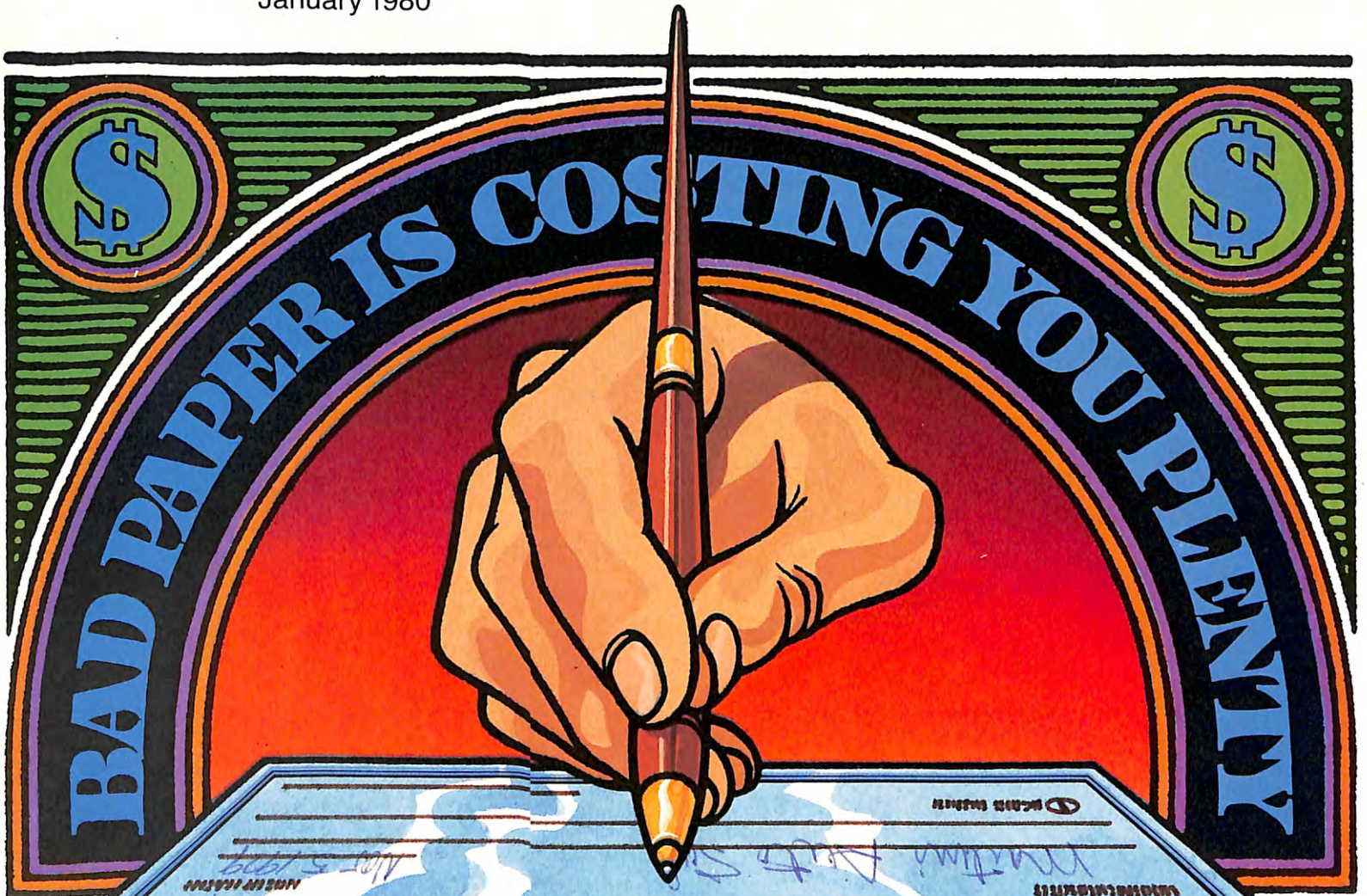


the  
**Elks**  
magazine  
January 1980

Elks "Hoop Shoot"<sup>®</sup>  
Schedule 1980



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"We become better human beings because we are part of an organization devoted to helping our fellowman."

## NEW YEAR GOALS



A  
MESSAGE  
FROM THE  
GRAND  
EXALTED RULER

Dear Friends:

RATHER THAN MAKE resolutions to start the New Year, I am, through the medium of this article, making a request of you. As you know, our goal is an 80,000 increase in membership in 1980. It may be difficult, but it can be achieved.

IN VISITING your lodges and state meetings, I have emphasized the importance of all our members realizing why they are Elks. To those of you who are currently delinquent in your payment of dues, it is understandable why that might happen, given the uneasy economy of our country today. I ask, however, that you give your attention to what Elkdom represents, and then make your judgment as to whether or not retention of membership has a priority in your life.

EIKDOM is the opportunity for all of us to become better human beings and, at the same time, enjoy the companionship associated with working and socializing with people of similar interests and outlook.

WE BECOME better human beings because we are part of an organization devoted to helping our fellowman. Every Elk has the right to be proud of membership, not because it is an avenue to social pleasures, but because you and your lodge are an important part of the yearly expenditure of over \$16,500,000 to aid those who need it. Because you are helping our hospitalized veterans bear up under conditions they did not impose on themselves and about which they can do little. Because your contributions to the Elks National Foundation enable us to spend over \$2,000,000 annually for scholarships for talented and motivated young men and women, aid to the crippled and handicapped, support of the "Hoop Shoot" contest, etc.

THOSE ARE good reasons for our delinquent Brothers to stay with us; and they are even more important reasons for asking your friends and neighbors to become a part of Elkdom.

MY REQUEST is that you delinquent members join with us again, and that we all work to bring into Elkdom those eligible friends who will help us build a better America. As surely as we practice Charity, Justice, Brotherly Love, and Fidelity, we shall be the leaders in the direction of our country.

A handwritten signature in cursive script that reads "Robert Grafton".

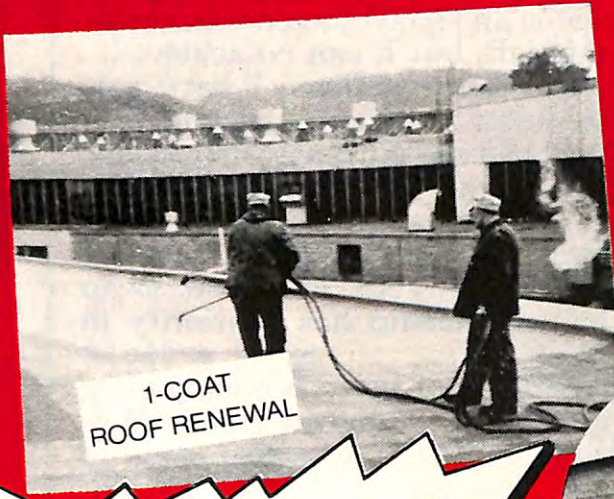
Robert Grafton

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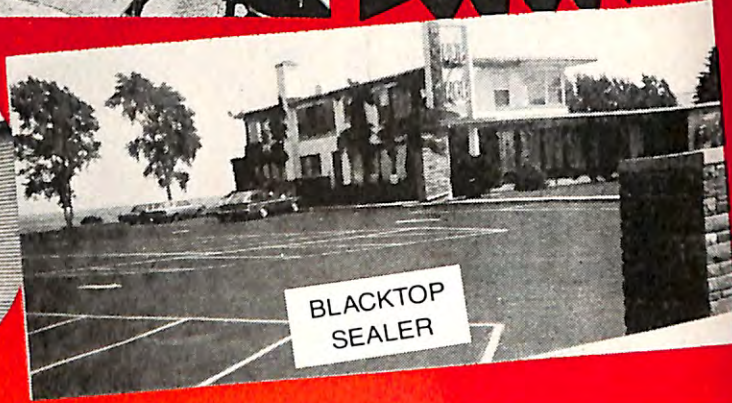
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**DICK ROGERS**  
President, Pace Products, Inc.

