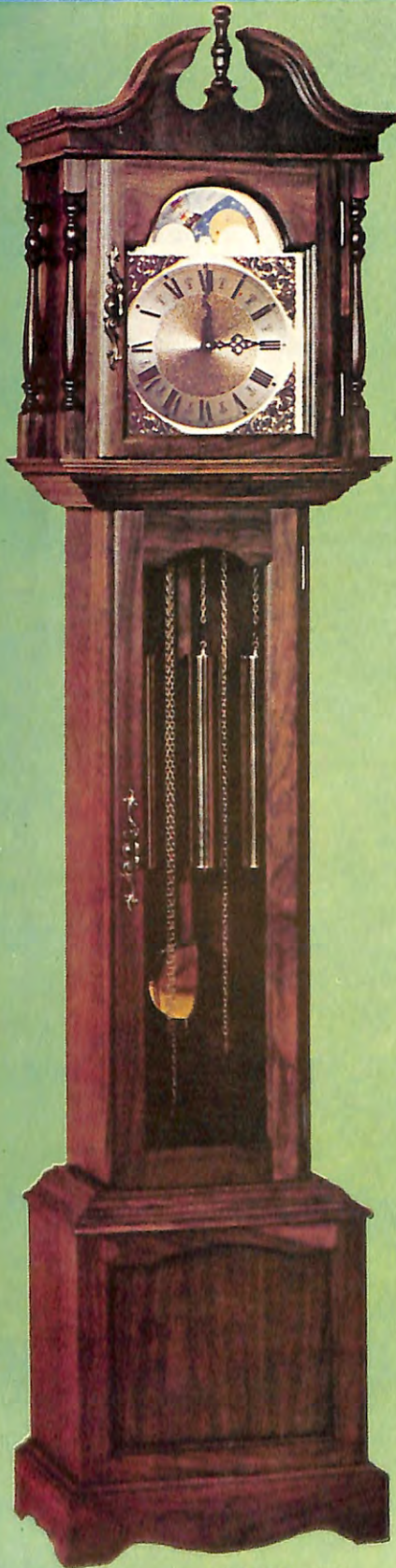


A photograph of several sailboats on a body of water during sunset. The sky is a deep orange, and the sun is a bright yellow circle on the horizon. The water reflects the orange light. In the foreground, a large, dark sail is visible on the left side. The text 'the ELKS magazine OCTOBER 1972' is overlaid on the left side of the image.

the  
**ELKS**  
magazine  
OCTOBER 1972

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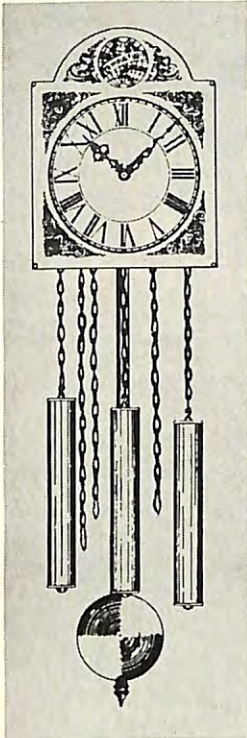
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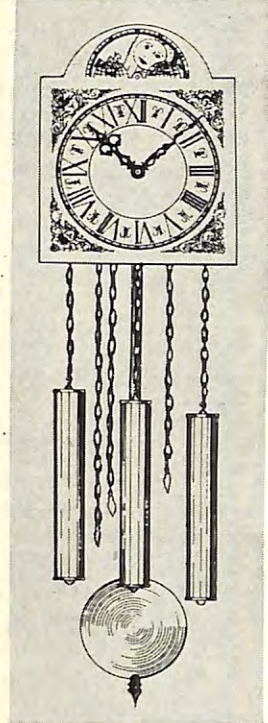
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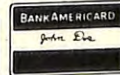
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the **Elks** magazine

VOL. 51, NO. 5/ OCTOBER 1972

NATIONAL PUBLICATION OF THE BENEVOLENT AND PROTECTIVE ORDER OF ELKS OF THE UNITED STATES OF AMERICA. PUBLISHED UNDER THE DIRECTION OF THE GRAND LODGE BY THE NATIONAL MEMORIAL AND PUBLICATION COMMISSION.

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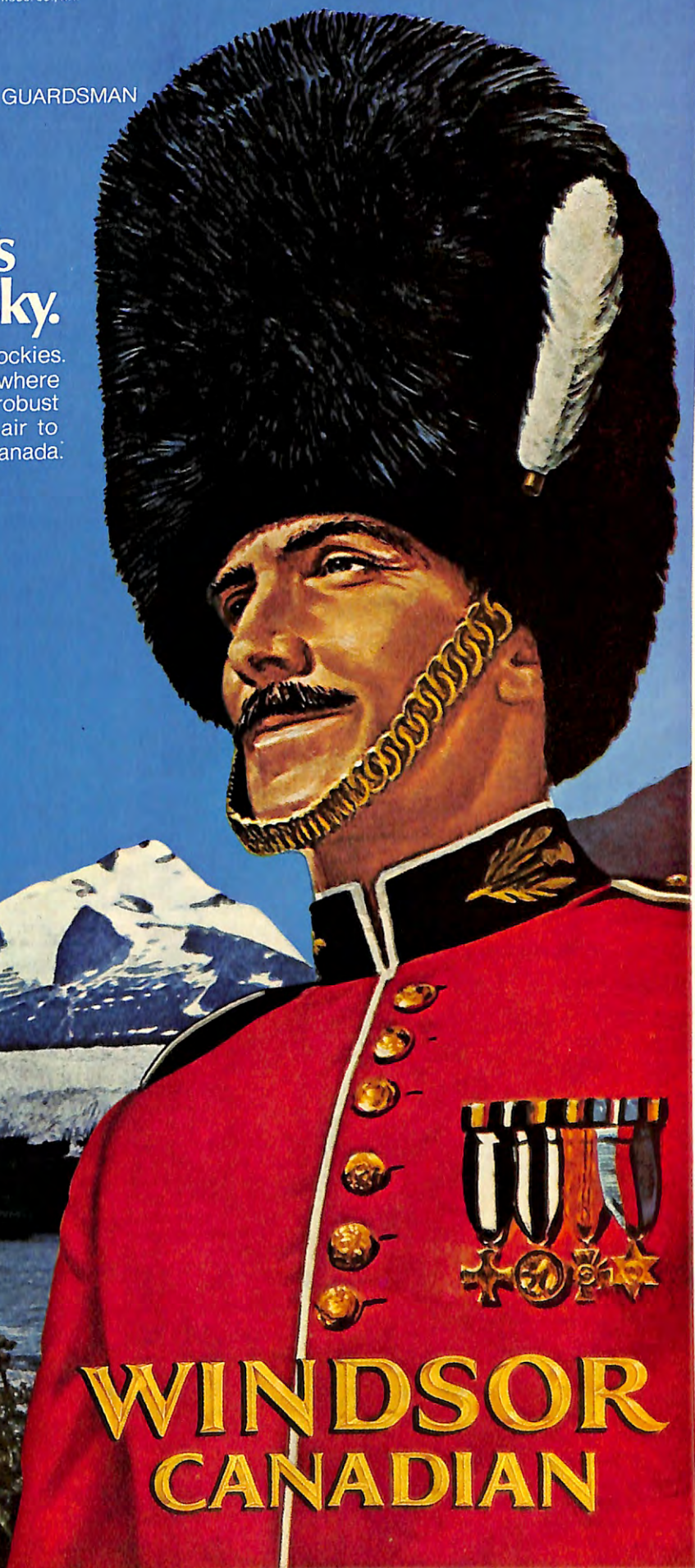


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**Do you know** that last year charitable and welfare programs of our great Order received over nine and a half million dollars from the Subordinate Lodges, over four million dollars from the State Associations and over one million dollars from the income of our National Foundation?

**Do you know** that last year thousands of man hours of dedicated service were involved in planning and carrying out the Order's promotion of Americanism, its service to the veterans, its programs for the youth, its help to the needy and its aid to the handicapped?

**Do you know** that because this money was spent and these services were contributed Elkdom continued its march down the road of service to God, country and fellowman?

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**Do you know** how much more we could do if more would give—more would serve?

I have this simple request. I want this to be Elkdom's greatest year. With your help, it will be.

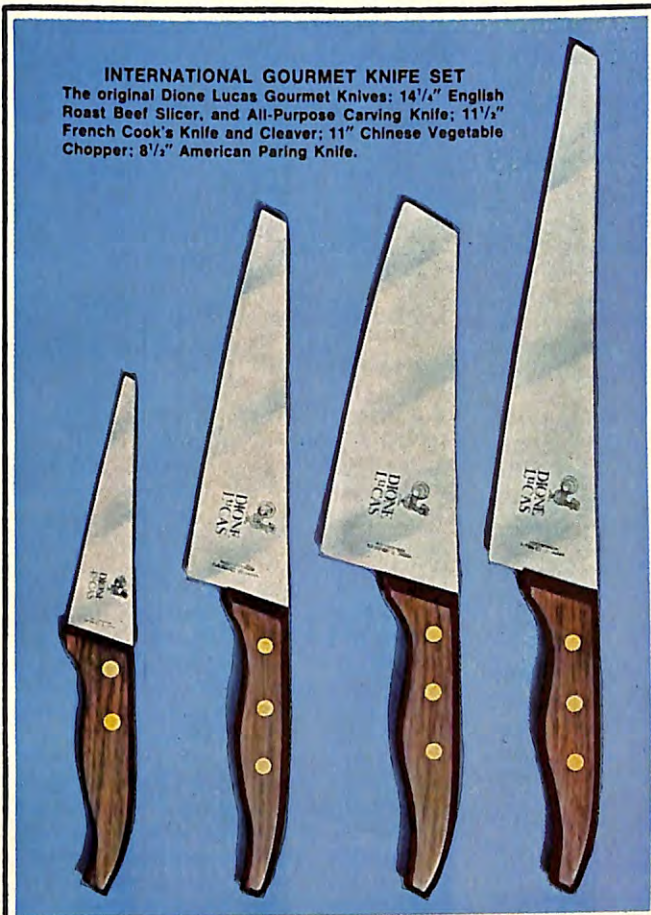
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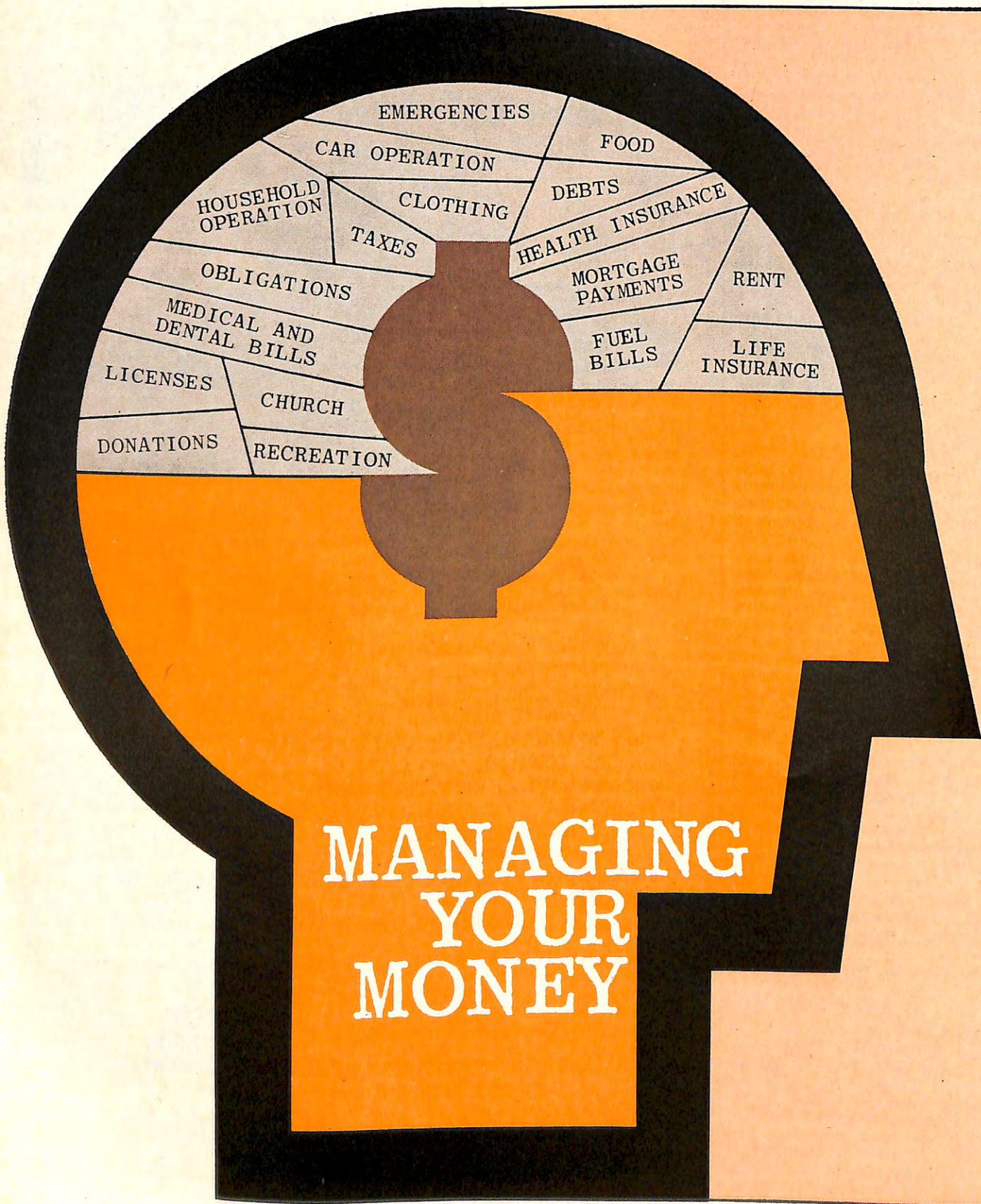
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# MANAGING YOUR MONEY



## by A. R. Roalman

DURING YOUR lifetime, you will earn and spend somewhere between \$300,000 and a million dollars.

With all that money passing through your hands, you should logically expect to be able to keep your bills paid and to enjoy some of the finer things. But somehow, as most of us discover, money affairs often turn into a rat race—and getting ahead in that race seems a nearly impossible task.

I've been talking with money management experts about this problem. These people advise others on spending, borrowing and the management of their money—and they've seen just about every kind of a money problem there is. They tell me that most people could get off the treadmill and live much better than they do today without earning a cent more than they do right now, if they only would learn how to manage their money affairs.

Money management sounds like something you expect only treasurers and comptrollers to know about. The phrase seems to scare most people. But let's face it. We are already managing money—a large amount of it—but most of us aren't doing it very well.

As a result of this poor management, the experts say, most of us don't get the full benefits from our hard-earned dollars. But if we applied a few sound management principles, this could all be changed.

### The Basic Ideas

Money management is nothing more than planning and control. You know what you need to buy and what you want to buy. You also know what you've got coming in. By planning and control, you eliminate money waste and make your income cover the outgo—with a surplus for some upgraded spending in the future.

To begin managing your money, you need to know the basic facts about how much you make and how much you need to spend, and you need a plan for spending.

That sounds simple enough—yet the experts say that this is where most people begin to fail. They don't know how much they really earn or how much they actually spend—and very few have any kind of a coordinated plan.

How about you? Can you write down the exact amount of money you take home—from all sources—in a year? Try it! If you can, you are unusual. Or can you write down how many dollars you are committed to spend in the next twelve months? If your answer is, "Everything I earn," you are normal.

As for planning, the experts say that your spending plans consist of serious thought about how to spread the next paycheck so the bills are paid—plus some thinking about next summer's vacation. Great! This will just keep your nose above water—until you get the bad news from the orthodontist about your kid's teeth.

### A Management Beginning

The first step in money management is to determine just exactly how many take-home dollars—including salary, interest, and other sources—you will have to spend this year. You should be able to do that in a few minutes.

The second step is to learn where it's all going. You have to determine how many dollars you are committed to spend in a year. The easiest way to do this is to look over last year's figures. Bring out your check book, your income tax return, and your paid bills and receipts.

Be aware that you have two kinds of expenses—fixed obligations (shelter, utilities, etc.) and variable expenses—(food, entertainment, personal grooming, etc.)

Pull out the figures from last year; check them over. In some cases, you'll have to make estimates and in others you'll have exact figures—but in either event, you should be able to come up with an annual figure for each expense category.

When you have finished this work, you will have a good approximation of the dollars you are committed to spend in a year.

If your income and outgo figures seem perilously close to each other—don't worry about it yet. Take the next basic step first.

Take a bright and cheerful look at the world around you. What do you want out of it? Where do you want to be, financially, five years or ten years from now? What are some of the things you'd like to own? Write these things down. Write them down even if they

look impossible. They may be more possible than you think.

Divide these desires into short, medium and long range goals. Perhaps a color television set is your short range goal. A little farther down the road, you'd like to buy a home in Florida or establish a second income.

Spell these goals out in terms of time and cost. These figures will be a part of your money management program, which should be put together so that it takes care of your normal living today and those long range goals.

Don't hesitate to put these dream goals into your plan. The experts say that one reason for money management failure is that planning consists of paying today's bills and no more. Paying your bills is admirable but something less than inspiring. Ambitious goals that promise fun and satisfaction and a sense of accomplishment are the best possible motivation for the successful management of your money affairs.

You might say that it pays to dream.

### Getting Management Started

With the basics in hand, you are ready to start managing. You know how much you have to spend, how much you will earn, and you have the rudiments of a plan.

This is the point at which you become discouraged. The income and the outgo may not leave room for anything like future planning, and you may not see room for management of any kind. If this is the case, relax. Once again, you're quite normal, according to the experts.

As a matter of fact, this is the point where management techniques begin to pay off.

The first technique is to get your fixed obligations in order. Right now, some of these are annual payments, some quarterly, some bi-monthly, and some monthly. When several of these payments come due in the same month, your checkbook becomes a disaster area.

To cure this problem, level out the payments. For example, to smooth out the payment of your insurance premiums, take advantage of payroll deduction. This will spread the payments through the year.

Some payments, of course, can't be changed in frequency. Your electric and

gas bills may come every two months, and your water bill quarterly. If level monthly budget plans are available for any of these—take advantage of them. If not, add up the annual total of these payments—and divide by your number of yearly paychecks. The figure you get will be the amount you must put aside from each paycheck to pay these obligations when they come due.

Put this amount aside in a special fund, perhaps a special savings account, and as each of these comes due, take the payment from this fund. This will eliminate those frightful months with too many payments in them.

