking boat of the River Douro.

Once the autumn harvest was a gayer time. Workers picked by day and danced by night. Only it wasn't called dancing. It was treading. Men and women leaped into huge vats, crushing the grapes to the rhythm of an accordion. Only a few years ago the Port Wine Institute told how the treading of grapes by human labor would never be equalled. Great baskets were borne by men and oxcarts and dumped into crushing tubs. Later the workers joined hands and sang and stomped. Now the infernal crushing machine is signaling an end to an era, a colorful era when everyone went home with purple feet.

Still, some vintners stubbornly insist the machine never will replace the human foot. Just the other day voices rose up from a crushing station in the great Douro Valley. Inside a vat three boys stomped and sang, beating a tam-
bourine. While they treaded, tourists tossed coins. The more coins, the louder they sang, the harder they stomped. But even without the machine, an exodus of workers is taking place from the fields to the cities and better paying jobs. No machine, though, can hurry aging. From the lovely terraced hills of northern Portugal the wine is taken to sleep it off in the dark caves of Porto. The law says it must rest for three years, at least. While it sleeps white-jacketed tasters determine the amount of alcohol to hasten or inhibit its fermentation.

Visitors to Porto sip away happily on wine-tasting tours of the caves. During the sipping sprees one producer flashes a film of the grape from field to flask. The British, having become early addicts to port, established a huge colony
in Porto to supply the homeland. Or anyone else, for that matter. Now members of a half-dozen firms dine regularly on Wednesdays in an ancient institution known as the Factory House-a bit of the Empire on Portuguese soil. Crystal chandeliers glitter in the great dining halls and ballrooms. Autographs in a guest book include officers of Wellington's army who stopped off for a nip during the Peninsula Wars. Anyone who gets a load on these days in Porto may sleep it off at the comfortable Albergaria de S. Joao, a 14 -room hotel which offers shelter starting at $\$ 4$ a night single and $\$ 6$ double. A room in the larger Hotel Batalha ranges from $\$ 6$ single to $\$ 9$ double.

Tipplers on a pilgrimage into the Douro Valley are bedded down at Pou-

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sada Barao de Forrester in the charming village of Alijo. For $\$ 9$ a day you get everything but title to the property. This is the tab for two, including meals with wine. It's one of those places where Burton might take Liz in some celluloid dream. Roses are set at each table. Geraniums flow from window boxes. All of it faces a cobbled street that fades away to a public fountain where old women and children stop to fill earthen jugs. This is Portugal where wine and song are the bread of life.

It was in a forested palace north of Lisbon, though, that Papa Atterbury's Portuguese odyssey drew to a close. Papa is a friend of mine and it was a sad-happy ending, this trip of ours, for Papa Atterbury has a thing going with Portugal. In the jargon of Hollywood, it is his bag. It is the wine and the wind, the sun and scenery; the white hot plains of the Algarve, the green forests of the north, the Atlantic beaches. These offer solace to Papa's soul.

Friends call him Papa because he resembles Ernest Hemingway, who loved Spain, next door, the way Papa Atterbury loves Portugal. He is Hemingway, even to the beard, not that he grew it for that reason. His real name is Kirby Atterbury and he runs a restaurant, the Caprice, across the bay from San Francisco in the little town of Tiburon. It is one of the best restaurants I know of. Certainly it is the most romantic. This is because of Papa. He made it that way. Every atom of him is alive, and each day becomes the first and last. Papa's devotion to wine is how he got this love affair going with Portugal. He has a wine cellar to fill back home, his wines selling in the U.S. under the Caprice label. Anyway, he got homesick (and thirsty) for Portugal and gathered together a few friends, besides his wife Renee, for a wine tasting binge of his adopted country. It began back in Porto. This was several days and untold bottles ago. When Papa enters the ancient lodges of Porto where the wine is aged it's plain that, well, that he's home. The twinkle comes to his eyes each time a bottle comes out, which they do with regularity, the Portuguese wine producers being anxious hosts. Tourists sip sometimes till they're giddy. The producers pour. The Port Wine Institute pours. And after this Papa poured for himself and his flock back at the Porto Cricket \& Lawn Tennis Club of which he is a member.

Later our caravan moved off to the Douro Valley with its terraced vineyards clutching the harsh hillsides. At crushing stations along the way Papa tasted of the wine, puckering up and smiling hugely. Once when the spirits moved him he crowed like a rooster. So loud it echoed into the valley below,
startling his hosts. And far away a rooster crowed back. It was an excellent imitation, this crowing by Papa. He couldn't help himself. He was in Portugal with his glass of grape and his friends and for the moment, life was sweet indeed.

He crowed again on a luncheon stop at the Estate of Aveleda, which is owned by Portugal's largest wine producing family, the exporters of Mateus Rose ( 14 million bottles in a single year, not counting the vinho verde which trickles from its soil). Fernando Guedes led a grand tour of the Estate of Aveleda, the Guedes home for generations. He strolled proudly through gardens profuse with roses and ponds green with moss. Eucalyptus and pine perfume the 1,800 -acre estate with its sheep and cattle and geese and peacocks. Mass is held each Sunday in the chapel, which is part of the home, just as it has been since 1673. The lunch ordered by Senor Guedes was a memorable adventure, and so afterward Papa Atterbury felt the urge to crow, which he did. He stood on the porch, gazing out toward a fountain that whispered in the shade and he crowed loud and clear.

Any day with Papa Atterbury is lived without loss, but the other day was one of those rare ones to put away (Continued on page 46)

## 

Freedome Weels

## Janmuary 19-25

The week of January 19-25, 1969, has been set aside for the Order's traditional observance of Freedom Week. During this week, we honor those who provided us with our cherished freedoms and those who now strive to preserve these freedoms.

The freedoms of the individual, guaranteed by the Constitution, must be coupled with restraint and responsibility, so that the same rights will not be denied those who disagree with the proposals of the dissenters, nonconformists, and agitators. The right to dissent, to protest, to not conform, does not include the right to impose one's non-conformity, protest, or dissent upon others through intimidation or destruction. Violence willfully employed as a means of protest can not and should not be tolerated; the right to protest can not be denied, but it can not and must not be abused.

The Constitution does not guarantee freedom from poverty, poor housing, unemployment, or frustration. Nor does it guarantee freedom from majority rule; no individual or group has the right to destroy our country through rebellion or disrespect for the law. Rioters are not entitled to be free from punishment, nor should they be granted this freedom.

If the one and a half million Elks in this country will give their firm support to this observance, they will create a tremendous ground swell for the entire Americanism program.