**\$2,777.40 for Ike Carter**



One Seamless Spray job for a nationally known Motel Chain earned Ike Carter a nice Pace check for \$2,777.40.

**\$2,458.40 on 1st Sale!**



Ray Wells' first Seamless Spray order for an airport started his Pace career with a fine \$2,458.40!

**1 Seamless Spray sale paid \$1,666.21!**




John Napier scored well with a Pace check for \$1,666.21 on a job for a shopping center.

**\$925.10 for 1 order**



Homer Dougherty started his second career with a \$925.10 check for his Seamless Spray sale to a college.

**\$589.92 for Charles Smith**



83-year old Charles Smith netted \$589.92 on his first Seamless Spray sale to a School Board.

## “There’s no reason why even a part-timer with Pace shouldn’t make \$500 a week, week after week!”

If you were here in our offices every Thursday when the Pace Paychecks go out, you’d see that \$500 a week is no idle promise for Pace part-timers. You’d see some smaller checks, it’s true. And you’d see the big, exciting whoppers that make our PACEMAKER NEWS headlines. Like the \$4,315.55 check for Walt Cameron on his first Seamless Spray order! And Al Shultes’ \$1,285.62 check for one sale to a Shopping Center! You’d also know why so many part-timers decide to go full-time with Pace.

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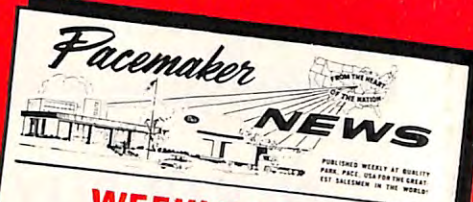
That’s how little it takes to put you in the \$500-a-week-or-more earnings! Just 8 hours a week. Use our sales kit, follow our selling procedure. See how fast you’ll come up with the order that gives you your first \$500 or more paycheck! You’ll wonder why you ever spent your time selling the little stuff that made you only peanuts!

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the **Elks** magazine

VOL. 58, NO. 8 / JANUARY, 1980

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

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Thoroughbreds of the horse racing world converge on Ocala in late fall and early winter for sun and fun.
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Jim Lavengood

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WILBERT  
P.O. Box 147E  
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by Gary Turbak



In a Midwest department store, a well-dressed man begins to write a check in payment for a small but expensive television set.

"I'll need your thumbprint on the back of the check," says the clerk, producing a pad saturated with a special chemical. "There's no ink or mess, and we have to do it for all checks."

"Thumbprint! If you don't trust me, I'll just take my business elsewhere," snorts the customer, striding indignant out of the store.

A good patron lost? Or a passer of phony checks foiled? No one will ever know, but more and more businesses are taking precautions these days against the thieves in customers' clothing, whose rubber checks are costing honest Americans millions.

Ours is a check-crazy country. Annually, we sign our names to 29 billion pieces of paper, allowing us to take possession of everything from bulldozers to baby food. Ninety percent of all non-cash purchases are consummated with checks, and it's estimated that 80 percent of America's money is accessible by check.

The abuses accompanying a system that large are tremendous. One out of

every 200 checks fails to clear the bank the first time it's presented. The tab for uncollectable checks, investigation and prosecution is a staggering \$7.3 billion per year.

Banks now lose more from bum checks than from burglaries and robberies combined, says Hollis Bowers, director of the Insurance and Protection Division of the American Bankers Association. "Credibility in our country is at an all-time low," he says, "and businesses are running scared. There are virtual armies of swindlers specializing in fraudulent checks and, frankly, no credentials are foolproof."

And banks, by one estimate, get stuck with only one percent of the phony paper. That means businesses—mostly the retail variety—suffer the most. In the end, of course, it is the consumer who must support the check-wielding felons.

Who are these purveyors of phony paper? One is the elderly man in Montana who buys life's necessities in bulk and pays with a bum check. When he receives some money, as he does periodically, he voluntarily returns to his victims and makes good on his debts. Authorities and store owners tolerate

the gentleman's crimes because they believe he's acting out of a genuine need.

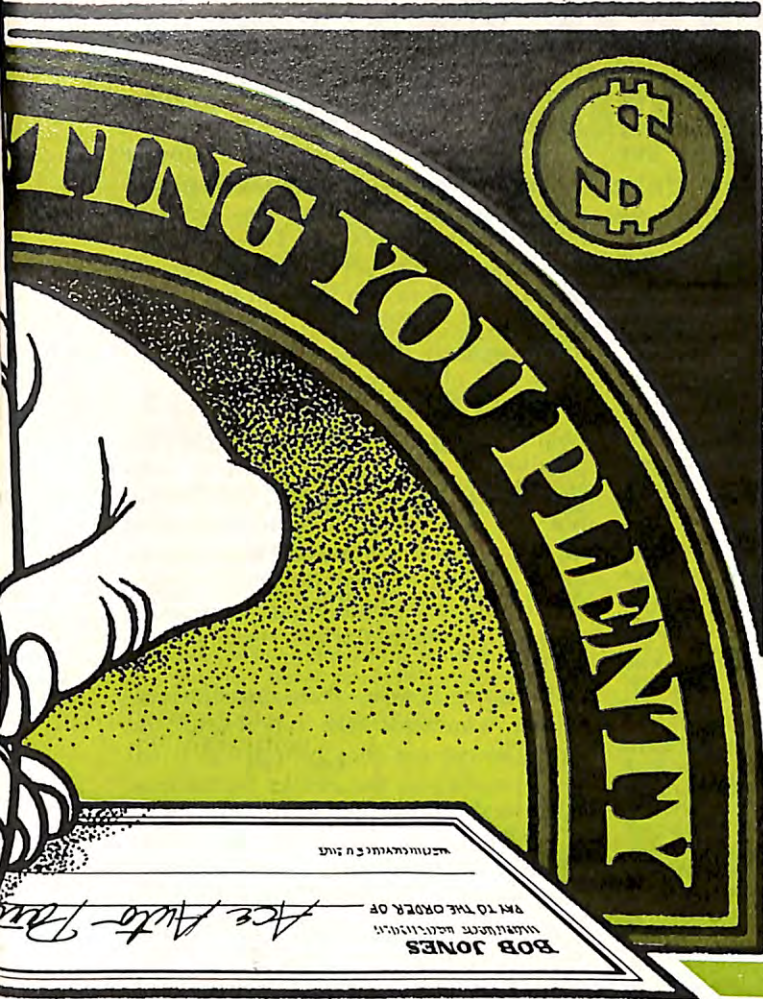
Another paper hanger is Michael Leo Thompson, who, for two decades, made a very good living forging checks in 26 states. Officials believe he passed about one rubber instrument per day for a 20-year total of \$1.1 million. Thompson finally was nabbed last year.

Another is you . . . probably. And the lady across the street. And the clerk at the sporting goods store. Nearly everyone. Rare is the person who has not bounced a check because he forgot to make a deposit on time or neglected to record an expenditure.

But none of these—the desperate, the professional or the forgetful—is business' real nemesis. Most of America's bum checks are the work of small-time crooks who likely live, work and steal in the same community. They open an account, pass a few checks for \$20-\$40 and then lie low. Later, they change addresses, find another bank and start over. With their phony paper they buy groceries, tires, hunting rifles, shoes and toys for the kids. They are average citizens in every way—except they steal.

Some even plan to pay in the end.





"What a lot of these people are really doing," says one supermarket executive, "is borrowing money from us. They know they may eventually have to pay, but in the meantime, they've received free store credit."

And by the time the merchant has gone through collection procedures and perhaps appeared in court, he may have spent more than he'll collect. "Handling the collection of bad checks," speculates Massachusetts businessman Robert Leckinger, "may be costlier than merely writing off the loss."

How has this situation come about that 145 million times each year someone writes "pay to the order of . . ." knowing full well no payment will be made? Discounting the work of professionals (who account for only five percent of bum checks), the problem seems to stem from a lack of education and from inadequate law enforcement resources.