### Check Your Credit

There is a variable among your fixed obligations, and that is the amount you pay each month for debts and in-

stallment purchases. If your fixed obligations are too high, plan to cut these payments. This will take a while, because you must continue the payments until the notes are retired. You can control this now by not adding any more installment payments—and by determining just how many dollars a month you can afford to spend on credit payments. Once you have reduced your monthly payments to this figure, never exceed it.

Keep this in mind: credit is a good thing, and the ability to buy on monthly installments is one of your greatest assets. But when you aren't managing your money properly, it is easy to incur too many monthly payments—and then your credit becomes a monkey on your back.

If your monthly payments are badly out of line, so that they make sound management impossible, you may have

to refinance. There are two ways to do this. One is to renegotiate the note—extending the time of repayment and reducing the monthly payments. The other is to get a consolidation loan with which to pay off the outstanding notes. This gives you one lower monthly payment.

Refinancing is a good idea only if you apply financial controls when you do it. There is no point in consolidating your debts if you acquire new debts on top of the consolidation. Think of refinancing as a management tool that may make it possible for you to begin a money management program.

### Managing the Variable Expenses

As you set up your management program, you may find that your variable expenses have been too high. But even if they have not been out of line, a part of your program should include sensible control over them.

The easiest way to control the variable is to establish an allowance for each one in advance, and try not to exceed that allowance. While this may not work every month, in the long run, it will pull the expenses into line.

Take the food allowance, for example. One way to buy food is to go to the store each week and buy what you think you need, and then add up the total amount spent for food at the end of the month. This figure will vary sharply from month to month.

The other way is to establish a weekly allowance or a maximum amount—say \$40 for your family. Cash a check in that amount at the beginning of the week, then work to keep the family buying within that figure. You may fail some weeks, but in the long run, you'll take out much of the variation.

Apply the same thinking to clothing, personal care and similar expenses. The object of this technique is to reduce the amount of variation in your spending, and bring an element of control into your planning.

The same rules apply whether you are single or have a family. The name of the game is planning and control.

### How Much Should You Spend?

After you have gathered all of your spending figures, you'd like to know how your expenditures compare with those of other people. You'd like to know whether you are spending too much or not enough in each of your categories.

The amounts spent vary from person to person and circumstance to circumstance. But national figures, from the U.S. Department of Commerce, are included in a chart on page 29. These give percentages of after-tax income spent by families all over the nation on

(Continued on page 29)

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# Will power

by Irwin Ross



YOU PROBABLY THINK you know what's going to happen to your money and property when you die. You've got it all figured out: your wife will inherit everything, and your family will be well provided for. Maybe you've even gone so far as to clinch the case by leaving a note in your safe-deposit box in which you say, "I hereby leave everything to my wife," or, "I give all my property to my beloved sister." And having done that, you're satisfied that things will work out the way you want them to.

Unfortunately, they won't—unless you have a Will.

For regardless of all your notes and letters, despite what everyone may know to have been your express desire, notwithstanding all the verbal testimony in the world, if you do not have a Will—a properly drawn Will—you might as well resign yourself to the fact that you will have *nothing whatsoever* to say about the disposition of your property once you're dead.

This may sound like an extreme exaggeration, but it's not; it's the cold legal truth. Every year in tens of thousands of cases, millions of dollars bypass wives and "beloved sisters" and end up in the hands of least-favorite cousins, distant and unknown relatives, or even total strangers. Additional millions end up in a tangle of red tape just because someone failed to get around to making out his Will.

And it's not millionaires that we're considering, or men with complicated family trees or out-of-the-ordinary financial backgrounds. It's the man who has nothing extraordinary or remarkable in his estate who most frequently ends up leaving his wife high and dry or inadvertently cutting in a grand-nephew on what should have been someone else's share; the man with a house and some cash and a life-insurance policy or two and perhaps some stocks and bonds. He thinks that everything will take care of itself quite "naturally" and he shies away from lawyers and "fancy Wills" as being totally unnecessary in his case.

Joe was one such man. Joe had been married for twenty years, and aside from his wife he had no dependents: no children, brothers, sisters, aunts, uncles, nieces or nephews. So Joe never bothered to make out a Will; he assumed that everything would pass quite naturally to his wife. So did she. So did everybody; everybody, that is, except Joe's parents who fluttered into view after he had died and laid claim to nearly half the estate. What is more, they got it!

Joe had never bothered to find out

that if he died intestate—without a Will—his money didn't go "naturally" to anyone: the laws of his State would decree who got what. And under the laws of intestacy, parents or brothers or sisters have a claim almost equal to a wife's.

Just to hammer home the point that you don't know where your money's going if you haven't got a Will, this is what happened to the estate of Harry. Harry was an elderly bachelor of fairly comfortable means; he had lived all his life with two sisters who had no independent income of their own. Of course, Harry expected that they would inherit all his money. He had told everybody this for years and had made doubly sure by leaving a letter to that effect.

But letters are not Wills. When Harry died, he was adjudged intestate—with the result that his property ended up not where Harry wished, but where the laws of the State of New York irrevocably decreed. His sisters only got a quarter of the estate apiece, two nephews whose names he didn't even know each got one-eighth, and a grand-nephew whom Harry had never even heard about got the remaining quarter!

Of course, all of this was completely avoidable. Joe and Harry could have left their money exactly as they would have wished—if they had only taken the simple precaution of drawing up a Will. But because they labored under the notion that Wills were high-powered documents that could have no relevance to their everyday affairs, or because they figured they could save a lawyer's fee, or for whatever reason, they managed to undo by their negligence what they had worked hard to establish in their lifetimes.

And what happened to Joe and Harry happens every day to five or six out of every ten Americans who die. For although we are all of us undeniably mortal, the majority of us persists in acting as if we would live forever; we don't bother to make Wills and more often than not we leave as our heritage a complicated mess that cheats those whom we wished to favor, and favors comparative strangers to whom we never gave a thought.

Remember that once you are gone, there is only one piece of paper that will have any effect on what you've left behind—a Will. So unless you have no one at all in whom you're interested—no wife, children, friends, relatives, pets, institutions, charities or causes—don't be so heedless as to die without a Will. For while it is unfortunately true that you can't take it with you, if you've had the foresight to leave a

Will, you can at least prevent your heirs from being "taken."

But if you're going to have a Will, be sure you have a valid one. For of the four or five Americans out of every ten who *do* leave Wills, a goodly number leave such cockeyed documents that the courts are forced to throw up their hands and distribute the money as if there had been no Will at all.

Wills, like income taxes, are tricky things.

Chances are that your Will has to take care of many more eventualities than you are now aware of. In that case, if you think you can draw one unassisted, you are implying that the knowledge you may have picked up in casual conversations is as good as four years of law school and the experience of active legal practice.

And so you may fall into the trap that got George. He had a legal Will drawn when he was a young man living with his mother and in his Will he left all his worldly goods to her. Then when he got married George thought he'd save a legal fee; he took his old Will to a public stenographer and told her to copy it exactly except to put in his wife's name wherever his mother's had appeared. Having done that, he had the new Will witnessed properly and put away; when he went home that night he said to his wife, "Honey, if anything happens to me, you're fully protected."

Shortly thereafter, George and his wife had their first child and a few months later something did happen to George. Was his wife fully protected? She was not. That newborn child—unmentioned in his Will—got two-thirds of George's estate, wrapped up in a guardianship that had to be administered for the infant's benefit alone until it reached the age of 21. By the time George's wife had sold out her husband's business for less than its going worth, she was anything but comfortably off.

George saved a legal fee, all right, but he cost his wife the use of two-thirds of his estate—just because he didn't call in a lawyer to draw his Will and allow for the contingency of an "afterborn" child.

But George, even so, was smarter than many; at least he had a Will that was properly drawn and witnessed. Most home-grown would-be lawyers try to write their own Wills in longhand—so-called holographic Wills—and put

them in the family Bible without so much as the signature of a single witness. You might as well write your Will on the sand at the beach, as far as the legal merits of such a holographic Will are concerned. Those wounded detectives who write "I leave everything to Margie" with their dying blood on the kitchen floor are all very nice in fiction—but the story usually ends before the linoleum Will gets thrown out in court and the honest but dumb hero is judged to be intestate.

Holographic Wills, by the way, are okay (in several states) in one case only: where you are a soldier or sailor in *active military service*. That doesn't mean sitting in a camp in the U.S.A., either; "active military service" means at a Port of Embarkation or beyond. And even in this case, the value of a holographic Will lapses one year after you've returned from duty.

Furthermore, if you try a homemade job—even if you have it witnessed—you are apt to find that you have failed to live up to every letter of the law. Wills have been thrown out because a witness signed before the drawer, because a witness did not actually see the drawer sign, or because the drawer did not sign in the actual presence of a witness. In one case, a Will came up for probate where the drawer had written an afterthought which was below the signatures of the witnesses. In this particular case the *entire* Will was disapproved and the man was held to be intestate!

In Washington, D.C., a pair of twins inadvertently signed each others' Wills

and both documents were held to be invalid. In Cleveland, Ohio, a lady scratched out a provision from her Will after the Will had been signed and witnessed, and the judge held that the provision was valid anyway: scratching out doesn't count.

In Chicago a wealthy manufacturer drew his Will—and a good Will—in favor of his friends and then changed his mind and drew a second Will, disavowing the first and leaving his fortune to charity. Then he changed his mind a second time—wealthy manufacturers can afford this sort of thing—and tore

nels of the law. Hence the document you leave must necessarily meet every test of being genuine, considered, and valid: for the courts to be less than strict would be to encourage frauds or loosely drawn Wills where the court, in effect, would have to guess which of several interpretations was the one you actually had in mind. Quite reasonably, the courts will have no part of this: either a Will is completely valid—in which case you can do practically anything you want with your money—or it's not—in which case the court usually throws the whole thing out and

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## Either a Will is completely valid, in which case you can do practically anything you want with your money, or it's not.

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up the second Will. Question: was the first Will good? It was not: the manufacturer was held to have died intestate.

This should make it pretty clear that what is and what is not a valid Will is nothing for the layman to decide. And while it may strike you as being unreasonable or downright idiotic to have to cross each "t" and dot each "i" in such fantastically meticulous fashion, your feelings about the matter will hardly carry much weight when your estate comes up for probate. A second thought may also tell you that there is some method behind this seeming madness. Because, once you are beyond summoning to explain your intentions, there is no way for a court to fathom your desires except through the accepted chan-

distributes your property as if you had no Will at all.

And that's why Wills have been voided where people who "didn't need a lawyer" have cut their wives off without a cent (you can't, even if you'd like to), where money has been left outright in one paragraph and then restricted in its use in a second paragraph, where money has been willed contingent on conditions which are "contrary to public policy" (such as remaining unmarried, for instance), and for a thousand and one other legal oversights.

Quite recently, for example, a wealthy old eccentric left all his money tied up in a Trust for his cat. There were no relatives to claim that such a Will was *prima facie* evidence of an unsound mind, but the Will was voided anyway. The old eccentric had wanted to save a legal fee and so he put his money in Trust for the length of the *cat's* life, rather than for the length of the life of whoever would administer the Trust. That was too much for the court: Trusts *can* be drawn for pets, but they must be measured in time by a human being's life. Undoubtedly, the outcome made little difference to the cat—but still, a lawyer could have done the job correctly.

There are numerous other instances in which self-professed experts have added "cuticles" instead of codicils, where they have left "75¢ for Bill Jones to go out and buy himself a piece of clothesline long enough to hang himself by," where they have left their money for illegitimate purposes, or where they have willed their property literally to "Bill Smith" without giving his address or any information as to who he is or how he can be located.

But the point must be crystal clear by now. If it is courting financial chaos for your heirs if you fail to make a Will  
(Continued on page 29)

## ★★ PROCLAMATION ★★

WHEREAS: The Benevolent and Protective Order of Elks made a solemn Pledge:

"So long as there is a disabled veteran in our hospitals, the Benevolent and Protective Order of Elks will never forget him."

WHEREAS: The fulfillment of this pledge is the obligation of every Elk, as set forth in section 134i of the Grand Lodge Statutes, and

WHEREAS: Service to hospitalized veterans is an expression of patriotism in its purest sense

NOW, THEREFORE: By the virtue of the authority of the office of Grand Exalted Ruler, I hereby proclaim the month of November as "National Veterans Remembrance Month" and hereby request all lodges to observe this month of recollection of the debt we owe to hospitalized veterans in the manner which has been recommended by the Elks National Service Commission in its communication to all lodges.

*Francis M. Smith*

FRANCIS M. SMITH  
GRAND EXALTED RULER

by Don Bacue



## SPOTLIGHT: NFL

In September of last year, I wrote a column for *The Elks Magazine* telling which teams in the National Football League would finish where. My success rate was around 70%, not bad at all, considering I wrote the column in June.

Well here we are again. This time, the column's running in October, which means I wrote it in July. Not the ideal time of year to be thinking football, but the extra month did allow me a little extra invaluable time—time in which I watched coaches hired and fired, a few pre-conference games, and a player or two removed from last year's injured list for the year to come. It should allow me a crack at an even better success rate. But we'll see. In the meantime, here's how I call them for 1973.

### NATIONAL CONFERENCE

**Eastern Division:** Dallas, of course, walked away with all the marbles in 1972. This year, they can crawl—through their division championship, at least. Coach Tom Landry is a hard-nosed, no-nonsense guy who works well into owner Tex Schramm's operational plans. With one of the most seasoned starting lineups in the league (along with Washington), look for Dallas to play hard, relentless football, losing no more than two games all season. The Cowboy's strongest competition? That will come from a revamped, revitalized St. Louis Cardinal team. The Cards picked up Donny Anderson from Green Bay, one of the most talented runners ever to break a tackle, along with burly Leon Burns, one of the strongest. Look for this team to finish high this year—but for a divisional champ, it's still the Cowboys.

The Washington Redskins should continue playing heads-up ball, too. Under veteran coach George Allen, no one could expect differently. But even with quarterback Sonny Jorgenson healthy, the Skins will finish third, with the Philadelphia Eagles and New York Giants right behind them.

**Central Division:** The Minnesota Vik-

ings won their division title last year through a combination of flawless defense and an effective, if not razzle-dazzle, attack. Coach Lou Grant now has quarterback great Fran Tarkenton on his side, which is a definite plus for his team. Even though the Detroit Lions are moving up the ranks fast, with Gene Washington, Dave Osborne, and Clinton Jones bolstering the offense, Minnesota's going to do it again this year, while Detroit will have to content itself with finishing second, and—despite most predictions to the contrary—the Chicago Bears beating out the Green Bay Packers and coach Dan Devine for the number 3 slot.

Why the Bears? Three reasons: new head coach Abe Gibrion, new offensive tackle Lionel Antoine, new defensive back Craig Clemons. A lot depends upon Bears' owner George Halas, of course, and whether or not he'll let Gibrion run the team the way Gibrion knows is best. But I've a feeling the Abe will get his way. What he does about a quarterback is another matter. They'd just as well trade away scatter-shot Kent Nix—who completed a decent percentage of passes last year, some even to his own team—and “quarterback” Bobby Douglas and install Dick Butkus in the slot. But for the three or four victories they'll need to unseat Green Bay, a strong running game will do it. After that . . .

**Western Division:** Here's upheaval in the wind, with the Los Angeles Rams beating out last year's champion San Francisco 49ers for divisional honors. S. F. has a strong team, but L. A. coach Tommy Prothro knows how to utilize quarterback Roman Gabriel, and that can only spell victory. With the help of defensive lineman Fred Dryer and Jack Youngblood, the Rams are moving right to the top.

San Francisco in second? Maybe, but they'll have to hustle to beat out quarterback Archie Manning of the expansionist New Orleans Saints. Last year, rookie Manning led the Saints over such stalworths as Dallas, Los

Angeles, and San Francisco. Seasoned now with a year of grueling competition behind him, he may even rack up enough wins to beat the 49ers out of second:

### AMERICAN CONFERENCE

**Eastern Division:** Miami won it all in the American Conference last season, but this year they'll have to content themselves with a runner-up position. The reason is Baltimore. And Johnny Unitas. The two are by now synonymous. But a quarterback does not a champion make. So to help Baltimore out, there's rookie Glenn Doughty of Michigan, the most promising receiver to trek through the Colts' training camp in years. Add to that super-fullbacks Norm Bulaich and Don Nottingham, and nothing Miami can do can stop them. Miami in second? It's a sure bet. With super-talented Bob Griese at the helm and Jim Kiick and Larry Csonka running their patterns (and receiver Paul Warfield a constant threat), Miami will be around as a serious contender for years to come.

With the New York Jets, all the “ifs” in the world point to Broadway Joe's ailing knees. “If” they hold up, the Jets could finish a powerful third. If they don't, how low is “bottom”?

**Central Division:** The story in this league is two-fold—Bill Nelson and Mike Phipps. Both are quarterbacks of superstar calibre; both are with Cleveland. Yet, while I have to go with the Browns in this division, the Cincinnati Bengals—surprise division champs last season—could pull another upset. Virgil Carter is q.b. here—and don't the Bears regret the day he slipped through Halas's frugal little fingers—with Tommy Casanova, talented LSU safety, joining the team.

Pittsburgh and Houston? Forget it. The Steelers are grossly overrated and the Oilers . . . rally 'round the loser?

**Western Division:** Combine coach Hank Stram, strategist Len Dawson, fullback Jeff Kinney, and an indomitable defensive WALL, and it's the Kansas City Chiefs all over again. They beat out the talented Oakland Raiders and theatrical stuntman George Blanda last season; and they're just gutsy enough to stage a repeat performance in '73.

Denver has a new head coach, John Ralston, filling in for released Lou Saban, which should provide the inspiration to help them split for the season, but San Diego? The Chargers will need more than recently acquired veteran lineman Deacon Jones to shore a sagging defense . . . or to win more than the two games I foresee.

The superbowl? It'll be Dallas and Kansas City in '73. The Champion? We'll just have to wait and see.

# NEWS OF THE LODGES



**THREE CHILDREN** from the Cerebral Palsy Rehabilitation Institute visited with two Orange, N. J., Elks to discuss their upcoming trip to Camp Moore, operated by the New Jersey State Elks Association. A total of six children attending the camp session were sponsored by Orange Lodge, Est. Loyal Kt. Anthony Tedesco and Est. Lect. Kt. Frank Refinski were the visitors.

**GOOD NEWS** for Bob Freeman, 15, whose eyes were injured by a dynamite explosion, was the report that the Elks Eye Clinic in Portland, where he is being treated, had received a check for \$14,800 from the Oregon State Elks Association. VP Bruce Reed presented the check to Dr. Kenneth C. Swan, head of the department of ophthalmology at the clinic.



