the Elks magazine
March 1978

Social Security: A Dream Renewed? • Is Your Youngster Suicidal?

Don't be fooled!

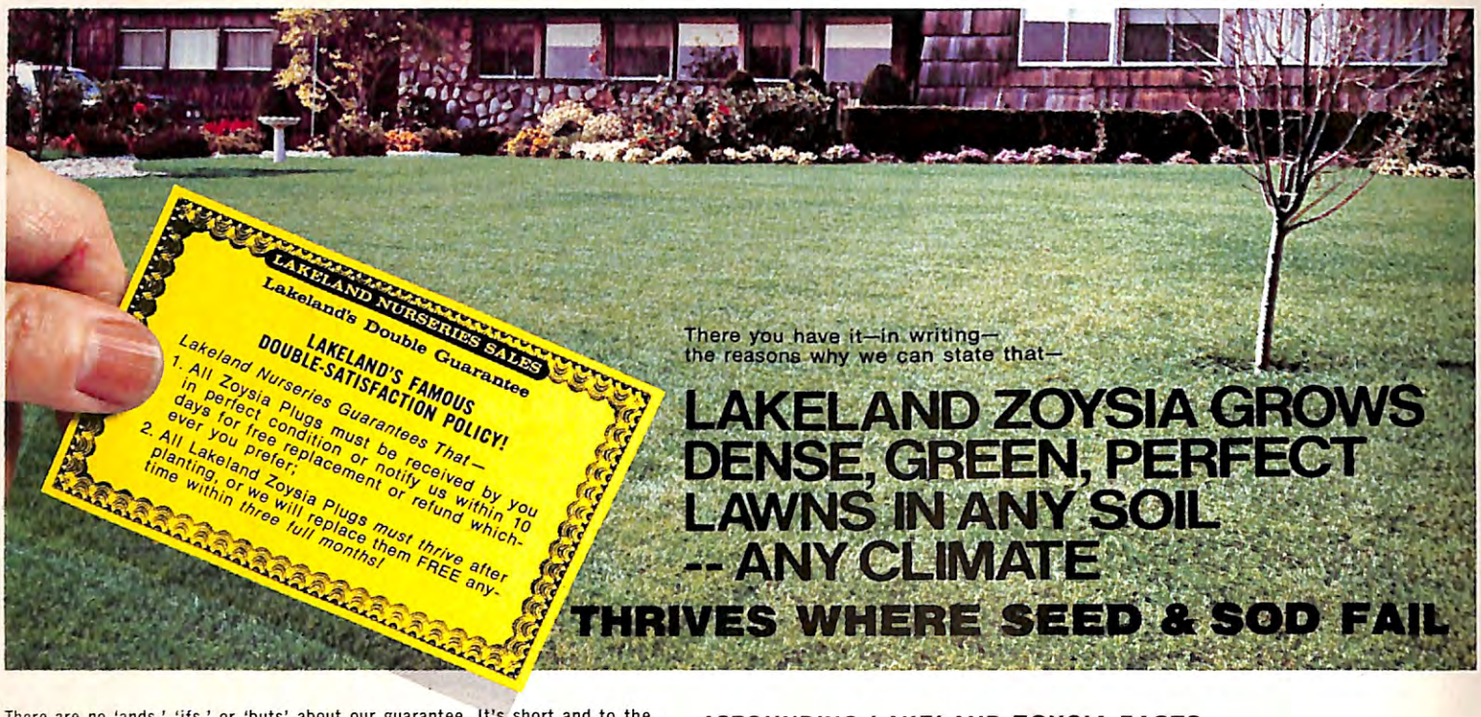
by Mike Senkiw
Chief Agronomist
Lakeland Nurseries

the one fully Guaranteed

MEYER Z-52

ZOYSIA!

SALE $4.88 plus as much as 375 FREE Plugs!



There are no 'ands,' 'ifs,' or 'buts' about our guarantee. It's short and to the point. But it's as complete as complete can be! That's why you invest in a sure thing with Lakeland Zoysia Plugs.

The importance of a 3-month Guarantee
Ask any soil and plant expert. He'll tell you that a 30-day or 45-day guarantee—the kind others offer—are 'iffies' at best. Weather changes may be slight in a month or so. But a Full Three Months Guarantee...that's foolproof protection ...complete protection. And that's what Lakeland gives you! Don't settle for anything less. Remember! When you invest your hard-earned green in Lakeland Zoysia, you get perfect thriving green in return.

Guaranteed-to-grow Lakeland Zoysia Plugs are the lowest priced!
Don't be hoodwinked by those who boast they pay shipping charges. Just compare our prices against theirs! You'll probably find they've cleverly **disguised** shipping costs in much higher prices.

Finest quality, too!
Lakeland Zoysia Plugs are the finest quality, famous Meyer Z-52 Zoysia Grass ...planted, cultivated, harvested, and packaged at our own facilities under exacting professional standards. Our complete dedication to unsurpassed quality and horticultural integrity is the key reason millions of loyal Lakeland customers have continued doing business with us for over 44 years. So, join them... insist on the real thing. Demand the **highest guaranteed quality.** Insist on Lakeland Zoysia.

Saves money, headaches!
How often have you spent good money on seed and sod...spent hour after hour nursing it, slaving over it, only to watch it wash away in a heavy or prolonged rain...scorch blotchy-brown in the sizzling sun? Lakeland Zoysia ends these disappointments, wasted investments. Even through killing heat and drought, Lakeland Zoysia remains a lush, rich green. Yes, your investment is smaller, safer, and more beautiful on the Lakeland side of the fence!

Sharply cuts your work! Needs little or no care!
Lakeland Zoysia liberates you from 'lawn slavery'!! Plugs spread out in a lush, rich growth of green...chokes out crabgrass and weeds in its path. Never requires reseeding. Needs much less watering. Best of all...cuts the heavy, sweaty, time-consuming **drudgery** of mowing by a huge ⅔rds! Summertime can truly be fun-time – not lawntime!

Practically indestructible!
Merely place the living, pre-cut Lakeland Zoysia Grass Plugs in the ground. They flourish **thicker**...**wider**...covering your entire lawn area. No need to rip out existing grass! Once established, your Lakeland Zoysia 'lawn carpet' becomes **so tough, so resilient,** it withstands cook-outs, lawn-parties, and children's play. Even thrives on clay or sandy soil. Color fades only with a sharp frost...but **renews** itself gloriously rich and green in the spring. Lakeland Zoysia is the hardiest, most carefree grass for every climate! Plant plugs 1-foot apart. Easy instructions included.

No-bend, step-on Plugger for fast, easy planting
Light, but rugged, 2-way Plugger operates from standing position...eliminates back-breaking labor. Cuts away present growth...prepares a perfectly proportioned hole for each plug. Fast, easy, efficient...anyone can use it!

ASTOUNDING LAKELAND ZOYSIA FACTS

- *Perfected by the U.S. Government*
- *Released by the U.S. Golf Association, Green Section*
- *Won't Winter-Kill...survives 30° below zero*
- *Won't Heat-Kill...when other grasses burn, Zoysia stays green*
- *Never needs replacement*
- *Thrives in 'problem' spots...slopes, bare areas*
- *Resists insects and disease*
- *Chokes out crabgrass, weeds*
- *Needs less mowing...less watering...than ordinary grass*
- *Plugs in without ripping out present grass*

LAKELAND NURSERIES SALES, Dept. L-1158
Hanover, PA 17331

Please send the guaranteed Zoysia Plugs checked below:

☐ FULL SIZE PLUGGER (L000778H) **$4.95**	☐ 100 PLUGS (L000927Y) **Plus Bonus of 25 FREE PLUGS $4.88**	☐ 100 PLUGS & PLUGGER (L000950Y) **PLUS 25 FREE PLUGS $7.88 (SAVE $1.95)**
☐ 200 PLUGS (L000935Y) **PLUS 50 FREE PLUGS $8.88 (SAVE $3.32)**	☐ 200 PLUGS & PLUGGER (L000968Y) **PLUS 50 FREE PLUGS $11.88 (SAVE $5.27)**	
☐ 500 PLUGS (L000943Y) **PLUS 125 FREE PLUGS $18.88 (SAVE $11.62)**	☐ 500 PLUGS & PLUGGER (L000976Y) **PLUS 125 FREE PLUGS $21.88 (SAVE $13.57)**	
☐ 1000 PLUGS (L003293Y) **PLUS 250 FREE PLUGS $28.88 (SAVE $32.12)**	☐ 1000 PLUGS & PLUGGER (L003301Y) **PLUS 250 FREE PLUGS $31.88 (SAVE $34.07)**	
☐ 1500 PLUGS (L007633Y) **PLUS 375 FREE PLUGS $37.88 (SAVE $53.62)**	☐ 1500 PLUGS & PLUGGER (L007666Y) **PLUS 375 FREE PLUGS $40.88 (SAVE $55.57)**	

Zoysia also on sale at Lakeland Nursery Barn, U.S. Rte. 30, W. Abbottstown, PA., 20 min. East of Historic Gettysburg.

CHARGE TO MY:
☐ BankAmericard/VISA
☐ American Express
☐ Carte Blanche
☐ Diner's Club
☐ Master Charge Interbank No._____

Acc't No._____

Exp. Date_____

I enclose check or m.o. for $_____ (PA residents add sales tax)
Shipped "Transportation Collect" the most economical way.

NAME_____
(please print)

ADDRESS_____

CITY_____ STATE_____ ZIP_____

TO KEEP THIS COVER INTACT—USE COUPON ON PAGE 55

HATS OFF TO IBM

Printer Break-through

A new 10-digit display calculator with the world's first dual-element integrated printing head will revolutionize the printing calculator.

The full-featured $89.95 Canon P10-D with its one-year parts and labor limited warranty is the greatest printer value ever offered by JS&A.

Hats off to IBM. Their single-element typing system did away with typewriter keys and started a new technology.

The new Canon P10-D printing calculator starts another new technology. Their dual-element printing system does away with the standard printing head which required a separate disc for each column. The Canon has only two discs—one with digits and the other with symbols.

The P10-D head weighs only ½ ounce compared to 31 ounces in a typical printing head. Its motor weighs only nine ounces—again much less than the heavier conventional motors required to drive larger heads. The Canon motor is smaller, lighter and more efficient because it moves less weight.

THE MOST EFFICIENT SYSTEM

The printing head is controlled by an LSI (large scale integrated circuit). As you press a key, a pulse is generated from this circuit and sent to the motor which does two things: 1) positions the two discs to print the numbers or symbols and 2) glides the numeric disc across the ten column width of the paper.

Conventional printers print from metal discs through thick fabric ribbon onto paper. The Canon system prints directly on paper so each impression is sharp, clear and easy to read. The synthetic polymer disc is first inked by a special cartridge before it prints. Each ink cartridge is easily replaceable. The cartridge lasts for more than 15 rolls of paper at a cost of 17¢ per roll—far less than any other system.

PLAIN PAPER PLUS

Using standard paper tape is only one of several advantages that make the Canon a truly spectacular value. Here are some other exciting new features:

Dual Power Operate the Canon from either your AC outlet or its built-in rechargeable batteries. It's totally portable, yet it also makes a handsome desk calculator.

Dual Display Just flip a switch and the 10-digit large green fluorescent display can be used with or without the printer.

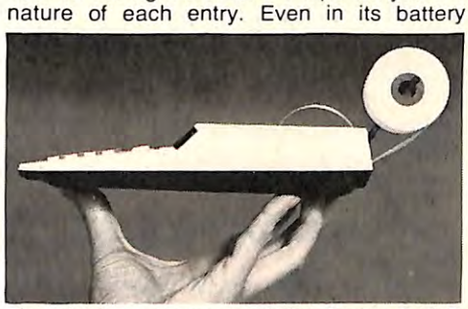
Space-Age Styling Compare the sleek appearance of the Canon with any other printer. It's small enough to fit in your briefcase and large enough to use as a space-saving desk unit. It measures only 1¾" x 4¼" x 8½", weighs only 24 ounces and the paper tucks into the body of the unit—perfect for travel.

Buffered Keyboard If you enter your problems faster than the printer can print them out, don't worry. The unit's memory stores your keystrokes and prints them out in rapid succession.

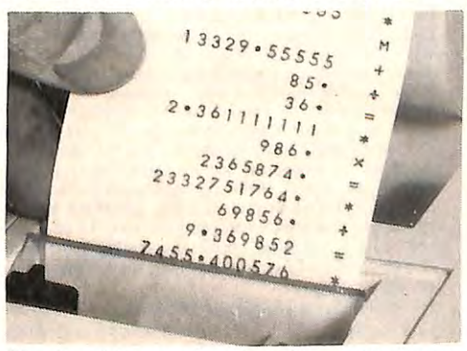
We have always looked at small printers as gimmicks—calculators that lack many important features. We were surprised with the Canon. It has features that far exceed most printers costing hundreds of dollars more.

The following is a list of those features: 10 digit capacity • full four-key memory • addition, subtraction, multiplication and division • percentage key • add-on and discount calculations • power and reciprocal calculations • repeat calculations • add-mode • switch for full-floating or second and third fixed decimal positions • round off or round down switch • paper tape advance.

There are other convenient features that make it perfect for people who spend hours at their calculators. There's a three-digit item counter that counts and prints out the number of entries while printing your total. The symbols on the right side of the tape tell you the nature of each entry. Even in its battery operated position, you could print out more than half a roll of tape before the unit signals you that its batteries are low.



The sleek appearance of the Canon P10-D makes it a handsome addition to any desk.



The direct-impression dual discs print cleaner and sharper on conventional paper tape.

A NEW WAY TO BUY

JS&A offers you a new way to buy your 10-digit Canon P10-D. First we give you the opportunity to use one for 30 days. Carry it in your briefcase. Put it on your desk and see how handy it becomes and how little space it takes up. Check the paper tape and see how clear and easy-to-read it is. Bring it home and let the whole family use it.

Then, within 30 days, decide. If the Canon is not perfect for you, return it for a prompt and courteous refund. And if you do return it, not only will we still consider you one of our good customers, but we will also refund your $2.50 postage, let you keep the paper tape, and thank you for giving us the opportunity of showing it to you. We couldn't be more positive about the quality and value of this incredible new product.

JS&A is America's largest single source of space-age products. We have been in business for over a decade—further assurance that your modest investment is well protected. Canon is one of the world's largest manufacturers of cameras and precision quality instruments and is highly respected as a quality manufacturer of electronic products.

The Canon costs only **$89.95** plus $2.50 for postage and handling and includes a free roll of tape, one ink cartridge, rechargeable batteries and a power cord/charger. It's an incredible value thanks to its new technology. To order, send your check to the address below (Illinois residents add 5% sales tax) or credit card buyers may call our toll-free number.

Space-age technology has produced another major product breakthrough. Order your Canon P10-D at no obligation today.

JS&A NATIONAL SALES GROUP®

Dept. EL One JS&A Plaza
Northbrook, Ill. 60062 (312) 564-9000

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the Elks magazine

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454

CHARITY
BROTHERLY LOVE
FIDELITY
JUSTICE

"Individual Responsibility Assures Progress"

A message from the Grand Exalted Ruler

ELKDOM'S STANDARDS LIVE

In an address to the Constitutional Convention in 1787 George Washington appealed to the delegates to ". . . raise a standard to which the wise and honest can repair . . ." America's history since then has not been without examples of human folly. Nevertheless our country has grown great and prospered as no other before or after because, on the whole, our people have followed Washington's counsel.

We have held to high standards of justice. We have defended freedom in all of its aspects. We have encouraged political, economic and social cooperation to the benefit of all people.

The Founding Fathers of Elkdom likewise raised high standards when they brought this fraternity into being 110 years ago. It is to the everlasting credit of those who came after them—down to and including today—that Charity, Justice, Brotherly Love and Fidelity have remained living principles. They live because they are practiced every day, in thousands of ways, by generous, thoughtful, concerned Elks working together in their lodges throughout America, their efforts sustained and strengthened by the happy fellowship traditional with Elks.

This can all be summed up as individual responsibility. It's individual responsibility that makes democracy work and that gives Elkdom its unique character. Let us always stand steadfastly by the standards that we have raised confidant that **Individual Responsibility Assures Progress.**

Homer Huhn, Jr.

• Most interested in the picture of Multnomah Falls on the cover of the January issue. The falls have a special meaning for my wife and I as we stood on that very bridge last May.

K. A. Shelton
Bakersfield, CA

• Could not find Multnomah Falls on the map. Would you please tell me where it is in Oregon?

Mrs. Robert E. Williams
Leavenworth, KS

Multnomah Falls is east of Portland, Oregon, and south of the Columbia River. On a detailed map you'll find it at 45° 35'N and 122° 07'W.

• Read with considerable interest G. R. von Kronenberger's article, "The Metric Challenge," (January, 1978).

I find it accurate and very informative, with one exception. It stated that "President Andrew Johnson signed a bill in 1886 permitting the use of metrics . . ." Whereas this bill created metrics as the legal system of measurement in the United States, our customary measurement of foot, pounds, and gallons is the accepted, but not the legal, measurement.

Kenneth Mager
Idaho Bureau of Weights & Measures

• It appears the first challenge of "The Metric Challenge" is to complete the article after reading the first column.

John P. Fiala
Warm Springs, OR

• Just read "The Metric Challenge" in the January, 1978, issue, and want to congratulate you for printing a practical, factual article on the subject. Your readers were given an excellent dissertation on the U. S. situation regarding metrication.

In case your readers are interested in answers to the questions asked most frequently about our changeover to the metric system, plus some guidance on an easy way to learn the everyday metric units, the U.S. Metric Association has prepared a mailer that is available for just 50¢ to cover costs of printing and mailing. Write U.S. Metric Assn., Sugarloaf Star Route, Boulder, CO 80302, enclosing 50¢ for *Answers to Questions You May Have About U.S. Metric Conversion.*

Valerie Antoine, Vice President
U.S. Metric Association, Inc.
Northridge, CA

Letters must be signed and may be edited. Address to: Letter Editor, *The Elks Magazine*, 425 West Diversey, Chicago, Illinois 60614.

"I lost 5 inches from my waistline..."

says Bill Parker

"...over 7 inches from my waist and tummy"

says Nancy Blair

ALL IN JUST 3 DAYS WITH THE MOST ASTOUNDING *Waist and Tummy Reducer*

Astro-Trimmer™

GUARANTEED TO REDUCE YOUR WAIST AND ABDOMEN 4 TO 8 INCHES IN JUST 3 DAYS OR YOUR MONEY BACK!

"...and it was a piece of cake–no diets, a simple ten minute program that got rid of the inches for good–and just look at the difference in my appearance! The inches have not come back–here is a product which did everything it promised–and more."

BILL PARKER

"I wouldn't have believed the inches could come off so fast–4" off my tummy–over 3" off my waist in just three 10 minute sessions. It really shaped up my figure–I just couldn't be more thrilled!"

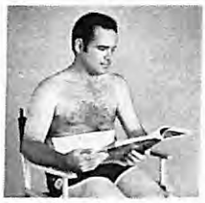
NANCY BLAIR

AFTER
Bill Parker...over 5" off waistline in just 3 days.

AFTER
Nancy Blair...her incredible results in just 3 days.

HERE IS HOW IT WORKS:

Bill wraps the Astro-Belt completely around his waistline, before hooking the Astro-Bands to a convenient doorway. He is then ready to perform one of the pleasant, marvelously effective Astro-Trimmer movements–just about 10 minutes.



Now Bill simply relaxes a few moments with his Astro-Belt in place. His Astro-Trimmer movements have triggered the Astro-Belt's incredible inch-reducing effect which goes on working even as he relaxes.

After his brief period of relaxation, Bill removes his Astro-Belt. His waistline is already tighter and trimmer. Bill lost 2 1/4 inches on his waistline the very first day–and over 5 full inches from his waistline in just 3 brief ten minute sessions.

Startling discovery–thousands of users are finding the Astro-Trimmer to be the most sensationally effective and the most fun to use slenderizer of all time. It is a marvel of ease, comfort and efficiency –and a pure joy to use. The Astro-Trimmer's totally unique design consists of a double layered belt: a soft nonporous inner thermal liner which wraps completely around your mid-section producing a marvelous feeling of warmth and support–and a sturdy outer belt that attaches you to the super duo-stretch Astro-Bands which you hook to any convenient doorway. These duo-stretch bands enhance your slightest movements and transmit their effect–greatly magnified–directly to the inner thermal liner of the belt to produce an absolutely unequaled inch-reducing effect. In fact, for sheer inch loss, the Astro-Trimmer is supreme. Try it for yourself–at our risk–just slip on the belt, hook it up, stretch and perform one of the easy-to-do movements in the instruction booklet and watch the inches roll off. Men and women from 17 to 70 are achieving sensational results from this ultimate inch-reducer. Results like these:

Laurie Jensen–"It was easy and so much fun. The Astro-Trimmer totally transformed my figure–took 3½ inches off my waistline and 5 inches off my tummy in just 3 days–and best of all, the inches stayed off."

Fred Masters–"No matter what I tried–dieting, exercise–I was never able to get rid of the roll around my mid-section. Then Astro-Trimmer came along and reduced my waistline 6 full inches–from 38½ to 32½ inches–in just 3 days without dieting."

Denise Dean–"Was amazed! After just 3 days on the Astro-Trimmer program I lost a total of 9 inches!"

How many excess inches can I lose with the Astro-Trimmer? How many excess inches do you have? Look what Bill and Nancy did in just 3 days. Many users lose 2 or more inches from their waists and 2 or more inches from their abdomens the very first day. Not everyone will do this. The degree of inch loss will vary with individual body response. However, this matchless body shaper melts excess inches off the waist, abdomen, hips and thighs with such amazing speed that if your waist and abdomen aren't a total of 4 to 8 inches trimmer after using your Astro-Trimmer for just 3 days and if you don't lose these inches without dieting and in only 5 to 10 minutes a day, you may simply return your Astro-Trimmer and your money will be refunded.

No risk–no obligation–money back guarantee. So-called "waist trimmers" and reducers have been nationally advertised for as much as $19.95 and more. Yet the sensational new Astro-Trimmer which trims and slims excess inches far faster, far more effectively than anything we have ever seen–is being offered for only $9.95 with a complete money back guarantee. If you are not satisfied that the Astro-Trimmer is the fastest, the most effective waist reducer you have ever used, it will not cost you a penny. So if you want a trimmer, more ideally proportioned body–right now–send for your Astro-Trimmer today.

ORDER NOW FOR A SLIMMER, TRIMMER WAISTLINE THIS WEEK!

Astro-Trimmer™ P.O. Box 3140, Dept. EK5, Monterey, Ca. 93940

Please send me Astro-Trimmers along with complete easy-to-use instructions. I understand my results are guaranteed and, if within 2 weeks I am not completely satisfied, I can return my Astro-Trimmer and get my purchase price immediately refunded.

I enclose $9.95 for each Astro-Trimmer plus .90 each for postage and handling.