"The biggest problem we see with bad checks is that people don't realize it's a crime," comments Greg Henderson, whose Data Check firm disseminates information about known check abusers. He explains: "Because they

can walk freely out of a store and because they know there's a good chance they'll never be prosecuted for a few small bogus checks, the criminality of the act escapes many people."

This casual approach to checking is apparent in the young man who phoned a supermarket not long ago. He gave his name and explained that he had no money in the bank, but would like to cash a check anyway. Would the store hold his check for a couple weeks, he wondered. When told that it would not, he politely thanked the clerk and—presumably—took his "trade" elsewhere.

Failure to fully understand the bad check problem extends to thousands of store clerks, bank tellers and business owners. "The best defense against check losses," advises Boston detective Fred Thompson, "is to stop the crook before he passes a bad check." And experts agree that the best way to stop him is to require proper and plentiful identification.

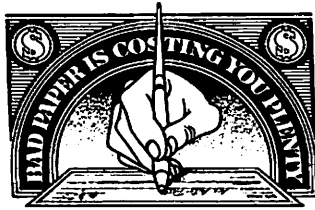
Yet, many check-cashing businesses—believe it or not—allow a customer's personality and demeanor to determine whether or not they honor his check. Veteran forger Leo Thompson guesses

that in his 20-year career he was asked for identification only a half dozen times. Also, some businesses still stock counter checks, and many stores continue to accept checks from customers who have repeatedly dumped bogus paper on them.

Prevention is important, because catching and prosecuting rubber check aficionados can be tough. Checks older than six months, postdated checks and those written as partial payment on charge accounts can be difficult to prosecute. So are checks for business deals where losses are difficult to prove.

And it's physically and financially impossible, say law enforcement authorities, to track down everyone who puts his name on a phony \$10 check. "As long as people can go to a bank, deposit a few dollars and get a wad of licenses to steal," says one county attorney, "we're going to have trouble."

Ironically, banks receive more than a little blame for the plethora of check troubles. "Not many years ago," says Data Check's Henderson, "it was somewhat difficult to get a checking account—you had to be the cream of the financial crop. Now, anyone can get



one." The U.S. presently has about 100 million checking accounts.

When establishing those accounts, some banks will permit a customer to begin his check series with any number he chooses. Because 90 percent of all bad checks bear a number between 101 (normally, the first one in a new account) and 150, high numbers are considered more reliable by merchants and are therefore desired by crooks. Also, some banks, experts complain, are far too tolerant of habitually overdrawn accounts.

Though they get stuck with relatively few bogus checks, banks are the sole target of a checking scam called "kiting." Kiting, a scheme for professional crooks and high-rolling, desperate businessmen, can get rather complicated, but essentially works like this: The swindlers set up small, legitimate accounts at several banks (usually in different cities) and make deposits and withdrawals until these accounts appear to be solid and quite active.

Once the financial identities have been established, a substantial deposit is made in bank A in the form of an overdraft check on bank B. B's account is covered with a phony check on bank C, and so on. Since it takes several days for a check to travel to the bank of origin, an efficient crook always has time to beef up the account there.

Precision is the key, and experienced con men can establish a full kiting circle lasting several months. They gain short term use of large amounts of money and may, in the end, make sudden huge cash withdrawals and disappear. One California kiter, working with only two banks, built his account up to \$1.5 million and made off with the full amount (he was later caught).

Most check losses, though, are in the \$30-\$40 range, and this is where most prevention efforts are directed.

The easiest way, of course, for businesses to cut losses to zero would be to stop accepting checks. Most mer-

chants realize, however, that this may be committing entrepreneurial harakiri, as many customers would simply take their trade elsewhere. One accepted formula says, it would cost an average retail firm four times as much to refuse all checks as to take a loss on a relatively few bad ones.

Since most businesses are more or less forced into accepting checks, their first step is to develop a policy. Who may cash checks? How much identification will be required? Again, consumer preferences may push the merchant into a more lenient position than he really prefers. One study by two Auburn University marketing professors indicates that "a retail store's competition position deteriorates in proportion to the rigor of its requirements for check cashing." In the study, five percent of all customers began shopping elsewhere when a "cash anything" store began requiring that checks carry a customer's name, address and phone number. The defection rate jumped to 53 percent, however, when fingerprints were required. The investigation, says Auburn's Charles Golden, pointed out that a check cashing policy probably should not be determined solely on the basis of losses. "A much more realistic criterion," he says, "is competitive position."

So U.S. businesses develop varying check policies and employ an assortment of prevention procedures. One somewhat successful device is to photograph the check casher. A specially designed camera takes a single picture of customer, check and two pieces of identification. If the check should later bounce, the film is developed and a search begun. Often, just a reminder will suffice: "It's amazing how fast people will pay once they see the composite picture of themselves and the check," says Dominick D'Antonio, loss prevention director for one national retail firm. And if they don't pay voluntarily, he says, a photo is the "single most effective piece of evidence which police have."

Another technique is to fingerprint all check signers; and science is even doing away with messy ink pads. Prints can now be taken chemically with no more hassle than checking identification. New York's Chase Manhattan

Bank began using a fingerprint system in 1977, and their fraudulent check problems virtually disappeared. "All banks will eventually have to resort to some such system," says Chase's Vice President Louis Buglioli.

A few businesses have put computer technology to work. Some large chains give in-house computers the numbers of known bad accounts. The electronic brains scrutinize all checks presented and advise clerks on the validity of the offering. Some systems automatically lock the cash drawer when an apparently bad check has been written.

Several firms have sprung up to help pass the word about check-writing deadbeats. One company offers subscribers a national check verification hot line and promises to stand behind all the paper it approves. Other watchdogs provide a local tattletale service by keeping members up to date about who in the community is ripping them off.

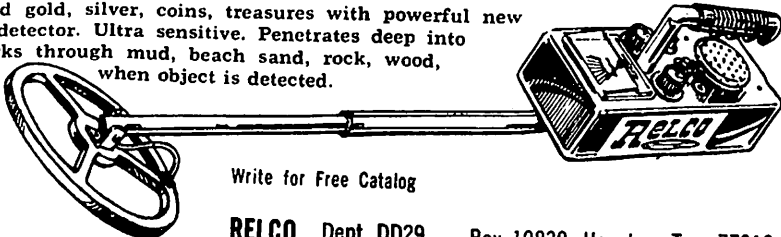
Then, of course, there are the collectors, who must take action after the fact. The excuses they hear are as banal or as creative as the crooks themselves. "The bank must have made a mistake" is a common, though usually incorrect, refrain. Identical twin brothers have been blamed, and one quick-thinking author of a bogus check said his dog ate the deposit.

Even check bouncers who think they've covered their tracks may have their past come back to haunt them. In December, 1977, Jerry Jenkins from Vermont was honeymooning in New York City when thieves stole and destroyed his car. New Yorkers opened their hearts to the couple, showering them with dinners, theater tickets, hotel rooms and china. Mayor Beame presented Mr. and Mrs. Jenkins with a silver plate. News of the young couple's good fortune drifted back home, and the next presentation Jenkins received was an arrest warrant. It seems that before leaving Vermont he had affixed his name to \$2,500 in bum checks.

Most people, though, whose phony paper decorates the walls of attorneys' offices, will not receive such notoriety and may never face prosecution. And as Americans continue to write 80 million checks a day, a small but constant percentage of these authors will be found to be dishonest. Banks will persist in closing accounts, and businesses will continue to spend millions of dollars in collection and prosecution.

And, in the end, we are all victims. Most businesses long ago began treating check losses as an operating expense and raising prices to cover the deficit. It's a fact of economic life that bad paper is indeed costing you plenty. ■

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## YOU'VE COME TO THE RIGHT PAGE.

There's good news here: The Aerospace Program has spun off a portable refrigeration breakthrough!