**BRICK TOWNSHIP HOSPITAL** received a \$500 check from Brick, N. J., Lodge recently. (From left) Donald Challoner, chamber of commerce president, and Barbara Losso, president of the hospital fund, accepted the donation from ER Frank Altemose and Bingo Chairman Mike McDonough.

**SIX LODGES** received checks from Auburn, N. Y., Elks to aid them in their flood relief programs. Checks totaling \$500 were sent to Elmira, Corning, Wellsville, Olean, Horseheads, and Wilkes-Barre Lodges. Preparing the checks were (seated, from left) PER Philip Conboy, PER Joseph E. Rice, and (standing) Secy. A. Joseph Ford, ER Richard Babiarz, and Charity Committeeman James F. Callahan.







**MAJOR PROJECT NIGHT** at Dodger Stadium was sponsored by the California-Hawaii Elks Association to aid handicapped children. Supervising the event were (from left) VP Ned Vento; Past Grand Est. Loyal Kt. Vern Huck; PDD Robert McLain, and L. G. Stevens.



**KINGMAN, Arizona**, Lodge now sponsors a Little League football team. Mitchell Adams (left), football chairman, accepted a \$755 check from ER David J. Kowalske to organize the Elks' team.



**RICHARD IOVINE** (third from left) was selected Teenager of the Month recently by Somerville, Mass., Lodge. Valedictorian of his class, he plans to attend Harvard University. Congratulating him were (from left) Brother William Fasciano; Michael Iovine, his father; ER Edward McFadden; Secy. Harold Mollahan, and Brother Joseph Hrubci.



**A SILVER PIN** representing 2,500 hours of voluntary service was presented to PER Robert M. Meyer, a member of Blue Island, Ill., Lodge. Leon Miller, director of volunteers at Phoenix Veterans Hospital, made the presentation.



**AN AWARD** from the VA Volunteer Services facility at Minneapolis was presented to the Minnesota Elks in recognition of 20,000 hours of service. Admiring the award during the state association convention at Mankato were (from left) Convention Chm. H. Clifton Kroon; SP Floyd Spence; E. A. Altier, hospital chairman; sportscaster Ray Scott; PGER Raymond Dobson, and SP James Metcalf.



**POLICE AND FIREMEN NIGHT** at Concord, Calif., Lodge included a police helicopter display and demonstration of police dogs and fire fighting equipment. ER George M. Wolf (center) welcomed special guests Capt. Steve Tamborski, Sgt. John Neely, Officer Marvin Turner, and Capt. George Dupony.



**FOR FIVE STRAIGHT YEARS** Fairbury, Neb., Lodge has won state honors for its youth activities program in the 600 to 1,000 member division. The five PERs displaying the plaques earned during their respective years in office are (seated, from left) Homer Mudge, Lee Coatman, Robert Lammers, and (standing) George Johnson and Marvin Korte.



**TRUSTEE** Donat Parent (second from left) was honored with a testimonial dinner recently at Buffalo, N.Y., Lodge. He received congratulations and a gift from (from left) PDD Gilbert Francis, DDGER Gilbert Bell, PDD Raymond Barnum, and ER Leslie Wotherspoon.



**EXALTED RULER** C. William Garner (left) of State College, Pa., Lodge initiated his father, Adam Garner (right), during a recent ceremony. PSP Robert H. McCormick (center) originally proposed both men for lodge membership.



**THE LADIES** of Newport News, Va., Lodge recently purchased two Elks' road signs and an Eleventh Hour clock for the new lodge home. Making the presentation to ER S. Zane Pinckney were (from left) Mrs. Eugene Hawley, president, Mrs. Ralph Westphal, committee chairman, and Mrs. J. W. Mears, past president.



**HEMPSTEAD, New York,** Elks and their ladies joined in donating a \$1,000 check to the Emotionally Disturbed Children's Center in Woodbury. Dr. Margaret Shodell (center) thanked ER Fred Lustenberger and Lorraine Robinson, ladies president, for the lodge's concern.

**A NURSING SCHOLARSHIP** was awarded by Clearfield, Pa., Lodge to Miss Cynthia Shope. Youth Activities Chairman Marven Smith (left) and ER Carmen Cugini made the presentation.



## LODGE NOTES

**HOUGHTON LAKE, Mich.** The Elks' ladies donated a new Elks sign to the lodge. The ladies raised the funds to help beautify the appearance of the lodge. President Maxine Squires made the presentation.

**PLATTSBURG, N.Y.** The first open installation of officers was attended by 125 guests. The executive officers present were ER Walter Toner; Grand Chap. the Rev. Francis White, keynote speaker; PSP Bert Harkness, installing officer, and PER Irvin Reid.

**WAKEFIELD, Mass.** The lodge regretfully announced the death of William M. Kelso. He had served as secretary for 53 years and after his retirement he was elected Secretary-Emeritus of the lodge. He was also the last living charter member.

**POINT PLEASANT, N. J.** The Crippled Children Committee entertained 125 children at the lodge's annual picnic. The children were from St. Edmonds Home in Metedeconk, and the Ocean County Unit for Retarded Children, Point Pleasant. Assisting Frank Bilello, chairman of the committee, were Marion Caragias and the Elks' ladies, and personnel from the home and the children's unit.

**DONORA, Pa.** The lodge members regretfully announced the death of Secy. Leon S. Kosmacki. He had served in office for the past 12 years.

**COLUMBUS-FORT BENNING, Ga.** At a brotherhood breakfast-meeting, the keynote speaker was Charles Black of the Columbus *Inquirer*. Correspondent Black spoke of his experiences while he was traveling in Vietnam.

**DES MOINES, Iowa.** After much hard work the new home of Des Moines Elks held its grand opening and combined the ceremony with the installation of officers. The Elks' ladies donated carpeting for the lodge room.

**HASTERSTRAW, N.Y.** East Central District Champions of the 1971-1972 ritualistic team were honored at a lodge dinner and dance. Led by ER Robert News-holme, the team placed third in the New York state competition.

**LAWRENCE, Mass.** The lodge members held their first annual clambake at their newly completed outing grounds. Est. Lect. Kt. Dan Simard reported that the affair was a success, due to the hard work of his committee, headed by Brothers Bob Lister and Bill McNamara.



**FOUR NATIONAL AWARDS** were brought back from the Grand Lodge convention by Fulton, N. Y., Lodge. Committee chairmen displaying their awards were (from left) ER Frank Bevacqua, first place youth program; Kenneth Sheridan, first place Youth Week; Otis Dubuque, Americanism brochure; Larry Churchill, second place Americanism, and Roland Quade, second place Memorial Sunday service.

**TEERING OFF** in the golf tournament sponsored by Attleboro, Mass., Lodge was Scott Simmons, 10. Nearly 110 youngsters participated in the second annual event at Locust Valley Country Club.



**THE BUILDING PROJECT FUND** of Metuchen, N. J., Lodge received a \$1,200 boost from the Elks' Ladies recently. ER H. Arthur Nunn gratefully accepted the check from retiring President Mae Zawislak (right) and President-elect Rose Critchley.



**THE SPIRIT OF CHARITY** at Glastonbury, Conn., Lodge has grown to include support of many local organizations. PER Victor Del Greco (left) and PER John Marinelli (right) presented checks for \$1,400 to each of three worthy causes. The recipients were Dr. Kenneth Poirier of the Hartford Regional Center for the Mentally Retarded; Dr. Frank Johns of the Oak Hill School for the Blind, and Dr. Ben Hoffmeyer of the American School for the Deaf.



**THE 75th ANNIVERSARY** of Leechburg, Pa., Lodge was celebrated by about 500 Elks and guests. At the head table during the festivities were (from left) PSP Donald Oesterling, PDD E. A. Rose, radio announcer Jack Wheeler, PGER Lee Donaldson, DDGER Leonard Rich, ER George Wagner, and VP John Boerio.

*(Continued on page 35)*

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*TIGHT MONEY. Regulation Q, and the much-touted Age of the Consumer, are key ingredients in a flammable mixture about to be ignited by a book which could explode in the face of the commercial banking industry this year. This says:*

"The millions of people who have saved a few dollars in the form of savings accounts and insurance have been prevented from gaining any profit from their investment—indeed they have been forced to accept real losses—by what amounts to government agency fiat. These depositors have contributed more, perhaps, to the growth of our economy than any other group, and it is unjust that controls apply only to interest rates to depositors, while there are no controls over the inflationary wage and price increases. Conditions permitting this 20 years of discrimination should be changed."

*I am quoting from a book, titled, "Don't Bank On It! How To Make Up to 13 1/2 percent and More on Your Savings—All Fully Insured."*

The book is dedicated "to the members of the median income group, those truly forgotten men whose savings deposits make banking, as we know it, possible."

"Don't Bank On It" may be coming out at an auspicious time, as the general public is becoming more aware of high interest rates, and, thanks to truth in lending, is being conditioned to look at rates of 12 or 18 percent as low. No doubt he'll soon recognize that 4 or 5 percent is peanuts.

\*Bank Marketing Management, Feb., 1970.

### About the Authors

**Martin J. Meyer** is president of the National Depositors Cooperative Association. He also serves as Vice President and Secretary of Intercept Tele-Communications, Inc., a new international cable and telegraphic interception and forwarding organization. Mr. Meyer has written numerous magazine articles on banking, thrift, and inflation.

**Dr. Joseph McDaniel, Jr.** was secretary of the Ford Foundation from 1953 until his retirement in 1967 and Dean of the School of Commerce at Northwestern University. His distinguished career includes President of World Health Foundation (U.S.A.) and government service with the Economic Cooperative Assn.

3. It is based on one simple fact: That most depositors are *completely passive* about where and how they save their money! They never take the one or two hours that are necessary to learn the "inside workings" of the banking system. Therefore, they never even hear about the "super-savings-accounts" that can yield them *far more* than ordinary interest on their money.

And, above all, they have never heard about the simple, ingenious techniques of "Loophole Depositing"! Active, precisely-timed deposits and withdrawals that take an average of ten minutes of your time per month—and bring you back 8%... 13 1/2%... even 19% on every dollar, with exactly the same total safety that you get on ordinary bank accounts today!

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At this moment, in this entire country, out of the over one hundred million people who have savings accounts, only about forty thousand of them use these techniques. They are still brand-new—virtually-unknown. Only now has a book been published that reveals them to every man and woman who is willing to risk an 8¢ stamp to learn them!

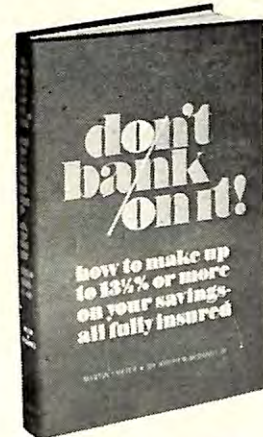
The time required to read this book from cover to cover is approximately one weekend. Or, if you wish to skip the banking background at its beginning, it will take you about an hour or two to learn these "Active Depositing" techniques themselves. And once you learn them, from that moment on, you will be able to exploit every legal loophole in the entire banking system, including:

How to get more than 8% interest per year as an absolute minimum, with hardly any more work than filling out your deposit slip in a different way. And then go from there all the way up to as much as 19% to 25% in special situations, for limited periods!

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Yes, how you can even earn high interest on your credit card! So that you are now earning interest on other people's money—and spending it at exactly the same time!



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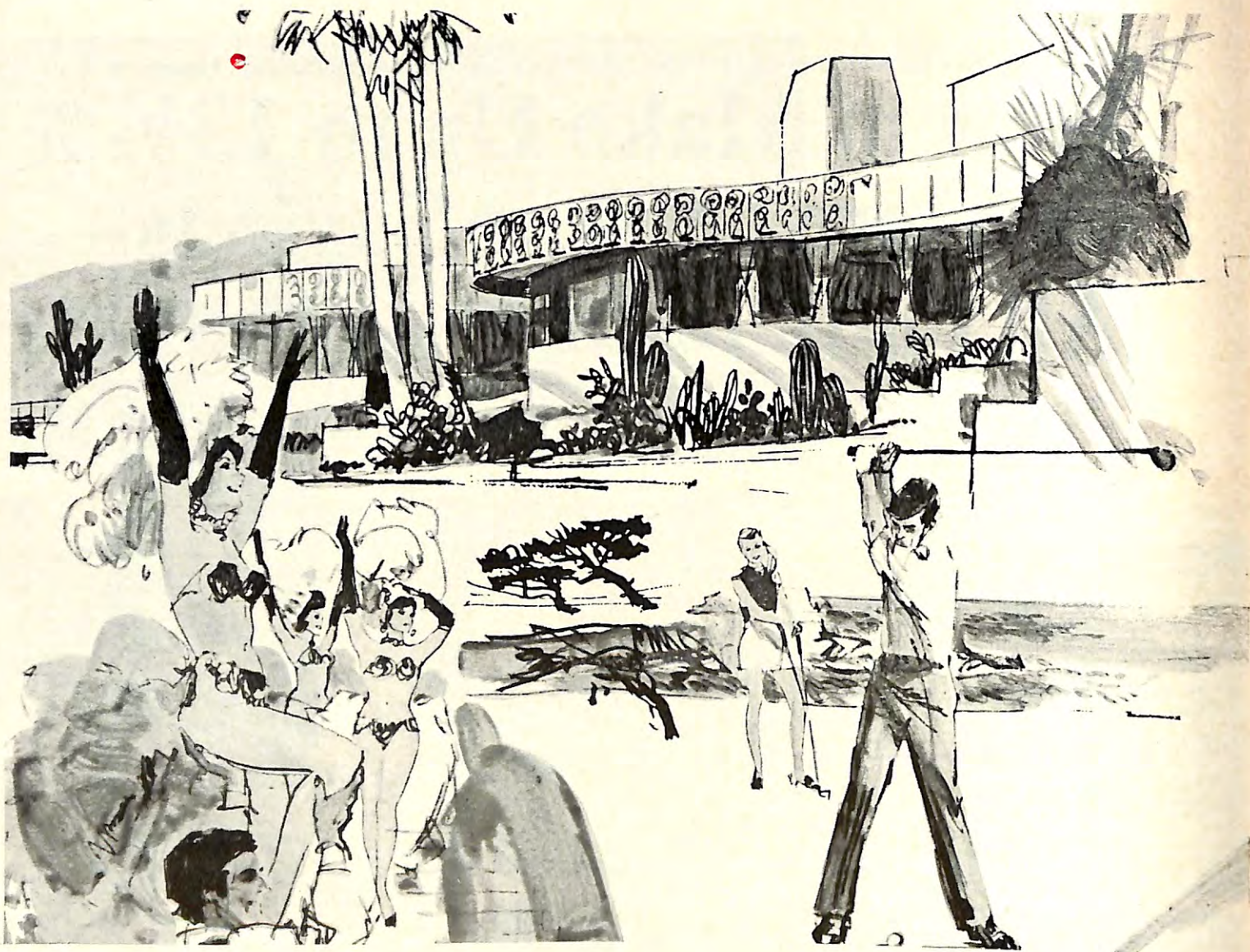
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## Rocky Mountain Roundup

by Jerry Hulse

AMERICA'S WEST is a conglomeration of mountains, beaches, deserts, cities and coastal valleys—and although it was won long ago, legions of new visitors continue their pilgrimages over paths created in the great push to the Pacific. They come west to gamble in Las Vegas, sunbathe in Phoenix, golf in Palm Springs, visit Disneyland and inhale the magic of everybody's favorite city, San Francisco. They travel beyond to California's redwood country, motoring along the lonesomely lovely beaches of Oregon to the wilderness of Washington. En route they discover dozens of America's finest resorts, and that is what this is all about. So numerous are these western resorts that to name each one would be an impossibility. The list would be endless. Where to start? It was a contest of elimination. And not at all an easy task.

What follows is the result of an exhaustive survey to reveal our personal choices of *Great Resorts of the American West*.

### ARIZONA

In all the world there is only one Camelback—Marriott's Camelback Inn in Scottsdale, Arizona. The management continues to tell how "time stands still" at Camelback. Guests sunbathe beside two swimming pools, play tennis, golf and ride into a desert that reaches to infinity and beyond. They take off pounds bicycling—and later put them right back on again at a magnificent poolside smorgasbord. Twin bedded cottages fetch \$40 to \$65 double in the high winter season, a price which includes three meals and the privilege of picking your own oranges and grapefruit from trees outside the door.

Camelback, the most famous of the Scottsdale-Phoenix resorts, continues to grow. New casas have risen along with a \$1 million country club. Guests sip wine by candlelight while waiters flame dishes alongside their tables. During the day they work loose the kinks at the Fountain of Youth Salon, putter on the pitch and putt course and, after this they dance into the late Arizona night. Camelback's Hopalong College enrolls pint-size guests 5 to 12 years old, teaching them to ride, swim and otherwise keep busy while parents revive. Small Buffalo Bills take part in field trips to Mummy Mountain, attend cookouts, gather rocks—and sometimes even lizards. At Camelback you may still rent a horse, galloping off like one of the boys in Bonanza. But it's a lot easier to saddle up a golf cart instead.



#### NEVADA

To pick a favorite in Las Vegas is difficult, although there is one which stands out: the Tropicana. Low rise and low key, it's a refreshing oasis in a desert of skyscrapers, crowds and neon. While its casino—like all the others—continues 'round-the-clock, 24 hours a day, the hotel offers a casual, come-as-you-are invitation to relax. Singles range from \$16 to \$35, doubles \$14-\$37 and suites \$45-\$149. Besides an 18-hole golf course, tennis, health club and sauna, the Tropicana entertains crowds with the splashiest show along the entire strip—the famed Folies Bergere. Other contenders in Las Vegas include the Frontier, Caesar's Palace, the Thunderbird, the Desert Inn, the Dunes, Flamingo, Landmark, Sahara, the Las Vegas International and Sands.

#### CALIFORNIA

Anyone who's watched those golf classics on television is familiar with Del Monte Lodge near Carmel. An ex-hunting lodge, Del Monte is caught up in a 5,600 acre private park along the Monterey Peninsula's famed 17-mile

drive, 125 miles south of San Francisco. Pure white sand dunes are a startling contrast to cypress forests where deer roam unafraid.

Accommodations along with meals start at \$39 single and \$55 double. Golfing guests have their choice of the Pebble Beach course, Spyglass Hill, Del Monte, Peter Hay and more than a dozen others. For those who don't swing a club they've tennis, swimming, hunting, fishing, hiking and riding along more than 100 miles of bridle paths. The lodge is separated from Carmel Bay by the 18th green of Pebble Beach described as "the greatest meeting of land and water in the world." Along the peninsula cypress trees arch their lean shoulders at the beckoning of winds sighing from the sea. Next door at Pacific Grove (Butterfly Town, U.S.A.) millions of monarch butterflies return each fall, just as the swallows do at Capistrano.