☐ **Check** ☐ **Money Order** **No COD's accepted.** **PLEASE CHARGE TO MY:**

☐ Diners Club ☐ Mastercharge ☐ BankAmericard ☐ Visa

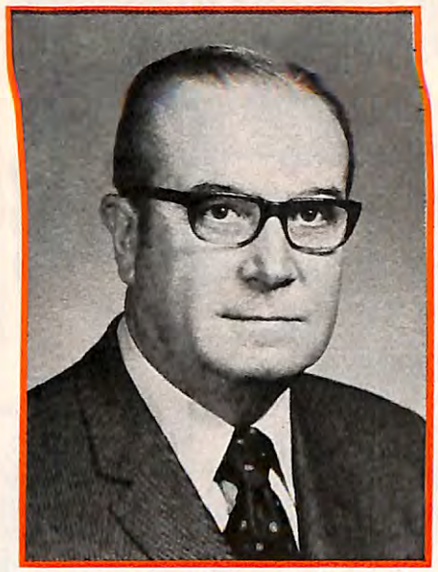
Charge Account No _____ Exp Date _____

Man: Waist Size _____ Woman: Waist Size _____

Name _____

Address _____

City _____ State _____ Zip _____



Saranac Lake, New York, Lodge No. 1508 Presents Leonard J. Bristol for Grand Exalted Ruler

Saranac Lake, New York, Lodge No. 1508 of the Benevolent and Protective Order of Elks, in its regular session on December 28, 1977, unanimously resolved to respectfully present to the Grand Lodge the name of its most distinguished member, Leonard J. Bristol, for the office of Grand Exalted Ruler for the year 1978-79.

Brother Bristol was born in New York City on April 28, 1919. When he was eight years old, his family moved to Peekskill, New York. He attended the parochial and public schools of that city and was graduated at the Peekskill High School in 1937. He received his pre-medical education at New York University and at the end of his junior year was accepted at The Long Island College of Medicine. He was awarded his Doctorate of Medicine in 1944.

Following his internship at St. Catherine's Hospital, Brooklyn, New York and his Radiological Residency at The Long Island College Hospital, he served as Assistant Radiologist at the National Naval Medical Center, U.S. Navy Hospital at Bethesda, Maryland. He was also a full-time fellow in Radiology at The Johns Hopkins University Medical School, Baltimore, Maryland.

His keen interest in lung diseases was the primary reason for his migration from Johns Hopkins Hospital to "the little village in the Adirondacks," Saranac Lake, New York.

In September, 1948, he accepted appointments to the Clinical and Research Staffs of the Trudeau Sanatorium and the Edward L. Trudeau Institute. His work at these centers led to national recognition.

In 1949 he became Director of the Department of Radiology of Trudeau Sanatorium, and presently is Director of the Department of Radiology of the Trudeau Institute, Inc., at Saranac Lake, New York.

He is a Special Consultant to the Center for Disease Control, National Institute of Occupational Safety and Health, Education and Welfare, Morgantown, West Virginia. He was also a contributing member to the 1971 International Classification of Radiographs of the Pneumoconioses. Brother Bristol is a Diplomate of the American Board of Radiology and a Fellow of the American College of Radiology. He is also a member of: American Medical Association; Eastern Section American Trudeau Society; Franklin County Medical Society of which he was President 1965-66; New York Medical Society; Saranac Lake Medical Society, and is a Charter Member of the Northeastern New York Radiological Society.

Although extremely busy at his profession, Brother Bristol found time to serve his community as well. He is a third degree member of the Knights of Columbus; American Legion Post No. 447; and the Saranac Lake Rotary Club for the past 28 years, serving as President in 1969. He also served on the Saranac Lake Central School Board of Education for a period of sixteen years, thirteen of which were as its President, as well as being a member of the Board of Directors of the New York State School Boards Association.

Initiated into the Saranac Lake Elks Lodge No. 1508 on February 22, 1950, he immediately became active in all Lodge activities. Starting as Esquire he progressed through the chairs and became Exalted Ruler during the year 1956-57. He later served for seven years on the Board of Trustees of the Saranac Lake Lodge. Currently he is on the Advisory Board of the Past Exalted Rulers Association of his home Lodge.

In recognition of his distinguished service to Elkdom and the community, the Saranac Lake Lodge voted him an Honorary Life Membership in 1957.

Along with remaining extremely active in his own Lodge, his devotion to Elkdom assumed wider dimensions and added responsibilities. A Past President of the New York State Elks Association, Chairman of the New York State Scholarship Committee for two of his six years of service, he is currently a member of its Advisory Committee and a Director of the New York State Elks Major Projects, Inc.

In addition to his appointment as District Deputy Grand Exalted Ruler by the then-Grand Exalted Ruler William A. Wall in 1961, he has also served the Grand Lodge on the State Associations Committee. Brother Bristol was Chairman of this Committee from 1971 through 1973. He was then appointed a member of the Grand Lodge Activities Committee and in 1974 was elected to a four-year term on the Board of Grand Trustees, presently serving as its Chairman.

Brother Bristol is married to the former Virginia C. Gallagher. They are extremely proud of their seven children: Noreen (Mrs. Donald Oslander of Madison, Connecticut), Kevin of Middletown, New York, Kathleen (Mrs. Terry Bailey of Saranac Lake, New York), Dennis of Dallas, Texas, and Michael, James and Eileen of Saranac Lake, as well as their five grandchildren. His son Kevin is a member of Middletown, New York Lodge No. 1079 and son-in-law Donald Oslander is a member of Westbrook, Connecticut Lodge No. 1784.

Therefore, Saranac Lake, New York, Lodge No. 1508 proudly and respectfully presents Leonard J. Bristol as its candidate for the office of Grand Exalted Ruler, with confidence that his earnest and diligent efforts in behalf of his own Lodge and his splendid contribution to the New York State Elks Association and to the Grand Lodge, together with his excellence in leadership, make him an outstanding candidate for this high office.

Frederick Oberst, Exalted Ruler
Emery J. Fullaytor, Secretary

The day you turn 55 you can receive your AARP membership card. It's a card that can be important to you right now. Because once you have it, you're eligible for all the benefits and services of AARP.

What is AARP?

AARP is the American Association of Retired Persons. Non-profit, non-partisan and non-governmental, it's an association of over 10 million vital Americans. And one AARP membership of $3* a year enables both you and your spouse to join them in taking full advantage of all AARP offers.

The New Social Security.

AARP is probably the only national organization in this country that offers people over 55 so many different and important ways to take full advantage of their age.

When you consider that all AARP's other benefits and services are yours to take advantage of, it's easy to see why our members call us the new Social Security.

The Advantages of Your AARP Card.

• Information about eligibility for Group Health Insurance coverage to supplement Medicare or other basic health insurance.

• A Pharmacy Service that lets you buy the drugs and medical supplies you need at prices that average, according to a leading consumer magazine report, "only 2.9% above wholesale" and delivers them to your home, postage paid.

• Free educational materials on retirement planning, nutrition and health maintenance.

• Information on auto and life insurance specially tailored for people over 55.**

• 2800 Local Chapters where you can meet new friends and participate in community activities.

• Special programs on Consumer Information and Tax Aide assistance by IRS volunteers.

• The chance to find interesting part-time or temporary employment in a number of metropolitan areas through "Mature Temps" an AARP recommended service.

• The chance to strengthen AARP's Legislative Program which informs and advises legislators about the special interests of all older people.

• Special group travel tours and special discounts at leading hotels throughout the country.

• Subscriptions to our two special interest publications—Modern Maturity and the AARP News Bulletin.

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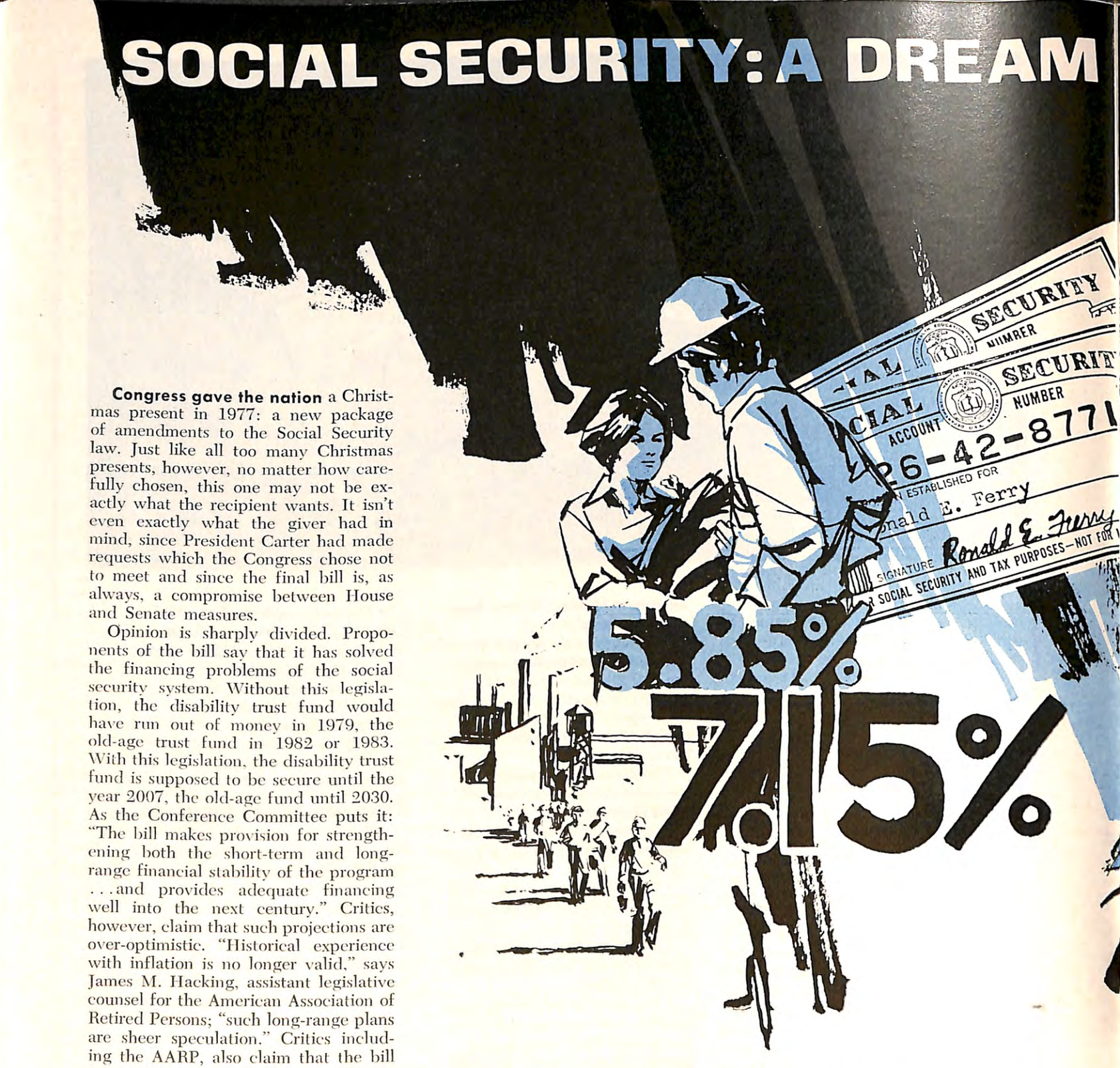
SOCIAL SECURITY: A DREAM



Congress gave the nation a Christmas present in 1977: a new package of amendments to the Social Security law. Just like all too many Christmas presents, however, no matter how carefully chosen, this one may not be exactly what the recipient wants. It isn't even exactly what the giver had in mind, since President Carter had made requests which the Congress chose not to meet and since the final bill is, as always, a compromise between House and Senate measures.

Opinion is sharply divided. Proponents of the bill say that it has solved the financing problems of the social security system. Without this legislation, the disability trust fund would have run out of money in 1979, the old-age trust fund in 1982 or 1983. With this legislation, the disability trust fund is supposed to be secure until the year 2007, the old-age fund until 2030. As the Conference Committee puts it: "The bill makes provision for strengthening both the short-term and long-range financial stability of the program . . . and provides adequate financing well into the next century." Critics, however, claim that such projections are over-optimistic. "Historical experience with inflation is no longer valid," says James M. Hacking, assistant legislative counsel for the American Association of Retired Persons; "such long-range plans are sheer speculation." Critics including the AARP, also claim that the bill is a disastrous inflationary measure which will create as many problems as it may solve.

What, exactly, does the bill provide?

Its major provision, designed to raise $227 billion in additional revenue from 1979 through 1987, is a sharp increase in payroll taxes. The tax rate for employed workers will rise from 5.85 percent in 1977 to 7.15 percent in 1987; the tax rate for the self-employed will go from 7.9 percent in 1977 to 10 percent in 1987. At the same time the wage base itself will rise, even more sharply, from $16,500 in 1977 to $42,600 in 1987. The wage base actually rises by legislative mandate, step by step, only to $29,700 in 1981. Thereafter it will rise in line with inflation in wages. With an assumed inflation rate of 5.75 percent, government actuaries are projecting a 1987 wage base of $42,600.

The impact: Where a middle-income wage-earner was paying 5.85 percent on earnings up to $16,500 in 1977 (although he may have earned considerably more), or a maximum of $965, the same worker, if his wages keep pace with inflation, will be paying 7.15 percent of $42,600 in 1987, or a maximum of $3,046. Lower-income workers are affected too. The government estimates that a worker who earns $10,000 in 1978, on which he pays $605, will earn (with inflation) $18,600 in 1987, on which he will pay $1,330 in social security taxes. When social security began, back in 1935, a wage-earner paid 1 percent of the first $3000 in earnings—or a maximum contribution of $30. Times have certainly changed.

The tax increases under the 1977 legislation will begin in 1979. The bigger bite you see taken out of this year's paychecks reflects previously-mandated

RENEWED?

by Grace Weinstein

increases: the 1978 contribution is 6.05 percent of earnings up to $17,700; the maximum tax is $1,071.

The legislation is primarily a tax measure. But it does include other provisions:

It "decouples" social security from the double effects of both wage and price inflation, ending an error which crept into the system in 1972, and thereby eliminates a substantial portion of the long-range deficit. From now on, with a five-year transition so that those about to retire will not lose out, initial benefits will be adjusted for wage inflation while later benefits will be adjusted once each year to reflect the cost of living.

The earnings limitations on retirees have been changed but not eliminated. In 1977 retirees could earn up to $3000 a year without losing any portion of social security benefits; in 1978 that figure was to rise to $3,240. Under the new legislation, retirees between the ages of 65 and 72 may earn $4000 in 1978, $4500 in 1979, $5000 in 1980, $5500 in 1981 and $6000 in 1982 without having any benefits withheld. The present law, with its maximum of $3,240, will continue to apply to beneficiaries under the age of 65. Those over 72, as in the past, may earn as much as they can or want to, without penalty; in 1982 that advantage will be extended to those over 70.

No change has been made in the provision that, once the ceiling is reached, $1 in retirement benefits is withheld for every $2 earned. No change has been made in the provision that the ceiling applies only to earnings, not to dividends or royalties or interest. But there is another change: the removal of monthly calculation of post-retirement earnings. Until now, seasonal employment was recommended to retirees because full social security benefits were retained for any month in which earnings did not reach 1/12th of the earnings limitation. This is no longer the case. Earnings will be calculated strictly on an annual basis.

Remarriage over age 60 will no longer be penalized through the reduction of benefits for widows or widowers; the much-publicized "living in sin" of elderly couples, striving to avoid financial penalties they could ill afford, will no longer be necessary.

A divorced spouse will now be able to receive spouse's benefits if the marriage lasted at least ten years; the previous requirement was twenty years.

The incentive to retire at 65 has been slightly changed: the previous law provided that retirement benefits were increased 1 percent a year for each year that a worker continued to work after 65 and did not take benefits; the new legislation increases this retirement credit to 3 percent, beginning in 1982.

That's the Christmas package. Does it fit? Or should it be returned?

The legislation is primarily a financing bill, not an overhaul of the system. It maintains two long-standing principles: that the system be funded only through contributions based on payroll taxes, and that those contributions be made equally by employers and employees. The Carter Administration had

Social Security: A Dream Renewed?

requested changes in both principles. Because unemployment rates directly affect social security revenues—when fewer people are working, fewer people are making contributions—the President had suggested that limited transfers be made to the social security trust funds from general revenues in years in which unemployment exceeded 6 percent. The Administration had also suggested that employers pay social security taxes on total payroll, without reference to the wage base, thereby making employer contributions higher than those of employees. Congress rejected both proposals.

If social security were to draw on general revenues, even on a limited basis, it would undermine the long-held belief that social security is an insurance system in which benefits are a direct return of worker contributions. But social security is not, in fact, an insurance system and never has been. Social security is a pay-as-you-go system in which the contributions made by today's workers are used to fund the benefits received by today's retirees. This intergenerational transfer system worked well, with a minimum tax burden on younger workers, as long as there were a great many younger workers for every retiree. Those numbers, however, have been shrinking for years. Right now three workers are paying the benefits for one retiree; in not too many years, that ratio will be two to one. At the same time benefits have steadily risen. In the future, under the new legislation, the average retired worker can expect to draw benefits equal to about 43 percent of wages at retirement. Low-income workers, under a weighted formula, will draw about 60 percent, and higher-income workers proportionately less.

If you are retired or on the verge of retirement, the increased benefits that Congress has granted over the years probably look very good. If you are a younger worker, paying for those benefits, it may well seem an intolerable burden. Using general revenues would reduce some of that burden, or, at least redistribute it. Using general revenues would not, in fact, be terribly radical: every other western nation uses general revenues to fund at least part of its old-age program and, perhaps more to the point, the founders of our own program expected that by the 1960s contributions would come from three sources: employees, employers, and the government itself. J. Douglas Brown, who headed the Social Security Advisory Council in 1937-38, explained in a letter to the *New York Times* in May 1977 that "The planners of O.A.S.D.I. . . . were convinced that, as the system matured, Government contributions would be necessary and fully justified to preserve the integrity of the system." So far, at least, Congress does not see it that way.

The immediate fiscal problems, in any event, have been solved. Nonetheless, many observers agree that the legislation is a patchwork job which does not address the social security system, or its long-range problems, as a whole. Specifically, the bill fails to address the issues of societal change, as reflected in the ever-greater numbers of working women, and of universal coverage.

Social security legislation, drafted in the 1930's, reflected the 1930's image of the American family: a wage-earning father and a mother who stayed at home and tended to the children. That image is not valid in the 1970s; in fact, it has been estimated, it currently fits just 16 percent of American families. Of all working-age women 54 percent are now in the labor force; 44 percent of all married women work outside the home. Yet social security regulations continue to maintain the fiction that most women stay at home.

Under these regulations, designed to protect dependents, a woman is entitled to either one-half of her husband's retirement benefit *or* to a benefit based on her own earnings, whichever is larger. Since women, on the average, earn less than men, and since their working lives are often interrupted by child-rearing, most women do better with social security based on their husband's benefits. But this means that a woman who has never worked outside the home can collect as much, in many instances, as the woman who has worked for years and who has paid social security taxes for years. As more and more women work outside the home, often driven by the same inflation that affects social security in other ways, the inequity produces more and more outcry. So far all the outcry has produced is the appointment

(Continued on page 64)

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Is Your Youngster Suicidal?

by Ernie Holyer

A ten-year-old California boy came home from school and told his mother he was going to visit a friend. When the boy failed to show up for supper, his father called the police. By midnight, a missing person's report was filed. Next day, the boy was found, hanging by a clothesline in the garage of his family's home. Authorities listed his death as suicide.

⊙ A thirteen-year-old New York boy excused himself from Sunday dinner, saying he was not hungry. He withdrew to his room and shot himself with a .22 caliber automatic which had been hidden in a drawer of his parents' bedroom. The father ran upstairs and found his son, shot through the heart.

⊙ A fifteen-year-old Minnesota girl quit attending school and alienated herself from family and friends after the accidental death of her boyfriend. She became so emotional the parents told her to snap out of it. The girl had been a valedictorian of her grammar school graduating class and was a member of her high school honor society. The parents knew that a bright girl like their daughter would come to her senses, and the girl finally did cheer up. Reassured by her promise to return to school the next day, the parents were shattered on finding their daughter unconscious in

her bed. A suicide note and empty pill bottles told the story.

Youngsters across the country are committing suicide at an alarmingly increasing rate, and experts are warning parents to be alert for danger signs.

Suicides among children and adolescents baffle parents and society alike. Why do young people attempt to end their lives prematurely? What are some of the factors responsible in creating suicidal youth? What, if anything, can parents do to recognize the problem within their families, prevent it, or help a child who might already be suicide prone?

Self-annihilation has been known since biblical times. Poets romanticized it, and mental health experts have elevated its study into a special science in our time.

How big is the problem? Should average parents be concerned about it? Dr. Mark Antonucci, Director of the Suicide and Crisis Service, Santa Clara County, California, says, "Parents definitely should be concerned about suicide. Self-chosen death is the second highest killer of young people, after accidents. Probably two to three times as many suicides cannot be identified as such, since many accidents, autos and motorcycles, are the result of reckless behavior. That kind of a death may be a suicide on a subconscious level, rather than an active consideration of taking one's life."

According to the American Association of Suicidology, the suicide risk is directly correlated with advancing age. It is nonexistent in children under five, rare in children under nine, increasing in the early teens, and staggering in the late teens and early twenties.

In the two decades between 1954 and 1973, the suicide rate for 15 to 24 year olds rose from 4.2 to 10.6 per 100,000 Americans. Over the past five years, the number of suicide attempts by teenagers increased 400 percent. Increases in attempts of self-destruction also have been reported in children as young as six to eleven years of age.

Suicide claims the lives of about 35,000 Americans each year. Because suicides are not always reported as such, the true figure may be closer to 100,000.

"In our county, 205 people committed suicide last year," says Dr. Antonucci. "Of that portion 33 percent were young people between the ages of 20 and 29, making them the largest group of people who commit suicide in the Santa Clara County (an affluent, urban community near San Francisco)." He also noted that there were eleven people in the 10 to 19 age group, including an eleven and twelve year old.

Experts estimate that for each completed suicide some eight additional youngsters attempt self-destruction. Why do they do it? Suicide has been called "a cry for love," and "a cry for help." Many suicide notes and explanations by attempters stress that "Nobody cared whether I lived or died."

Suicidal children have in common a feeling of worthlessness, of not being loved, and not being wanted. "Suicide could be committed on a subconscious level, built or based on a lot of unhappiness, or a sense of not fitting in, not being either a child or adult, not having a peer group relationship or identification," says Dr. Antonucci.

Dr. Richard H. Seiden, Associate Professor in Residence, School of Public Health, University of California, Berkeley, states, "Suicide in the young is particularly tragic since they frequently do not seem realistically aware of their own mortality. . . a child may wish to kill himself but not to die. That is, death is simply and tragically equated with running away or escaping from an unbearable situation. Without the realization that death is final, a child measures his life's value with a defective yardstick."

Experts believe that children think of death as being reversible. Supposedly children have this concept because of their difficulty in distinguishing between reality and unreality.

"Young people don't have the opportunity to learn about death and many don't conceptualize the finality of death," stresses Dr. Antonucci. "Children are protected from death because of the breakdown in the family. There are not as many family members around with whom they have close connections. Even if Uncle Fred or Aunt Sally dies, it doesn't mean anything. And probably the children don't attend any funeral or burial services. Many children therefore reach early adulthood without having learned about death or their mortality. This, I think, accounts for a lot of recklessness."

Evidence suggests that suicidal adolescents suffered a severe disturbance in their early childhood in terms of parent-child relations. This disturbance becomes more pronounced in the adolescent period when it creates significant communication gaps within the family. Suicidal youngsters are described as sensitive, lonely, unhappy children who may have many acquaintances but lack close and meaningful relationships.