Norman C. Parr, Member
GL Americanism Committee


BY BILL TRUE
World Professional Casting Champion
On sky blue water surrounded by sandstone cliffs and pinnacles I shared a boat with noted outdoor writer Byron Dalrymple. We were making a short movie called "Desert Bass," which some of you may have seen on television.
The film was aptly named, for I doubt I've ever caught bass in such desolate surroundings. Beautiful, but barren. Yet a manmade impoundment like Ute Lake, which we were fishing, has brought angling fun to thousands of people in the Southwest in areas where there simply wasn't any fishing before. A salute is due to all the people involved in making these huge "big dam" lakes possible; without them many areas of the country would indeed be "deserts" as far as fishing is concerned. There was a lot of loud complaining when the big dams were proposed in various parts of the U.S. The hue and cry had it that beautiful fishing streams would be "ruined." And some of them were-as far as the few people who floated them in the past were concerned. But where a few hundred fishermen were able to enjoy a stream in central Arkansas, for example, now thousands enjoy really great fishing in the big lake formed when a dam was put in. But so much for general comments on impounded waters. On with the fishing!
Because big dam lakes are different; they require a little different approach to make them pay off
for the serious angler-whether the lake is in Illinois, California or Missouri. Here are a few impoundment tips I've learned:
First, for the fastest, hottest fishing you've ever experienced, fish new impoundments about five years after the water has backed up to fill the new lake behind the dam. All of them get "hot" after about this length of time-when the stocked or naturally reproduced bass hit a population peak to absorb the huge food supply produced when the lake covers its new bed. Then the entire lake seems to be literally full of largemouths in the three to five pound class. It's some of the fastest fishing you'll ever see!
If I had to generalize on the big dam lakes and their fishing (always a dangerous thing), I'd say work the rocky shorelines in about 12 to 20 feet of water with a deep running plug, paying special attention to the points. Work the latter over both across and parallel to the points. They never fail to produce fish.
For extra fun-and results-use a depth finder to locate fish and troll for them. And in the summer, try night fishing-both for bass and for the trout with which many of the big lakes have been stocked. And the streams below the big dams usually have trout too. Like the White River below Lakes Norfork and Bull Shoals in Arkansas. Finest rainbow fishing in the country, some say.
Big dam lakes-darn fine fishing!


Bill True with a string of largemouth taken from Ute Lake, N.M.

## TRUE TIP OF THE MONTH

Want really big bass? Fish an impoundment in cold weather. Jack Ballew, one of the finest big bass fishermen I know, took three nine-pound largemouths one cold December day, and Frank Fensom, another bass buster, does most of his monster bass fishing in November, December and January. A favorite lure of both: long, black pork rind eels fished deep on a leadhead jig.

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[^0]
## Two Home Family <br> (Continued from page 20)

panies tend to look more favorably upon such developments than they do on homes built in utter wilderness or as isolated entities.

But suppose that you have found the area that looks like what you've always wanted. Essentials, such as financing, insurance, fire and police protection, and relatively easy accessibility from your present home, are available. What next?

If the land doesn't have a building on it, and you are planning to build, take a tent and spend a few weekends there. What's it really like living there? Is it as quiet as you wanted it to be? Are there a really bothersome number of insects in the evening, something you might not be aware of if you've just seen the place during a few hours of daylight. Maybe you'll discover bad drainage problems or that it's almost impossible for you to find a grocery store within 15 miles. Is there a doctor within a reasonable distance? A hospital, in case you suddenly need help? This is not to suggest that you should expect all of the comforts of a large city when you move into your second home, but you should be aware that you might require certain rudimentary assistance.

Now you can start getting down to some of the troubles involved in a second home. What, really, do you want? Do you want something in which you can entertain a lot? Or do you want a place where you will have minimal shelter? Do you want a sturdy, handsome place? A conventionally shaped house or something especially dramatic? How about a mobile home? Don't overlook them as distinct possibilities for your second home.

Today's mobile homes are not the trailers that were popular even as recently as five years ago. They are available now in models that are every bit as comfortable as the most handsome efficiency apartment. A $60^{\prime} \times 12^{\prime}$ model can be bought for about $\$ 6,000$, and that is fairly inexpensive housing. If you would like something twice as big, the costs just about double. I've been greatly impressed by the newer mobile homes I've seen, and the mass-production techniques used by the manufacturers allow them to produce comfortable shelters at costs far lower than costs of more conventional housing. Don't ignore mobile homes as possibilities for your second home.

But you're now down to the point where you have selected your land and the home that you would like to have on it. How much money will you need to buy it? A recent national survey indicated that the majority of people thinking about a second home underestimated its cost by almost $\$ 2,000$. Almost 60
percent of the people interviewed thought that they could buy an acre of rural land and build a three-bedroom vacation home for less than $\$ 12,000$. Unless they are willing to compromise drastically with quality, they are wrong by at least 15 percent.

Another financial factor to take into consideration when you plan to buy a second home is that banks normally will not extend more than a 60 percent mortgage on it. They will give up to 80 percent on conventional homes in more heavily populated areas. Why? There isn't an especially active market in vacation homes, so banks that have to foreclose on a vacation-area mortgage might find it difficult to sell it and get their equity. They end up with a piece of property and no cash for some time, and that always reduces a bank's profits.

The difficulty of selling a vacation home is something that you should consider when you buy one. You may not be able to sell it quickly and at the price that you would like to realize if, suddenly, you might want cash rather than a second home. Also worth noting is that mobile homes in a wilderness area are usually easier to sell than a conventional home, simply because there is a fairly solid demand for mobile homes, and one sold in a wilderness area can be hauled, without great difficulties, to an urban area. Then all you have to worry about is selling the vacant property on which your home was located.

While discussing pitfalls that buyers of second homes might encounter, one potential trap that should be explored is the idea of building your house yourself.


Unless you have some good carpenters to help you with a reasonable amount of the work, you might find yourself in trouble. Just the jobs of finding lumber and necessary materials with which you can build a house in an isolated spot can be a problem. Worse, building your own second home can become so time-consuming that you will find your spare hours eaten up to the point where you will grow to hate the house by the time it is done.

Two other factors to consider when you start shopping for a second home:

1. If you plan to use the home on winter weekends, either now or after retirement, will roads around it be plowed? The answer to this question can determine whether or not you will have essential emergency services in case of sickness or accident. Or whether you'll even be able to get in or out of your home once snows start to fall.
2. Can you get certain services-such as telephone, electricity, television and running water-without too much additional expense? If these items are going to increase the cost of your home by several hundred dollars, you should know that before you begin to buy.

Some ingenious couples have considered houseboats as their second homes. Houseboats, generally, are more like apartment boats, because they plainly are not as big as a house. They are more like an efficiency apartment, especially if you want to buy in the $\$ 5,000$ to $\$ 10,000$ range. (Of course, you can buy a true houseboat for maybe $\$ 50,000$, if you want to spend handsomely.)

But let's assume that you want to build a conventional home, the mortgage lender is all set to work with you, you've picked your location and tested it by living there a few weekends, and you're ready to go.