As for Carmel, it ranks among the richest resort towns per capita in America. If not the richest, then certainly the quaintest. Can you name another

where the villagers get by without mail delivery, television arials and live entertainment? The reason why the houses aren't numbered and the mail isn't delivered is because no one wants to be disturbed. Privacy is a religion in Carmel.

In a town without house numbers and mail delivery, everyone queues up at the post office each morning, exchanging pleasantries and bits of gossip. If you live in Carmel you must die to get out of town, the reason being there's no mortuary. Not even a cemetery. And few are dying to leave. Waves with rainbows caught in the spray break on a beach with powder-like white sand. The sea is full of rocks and birds and kelp, and the hills are green with trees and golden with poppies when springtime comes.

Carmel is unique in a world fretting over change and ecology. It refuses to blacktop one foot of land or to put in parking meters, and so traffic jams sometimes are horrendous. No one will move a tree, not even if it appears in the middle of a street. In

Carmel it would be simpler to destroy a building than a tree. Indeed, it takes city council approval to so much as touch a limb. Such is the setting in which guests find escape at Del Monte Lodge.

North of San Francisco three hours by car is the New England-like village of Mendocino and a long time favorite of ours, Heritage House—a 19th century inn rising on a bluff beside the sea. It's filled with antiques and fire crackles pleasantly in the big lounge outside the bar, and the view of the sea can be described, even with restraint, as awesome and spectacular. The bar serves excellent drinks and the chef dispenses meals with the flavor of country cooking. Next to the main lodge are cottages with sod roofs, and sometimes deer go there to graze, an inspiring sight for we city dwellers.

#### OREGON

Salishan Lodge at Gleneden, along Oregon's storm-tossed central coast, is rated X for excellence. Although described as a motel, it more resembles a country club camouflaged by fir, spruce, hemlock, cedar and coastal pine. Referring to Salishan as a motel is like calling the Claridge a boarding house or Buckingham an abbey. Its X rating was tendered by Simon & Schuster, publishers of Mobil's Travel Guides. Mobil gave Salishan five-star status. For those of you who still may be unimpressed, Salishan is only one of three motels in the entire United States to win such an accolade.

In the motel game, the distinction can only be compared with Jane Fonda's winning of the Academy Award or CBS running off with an Emmy. Should anyone be wondering what it's like to live in one of America's spiffiest motels, the answer is—it's a gas!

Sunk on the shoulder of a 600-acre

plot, Salishan Lodge appears for all the world to have evolved, quite naturally, from the soil itself. From Highway 101 the camouflage is near perfect, so well does it blend with Oregon's rugged and lovely coast. Salishan's two-story natural wood cottages are strung together by covered walkways leading ultimately to the lodge itself.

Besides five stars for boarding boarders, its dining room received four stars for serving suppers. While primarily a motel, Salishan's selection in the restaurant category places it among the upper 80 restaurants in the entire nation. Such praise was not lightly won. Rather, it rewarded the culinary artistry of Swiss chef Franz Harrmann, once the ruler of the Palace Hotel at St. Moritz. His menu reads like a gastronomic symphony: quenelles and foie gras, Beluga caviar, Bismarck herring, green turtle soup, limestone lettuce, Australian lobster tails, cherries jubilee and an ice cream glob rolled in caramelled sugar which he identifies as a Brazilian snowball. Tallied page by page, Herr Harrmann's menu lists 27 entrees ranging from roast duckling and rack of lamb to fresh Chinook salmon and Dungeness cracked crab. In addition to the split-level, candlelit dining room, Salishan operates a chop house plus a coffee shop.

Along with an 18-hole golf course, Salishan Lodge is the creation of John D. Gray, a Portland industrialist who made his bag manufacturing saw chains. For spending the night at Salishan he asks anywhere from \$24 for a double to \$105 for a suite, the rates depending upon the shelter and season. The \$105-a-day suite is a two-bedroom affair with living room and bar. Non golfers doodle away the days in a Jacuzzi pool, a swimming pool, men's

and women's saunas and men's and women's gymnasiums. Guests who become addicted to Salishan's lush living may purchase ocean front and bayfront cottages priced from \$49,000 to \$132,000.

South of Salishan, sightseers visit Sea Lion Caves and the Yaquina marine biology laboratory and from the lofty heights of Cape Foulweather they look down on camping beaches and the new multi-million-dollar inn at Otter Creek. The coastal stretch taking in Salishan is promoted as Oregon's "Twenty Miracle Miles." It is no exaggeration. It is a beachcomber's delight, with miles of ocean front choked by driftwood, shells and rocks.

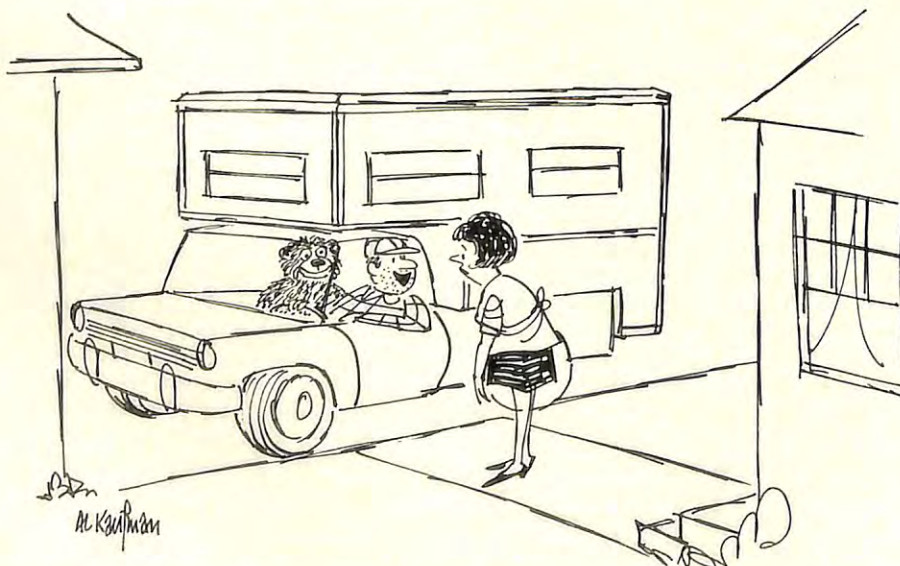
#### COLORADO

There are those who will argue that Colorado Springs is "mid-west" and although they may be correct it is, nevertheless, the setting for one of America's outstanding resorts, the venerable Broadmoor. You don't come to the Broadmoor to rest, you go there to play. Proprietors refer to the Rocky Mountain retreat as America's most complete resort, and who can argue? Days are spent swimming, ice skating, riding, bowling, fishing, hunting, skiing, bicycling, canoeing, hiking, skeet shooting, trap shooting, playing golf, hockey, handball, squash and tennis. Nearby are the Garden of the Gods, Manitou Springs, Bottomless Pit, a shrine to Will Rogers, Cheyenne Mountains Zoo, the Royal Gorge, the Air Force Academy, Uta Pass, Indian Mesa and Cave of the Winds.

During wintertime tennis buffs are protected from snowfall by a heated bubble dropped over the courts. Conversely, when it isn't snowing they create their own, artificially whitening the slopes of Ski Broadmoor. From late November till Easter guests ski both night and day, in sunshine and floodlight.

In its 54-year span the Broadmoor has played host to presidents as well as crown heads, the price for living like a maharajah starting at \$27 a day in the old stable and \$37 in the new wing. (Winter rates are considerably cheaper.) Spread across 5,000 acres, the Broadmoor operates 12 months a year. It was here that Olympic gold medalist Peggy Fleming did her homework along with other famed skaters, including champion Tim Wood.

Skaters aside, the Broadmoor's World Arena has been the scene of hockey matches with the Russians and curling matches with the British. Conventioneers hold meetings in a huge auditorium, and sip pints in a pub shipped all the way from Britain. Thus we drink to another nomination in our list spotlighting *Great Resorts of the American West*. ■

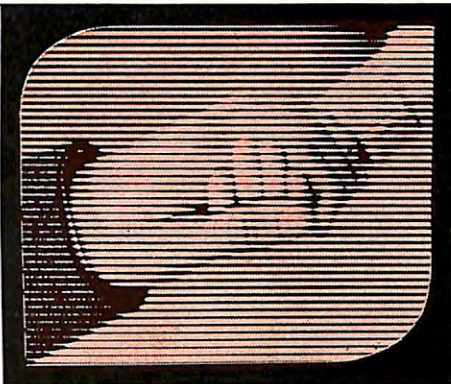


*"The hunting trip wasn't a total disappointment. I made a new friend."*



# THE JOY OF GIVING

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PER Edward Boehme (right) of Latrobe, Pa., Lodge presented National Foundation participating membership certificates to seven fellow Elks. They were (from left) Alex McKenna, James Ebersberger, William Woods Jr., Richard Flickinger, Joseph Newcomer, William McKenna, and the Rev. John Meighen.



Brother George James (second from right) of Camden, N. J., Lodge received his paid up National Foundation certificate recently. Camden Lodge had the highest amount of contributions to the Foundation in the Southwest District of the state. Congratulating Brother James were (from left) PER George Shaw, PER Michael Shaw, Chairman Edward Griffith, ER Claud Doak Sr., and PDD Julius Krivos.

A special education scholarship for a blind student was awarded through a grant from the National Foundation by Panama Canal Zone (Balboa) Lodge. PGER William Wall presented the \$350 scholarship to Jose Campos.



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me?

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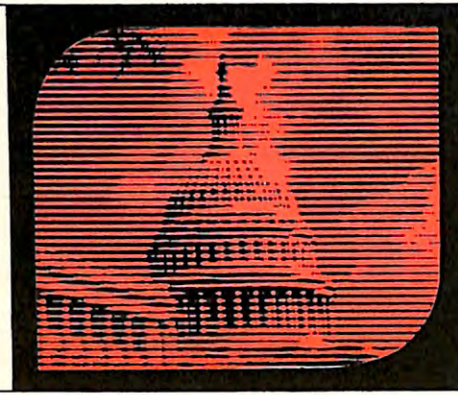
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# AROUND WASHINGTON



A LITTLE LIZARD on display at the National Geographic Building precipitated a complaining letter to the editor of the Washington Post. The writer thought it was "revolting" that a "live lizard" had been nailed to a pseudo-rock in the exhibit. He suggested it should be killed and mounted. What he did not realize is that it is a mechanical lizard with an electric motor inside that causes it to breathe, wag its tail and move its head. The National Geographic staff says it has fooled a lot of people over the years.

NEW CAREER for men has opened up in New York. Some big corporations are recruiting them to be secretaries. The top-flight executive who had a British girl as a secretary a few years ago because it was the fashionable thing to do now feels that his status is improved if he has a male secretary.



BREAST SIZES are a problem in both the United States and the Soviet Union—but for much different reasons. Some American women go to cosmetic surgeons for silicone treatments to make their breasts bigger. But Russian women are naturally big breasted and some are so bothered by it they go to their doctors to have their breasts made smaller, according to Dr. Inna Kolgonaenko, a famous Russian plastic surgeon.

LIQUOR STORES in Washington report that a new item which became legal July 1—American-made light whisky—has not yet caught on in a big way. American distillers are hopeful that this new product, which has a lighter color and milder taste than traditional American whiskeys, will prove competitive with Canadian whisky.

MEDIAN INCOME of 53.3 million American families was \$10,285 in 1971, the Census Bureau reports. This is the first time that more than half of the country's families have enjoyed incomes of more than \$10,000. But because of price increases, the 1971 income had about the same purchasing power as the 1970 median income of \$9,867, according to the Bureau.

VICTIMS of Tropical Storm Agnes in a 6-state disaster area—Florida, Virginia, West Virginia, Maryland, Pennsylvania and New York—have been warned by the Small Business Administration to beware of "flim-flam contractors, suppliers and salesmen" who chase disasters for profit.

PANTS SUITS for women are going out of style. That, at least, is the edict from the great designers in Paris. Their fall collections feature classic suits like mother used to wear. Washington women, however, have a mind of their own about clothes styles. They may just keep wearing pants suits, no matter what Paris says, as they have kept wearing minis after they were supposed to be old stuff.



HONG KONG TAILORING has become so popular here that Ranee's Clothier of Kowloon, Hong Kong, has a man make regular visits to the city to take orders for made-to-measure, bargain-priced clothes. Customers are notified by airmail when he will be here and where he will stay.

SHATTER GUARD. This is the name of a new glass bottle which the Giant Food chain of supermarkets here has begun to use as a container for its house brand soft drinks. The bottle is covered with a plastic coating designed to provide a safeguard against scattering glass fragments when a bottle breaks. It's not the final solution to the problem, says Giant's consumer advisor, Esther Peterson, but "it is a positive step toward fulfilling our commitment to safety."



LEMON has become the "in" scent in everything from floor waxes and oven cleaners to shampoos and shaving creams. Consumer experts attribute its popularity to its pleasant, fresh fragrance which fits in with the current craze for "natural" odors.

TRAFFIC DEATHS and injuries have been reduced in Flint, Mich., by a new program, according to the National Highway Traffic Safety Administration. Basic technique of the four-year, \$2.6 million program is simple—traffic enforcement has been increased at locations where traffic violations have contributed to a large number of accidents. During peak periods select locations are saturated by 20 one-man patrol cars.

HEALTH FOOD is becoming increasingly popular here. One store that does a big business in everything from fresh carrot juice and special health bread to wheat germ oil is the Vita Food Co. at 11th and F Streets across from Woodward & Lothrop's department store. Another busy store, Yes, Inc., on 31st Street in Georgetown, has been catering lunches at the National Collection of Fine Arts.

GHOSTS are taken seriously by some people in England. They have organized the British Ghosts' Club and a catalogue, "The Gazetteer of British Ghosts," has been compiled listing 236 homes and other places considered to be haunted. There are some who say they can sometimes see the ghost of T. E. Lawrence of Arabia, who was killed in a motorcycle accident, riding his motorcycle in Dorsetshire dressed in his Arab robes.

## Managing Your Money *(Continued from page 10)*

housing, transportation, and other categories. In adjusting your plan, compare your figures to these. You may not spend in exactly the same manner—but you should be close. If you find a category that is completely out of line, take a close look. This may be an area in which you need to apply some management.

### Emergencies

You can't plan for emergencies. They'll happen. But you can prepare for them. That's why you should build an emergency fund into your plan. The easiest way is to put a small amount from each pay check aside for emergencies. Continue to do this until the emergency fund equals three months of your take home income. After that, channel the payments into your savings.

### Pay Yourself

You've worked quite a while to get your finances into line. You've adjusted your payments and put controls on your variables, and you've established an emergency fund for contingencies. This has been hard work. You might ask, "When does the fun start?"

You can't plan for the good things until you have the necessary things taken care of. But now that you've eliminated some of the problems that existed in your income—outgo balance at the start, it's time to plan.

The experts say that you should plan for good things. They also say that the way to plan for them is to work out a schedule of what you want, what it will cost, and when you hope to buy it. You can quickly work this figure

down to how much should come out of each pay check to get what you want. You may have to adjust the time scale—putting the purchase a little farther into the future—to get the semi-monthly amount into your plan, but at least you are working toward what you want.

When you get right down to it, the enjoyment in earning money comes from being able to buy what you want as well as what you must. There is real satisfaction in knowing you can afford something you want—whatever it is.

When you redraw your plan, after making the necessary adjustments we have been talking about, the experts say you should include a payment to yourself right there with the rest of your fixed obligations. You truly owe something to yourself as much as you owe something to the people who hold the mortgage on your house.

The figure you pay yourself out of each check should be somewhere between five and ten per cent of your

### AFTER-TAX INCOME

Housing . . . . .	13.0%
Household operations . . . . .	14.0%
Food, beverage, tobacco . . . . .	26.2%
Clothing, accessories . . . . .	10.2%
Personal care . . . . .	1.7%
Personal business . . . . .	6.4%
(life insurance, interest on debts, stocks, mutual funds)	
Medical care . . . . .	6.6%
Transportation . . . . .	11.9%
Recreation . . . . .	7.0%
Education . . . . .	1.5%
Contributions . . . . .	1.5%

take-home income. This payment should be put into your savings—and you should plan to use these savings to buy those items you listed in your short, medium and long-range goals.

The funds that you accumulate for these future purchases can be built in a number of ways. They will earn interest if you put them into a savings account or invest them. You can add any money you receive that isn't a part of your planned income, such as tax rebates, directly to this fund. If you are given a raise, you can spread half of the raise through your existing plan to increase your present standard of living, and put half into the accumulating fund.

The reason that money management experts advise you to put even impossible dreams into your financial plans is that, once your management plan gets under way, the savings side tends to grow much faster than you now think it will. Good money management will produce better results than you believe.

Once your money management plan has begun to produce results—and this may take some time and patience at first—you will find that one benefit exceeds all of the others.

People who have worked with money management experts to get their affairs in order come back later to tell them that the greatest thing about their new status is the peace of mind that goes with it. They find that they are in control of their money, and that it is working for them, whereas before they had felt oppressed by the need to struggle with every dollar they earned.

Perhaps this benefit alone will make the whole effort worthwhile for you. ■

## Will Power *(Continued from page 14)*

at all, it is almost equally surely risking litigation, disappointment, or confusion to try to draw your Will yourself. It's a strange commentary on human nature that we should work so hard to buy our beneficiaries some security for the future, and then boggle at the final detail of seeing to it that this security will not go up in smoke. If you stop to realize that in many ways your Will is the single most important piece of paper you will ever sign, it should stand to reason that you will leave no stone unturned in seeing to it that this piece of paper does the job.

But to urge a lawyer's aid in drawing your Will means the purchase of legal service, and you probably will want to know about the price tag.

A Will is not an expensive document—particularly in view of the really expensive pitfalls that it may avoid. Of course if you have several million dollars that you want to tie up as

long as the law allows (which is quite a while, by the way), a Will may cost you several thousand dollars. But if your means are modest and if your intentions are pretty much like the average man's, you can get a perfect Will drawn for around \$100.

If you want to shop for price alone, doubtless you can find a young lawyer who will draw you a Will for almost no cost. But shopping for bargains in the field of expert advice has its dangers: a rush job, second-rate advice, a lawyer in whom you have no real feeling of confidence—all these methods may save you money while you are alive. They may also backfire, when you are no longer around to look out for the interests of your family.

And don't forget that a good lawyer may do more for you than merely draw your Will. He can be of considerable help to you in planning your estate.