Studies reveal that many suicidal students suffered the loss of a parent. Some had parents who were themselves suicidal. Many suicides were committed by children of college-educated parents in professional occupations. Others came from homes with a history of economic stress, illness, alcoholism, parental discord, or abandonment.

In such unhappy environments, children get the feeling of being "a burden" to their parents early in life. Instead of developing a sense of optimism, these youngsters develop feelings of unworthiness. These negative feelings, combined with a child's helplessness, lead to a hopeless rage and dangerous depression. Failing to develop a basic trust in people or the confidence to succeed in life, these children withdraw inwardly while desperately trying to please their parents (on the outside).

Dr. Antonucci comments, "Sometimes we consider the normal child one who grows up well liked by parents and family, one who is very meek, does well in school, is a good athlete, or things like that. But in some instances that person is really a depressed, repressed personality, one that hadn't much opportunity to expand into his own world to become his own person."

In the past five years teenage suicide attempts increased 400 percent . . .

Dr. Edwin S. Shneidman, Professor of thanatology and director of the Laboratory for the Study of Life-Threatening Behavior, U.C.L.A., reports findings of a study involving thirty patients, all male, Caucasian, and superior in intelligence when tested as a child (*Psychiatric Annals*, November, 1976). This major university-based longitudinal study revealed a "psychologic autopsy" of patients who later committed suicide.

"For these bright persons, the decade of life between ages of 20 and 29 was a critical period," states Dr. Shneidman. "In it, their psychodynamic patterns, their neuroses, and their choice of mate, whether supporting or competitive, turned out to play a vital role. A number of additional findings related to early parent-child relationships . . . emerged. A strained relationship with the father, coupled with the feeling of being rejected by him was a poor augury. This, together with a subtly competitive spouse and a physical illness . . . seemed to make up a typical prodromal pattern in the suicidal adult. But the relationship with the parent seemed to set the scene: . . . The suicidal person is one who believes that he had not had his father's love and seeks it symbolically without success throughout his life, eventually hoping, magically, to gain it by a singular act of sacrifice or expiation."

Other findings conclude that estrangement from (or loss of) her parents may prompt an adolescent girl to

find a parental (or love) substitute in a boyfriend. When this all-important new relationship fails, the girl may court death as a lover.

How can parents detect suicidal tendencies in their young? "One clue that I would always look for, whether it is a child or adult, is changes in behavior," says Dr. Antonucci. "I'd watch the child that is normally active and energetic and suddenly becomes depressed, irritable, unmanageable, or withdrawn. Pay particular attention to someone who is saying, 'I'd be better off dead,' or 'You'll miss me when I'm gone.' I'd make it a habit to check out those kinds of statements. Find out what that person means. In other words, treat any gesture seriously.

"One of the key factors in suicide is that people become very much alone and depressed, very isolated," Dr. Antonucci adds. "Pay close attention to the isolated child, the withdrawn child that doesn't have a lot of friends, or doesn't relate well to other children his own age. Sometimes a child or young adolescent encountering first love, breakup of a relationship, or a first sexual experience may be in danger. Any kind of traumatic experience can spell danger, even one that doesn't seem so traumatic. For instance, the grade conscious youngster who brings home a bad report card may feel like 'what's the use?' "

What can parents do to prevent suicidal tendencies in their young? "I'm not sure we can prevent the suicidal tendencies. Perhaps the best we can do is to recognize the symptoms," says Dr. Antonucci, "but a loving, caring, and supportive family can provide stability for emotionally distressed children. The environment of the family is very important; it makes a difference whether it's conducive to a child's learning and being able to develop his personality, or whether the child is continually repressed or somehow restricted.

"The biggest job this society has is that of parenting, but it's the one we're least equipped for," Dr. Antonucci admits. "We learn about parenting from our own parents. The same child-rearing methods get passed on from generation to generation without a big break or deviation. As we become more educated and aware, we begin to deviate from our parents' methods, but in a pinch we always fall back on the method that Mom and Dad used on us, whatever that was. Sometimes our response is to do the opposite of our parents which creates just as much trouble."

What should parents do when a child gets in trouble? Dr. Antonucci thinks that "What is really important is an understanding parent who is willing to sit down and listen to a child, one who will be there and will be supportive, one who will make the young person feel like whatever they're doing, although the parent may not approve of a particular behavior, that they still care about the child as a person."

Should parents let their children get away with anything then? Not according to Dr. Antonucci (himself a parent). He points out, "Children need limits that are realistic for them, that they can test. Children are always test-

(Continued on page 39)

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Lady Be Good (Count Basie and the Orch.)
When You Were Sweet Sixteen (The Ink Spots)
Music Makers (The Harry James Orch.)
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Green Eyes (Tommy Dorsey Orch.)
Navy Fight Song (Glenn Miller Orch.)
Boogie Woogie (Tommy Dorsey Orch.)
To Each His Own (Ink Spots)
In The Modd (Glenn Miller Orch.)
Yankee Doodle Boy (Norman Brooks Orch.)
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Sing, Sing, Sing (Benny Goodman Orch.)
Frankie & Johnny (Lena Horne)
You Made Me Love You (Judy Garland)

SOUNDSTAGE III
SONGS (ARTIST)

You'd Be So Nice to Come Home To (Kate Smith)
Got a Pebble in My Shoe (Ella Fitzgerald)
Don't Get Around Much (Duke Ellington)
I've Got a Crush on You (Frank Sinatra)
This Can't Be Love (Johnny Desmond)
Somewhere Over the Rainbow (Judy Garland)
Don't Fence Me In (Shep Fields Orch.)
Moonlight Cocktail (Glenn Miller Orch.)
So Rare (Jimmy Dorsey Orch.)
Bugle Call Rag (Benny Goodman Orch.)
If I Didn't Care (Ink Spots)
Twilight Time (Les Brown Orch.)
Heartaches (Ted Weems)
Taking a Chance on Love (Tommy Dorsey)
Red, Red Robin (Sportsmen)
I'm Getting Sentimental (Tommy Dorsey)

SOUNDSTAGE IV
SONGS (ARTIST)

Ghost of a Chance (Mel Torme)
When I Take My Sugar (Shep Fields Orch.)
Side by Side (Kate Smith)
Harbor Lights (Shep Fields Orch.)
Woodchoppers Ball (Woody Herman Band)
Swanee River (Tommy Dorsey Orch.)
Best Things in Life Are Free (Frank Sinatra)
Elmer's Tune (Lawrence Welk Orch.)
Cuddle Up A Little Closer (Ink Spots)
Flat Foot Floogie (Louie Armstrong)
Little Brown Jug (Glenn Miller Orch.)
That Old Devil Moon (Johnny Desmond)
Somebody's Taking My Place (Ted Weems)
Sophisticated Lady (Duke Ellington Orch.)
Wish You Were Here (Judy Garland)
Don't Squeeze Me (Lena Horne)

SOUNDSTAGE V
SONGS (ARTIST)

Velvet Moon (Harry James Orch.)
I Wonder Why (Bing Crosby/Judy Garland)
I Had the Craziest Dream (Harry James)
Ain't Misbehavin' (Fats Waller)
A Slow Boat to China (Dick Haymes)
I'll Be Around (Anita Ray)
Tuxedo Junction (Glenn Miller Orch.)
Song of India (Tommy Dorsey Orch.)
Blue Skies (The Sportsmen)
Habanera (Glenn Miller Orch.)
Perfidia (Billy Daniels)
If I Had You (Benny Goodman Orch.)
Red Sails in the Sunset (Sportsmen)
Swing Low (Tommy Dorsey Orch.)
People Will Say We're in Love (Kate Smith)
Rock-a-Bye Basie (Count Basie Orch.)

SOUNDSTAGE VI
SONG (ARTIST)

You Do Something to Me (Frank Sinatra)
Kalamazoo (Glenn Miller Orch.)
All of You (Johnny Desmond)
Me and My Shadow (Shep Fields Orch.)
Music Maestro Please (Tommy Dorsey Orch.)
All or Nothing at All (Billy Daniels)
Oh, Look at Me Now (Dick Haymes)
At Last (Glenn Miller Orch.)
Coffee Time (Les Brown Orch.)
But Not Like You (Benny Goodman Orch.)
Sunday Kind of Love (Anita Ray)
April in Portugal (Ted Heath Orch.)
I've Got the Sun in the Morning (Bing Crosby)
This Love of Mine (Tommy Dorsey Orch.)
Linger Awhile (Shep Fields Orch.)
The Man With a Horn (Harry James Orch.)

SOUNDSTAGE VII
SONG (ARTIST)

Say It Isn't So (Ted Weems)
Rock-a-Bye Your Baby (Judy Garland)
Chattanooga Choo Choo (Glenn Miller Orch.)
Maria Lena (Tommy Dorsey Orch.)
April in Paris (Count Basie Orch.)
The Poor People of Paris (Lawrence Welk)
Don't Worry 'Bout Me (Mel Torme)
Poor Butterfly (Benny Goodman Orch.)
Marie (Tommy Dorsey Orch.)
Isle of Capri (Shep Fields Orch.)
Sentimental Journey (Les Brown Orch.)
American Patrol (Glenn Miller Orch.)
Peanut Vendor (Stan Kenton Orch.)
Just You, Just Me (Frank Sinatra)
My Heart Stood Still (Dick Haymes)
Frenesi (Al Goodman Orch.)

SOUNDSTAGE VIII
SONGS (ARTIST)

Serenade in Blue (Glenn Miller Orch.)
When My Sugar Walks (The Sportsmen)
So Far (Dick Haymes)
Prelude to a Kiss (Duke Ellington Orch.)
Stompin' at the Savoy (Benny Goodman Orch.)
There Are Such Things (Tommy Dorsey Orch.)
Got the World on a String (Bill Daniels)
A Fine Romance (Shep Fields Orch.)
Blue Moon (Les Brown Orch.)
Cherokee (Charlie Barnett Orch.)
Full Moon Empty Arms (Lawrence Welk Orch.)
I Know Why (Glenn Miller Orch.)
It Ain't Necessarily So (Pres Prado Orch.)
Jeepers, Creepers (Louie Armstrong)
Tennessee Newsboy (Frank Sinatra)
Moonglow (Al Goodman Orch.)

SOUNDSTAGE IX
SONGS (ARTIST)

I Found A New Baby (Benny Goodman Orch.)
I've Got My Love To Keep Me Warm (Les Brown)
I'll Never Smile Again (Tommy Dorsey Orch.)
Let's Put Out the Lights (Shep Fields Orch.)
I Can't Believe That You're In Love (Mel Torme)
After You've Gone (Benny Goodman Orch.)
Blue Champagne (Glenn Miller Orch.)
Stardust (Al Goodman Orch.)
Sleepy Time Gal (Harry James Orch.)
Hold Tight (Andrews Sisters)
Tenderly (Kate Smith)
I Can't Get Started (Johnny Desmond)
Polka Dots and Moonbeams (Frank Sinatra)
Claire De Lune (Glenn Miller Orch.)
This Time the Dream's on Me (Dick Haymes)
Chasing Rainbows (Lawrence Welk Orch.)

SOUNDSTAGE X
SONGS (ARTIST)

Ten O'clock Jump (Count Basie Orch.)
There Must Be A Way (Shep Fields Orch.)
Anvil (Glenn Miller Orch.)
I Can't Give You Anything (Mel Torme)
Who's Sorry Now (Kate Smith)
I Don't Want to Walk (Anita Ray)
Sunny Side of the Street (Tommy Dorsey)
Come Rain or Come Shine (Kate Smith)
Sleepy Lagoon (Harry James)
Drigo's Serenade (Glenn Miller Orch.)
There's a Small Hotel (Johnny Desmond)
Don't Be That Way (Benny Goodman)
Champagne Waltz (Lawrence Welk Orch.)
Once In A While (Tommy Dorsey Orch.)
Begin the Beguine (Al Goodman Orch.)
Why Was I Born (Frank Sinatra)

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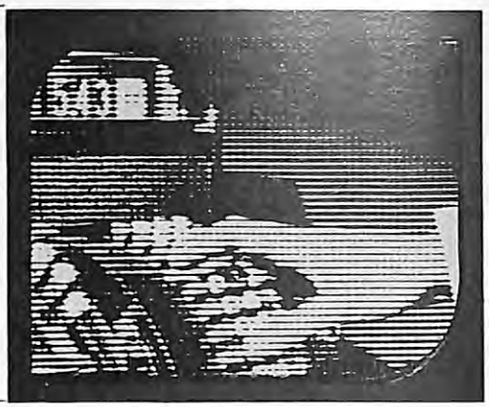
by John C. Behrens



COUNSELORS CAN SAVE YOU MONEY

A business friend made a surprising remark to me recently. We were talking about when a proprietor should seek outside help. "I know how you feel about that," I said, reminding him of a day when he even refused to hire an accountant to handle his taxes. "That day is gone," he replied with a grin. "Now I get regular advice from pros. More important, they've saved me money."

While my friend's revelation apparently doesn't represent the attitude of the vast majority of business owners, I believe he's discovered what a growing number of proprietors recognize as a need today: expert advice on complex subjects. Considering the mountain of government regulations at state and federal levels and the rapid changes taking place in marketing, distribution, insurance needs, consumerism, energy conservation, personnel benefits, and safety procedures just to name a few, it's no wonder the day of the counselor has arrived for the harried proprietor.

Yet, some independent business owners still aren't convinced; they are still suspicious of the advice they could obtain.

"You are correct that businessmen are often reluctant to spend money for outside help," says Bernard S. Browning, president of General Business Services, Rockville, Maryland. GBS is the only commercial, national service for small business offering a multitude of counseling, he points out.

"This attitude is usually due to a lack of knowledge on where help is needed or the fact that they are inexperienced and have never used an outside consultant. GBS is somewhat unique in that we work with clients on a continuing basis rather than a one time project. We have clients that have been with us since we opened for business in 1962. A business owner may pick up general information from a variety of sources and we encourage our clients to do so, but they need help to give it specific application to their business. Our society is becoming more and more specialized and the smart business owners are aware of this."

What are the basic problems proprietors face?

According to Browning, GBS counselors find the chief difficulties are management and financing. "Better management covers many items but it could be boiled down to lack of completed staff work. For example, many many new businesses begin operations without doing adequate market research, have no business plan, inadequate budgeting and a complete lack of understanding of all that is required of them to be successful. Venture capital is another serious problem for small business, and all indications are that it will become worse in years ahead unless the government in its tax reform proposals makes provisions for incentives to small business investors. Unfortunately, such incentives are characterized as 'tax loopholes' in the media and popular opinion."

Furthermore, Browning continues, proprietors simply don't have time to digest the tax information and planning options that could be available to them under the law. "This again is particularly true of new business owners. Those who have been in business so often have delegated this responsibility to an actual bookkeeper, lawyer, etc., who often cannot keep abreast of the tax law changes and the client unknowingly may suffer."

How can a business service provide the small proprietor with such assistance for a price he can afford?

Says Browning: "The secret of providing top quality service at a very attractive fee is volume. By spreading the costs of development as well as research libraries and staff over thousands of clients you can deliver to the user far more for a given price than any individual or small operator could offer. One specific example in our services is the Tax Advisory Service for clients. By answering inquiries from thousands of small business clients we can maintain a professional staff who quickly can take advantage of research facilities and handle several inquiries of the same type at one time. The range of client fees with GBS may vary from $300 to $3000 depending upon the extent of the services provided.

GBS representatives work on an annual fee basis providing the business owner with a list of specific tasks or services that will be provided so that he knows exactly what he is getting and what he is paying for the year. Where possible to identify, we recommend the task or service be listed rather than having it solely on a per hour basis. An hourly fee for general consultation may be the only fair

(Continued on page 46)

NEWS OF THE LODGES

PGER Bob Pruitt and his secretary Henrietta

The Brothers of **Southside Jacksonville, FL, Lodge** observed the exchange of certificates and checks recently. Est. Lead. Kt. George Scheibler received five certificates worth $500 for the Harry Anna Hospital from Brother Herman Berner, while ER Lee Ray presented a check to Brother Henry Kelly for the Jacksonville Police Athletic League. Est. Loyal Kt. Michael Kavanaugh, district chairman, delivered Foundation certificates to Brothers M. Robert Barnett, Harry Knight, Trustee Earl Jorgensen, and Secy. Charles Marseilles.

Mr. Bruce Hevel (right) and PGER George Klein

The initiation of seven sons of Elks took place at **Prince George's County, MD, Lodge** recently. Visiting DDGER Marland Deen welcomed John and Gene Morris, Charles Mills, David Avery, Carl Harkleroad, Steve Miller, and Ray Beitzell to the order. The Brothers of Prince George's County also recently contributed $275 to the Presidential Classroom for Young Americans program. The money will send Parkdale High School student Patti Powers to Washington, DC, where she will learn firsthand about the structure of the federal government and obtain an understanding of democracy.

Open house festivities were held by **Kansas** Elks in the newest building constructed for the state major project, the Kansas Elks Training Center for the Handicapped. The facility will house three of the Training Center's seven departments: the work activity program, projects-with-industry, and the resource group. Dedication ceremonies were conducted by PGER George Klein, A. F. Casado, mayor of Wichita, Max Field, administrative coordinator of the Sedgwick County Mental Retardation Governing Board, SP Larry Meyer, and Ronald Gabbert, president of the Training Center's board of directors.

The key to the city of **Opelousas, LA,** was bestowed on PGER Willis McDonald (second from right) during a recent visit to the local Elks lodge. Brother Vernon Schwartzenburg (second from left), city councilman, made the presentation to the city's visiting VIP, while ER Thomas Murrel (left) and DDGER James Caillouet observed.

Life in **Georgia** has been busy for PGER Robert Pruitt recently. The GL Advisory Committee, the National Convention Committee, and the National Service Committee are among the Elks duties which demand the time and dedication of the PGER, whose work load is eased by the assistance of his secretary Henrietta.

Ex-New York Yankee and Hall of Fame pitcher Whitey Ford recently visited **Hamilton, NJ, Lodge.** Brother Ford, who has been an involved Elk for about 20 years and is presently the Commissioner for the New Jersey Slow Pitch Umpires Association, was greeted by PDD and PSP Thomas Rhodes Jr., PERs Charles Luft, Stanley Hughes, Esq. George Ward, PDD Robert Foley, and DDGER Francis Patsey, members of several local lodges.

The Brothers of **Holiday Isles, FL, Lodge** thanked the Elks' ladies who have donated a freezer, carpeting, jewels of office, and a total of $2,500 to the lodge during the year. Pres. Catherine Chrisman most recently contributed $400 to the lodge.

Young athletes were honored by two lodges recently. A sports awards banquet was held by **Plantation, FL, Lodge.** Over 200 children and parents attended the affair, the guest speaker for which was Coach Hal Blitman of Broward Community College. Ann Moriarty, the first girl to participate in the basketball league in eight years, received a special All-Star award and the Most Improved Player award. In **Pennsylvania,** the first-place little league baseball team sponsored by **Titusville Lodge** received trophies from Chm. Joe Chalmers and ER William Ellis.

The state of **Massachusetts** paid tribute to Frank Dangoia, the Circle District's Elk of the Month. SP Albert Murphy, State Trustee William Maguire, ER Dominic English, and SDGER W. Edward Wilson were among those who congratulated the Randolph Lodge Brother.

A gala evening of dinner and dancing was held at **Meadville, PA, Lodge** to welcome GER Homer Huhn, Jr. ER Russell Graham, PDD Clifford Daniels, DDGER Emil Hessinger, and PGER E. Gene Fournace were among the celebrants who also joined the GER at a brunch which followed the previous night's activities.

PGER Willis McDonald's visit to Opelousas Lodge

BACKGAMMON, dominoes, and checkers were among the games Americanism Chm. Herbert Baker and ER E. Raymond Benway presented to Capt. Libia Robinson, director of nurses, and Capt. Victor Stetka, commanding officer of the U. S. Naval Regional Medical Center at Newport, RI. The games were collected by the members of Newport, RI, Lodge for the benefit of those who are patients at the Medical Center.

THE MORTGAGE of Dalton, GA, Lodge went up in smoke recently at a ceremony in which the lodge officers participated. ER Melvin Lake (center) put a candle flame to the $81,958 note, while (from left) Chap. Fred Childs, Secy. Harry Moore, Esq. David Owens, Est. Loyal Kt. Mike Moore, Est. Lead. Kt. Mike Bailey, and In. Gd. Steve Townsend cheered him on.

THE ANNUAL trip by the members of Prince George's County, MD, Lodge to the veterans hospital in Washington, DC, was undertaken again this year. (From left) Vets Chm. Joseph Dooley, Est. Lead. Kt. William Moore, ER Walter Piechowicz, and Est. Loyal Kt. Robert Hess (right) presented $1,025 in four checks to C. H. Corsaro, assistant director of the hospital. The contributions were for the television fund, social services for indigent patients, the Christmas fund, and the coffee fund for outpatients.

A FLAG retirement ceremony was held by the members of Encinitas, CA, Lodge recently. Participants in the proceedings included (from left) VP Harvey Tedder, SP Donald Luce, ER J. W. Sheridan, Chula Vista ER James Fergus, San Diego ER Thomas Smith, PER William Hansen, Escondido ER Melvin Hogan, Lester Box, and Arnold Bennett.

AN INVESTMENT in youth for the future was behind Bismarck, ND, Lodge's contribution to the Boy Scout program. A check was presented by ER W. J. Brintnell to Ralph Fisk, district Boy Scout executive, while Trustees Chm. Ed Weimer and Secy. William Sprynczynatyk observed.

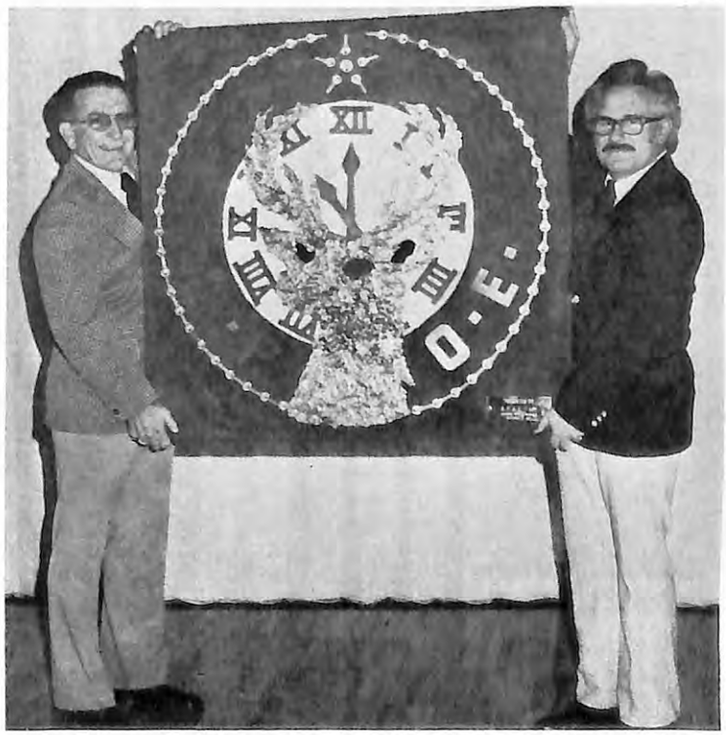
OVER SIXTY certificates of appreciation were presented to Brothers and Elks' ladies by ER Jim Dellos and Blood Bank Chm. Robert Shelton for total individual blood donations of from one to over 10 gallons. Among the Elks' ladies of San Mateo, CA, Lodge who received their certificates during a luncheon was Marie Gibson, who contributed over four gallons.