One piece of advice: Don't try to include everything possible in your second home. For example, you might not need a full basement. If you don't, you can deduct up to $\$ 2,000$ from the cost of a 1,200-square-foot home. Four or five hundred dollars more will be peeled off if you use a good grade of subflooring rather than oakstrip floors laid over the subfloor. No garage? Another $\$ 2,000$ saved. Open shelves, exposed studs, and no heating system are other ways to save hard cash when you start building your second home. Some of these items can be installed later.

There are many aspects to secondhome buying, and you'll find just the exploration of a second home an interesting project. Too, with urban sprawl eating up open land at an awesome rate, a tract on which your home is built is likely to appreciate in value as time goes on. A second home, as well as being a relaxing place to visit during weekends, can be a wise investment.


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(Continued from page 42)
for remembering. We were driving north along the coast, next to the Atlantic, towards the Minho and the Spanish frontier. The country is a contrast to the dryness of the south-cool and wet and green, with waterfalls pouring into rivers which flow to the sea. Fields were yellow with scotch broom and soft under a lavender coating of heather. Not far from the Spanish frontier, at Viana do Castelo, we stopped for lunch at a palace. It stood on a hill looking off at the Atlantic and a river that squirms out of the Lima Valley. This place where they poured vinho verde and served steaming things from the sea no longer is a palace but a hotel, the Santa Luzia, with 48 rooms which rent for $\$ 22$ a day for two, meals included. Behind the Palace stands Portugal's Pompeii, so old its history is muddled in an obscure past. The town below was founded by the Greeks and there is a pension, the Pensao Beira Mar with rooms and meals for less than $\$ 3$ a day, or $\$ 5.75$ double. Thirty minutes away, at Pousada de Sao Teotonio in the walled city of Valenca do Minho, rooms with meals are priced at $\$ 4$ a day, with a view of the Minho river and the plains and hills of Galicia.

But I started out to tell you how Papa Atterbury's Portuguese odyssey drew to an end in a forested palace at Bussaco in Central Portugal. It was his final stop before Lisbon and a homeward flight. This day, though, he felt the urge to crow again. It was inspired by Portugal's most magnificent hotel, the Palacio, once the summer palace of the Portuguese royal family. It rises up from a mountaintop, 160 miles north of Lisbon, hemmed in by forests and surrounded by gardens. Below, where the land levels off, Wellington defeated Napoleon's army in 1810. Commoners are crowned king at the Palacio for $\$ 25$ a day in a setting of marble staircases, sculpted gardens, tiled murals, Persian rugs and imported furniture. The $\$ 25$, I hasten to add, includes meals for two persons that would please the grumpiest of kings. For a slightly richer donation guests are ensconced in a suite with its own silver setting, dining room, sitting room, dressing room, bedroom, terrace and marble bath. It was here that Sir Anthony Eden hid off on his honeymoon. Something beneath the palace, though, gave Papa Atterbury this urge to crow. In the cellar he discovered 200,000 bottles of wine, labels obscured by dust and the cobwebs of ages. While he caressed a glass of port the hotelier flamed pork sausage over an earthenware grill. There were tart olives and slabs of cheese and brown country bread. And, but yes-more wine. Papa couldn't control himself. He crowed out loud.


## By LESLIE RICH

"Fly up! Fly up!" the voice shouted from the control tower at the Rome airport. "You're going to fall into the Colosseum!"

He tried it in several languages, but there was no answer. The blip on his radar kept swooping low over the city and apparently sinking right into the ancient Colosseum, like some new and strange gladiator come to challenge the centuries of ghosts there.

Actually the flight had been cleared, but somebody forgot to inform the control tower. It was all perfectly inno-cent-just one more routine operation in what might be called the Great American Sweepstakes Craze. To promote their products, American businessmen are giving away more than $\$ 100$ million a year in trips, prizes, and cold cash, and the effects are becoming world-shaking.

In this particular case, a reckless helicopter pilot was buzzing the Colosseum very early one morning while an even more reckless cameraman dangled out the side to shoot TV footage for Johnson \& Johnson's "Be Our Guest on a Family Fling to Europe" sweepstakes. This was one of more than 600 such contests sponsored by leading U.S. companies each year, and one leading marketing expert believes there may be even more in the future.

The expert, Stanley Arnold of New York's Stanley Arnold and Associates,
has himself created many of the more eye-popping contests in the annals of U.S. business, as well as a variety of other kinds of promotions (or "marketing excitement," as he calls it). Why the new emphasis on sweepstakes?
"Business is good, but companies want it to be better," says Arnold. "And it's getting more difficult every day to command the consumer's attention. To rise above the fierce competition of other advertising appeals, television, and news from Washington and Viet Nam, manufacturers and their promotion agencies have to use every bit of ingenious comeon they can think of."

Just a few years ago, most companies used contests in which you had to do something-complete a sentence in 25 words or less, for instance. But now about 95 percent of all company-sponsored contests are of the sweepstakes type, says Arnold. You need no skill or imagination but you do need plenty of luck, because there are many thousands of other contestants.

In the J\&J contest, the consumer had only to pluck an entry blank off the sixfoot cardboard Eiffel Tower at the supermarket or drug store, fill it out and mail it in with a carton flap from any J\&J product. Winners were to be drawn at random by an independent judging agency, and in a short time, ten families would be winging to Europe for a 14-day holiday-only a few hours of which would be spent in the Colosseum.

The contest, dreamed up by the company and its advertising agency, Young \& Rubicam, Inc., illustrates the foreign travel theme that became particularly popular. Witness Pepsi's
"Around the World Shopping Spree," which drew some 30 million entries.

The logistics of a nationwide sweepstakes promotion are formidable. To begin with, J\&J and its agencies had to get the TV shots and still pictures for their advertising. They recruited the daring pilot and cameraman, then scouted Rome hotels for visiting Americans who would get up before dawn to pose in the Colosseum (the commercials also contained a few professional models and one or two Italians who looked American).
Then there was the problem of promoting the contest among the company's immediate customers-the wholesalers and retail chains. In this, J\&J was greatly aided by Trans World Airlines, which flew the winners to Europe and thus shared in the entire project. TWA arranged special conferences with chainstore buyers in parked jets, with hostesses serving dinner just as in flight, but with the commercials and an explanation of the contest taking the place of the usual in-flight movie. Buyers listened, were impressed, and agreed to provide display and shelf space and buy extra quantities of Band-Aids and other products to prepare for the promotion.

That, in brief, is what a sweepstakes is all about. Most of this takes place long before the public at large even hears about it.

Why have sweepstakes taken the place of more traditional contests in the heart of American businessmen? For one thing, because they seem to drill home the name of the product with more relentless effectiveness. And if all products are more or less the same

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## SUPPORT



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"There has been widespread upgrading of consumer product quality and performance," says Stanley Arnold. "Manufacturers find they must focus attention on the name of the product, rather than its virtues."

With the sweepstakes locking the name into the consumer's mind (consciously or subconsciously), continues Arnold, "the sale is generally made even before the consumer gets to the supermarket."