### Big Research Discovery

Space scientists at Cape Canaveral had to keep critical components in rockets and satellites cool. They needed something small and light... something that used very little power but was absolutely reliable... something that wouldn't konk out if it were tipped up, down, or sideways. The result? Solid state thermoelectric refrigeration modules that went to the Moon.

### Enter Koolatron

Koolatron was quick to see the civilian-use possibilities of these modules for portable refrigeration. They worked until they developed Koolatron — a 12 volt portable electronic refrigerator that uses the same powerful solid state thermoelectric refrigeration modules used in rockets and satellites.

### Saves Energy

Koolatron uses very little juice — an average of only two amps when the temperature outside is 70 degrees Fahrenheit. That's less power than it takes to light a 30 watt bulb. Once contents are cold, you can turn it off at night to save power. Contents will stay cool for at least 6 to 12 hours. Your muscle energy is conserved, too. It weighs only 15 pounds.

### Saves Inconvenience

No more driving for miles or heading into shore for ice. Plug it in a lighter socket in your car, boat or van. Or run it off a 12 volt battery charger plugged into 110 volts.

Koolatron holds more — so you spend less time shopping. Although it measures no larger than most ice chests, its 36 quart capacity is not half-filled with ice and sloshing water. So there's

more room for food — 40 pounds of it, or 48 large cans of soda pop!

### Saves Food

This is *dry* cooling we're talking about. Not the *damp* kind that breeds mold and can turn perfectly good food bad overnight — exposing the whole family to needless risk. Koolatron keeps your food cold and dry.

### No Toy

Koolatron is built to *last*. The rugged case is filled with the best insulation available — rigid urethane foam. Its heavy-duty handle can take loads of 150 pounds or more. Hinges and latches are made of non-rusting polypropylene.

### Saves Money

Ice is expensive these days. So is the gasoline you use in looking for it. Don't waste another dollar this way! Get yourself a new Koolatron 12 volt portable electronic refrigerator and LET IT PAY FOR ITSELF. That's right. The money thrown away on ice and gasoline and spoiled food — not to mention what your own time is worth — will MORE THAN PAY for your new Koolatron in a single year!

Proof: A survey of Koolatron owners revealed their *average* saving was \$156.03 in just nine months. Some claimed they had saved over \$500.00 on ice, gasoline, spoiled foods, and the restaurant meals made necessary when the ice ran out.

### No Hassle — Ever

Koolatron was designed by engineers who are also boatowners and campers. They know you want something simple that doesn't break down and is easy to service. Because of Koolatron's solid state construction your unit should never require any servicing unless physically damaged. If service is ever required, it is available through our service depots in Batavia, N.Y. or Barrie, Ont., Canada.

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Model F1A shown.

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# IT'S YOUR BUSINESS

by John C. Behrens



## THE GREAT THERMOSTAT BATTLE

"Federal regulations! The bureaucracy gives me more paperwork than I can do in a month's time, and then they tell me how hot or cold my place must be."

The restaurant owner, normally a mild-mannered, congenial man, was red with anger. His forehead showed beads of perspiration. The thermostat behind him hovered at 85 degrees. "We can't please the customers . . . we can't please the help . . . and we can't please the government any day of the week either."

This conversation took place several months ago in a central New York restaurant. It was one of those unpredictable late fall days when the air was crisp in the morning but, by midday, the sun had broken through the clouds. As the sun shone through the large plate glass window, the restaurant took on the temperature of a sauna. The thermostat, which was located close to the main entrance, kept tripping on the furnace each time the door opened.

The owner had just turned the thermostat back to 60 degrees, after the bartender told him that a party of nine at the bar was annoyed.

The two heat sources combined to make the restaurant unbearable . . . not simply uncomfortable.

Minutes later, the customers at the bar walked out in disgust.

The proprietor's dilemma wasn't simply a maintenance problem; it was a heating problem shared by thousands of small and large businesses throughout the country. It affected judges in large, high-ceiling judicial chambers and students in classrooms. Teachers said a lower temperature wasn't conducive to learning . . . and judges said it wasn't good for dispensing justice. One judge even threatened the maintenance man with contempt of court if he tried to lower the temperature in his courtroom.

President Carter's mandatory temperatures for public buildings—65 degrees during the day and 55 at night—were undergoing the first test, and a great number of people were highly critical of the results. To be sure, there were complaints last summer when Carter attempted to fix air conditioning temperatures in public buildings at 78 degrees. The new winter inside temperatures appear to have created an even greater outcry.

A survey of businesses by the New

York Times, for example, showed that government buildings, office complexes, factories and commercial centers in the Northeast were trying to comply with the federal guidelines. Smaller enterprises—especially restaurants—were resisting such rules, the Times said. A manager of a plush restaurant in Rhode Island explained the frustration that others felt in trying to make their establishments attractive to people during a winter season of higher and higher prices.

His customers, he noted, are interested in comfort. "How would you feel? You've got to make people comfortable. You've got to give them what they want."

Meanwhile, customers at a large mall in upstate New York find conditions can be so bad in some stores, they are reluctant to shop. "The temperatures change from store to store. Some are very hot and others actually cold. It gives me a headache in such conditions. I don't feel well after I've walked in some stores with a coat on and then had to take it off and still sweltered in another shop," said one disgruntled woman catching her breath in the cold air outside the enclosed mall. "I won't go back until they change," she says.

But such changes, building managers and plant supervisors tell me, are going to cost more than many firms and corporations are willing to pay. The changes are going to take much more planning than the federal guidelines which were handed to business owners and consumers earlier this year.

Roger Morris, a plant manager in the Northeast, says that, regardless of the kind of heating unit used, modern buildings with large plate glass windows are difficult to heat properly and efficiently. Maintaining uniform temperatures from room to room or store to store in such facilities "would tax the best energy expert," he adds. "If the temperature outside goes from 36 to 66 degrees, what am I supposed to do? We have this problem every year in the fall and spring in the building I manage, and I don't see a practical solution that will eliminate it."

The construction of modern buildings, a number of plant engineers contend, has created some of the difficulties. In recent years, glass exteriors from floor to ceiling have produced totally sealed units with central circulation systems.

(Continued on page 24)

Introducing . . .


# The Fresh-Air Phenomenon

## Guaranteed to Control Odors.

Tested and approved by the Environmental Protection Agency. Meets all government and FDA regulations.

Now, through this exclusive scientific breakthrough, indoor air can be purified in exactly the same way outdoor air is purified by lightning during a thunderstorm.



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Think of that sweet "country fresh air" smell following a thunderstorm. That's actually the absence of odor. The electrical activity in the air created by lightning adds a small negatively-charged electron to each oxygen molecule in the air. Science has long recognized the miracle of this phenomenon known as *ionization*. Amazingly, these ionized molecules combine with any odor-bearing molecules in the air—destroying them.

The Environ-air unit's patented process electrostatically creates these same negatively-charged oxygen molecules that permeate any enclosed space and attract odor molecules like a magnet until they're totally "neutralized."

### BEFORE ENVIRON-AIRE

There were two ways to control odors: *Dilute*—constantly recycle fresh air to dilute odor molecules or *deodorize*—constantly mask odor with a heavy perfumy scent. Now, with Environ-air, there's a third, more effective and highly scientific way. And that's to *destroy* all organic odor molecules electronically.

### WHAT THE ENVIRON-AIRE IS NOT

It's not a one-shot cover-up. It doesn't mask odors—it destroys them electronically. And it kills tough odors *continuously*—not temporarily like sprays, wicks, stick-ons, etc. There are never any chemicals to buy, bulbs to burn out or filters to replace. The unit uses only as much electricity as a 25-watt light bulb.

### WHAT IT IS

The Environ-air is a *continuous* air-cleansing process so unique it's patented. It uses the latest in space-age electronic technology to create the first energy and cost-efficient air purification system for the home. Even in a

smoke-filled room, you will be breathing only clean, fresh air all day long.