TEXAS State Vets Chm. E. F. Burgdorf (left) and DDGER Harlan Starnes (right) presented a plaque to PDD Buddy Ferguson for his work with the veterans in the Texas Gulf Coast District. The award was given to Brother Ferguson during a meeting of state Elks.

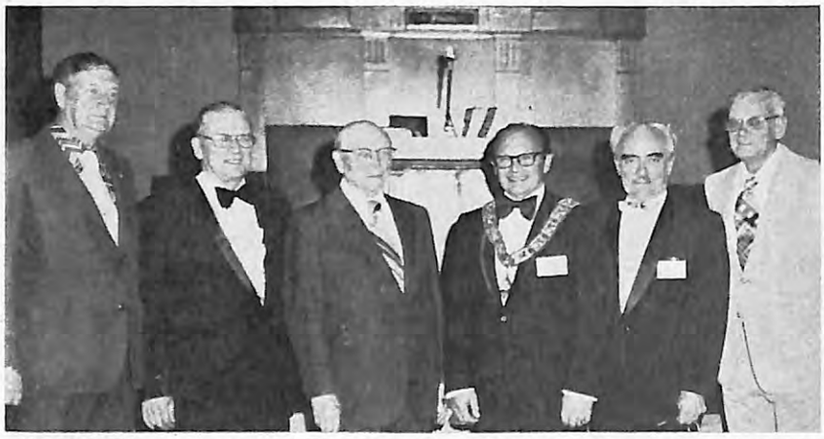
PANA, Illinois, Lodge joined the Veterans of Foreign Wars Post No. 4431 in conducting outdoor services recently. The commemorative ceremony took place in Kitchell Park at the site of a World War I monument.

AN UNUSUAL Elks emblem was presented to Beatrice, ND, Lodge by John Metcalf (right), a locksmith, who utilized keys in constructing the emblem. ER Joe Stiefvater accepted the display, which was made from 1,023 keys and weighs 50 pounds. The keys in Mr. Metcalf's design were from the old lodge building from which the Brothers moved during the past year.

THE INITIATION of family members, the celebration of his 31st birthday, and the visit of DDGER Ted Mickelson (right) made a recent evening at Yankton, SD, Lodge a memorable one for ER Russell Jurgensen (left). Brother Jurgensen presided at the ceremony which brought his father David (second from left), and his brothers Steven and Lowell (third and fourth) into the order. Following the initiation, all of those present joined the ER for a birthday celebration.



DIGNITARIES who gathered for the dedication of Manila Lodge's new quarters in the Philippines included PGER Horace Wisely (second from left), PGER Gerald Strohm (right), and U.S. Ambassador David Newsom (second from right). A National Foundation award, which will be placed in the new building, was presented to ER William Councell (center) and Secy. August Elzingre by PGER Wisely.



THE CURRENT South Central DDGER, Don Abraham (third from right), was greeted at Corvallis, OR, Lodge by five Past District Deputies. (Standing, from left) E. N. Butler, PGER Frank Hise, Fred McHenry, William Raw, and W. Harold Kennedy were the five former office-holders who extended the Corvallis welcome mat to the visiting dignitary.

A PLAQUE was presented by DDGER Adjutor Pare (left) to PDD Charles Walker for the latter's work with hospitalized veterans. Brother Walker's efforts on behalf of veterans covered the East District of Maine.

DONATIONS and raffles provided the funds with which Rock Island, IL, Lodge purchased a wheelchair for four-year-old Stacey Hoover. Est. Loyal Kt. and Youth Chm. Al Nessler (right) presented the chair to Stacey's grandfather Tom Huges (second from left) and her aunts Sherry (left) and Mary Huges.

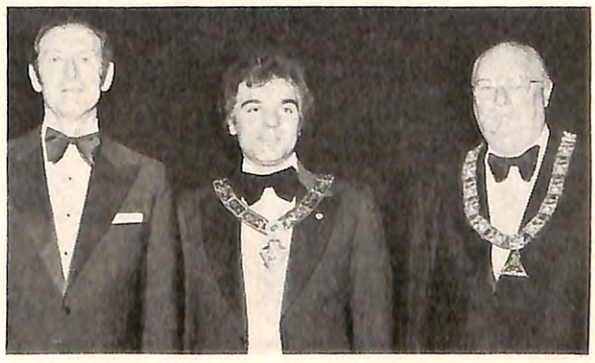
FLAGS for the classrooms at Christ the King School were presented by Hillside, NJ, Elks to school representatives Mrs. G. Seylaz (second from left), Father O'Connor (center), and Sister Lucille Coviezzo. Americanism Chm. Walter Reuter (left) and ER Frank Mann Sr. (right) gave the flags on behalf of the lodge in conjunction with the Brothers' project to provide any fraternal, religious, charitable, or governmental agency with flags.

THE OPENING of a new building was celebrated by Caldwell, ID, Elks with a Friday night banquet and a Saturday dedication ceremony. Guests and members who attended the dedication included (front row, from left) Chap. Henri Pilote, Est. Lead. Kt. Jack Hughes, Treas. Archie Stradley, Esq. Kenson Pollard, Est. Lect. Kt. Phil Morford, (second row, from left) Tiler Wayne Larson, Est. Loyal Kt. John Fredricks, In. Gd. Al Uargason, Secy. Coleman Ensign, and (third row, from left) GL Committeeman B. J. Bybee, SDGER Philip West, PGER Frank Hise, ER Virgil Isaacson, and DDGER L. Dan Rowell.

WERTHAN WEIL (center), Exalted Ruler of Jacksonville Beach, FL, Lodge, presented a $200 check to Hugh Ferguson Jr. (left), assistant director of the VA Hospital at Gainesville, while Ralph Thomas, chief of voluntary services, observed. The funds were donated by the lodge for the purchase of electric razors needed in the hospital wards.

◀ **TRAINING** in cardiopulmonary resuscitation (CPR) is given at Alameda, CA, Lodge by the Alameda Chapter of the American Red Cross, whose aim is to train one person out of five in the community to render on-the-spot aid to victims. (From left) ER Grant Eaton joined Red Cross Chapter Chairmen Brother Pat McDermott and Brother Adam Stonehouse, and instructor Dr. Basili Pataka in practicing the CPR technique.

A STEREO with an eight-track tape recorder, AM/FM radio, and two sealed speakers was donated by Reno, NV, Lodge to the local veterans hospital. H. C. Potter (left), hospital director, accepted the gift from Chm. George Hawkins and thanked him for the lodge's generosity.



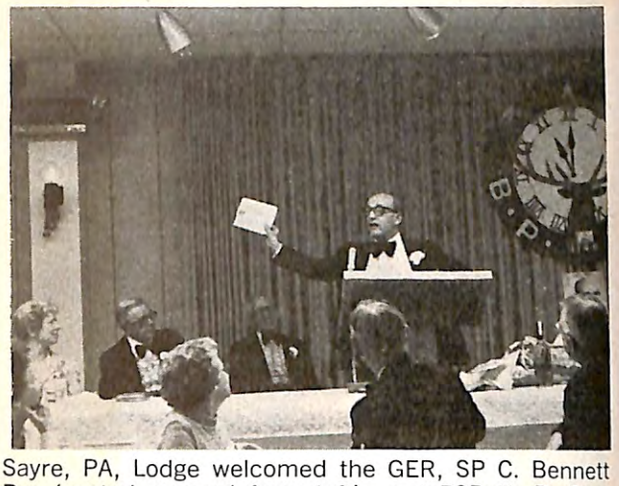
A GATHERING of Brothers at Queens Borough (Elmhurst), NY, Lodge was highlighted by the presence of Grand Treas. George Balbach (right) and guest speaker Vincent Naro (left), who are Justices of the Supreme Court of the state of New York. ER Joseph Fabrizi organized the lodge's program and welcomed the two guests.

LODGE VISITS

GRAND EXALTED RULER HOMER HUHN, JR.

A visit to Logansport, IN, Lodge was made by GER Homer Huhn, Jr. (second from right) and his wife Jo for the celebration of the lodge's 90th anniversary. Among the dignitaries who joined in the festivities were (from left) Grand Secy. Stanley Kocur, PGER Glenn Miller, a member of Logansport Lodge, and ER Robert Fettig. SP Joe Stevens, PSP and National "Hoop Shoot" Director Gerald Powell, GL Committeeman J. Floyd Beldon, Past Grand Trustee William Collisson, GL Committeemen Stanley Mascoe and P. W. Loveland Sr., and DDGER Norman Green were also in attendance.

Mark Twain's tall stories were related by radio personality Bill Moeller (center) to guests at an informal reception held by Centralia-Chehalis, WA, Lodge in honor of GER Homer Huhn, Jr. (second from right). (From left) DDGER Fred Oakes Jr., Grand Trustee Frank Garland, and ER Harland Forrest were among the Washington Elks who greeted the GER and "Mark Twain."



Sayre, PA, Lodge welcomed the GER, SP C. Bennett Dry (seated, second from left), and PSP N. P. Chacona (third) to a dinner-dance recently. Brother Huhn (standing) thanked the lodge members for a pewter wall plaque and a U.S. Savings Bond which they had presented to him.

In recognition of Mason City, IA, Lodge's program of service to hospitalized veterans, GER Homer Huhn, Jr. (left) presented a plaque to the Brothers. ER Jerald Ames accepted the token from the GER during a meeting of Iowa Elks, which was held in Des Moines. Brother Huhn and guest PGER Glenn Miller, state sponsor, addressed the assembly of over 500 Elks and ladies.

The diamond anniversary of Vancouver, WA, Lodge was celebrated recently by the local Brothers and their guest GER Homer Huhn, Jr. (second from right). A cake, which measured over four feet tall, was baked by member Al Price in tribute to the lodge's 75-year history. State Public Relations Chm. Bob Burns (left), Brother Emil Schimil (second from left), and DDGER Fred Oakes Jr. were among those who exchanged greetings with the GER.

B. The Farmer's Home — Winter

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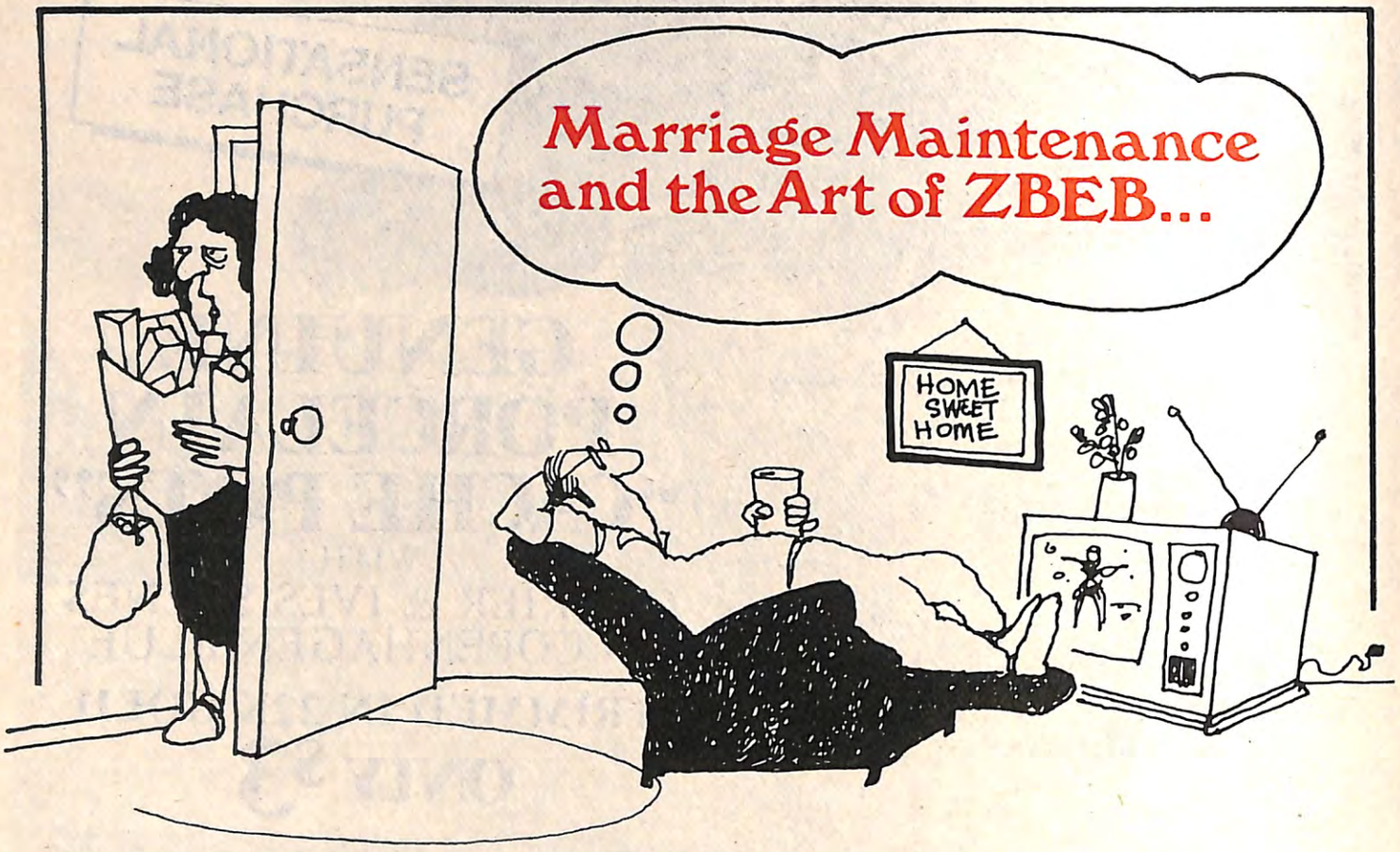

by John Ellerbach

☐ She comes home from shopping carrying boxes of variegated dimensions stacked high and jutting splendorously from her limbs like precious shards of rock crystal glimmering in the sun. It is Saturday and she has shopped and conquered the sales and she wants to share the jubilation with her husband. Although she nearly swallows the car keys she manages to crouch and press her nose to the doorbell. The tube is blasting out a ball game. Why won't he answer? She wrests a pinky free and futilely caresses the slippery doorknob. Isn't the man aware that she is hunched at the door laden with bargains, fatigued at the pinky, and still wincing from the acrid metal taste in her mouth? Of course he is. But this husband is one of millions of conscientious ZBEBers and therefore, for her own good, he must pretend to be asleep on the recliner. And it isn't easy to feign a catnap—it requires years of discipline and restraint. Every Saturday the shopper's husband must battle deep-seeded solicitous impulses to keep from running to the door to help.

All ZBEBers have one goal: to ensure the personal growth of their wives by maintaining a balance of power in the political arena of marriage. Inside, all still burn with chivalrous intent but they willingly suppress it because they realize that the blossoming personhoods of their wives are at stake.

But it is not just out of consideration for the healthy autonomy of his wife that the aforementioned husband desists from pampering her. It is also because he must share the delicate duty of budgeting with her. He contributes with a strategy of ZBEBing (pronounced ZBEBing). And we have already witnessed one important tactic in the Zero Based Enthusiasm Budgeting (ZBEB) scheme—pure neglect. Later you will see why neglect on the part of the husband is vital to the balance of power in a healthy modern marriage.

Out of a genuine regard for his wife's individuality the husband faking a fitful slumber has gladly turned the charge accounts and the checking account over to her without so much as a censorious glower when he finds that she is overdrawn and charged to the hilt for the third time in as many weeks. He has long since abandoned the chauvinistic attitude that all wives are irresponsible spendthrifts. Instead he subscribes to the ZBEBers creed which states that all women are *individuals* who: "have inherited the same pesky chromosome that has seemed to snub the process of evolution since the time of the first ape mates. An errant genetic enzyme forced a level-headed Eve into heavily exceeding Adam's take home pay at Eden's Giant Spectacular Once In a Lifetime Going Out of Business Fig Leaf Bonanza. This minute hunk of protoplasm (branded *spend!*) is especially active on Saturdays and is unfortunately programmed to totter precariously on the precipice of bankruptcy. No liberated woman is to blame for an uncontrollable activation and secretion that temporarily suspends good sense and spawns sprees and binges."

Every wife who needs to realize her full potential in a trusting environment but who is also sporadically bushwhacked by a budget-ravaging chromosome should definitely have a husband who practices the art of ZBEB.

ZBEB takes those attributes errone-

ously attributed to the husband since the time of Eve's big boo boo and turns them into a creative science. All ZBEBers take great pride in effectively utilizing the classic stereotypic characteristics of the husband: indolence, neglect, insinuation, prevarication, and indifference. But the old story wherein the husband, obese and prone to belch, sits in front of the tube, sips a beer, and ignores his wife, is truly a myth. These days no husband really does that unless he is ZBEBing. Any practice like that is actually loathsome to all males. So if your husband is pretending to have a good time doing it, it only means he loves you.

Below is a typical ZBEB situation. It shows a husband using an economic stability restoration ZBEB procedure. Listed are five Wife Phases and five Counter Moves by the ZBEBer. Remember that in this case the ZBEBer has several goals. First, he must underplay her exuberance every chance he gets. Secondly, he must make sure that few of her purchases ever reach the fifth phase—Banishment. Next, he must keep her from going shopping in the middle of the week. And finally, he must be a crafty manipulator, subtly persuading her to take back the most expensive purchase.

Wife-Phase I: *A Display of Pride*
ZBEB Counter: *Neglect*

He is plopped in front of the tube. She has soaked and is now bandaging the foot she used to kick the door in. He has yet to acknowledge her presence. He squeals for the quarterback; he curses the referee. But his real concern is her; he is preoccupied with her needs. (This is evident because he is watching a tennis match.)

"John," she utters so sweetly that he must fight the urge to nibble on her ear, "I want to show you what I've bought."

He does not look up. "Hmmph?" He shakes the beer can and pretends to scowl. "Honey, would you get me another beer?" But he agonizes inside for the sacrifice he makes—he must watch her hobble to the kitchen.

Before he can finish the beer she has spread out on the floor a dazzling array of boxes. "John," she coos so helplessly that he wants to lavish praise, assist her in any way he can, and recite encouraging words, "Look!" She displays a stunning pastel dress with a lace bodice, tiny leg-of-mutton sleeves, and a v-neck with a modest plunge (she only hopes he can recognize it's a dress). Two pant suits (one gaucho), another dress, a navy blue wrap-around skirt, a sheer form-fitting tank top, two pairs of shoes, and a congregation of what they used to call "unmentionables" (now they're Cross Your Hearts, No Nonsenses, and I Can't Believe It's A...) round out the exhibition. She carefully parts each filmy inside sheet as if it were a tabernacle cloth. She is his priestess of high fashion. He yearns to fall to his knees and worship the vestments that will enhance the gift of her beauty. But he cannot. The next four phases are crucial. He must only grunt, grimace, and slight, on his way to the closet and the Paralyzing Admiration Phase.

Wife-Phase II: *Paralyzing Admiration*
ZBEB Counter: *The rag remark*

Everything has been put away. She now stands before the closet in a reverential trance marvelling at the new selections that are "most definitely her." "John, this dress is so beautiful I don't know if I can bring myself to wear it anywhere. What if I get a spot on it or it accidentally tears?"

"Don't worry about it, honey. Any material that's absorbent and rips easily will be excellent for washing the car."

Good move. This item will now become an active part of her wardrobe. You have brought her back down to earth with a veiled jab and yet you have made no incriminating judgment on the garment itself. Proceed to the next phase, John.

Wife-Phase III: *But where...?*
ZBEB Counter: *You're right...*

"John, why don't we ever go anywhere where I can wear it?"

"What about tonight... Richards' party?"

"No, that wouldn't look right."

"How about the church banquet this Thursday?"

"Are you kidding?"

"Well, what about..."

"No, I'm afraid this dress won't fit at any occasion." (She waits for "Oh, darling, but of course it will." But as a

Marriage Maintenance and the Art of ZBEB...

(Continued from page 27)

ZBEBer he knows he cannot succumb to comforting.)

"I guess you're right. It probably isn't appropriate for any occasion."

Her finger goes to her lips in rumination. "But what's wrong with Richards' party? And how about the church banquet? Yes, the banquet. . ."

Wife-Phase IV: *TOTIG (The only thing I've got)*
ZBEB Counter: *The pudgy implication.*

The day after the party she goes to the closet again. "I just don't have a thing to wear to the banquet." (John is aware of the pitfalls. He would never ask the following: "Why don't you wear the same dress you wore to Richards' party?" or "What are you talking about; you've got a whole closet full of clothes!") He replies, "That blue skirt did seem a bit tight around the hips, and that gingham top you wear with it—did it lose its shape at the cleaners?"

Now not only will she prove that everything in her entire wardrobe fits but she will also show him that she can coordinate some outfits to make even more outfits.

Wife-Phase V: *Banishment*
ZBEB Counter: *Honesty*

Occasionally he checks the musty recesses of her closet. He inspects the steel cabinet in the basement and the storage boxes in the attic. Sometimes, no matter how good a ZBEBer he is, a few get away. He understands that clothes wear out and styles change but is particularly vigilant of something banished to cast-off limbo before its due time. The article in question is a camel hair sweater with simulated alligator trim. She bought it on a whim. "I happened to find that camel hair sweater with simulated alligator trim in the attic," he says, "I never much cared for it—too faddish. And with those beads and that Pocahontas skirt and feathers—yuk!" It will be immediately returned to wardrobe duty. He doesn't worry because he knows she will get more wear out of it. Maybe she'll wear it when she washes the floors. She is too prudent to wear it again in public, especially after her best friend laughed at the moccasins and the spear.

Finally, after successfully handling all the phases, John decides to treat them both to a Friday night on the town. He hopes that she will wear his favorite dress, the other one she bought Saturday but hasn't had a chance to wear. Although it was very expensive he likes the dress so much he thinks maybe they can afford it.

He is in luck. Although a ZBEBer never directly tells his wife what to wear, she must have sensed something. As they get ready she does select his favorite.

He no longer has to pretend. Real enthusiasm comes spewing forth. "Wow! I love it! You look so young, so slim, so attractive! And it matches your eyes!"

She frowns disbelievingly. "Aw, I really don't care for it. I'm taking it back tomorrow." She goes to the bedroom to put on the camel hair sweater with the simulated alligator trim—the thing he worked to retrieve from banishment. Now he wishes he could take the spear and put it out of its tailored misery.

All things considered though, it has been a week of effective ZBEBing. Tomorrow she does return the most expensive purchase. Of course, after she returns the dress, she is sure to return home carrying many more boxes of variegated dimensions stacked high and jutting splendorously from her limbs like precious shards of rock crystal glimmering in the sun. . . ■

ELKS NATIONAL SERVICE COMMISSION

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

The Altoona Veterans Hospital received a 17-inch color television set, 1,000 paperback books, puzzles, and games from the Elks of Lewistown, PA, Lodge. Vets Chm. Jess Havice presented the items to the hospital officials.

Alameda, CA, Lodge invited 17 young men from Oak Knoll Naval Hospital to a holiday open house. The gentlemen partook of a turkey and ham buffet, and spent the afternoon talking with Brothers Bill Pitts (seated, left), Russ Roberts (standing, right), and ER Grant Eaton (second row, third from right).