Some sweepstakes don't require purchase of the product, but the American sense of fair play is so strong that the great majority of people will buy it at least once, anyway, when they enter the contest.

Perhaps the major reason that sweepstakes are outpacing other kinds of contests, however, is that you don't have to be skillful or knowledgeable in order to win. The traditional contests gave birth to a breed of semiprofessionals who began to win more than their share. "A mail-order school in Philadelphia even offered instruction in successful contest techniques," recalls Arnold. "Certain contestants won prize after prize-having mastered the art of the pleasing jingle or effective slogan."

But with sweepstakes, anybody who can write his name can, as in one recent contest, "Become an English Squire with the Right to Call Yourself a Lord."

Usually about 100 prizes are offered in a national contest, but the total often goes much higher. Pepsi gave about 150,000 at a total cost of $\$ 2$ million.

The judging is scrupulously honest,
without exception. As Arnold puts it, "Caesar's wife must be above reproach." Winners for the big sweepstakes are picked at utter random by an independent firm such as the Reuben H. Donnelley Corp., D. L. Blair, or Advertising Distributors of America. These companies have specialized marketing service units to process and choose from millions of entries-and they've never been busier. They charge the companies they serve from $\$ 4$ to $\$ 40$ per thousand entries.

Everything is checked and crosschecked to prevent fraud, and after potential winners are selected, the judges investigate again to make sure the ones picked have complied with all rules and regulations.

Arnold's own "idea factory" in midtown New York doesn't often get involved in production or the working out of details for promotions, but he says, "In 25 years in the field, I have never heard of a single national promotion where winners have been rigged."

In some contests, the winners have the option of taking cash instead of the prize. Years ago, Arnold had Remington Rand stage a huge "Win a Share of America" contest, in which the winner was to get one share of every stock listed on the New York Stock Exchange. But the winner opted for cash-and got double, incidentally, because his entry had contained proof of purchase of an electric razor.

This is another common feature: You don't have to buy the product, but if you do, and win, you win double.

Taxes? Your prizes are taxed, all

## Lodge Bulletin Competition

As in the past, the 1968-1969 lodge year will feature another lodge bulletin contest among the many outstanding publications produced by the various lodges. As usual, the competition will be sponsored by the GL Lodge Activities Committee. Omer C. Macy, 47 Elm Ridge, Mattoon, Ill. 61938, will be the committee member in charge.

Awards this year will be in five categories, as last year, but the membership classifications have been changed to the following: less than 300 members; between 301 and 600; between 601 and 1,000 ; between 1,001 and 2,000, and more than 2,001 .

Entries will be judged on the basis of local lodge news, as well as the coverage of district, state, and Grand Lodge programs. Human interest stories, quality of pictures, format and readability will also be considered.

First, second, and third place awards,
as well as honorable mention awards, will be made in each of the five categories. In addition, all lodges who enter the competition will receive special recognition.

Bulletin editors should select any three consecutive issues between April 1, 1968, and January 31, 1969, place them in a plain manila folder, affix the correct amount of postage, and mail them to Brother Macy in time for him to receive them no later than February 20, 1969. Fancy and expensive binders are not recommended, as they will not increase the chances of any entry and will not influence the judges in any way. All entries must conform to Section 214 of the Grand Lodge Statutes. No entries will be returned.

Do not mail entries to the Elks Magazine, as the staff cannot guarantee that they will reach the proper source for consideration.
right, as ordinary income. Usually the government will give you a break if you accept the merchandise and will tax you at the wholesale value. However, all such matters are strictly between you and the Internal Revenue Service. The manufacturer or agency who gives you the prizes has nothing to do with it.

There are two broad categories of sweepstakes, Arnold explains:

Winning numbers. This is the announcement you get in the mail with your very own pre-coded number and the jolly notice that "You may already have won. ..."
Mail entries. Usually you must get the entry blank from the display at the retail store, then fill out your name and send the form in. You may or may not have to enclose a boxtop or facsimile.
In many contests, "everybody wins," which means, that at least you will get a "cents off" coupon by return mail. Says Arnold: "I don't think that's necessary. The public knows that in real life, everybody doesn't win. So they are not impressed with this gambit."

The companies are at great pains, of course, to expose you to the product, or in other words, get you "inside the store." This is done in a variety of ingenious ways.

The food and drug people never run out of ways to get you to the store on time. Kellogg's sends you coupons worth "cents off" on its products, and suggests in the mailing that when you get to the grocery store, be sure to pick up the special corn flakes package on which is printed an entry blank for 100 grand prizes. Aimed at youngsters, the prizes are a $\$ 5$ weekly "allowance" for a year.
Dial soap, even more cleverly perhaps, sends you paper "rose-colored glasses" through the mail. Only with these glasses can you discern the rosecolored winning numbers on display at the grocer's-for cash prizes.

On the other hand, Sanka sent off a huge mailing with each envelope containing (1) a sample packet of the coffee, (2) a cents-off coupon, and (3) a series of five pictures of people drinking Sanka Coffee. You took your pictures to the store and compared them with the five big pictures on display there. If two or more matched, you won a prize such as free groceries or a clock radio. If all five matched, you won the Grand Prize-"A surprise taste-test of four of Europe's greatest restaurants on a dream trip for two."

By contrast, Libby's asked only that you mail off the entry blank found in its newspaper and magazine ads, with your choice of the correct number encircled. You could enclose a Libby's label or just the word, "Libby's," on a piece of paper.
(Continued on page 54)

# WILL YOU SMOKE MY NEW KIND OF PIPE 30 Days at My Risk? By E. A.CAREY 

## All I want is your name so I can write and tell you why I'm willing to send you my pipe for $\mathbf{3 0}$ days smoking without a cent of risk on your part.



My new pipe is not a new model, not a new style, not a new gadget, not an improvement on old style pipes. It is the first pipe in the world to use an ENTIRELY NEW PRINCIPLE for giving unadulterated pleasure to pipe smokers.
I've been a pipe smoker for 30 yearsalways looking for the ideal pipe-buying all the disappointing gadgets - never finding a single, solitary pipe that would smoke hour after hour, day after day, without bitterness, bite, or sludge.
With considerable doubt, I decided to work out something for myself. After months of experimenting and scores of disappointments, suddenly, almost by accident, I discovered how to harness four great natural laws to give me every thing I wanted in a pipe. It didn't require any "breaking in". From the first puff it smoked cool-it smoked mild. It smoked right down to the last bit of tobacco without bite. It never has to be "rested". AND it never has to be cleaned! Yet it is utterly impossible for goo or sludge to reach your tongue, because my invention dissipates the goo as it forms!

You might expect all this to require a complicated mechanical gadget, but when you see it, the most surprising thing will be that I've done all this in a pipe that looks like any of the finest conventional pipes.