### FORCED AIR—THE MOST IMPORTANT NEW FEATURE INNOVATION

One of the secrets of this new system is that it keeps the ionized air in *constant motion*. The Environ-air is the *only* electronic air freshener that *continuously* "pumps out" ionized oxygen molecules into the air, permeating every square inch of space—ready to attack and deactivate any odor-causing molecules instantaneously. Keeping the ionized air circulating is such an important factor that so-called "space age" air fresheners without it are truly outdated. Without it, odor-killing molecules simply fall to the ground near the unit, rendering them useless against odors.

### A DUST-FREE ENVIRONMENT: AN UNEXPECTED BONUS

The Environ-air also de-activates dust particles suspended in the air. The ionized oxygen pumped into your room will attach itself to any impurities in the air, causing them to fall to the ground. Ahhhh... what's left is pure, clean air.

### PROVEN EFFECTIVE IN HOSPITALS, FISH MARKETS, PET SHOPS & MORE

Prior to this special introduction to consumers, hundreds of Environ-air units were used by businesses with their own peculiar odor problems. After using it for over 8 months they found it to be the only answer to annoying, persistent odors. Why? Because it outperforms other systems in what it does and how it does it.

### TO USE IT IS TO LOVE IT

You will feel the difference immediately. The Environ-air will cleanse any 20' x 20' room of odor-causing molecules within just 5 minutes!

Imagine how exhilarated you'll feel with a fresh supply of ionized oxygen surrounding you day and night!

### CLEAR THE AIR ONCE AND FOR ALL

In the kitchen... bathroom... basement... nursery... pet areas... smoke-filled offices. Use it anywhere stale, musty, offensive or pungent odors are a problem. The attractive wood-grain unit is compact—10" x 6" x 4" deep—and lightweight—only 8 pounds. It can be wall mounted as an inconspicuous permanent fixture where annoying odors tend to accumulate. Or, it can be moved from place to place as needed, taking up little space on a shelf or floor. And installing it is simple—just plug it in. It uses regular household current.

### LET YOUR NOSE PROVE ITS EFFECTIVENESS IN YOUR HOME OR OFFICE

The Environ-air may sound too good to be true. That's why we offer a 30-day trial period and ask you to really give it a workout. For starters, simply turn the unit on, then cut up a big, juicy onion. No tears. No smell.

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If anything goes wrong with your unit during the first year Environmental Electronics Corporation will repair it—without charge. Although the Environ-air is built to last and be virtually maintenance free, it's still nice to know the manufacturer is service conscious.

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131

# ON TOUR WITH



## ROBERT GRAFTON/Grand Exalted Ruler

A dinner and reception were held in honor of GER Robert Grafton's visit to Massachusetts recently. PGER Leonard Bristol (right) was among the more than 700 people who welcomed the GER. During the occasion, Gov. Edward King (left) presented a certificate signifying honorary citizenship of the state to Brother Grafton.



During GER Robert Grafton's visit to Connecticut, he toured the Newington Children's Hospital, the state major project. The GER (second from right) witnessed the presentation of a \$50,000 check by SP Francis Reinholz (right) and State Secy. Thaddeus Pawlowski (left) to A. John Menichetti (second from left), hospital executive director. Brother Grafton and his wife, Pat, also attended a luncheon while in Connecticut.



Over 200 Elks and their wives were present for the dedication of Maumee, OH, Lodge's new building. GER Robert and Pat Grafton (right and second from right) joined (from left) ER Donald and Donna Kuhl, Grand Trustee Larry McBee, and Jan and SDGER Irving Davies for the affair. The dedication ceremony included a dinner and an address presented by the GER.

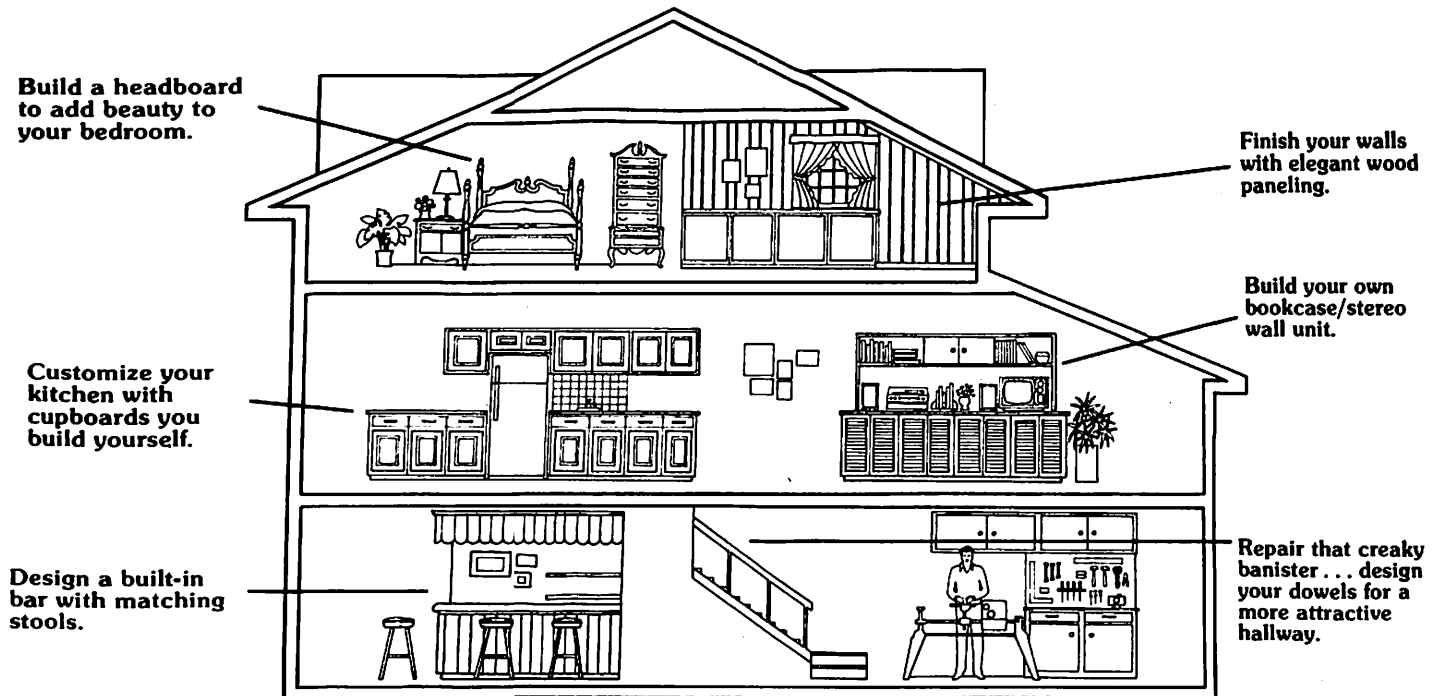


Elks Camp Moore, New Jersey's state major project, was one stop made by GER Robert and Pat Grafton (second and third from right) on their tour through the Garden State. (From left) SP Sol Goldberg, GL Committeeman Edward Van Vooren, PGER William Jernick, state sponsor, and GL Committeeman Richard Squires accompanied the Graftons on their tour of the camp. The GER also visited the Passaic County Elks Cerebral Palsy Treatment Center and Nutley Lodge, where a dinner honoring PGER Jernick and GER Grafton was held.



Greetings were extended to GER Robert and Pat Grafton (third and fourth from left) upon their arrival at Chess Lambertson Airport in Pennsylvania recently. On hand to escort the Graftons to Franklin Lodge were (from left) ER Michael and Pat O'Polka, Carole and Mayor Guy Mammolite, and Jo and PGER Homer Huhn, Jr., state sponsor. A dinner and reception were held at Franklin Lodge for the visitors.

# How to Add Thousands of Dollars To The Value of Your Home ... by Adding Just One Tool in Your Workshop!



Want to finish your kitchen with a built-in bar or customized cabinets? Or maybe you just want to make some simple repairs to window frames, sills or other woodwork around your home.