Ten television sets, 17 boxes of paperback books, 55 decks of playing cards, and a $100 check for canteen books were presented by Brothers Henry Ray (second from left), Ed Glover (third), Vets Chm. Henry Capucille (fourth), and ER Richard Haws (sixth) to the vets hospital in Durham, NC. The gifts from Raleigh, NC, Lodge were accepted on behalf of the patients by Al Kan (left), Jim Williams (third from right), chief of recreation, and John Arledge, hospital director.

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By Claude Gerard

If you're like most lawn owners, you've been advised again and again to dig up your lawn to rebuild areas that have died. More advice is to lime, seed, rake, roll the soil, weed and feed. In short, traditional grass experts tell you to replant your lawn the same old way. What they don't add is that you will get the same old results!

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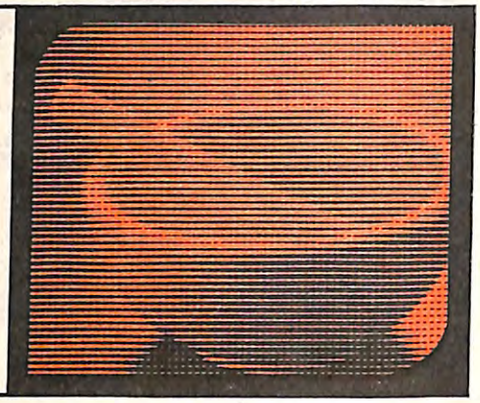
MEDICINE AND YOU

by Larry Holden



ENZYME TECHNOLOGY: NOW AND IN THE FUTURE

Imagine an injection that will dissolve painful slipped discs without surgery. Or a chewing gum that eliminates cavities. Or a substance that speeds up the recovery process after a heart attack. Or a way to accurately signal the presence of a tumor in the body.

All of these are already possible or may one day be possible through research in the fast developing field of enzyme technology, according to Dr. E. Kendall Pye, a leading enzyme research scientist at the University of Pennsylvania Medical School.

"Enzymes are responsible, essentially, for life as it exists today. We wouldn't be able to have life at all without enzymes," points out Dr. Pye. Found in all living organisms, enzymes are tiny nonliving protein molecules, which speed up the chemical reactions that support all forms of life. In the human body alone there are more than 1500 different enzymes, which make such vital functions as the movement of muscles, the process of breathing and the digestion of food possible.

"About 60 percent of the dry weight of most living cells is enzymes," explains the noted enzyme researcher. "They're biological catalysts which allow reactions to take place within the cell. These reactions provide energy for the cell to live and provide the conversion of one material to another material. So enzymes are the building blocks of the cell itself. They are absolutely required for life and for reproduction of the cell and for all other biological processes."

Enzymes already play a vital role in medicine since more and more physicians are employing them to detect and treat a wide variety of diseases and conditions. Additionally, doctors, medical researchers and enzyme scientists working on new ways to improve health care indicate recent enzyme discoveries have opened up many new potential treatments for illnesses, as well as new methods of disease prevention.

"You can use the presence of enzymes in the blood as an indication of a disease situation in the body and you can tell what tissue in the body is actually diseased," says Dr. Pye. "This is a new medical diagnostic application which is just coming into development."

Medical researchers have recently isolated enzymes that can signal the presence of tumors in the body, according to the University of Pennsylvania expert. "When you get a tumor in the body, the tumor seems to 'leak out' certain enzymes. These enzymes, which are rather specific to that tumor, appear in the blood stream. If large amounts of certain types of enzymes are discovered in the blood, it's a strong indication of cancer. The exact type of enzyme can indicate in which body tissue the tumor is located."

Another current use of enzymes is in the diagnosing of heart attacks and in dissolving some types of blood clots.

"When someone has a myocardial infarction," notes Dr. Pye, "a very specific enzyme appears in the blood. If this enzyme is examined very carefully, it's easy to determine that it's from heart tissue. So it's a very good indication the person's had a heart attack.

"Enzymes can also boost the quality of treatment for all thromboembolic diseases, those which occur because of blood clots in the body. These conditions include myocardial infarction, caused by a blood clot in the vessels of the heart; pulmonary embolism, where clots lodge in the lung and phlebitis, which is a clotting of the blood in the leg.

In addition to these applications, Dr. Pye firmly believes enzyme technology will provide us with many more useful and essential products and processes in coming years. Researchers, for example, are working to develop an enzyme chewing gum that would eliminate cavities. If perfected, the gum would release an enzyme that would dissolve the dental plaque (tartar) on our teeth. If the plaque can be dissolved, tooth decay would be virtually prevented.

Perhaps the most exciting potential use of enzymes may be as a "cure" for aging that would extend our average life span to more than 100 years. Although aging research is still in its infancy, some scientists believe enzymes could be used to slow down the effects of aging. While Dr. Pye is confident our average life expectancy may someday be significantly increased, he feels strongly that enzymes, more immediately, will play a major role in improving the quality of our daily lives. ■

Address your comments and questions to Larry Holden, c/o The Elks Magazine, *425 Diversey Parkway, Chicago, IL 60614.*

Tennessee, Washington

MAJOR PROJECTS

This is part of a continuing series on the state major projects. All state chairmen have been contacted by The Elks Magazine *and have been asked to forward information for upcoming articles.*

For a handicapped child, it is a challenge to walk and eventually to run and play with other children. Therapy is necessary to meet this challenge and, as of 1955, the Elks of **Washington** have supported an extensive rehabilitation program for children suffering from cerebral palsy and other physical afflictions.

The Washington Elks Therapy Program for Children, Inc., includes the establishment of 12 mobile units, the support of a trained staff comprised of nine physical and three occupational therapists, and assistance to medical research concerning the causes of cerebral palsy. Basic policies of the program emphasize flexibility for the location at which a child is treated: at home or in a community clinic, the necessity of parental involvement, and the alleviation of the financial burden from the parents.

Two requirements are established by the program: patients must be under 21 years of age and have a prescription from a physician. A family need not be in any particular economic bracket; treatment is free for everyone and it is estimated that 78-80 percent of the patients served by Washington's major project would not be able to afford equivalent treatment on the open medical market.

One aspect of the program's ideological position is that proper treatment for the handicapped ought not be restricted to the attention of only one profession. The expertise of at least both a therapist and a physician is necessary for the progress of a handicapped child. Further, the two must remain in full communication and cooperation with each other; the therapist works from the doctor's prescriptions, while the doctor in turn revises his prescriptions according to the therapist's progress reports.

Along with the active attention of a therapist, parental involvement is enlisted to complete the treatment. By doing so, exercises can be practiced on a daily basis even in the absence of the therapist. In effect, there are four parties aiding the child: a doctor, therapist, parent(s), and the Brothers of Washington.

The dedication of the staff is evidenced by the 2,400 miles each therapist travels per month. The qualities looked for in a potential worker are tolerance, patience, the ability to communicate and cooperate with parents, and, of course, sincere interest in the children's progress. For those women and men who have these characteristics but are not yet trained as therapists, the Elks' program provides scholarships to facilitate their certification.

Despite the problem of communicating information about the major project to all the Washington Brothers who are scattered throughout the state, the therapy program is successful and is fully financed by the Elks. The primary source of support is a charge of $1.25 levied on each member. About 43 percent of the needed income is provided by the sum of this tax. The rest of the cost of operation is met in various ways. The Elks sponsor ball games and hockey games, encourage donations and bequests, and run the Tall Elks and Tall Ladies programs.

The Brothers of Washington and their wives who wish to supplement their per capita contribution to the major project may make a $10 donation per year and thus become a Tall Elk or Tall Lady. After five years and $50 in contributions, the Brother becomes a "silver member," after ten years and $100 he is a "gold Tall Elk," $500 qualifies him to be an "emerald member," and with $1,000 in personal donations he is a "Diamond Tall Elk." From this program within the major project is derived the saying "No man stands so tall as when he stoops to help a crippled child."

At the head of the program is the President of the state association who appoints a Board of Trustees who meet at least four times a year. From the Board, an executive committee is formed which is responsible for the investment and disbursement of all funds. The committee meets monthly and each committeeman oversees the major project activities of at least three lodges. A program manager, who also serves as the Secretary of the state association, works closely with the therapists in coordinating their activities.

Progress has certainly been made by Washington's major project. In 1957 five mobile units were on the road, whereas, 1977 saw 12 traveling all over the state. Twenty years ago there were five therapists who served about 300 children, but now nine physical and three occupational therapists work with over 700 youngsters. Washington Elks continue to look to the future and keep in mind that $18,000 will support an additional unit which can provide therapy for another 60 children.

A Washington therapist helps a child keep his balance.

If you are a resident of the state of **Tennessee** and are interested in pursuing a career in nursing, it is worth your while to investigate the scholarship program run by the Tennessee Elks Association. The Brothers of the Volunteer State chose their major project with an interest in aiding students of good character and academic standing who wish to become nurses but haven't sufficient funds for medical training.

In 1956 an unmarried senior in high school or graduate under 21 years of age had the opportunity to be awarded $600 to help pay the tuition for nursing school. Four people were chosen, one from each of the state's four districts, on the basis of financial need, scholastic achievement, experience as a hospital volunteer, character, and involvement in school, church, and community activities. The scholarships increased to $700 in 1968 and to $900 in 1970, when awards were given to 25 recipients.

Acknowledging the state nursing shortage in 1963, the state association decided to establish a trust fund to support their major project. With the approval of the subordinate lodges, the association dues were increased by 40¢ per capita, thus sustaining the new fund. The intention was to build an account large enough so that its interest alone would be sufficient to expand the scholarship program, and eventually to provide all the funds. The addition of the trust to the major project occasioned the establishment of the Tennessee Elks Benevolent Trust, Inc., in 1970 to administer the

(Continued on page 40)

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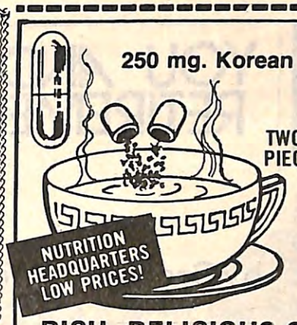

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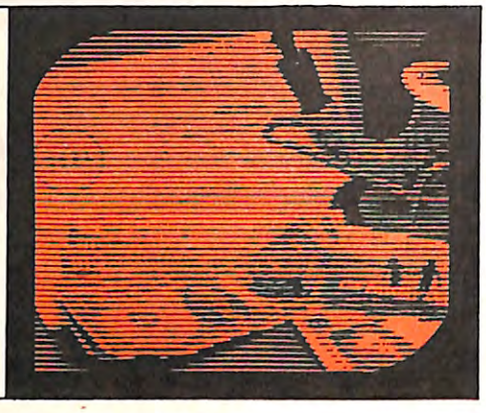
YOU AND RETIREMENT

by Grace W. Weinstein



HOW TO SELECT A NURSING HOME

Fewer than 5 percent of elderly Americans are institutionalized at any one time. But 25 percent of those over 75 need extensive care at some time. You may be faced with the need to choose an extended care facility, for yourself or for an ill or aging relative. If so, it is important to choose wisely.

A nursing home is defined by the U.S. Department of Health Education, & Welfare as *"a patient care facility that primarily provides nursing, medical and rehabilitation care, but also furnishes residential and personal services as well."* There are two kinds of nursing homes: **Skilled nursing facilities,** which provide 24-hour nursing services, regular medical supervision and rehabilitation therapy, and serve convalescent patients and those with long-term illnesses. **Intermediate care facilities,** which provide some nursing care and some rehabilitation but which are primarily concerned with personal care and social services, serve people who are not ill enough to need full-time care but who are not fully capable of living alone.

The type you need will probably be recommended by the patient's physician. But, if you have a choice of facilities in your area, you will want to get recommendations from other people, and to visit each facility before making a decision. The first things to consider:

- Is the home licensed? Are personnel licensed in their respective fields?
- Is the home approved for participation in the Medicare or Medicaid programs? Even if you plan to pay your own way, you will want to know that the home meets federal and state standards established by these programs.
- Is there space available?
- Where is the home located? Is it near a hospital which can provide emergency care?
- What does the home cost? Nursing home costs range from $210 to $420 per week, according to a *Business Week* survey reported in February, 1977, with an average of $280 per week in most metropolitan areas; that average covered only room, meals, and general nursing care.

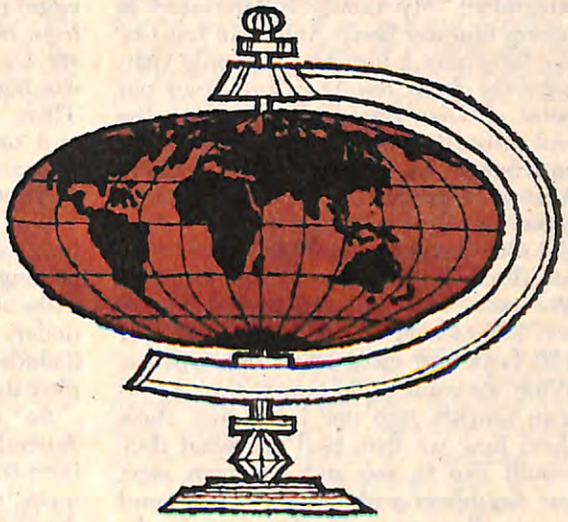
Medicare will pay for covered services for the first 20 days for patients over 65 who have been hospitalized for at least three days, and for all covered services over $15.50 a day for the 21st through the 100th day. But extra charges, which can add as much as 25 percent more to the bill, are often (not always) imposed for physician's services, drugs and medications, physical therapy, diagnostic services such as laboratory work and X-rays, personal services such as personal laundry, telephone calls, and haircuts. Special diets, spoon-feeding, and administration of drugs may be included in the basic charge in some nursing homes, but may be extra in others.

You can get answers to most of the above questions without going near the facility. But the only way to judge what a nursing home is actually like is to pay a personal visit. Talk to the staff, and to the patients, and evaluate what services are actually being provided and in what way. Observe, insofar as possible, therapeutic services, social services and housekeeping services. Spend as much time as possible in the home and visit as many parts of the facility as possible.

Patient participation is important at all levels, including, when at all possible, the initial decision to go to a nursing home. Even then, and especially when it is clear that residence will be permanent, adjustment takes a while. In their excellent book, *You and Your Aging Parent* (Pantheon Books, 1976), Barbara Silverstone and Helen Kandel Human point out: "Already exhausted physically from the strains of moving and emotionally by the assortment of feelings aroused by the move, they must now become familiar with new patterns of living: new daily routines, new rules, and new roommates." Don't expect immediate adjustment. And don't expect that visits home will ease the process; they may only make it more difficult, in the early months, to feel at home in the new residence. Visits to the nursing home, however, by family and friends, are important; they show the patient he or she has not been forgotten, and maintain contact with the outside.

For more information: "How to Select a Nursing Home," ($.90) published by the U.S. Dept. of Health, Education, and Welfare Public Health Service, contains a detailed checklist of factors to evaluate, and is a very useful guide to choosing a skilled nursing facility. It is for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402; ask for Stock No. 017-022-00502-6.

Next: The home care alternative. ■



TIPS FOR TRAVELERS...

by Jerry Hulse

Occasionally this column is given over exclusively to tips for travelers, which is the case this month. It is our desire to smooth the way—whenever possible offering money-saving suggestions. It's our guide for Elks Who Travel. We suggest that you file it away for use when vacation time rolls around this year.

Culture on Wheels

Here's still the best buy in New York: the Culture Bus Circuit. Costs $1.25. Operates Saturdays, Sundays and holidays. Hop on and off whenever you wish (another bus follows up in a few minutes). Sights range from the U.N. Building to Carnegie Hall and the Metropolitan Museum of Art for a total of 22 "culture" stops. For a free copy of the "Weekend Culture Bus Schedule" drop a card to M.T.A., 1700 Broadway, New York City 10019.

Ski Scene

Amtrak is revving up its ski season schedule. The railroad has compiled a couple of tour brochures titled "Pick of the Peaks." One for western skiers, one for eastern skiers. A choice of dozens of ski vacation packages. Anyone buying a complete Amtrak tour saves 40 percent on round-trip coach fares. For copies of "Pick of the Peaks" brochures write to Amtrak Travel Center, P.O. Box 311, Addison, IL 60101.

For the Golfer

Golf Digest magazine has published a guide listing 250 hotels and resorts that combine golf with sales meetings, and conventions. Hotels and resorts are listed by state. Reprints available by sending 50 cents to *Golf Digest* "Places to Meet," Box 475, Norwalk, CT 06856. (States include Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Massachusetts, Michigan and Mississippi.)

Valley of Sun

Phoenix gets popular this time of year. It's big with sun worshipers. Planes shuttle back and forth with an amazing regularity. Some of the West's greatest resorts are found in the Phoenix-Scottsdale area. The Arizona Biltmore, for one. Mountain Shadows and Camelback Inn also get raves. A new four-color brochure outlines the attractions: golf, tennis, restaurants, suggested driving tours, shopping centers. Copies available from the Phoenix & Valley of the Sun Convention & Visitors' Bureau, 4621 N. 16th St., Suite 106A, Phoenix, AZ 85016.

Alaska Blue Book

Here's a nifty free guide—the Alaska & Yukon Blue Book. Information on tours, weather, clothing, cruises, hotels-motels (contains prices), hunting, fishing, wilderness camps, car and camper rentals, ferries, railroads, etc. This is a paperback, 112 pages. Copies available from Western Airlines sales offices or by writing to Regional Sales, 6733 S. Sepulveda Blvd., Los Angeles 90045. Fits snugly in a shirt pocket or purse.

Camping Guide

The National Park Service has published a new pocket-size guide ("Camping in the National Park System"). Tells all about services in more than 400 campgrounds in 99 park areas (including the Virgin Islands and Hawaii). Most parks operate on a first-come, first-served basis. Others require reservations. You'll get all the answers in this booklet. Send a check or money order for 70 cents to Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. (Ask for G.P.O. Stock No. 024-005-0068-1.)

Climate Charts

Dr. Vincenzo Marcolongo, founder of International Assn. for Medical Assistance to Travelers (IAMAT), has a new series of climate charts. More than 1,400 cities and towns listed (worldwide). Besides temperatures, the charts contain tips on water, milk, food conditions. Copies are free with IAMAT membership. Besides the climate chart, members receive the following:

- A medical directory listing English-speaking doctors in 120 countries.
- A membership card entitling the holder to preset medical fees overseas.
- A "traveler's clinical record."
- A world immunization and malaria risk chart listing required (or recommended) inoculations.

Australian Farm Holiday

Occasionally a letter arrives that gives even an old travel pro the urge to pack his bags and flag down a jet. Consider this one from Mrs. C. M. Smith of Australia: "My family is interested in taking into our home American tourists. We have met a number of people visiting here from the U.S. and from our point of view they are not seeing the real Australia or getting to meet and understand the sincere and genuine Australian people. For several years we acted as a host family for American G.I.s on R&R leave. They would stay for three or four days, then return to Vietnam. They enjoyed it and so did we. In just over two years we had over 150 boys and girls, all at our expense. What we want to do now is take American tourists into our home and show them how we live, find out what they would like to see and let them meet our neighbors and friends. All around us at all seasons of the year is the beauty of our vast country. We want to share it with you all. I live with my husband and three sons (Colin, 22; Peter, 17, and Simon, 5) in a large, comfortable house on a 3,500-acre farm. We raise wheat and beef cattle. The whole area around us is picturesque and lovely. The climate is mild; in the winter we have light frost and warm days, and never see snow; the summer is hot with cool nights. We have wild kangaroos on the farm (excellent photographic subjects). There is a stream with catfish and trout. We grow our own fruit and vegetables, have fresh eggs, poultry, milk, butter and cream from our own cows. There is daily air service from Sydney to towns within a one-hour drive by car from our house. There is just so much for us to offer and so much for a visitor to see and enjoy, it is not possible for me to write it all. The reason I have written to you is to ask if you can advise us how to contact the people who are coming down here. We would have to make a daily charge of 25 Australian dollars to cover expenses, but this would include all meals and accommodations, plus sight-seeing tours of the area."

So there you have it—a friendly Australian family, a 3,500-acre spread, farm-fresh meals and all that peace and quiet. Get out the pad and pencil and drop a line to Mrs. C. M. Smith, c/o "Old Warrah," Willow Tree 2339, New South Wales, Australia. If you're in a rush you can telephone the Smiths at "Big Jacks Creek 471-777."

Budget Mexico

Ten fly-drive vacations are described in a new Creative Leisure brochure which features condominiums in Mazatlan, Puerto Vallarta, Acapulco and Guadalajara. These are big money-savers for families: One to six bedrooms, beachfront locations, private swimming pools, maids, gardeners. Just move in and enjoy. One condo in Mazatlan is priced at $67.45 per person for seven days. For a copy describing properties, write to Creative Leisure (Mexico '78), 1280 Columbus Ave., San Francisco 94133.

Small Fry's San Francisco

If you're going to San Francisco and want to unload the kids for a day (or an evening), Katy Swenson's your contact. She offers package tours for youngsters from seven years up. Her minivans pick up the kids at your hotel at 10 a.m., return them in the late afternoon. Figure on about $25 per child, lunch included. Ms. Swenson has a program for teens, too—dinner, dancing at a discotheque, etc. For a brochure, write to Katy's Custom Tours, P.O. Box 51, San Rafael 94902.

Budget Motels

More than 1,600 motels are listed in the new "National Directory of Budget Motels." This guide covers 48 states. Prices start at about $9 single a day, $11 double. If you're planning a trip across country by car it could prove a saving. Copies available from Pilot Books, 347 Fifth Ave., New York, N.Y. 10016. Price: $2.95 postpaid.

(Continued on page 38)

THE JOY OF GIVING

Elks National Foundation
2750 Lakeview Avenue • Chicago, Illinois 60614

The second honorary founder's certificate to be received by Lucien LaRose (fourth from right) was presented by ER Carroll Wakefield (fifth from left) recently. Windsor, CT, Lodge Chm. M. Raymond Merz (right) and Esq. Frank Bill (left) also honored new participating members (from left) Salvatore Conforto, Earl Buckley, George Fischer, Kenneth Christensen, George O'Neill, and Robert Bird.

Norm Foss (center) was thanked by Foundation Chm. Lou Blose (left) and ER Michael Petrunio for his $1,000 contribution to the Foundation. The Fullerton, CA, Lodge Brother accepted his honorary founder's certificate during a lodge meeting.

A paid up member for the third time, Brother A. Clair Davis (center) received his certificate from PDD and Chm. Harry Stoops (right). ER Harold Bortz was on hand to offer his congratulations to the 56-year member of Apollo, PA, Lodge.

The Fraternal Corner

Q. Is it true that the Elks have an amateur radio network?

A. *Yes, and it's brand new. The Elks Net for licensed "ham" radio operators was launched on January 2, 1978, with 18 Elk operators checking in with New Coordinator John Alexander, WBØ1T1 of Wheatridge, CO.*

"All of us at Grand Lodge," said Grand Secretary Stanley F. Kocur, upon being patched to Coordinator Alexander, "are proud of your efforts, this gives Elkdom untold opportunities for excellent community work."

Coordinator Alexander seeks a Net Control aide with a big signal from California and one from the Pacific Northwest to round out an effective net, which will be available for services in almost every situation.

Elks Net is heard daily at 1800 UCT on 14328 kc.