The claims I could make for this new principle in tobacco enjoyment are so spectacular that no pipe smoker would believe them. So, since "seeing is believing'. I also say "Smoking is convincing" and I want to send you one Carey pipe to smoke 30 days at my risk. At the end of that time, if you're willing to give up your Carey Pipe, simply break it to bits and return it to me - the trial has cost you nothing.
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News of the Lodges (Continued from page 26)


THE OFFICIAL VISIT of DDGER Francis V. LeMieux ( second from left), Waukegan, to Chicago (North) Lodge finds a group of Elks notables assembled for the occasion. With Brother LeMieux are PDD Bede Armstrong, Waukegan; Chicago (North) ER William J. Beaton; Grand Trustee George T. Hickey, and PDD Alex C. Birren Jr., both Chicago (North) Elks.

RECEIVING CONGRATULATIONS from Washington Court House, Ohio, PER Leo Fisher after speaking at the fall meeting of the Ohio Elks Association's Southwest District is Brother John C. Smith (second from right), Dayton, a former state senator. Also attending the conference were PSP Walter G. Springmyer, Cincinnati, the new district secretary; PER John D. Quinn, Sidney, district activities chairman, and SP George Walker, Willoughby.



TALLEST ELK in North Dakota? Maybe not, but Williston, N.D., Elks feel new Brother Phil Jackson (center) will be hard to "top," at six feet nine inches. The recent initiate, flanked by Secy. L. A. Jorgenson and ER Lavern Neff, is currently playing professional basketball with the New York Knickerbockers.


COLDWATER, Michigan, Lodge recently honored two longtime members-Brothers G. Otis Pierce ( seated, left) and Louis E. Legg, 97 and 73 years of age, respectively -for their generous contributions to a lodge project. The Coldwater Elks were presented plaques during the official visit of DDGER Leon J. Heinrich (left), Battle Creek, shown standing after the presentation ceremony with Coldwater ER Gilbert Patton.

AUSTIN, Texas, Lodge recently initiated this class of 64 candidates in honor of DDGER J. M. Barron (back row, fifth from left), a member of Bryan Lodge. Shown with Brother Barron and the initiates after the ceremony ER Elwood Stein (back row, fifth from right) and other officers of Austin Lodge.

LITTLE LeAGUE CHAMPS-members of the Otsego, Mich., Lodge-sponsored baseball teamstrike a pose with their coach, Otsego In. Gd. George Boven (background, right). The team won ten games and lost three to emerge as league champion at the close of the recent season.



PENNSYLVANIA Gov. Raymond P. Shafer signs a proclamation designating Elks Cerebral Palsy Week to help support the state association's major project fund campaign. The Elks set a goal of $\$ 210,000$ this year for the program, which is in its sixth year and includes 11 mobile units. Young cerebral palsied Barbara Hornett smiles with the Governor, while looking on are (from left): Mrs. Mary Lloyd, Camp Hill home service director; Ted Chacona, Sayre; PDD Edward D. Smith, Lewiston, former Grand Esteemed Loyal Knight; PDD Robert H. McCormick, State College, CP fund raising chairman; PDD J. P. Ebersberger, Latrobe, home service program administrator and former Grand Esteemed Lecturing Knight; Mrs. George Hornett; Eugene M. Fulmer, State College, chairman of the state legislature's Public Health and Welfare Committee, and SP and PDD Nicholas P. Chacona, Sayre.


NEW YORK ELKS Major Projects Chairman and PDD John F. Schoonmaker (right), Port Jervis, and PGER Ronald J. Dunn look on as PGER George I. Hall gives to Mrs. Jack Lewin, R.N., the keys to the stationwagon to be used in the Elks' cerebral palsy program. Part of the state major project, the home service fleet now totals seven units. Mrs. Lewin is assigned to provide home service to cerebral palsied children in the Borough of Queens.


HILLSIDE, New Jersey, ER Walter Reutter (fourth from left) accepts congratulations from SP Edmund H. Hanlon, Red Bank, during the lodge's 35th anniversary celebration. Among the more than 150 persons in attendance were members who helped organize the lodge 35 years ago (from left): Joseph Zatko, Leory Hoesly, Patrick J. Ryan, PER Charles Wernicke, also master of ceremonies for the evening, and PER and Dr. Maxwell M. Fischler; standing on the right is Henry Goldhor, chairman of the event.


LYNBROOK, New York, ER Fred T. Bartsch presents a check for $\$ 4,000$ to Sister Carmelita of St. Joseph's Hospital in Far Rockaway, N.Y., for the purchase of a heart pacemaker and defibrillator machine. Also on hand for the presentation are Est. Lead. Kt. William F. Britton, Brother George Leeds, publicity chairman, and Edward Bruns, welfare chairman.


CORAL GABLES, Florida, Lodge members-PDDs Andrew R. Healy, Judge J. F. Gordon, and John Rosasco-accompany DDGER and Judge James S. Dunn (second from left), also of Coral Gables, on a visit to North Miami Lodge.

three generations of Phoenix, Ariz., Elks were created by the recent initiation of Brother Robert W. Koch (second from left). Shown with the initiate after the ceremony are DDGER Clifford B. Moore, Scottsdale; the proud grandfather, Anton Merten; the father, Werner Koch, and ER Leo M. Elias. Brother Robert was one of 36 candidates welcomed into Phoenix Lodge in honor of the recent official visit of DDGER Moore to the lodge.


BRAZIL, Indiana, ER H. Leon Louderback (foreground, right) is congratulated by DDGER Earl M. Threlkeld, Bicknell, after a recent initiation ceremony held at the lodge during Brother Threlkeld's official visit. The class of candidates included five young men who are second-generation members of the Order.


A RECENT INITIATE of Fremont, Calif., Lodge-Randolph Lee (cen-ter)-enjoys a chat after the ceremony with DDGER George F. Chambers, Richmond, who was paying an official visit to the lodge. Looking on is Brother Randolph's father, ER Robert E. Lee. The new Fremont Elk is currently serving with the U.S. Marine Corps.


AMERICAN FLAGS were recently presented by St. Joseph, Mich., Elks to the local School for Trainable Children. Displaying the new flags, one for each classroom plus a large outdoor flag, are some of the school's students. Looking on are Brother Larry Zick (background, left), and ER Paul Sage, who were on hand to make the presentation of the flags to school officials.


WATERLOO, lowa, Elks recently welcomed a class of 107 candidates into the lodge in honor of the official visit of DDGER Jerry M. Kinvig, Mason City. The record-breaking class was dedicated by ER James D. Fox to Iowa SP B. F. Wipplinger, a member of Waterloo Lodge.

SAN BERNARDINO, California, ER Joseph Gorchak (left) congratulates a family foursome after a recent ceremony held at the lodge. The Elks are Brother James P. Churchwell, himself a recent initiate; his brother Hebard; his son Richard, and his son-in-law, Charles L. Boeving, all of whom were sponsored by Brother James.