Estate planning does not entail six-

figure incomes or fancy legal folderol. It means checking over your personal financial situation to see that you've not forgotten a few simple safeguards that may make all the difference in the world to your wife and children. Estate planning may be as simple as being sure you've brought the names of the beneficiaries on your old insurance policy up to date. It may mean taking advantage of tax laws to make a few gifts today which would be taxable on your death.

After that you will probably feel: oh well, one of these days I'll get around to doing something about all this. Just remember that five or six Americans out of ten—fifty to sixty per cent of us—undoubtedly felt the same way as you. Only they never quite did get around to doing anything about it. The Joes and Harrys, the amateur lawyers and the Georges; they all meant well—but someone is paying for their carelessness. Don't let your own name be added to some future hair-raising story on How To Die Uncomfortably. ■

# NEWS OF THE STATE ASSOCIATIONS

HIGHLIGHTING the South Dakota Elks Association convention was an address by PGER Raymond C. Dobson. Also attending the June 1-3 meeting at Sioux Falls were Past Grand Trustee Francis Smith, now Grand Exalted Ruler, and PER J. David Dux of Monrovia, Calif., who was Exalted Ruler of Sioux Falls Lodge in 1929-1930.

Increased funds were voted for the South Dakota Mobile Speech Therapy Unit, which travels through the state aiding children with speech defects. A class of 30 candidates was initiated by the all-state ritualistic team.

At Saturday's business session Melvin Mickelson of Aberdeen Lodge was installed as State President with Ralph Ho'mes of Rapid City installed as President-elect.

Aberdeen Lodge was set as the site of the next annual convention May 31-June 2.

THE 49th STATE held its state association convention at Fairbanks Lodge May 7-14. The Alaska Elks welcomed many out of state guests, including then-GER E. Gene Fournace, PGERs Frank Hise and John L. Walker, and GL Committeemen Robert Yothers, Duncan McPherson, Dan Davis, and their wives.

Brother Fournace presented Most Valuable Student and Youth Leadership awards to Phillip Best of Anchorage and Melissa Hall of Kodiak. The March of the Exalted Rulers netted \$50,601 for the cerebral palsy and physical therapy program.

Delegates to the convention welcomed Phil R. Holdsworth, Juneau, as their new State President. Other elected officials included VP Everitt Calhoun, Secy.-Treas. Robert Howe, Trustee Albert Maffei, and VP Ross Lowder.

PGER Hise led a fishing trip to the Situk River during the week-long meeting. Many of the conventioners enjoyed a boat ride down the Chena River.

The 1973 Alaska Elks convention will be held in Sitka.

MORE THAN 1,000 delegates and their ladies attended the 71st annual Washington State Elks Association convention held at Burien Lodge June 15-18. Grand Lodge officers attending included immediate PGER E. Gene Fournace, PGER Frank Hise, Commit-



1929-1930 ER J. David Dux (left), 90, returned to Sioux Falls Lodge from his present home in Monrovia, Calif., for this year's South Dakota Elks Association convention. Joining him were (from left) ER Glen Jantgaard; PGER Raymond Dobson; outgoing SP Rick Gereau, and Past Grand Trustee Francis Smith, who is now Grand Exalted Ruler.



The Grand Lodge dignitaries attending the state convention at Juneau, Alaska, were (from left) Grand Trustee Robert Yothers; PGER John L. Walker; Oregon PSP W. G. Zandell; immediate PGER E. Gene Fournace; GL Americanism Chm. Dan Davis, and PGER Frank Hise.

PER Robert Countryman (left) of Lake City Lodge received two plaques during the Washington State Elks Association convention for leading his lodge to the largest membership and the greatest gain in membership in the Tall Elk program. A Tall Elk contributes a minimum of \$10 per year to the state major project. Outgoing SP Joe Patrick made the presentations.



teeman Robert Yothers, Grand Forum Justice Hal Randall, and Oregon SP Reuel Rians Jr.

PSP Frank Garland reported on the progress of the state's therapy program for children. His comments were followed by contributions for the program totaling more than \$23,000. An additional \$5,500 was collected for the Children's Orthopedic Hospital in Seattle.

Centralia-Chehalis Lodge's ritualistic team represented the state in the national competition.

The roster of new state officials includes SP Alvin Berman, Burien; VP Robert Greenlee, Pasco; VP Ted Butcher, Centralia-Chehalis; VP Leo Paquin, Oak Harbor (Nav Air); VP Walter Swinhoe, Port Townsend; VP Ivan Harlan, Colville; VP C. J. Hauge, Auburn; Secy. Walter Hagerman, Ellensburg, and Treas. G. H. Ridder, Olympia.

New State Trustees are Lewis Hitchcock, Auburn; William Hood, Lower Yakima Valley; Floyd Carpenter, Kelso; William Smith, Mount Vernon; George Salzer, Tacoma, and Douglas Greene, Ephrata.

Vancouver was selected as the mid-

winter session headquarters January 18-21. The next annual meeting will be held in Pasco June 14-17.

THREE HUNDRED Elks and their wives met at Burley June 15-17 for the 50th annual Idaho Elks Association convention. Immediate PGER E. Gene Fournace, PGER Frank Hise, Grand Trustee Joseph McArthur, and SDGER Philip West were among the honored guests.

Chet Stahl of Boise, chairman of the board of the Idaho Elks Rehabilitation Center, reported on the \$504,000 addition and remodeling project at the center. He also announced an increase in the operating budget to \$701,000.

Winners of the state-sponsored Americanism essay contest, as well as Most Valuable Students and Youth Leaders, received their awards.

The following officers were elected for the coming year: SP W. H. Richardson, Blackfoot; VP-at-large Gilbert Hunt, Caldwell; VP Norman Bauer, Sandpoint; VP Robert Jahn, Idaho Falls; VP Donald Gummersall, Boise; Secy. Leslie "Bud" Fowler, Blackfoot; Trustee Lester Von Bargaen, Lewiston;

Chap. Charles Ingalls, Boise; Sgt.-at-Arms Ken Tallman, Boise, and Tiler Rodney Shoen, Idaho Falls.

The next meeting of the association will be held January 19-20 at Nampa.

DELEGATES and visitors to the 63rd annual convention of the Virginia State Elks Association met at Hampton Lodge June 24-27. Such notables as immediate PGER E. Gene Fournace, PGERs Edward McCabe and John L. Walker, SDGER Alex Harman, and GL Committeeman B. M. Scott attended.

The Virginia Elks' Boys' Camp begins its 24th year of operation under a new camp director, Donald Bateman. Robert Atkinson and Raymond Poindexter reported on the successful scholarship and leadership programs of the past year, and a gain of 238 members in the state was announced.

Norfolk Lodge took top honors in the state ritualistic contest. The annual memorial services included an address by the Rev. Chester Brown of Hampton Baptist Church and several selections by the Parkview Baptist Handbell Choir.

Mack W. Taylor of Martinsville was



*The top Virginia-sponsored Most Valuable Student winners were introduced to the conventioners during the state meeting. The students and their sponsoring lodges were (from left) Ramona Felarca, Norfolk; Krista Dudley, Arlington-Fairfax; Catherine Bostron, Virginia Beach; Barbara Thomas, Norfolk; Ezell Autrey, Portsmouth, and Steven Stanley, Roanoke.*

*Grand Trustee Robert Yothers presented the first-place state Youth Leadership award to Marilee Giesar during the Washington State Elks Association convention. She was sponsored by Lake City Lodge.*



*Arriving at Twin Falls airport for the Idaho Elks convention at Burley, immediate PGER E. Gene Fournace was welcomed by delegates and the drum and bugle corps from Wallace Lodge.*



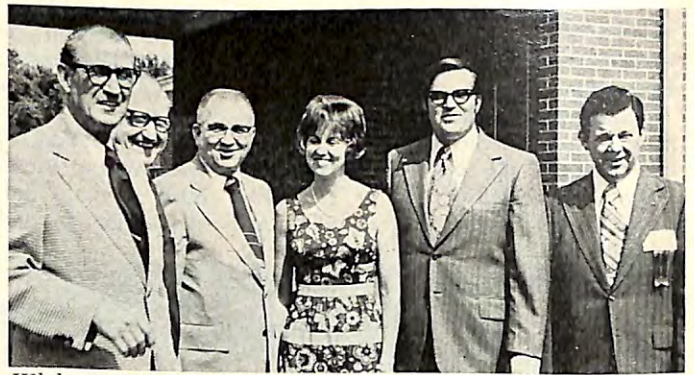


Five veterans from the Veterans Hospital at Valley Forge, Pa., were guests during the New Jersey State Elks Association convention. They included (from left) Spec. 6 Lucius Thomas, S. Sgt. Mayceo Hall, Maj. Joseph Nicholas, S. Sgt. Ernest Sanders, and S. Sgt. Jerry Roof, and they were accompanied by (standing) outgoing SP Francis Kaiser, PGER William Jernick, and SP Thomas Rhodes.

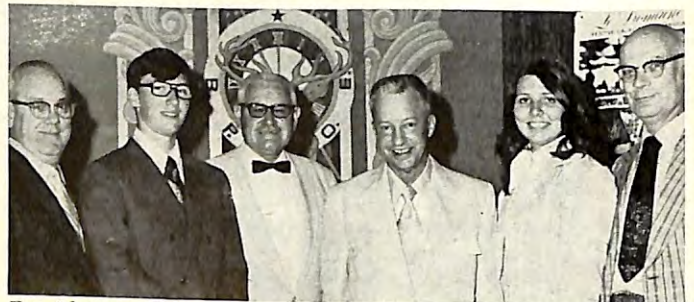


The Illinois Elks Association officers for the coming year are (from left) SP Clyde Dial; VP Ray Sheahan; VP James Kenney; Secy. Irwin Stipp, and Treas. Russell Lindstrom (not pictured).

The new officers elected at the Alaska State Elks Association convention were (from left) VP B. Ross Lowder, Anchorage; Secy.-Treas. Robert Howe, Juneau; SP Phil Holdsworth, Juneau; Trustee Al Maffei, Anchorage, and VP E. M. Calhoun, Sitka.



While in Virginia for the annual state convention, immediate PGER E. Gene Fournace attended a reception in his honor at Suffolk Lodge. With him were (from left) PGER Edward McCabe, GL Lodge Activities Committeeman B. M. Scott, ER and Mrs. Jeffrey Gardy, and outgoing SP John Curran.



Des Plaines, Ill., Lodge sponsored two state and national winners in the Most Valuable Student contest. They are brother and sister, and both are repeat winners. At the Illinois Elks convention at Springfield were (from left) Carl Wilson, contest judge; Douglas Lauffenburger, a top winner for the second year; Jim Brand, contest judge; State Scholarship Chm. Hal Karlstrom; Sandra Lauffenburger, four-time state and twice national winner, and District Youth Activities Chm. Jerry Concidine.



elected State President. His fellow officers include VP Sidney Sullivan, Fredericksburg; VP Robert S. Taylor, Onancock; VP William Berryman, Roanoke; Secy. Charles F. Curtice, Petersburg, and Treas. Cecil T. Duffee, Norfolk.

Appointed officers are Chap. Kenneth Webber, Arlington-Fairfax; Sgt.-at-Arms Robert Frank, Martinsville; Tiler Lawrence Kersey Jr., Alexandria, and Parliamentarian Benjamin Campbell, Petersburg. PSP John Curran was appointed Trustee for a five-year term.

Martinsville Lodge will host the fall meeting October 7-8. The next annual meeting is scheduled for June 16-19 at Harrisonburg.

#### OUTGOING STATE PRESIDENT

Harry Richards presided over the Illinois Elks Association convention May 19-21 at Springfield. PGER Lee Donaldson and Grand Treas. H. Foster Sears headed the list of Grand Lodge officers in attendance.

The 1971-1972 expenditures for aid to crippled children increased \$35,000 to a total of \$109,062. Physical therapy awards were presented during the meeting. The association also awarded 17 scholarships of \$500, 17 scholarships of \$400, and 36 junior college scholarships of \$100 each.

Cairo Lodge took home the state ritualistic honors. The principal eulogy at the annual memorial service was given by Brother William Wolfe.

Decatur Lodge's Clyde Dial was elected State President. He will be as-

sisted by VP Ray Sheahan, Highland Park; VP James Kenney, Granite City; Secy. Irwin Stipp, Springfield, and Treas. Russell Lindstrom, DeKalb.

The Illinois Elks' mid-winter meeting is scheduled for Champaign February 2-3. Springfield will again host the annual convention May 19-21.

A PARADE of 400 Elks, bands and floats climaxed the 59th annual New Jersey State Elks Association convention. The meeting was held June 1-3 at Atlantic City.

Five veterans from the Valley Forge, Pa., VA Hospital were guests of honor at a banquet during the session. The new officers were installed, led by SP Thomas F. Rhodes Jr. of Hamilton Lodge.





# A DELICATE BALANCE

FOR CENTURIES man has been seeking not only to conquer nature but also to improve upon it. The Garden of Eden may have been an ecological paradise; but since mankind's expulsion, man has shown a remarkable interest in rearranging the flora and fauna of the world in which he finds himself. Frequently, his efforts have met with notable failures. One of the most fascinating attempts to abet nature has been the enthusiasm and energy with which Americans have sought to introduce foreign wildlife to our shores. The pigeon, sparrow, starling, myna bird, ringneck pheasant, Brown trout, carp, walking catfish, nutria, mongoose, camel, and Russian boar have been introduced deliberately to at

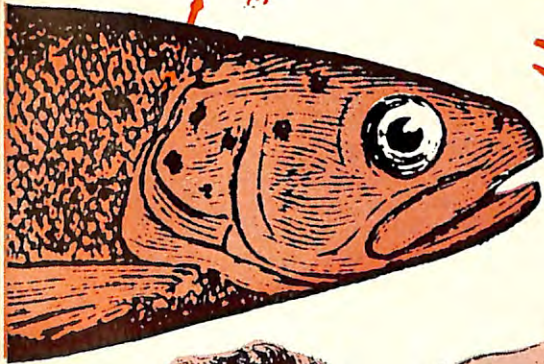
least one of our fifty states. Of these consciously introduced species, only the ringneck pheasant and Brown trout can be considered unqualified successes.

Rats, mice, and moths have traditionally displayed a unique talent for journeying to the four corners of the earth. As unwanted travelling companions of early settlers, they soon arrived in America. Comfortably ensconced in the woolen fabrics of the Pilgrims, moths crossed the Atlantic. Today, this pest destroys millions of dollars worth of cloth each year. During the Revolutionary War, the Hessian fly somnolently entered America in the bedding of German mercenaries employed by George III. Its yearly devastations of American wheat rivals in value the activities of the moth. In 1869 an enthusiastic New England naturalist imported the European gypsy moth in the hopes of crossing it with silkworms and thus starting a new industry in the U.S. Escaping from their cages, they soon became a serious threat to eastern forests. In 1970, this voracious bug denuded over 1,000,000 acres of trees.

While many animals have entered the country without the conscious aid of man, others have been deliberately introduced. In almost every instance, this has been done for laudable reasons— to provide the inhabitants of this land with animals which were familiar to them in their native home land, to control an animal which was a nuisance, to provide direct economic gain, or to provide new game for sportsmen. Yet, in most cases their initial successes have opened a Pandora's Box of later ecological problems.

The pigeon, sparrow, and starling are excellent examples of animals which were imported for sentimental reasons. English settlers in this country missed the sight and sounds of familiar birds.

Native American species did not convey the sentiments or remembrances of life in the old country. By the mid-1800's many individuals were seeking to make America more like England by importing the English house sparrow. The English wondered about this strange nation which cast off British rule and yet sought to introduce a far greater nuisance. Nevertheless, in the



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early 1860's sparrows were released in New York City, Galveston, New Haven, Cleveland, Cincinnati, San Francisco, and Salt Lake City. With the aid of man, the sparrow was on his way in America. Often selling at a dollar a piece, sparrows were eagerly bought and released by individuals who sought in some small way to fulfill this national avian mission. America welcomed the sparrows. In turn, the sparrows fulfilled the original dreams of their supporters. They multiplied. They spread. Soon, wherever a homesick English man looked, he could find his sparrow. This not particularly attractive bird, distinguished neither by appearance nor song, existed at the expense of native American birds—robins, wrens, martins, swallows, cuckoos, and orioles. Within twenty-five years of their introduction, cities which had enthusiastically welcomed the sparrow were now offering bounties for them. Seeking to turn a liability into an asset, the sparrow began to be hailed as a possible game bird and culinary delight. In spite of many efforts to reduce its population, the sparrow has continued to multiply. It has become England's most successful export. In less than a century after its introduction, it has doubled its territory throughout the world; and like the British Empire in the nineteenth century, the sun never sets on a member of this feathered horde.

Perhaps more noxious than the sparrow is the starling. Brought to America for both sentimental and economic reasons, the starling rapidly proved that it was a nuisance. In its original habitat, starlings fed on insects. Bird enthusiasts believed that the starling would help control harmful insects in America. Eugene Scheiffin of New York, an ardent admirer of both Shakespeare and birds, sought to introduce into this country all of the birds mentioned by the bard. Unfortunately, *Henry IV* contains a less than memorable reference to a starling being taught to speak. With more artistic license than biological understanding, Scheiffin began to release these birds around the turn of the century. They were soon nesting in Central Park, and twenty-five years later, they were following the advice of another New Yorker. They were "going West." In less than half a century, they spread from the Atlantic to Pacific coasts. Doing nothing in moderation (in the course of a day they will eat up to twice their body weight in food), they have become a problem that is seemingly insoluble, a hazard to aircraft, a blight upon cities, and a menace to agriculture.

Even our island state is not secure from unwanted animal guests. Hawaii

has been eternally cursed by the introduction of foreign diseases and fauna—witness the mongoose, myna bird, sparrow, and turtle dove. The persistently chattering myna bird has been a particular problem. Introduced in 1865 to control cutworms which fed upon young sugar-cane, their population exploded; and today it is one of Hawaii's noisiest and most noxious problems. The mongoose was also introduced to control a pest. Brought to the island of Mamakua in 1883, it soon reduced the rat population. But its hunger was unabated, and this fiercely carnivorous animal proceeded to destroy other animal forms which were unique to Hawaii.

Nineteenth century efforts to improve America's wildlife resources reached the domain of every native species. With congressional support, the U.S. government imported carp from Europe. Released in American waters, these rough fish reproduced with a fecundity surpassing their terrestrial and aerial neighbors. By 1900 carp had either been planted or had spread to the fresh waters of almost every state. Since then millions of dollars have been spent in futile efforts to remove this marvellously adaptable fish from our waters.