Q. How do I find out when my State Association's annual meeting will be held?

A. *Here are the convention dates and sites that have been announced to date. The balance of the dates will be published as soon as the information is released.*

AL	5/25 thru 5/28	Mobile
AK	5/18 thru 5/20	Fairbanks
CA-HI	5/17 thru 5/20	Fresno
CO	9/7 thru 9/9	Boulder
FL	5/18 thru 5/20	Daytona Beach
IN	6/1 thru 6/4	French Lick
KS	5/4 thru 5/7	Topeka
MI	5/19 thru 5/21	Lansing
MT	7/27 thru 7/29	Kalispell
NE	5/19 thru 5/21	North Platte
NH	5/26 thru 5/28	Compton
NC	5/19 thru 5/20	Charlotte
OK	4/28 thru 4/30	Oklahoma City
OH	4/27 thru 4/30	Columbus
TN	3/30 thru 4/1	Nashville
WY	5/5 thru 5/7	Laramie

Q. Our Lodge Secretary is ill and may be incapacitated for some time. May the Exalted Ruler appoint an "Acting" Secretary?

A. *There is no provision in Grand Lodge statutes for the appointment of an "interim" secretary or treasurer. Whenever any elective office becomes vacant through death, resignation or illness, the Exalted Ruler shall order an election to fill the office for the unexpired, or full term. This should be done no later than the second meeting thereafter. The Exalted Ruler may designate a qualified member to perform the functions of the office of treasurer, or secretary, until an ill officer recovers, or an election can be held. However, the Grand Secretary advises listing only the name of the individual, without title, until the Grand Lodge is notified of their election.*

Q. Why is there no national directory showing what facilities each lodge has for eating, drinking, etc?

A. *Questionnaires are now being sent by the Grand Secretary's office for possible compilation into a national directory.*

Q. Since I purchased a Life Membership from my lodge by paying twelve times the regular dues why must I now continue to pay Grand Lodge dues?

A. *Such contracts for Life Membership are between the member and subordinate lodge. Dues must still be paid to the Grand Lodge as previously outlined.*

Q. Did the Elks ever wear aprons, either during meetings or to social functions?

A. *Brother Emanuel Goldman of Lexington, MA, Lodge recently sent "The Fraternal Corner" a photograph of an "Elk Apron" he owns. It is leather with a full color Elk on the center of the apron and the letters BPOE interlocking across the top. The edges are based in a purple and gold ribbon. The curators at the Elks National Archives know of no other examples. Speculation is that the use of the aprons was a local or regional practice. If you, or your lodge, ever used an Elk apron or you have any additional information let your brothers know. Write "The Fraternal Corner."*

Q. Recently our lodge secretary received a packet of raffle tickets from a nearby lodge with the request that they be made available to our members. Is this legal?

A. *No. This is a very serious matter. All brothers should be aware of Section 219 of the* Constitution and Statutes Annotated. *It says: "Lodges and members thereof are prohibited from soliciting aid from sister Lodges or members thereof by the sale of tickets, or otherwise. A violation of this provision shall be an act of contumacy and punished accordingly. . ."*

Q. Can a lodge charge a Life Member a fee toward administrative expenses?

A. *Yes, provided the lodge bylaws have been amended to include this fee.*

This column will appear periodically. The purpose will be to answer the more common questions received by both *The Elks Magazine* and the Grand Secretary's Office.

Questions for "The Fraternal Corner" may be addressed to: Fraternal Corner, *The Elks Magazine*, 425 West Diversey, Chicago, IL 60614.

TIPS FOR TRAVELERS

(Continued from page 36)

Wilderness Scene

Wilderness trips are described in a new brochure published by Adventure Guides Inc., 36 E. 57th St., New York, NY 10022. Company handles reservations for horseback and backpacking trips, float trips, etc. Tells all about what to pack, transportation, accommodations. This same organization publishes the popular guidebook "Adventure Travel U.S.A." Says the author, Pat Dickerman: "I collect exciting trips." She'll share her experiences. Write to Adventure Guides or telephone (202) 355-6334.

New York Guide

New York is getting plenty of attention. Seems everyone's taking advantage of new low air fares to the East Coast. (Not even Con Edison with its foul-ups can discourage the steady stream of jet travelers.) Everyone's happy. Especially the hotel-motel people. They've got a new directory. Lists more than 400 accommodations. For a free copy write to New York State Hotel & Motel Assn., 141 W. 51st St., New York, NY 10019.

For the Handicapped

A booklet for handicapped travelers is available from the U.S. Travel Service. (Ask for Stock No. 2405-0286.) Send check or money order for 40 cents to the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. (Note: A list of other guides for handicapped travelers is available from the President's Committee on Employment of the Handicapped, Washington, DC 20210.)

Other tips for the handicapped:

▸ Diabetes Travel Services of New York provides counseling for persons with this disease. Tips on special tours and cruises, how to adjust to insulin intake while traveling, etc. Drop a card to DTS Club, 349 E. 52nd St., New York, NY 10022.

▸ Glendale Fiesta Travel specializes in tours for the handicapped. Upcoming: a trip to New Zealand. Contact Ruth Lusby, Glendale Fiesta Travel, 116 W. Stocker St., Glendale 91202 or telephone 240-4468.

More on Handicapped

Douglass Annand is a paraplegic who's been in a wheelchair for 25 years, so he knows his subject: travel for the handicapped. Annand has published the 10th consecutive edition of his popular "Wheelchair Traveler," a guide aimed at the ambulatory vacationer as well as those confined to a wheelchair. Contains 3,500 listings of hotels, motels, restaurants and sightseeing attractions in the United States as well as Canada, Mexico and Puerto Rico. Send $4.95 plus postage (65 cents third class, $1 first class) to "The Wheelchair Traveler," Ball Hill Road, Milford, NH 03055.

Caribbean Isle

St. John (U.S. Virgins) is a dream of an island with gorgeous beaches, peaceful hiking trails, the clearest water in the entire Caribbean. It's the setting for a new camping resort (overlooks a private beach). The emphasis is on quiet, back-to-nature vacationing. No blaring radios. No bleating guitars, no calypso bands. Just peace. The camp features tent cottages and a help-yourself herb garden. The living rooms convert into a second bedroom. Furnishings include beds, a sofa, dining table, chairs, two-burner propane stove, an icebox, linens, blankets, towels, pots, pans, utensils. Rates: $150 a week (double occupancy) plus a $30 security deposit. An extra $35 is added to the bill for each accompanying child. Drop

(Continued on page 40)

Best Lodge Youth Program

Subordinate lodge youth activities chairmen should be in the process of assembling their Best Youth Program brochures. The deadline for submitting brochures to the state youth activities chairman for judging is March 23, 1978.

The state winners in all membership categories will be declared by the state association youth activities chairman by April 6, 1978.

The state association youth chairman is to have selected a winner in each membership group and also to have selected a state overall winner for the Best Youth Program and mailed them to me for consideration in the national Best Lodge Youth Program Contest by April 20, 1978.

If you have planned and carried through a sound, well-balanced year-round Youth Program you will have touched the lives of children of all ages and helped our youth meet the challenges of tomorrow.

Bob J. Bybee, Member
Grand Lodge Youth Activities Committee
1430 Antares Drive
Idaho Falls, ID 83401

Is Your Youngster Suicidal?

(Continued from page 14)

ting the limits; they're always pushing their limits and expanding their personalities. They want to holler and scream about how strict you are and want to stay out past eleven; but internally there is a process going on like, 'I don't want to admit to my friends that I want to come in at eleven, so I just say it's my parents who want me to. In this way it's my parents' responsibility.'"

What should parents do if they detect danger signals? "Establish some kind of communication," advises Dr. Antonucci. "Listen to any person who says 'I am going to kill myself.' Do not discount such threats. Do not say, 'Oh, you're not going to kill yourself, you haven't any reason. What's wrong with you?' That may be off base to what that person is experiencing within. A better response might be 'Sounds like you have something going on with you. You sound upset.' If it appears that you (parent) can't handle the situation, the best thing to do is get professional help. It may not be a serious problem, but it's better to find out.

"In general, our society is not equipped to deal with people who want to take their own lives, not equipped to deal with death, not equipped to deal with people who are different or in a crisis. The general feeling is, 'I am terrified of death and talking about it upsets me.' This is why our (suicide and crisis) service exists. We provide a place where people can explore their feelings in a nonjudgemental way. There has to be a willingness to communicate, a willingness to listen to what the problems are, to hear young people out, to let them talk and recognize that they are people," Dr. Antonucci continues. "Growing up is really hard in this society. We are putting all kinds of responsibility on young people, adult kinds of views, sexual worries and standards, achievement and work standards.

"If you suspect that somebody might be in danger, involve outside help, a child psychologist, or someone who specializes in working with young people, or a family therapist who will work with the whole family. A suicidal child is likely to be reflecting a problem that the whole family has and that child then becomes the vehicle of expression. A suicidal child's behavior could assist the whole family if the family sees a counselor, finds out what's wrong within the family structure, and learns how to be supportive of one another. It's certainly better than having to deal with the shock of a suicidal death," Dr. Antonucci concludes. ■

TIPS FOR TRAVELERS

(Continued from page 38)

a card to Maho Bay Camp, 17 E. 73rd St., New York, NY 10021.

Trip Planner

Packing for a trip is not one of the joys of travel. (It can be a bloody nuisance.) To make it easier TWA has published a booklet telling travelers what to wear and what to pack. Makes no difference whether you're going for a weekend or several weeks, it's all laid out. The booklet contains a checklist for both sexes; tells exactly how to pack a suitcase. There's a section titled "Most Forgotten Items" (everything from aspirin to address books). To help match clothing and climate, you'll find a temperature chart (covers the United States as well as 17 European destinations). Free copies available from travel agents and TWA ticket offices. My own advice for traveling on an airplane: Make it casual, particularly if it's a long overseas flight. Wear slacks (both men and women), open-neck shirt or blouse, loafers or sandals. And be sure to take along a sweater in case the flight engineers decide to snap on the air conditioner, giving everyone the impression the plane's made a landing somewhere in the Arctic.

Canada

Air Canada is plugging a new do-it-yourself travel plan. It's a vacation package that permits visitors to set their own pace, coast-to-coast. Here's how it works: You buy a "Canadapass" voucher for each day you plan to spend in Canada. Guarantees a roof over your head each night without making a reservation. A rental car goes with the deal. A three-day, three-night package is offered as low as $75 per person (air fare is extra). The one-week package starts at $178. Details from your travel agent or Air Canada.

At Home in Britain

The British Tourist Authority has prepared a couple of handy lists for visitors. One is titled "Staying with a British Family." Names organizations that reserve rooms in private homes and cottages. The other ("Self-Catering Accommodations in Britain") is aimed at the visitor who wishes to rent a farmhouse or cottage—the do-it-yourself vacationer. No landlord on the premises. Both lists are offered by the British Tourist Authority, 612 S. Flower St., Los Angeles 90017 (telephone 623-8196). Meanwhile, the BTA has issued a new edition of its popular paperback titled "Commended Country Hotels, Guesthouses and Restaurants." This lists 374 establishments throughout Britain; all price ranges. The BTA put a lot of effort into this one. Listings were chosen for outstanding food, service, welcome. They range from the Elms at Abberley in western England ("a Queen Anne country house set in a 12-acre park with superb views across the Teme Valley . . . Warm country welcome.") to the Plough Inn at Rhosmaen, Wales ("A small intimate restaurant featuring veal, venison, salmon and lobster."). Copies available for $1.80 from British Gifts, P.O. Box 26558, Los Angeles 90026.

South America

If you're planning a trip to South America get a copy of Charles Babette Jacobs' "South America Travel Digest." This is a 176-page paperback (available in bookstores: $7.95). Sections on Argentina, Brazil, Bolivia, Chile, Colombia, Ecuador, Panama, Paraguay, Peru, Surinam, Uruguay and Venezuela. There's a special section titled "What you've wanted to know about South America and didn't know who to ask." Tells all about climate, clothing, sightseeing, dining, tipping, tourist entry requirements, passport and customs, nightlife, gambling, ad infinitum.

Other sources on South America include Myra Waldo's "Travel Guide to South America" and Robert S. Kane's "South America A to Z." Pan Am also puts out a trip planner. ■

Major Projects

(Continued from page 31)

program. Presently, the Trust is operated by a board of trustees, a president, vice-president, secretary, treasurer, and executive committee.

The firm backing of the Trust Fund allows Tennessee Elks to continue, with ease, the yearly presentation of nursing scholarships. An interested party must submit an application to the local lodge by April 1. A certificate of good health, recommendations from a school principal or guidance counselor, employer and church leader, as well as a school transcript must accompany an application. A potential scholarship recipient must be willing to report his progress and the grades he has attained to the treasurer of the Trust. All the submitted information is reviewed and judged by a committee appointed by the State President each year. Finally, the 25 people who are chosen to receive the scholarships are notified by June 1 and can enroll in any accredited school of nursing in Tennessee.

Although the Trust is supported by the per capita dues and the National Foundation, donations in the form of personal or lodge gifts are needed and made. Anyone wishing to contribute may add to the Trust Fund, in which case only the interest from the contribution will be used. Alternatively, a donor may present an open gift leaving the disbursement up to the administration.

For those who are awarded Tennessee's major project scholarships, nursing school tuition becomes less of an obstacle to medical training. Deserving young men and women are given the opportunity to pursue a nursing career and, in time, they add their efforts and expertise to the pursuit of better health in Tennessee. ■

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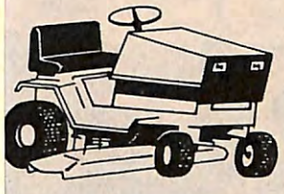
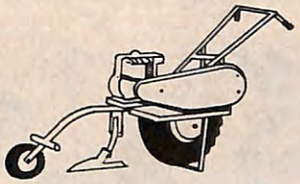
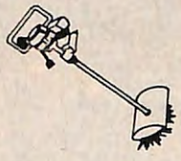


Riding Tractors



Walking Tractors



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Elks Magazine

NEWS OF THE LODGES

(Continued from page 21)

THREE GENERATIONS of the McHenry family attended a recent initiation ceremony at Corvallis, OR, Lodge, during which the youngest McHenry, Jay (center), was welcomed to the order. The young Elk was congratulated by his father Joe (left) and grandfather PDD Fred McHenry.

FOLLOWING tradition, Idaho Falls, ID, Lodge donated $350 to a local community charity, the Goodfellow Fund. ER Dale Anderson (left) accompanied Est. Lead. Kt. Gordon Webb (center), who signed the check. John McDermott, general manager of the *Post-Register,* observed the first of the fund contributions.

A THREE-DAY celebration marked the 25th anniversary of Mount Adams (White Salmon), WA, Lodge. Those who attended the event included (from left) ER Jerry Davies, VP James Roberson, Grand Trustee Frank Garland, Senator Al Henry, Lt. Governor John Cherberg, and DDGER Fred Oakes Jr.

EIGHTEEN men were recently initiated into Hillsboro, OR, Lodge by ER John Rost (front, center). One of the new Brothers was Chris Shepherd (front, left), who is the fourth son of PER Frank Shepherd (front, right) to become an Elk. The young man was congratulated by his uncle and brothers (back, from left) Robert, Mike, and Frank Jr.

ELEVEN Boy Scouts of Vallejo, CA, were honored when they were awarded the status of Eagle Scout. Vallejo Elks paid tribute to the youngsters by presenting them each a certificate, an American flag, and a savings bond. ER John Chamberlin (seated, left) was joined by Mayor Florence Douglas (seated, center), Chm. Ralph Leach (seated, right), and Jerry Davis (standing, right), city manager, in congratulating the boys.

IN HONOR of SP Donald Luce (second from left), Clearlake, CA, Lodge held a dinner-dance. (From left) VP Donald Johnson, DDGER Robert Burke, and ER Dick Seymore joined the SP for the memorable occasion.

JOINING HANDS at a recent initiation ceremony at Casper, WY, Lodge were three generations of Bochmanns. Rand Bochmann (left), a new member, was welcomed to the order by his father, visiting DDGER W. Brad Bochmann (center), and his grandfather.

SEVEN SONS of five Elks became members of Keizer, OR, Lodge recently. Initiates (seated, from left) K. and Jeff Glidewell, Daniel Weisner, Danny Welsh, Beurnhard Otjen, and Leonard and Gordon Turner were part of the largest class in the lodge's history. The new Brothers' fathers (standing, from left), Lee Glidewell, Larry Weisner, Orville Welsh, Daryl Otjen, and Leonard Turner Sr., welcomed their sons to the order.

AN AQUAMATIC K-pad, used for therapy, was donated to the Arizona Elks Association Long Term Care unit by members of Tucson, AZ, Lodge. J. Arthur Mann (third from left), project chairman, accepted the equipment from (from left) Esq. John Dadante, Brother George Wogon, Est. Lect. Kt. Gordon Harland, and Trustee Jack Haston.

WARM WOOLEN blankets were awarded to 19 football seniors of Brigham Young University by ER Frank Carnesecca (front, left) and Chm. Moon Kavachevich (front, right) on behalf of Provo, UT, Lodge recently. Known as the Seth Billings Elks Memorial Awards, the blankets have been presented to the university athletes for 33 years. Special blankets with a Y emblem were received by outstanding athletes as well as by PGERs E. Gene Fournace, Robert Boney, Gerald Strohm, and George Klein.

It's Your Business

(Continued from page 16)

way to charge but in such instances we recommend the client always be given the opportunity to curtail the program at any time."

Businessmen I talked to who have used local business advisers agree that hourly charges can create friction and suspicion between proprietor and consultant. "The difficulty," one told me, "is that I didn't keep a record of his hours and I was never sure what he included."

While GBS wants the businessman to understand the obligations of both parties, Browning says that contracts aren't used. "Since two of our basic services for clients involve bookkeeping and taxes, which are a recurring need required by law, we serve our clients continually. We do not have a formal contract with our clients, but to avoid any misunderstanding we urge our counselors to provide each client with a written list of all the tasks that will be provided as I mentioned before."

The telephone directory is the best place to find most business counselors. Bankers can be good sources for verifying the competence and reputation of individual counselors in a community. Of course the best way to distinguish such organizations, whether they are national or local, is to ask for names of clients and references. Anyone unwilling to provide such references should be suspect," Browning adds.

Good advice for anyone in business these days.

Address your comments and questions to John Behrens, c/o The Elks Magazine, *425 Diversey Parkway, Chicago, Illinois, 60614.* ■

Obituaries

PAST DISTRICT DEPUTY Ralph L. Foote died recently. Brother Foote, a member of Malone, NY, Lodge, served as District Deputy Grand Exalted Ruler in 1958-1959 for the state's North District.

PAST DISTRICT DEPUTY Julius J. Marion of South Orange, NJ, Lodge died November 23, 1977. In 1947-1948, Brother Marion held the position of District Deputy Grand Exalted Ruler for the Northwest District.

PAST DISTRICT DEPUTY Chris A. Gehlbach of Canon City, CO, Lodge died December 23, 1977. Brother Gehlbach was appointed District Deputy Grand Exalted Ruler for the Central District in 1947-1948 and served as State President in 1944-1945.

PAST DISTRICT DEPUTY Burt S. Burns of Reynoldsville, PA, Lodge died recently. Brother Burns was District Deputy Grand Exalted Ruler for the South Central District in 1936-1937, and for the North District in 1942-1943.

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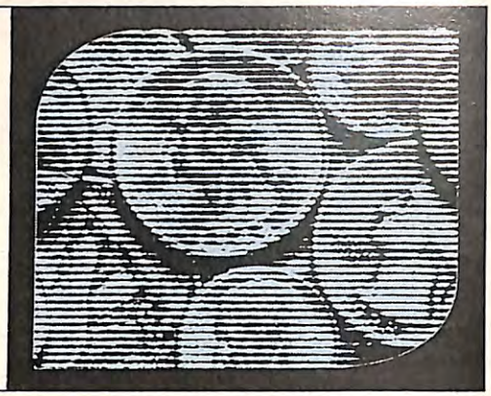
by Mike LeFan



TRIM YOUR COST OF LIVING

Your overall cost of living shouldn't rise too rapidly in March, or in the first half of 1978 (the second half of the year may be another story, however). Whether slow or rapid, the trend is for continuing rises in the cost of living.

But you can trim your own cost of living this month, and through the year if you follow a few basic money rules. One of the prime rules is to take advantage of seasonal savings which are available every month.

Here are the bargains for March (add the italicized items to your *1978 Bargain Calendar):* If you'll be needing housewares soon, consider buying in March because of attractive prices. You should find savings on washing machines and clothes dryers. If you're looking at a new stereo, shop for this month's savings on audio equipment. China and glassware also look good.

You winter sports enthusiasts should check for buys on skis and *skates. Luggage* is also on sale in March. Now's the time to plan your spring garden, and garden supplies are on the savings list.

Sales to Watch: St. Patrick's Day and pre-Easter.

Supermarket Snoop says you'll save on fresh *sweet potatoes,* asparagus, rhubarb, turnips, rutabagas, *parsnips, mushrooms, broccoli,* pineapples, *oranges,* and *grapefruit.*

Attention winter skiers: the cost of travel, room, and board demands that you get the most for your skiing money. Jerry Muth, director of ski services at Copper Mountain resort in Colorado, warns that you must plan ahead since peak periods are booked early. Group transportation can save you money, like splitting or renting a car with someone. If you fly, look for an airline offering a "no snow on arrival" refund policy on return airfare. Happy skiing.

The *Mov-A-Stat* helps cut home heating costs by letting you lower the thermostat without losing warmth. *Mov-A-Stat* is a simple device that accelerates the flow of heated air through a room. It's electric and portable. For free literature, write Vital Industry & Development Corp., 559 Manchester Rd., Yorktown Heights, NY 10598.

Raymond G. of Ogdensburg, NY, recently asked how to remove moss from his roof and prevent its reforming. Well, Donald Arendsee of McFarland, WI, advises that you can control roof moss by spraying with a heavy concentrate of copper sulfate. When working on the roof, be careful of slipping because moss is slick. Donald adds that it's also helpful to run a bare copper wire (lightning rod cable) down each side of the ridge of the roof, 2 or 3 inches from the ridge. Thanks, Donald.

Want to join a new buyer's club that offers real moneysaving opportunities? *S.A.V.E.,* an acronym for Shoppers' Association for Value and Economy, gives you a chance to try brand name goods at about half-price. You can join by filling out a coupon in any of the ads that *S.A.V.E.'s* sponsor—the G.R.I. Corp.—places in national home

and women's magazines. It costs $1 to join, and for the $1 you get an introductory package of grocery and toiletry products worth $7. Each 2 months after that, you get a package of goods worth $14. You either keep the package and pay $5.98 plus $1.75 postage and handling, or you return it and owe nothing. You're not obligated to buy any packages.

The packages contain goods like toothpaste, plastic bags, nasal spray, razors, lip balm, candy, cleansers, snack foods, and more. You also get a buying guide in each package with moneysaving tips, recipes, and coupons. To join the savers at *S.A.V.E.*, look for the G.R.I. Corporation's ads in national home and women's magazines, or send your $1 fee to S.A.V.E., 623 S. Wabash Ave., Chicago, IL 60605.

Mary Slosarz of Indianapolis, IN, says the light bulb that just went out may still be good for many hours of service. Try tapping the glass. Often the filament has become "disconnected" and may join again at a tap or two.

Here's a new directory of mechanics certified by the National Institute for Automotive Service Excellence, with over 10,000 listings by state, including phone numbers. This 1978 edition of *Where to Find Certified Mechanics for Your Car* is $1.95 from NIASE, Suite 515, 1825 K. St., N.W., Washington, DC 20006. If you want a listing for only your state, that's free if you just request one by state and send a stamped, self-addressed business-size envelope to the same address.