A FORMAL POSE is struck by Sherwood "Robin Hood," Oreg., Elks ER Duane Thompson, (third from left), PERs Boyd N. Carr and Thomas P. Eades, and Brother Joseph McNeil, after a court of honor held at the lodge in which Boy Scouts Lowal Labahn and Tim McNeil were elevated to the rank of Eagle Scout. The scouts are members of Troop 224, which has been under the sponsorship of the young lodge since the beginning of last year.


A DISTINGUISHED VISITOR to Jeffersonville, Ind., Lodge-GER Edward W. McCabe-assists ER P. W. Loveland Jr. in opening the cornerstone of the former Jeffersonville Elks lodge building, which was abandoned recently for newer quarters. The GER's visit came during a recent tour of lodges in the state of Indiana.


KENT, Ohio, PDD J. Dirby Bransby (left) presents a Past District Deputy pin to Kent PER Loyd L. Hernley, as PER Frank L. Earley (right), Salem, Ohio new lodge chairman, presents a plaque to PER Ronald G. Jauman, Barberton, upon his retirement as district activities chairman. The presentations took place during a recent meeting of Ohio's Northeast (South) District Elks, which was hosted by Girard Lodge.

SALINAS, California, ER W. Norman Tiffin (right) welcomes DDGER Jack M. Sloan, Monterey, upon his official visit to the lodge. Salinas Elks were congratulated at this time for being the state's top contributors to the California-Hawaii association's major project, treatment of CP victims.

BRAINERD, Minnesota, Lodge recently initiated a class of 37 candidates in honor of the official visit of DDGER Earle T. Anderson Jr. (second row, center), a Minneapolis Elk, who is shown with the initiates, ER R. M. Johnson (first row, fifth from right), and other officers of Brainerd Lodge.


RECEIVING MEMBERSHIPS in Farmington, N. M., Lodge are Robert, William, and Arnold Buzzard Jr., who accept membership cards from their proud father, Brother A. W. Buzzard Sr. Looking on are DDGER Tony Chavez (second from right) and his Esquire, J. F. Romero, both members of Santa Fe Lodge. The three brothers were among a class of 23 initiated in honor of the visit of Brother Chavez to Farmington.


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## Sweepstakes

## (Continued from page 49)

Comments Stanley Arnold: "In general, the easier it is to enter the contest, the better. I'd rather err on the side of innocence than on the side of complications."

Lucky number coupons are found even in merchandise catalogs. Sunset House, a Los Angeles gift shop, enclosed a sweepstakes ticket in the middle of its mail-order book.

For example, Arnold once had Piels Beer give as its grand prize a "Genuine Treasure Island" in the Caribbean, and even had the finalists flown down to dig for doubloons. Then there was the time he persuaded austere old DuPont to offer as a top prize one can of anti-freeze-with a Rolls Royce attached. The Rolls, explained Arnold, would preserve DuPont's blue-chip tone.
"In our hands," says Arnold, "frivolities become deadly instruments."

The more traditional or non-sweepstakes contests are not quite dead, it should be noted. For instance, Ajax held a massive contest to name the "White Knight" in its commercials, and at least 126 million entry blanks were printed and apparently used.

During the contest period, the Knight himself turned up at state fairs and even political rallies all over the country. The promotion cost $\$ 3$ million, but Colgate-Palmolive, maker of Ajax, was well satisfied with its impact.

Stanley Arnold also had some contestants use their brains in one contestthat staged for Pet Milk at the New York World's Fair. The Pet display was tucked away in an obscure pavilion and the company wondered how it could attract attention. Arnold took one look at a supporting column there and suggested making it transparent and filling it with all denominations of folding money and coins.

The visitors were asked to guess the total amount and "Win a Column of Cash." With no publicity or advertising, the booth drew a million and a half people who filed by, looked over the display, and made their guesses. The winner had his money (the column's contents came to some $\$ 14,000$ ) delivered to his West Virginia home by Wells Fargo.

And the consumer-product sweepstakes, that cost nothing to enter? "I think they're still growing," says Stanley Arnold. "And the biggest prizes are yet to be given away. If the Gross National Product is going up from $\$ 200$ billion to nearly a trillion in the next decade, it's safe to say that sweepstakes prizes will rise accordingly.
"I look longingly at the moon every night."

eventually sponsor a Boy Scout unit Brother Lodge-approved plan whereby each lodge is encouraged to aid at least one needy scout in attending the 1969 National Jamboree at Farragut State Park, Idaho.

## Viet Nam Refugee Stirs Youth

(Continued from page 23)
at various universities, colleges, and civic gatherings.
Waterloo ER James C. Fox began arrangements for the speaker's engagement last June, expressing the lodge's concern that Communists were addressing college groups under the pretext of academic freedom, while speakers advocating the "American way of life, patriotism, and loyalty" were often "conspicuous by their absence." The Elks felt the students have the right to hear various sides of this vital issue.

During the two-day campus visit the Elks arranged, Rau addressed three large classes and appeared on the university's Controversial Speakers' Program, which is open to the public. Confrontations with the students and faculty at Ellsworth Junior College, Iowa Falls, and at Don Bosco High School, a parochial school in Gilbertville, were added to his already busy schedule.

The schools received the refugee speaker warmly. He was welcomed also by lodge members and local Chamber of Commerce officials, who presented him with a key to the city.

Waterloo Elks found that the "Education About Communism Through Refugees" Program is an effective way to reach student groups. It also generates

## GER

 VISITS BOY SCOUTSAt a special luncheon held in his honor at national Boy Scout headquarters, New Brunswick, N.J., Grand Exalted Ruler Edward W. McCabe receives a barometer bearing a miniature scout from Mr. Alden G. Barber, chief executive of the Boy Scouts of America, in appreciation of the Elks' sponsorship of scouting. Noting that 47 percent of all Elks lodges now sponsor Boy Scout troops, 990 in number, GER McCabe pledged his best efforts to seeing that each of the more than 2,100 lodges will
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excellent publicity, as the lodge had in the Waterloo Daily Courier, that gets the message across to a wider public.

After the success of their project the


The Waterloo Ambassadors-official welcomers for the Waterloo, Iowa, Chamber of Commerce-greet Vietnamese speaker Pham Khac Rau following his arrival and present him with a key to their city.

Elks of Waterloo urge other lodges to participate in the ECR program-what could be more American than inviting a speaker whose topic is "Americanism" to a college campus?
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## FEAR <br> (Continued from page 18)

So, what could I, who was afraid, say to my son who was also afraid?
As he sobbed, I paced the floor. Final ly , he lifted his head and smiled apologetically. "I'm sorry, Dad," he said. "I guess I'm just not up to par today."
In that very moment I knew what I had to do. For Peter's sake I had to face my fear and conquer it. Only after I had done so could I say to him, "Peter, don't be afraid." And there was no time for delay. Peter had only three more days at home. In order to be strengthened by my victory, he had to witness it.

But would it be a victory, or would fear prevail and become more grim and haunting than ever? I pondered that question over and over during the long hours of an almost sleepless night. When I did manage to doze I slipped into a horrible nightmare. I was drowning, sinking deeper and deeper into the river, and the water was cold. When I touched the bottom I awoke and found myself sitting on the edge of the bed drenched with sweat.