These kinds of home improvements and maintenance could add thousands of dollars in value to your home — if they're done right.

**But how do you get professional-looking results you need?**

Basically you have three choices to get the job done.

You could run up a pretty hefty bill by hiring a professional at about \$16 an hour. But who can afford that much?

Or you could buy your own home workshop basics like a table saw, drill press, and more. Even if you have some of these tools, you could still shell out a small fortune to just complete a basic workshop.

**Or, you could choose the Shopsmith Mark V — the professional quality home workshop that brings you the five most needed tools in one compact unit!**

The Shopsmith Mark V is a really

remarkable piece of equipment. It actually brings you the most basic and important workshop tools — 10" table saw, 12" disc sander, horizontal boring machine, 16½" variable speed drill press and 34" lathe — as part of one sturdy free-standing floor unit.

Now what does that mean to you? It means **plenty**.

**It means you save a bundle on equipment.** Instead of buying five separate motors, you purchase only one precision-built motor. This one, fine-quality motor actually powers all five tools. The result: the finest precision tools for a fraction of what you'd expect to pay for such quality.

**It means versatility.** You can actually do more with the Mark V than you would with single-purpose power tools. The Mark V enables you to apply features from one tool to another tool. What's more, it lets you add other tools and functions over the years.

**It means economy.** With the Mark V in your workshop, you'll find yourself actually saving money as you do your own "handyman" repairs. The

Mark V is also economical from a space standpoint. It requires about as much space as an ordinary bicycle.

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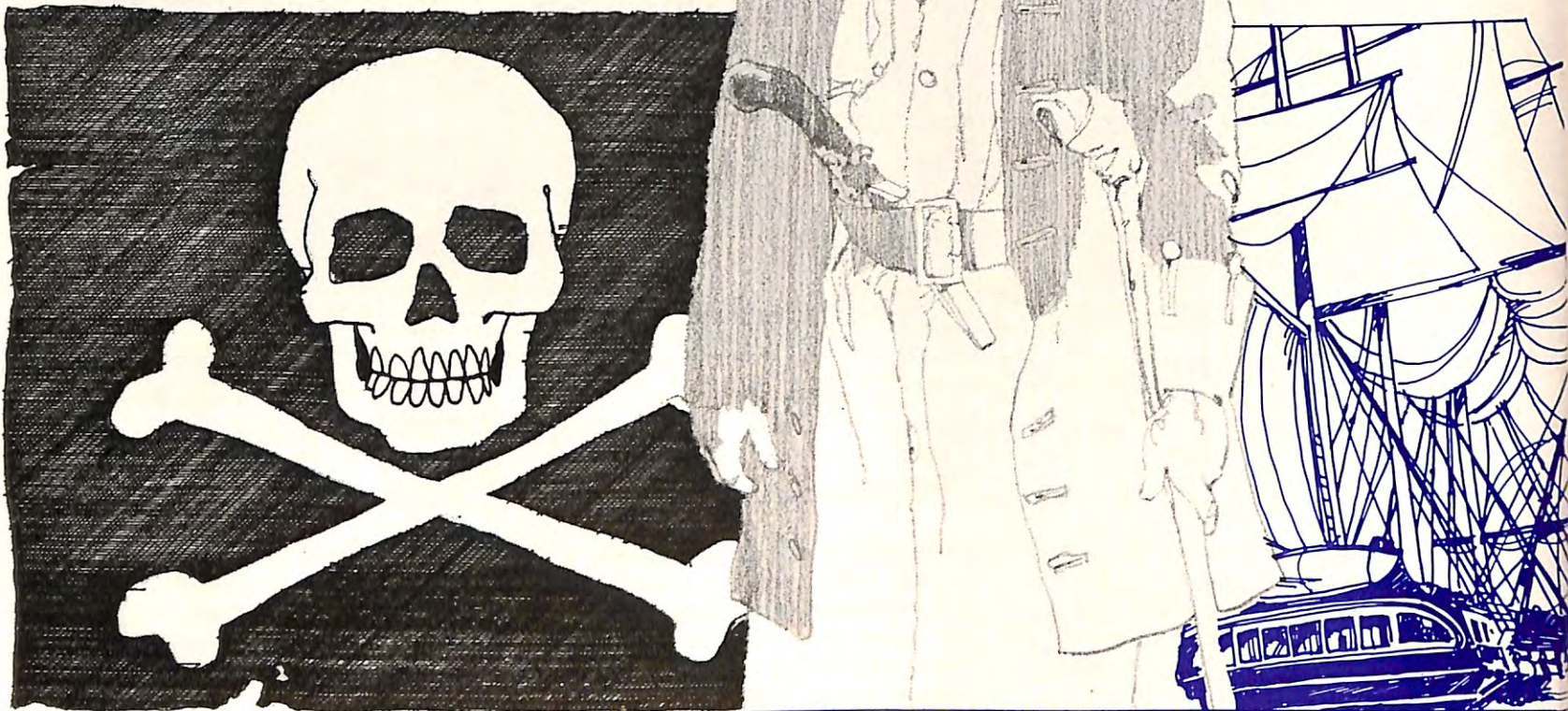
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# *Piracy and the American Colonies*



by Gordon A. Reims

Piracy brings to mind colorful, action-filled sea images from old books: a sailing vessel approaching with skull and crossbones displayed, a grim giant with cutlass in hand standing on a windswept dune with a half-buried chest at his feet, or a snarling figure in red bandanna climbing over a ship's rail with knife in teeth. But piracy in America's colonial days was more than action melodrama beyond the horizon—it was a shore story as well.

Pirates were quite visible on the streets of colonial ports, exerted a tangible and sometimes traumatic influence on commercial life and, in a few instances, actually lived in the heart of port residential communities.

If you were a well-to-do citizen of Newport, Rhode Island in the 1690s, you might have lived next door to socialite Thomas Tew and not known he was secretly a pirate, until hearing of his death in a skirmish with defending seamen in the Red Sea. In downtown New York in 1699, you could well have seen Mrs. William Kidd and her daughters hurry to leave their stately home, their faces showing concern over the news that Kidd faced arrest. If you had been a wakeful, adventurous youngster in one of the Delaware Bay settlements of that period, you might have peeked between willow branches by moonlight and watched pirates transfer exotic merchandise from ship to waiting wagons, for pre-dawn transport to stores in New York and Philadelphia.

Gaudily-dressed pirates frequented taverns in Bath, North Carolina, in the early 1700s, and caused the citizenry to complain of their behavior. The people of Charleston once waited nervously while their town officials met to ponder a pirate's pay-or-we-burn-the-town demand. Pirates, dressed obviously as such, shopped openly in the larger stores of Boston, New York, and other coastal ports. Known pirates could be seen calling on Governor Fletcher of New York for dinner, and the notorious Blackbeard was once observed walking boldly up the steps of the Royal Governor's mansion in North Carolina.

The extent of piracy in American colonial times, and on up into the early years of the young republic, has often been overlooked or under-reported—possibly because piracy, by its very nature and emotional impact, became overly associated with sensational sea adventure rather than with scholarly history.

Pirates off the American coast, between 1650 and 1825, were so effective that at times trade was seriously hin-

dered. In the late 1600s, transatlantic mail was so often seized that many official messages between colonial governors and London were undelivered. During King William's War, Sir William Phips failed to receive important orders concerning the campaign against Quebec until it was already underway. The loss of messages and parcels by the general public may only be imagined. Botanist John Litchell, who had spent six painstaking months collecting rare plants in the colonies, saw them all destroyed as pirates plundered his homebound ship.

In the 1690s, the people of Virginia were particularly concerned, as pirates continually lay in wait off the mouth of Chesapeake Bay, watching for unescorted ships. In 1697, Barbary pirates robbed Virginia of 13 vessels, and as a result many colonial sailors found themselves pulling an oar in a Barbary galley. Only slightly luckier were those who were threatened into crewing for West Indies-based pirates—or coaxed into converting to piracy. The recruits so gained resulted in an increased number of pirate crewman and, eventually, of pirate ships.