It takes only one-fifth as much oil to make a retread as to make a new tire, recycled tires means fewer old tires littering the landscape—and retread tires cost you less. Retreads cut your cents-per-mile average and they often ride quieter than new tires. Still skeptical? Consider that retreads must meet Department of Transportation regulations and must meet the safety standards set for new tires. Radial tires offer an exceptional retread value. Retreads deliver new-tire mileage at about half the cost, and many retreaders mount and balance free, plus offering warranties equal to those of new tires. Rethink retreads.

Del Quackenbush of Anaheim, CA, says that when not in use, your razor or razor blade should be placed in a jar of mineral oil. Since doing this, Del reports he uses blades for 2 weeks instead of just a few days. "As a fringe benefit," adds Del, "the daily contact with mineral oil has a smoothing effect on hands and face."

To keep warm on chilly days, remember that it's not always necessary to create more heat—you can also insulate your body. There are three rules to keeping warm: First, the thicker (not heavier) the garment, the warmer it is. Second, keep clothing clean and dry, avoiding sweating if possible. Third, wear loose clothing in layers. That should keep you warm as toast.

Do you have old bed sheets that you don't know what to do with and yet hate to throw out? They make perfect garment bags and covers for storage, especially for furs and natural suedes, which need to breath. (Never store furs, suede, or leather in plastic bags.) Leftover pieces of sheets make good rags for cleaning, hobbies, working on machinery, or whatever. If some of your old white sheets are still usable but are getting sad looking, try a dye job in some bright color. Follow package directions for dyeing in your washing machine. You can create great matched or color coordinated sets of linens.

Got a tip for "Money Saver of the Month"? Send it in. If it's published you'll get a small prize and all the fame you can stand.

Money Saver of the Month: Congratulations to Peggy LeSuer of Moses Lake, WA, for this one. She says, "When I have a bath towel that gets thin in the center I cut it into squares and use it for dish rags. They are soft, and when they are grimy I throw them away. The ones you buy are expensive and get hard after use." You're welcome.

Send questions and tips to Mike LeFan, c/o More For Your Money, 425 W. Diversey, Chicago, IL 60614.

Because of the volume of mail received, individual replies cannot be made. ■

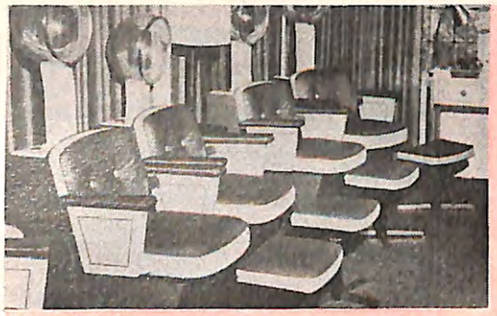
Elks Family Shopper consumer/news

What do users of millions of new CB radios, garage door openers, and other gadgets have in common? They're all part of the new **electronic explosion** competing for space on the nation's airwaves. As a result, over 100,000 people may complain to the Federal Communications Commission this year about radio and television interference.

If you are a victim of this type of interference, a new booklet from the Federal Communications Commission may help. In it, sample television pictures show different types of TV interference with suggestions for home remedies. If these don't work, there is also a section for your service technician describing more sophisticated technical solutions, plus some technical suggestions for the interfering CBer as well. For your copy of *Radio-TV Intereference Problems,* send $1.50 to the Consumer Information Center, Dept. 051F, Pueblo, Colorado 81009.

The good news is that some home remedies will help with most common interference problems. Installing a high pass filter on the antenna wires at the back of your TV set can help eliminate television intereference from CB radios. This filter allows your set to receive TV signals, but it blocks out lower-frequency CB signals. It is important, however, to select the right kind of filter for either coaxial or twin-lead types of antenna wire.

(Continued on page 52)



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"This business is BIG. I did a large bar in a local restaurant. Am doing a job on one of the Bradford House restaurants at W. T. Grant, and they're referring me to other Grant managers. I'm swamped with business."
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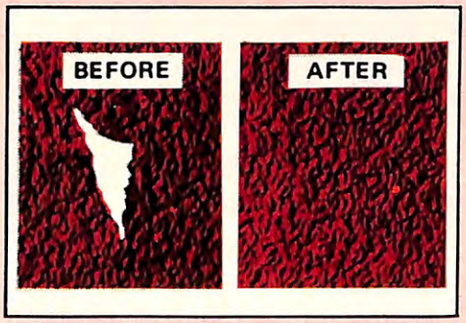

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If the CB operator is in your neighborhood, you may be able to get cooperation in taking care of the problem. The CBer can install a low pass filter on the transmitter and eliminate the high frequencies that cause TV interference. And this shouldn't hurt the performance of the CB set.

There are other types of interference that can also affect your TV picture. Sometimes it is possible to pick up two channels at one time. This is called co-channel interference, and it appears as one picture superimposed over another. If atmospheric conditions are responsible, the trouble will be temporary. But the problem could be the location of your house in relation to the two stations. If this is so, the use and proper alignment of a directional antenna on your roof can help.

FM interference can happen if your home is near an FM radio broadcast station. It usually affects TV channel 6 and can be recognized by wavy lines "dancing" on the screen to the tunes on the radio, not those on your TV's sound. Installation of an FM band rejection filter on your antenna wire at the back of the TV set is your answer, and remember to buy one suited to your type of antenna.

Perhaps the interference problem most difficult to solve is that of electrical interference. It can come from electrical tools, appli-

(Continued on page 54)

Cheney. Because Frank really enjoyed his game room.

Frank built his own game room and enjoyed many hours there. But then he was confined to a wheelchair and was unable to use it. Now his Cheney Wheelchair Lift III makes movement up and down the narrow basement stairway safe and easy. For more information on Cheney Wheelchair Lifts, Wheelchair Van Lifts, and Wecolator™ stairway elevators, contact your Cheney Representative, or write: The Cheney Company, Dept. EM, 3015 S. 163rd St., New Berlin, WI 53151 (414) 782-1100.

helping people help themselves
CHENEY Wheelchair Lifts

NORELCO SHAVER SHARPENER

Get added years of use from your rotary shaver. Fast, safe and easy to use—just slip over shaving head and switch on. In seconds you can sharpen your Norelco shaver . . . and keep it sharp! Makes worn heads give smoother, comfortable shaves. No more costly replacement blades to buy! Fits all rotary shavers.

$3.99 plus 50¢ hdlg.

holiday Gifts Dept. 703-8B Wheat Ridge, Co 80036

REMOVE HAIR FOREVER

Perma Tweez electrolysis safely and permanently removes all unwanted hair from face, arms, legs and body. No-puncture safety feature—clinically tested and recommended by dermatologists.

14 DAY MONEY BACK GUAR.

$19.95—send check/M.O.

Cal. residents add 6% sales tax

LIMITED WARRANTY TO CONSUMERS ★ Good Housekeeping PROMISES REPLACEMENT OR REFUND IF DEFECTIVE

☐ I enclose $4.00 deposit and will pay balance COD plus extra COD charges.
☐ I enclose $19.95 in full payment.
☐ BankAmericard/Master Charge #/Exp. date

GENERAL MEDICAL CO., Dept. E-30
1935 Armacost Ave., W. Los Angeles, CA 90025

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SUKII 誰にも使える蒸氣洗滌 MADE IN U.S.A. EVERYBODY'S STEAMCLEANER!

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. . . and almost everyone is a prospect

TAKE THE FOOLISHNESS OUT OF STEAMCLEANING

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SUKII . . . lightweight, quickfiring, long-lifed, easy to operate, the choice of steam cleaners. L.P. gas fired and at a price users can live with.

DESIGNED FOR SIMPLICITY. LOW MAINTENANCE COST— NO SMOKE OR FUMES.

BIG MONEY 2 WAYS

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1. DEVELOP YOUR OWN SUKII DEALERSHIP—Big Money Filling Demand All Over Your Territory

Earn a giant $200.00 profit per sale. Dozens of different kinds of businesses . . . service stations, garages, factories, farmers, etc. . . . earn extra profits by saving time and work cleaning their property and equipment. Keeps customers happy, too.

2. BE A SUKII FRANCHISE DISTRIBUTOR—Earn Biggest Profits, Realize Your Dreams

Openings available right now for top-flight men and organizations qualified to step into the booming SUKII picture. Unique moneymaking program with protected territory.

Produces Hot Steam FAST!

$259.50 SHIPPED F.O.B. FROM FACTORY NEAR SIOUX CITY, IOWA

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☐ BankAmericard
☐ Master Charge

Send your name, account no., expiration date and identification no., if any.

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Tell me how to clean up with newly designed SUKII instant steam cleaning machine!

☐ Here's a check or m.o. for $259.50—rush me demonstrator machine ($479.50 retail value) and moneymaking details.
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NAME _____
SHIPPING ADDRESS _____
(Please do NOT use P.O. Box No.)
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MAKE YOUR SUKII PROFIT CHOICE AND MAIL COUPON TODAY!

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PH. 602-994-3270
P.O. BOX 1653
SCOTTSDALE, ARIZONA 85252

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ances, or even your car's ignition system. Your picture will be disturbed, and you'll hear sizzling or buzzing noises on the TV.

When this happens, your first step is to locate the source of the interference. Use a portable radio that is also affected, and carry it from room to room. The closer you get to the source of the trouble, the louder the interference will sound. Or you can selectively switch off electrical appliances until the interference stops to identify the culprit.

Unfortunately, finding the source of the problem is one thing, but correcting it is quite another. Modifying tools and appliances is a job for professionals. It may make more sense to avoid using a certain electrical device during viewing hours.

If a working woman interrupts her career to have children. What will this do to her **social security benefits?** If a non-working widow

(Continued on page 56)

TRY A BURKE ELEVATING CHAIR FREE FOR A WEEK.

The Burke Chair helps you all the way to a standing position—safely and gently. Send for a free catalog. Then, if you desire, select the recliner, rocker or contemporary of your choice. And try it free for a week in your own home.

ASK ABOUT MEDICARE COVERAGE!

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Mission, Kansas 66202

CALL TOLL-FREE
1-800-255-4147

New sleep comfort without extra pillows.

Enjoy new comfort with your back, shoulders and head gently raised and cushioned on this light buoyant foam wedge. Provides an even, gradual slope for more healthful, restful sleep. **Head Elevation** comforts diaphragm hernia, hypertension, acid regurgitation, breathing, bronchial and heart ailments. **Leg Elevation** eases varicose circulatory and swelling leg discomforts. 27" long. Washable zipper cover. **FOAM-SLANT** is available in heights most often prescribed by doctors. Order 4" high for two pillow users **$15.00;** 7½" high for three pillow users. **$17.00;** or choose extra high 10" at **$20.00** or 12½" at **$23.00.** Order from this ad, we'll pay postage, ship promptly. NJ residents add 5% tax.

Send Check or Money Order to —

Better Sleep Inc.

Box ES, New Providence, NJ 07974

MONEY BACK GUARANTEE

QUALITY PRODUCTS SINCE 1951

See Advertisement on Inside Front Cover

LAKELAND NURSERIES SALES, Dept. L-1158
Hanover, PA 17331

Please send the guaranteed Zoysia plugs checked below:

- ☐ Full size Plugger (L000778H) **$4.95**
- ☐ 100 Plugs (L000927Y) **PLUS BONUS OF 25 FREE PLUGS $4.88**
- ☐ 100 Plugs & Plugger (L000950Y) **PLUS 25 FREE PLUGS $7.88 (SAVE $1.95)**
- ☐ 200 Plugs (L000935Y) **PLUS 50 FREE PLUGS $8.88 (SAVE $3.32)**
- ☐ 200 Plugs & Plugger (L000968Y) **PLUS 50 FREE PLUGS $11.88 (SAVE $5.27)**
- ☐ 500 Plugs (L000943Y) **PLUS 125 FREE PLUGS $18.88 (SAVE $11.62)**
- ☐ 500 Plugs & Plugger (L000976Y) **PLUS 125 FREE PLUGS $21.88 (SAVE $13.57)**
- ☐ 1000 Plugs (L000293Y) **PLUS 250 FREE PLUGS $28.88 (SAVE $32.12)**
- ☐ 1000 Plugs & Plugger (L003301Y) **PLUS 250 FREE PLUGS $31.88 (SAVE $34.07)**
- ☐ 1500 Plugs (L007633Y) **PLUS 375 FREE PLUGS $37.88 (SAVE $53.62)**
- ☐ 1500 Plugs & Plugger (L007666Y) **PLUS 375 FREE PLUGS $40.88 (SAVE $55.57)**

Zoysia also on sale at Lakeland Nursery Barn, U.S. Rte. 30, W. Abbottstown, PA., 20 min. East of Historic Gettysburg.

CHARGE TO MY:

- ☐ BankAmericard - VISA
- ☐ American Express
- ☐ Carte Blanche
- ☐ Diner's Club
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I enclose check or m.o. for $..... (PA residents add sales tax) **Shipped "Transportation Collect" the most economical way.**

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CITY _____ STATE _____ ZIP _____

100% GENUINE NATURAL DIAMONDS

¼ to 4 CARAT FROM ONLY $9.95!

These beautiful diamonds are the real thing. Not artificial or synthetic. Each diamond comes with a signed and notarized legal certificate guarantying that it is a **100% GENUINE NATURAL DIAMOND.**

The **average** diamond in an engagement ring is ½ carat and normally sells in jewelry stores for $500 to $1,000. A 4 carat diamond normally sells for $10,000 to $20,000. **HERE ARE OUR FANTASTICALLY LOW PRICES: ¼ carat only $9.95! ½ carat only $17.95! 1 carat only $29.95! 2 carat only $49.95! 4 carat only $79.95!!**

HOW CAN WE DO IT? We make huge diamond purchases. Then, rather than cutting and polishing these diamonds, we leave them in their pure natural form—unprocessed. These are **100% PURE diamond nuggets** cut to beautiful shapes by Mother Nature alone. We purchase perhaps **20,000 times** as many unprocessed diamonds as an average jeweler, who rarely carries them in stock. So do not be surprised when your jeweler says that he can **special order** an unprocessed diamond of **comparable appearance but costing 20, 30, or 40 times our prices!!** We are confident that you will **definitely not pay less for diamonds of equivalent quality and appearance!**

Our dazzling **100% GENUINE DIAMONDS** make the perfect gift and investment. Our prices are unbeatable. Treat a loved one—treat yourself!

Our wild unprocessed diamonds are impressive and extremely stylish. **We pay extra for our diamonds because they are carefully and individually hand-selected for quality and stylish appeal. Only the MOST SPECTACULAR DIAMONDS are accepted.** They go beautifully on pendants, necklaces, earrings, tie-clasps, cuff links, bracelets, rings, etc. Your jeweler can easily mount these diamonds into whatever setting you desire. They are **EXQUISITE JEWELS** for yourself, **ELEGANT and ORIGINAL GIFTS** for loved ones, **GREAT CONVERSATION PIECES, and SUPERB INVESTMENTS. Dazzling on both women and men.**

A diamond is the **most PRECIOUS,** the **HARDEST,** and said to be the **LUCKIEST** of all gems. It is the most accepted symbol of love in the world. It is a perfect way to show a loved one how much you care.

A diamond is forever, but this offer is not! With the threatening civil war in southern Africa and the exhaustion of most world diamond mine reserves, diamond prices are skyrocketing, and unprocessed diamond prices are soaring the fastest. Our limited stock of the rare 4 carat diamond is a phenomenal buy. The bigger the diamond, the more spectacular its appearance and the greater its investment value. This is truly the **BEST INVESTMENT BUY ANYWHERE! We will not be undersold!!** If you want these diamonds at these **rock-bottom low prices, send immediately. 15-DAY UNCONDITIONAL MONEY BACK GUARANTY OF COMPLETE SATISFACTION. YOU TAKE NO RISK AT ALL!**

MAIL THIS NO-RISK COUPON TODAY!

U.S. DIAMOND IMPORTS

Dedicated to serving satisfied customers

3600 Wilshire Blvd., Suite 1510, Dept. A16, Los Angeles, CA 90010. **15-DAY FULL MONEY BACK GUARANTY.** Each diamond comes with a luxurious velvet diamond pouch and a legal certificate of authenticity.

DIAMOND SIZE	QUANTITY	TOTAL
¼ carat at only $9.95 each!		$
½ carat at only $17.95 each!		$
1 carat at only $29.95 each!		$
2 carat at only $49.95 each!		$
4 carat at only $79.95 each!!		$
Order 3-5 diamonds, deduct 10% on total purchase price. **Order 6 or more, deduct 20%!**	ADD POSTAGE & HNDLG $1.05	
	TOTAL	**$**

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Address _____

City, State, Zip _____

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OUTSTANDING VALUES FOR LIMITED TIME ONLY!

FREE

Mail coupon today for special FREE SALE folder with below-catalog prices on folding tables, chairs, table and chair trucks, conference tables . . . but send today — sale prices expire May 15, 1978!

Stainproof, burn-resistant, plastic top tables in rich textured walnut finish.

AS LOW AS **$34.95** F.O.B.

Quality Samsonite All-Steel Folding Chairs

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Please rush me your FREE SALE folder.
(No salesman will call.)

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Elks Family Shopper consumer/news

remarries, can she continue to receive her late husband's benefits? Can a divorced woman draw death or retirement benefit on her former husband's work records?

These questions and more are answered in a new pamphlet, *A Woman's Guide to Social Security*, available free from the U.S. Department of Health, Education and Welfare. For your copy, just send a postcard to the Consumer Information Center, Dept. 618F, Pueblo, Colorado 81009.

If you're a woman who has interrupted her career to raise a family, you want to know what to expect. For you or your family to get social security benefits, you need credit for a certain amount of work, and the amount you need depends upon your age when you become disabled, die or retire. If you stop working before you earn enough social security credits, you won't receive benefits. But credits you have already earned remain on your work record, and you can always go back to work and earn the additional credits you need.

However, you should remember that the amount of your monthly benefits is based upon your average earnings over a period of years.

(Continued on page 58)

Grass Seed Is For The Birds!

Zoysia Saves Time, Work And Money

SPECIAL "EARLY BIRD" BONUS PLUGS OFFER!

ORDER NOW AND GET UP TO 600 PLUGS FREE!

Amazoy is the Trade Mark Registered U.S. Patent Office for our Meyer Z-52 Zoysia Grass.

By Mike Sandin
Agronomist

Every year I see people pour more and more money into their lawns. They dig, fertilize and lime. They rake it all in. They scatter their seed and roll and water it.

Birds love it! Seeds which aren't washed away by rain give them a feast. But some seed grows, and soon it's time to weed, water and mow, mow . . . until summer comes to burn the lawn into hay, or crabgrass and diseases infest it.

That's what happens to ordinary grass, but not to Amazoy Zoysia.

"MOWED IT 2 TIMES," WRITES WOMAN

For example, Mrs. M. R. Mitter writes me how her lawn ". . . is the envy of all who see it. When everybody's lawns around here are brown from drought ours just stays as green as ever. I've never watered it, only when I put the plugs in. . . . Last summer we had it mowed (2) times. Another thing, we never have to pull any weeds—it's just wonderful!"

Wonderful? Yes, Amazoy Zoysia Grass IS wonderful! Plant it now and like Mrs. Mitter you'll cut mowing by 2/3 . . . never have another weed problem all summer long the rest of your life!

And from Iowa came word that the state's largest Men's Garden Club picked a Zoysia lawn as the "top lawn—nearly perfect" in its area. Yet this lawn had been watered only once all summer up to August!

These represent but 2 of thousands of happy Zoysia owners. Their experiences show that you, too, can grow a lawn from part shade to full sun, and it will stay green and beautiful thru blistering heat, water bans—even drought!

CUTS YOUR WORK, SAVES YOU MONEY

Your deep-rooted, established Amazoy lawn saves you time and money in many ways. It never needs replacement . . . ends re-seeding forever. Fertilizing and watering (water costs money, too) are rarely if ever needed. It ends the need for crabgrass killers permanently. It cuts pushing a noisy mower in the blistering sun by ⅔.

WEAR RESISTANT

When America's largest University tested 13 leading grasses for wear resistance, such as foot scuffling, the Zoysia (matrella and japonica Meyer Z-52) led all others.

Your Amazoy lawn takes such wear as cookouts, lawn parties, lawn furniture, etc. Grows so thick you could play football on it and not get your feet muddy. Even if children play on it, they won't hurt it —or themselves.

CHOKES OUT CRABGRASS

Thick, rich, luxurious Amazoy grows into a carpet of grass that chokes out crabgrass and weeds all summer long! It will NOT winter kill. Goes off its green color after killing frost, regains fresh new beauty every Spring—a true perennial!

NO NEED TO RIP OUT PRESENT GRASS

Now's the time to order your Amazoy Zoysia plugs—to get started on a lawn that will choke out crabgrass and weeds all summer long and year after year.

Plug it into an entire lawn or limited "problem areas". Plug it into poor soil, "builder's soil", clay or sandy soils—even salty, beach areas, and I guarantee it to grow!

PERFECT FOR SLOPES

If slopes are a problem, plug in Amazoy and let it stop erosion. Or plug it into hard-to-cover spots, playworn areas, etc.

PLUG AMAZOY INTO OLD LAWN, NEW GROUND OR NURSERY AREA

Just set Amazoy plugs into holes in ground like a cork in a bottle. Plant 1 foot apart, checkerboard style.

When planted in existing lawn areas plugs will spread to drive out old, unwanted growth, including weeds. Easy planting instructions with order.

Your Own Supply of Plug Transplants

Your established Amazoy lawn provides you with Amazoy Zoysia plugs for other areas as you may desire.

NO SOD, NO SEED

There's no seed that produces winter-hardy Meyer Z-52 Zoysia. Grass and sod or ordinary grass carries with it the same problems as seed—like weeds, diseases, frequent mowing, burning out, etc. That's why Amazoy comes in pre-cut plugs . . . your assurance of lawn success.

Every Plug Guaranteed to Grow In Your Area • In Your Soil

- **AMAZOY WON'T WINTER KILL —has survived temperatures 30° below zero!**
- **AMAZOY WON'T HEAT KILL— when other grasses burn out, Amazoy remains green and lovely!**

Every plug must grow within 45 days or we replace it free. Since we're hardly in business for the fun of it, you know we have to be sure of our product.

FREE UP TO 600 PLUGS

JUST FOR ORDERING NOW!
MORE THAN A HALF BILLION PLUGS SOLD!

Compare Bonus Plug offers with our reg. nationally advertised prices and see how you save!

Consider the time and money you invest in your lawn and it doesn't pay to struggle with grass that burns out just when you want it most. Order Amazoy now and let it spread into thrilling beautiful turf!

And remember: If it isn't Amazoy, you're not getting the plugs that made Zoysia famous.

Work Less • Worry Less • Spend Less

- *Easy To Plant, Easy To Care For*
- *Perfect For Problem Areas*
- *Chokes Out Crabgrass And Your Established Amazoy Lawn*
- *Reduces Mowing ⅔*
- *Stays Green Through Droughts*
- *Resists Blight, Diseases, And Most Insects*
- *Won't Winter Kill*
- *Laughs At Water Bans*

No Need To Rip Out Your Present Grass Plug In Amazoy

FREE PATENTED STEP-ON PLUGGER, AVAILABLE EXCLUSIVELY FROM AMAZOY. FREE WITH ORDERS OF 1000 PLUGS OR MORE.