I went to see Bill Simms before Peter was up the next morning. Bill, a stubby man with graying hair, was still one to go down to the river after catfish. "Bill," I said, "I want to catch Peter a fish before he leaves. How about coming over this morning and going down to the river with us?"

Although Bill knew my fear, he had never mentioned it to me. "Are you aiming to go down in the river after him?" he asked, eyeing me steadily.
"Why not?" I countered with a great deal more boldness than I felt.

Bill squinted at the rising sun. "The season is open and the weather is right," he said. "''ll be over in a couple of hours."
Peter was up when I got home. "You need a mess of catfish before you leave, Peter," I said as casually as possible. "When Bill Simms gets here, we'll go down to the river and catch one."
Peter stared at me in utter surprise. "You mean you're going down into the river again, Dad?" he asked finally.
"I certainly am," I replied.
There was a long pause. "And you're not afraid anymore?" he asked finally.
"I am afraid, Peter," I said. "More afraid than I have ever been in my life. But a man can't always run from fear. If he does, it'll make him miserable all the days of his life. Yes, I'm afraid, boy, but I intend to conquer that fear today."
The determination of that moment seemed far away when Bill, Peter, and I stood on the sandbar where fear had first become my enemy. Although the weather was warm, I shook, as with a (Continued on page 58)

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by James L. Slattery and Richard Gosswiller


## FRANCHISING CAN MAKE SENSE

When Ed Plummer and Sherwood Johnson were studying law 14 years ago, neither expected to be able to retire at age 42, having launched and built a prosperous pizza-restaurant franchising business. But that's what happened. Johnson's nickname was "Shakey"-and today it takes $\$ 45,000$ to become the franchised operator of a "Shakey's Pizza Parlor." But such a franchise can earn about $\$ 60,000$ a year out of the approximately $\$ 250,000$ annual gross income the average Shakey's Pizza Parlor produces.
It's all part of the great franchising boom that has swept over the United States. Columnist George Lazarus wrote last November that "Franchise operations will generate 1968 sales of more than $\$ 80$ billion, roughly 10 percent of the gross national product." Lazarus explains the boom by saying that "The American's urge to be his own boss never has been greater."
A franchise in its simplest form is merely a license to use the name of some individual or company-or of a trademark, etc., that individual or company owns-for the purpose of carrying on one's own business. But franchising is not simple, and great care should be taken by any potential franchisee. The mere fact that a certain individual or company undertakes to be a franchisor by selling franchises is in itself no guarantee that the franchises offered are worth anything. All too many persons sign up eagerly for "colored balloon" franchises offered either by outright gyp-artists or by franchisors who, if not consciously dishonest, are in the "horrible risk" category because they haven't acquired the capabilities required for being a good franchisor.

One of the most useful sources of information about franchising in general is The Franchise Boom: How You Can Profit From It by Harry Kursh (Pren-tice-Hall, 1962). Kursh's book is packed with facts about how the big successful franchising firms developed and how they operate. He interviewed top executives in many of those firms and made first-hand studies of many actual franchised locations. He also re-
produces in full the actual contract forms used by many of them. In other appendices he lists 300 companies in the franchising field, the Small Business Administration field offices, the U. S. Department of Commerce field offices -and much other information that is valuable to small-businessmen who want to go the franchise route-either as franchisee or franchisor.
As in any business, the prospective franchisee shouldn't believe everything he hears. Fast-talking promoters have misled many with puffery such as: "For only $\$ 1,500$-and a few hours of spare time each week-you can soon be earning $\$ 25,000$ or more a year!" Ernest Curtis of the American Franchise System says, realistically, "If a prospect is financially qualified, we give strong consideration to a history of personal stability, an indication of willingness to work hard, and his own recognition that he expects to work hard."
But plenty of independent smallbusinessmen have worked very hardonly to gain bare-subsistence earnings, or even outright business failure, as their reward. Franchising offers a variety of advantages that single-ownership doesn't. We'll discuss some of these in the form of...

## MANAGEMENT MEMOS

The "Income-Plus-Equity" Value.Some years ago a carpet-layer who had been making only $\$ 80$ a week bought a carpet cleaning franchise for $\$ 250$. In four years he and his wife were earning $\$ 11,000$ a year from that business-and then the man died. His wife couldn't carry on the business by herself-but she sold the franchise for $\$ 10,000$ ! A good franchising agreement will usually include a provision giving the franchisee the right to sell his franchise (though the franchisor may-for very sound reasons-insist on approving the prospective purchaser).
How Is the Franchisor Benefiting?The bad franchising enterprises make their money simply by selling franchises. For example: "Imagine! For only $\$ 750$ we'll give you an exclusive
right to carry on your business under our name in the entire State of Texas!" The eager but business-ignorant, wouldbe franchisee turns over his $\$ 750$, signs and impressive-sounding "Agreement"and the franchisor disappears to find another victim. The good franchisors do not simply sell franchises. They carry on a mutually profitable, continuing relationship with the franchisee. This relationship can take many forms -supplying products that the franchisee sells, for example.

What About Part-Time Franchised Business?-It is possible to succeedand even to succeed quite well-in a part-time franchised business, if it's genuinely honest and sound, and if you are really qualified to engage in that particular business. But be sure to investigate before signing. And if it promises you quite unrealistic earnings for "just a few spare-time hours a week" -then forget it!

How to Investigate a Franchising Opportunity.-A good franchising com-pany-or individual who offers a fran-chise-will welcome a thoroughgoing investigation. The Small Business Advisory Service of the giant Bank of America suggests that at the very minimum you determine: (1) How long has the franchisor been in business?; (2) What are its financial strength, credit rating, bank references?; (3) What information-if any-is on file about that franchisor at your local Better Business Bureau?; (4) What de-velopment-and-growth plane does the franchisor have?; (5) How careful is the franchisor about selecting franchiseapplicants? Rogers Sherwood, the publisher of the highly-respected National Franchise Reports, has made similar sug-gestions-including the advice that you: (1) Pay visits to the franchising company's home office and to several of its existing franchisees-at their business locations; and (2) Check with the postal inspectors (the investigative division of the U. S. Post Office) for information about franchise offers you receive through the mail before you sign anything or send money.


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(Continuea from page 56)
chill. I looked at the swift waters of the small river. A greater fear than any I had ever known stood beside me in that moment.
"The log where you tangled with the big fellow is still there," said Bill. "Let's see if there's one in it today."

I found myself wading beside Bill and Peter. As I waded, my fear began to shrink, and courage began to mount its rightful throne. Finally we stood in the neck-deep water near the entrance to the log. Bill touched the entrance cautiously with his bare foot.
"It's slick," he said. "I believe there's one in it. Shall I go down, or do you want to go?"