Even more quixotic endeavors were embarked upon in the nineteenth century. Facing pronounced difficulties in transporting freight in the West, the U.S. Army imported camels for this task. The obstreperous nature of the camel and the unwillingness of western mule skinnners to work with these beasts rendered them generally ineffective. For years stray camels wandered the deserts until they finally died out. The attempts to introduce an animal which had its earliest origins on this continent were a failure.

America has not been unique in having unwanted animal visitors who outstayed their welcome. England is still plagued by the American grey squirrel.

Man's attempts to emulate Noah have been marked by more failures than successes. Nature's ways are manifestly more subtle than man once thought. The fragile balance of life can be easily upset by man's noblest intentions. He must walk with care in nature's realm, or he will become an eternal witness to the old adage:

Man's a Ribald,

Man's a Rake;

Man is Nature's Sole Mistake! ■

### CORRECTION

On page 19 of the September issue of The Elks Magazine, Brother Nils Boe was erroneously referred to as PER of Sioux City Lodge. Brother Boe is actually PER of Sioux Falls, South Dakot., Lodge No. 262.

# NEWS OF THE LODGES

(Continued from page 20)



**FIRST PLACE** was given to Huntington Beach, Calif., Lodge for its entry in a recent city parade. A float carrying 16 cerebral palsy children and 16 lodge members was presented to advertise state association contributions of \$604,000 to aid cerebral palsy victims.



**DDGER N. RICHARD FORSGREN** presented a National Foundation award to ER Harold G. Goodman of Oak Harbor (Nav Air), Wash., Lodge. ER Goodman was commended for outstanding achievement in the 1971-1972 growth programs.



**A DECORATION OF GRAVES** was done by committeemen of Pueblo, Colo., Lodge. Planting the traditional cane with an American flag were (from left) Co-chairmen Robert Blazich and Amos B. Dolliver; Brother Fred Bear (kneeling); Secy. Francis A. Fleckner; ER Jack B. Hall, and PER George D. Wolf.



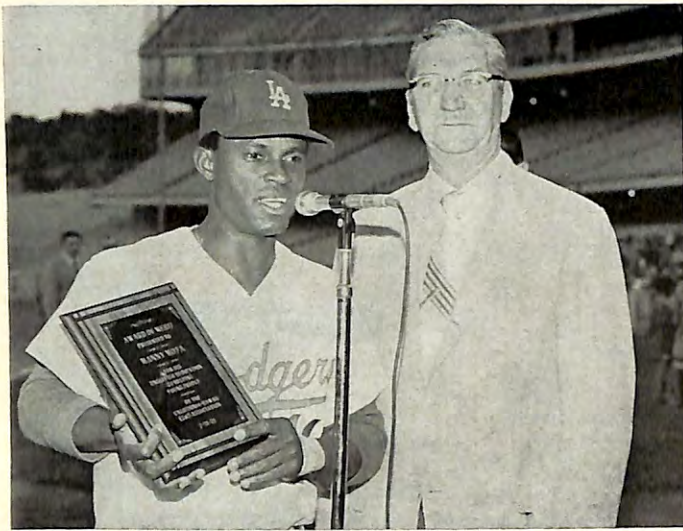
**A \$700 NATIONAL FOUNDATION SCHOLARSHIP** was awarded to Emily Rayes in the Most Valuable Student contest. At the presentation were (from left) ER David Peterson, Globe, Ariz., Lodge; State Foundation Chm. Ed McWilliams, and Youth Activities Chm. Hugh Summers.



**THIS YEAR** 12 members of San Diego, Calif., Lodge reached their 50 year mark of service. Six of the members were present at a special meeting to receive their 50 year emblems; (from left) Brother William G. Brukhart; Brother Otto A. Kautsky; Brother Dan Rossi; Brother Fred E. Graf; Brother William John Hall Jr., and Brother Claude Cyren.



**TWIN DAUGHTERS** of Mr. and Mrs. B. G. Williams of Albuquerque, N. M., Lodge helped publicize a "Let Freedom Ring" campaign. The patriotic program was organized by the city commission and the lodge.



**CALIFORNIA-HAWAII SP WALLACE ERICKSON** presented a merit award to Dodger player Manny Mota for his dedication in helping young people. The presentation was part of Elks Night at the stadium, which helped support the state cerebral palsy fund.



**SPOKANE, Washington,** Lodge recently donated 300 cases of cereal and 32 cases of sauce to the Spokane Food Bank. Volunteering their services were (from left) ER Lee B. Bowden; George H. Peters, food bank chairman, and Platoon Sgt. Marvin R. Jack of the National Guard.



**AUBURN, Washington,** Lodge was visited by officials en route to the state convention. Grouped together at the lodge home were (from left) PDD C. J. Hauge; Est. Loyal Kt. Ed Olson; PGER E. Gene Fournace; ER Bernard Chillquist; GL Judiciary Committee-man Robert Yothers; PGER Frank Hise, and a number of local members.



**A FISHING DERBY** was sponsored by Santa Clara, Calif., Lodge for crippled children and local students. ER Dave Harper presented a spinner rig to Don Stringari, who caught the largest fish.



**A NATIONAL FOUNDATION PLAQUE** was donated to the North District Foundation Committee by the PER's of Mount Shasta, Calif., Lodge. Assisting at the ceremony were (from left) E. W. Barry; Glendel Meeks; E. J. Lovelle; ER James L. Pixler; E. K. Swift, and Chm. Ray D. Hannan. The plaque will be awarded annually to the North District lodge attaining the highest per capita donation.



**OUTSTANDING AMERICANISM CHAIRMAN** of the South Coast District for the past year was Brother Ralph Mathison (right) of Escondido, Calif., Lodge. He accepted a plaque from District Americanism Chm. Ray Stone, El Cajon.

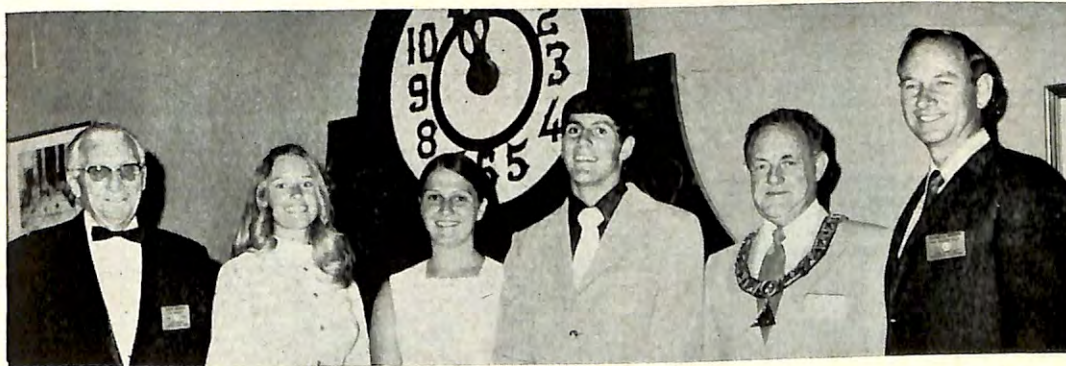


**THE DEDICATION** of the home of Lewiston, Idaho, Lodge was held recently. Attending the function were (seated, from left) ER Robert Barnett; Grand Secy. Homer Huhn; PGER Frank Hise; Grand Trustee Joseph McArthur; DDGER Gerald Walker, Grangeville, and other distinguished officials.

**A YOUTH ACTIVITIES PROGRAM** has been initiated by Grants Pass, Ore., Lodge. Over 150 of the members' teenagers and their guests have been enjoying themselves at monthly Saturday night dances at the lodge home.



**ER ROBERT L. BOETHIN** initiated his two sons, Kenneth (left) and Michael, into John Day, Ore., Lodge. This was the first time for the lodge to have a family initiation.



**YOUTH AWARDS** were presented to three gifted students by Susanville, Calif., Lodge. Receiving the awards were (center) Ellen Goldener for leadership, Leah Brown for academic achievement, and Jerry Goldanier for leadership. Attending the ceremony were VP Andy Jensen (left), ER James Walker, and PER Russell Brown.

**SEVEN BROTHERS** from the Dinkle family were recently initiated into Northglenn, Colo., Lodge. The proud new members were (standing, from left) Brother Paul Dinkle; Brother Kenneth Dinkle; Brother Laverne Dinkle; Brother Larry Dinkle; Brother Herman Dinges, their sponsor, and (seated, from left) ER Patrick O'Connell; Brother Patrick Dinkle; Brother Leroy Dinkle, and Brother Verlin Dinkle.



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# ELKS NATIONAL SERVICE COMMISSION



Kare C. Jensen (seated, right) was the first-place winner in the Utah Elks Association arts and crafts contest. Looking over some of the other items entered in the competition were Ted Buxton (seated, left) and (standing) Veterans Co-chm. Jack Hale, Salt Lake City; Blaine Quigley; State Vets Chm. Myron Johnson; Eddie Adams; Mrs. Arthur Nauman, and Vets Co-chm. Tom Whiting, Salt Lake City.



State Vets Chairman Robert H. Franck (left) and Chairman Frank Deal (right), both of Omaha, Neb., Lodge, presented checks to the first and second-place winners in the arts and crafts contest at the Omaha VA Hospital.



South Plainfield, N.J., Lodge sponsors quarterly bingo games for the patients at the Menlo Park Veterans Home. ER Leonard Melillo assisted two players with their cards during one of the recent games.

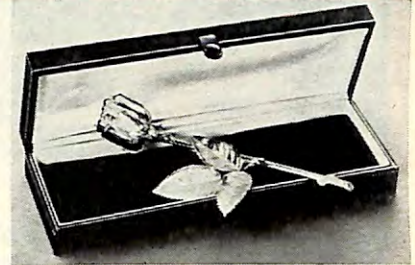


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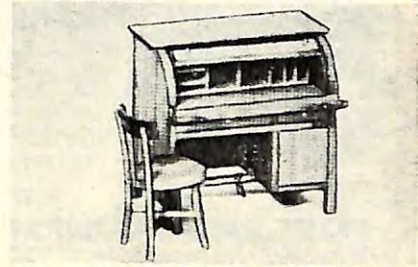
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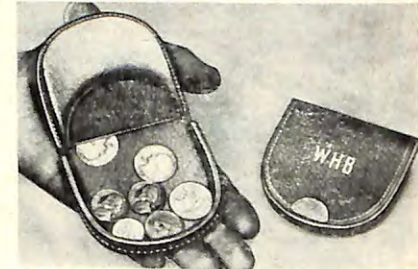
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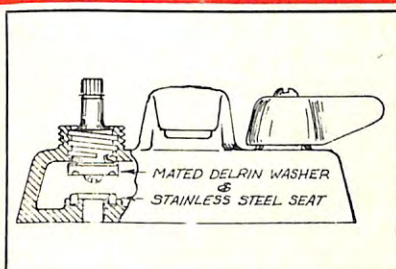
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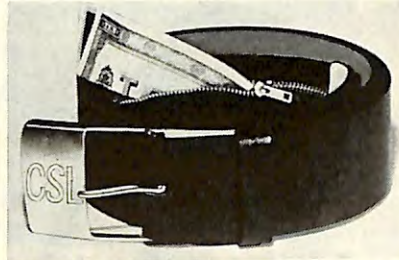


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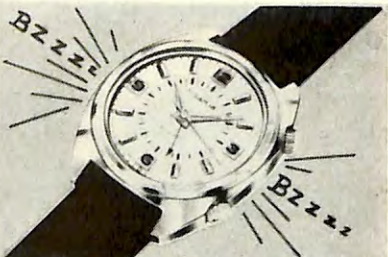
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100% Pewter Salt Shakers and Pepper Grinders make a gift of elegance and lasting beauty. Pewter is tarnish resistant, retains its luster through many years of no mail us. Made under the standards of the American Pewters Guild, it is completely lead-free. Please specify finish.

bright glossy or natural satin finish.

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Please add \$1.50 for postage and handling.  
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Heavy-gauge clear plastic protects against snow, hail, dust, salt air. Extra durable, stays pliable even at 60° below zero. Huge 12' x 25' size folds easily, goes on and off in a jiffy. Pays for itself with savings on rust, repairs, repainting, etc. Send check or M.O., no C.O.D.'s. Money-back guarantee.  
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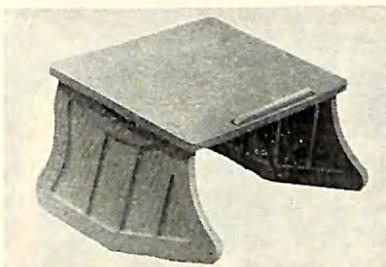
**TINY TELEPHONE IS AN ANTIQUE,** rebuilt for modern use and fitted with standard cord, plug. Base is just 4 3/4" x 5 3/4" x 5" high. In pink, blue, green, yellow, white, beige, ivory, gold, black or red. \$23.95 plus \$1.50 shpg. With buzzer, decorated dial, \$34.95 plus \$1.50 shpg. Free Catalog. Grand Com Inc., Dept. EK-10, 324-5th Ave., N.Y. 10001.



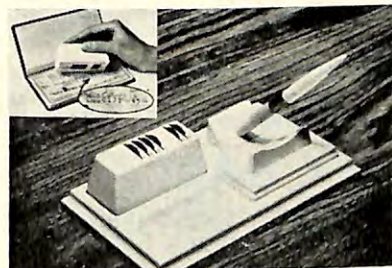
**GENUINE FRENCH PERFUME** in a purse-size aerosol dispenser travels with you to supply the subtle fragrance you love wherever you are. Genuine fragrances of Estee Lauder, Chanel No. 5 or White Shoulders are only \$2.50 each ppd. Specify fragrance. Stocker & Associates, Dept. EK-10, 1475 Helma Ave., Hamilton, Ohio 45013.



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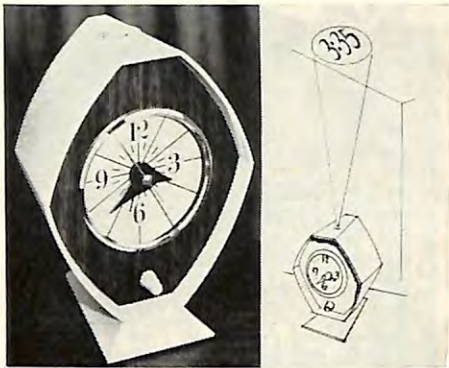


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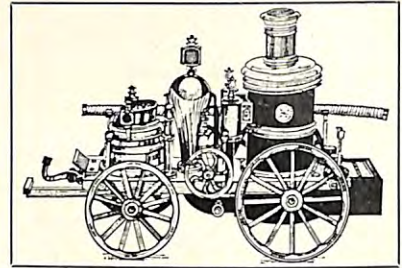


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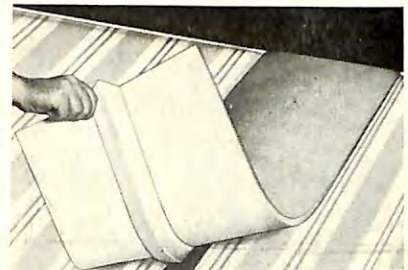
## Elks Family Shopper



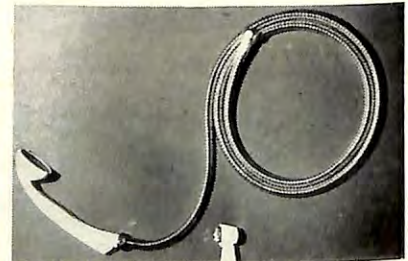
MISSISSIPPI OLD-TIME FIRE ENGINE has a transistor radio in its fire box. Exact replica of the horse-drawn fire engine of the 1860's with its red body, black boiler and gleaming brass is great for den or office. 11"x4"x6". \$29.95 ppd, incl. battery. Electronics International, Dept. RYP-2, 210 S. Des Plaines St., Chicago, Ill. 60606.



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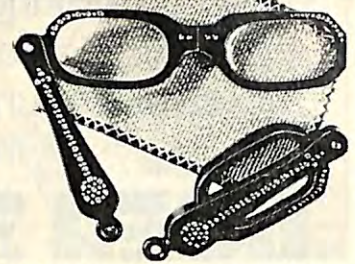
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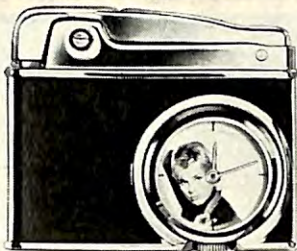
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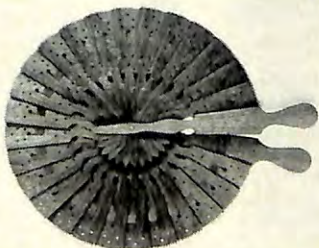
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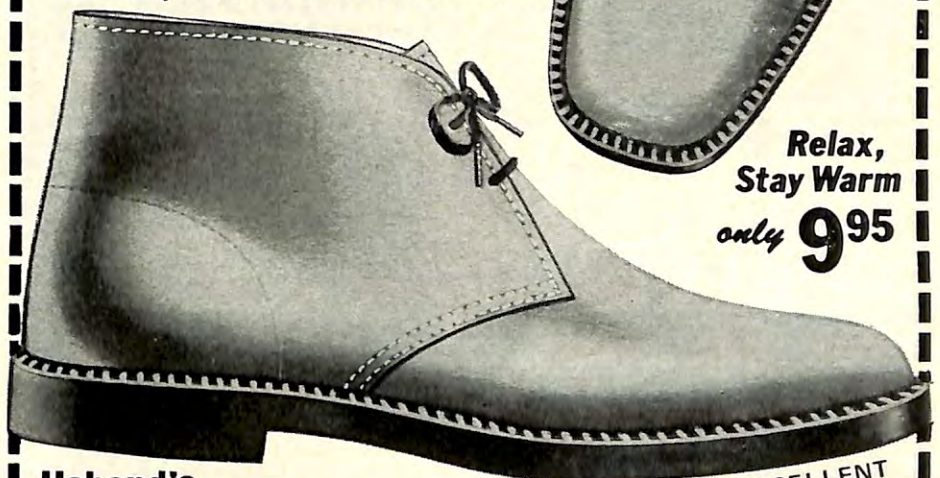
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GREY		

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**GUARANTEE: If upon receipt I do not choose to wear them I may return the boots to you for refund of every penny I paid you.**  
735-43

Name ..... please print  
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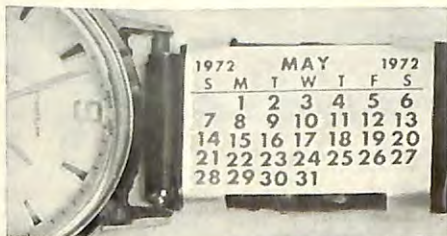
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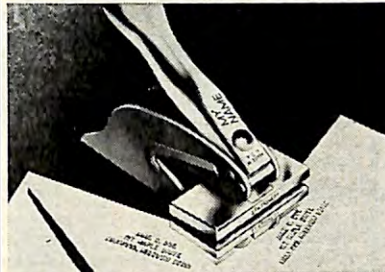