During this period, pirates walked boldly in the streets of coastal towns—"swaggered," as many contemporary accounts stated—and were most certainly recognized. While many artists no doubt glorified pirate attire, they did not greatly exaggerate. Pirates did dress gaudily, likely as a natural consequence of their freedom from established ways—a release from the drab, formalized attire of the navies and merchant fleets. Rather than disguise this costume upon going ashore, many enhanced it, proclaiming, in effect, "I am a pirate; a fearful pirate; be afraid of me!" They could not have gone their merry way, of course, without cooperation ashore.

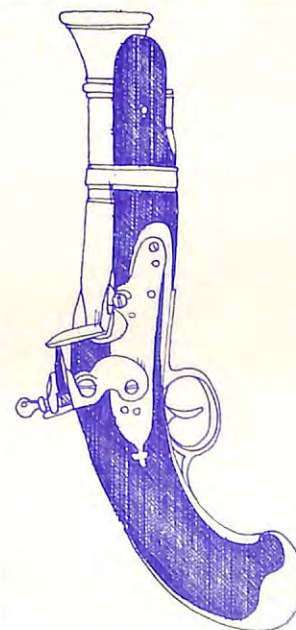
A number of merchants welcomed pirates, not just for the "wholesale" goods they supplied—rugs, tapestries, jewelry, gems, gold ornaments—but for their trade as well. Pirates were big spenders. They had more money than most landsmen, and paid in gold and silver coin. Many early merchandising fortunes were created through piracy, including those of Phillipse in New York, and Fanneuil and Gough in Boston. A few merchants even provided pirates with ships.

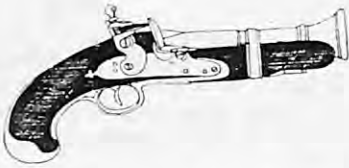
Though Virginia, the largest and most populous of the colonies, apparently escaped the stigma of granting aid to piracy, virtually all of the other colonies fell under suspicion. In 1699, William Byrd of Virginia told the London Board of Trade that "Pennsylvania is not precise in determining what trade is lawful and what is not." In many

colonies, those who did not choose to buy pirated goods, or who suffered personal losses due to piracy, received a deaf ear upon appealing to local authorities.

If this seems a disillusioning and mystifying state of affairs, one has to look into the issues and prevailing problems of the day. On the one hand, there were royal governors who did little to stop piracy; some of them willingly accepting fees and bribes of gold, silver, or jewels. The colonies were administered by appointed governors, very often the misfits of English society and nobility; men with weaknesses, vices, and ineptitudes, who were perhaps assigned posts 3,000 miles from home chiefly to be punished or gotten rid of. Governor Benjamin Fletcher of New York, for example, was a carouser who publicly dressed in women's clothing as a joke when he went out "on the town." Governors of this sort were easily bribed or threatened by the stronger pirates, who enjoyed in their day much of the shadowy power we sense today in the organized underworld.

On the other hand, there was a colonial citizenry, obliged by law to buy nothing but English products from English shippers—and chafing under this restriction. If pirates flouted the law and enabled them to buy exotic articles from the Mediterranean and the East, people had a temptation to look the other way. "Mixed feelings" was the term often used by contemporary writers and later historians. People were against thievery, and while they were shocked by the stories of murder and torture, many tried not to hear them, preferring to believe they were exaggerations or rare exceptions. Here, also, the blurred difference between pirating and privateering came into play, many





people choosing to assume that legitimate privateering, rather than piracy, produced the goods they so eagerly purchased.

The controversial practice of privateering was perhaps the prime source of confusion on piracy, as well as an aid to bringing it about in the first place. To clarify, a privateer was a civilian who commanded a private vessel of war—and the term applied as well to the vessel itself. During war-time, the owner of a large, swift sailing craft could offer to arm and attack the enemy's merchant shipping. It was highly profitable, since the privateering captain was entitled to keep for himself and crew a large percentage of the bounty taken—and even more, for who was to really know how much was taken a thousand miles away, especially if much of it were cached on a remote island? Many applied and, of course, it largely lured the overly aggressive and those who lived on or below the fringes of the law. As a consequence, privateering was not highly regarded,

many leading citizens both in the colonies and in England condemning it as legalized banditry. Admiral Nelson said, "All privateers are no better than pirates."

Privateering was obviously an excellent training course for piracy—particularly in that it showed captains and crewmen how easily people aboard an unarmed vessel might be frightened, and how simple it was to take anything of value from officers, passengers, decks, cabins, and hold. Sooner or later, many privateers turned outright pirate, finding that they could often earn more in one day through piracy than they could in a year of honest seamanship. They would continue to plunder "enemy" ships after war had ended, or cease to differentiate between enemy vessels and those of friendly nations—or those of their own flag. Pirate captains who raided ship after ship, and who sailed to the Arabian Sea to capture vessels loaded with such things as oriental rugs and the spices of India, became enormously wealthy. Upon their return to home ports, they could always produce privateering credentials and convey to colonial citizens an impression that their goods were legally plundered.

But approval of piracy was far from universal in extent. In most instances,

the pirated exotics were priced beyond the means of the average working colonial, and it was quite likely that the majority did not share the tolerant feeling toward pirates experienced by those who could afford the articles they brought. There were also many small shippers who experienced only the thefts of pirates, not their supposed benefits. Forces did move for justice, though at a slow pace.

In 1699, a step forward was taken as Parliament permitted court trials for pirates in the colonies, thus speeding up matters and making it easier to achieve convictions. As a possible direct result, 25 pirates were arraigned in Boston in 1704, of which 21 were found guilty and seven hanged. But a few notorious pirates became ever more widely known, and people ashore were to fear them as much as men at sea.

Stede Bonnet was a retired Army major who wore a powdered wig and displayed courtly politeness—yet, he ruined many South Carolina shippers with his constant pirating, and once sailed five miles up a coastal river to attempt the kidnapping of a rival pirate's wife. He partially succeeded, but the lady swam ashore. In 1718, South Carolina's governor, chafing at accusations that he collaborated with pirates, appointed Colonel William Rhett of Charleston to capture the troublesome Bonnet. After a five-hour gun battle in shallow water, with both pursuer and pursued aground at low tide, Rhett succeeded, and received a large reward. The ex-major was duly hanged before a crowd on the Charleston waterfront—crying and pleading so pitifully at the gallows that many women tried unsuccessfully to intervene.

Blackbeard (Edward Teach), who came from an uncertain origin to the practice of piracy in 1713, was a huge man, well over six feet tall and weighing 250 pounds. With his enormous, waist-long beard, his belt of knives and pistols, and the smoking pieces of rope he tied to his hair, he pirated from Maine to Venezuela, terrorizing merchant crewmen with his highly dramatized aggressiveness. Legends swarmed about him: that he had taken 14 wives, most of them bigamously, that he had forced one young bride to dance at his bidding, firing bullets at her feet when she paused, and that, in foreshadow of Poe's Amontillado story of a century later, he had coaxed more than one wife into his treasure vault and then sealed the door. His record for bloodletting and cruelty was awesome.

When England offered to pardon all pirates who would surrender by September 5, 1718, assuring the gal-

*(Continued on page 31)*

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# NEWS OF THE LODGES

A party was given by **Sparta, NJ**, Brothers for Honorary Life Trustee Lewis Martin on the occasion of his 85th birthday. Brother Martin presented a \$500 check to the lodge and received a plaque of appreciation. On hand to offer congratulations were PDD Harrison Barnes, ER John Gaba, and Secy. Thomas Flynn.

**Kinderhook, NY**, Brothers continued a dedicated endeavor by sponsoring a 12-team soccer league for the third year. Over 250 local youngsters participated this season under the direction of ER Thomas Minahan and Youth Chm. Tim Cahill.