He was looking directly at me. For a moment the old fear returned and my teeth chattered. Then I noticed that Peter's eyes were on my face, and his words came back to me-"I'm afraid, Dad, afraid to fly again."
"I'll go down, Bill," I said firmly, and dived at once. As my left hand gripped the log, my right hand groped inside and found a fish. He grabbed my hand and my fingers closed on his gills. I shoved backwards just as I had done the other time. But this time I brought the fish out. As I struggled to hold him, Bill came down and grabbed his gills on the other side. Together we wrestled him to the sandbar. He was a beautiful forty-pounder.
As he lay flopping on the sand I knew my battle was over. I had won over the fish, and in the struggle, I had also conquered the fear which had hounded me for so many years.

Peter grinned and slapped me on the shoulder. "You did it, Dad," he said. "Did it just like you said you would."

A month later I received a letter from him. "Two of our jets will be flying up that way Thursday morning," it said. "The officer in charge has given me permission to try to find our house and fly over it. Be on the lookout for us. I'll be flying the plane on the right."

I was in the yard that Thursday when I heard the approaching jets. They flashed into view, and dived with a roar that rattled the windows and shook the surrounding hills. In a moment they were gone, leaving a vast silence.
Into that silence an eagle screamed from a high pine beyond my valley. Then I saw him dart upward and move away on strong wings. High above him a small wind fingered the vapor trails the jets had left. I bowed my head and breathed a silent prayer of thanksgiving as I remembered the words of a small boy-"Some day I'll fly, Dad. Fly better than an eagle. Better than the wind."
$i$ heard somewhere . . . The nicest thing about being quiet and dumb is that you are seldom picked to head a committee.

The Ruritan Magazine

## Best Foot Forward

THE GRAND LODGE has long preached the doctrine that good public relations requires Elks lodges to keep their homes attractive and properly maintained so that they will be a credit to the Order and to the community. The Grand Lodge practices what it preaches, as shown by the cleaning just administered to the Elks National Memorial Headquarters Building in Chicago.

This handsome structure, widely regarded as one of the most beautiful in the country, had acquired a heavy coat of soot in the 42 years since its dedication in 1926. The National Memorial and Publication Commission, which administers the building, proceeded carefully in contracting for the cleaning, taking due precautions to protect the magnificent friezes and other sculptures that adorn its exterior. Always impressive, our Memorial Building is strikingly so, now that its pristine beauty has been restored.

Preceding the exterior cleaning the office areas were modernized and air conditioned, the Grand Secretary's offices in the north wing and the Elks National Foundation in the south. As another progressive step, the Memorial and Publication Commission has plans under way to erect a sign, in keeping with the structure's architecture, that will easily identify it, to the thousands who pass it daily, as the headquarters of the Benevolent and Protective Order of Elks.

The Elks National Home in Bedford, Virginia, is one of the beauty spots of that beautiful region. Now, with the improvements to the Memorial Building, and adjacent to it the handsome new home of the magazine, our Grand Lodge structures make a splendid contribution to Elkdom's public image as our fraternity moves ahead into its second century. May we continue always to put our best foot forward.

## For Armchair Space Travelers

THE ANCIENTS knew an astonishing lot about the heavenly bodies. Babylonians and Chinese could forecast the movements of these bodies 5,000 years ago, and Jeremiah, 2,500 years ago, wrote of measuring the heaven above and searching out the foundations of the earth. Man's knowledge of the universe has expanded greatly and at an accelerated pace in the last 200 years, but all of that is but a drop in an ocean compared with the tremendous knowledge explosion unloosed by the exploration of space in the past decade.

Scientists have had trouble trying to keep up with the flood of information that has been yielded by our space probes, manned and unmanned. For the layman, despite the excellent television and newspaper and magazine coverage, it has been possible to retain only a blurred and fragmentary notion of the scientific aspects of these magnificent space feats.

A valuable aid to anyone wishing to get a better understanding of what we have learned from our space activities is a book recently published by the National Aeronautics and Space Administration. It is entitled Exploring Space With a Camera. In magnificent color and black-and-white photos, accompanied by authoritative but nontechnical text, the book offers a fascinating and stimulating report on man's progress in unlocking
the secrets of space, without in any way pretending to be a complete treatment of the subject.
The scientific advancements produced by the space program have already yielded great benefits for mankind in communications, weather forecasting, and other fields. Much scientific data underlying these advancements were produced by cameras, those carried into space by astronauts, and others relayed by machines from unmanned spacecraft. Not all our new knowledge of space has come from cameras, of course, a tremendous mass of data having been yielded by other instruments.
Yet, in truth, the surface has only been scratched. The manned flight to the Moon, scheduled for December, will, if successful as we devoutly hope, be only a beginning, a hint of things to come, staggering feat though it be. The great discoveries, the great adventures lie ahead, and Exploring Space With a Camera offers an exciting portent of things to come. Not only that, but the pictures of the earth in glowing color, the close-up photos of the moon showing our spacecraft at rest there and the soil so close one can almost touch it, all this gives the armchair space traveler a sense of involvement and participation in these historic events, as well as a better understanding of them.

## FABULOUS MEXICO <br> WHERE EVERYTHING COSTS LESS

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Where you can build a modern home for $\$ 4500$ Where you can build a modern home for $\$ 4500$ and an American retirement income looks like a can buy double or more what it might back home -provided you know where to go for Mexico's
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Norman Ford's big book Fabulous MexicoWhere Everything Costs Less, tells you exactly where to get all of this country's best vacation and retirement values, where you can live like a prince on what you might just get along on in the U.S.A Norman Ford knows Mexico from north to vacation and retirement areas that look more like vacation and retirement areas that look more like the South Seas than Tahiti itself; to whole sec all year round: plus resort after it's like Jun cities, spas, and what not else where you'll have a vacation to remember at a cost so low it could seem unbelievable.
If you want a delightful retirement area with
plenty of Americans around to talk to, he leads you to all the principal retirement towns, as well as dozens of little known, perhaps even more delenty areas, where costs are way down, there's plenty to do and meeting people is easy. Always, inns that you modern, flower-bedecked hotels and expect to spend in even such a land of vacation and retirement bargains as Mexico.
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part of the world.

## OFF-THE-BEATEN PATH

Where to Retire or Vacation<br>at what look like prewar prices

## These Are America's Own Bargain Paradises

In Off-the-Beaten Path, the big book by Norman Ford, you can read of island paradises aplenty in the United States and Canada, of art colonies (artists search for picturesque locations where costs are low !) of areas with almost a perfect climate or with flowers
on every side. on every side
Here are the real U.S.A.-brand Shangri-Las made for the man or woman who's had enough of crowds Here, too, are unspoiled seashore villages, tropics like islands, and dozens of other spots just about perfect for your retirement or vacation at some of the lowest prices you've heard of since the gone-forever prewar days. And for good measure you also read about the low-cost paradises in Hawaii, the Virgin Islands, and Puerto Rico.
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