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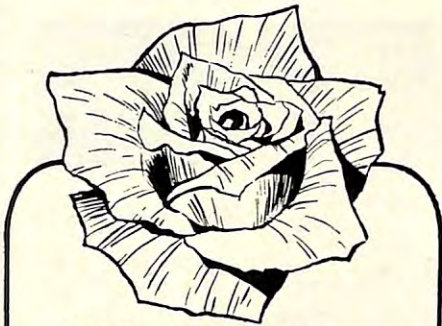
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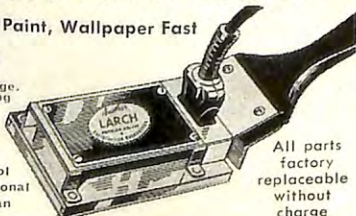
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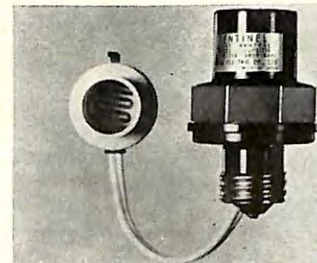
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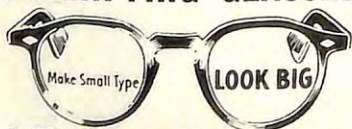
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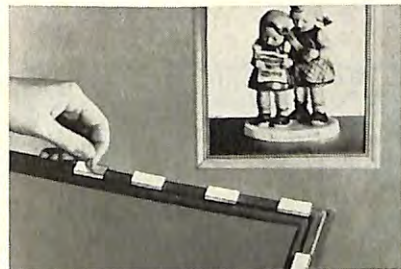
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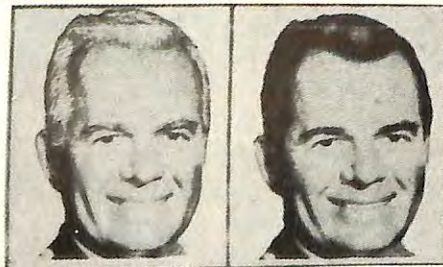
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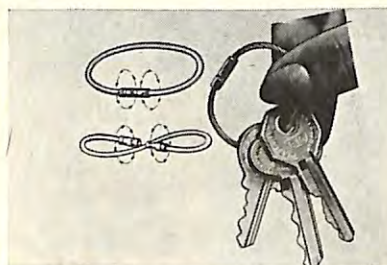
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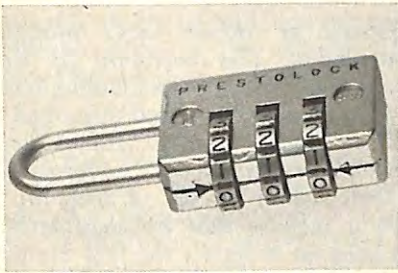
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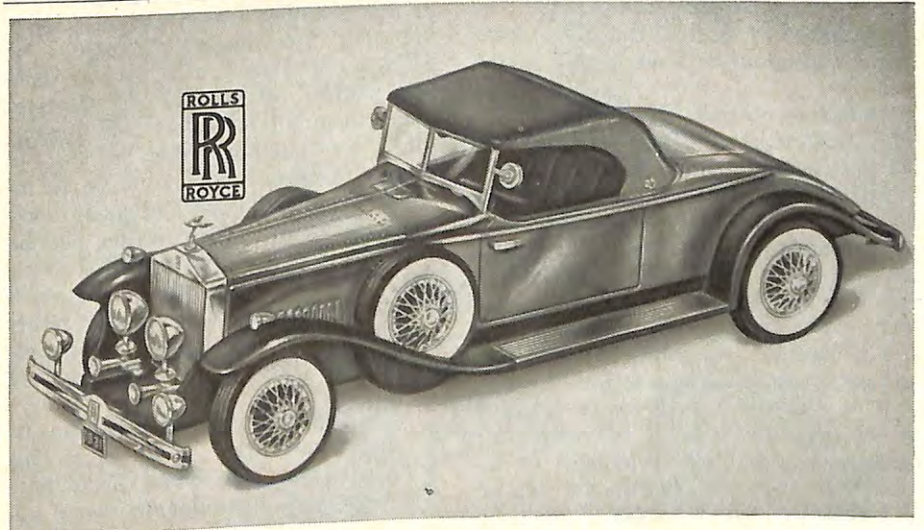
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# AMENDMENTS

## to the Grand Lodge Statutes, Adopted at Atlantic City, 1972

At the recent Grand Lodge convention in Atlantic City, Thomas A. Goodwin, as Chairman of the Grand Lodge Committee on the Judiciary, presented to the Grand Lodge, and it approved, two Constitutional Amendments and numerous Amendments to the Grand Lodge Statutes. Such Amendments and changes of interest to the membership are as follows:

Constitution Article III, Section 15 and Section 40c of our Statutes deal with the National Memorial and Publication Commission. These Sections were apparently drafted prior to the first publication of *The Elks Magazine*, but such a publication was anticipated and was referred to as a "National Journal" and at other times merely to a "Journal." Section 40c further provided that quarters be made available in the National Memorial Headquarters Building for the publication of the Journal, and in light of the new Magazine Building, this is no longer necessary.

Therefore, Article III, Section 15 of the Constitution and Section 40c of the Statutes were amended so as to substitute the words "*The Elks Magazine*" in place of the previously designated "National Journal" or "Journal," and by deleting the provision for providing quarters for the Magazine in the National Memorial Headquarters Building.

The second Amendment proposed and adopted likewise was for the purpose of modernizing our Statutes. Many of our Statutes contain provisions for giving proper notice to Lodges or individuals of some significant action, and they previously required that the notice be given by registered mail. Changing procedures in the Post Office indicate that it would be more effective and less expensive to give these notices by certified mail, return receipt requested, and, therefore, all Sections of our Statutes containing the words "registered mail" were amended to substitute therefor "certified mail, return receipt requested."

Sections 62 and 66 deal with the Elks National Home, and provide that the chief executive of the Home be designated as the "Superintendent." Upon the recommendation of the Board of Grand Trustees, these two Sections

were amended to change the chief executive's title from "Superintendent" to "Executive Director."

Section 132 of our Statutes deals with the Auditing Committee and the necessity of a Subordinate Lodge's filing its annual auditing report with the Grand Lodge. Previously this Section contained no penalty for failure to file such a report, and therefore the following paragraph was added:

*"Any Lodge that fails or refuses to file its auditing report with the Grand Lodge officers hereinbefore mentioned, on or before June 30 following the Lodge year for which said report pertains, may be required to pay a fine of Fifty Dollars (\$50.00) to the Grand Lodge, through the office of the Grand Secretary."*

At the New Orleans Session in 1971, the Grand Lodge enacted Section 134j to our Statutes, which provides for a Standing Investigating Committee in each Subordinate Lodge. At the same time, other Sections of our Statutes were amended to reflect this change, but it was not noted that Section 148 of our Statutes made reference to investigating candidates, and consequently at the Atlantic City Session, Section 148 was appropriately amended to reflect the use of the Standing Investigating Committee of the Lodge rather than the specially appointed Investigating Committee, as was the past practice.

Upon enacting several Amendments to our Constitution in 1971, it was noted that the manner in which these Constitutional Amendments were approved or rejected by the Subordinate Lodges caused some confusion. Therefore, at the Atlantic City Session, Section 240 of our Statutes was amended to read as follows:

*"A true copy of every proposed Amendment to the Constitution which has been adopted by the Grand Lodge shall be forwarded by the Grand Secretary to each Subordinate Lodge on or before the 15th day of August following. Each Subordinate Lodge shall, at its first regular session in September, vote upon the same. A majority vote of all members present and voting at such regular session of the Lodge shall determine whether such Lodges*

*approves or rejects such proposed Amendment. The Secretary of each Lodge shall certify to the Grand Secretary whether such Lodge approved or rejected such proposed Amendment, and said certification shall be forwarded to the office of the Grand Secretary in such a manner that he shall receive the same on or before the first Monday in October."*

Section 242 of our Statutes deals with the manner in which Subordinate Lodges may propose resolutions to amend or enact Statutes or Constitutional provisions. This Section previously provided that any such proposal or resolution should be submitted by the Subordinate Lodge to the Grand Exalted Ruler and the Grand Secretary no later than June 1 preceding the Grand Lodge Session. On the belief that more time was required to consider and study such resolutions, it was proposed that such Amendments, enactments or resolutions should be forwarded, as hereinbefore mentioned, no later than April 1 preceding the Grand Lodge Session, and this Amendment to Section 242 was adopted.

Section 29 of our Statutes was amended in such a manner as to provide that the Grand Secretary be compensated for his services in the amount of Twenty-four Thousand Dollars (\$24,000.00) per annum.

Salinas, California, Lodge No. 614 properly presented a resolution which proposed deleting Constitution Article IV, Section 10a. This Constitutional provision was enacted at the 1971 Grand Lodge Session to provide the Grand Exalted Ruler with certain emergency powers concerning abrogating provisions of our Constitution and Statutes. The Salinas resolution was adopted, and Constitution Article IV, Section 10a was repealed.

It should be pointed out that the action taken at the Grand Lodge Session in regard to amending our Statutes shall not take effect until the 30th day after the final adjournment of the Grand Lodge Session, as provided in Constitution Article III, Section 13. The Constitutional changes do not take effect until they are submitted to the Subordinate Lodges and approved, as provided in Section 240.

It is suggested that if any questions arise concerning the aforesaid enactments before they appear in the Statutes Annotated, Reissue of 1972, such questions should be referred to Thomas A. Goodwin, former Chairman, Committee on Judiciary, 800 Riley Law Building, Wheeling, West Virginia, 26003. ■

**F**OLLOWING A TRAIL, whether made by man or mouse, is a lost art. Once the huntsman's most precious talent, this ability to read sign has passed with the generation of woodsmen whose lives depend upon the ability to take a trail across any kind of terrain.

The tales of frontiersmen, whose keen eyes could tell by the turn of a grass blade the direction of flight taken by their quarry, are as much a part of this nation's history as the battles of the Revolution.

Man still has the urge, the curiosity, the instinct of his trailing forbearers, but rarely the talent. Hunters I know with a quarter century afield couldn't find their own dogs on fresh snow.

Even the army of millions which annually hunts deer has few good trackers among its ranks. The organized

drives, designed to panic deer into the guns, seems to be preferred by most.

Perhaps it is a good thing for game populations that so few still know how to take a trail, since it is the most deadly method of hunting. Success almost always marks the end of the trail.

Perhaps the reason so few learn the art of tracking is because the vast majority of sportsmen live in congested areas where big game animals are scarce. To practice the art of tracking, they must confine their efforts to untangling the spools of the lesser of the wild folk. Of these, the prolific cottontail provides opportunity to the greatest number.

A hunter can learn more about the cottontail (or any animal) in a few days spent tracking than during an entire season behind the hounds. Not that beagling isn't a splendid sport, but it isn't every man who can own a fine dog, much less a pack of animals.

I often leave my gun behind when tracking rabbits. I enjoy seeing the rabbit in its form. I like to see its black eyes like shiny pieces of hard coal against the snow watching me. I like to watch the cottontail make false starts as it tries to make up its mind whether to run or sweat it out.

Photographers should be especially interested in learning to track game, because it is a way in which they can "hunt" for pictures, and it doesn't matter if the seasons for the hunt haven't yet opened or are already closed. Then, after they've photographed the tracks, there's always the chance of getting a good camera shot of the quarry.

While tracking the rabbit, the hunter will be able to see where the white footed mouse found weed seeds for

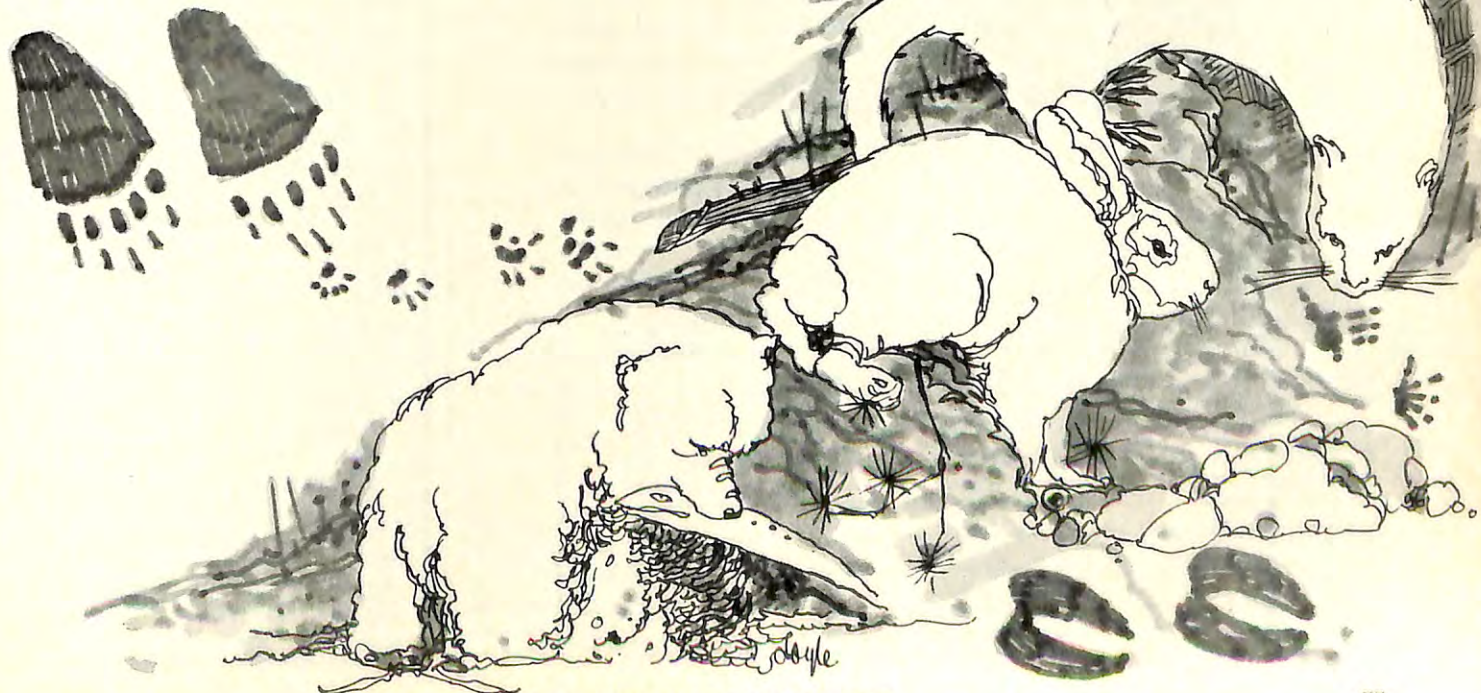
breakfast. In the snow there may be a few pinpoints of blood and a few feathers where a mink had a midnight snack.

There may be enough sign on the snow to write a book—like where the pigeon-toed crow ate what the weasel had left of the meadow lark which should have gone south. Like the feathery scribblings of the snow buntings sent on the wind like gray flakes when the farm dog came to the edge of the swamp to bay the scent of the fox.

What man who sees these stories of the struggle for survival of wild things in the night can resist plodding on and

# NO CLOSED SEASONS

by Mel Ellis



on to unfold the end of each tale?

For me there is no better way of forgetting the world and its problems than by becoming absorbed in working out a trail.

Even the cottontail instinctively protects itself, not from man, but other wild things by laying false and confusing trails before getting into its form at dawn.

The mule and whitetail deer probably provides big game tracking for the majority. I have spent days on the trail of a single buck deer. Each dawn I'd resume the hunt where I'd left it the preceding night. Sometimes I got the feeling that the buck knew I'd be back, and that he was waiting for me to take up the trail so he could lead me down into the alder jungles, up the slippery, red clay hills, through the birch thickets and down the long open aisles beneath the high pines. Sometimes I killed the buck, and some-

times, figuratively speaking, the buck killed me.

There was the big fellow I've always remembered as the Siskowitt buck since it was near the Lake Superior bay of the same name that I first saw him. I don't know how many points he had, but it was a rocking chair rack.

I took his trail on a ridge overlooking the fishing village of Cornucopia at the very northern-most tip of Wisconsin. I followed it out of the hardwoods to where it disappeared among a stand of cutover—poplars and birch. The trees were nearly as close as grasses in a marsh. It was necessary to move slowly.

Two hours after taking up the trail I could see where the buck's track cut through the snow into the black earth, and the water in the print hadn't skimmed over with ice so I knew the deer couldn't be far off.

It was time to begin the stalk. And,

if you have ever stalked a deer in cut-over, you will know how it was:

How you try to walk so twigs won't snap nor ice and snow crackle. How you try to make out the buck's track as far ahead as possible so it isn't necessary to move with downcast eyes. How you follow the trail, but only with your eyes, as far as you can make it out. Then, lifting your eyes and holding the rifle at ready, you walk cautious as a dog on slick linoleum.

Sometimes you crouch and examine the brush for deer legs. You examine the knotholes on the trees to make sure they aren't a buck's eyes watching you. You stare hard at odd brush formations to make certain they aren't a buck's rump extending out from behind a thicket.

When the deer tracks disappear into an impenetrable thicket you wait and listen holding your breath the while. Finally you circle the thicket and pick up the trail on the other side.

You try to fathom every sound—read meaning into it. When a flock of snow buntings lift you snap off the safe and get the muzzle clear. You don't forget to look behind and on both sides, because you know an old buck will often circle back before lying down. When a raven lifts into the air and with guttural inquiry slants back off the sky you stand waiting for a crashing in the brush.

When I finally did jump the Siskowitt buck, I should have shot in that instant. But I waited, and I am not sure why. Perhaps I was startled by

*(Continued on page 58)*

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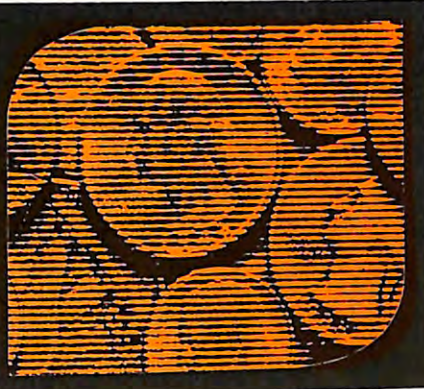
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# IT'S YOUR BUSINESS

by J. L. Slattery/R. Gosswiller



In its August 14 issue, **U.S. News & World Report** said that the "long-tormenting bugaboo, inflation, remains on the loose" and that the battle against it "seems to have bogged down." But that same issue of that magazine quoted the prominent economist Walter W. Heller as having on July 27 told the Joint Economic Committee of Congress that "inflation is at long last on the wane."