A growth-producing 2-way plugger that saves bending, time, work. Cuts away competing growth at same time it digs holes for plugs. Invaluable for transplanting. Rugged yet so light a woman can use it.

Just set Amazoy plugs into holes in ground like a cork in a bottle. (Plant 1 foot apart, checkerboard style.) Easy planting instructions with each order.

Order now for your Bonus Plugs Free, and earliest delivery at correct planting time in your area.

All orders sent shipping charge collect, via most economical means.

To: Zoysia Farm Nurseries, Dept. 425
(Our 23rd year) General Offices and Store
6414 Reisterstown Rd., Baltimore, Maryland 21215

Please send me the quantity of guaranteed Amazoy as checked below:

☐ FULL SIZE PLUGGER $4.95

☐ 100 PLUGS Plus Bonus of 40 FREE	☐ 100 PLUGS & PLUGGER Plus Bonus of 40 FREE	☐ 200 PLUGS Plus Bonus of 80 FREE	☐ 200 PLUGS & PLUGGER Plus Bonus of 80 FREE
TOTAL 140 PLUGS $4.45	TOTAL 140 PLUGS $7.45	TOTAL 280 PLUGS $7.95	TOTAL 280 PLUGS $10.95
☐ 500 PLUGS Plus Bonus of 200 FREE	☐ 500 PLUGS & PLUGGER Plus Bonus of 200 FREE	☐ 1000 PLUGS & PLUGGER Plus Bonus of 400 FREE	☐ 1500 PLUGS & PLUGGER Plus Bonus of 600 FREE
TOTAL 700 PLUGS $17.95	TOTAL 700 PLUGS $20.95	TOTAL 1400 PLUGS $30.95	TOTAL 2100 PLUGS $39.95

I Enclose $_____ Check _____ M.O. _____

NAME _____

ADDRESS _____

CITY _____

STATE _____ ZIP _____

FAMOUS COLORADO 1860

$20 GOLD PC.

STRUCK IN 10K

SOLID GOLD

$29.50

(3 for $85)

SHOWN EXACT SIZE!

Collector's item to hand down to future generations! 'Private Gold' was originally struck in the 1860's by assayers and banks. Limited quantity now restruck in genuine 10K gold!

PHONE ORDERS: (213) 788-9752

Ideal as gold necklace! Golden holder (bezel) — $8.00.

- **SOLID 10K gold . . . not 'filled' or plated!**
- **Plus serial numbered certificate of gold authenticity!**
- **Display case and history included! 10 DAY MONEY BACK GUARANTEE!**

Centre Coin Co., Box 1, Dept. LK-2 Sherman Oaks, CA 91413 —Enclosed please find _____ for _____ gold coin(s) plus _____ for golden holder (bezel). Please add $1.50 for insurance & handling. ☐ Mastercharge ☐ BankAmericard Exp. Date _____

Acct. No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Due to gold fluctuation, we may withdraw offer at any time. CA residents add 6% sales tax.

RADIO RERUNS

On Cassette Only $2.98 Per Show!

Each 30 minute show as originally aired including commercials.

THE 20 BEST SHOWS EVER AIRED!

Buy 5 Get 1 Free!

Return to:

RADIO RERUNS
P.O. Box 11044
Dept. E
Mpls., MN 55411

12. ABBOTT AND COSTELLO—Incl. "Who's on First"-All Time Classic 6/18/44
28. AMOS 'N' ANDY — "Kingfish's Travel Bureau" 4/47
103. AMOS 'N' ANDY — "Marriage Go Round" — All Time Classic
126. BABY SNOOKS — "The Opera" — Voted Best of Series
32. THE BICKERSONS — Argument at breakfast/Bedtime on a fishing boat/Anniv.
33. BOB AND RAY — Best of Their Comedy Routines "Bits & Pieces"
129. BURNS AND ALLEN — "Gracie Has Laryngitis" — All Time Best
123. EDGAR BERGEN & CHARLIE McCARTHY — "Last Show" — Collectors Item
18. JACK BENNY SHOW — Last Radio Show, 1955 — A Collectors Must!
20. W.C. FIELDS — "The Day I Drank a Glass of Water" — All Time Classic
99. CBS NEWS ROUNDUP — Pearl Harbor attacked 12/7/41 — Hist. Collect. Item
100. GOLDEN DAYS OF RADIO—B. Crosby, J. Benny, A. & Andy, L & Abner, B. Hope
46. THE GREEN HORNET — "A Matter of Evidence" — All Time Best Show
48. INNER SANCTUM — "Only the Dead Die Twice"
67. LIGHTS OUT — "Cat Wife" with Boris Karloff — voted best of series 1938
62. THE SHADOW — "Death From the Deep" w/Orson Welles — All Time Best Show
153. SUSPENSE — "Sorry, Wrong Number" — All Time Best Show 2/14/60
91. "WAR OF THE WORLDS" w/Orson Welles, 10/30/38 Part I
92. "WAR OF THE WORLDS" w/Orson Welles, 10/30/38 Part II
97. 50 RADIO COMMERCIALS — 5¢ Pepsi, Ovaltine, & more from early days of radio

TO ORDER: 1. Circle the "Numbers" of the shows you wish to order. 2. Clip Ad and return with $2.98 for EACH show ordered. 3. Be sure to choose 1 FREE show for each five shows you order. 4. Add $1.05 for shipping and handling.

ADJUSTABLE T.V. POLES

Hold your portable T.V. right where you want it, without awkward tables or stands. Takes any width, up to 14" deep. 17" high. Brass tone finish pole has spring tension rod to adjust to 7½ to 8½ ft. ceiling heights. Can be set up in Hi or Low position. Hi position is great for reclining watchers! Made in U.S.A. Extension for higher ceiling, add $2.00.

Prompt Shipment

$14.99 Plus $1.00 postage

Write for FREE catalog

Holiday Gifts
Dept. 703-8A
Wheat Ridge, Colorado 80036

PSORIASIS TREATMENT SUIT

ELIMINATES WRAPPING IN PLASTIC

Lightweight, non-toxic Vinyl two-piece suit. Elastic at all openings seals in body heat to make medication penetrate deeper. Eliminates wrapping in plastic . . . Eliminates staining clothes and sheets. Used at Duke University Hospital, many others. Washable. Lasts for months. At Your Druggist Or Order Direct. Specify man or woman, give height and waist size. $6.95 plus $1.00 postage . . . **Slim-Ez Suit Co.** 157 6th Ave. N.E., Dept. EK-3, St. Petersburg, Fla. 33701.

Elks Family Shopper

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If you want to know your Social Security credits, call your local Social Security Administration office listed in the phone book. Ask for *Check Your Social Security Record,* HEW publication No. (SS) 10057. It has a self-addressed, tear-off card which you complete and send. You will then receive a record of your credit to date, and a booklet explaining how social security works.

Here are other points to remember:

- Widows can get social security benefits at any age if they are caring for a child under 18 years of age or a child who is disabled.
- Benefits to widows stop when they no longer have a child under eighteen or a disabled child in their care. And usually, benefits stop if you remarry.
- But, if you remarry at 60 or older, your widow's benefits could continue. The amount you would get would be 50 percent of the retirement benefit your deceased former husband was entitled to.
- Benefits to your children continue regardless of whether you remarry.

Been thinking **new car?** Many people are these days, but they have been puzzled by generous gas mileage ratings which seem impossible to get in actual everyday driving.

Now the new edition of the *1978 Gas Mileage Guide* is out, and in addition to giving you mileage rat-

NEW $19.95 BADGE-A-MINIT™ CAN MAKE YOU $25 TO $100 PER HOUR

Now, at half of the previous cost, you can make colorful, plastic-protected, metal pin-back badges instantly! Make them when and where you need them to make BIG profits taking orders for slogan buttons or photo mirrors that you sell for up to $2.50 each. Parts cost you just pennies! For more information and your FREE SAMPLE BUTTON write to BADGE-A-MINIT, Ltd., Dept. EL-38 , Box 618, La Salle, Ill. 61301. Or send $19.95 (plus $1.75 shipping and 5% sales tax for Ill. residents) for the system, including hand die press, color coded dies, one dozen badge parts and illustrated details and instructions. MONEY BACK GUARANTEE!

ELECTRIC MINI HAIR DRYER, designed for people on the go, travels with you to dry your hair after shower or swim. Just 4"x4", it has plenty of heat and air power. Comes in attractive travel case that fits easily in luggage. $8.95; 2 for $15. Add 70¢ shpg. (Ill. res. add 5% tax.) Chorley House, Dept. EF8, P.O. Box 117, Wilmette, Ill. 60091.

Elks Family Shopper

consumer/news

ings to compare the fuel economy of new models, it also tells you how and why your actual mileage can vary from the results of the tests conducted by the U. S. Environmental Protection Agency. For your free copy of the *1978 Gas Mileage Guide,* send a postcard to the Consumer Information Center, Dept. 513F, Pueblo, Colorado 81009. For California-certified cars, write Dept. 514F at the same address.

According to a government survey, over half of all drivers report achieving gas mileage within two miles per gallon less than EPA ratings.

There are many reasons for this. First, no two cars are exactly alike, and otherwise identical production models normally vary by as much as ten percent.

Also, environmental factors outside the test lab cause variations. Compared with test conditions at about 70 degrees fahrenheit, wintery 20 degree temperatures exact an eight percent penalty in gas mileage. An eighteen mile per hour headwind or a wet road surface costs ten percent, or two miles per gallon in a car rated at 20 mpg. Driving on a rough road or on loose road surfaces like gravel reduces mileage by as much as thirty percent.

Regardless of weather and road conditions, how you drive your car is the most significant detour to

(Continued on page 60)

Elks Family Shopper consumer/news

good mileage. The EPA city mileage test simulates a 7.5 mile trip with eighteen stops over twenty-three minutes at an average of twenty miles per hour. In this kind of stop-and-go driving, smooth starts and gradual stops are essential to good mileage. Combining small errands around town also helps since short trips of less than five miles do not allow your engine time to reach optimum operating temperature and efficiency.

On the highway, good gas mileage is dependent on speed. In the EPA highway test, the simulated ten mile non-stop trip with a warmed-up engine averages fifty miles per hour. For every ten miles per hour your driving averages over fifty, expect to lose about ten to fifteen percent of your car's highway mileage estimate.

Today, greater emphasis is being placed on foods that have **high nutritional value** in relation to the calories provided. Fresh lemons as well as fish of all types fit the bill perfectly.

Pound for pound, fish is one of the best protein foods you can serve and it is low in calories. It

(Continued on page 62)

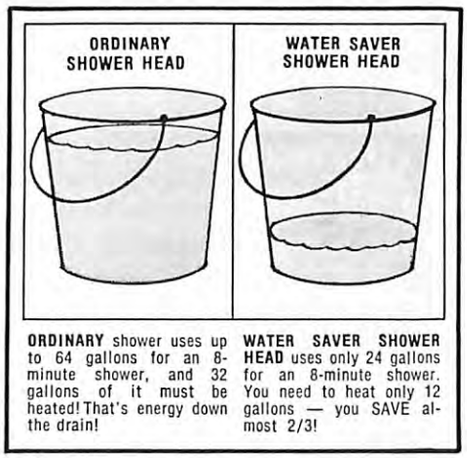
NO-RISK TRIAL OFFER!

New FULLY ADJUSTABLE Shower Head Saves Over 62% on energy, water, sewer bills—

MUST PAY FOR ITSELF -IN 30 DAYS- OR YOUR MONEY BACK!

Aerates water for a tingling, splash-free shower, yet cuts water/energy use dramatically!

Is the cost of heating hot water driving you up the wall? Do you live where water conservation is a problem? Here's your answer — a patented new design which not only cuts water flow dramatically, but actually speeds up the velocity, so you get a tingling, cleansing shower with savings of over 62%! On water and sewer service charges alone a family of 4 might save over $36 per year.



ORDINARY shower uses up to 64 gallons for an 8-minute shower, and 32 gallons of it must be heated! That's energy down the drain!

WATER SAVER SHOWER HEAD uses only 24 gallons for an 8-minute shower. You need to heat only 12 gallons — you SAVE almost 2/3!

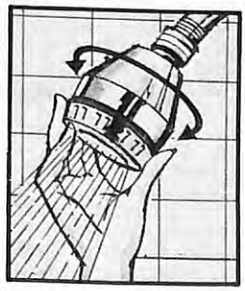
Works even when water pressure is low!

Even if you're bothered by water pressure as low as 25 lbs. per sq. in., even if your shower is in a camper or boat with low pressure, you'll be so delighted with the way our Shower Head speeds and aerates water flow, while it cuts down water use, you'll never want to give it up. And because tiny air bubbles are mixed in by the patented design, it's practically splashless — you can shower without a cap and still keep hair dry!

Must pay for itself in 30 days or money back!

Just unscrew your present shower head, screw in the new Shower Head, and you start to save immediately. The more people in your home, the longer they like to stay in the shower, the more dramatic your savings are! Based on average utility rates a family of 4 could save from $59 to over $369 per year on energy alone (depending on whether you use gas or electric) — not even counting the cost of water. So your new Shower Head should pay for itself 12 times over the first year!

Order now — start saving beginning with your next energy bill!



This is our DeLuxe model, fully adjustable Shower Head. The unit itself is made of attractive, stain resistant celcon® with a chrome plated brass ball joint for long, trouble-free operation. It will not clog or corrode and is completely self cleaning. Try it for up to 30 days with absolutely no risk — then if you're not delighted in every way, return it for a full refund (except postage and handling). Mail coupon now.

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It sounds too good to be true — so let me prove it in my own shower. Send me _____ (SHH) DeLuxe Fully Adjustable Shower Head(s) at only $7.98 each plus $1 per unit postage & handling. I may try my shower head(s) for 30 days, and may return my order within that time for full refund (except postage & handling).

SAVE — Get 2 DeLuxe Model Shower Heads for only $14.98 plus $1.50 postage & handling.

Total amount enclosed $_____ PA residents add 6% sales tax. Check or money order, no CODs please.

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$1.00 sample package double yields of ½ lb. coffee. Enough for 6 lbs.—$5.99. Gourmet recipes included. New Cafe du Monde Beignet Mix. Enjoy hot Beignets, those delicious puffy French doughnuts. 2 lb. box makes 6 dozen doughnuts. **$3.99** post paid.

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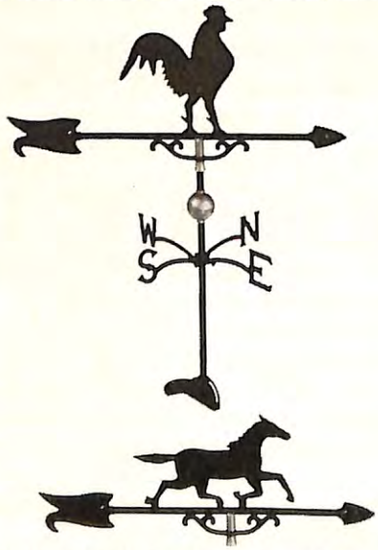

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contains only polyunsaturated fat, making it a desirable food for lowering blood cholesterol. Fish has vitamins A, B, D and K, as well as iodine, magnesium, calcium, phosphorus, iron, potassium and copper.

Lemons, too, share the nutrition limelight for their vitamin C and low calorie count. A medium-sized lemon (size 165, about 4 per pound) has about 39 milligrams of vitamin C.

East-West Baked Sole

Juice of ½ fresh lemon
1 avocado, sliced
1 banana, sliced
1 pound sole or other white fish fillets
Salt and pepper
2 cups cooked rice
2 tablespoons sliced green onion
½ teaspoon curry powder
½ fresh lemon, sliced in cartwheels
¼ cup butter or margarine, melted

To prevent darkening, sprinkle lemon juice on avocado and banana slices. Arrange fillets in 13x9x2-inch baking dish; sprinkle with salt and pepper. Combine rice, onion

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and curry powder; mix well. Spoon rice mixture over fillets. Arrange alternately over rice, lemon cartwheels, avocado and banana slices. Sprinkle with butter. Cover with foil; bake at 350° F. for 20 minutes or until fish flakes easily with fork. Makes 4 servings.

Lemony Fried Fish Fillets

Grated peel of ½ fresh lemon
Juice of 1 fresh lemon
1 teaspoon onion salt
1 pound sole, cod or other white fish fillets
1/3 cup flour
½ teaspoon paprika
2 to 4 tablespoons butter or salad oil
Lemon wedges
Parsley

In a large shallow dish, combine peel, juice and onion salt. Add fillets; let stand 5 to 10 minutes, turning once. Meanwhile, in shallow dish, combine flour and paprika. Lightly coat fillets with flour mixture. In large skillet, heat butter. Saute fillets (3 to 4 minutes on each side) until lightly browned and fish flakes easily with fork. Serve with lemon wedges and parsley. Makes 4 servings.

Social Security: A Dream Renewed?

(Continued from page 10)

of a study group, headed by former Social Security Commissioner James B. Cardwell. The group's report is due later this year.

Congress has also failed to confront the potentially explosive issue of universal coverage. Federal employees and, in many cases, state and city employees are not covered by social security; if they were, social security revenues would be increased by their contributions. But such employees who have also worked in non-governmental jobs can collect under both civil service pensions and social security. It is an expensive practice for the social security system because the minimum social security benefit, designed to protect low-income workers, provides a windfall for government employees who put in just enough time to qualify. If all employees in the country, government and non-government, were covered under a unified system, double benefits—and the resulting strain on the system—would be eliminated. The question of universal coverage, however, is a hot potato; government employees don't want to be covered. Consequently the legislation, again, provides for the establishment of a study group. A report is to be made by the Secretary of Health, Education, and Welfare within two years.

Study groups are popular with Congress. A third study group appointed under this legislation has a massive assignment: to study the fiscal status of the trust funds, coverage, adequacy of benefits, possible inequities, alternatives to the current programs and to the method of financing the system, integration of the social security system with private retirement programs, and development of a special price index for the elderly. This Commission is also to report in two years.

Meanwhile, the most serious charge against the 1977 legislation is simply that it will not work, that it will not do the job it is designed to do. "We have to go along with this bill because our chief concern is that benefits are paid without interruption," says James Hacking of AARP, "but this is the least desirable of the options that Congress could have elected. It must have a negative impact on both inflation and unemployment, the two things responsible for the short-term imbalance in the first place." In raising payroll taxes paid by employers, critics charge, the bill will drive up the costs of hiring workers and, therefore, prices of products. In raising the cost of hiring, it may cause increased unemployment. If unemployment rates rise, and fewer workers are contributing to social security, less revnue will come in—less than the projected $227 billion—and a deficit will once again exist. Meanwhile, in raising payroll taxes for employees, the bill will reduce the discretionary income that workers have left after taxes, money that is otherwise pumped into the economy through consumption and savings.

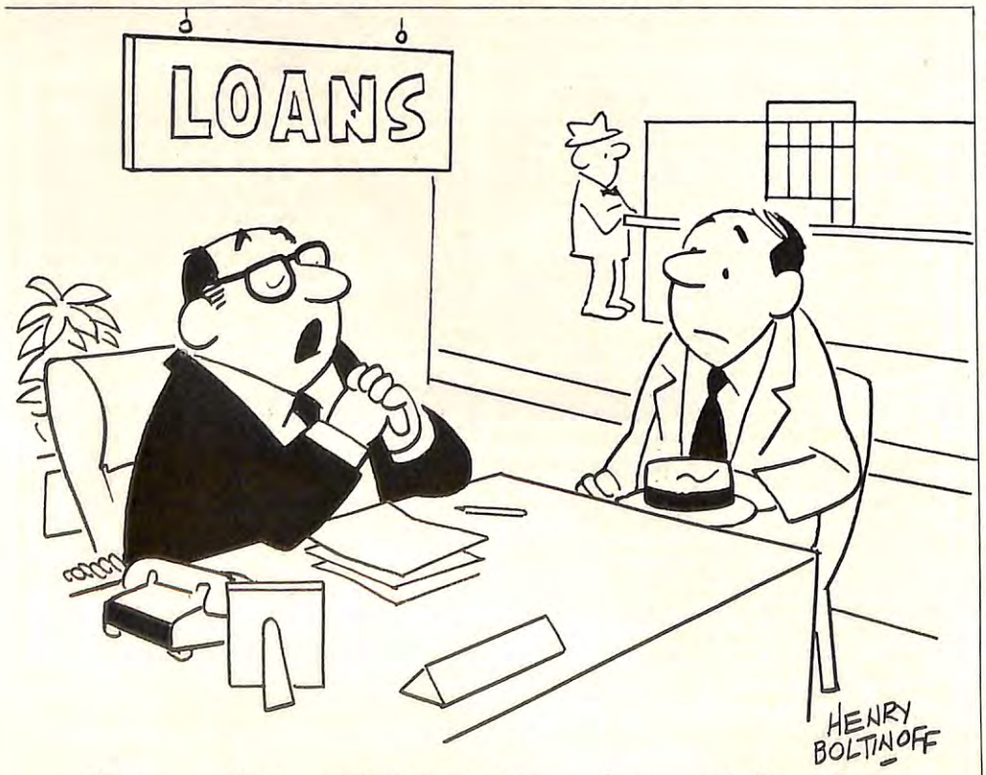
Administration economists admit privately, according to published reports, that the bill will have an inflationary impact, while the Administration says publicly that the bill is necessary. The President's proposed $25 billion tax cut package, however, has also been proclaimed as an effort to offset the sharp increase in social security taxes. Most families will pay lower income taxes under the proposed tax legislation, which has two major components: an across-the-board reduction in tax rates and a tax credit of $250 per person. The rate reduction, from 14-to-70 percent to 12-to-68 percent, will help higher-income families; the tax credit will be of more value to lower-income families. Something for everybody.

But how would the combination of higher social security taxes and lower personal income taxes work out in practice? How would it affect you? According to one analysis, if the tax cut package is passed by Congress (by no means certain at this writing): A family of four earning $20,000 with one wage earner currently pays $2,480 in income taxes; their income taxes would drop to $2,096. The wage-earner's social security taxes, however, would jump from $965 in 1977 to $1,226 by 1979, providing a net saving of $123. Families earning less would save more; families earning more would save less and would, at $30,000 a year, owe the government an extra $117 in taxes by 1979.

What does all this accomplish? If nothing else, it proves James Hacking's contention that social security is indeed part of the economy as a whole. "The increase in the minimum wage, which boosts costs and prices," he notes, "affects social security. So does the proposed energy legislation. Social security is vulnerable to the economy." It can't be treated in a vacuum.

Retirees and those close to retirement have been reassured by this legislation. The system has been rescued. Benefits will continue to be paid. The system will continue to be solvent. But the costs may be very high: continued inflation and unemployment and, as several crystal balls have it, a taxpayer rebellion in the not-too-distant future, a rebellion which will pit younger Americans against older ones. A great many American workers are already paying more in social security taxes than in personal income taxes; what will those figures begin to look like as these new tax rates take effect?

The long-range economic consequences may be adverse and the political situation, as a result, may be volatile. It remains to be seen. For now, although this bill is far from perfect, it does secure benefits. And, because it is imperfect, it virtually guarantees that Congress will take a long, hard look at the system in a few years—at the system as a whole and its place in the American economy. ■



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C						✓	✓	✓	✓	✓	✓	✓	✓	
D	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
E			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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