At the time this article is being written, the presidential election is still more than two months away. We don't know who'll win, but it's our guess that no matter which party wins, inflation is going to continue pretty strong. Last June, **Business Week** reported that some government economists had "lost some of their early confidence" in the government's anti-inflation program. And it noted the "refreshing humility" of one government economist's statement that "Everybody's crystal ball says things should improve by the last of the year—but we've been wrong before."

They have indeed. And they'll be wrong again. Often. Economics just isn't very highly developed as a predictive science.

Big companies realize this and they don't rely as heavily on economic forecasting as many people probably think they do. One thing they do rely very heavily on is the quite simple idea of having the financial strength to take advantage of opportunities and to protect themselves against unforeseen difficulties.

Last July, **Chicago Sun-Times** financial editor Edwin Darby reported on an interesting investment strategy that is being employed as the result of the government's imposition of price controls. Darby said: "Smart money is out searching for small companies that are now excluded from price regulation. The thought is: don't try to guess the course of inflation and the counterforce of price controls, invest in a company that is not controlled."

That's a development that could hardly have been foreseen three or four years ago. And it's one indication

of the intricacy of the ways in which inflation and counter-inflationary forces can have important implications for small business. Both of these types of economic forces can have quite serious effects on many types of small businesses, particularly the ill-prepared ones.

How can you help your business become better prepared to operate profitably whichever way the economy goes? We'll offer a few down-to-earth suggestions.

### How Much Could You Sell It For?

In Houston there's a self-made millionaire named D. Doyle Mize. He's the chairman of Southdown, Inc., an expertly managed financial-entrepreneurship company. **Time** magazine said "Mize's method is to buy relatively small, family-owned, money-earning companies and then rapidly increase their profits by hiring new managers, paring payrolls and investing in modern machines and plants."

You may not be interested in selling your business either to Mize or to anyone else. But if you keep in mind the question "What could I sell my business for?" you may be spurred to apply measures that will make it operate more efficiently and more profitably and that will increase its net worth.

Your lawyer, your accountant, and your banker would probably endorse our suggestion that you keep that question in mind. We think that they'd also endorse our next suggestion.

### Don't Be Lulled by "Recovery"

Record high business earnings were chalked up in the first half of this year—but that's no guarantee that there won't be another recession soon. If there is one, we'd expect it to be another inflationary recession. It's our guess that inflation will continue pretty strong regardless of which party wins in November, and that if inflation does get controlled it will be by pretty drastic measures.

Many of the businesses that went bankrupt in the last recession did so simply because they'd taken for granted that the economic boom of the

1960s was just going to go on and on without serious interruption. But the best-managed companies didn't make that assumption. They knew that they couldn't reliably predict the course of the economy, but they could apply—and did apply—sound common-sense principles of good financial management.

### Think FINANCIALLY

Economic trends are very difficult to predict with any real accuracy. But the basic principles of finance are quite well established. However, they're seldom applied effectively in a small business. In the final analysis, the main reason for this is that the typical small business does not think of itself as being in business to build up capital to invest and to loan.

On the other hand, that's exactly what a company like Sears considers its "business" to be! Sears isn't really "in" the "merchandising business." Long ago Sears embarked on an elaborate program for using its merchandising operation as a basis for diversified financial growth. Today Sears is not only in merchandising but also in manufacturing, banking, insurance, real estate, stock investment, bond buying, consumer financing, and a variety of other financial-growth operations.

As a result, Sears is able to profitably exploit just about all types of economic and financial trends, whereas the typical small business is for the most part merely vulnerable to those trends.

Too many small businesses put too much money into plant, equipment and furniture, inventory, office operations, executive compensation, and distributed profits, and not enough into advertising and sales-promotion, cost-control systems, employee training and motivation, tax-avoidance strategies, high-quality intangible assets, and a very careful program of speculative investment in fast-financial-growth prospects. Many a small business is simply a high-cost-ratio low-assets "income drainpipe" operation.

Many a small businessman just doesn't want to think about his business mainly in financial terms. That's his privilege, but it does put him at an overall competitive disadvantage.

The quality of the financial management of a business is very directly related to the degree of economic incentive of its owners. But in the typical small business, economic incentive isn't much higher than in the average individual.

Remember that the key idea in "finance" is not that of "sales" or even that of "profits"—it's that of building up capital for use in investments and loans.

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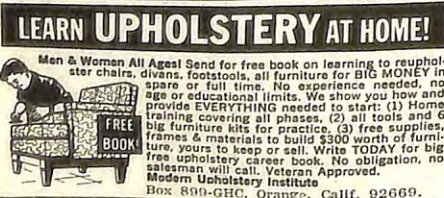
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(Continued from page 56)

the animal's size. Perhaps I was amazed at the high polish of his antlers or the way they glowed at the very tips like tree branches in spring when the sap begins to run.

But I didn't shoot and then the buck, screened by the brush, was gone. I took up the trail and after a half-mile it went down into a thick stand of tamarack and spruce. Moving down into the trees was like walking out of the sunlight into the darkened and quiet vestibule of a church. There was this feeling as I moved along the trail: That in this forest and the world there was only the buck and I.

It was necessary to walk in a crouch, so closely did the trees canopy the earth. Only a thin frosting of snow covered the ground here, and the buck's tracks were razor-like marks in the decades of tamarack needles.

I was near enough to begin another stalk. My plan was to edge the buck toward the lake shore. The tamarack pocket was perhaps two hundred yards through. If I could get the deer out onto the red granite cliffs which dropped off into twenty or more feet of water, I might panic the animal into making a rash break for cover.

The stalk turned into a game of ring around with the buck maneuvering me down wind each time I got close enough so that I could hear him move.

Finally he tired of the tamaracks and his trail indicated he had cut out across the high ground for the big orchards in the foothills. I followed until dusk, and on two succeeding days moved perhaps 30 miles along the trail. But not once did I see the deer, though I heard him often.

I think of that big buck each time I go deer hunting. I think of the pleasure he gave me following his trail on those three days. If a hunter finally got him, I hope it was at the end of the trail.

There is something primitive about the art of following a trail to its end. All predatory animals, including man, employed this means as the original and positive way of bringing the hunt to a successful conclusion. In trailing quarry, the hunt becomes a personalized contest between individuals rather than a hit and miss maneuver between the hunter and whatever game flees or flushes before his unwary march through cover.

If the opportunity for tracking big game does not present itself, try walking the trail of a cottontail to its end. Generally, after a fresh snow (unless the weather is too cold) cottontails which are not spending the day in a borrowed burrow crouch in the short grass, marshes, plowed or stubble fields or tame hay areas. A track leading from a woods or similar heavy

cover to more sparse cover is a good one to follow.

Walk slowly and quietly. Pause often to see how far ahead the track is visible. When the trail disappears into a clump of cover, circle that hideout and if the trail does not continue on the other side, therein sits your bunny.

Snow two or more days old complicates tracking. Then a back track will sometimes lead to the quarry quicker than unwinding a long and tangled skein of trails. The cottontail sometimes returns to its same form using it as many as three or more times, and the backtrack, therefore, is often the shortest route to the trail's end.

If you are not alert while trailing a rabbit, chances are you'll walk right past your quarry the first time through. A favorite trick employed by the cottontail is to backtrack 20 or 30 feet before leaping to one side of the double trail to scrounge down into its form for the day.

Tracking rabbits can even assist the novice big game hunter in becoming accustomed to reading sign. What is more, all wild things, when they know they are being trailed, act in somewhat the same manner.

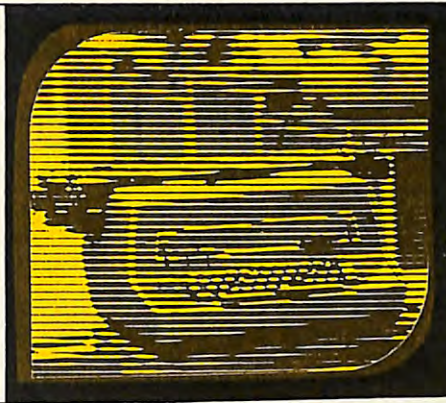
A whitetail deer, like the cottontail, will circle back to its home range and often directly to the place where it was first startled into flight. Frequently deer circle to come up back of the hunter. The cottontail executes this maneuver instinctively, though not with the cunning of the buck.

Only a hunter who has more than a little tracking can determine how many hours old any specific trail is. Frost in the print tells it was made after the damp dawn. Crumbling edges indicate that the quarry is not far distant. Indistinct markings may mean swift flight, while precise patterns are usually left by walking animals or birds.

Depth of snow changes tracks of an animal or bird so completely as to make them hardly recognizable. Look, sometime, at the precise print of a pheasant track in a half inch of snow, and then look at the same bird's toe-dragging trail through a foot of the white fluff.

It even pays hound dog men of the snow states to know something of the trails which their dogs know so intimately. How else can they put their pack down on a fresh scent? How else can they determine which is the trail of a fox and which is that of a coyote?

What's more, there are no closed seasons on tracking providing you leave your gun behind. It is a fascinating sport, whether the trail be that of man, a bear, a buck deer or just a little old rabbit which spent most of the night peeling the bark from your favorite shrubs. Try it some time. ■



## Pornography and Revolution in High School Text

IN THE AUGUST ISSUE of *The Elks Magazine*, we had an editorial about academic freedom being confused with license in the use of a textbook at North Carolina State University. It is an undisguised attempt to subvert the American system of free enterprise, thus a textbook on how to overthrow the very system which permits such radicals to be heard.

That is a bad situation for our institutions of higher learning...but now we find a textbook being used in a *high school* in California that almost makes the college level text look innocuous. This one is titled, "The Movement Toward a New America" and was compiled by one Mitchell Goodman, a self-proclaimed member of "The Great Conspiracy, in Behalf of The Movement." It is in use in the San Rafael, California, High School...a four year school charged with educating young people from the ages of about 13 to 17 or 18, perhaps the most impressionable years.

Since *The Elks Magazine* is read by entire families, we cannot even approach mentioning some of the filth (including pictures) used as "instructional material." It openly advocates force and violence in the overthrow

of our government, promotes the killing of police, the policies of radical groups, racial militants, revolutionaries such as Fidel Castro, tells how to grow marijuana, belittles the church, tells how to combat the high school systems and certainly promotes sexual matters, including homosexuality, in a most alarming manner.

The textbook was brought home by the children of one of our Lodge members in San Rafael and shown to the parents as the main text in a course in American Government. It was being used in lieu of the regularly prescribed texts for the course.

The Americanism Committee of the San Rafael Lodge began action to get the book removed not only from the classroom but from the school. After two months of trying to overcome obstructionary procedures set up by the school authorities involved, they finally were able to bring the matter to a public meeting of the school board.

The book was removed from the classroom BUT WAS PLACED IN THE LIBRARY AND THE TEACHER GIVEN PERMISSION TO USE EXTRACTS FROM IT AS CLASSROOM MATERIAL. ONLY BY A MARGIN OF ONE VOTE WAS THE BOARD

PREVENTED FROM COMMENDING THE TEACHER FOR USING THE BOOK!

Incredible? Yes...but it is even more interesting to note that the teacher who introduced the book into the school had been relieved from teaching the same sort of rot in the Paradise, California, school system. The American Legion and aroused parents caused her dismissal there. She was turned down in 62 other school systems before being hired at San Rafael. She is still teaching there and is a director of the Northern California Civil Liberties Union. Is this the sort of "teacher" we want in our school systems? The Order of Elks would emphatically say, "NO!"

We do not advocate thought control groups as they exist in dictatorships. We have always supported education and freedom of speech and expression...but nobody except a truly fuzzy-minded thinker would say we should permit this nation to be overthrown by such revolutionaries as wish to expound their communist, Godless philosophies to our young people in the very institutions which were conceived, built and operated under the system of government we are blessed to call the United States of America.

## Complacency in our electorate

WHY IS IT we Americans take so little active part in our government? Is it complacency? Ignorance? Don't we really care?

When we compare our voting records with those of other democratic countries, it makes us almost want to hang our head in shame. Since 1920, the highest percentage turnout in one of our national elections was in 1960 (the year John F. Kennedy won) and only 64 percent turned out. Just 60.6 percent turned out in the latest election, 1968, when Richard Nixon won.

Looking at two English-speaking democracies by way of contrast, the lowest percentage figure in Great Britain since 1922 was 70.8, while the highest was 84 percent. The lowest figure in Canada since 1921 was in 1953 when 67.9 percent voted. The highest figure came just four years later when, in 1957, 80.6 percent voted.

Look at the turn-out in the most recent elections in other

selected democracies:

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Finland . . . . .	84.9	New Zealand . . . . .	86.6
France . . . . .	80.0	Norway . . . . .	82.5
Germany . . . . .	86.8	Sweden . . . . .	89.3

Perhaps it isn't fair to say that we value our democracy less than these countries, but it certainly gives that appearance.

If you are not qualified to vote, GET QUALIFIED. If you are a good American and a good Elk, you'll take an active part in the affairs of your country when the time comes this year to cast your ballot for the highest offices in the land.

If you don't exercise your franchise, you have mighty little right to gripe about either the results or the policies of those who won. You will have done nothing to influence the outcome of the election. THINK ABOUT IT!



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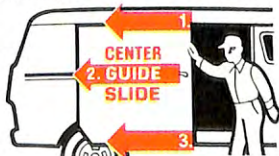


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Big in capacity.  
Quick in traffic.**

## **Ford Vans ...born and bred for city work.**

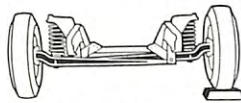
City service demands a lot from a truck. And Ford Econolines...America's No. 1 vans... really deliver.

**A choice of swinging or sliding doors**, for example... whichever might fit your needs. Only Ford offers you both. The latest sliding type rides on three tracks with true-center support... to give you smooth one-hand operation.



**Short overall length**... shorter than other comparable vans... gets you through city traffic easier... into skimpy parking spots faster.

**Twin-I-Beam independent front suspension** uses



two forged I-beam axles to give Econolines special toughness. And uses big coil springs to smooth the ride for driver and load alike.



**Ford's out-front servicing** saves you time in the shop, too. Just flip up the hood to reach water, oil, battery, voltage regulator and more.

**Payload ratings up to 4,250 lbs.** give Econolines the capacity for your biggest jobs. And now Ford offers the

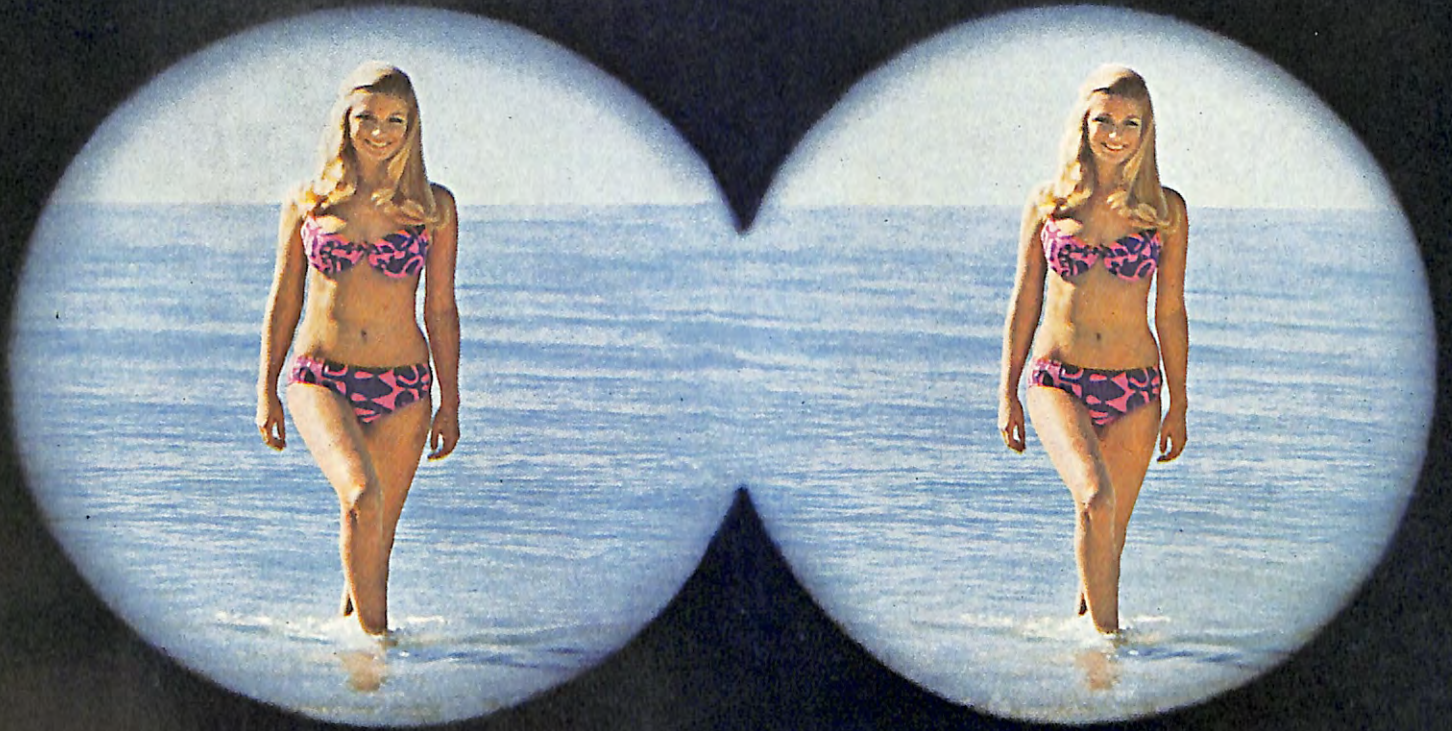
E-300 Parcel Van with 6-foot-high walk-in bodies, 10 or 12 feet long. A wide choice of regular Van and Super Van models, too. Get the full story at your Ford Dealer's now.

Availability may be subject to Environmental Protection Agency certification.

**FORD  
ECONOLINE  
VANS**

FORD DIVISION





**Today, a man needs a good reason to walk a mile.**

**Start walking.**



Warning: The Surgeon General Has Determined That Cigarette Smoking Is Dangerous to Your Health.

25 mg. "tar," 1.5 mg. nicotine av. per cigarette, FTC Report APR. '72.