A torrential downpour in New Jersey did nothing to dampen the enthusiasm of 300 picnickers from **Dover Lodge**. While the outdoor picnic grounds were drenched, the Elks and their guests moved indoors and had a good time anyway. The weather held out for **Arkansas** Brothers who sponsored a fish fry in Russellville and a watermelon feast for hospitalized veterans in North Little Rock. Over 100 Elks and their guests, including State New Lodge Chm. R. E. Johnson, attended the fish fry on the banks of the Arkansas River. VP Russell Paulus supervised the cutting of 5,000 pounds of watermelon consumed by the veterans on the hospital grounds.

A pilot program to assist the Valdosta Break Bread Program, delivery of meals to shut-ins, was started by the local Elks recently. **Valdosta, GA**, Brothers' role in the program involves the provision of meals every week on Saturdays.

Involvement in the community was demonstrated by **Daytona Beach, FL**, Brothers recently. During Law Enforcement Night held at the lodge, Stan Grayson, a local undercover narcotics agent, was honored as Policeman of the Year. Daytona Beach Elks also exhibited their support of the local Halifax Historical Society by pledging the proceeds of their Spaghetti Dinner to the society's fund-raising drive for the Halifax Museum.

As the conductor raised his baton, the **San Mateo, CA**, Elks Band commenced its performance at Enchanted Hills for the Blind in Napa County recently. The Brothers' band plays for various groups throughout the year.

A slogan contest was recently conducted by **Sayreville, NJ, Lodge**. Winner Gregory Coward, age nine, received a savings bond for his entry, "Let's Look Alive for 2555." The young man was congratulated by his father, Brother William Coward, and ER Paul White.

In recognition of over 50 years of service to the community and Elksdom, **PER Russell Cook of North Attleborough, MA, Lodge** received his honorary life membership recently. **PER Cook** presently holds the position of lodge chaplain.

A host of Florida dignitaries were on hand to pay tribute to VP David Riley recently. PDDs Eugene Boggs, Edgar Armstrong, James Davidson, and William Plumer, and Carl Vaughn, secretary to **GER Robert Grafton**, were welcomed to **Fort Pierce, FL, Lodge** by **PER Richard Forret** and **ER Martin Folan** for the occasion.

A new flag and flagpole were donated by **Middleboro, MA, Lodge** to the local Battis Field recently. Other civic organizations helped Middleboro Brothers raise \$1,000 for the purchase.

Two days of boxing competition was hosted by **Old Town, ME, Elks** recently. Twenty-three young athletes came from Canada to participate in ten matches. The boys stayed at the lodge overnight and enjoyed shuffle-board, pool, and other games as well as breakfast the next morning.

*San Mateo, CA*

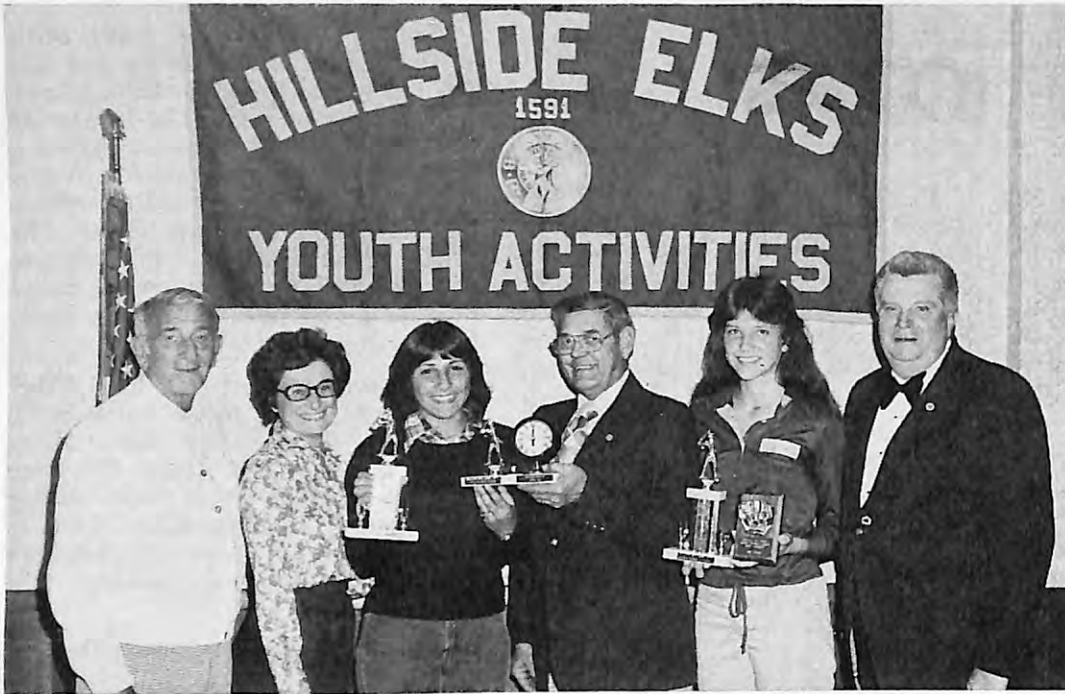


For 51 years, Brother James Rielly of **Bristol, RI, Lodge** has donned Santa's red suit to bring the holiday spirit into the lives of many. The 72-year-old Elk has enlivened Christmas celebrations at various gatherings, including those at hospitals, senior citizen centers, the YMCA, and the State House. The Rhode Island House of Representatives and the town administrator of Bristol presented citations to Brother Rielly for bringing joy to others.

**New Port Richey, FL**, Elks' ladies donated \$4,757.50 to the lodge building fund recently. **ER Jerry Miller (left)** thanked **Pres. Jamie Wiles** for the contribution. **New Port Richey Elks' ladies** also contributed \$500 to the **Harry-Anna Crippled Children's Hospital**, the state major project.

*New Port Richey, FL*



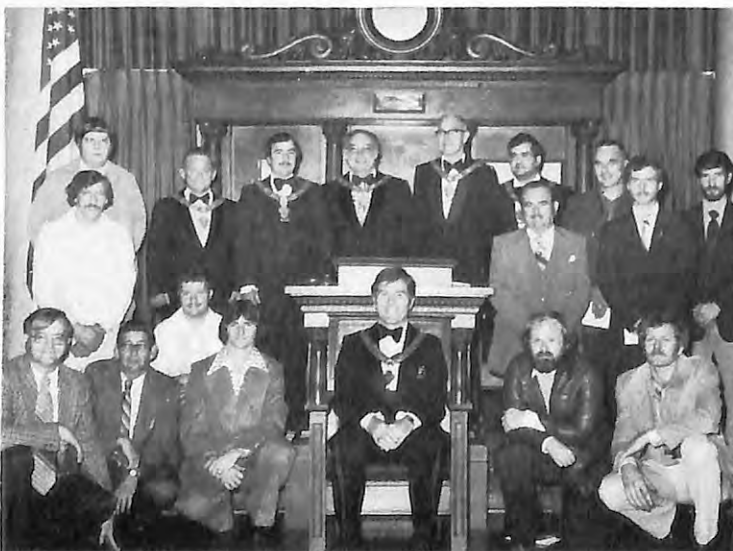


**HILLSIDE, NJ.** A banquet was held in honor of the girls softball league of Hillside, NJ, at the local lodge recently. The Brothers presented awards to Melissa Aiello (third from left), most valuable player, and Lori Stukes (fifth), league home run champion. On hand to congratulate the athletes were (from left) Abe Cohn and Elizabeth Bell, New Jersey recreation commissioners, ER Victor Kaspar, and Youth Chm. George McDonald.

**ELLWOOD CITY, PA.** Support of the community was exhibited by Ellwood City, PA, Elks recently. PER Ben Chambers (right) presented a check on behalf of the lodge to Greg Ferrese, borough manager. The contribution was made for the construction of new facilities at Limestone Park.



**PLYMOUTH, MI.** Happy anniversary wishes were extended to Plymouth, MI, Brothers during their celebration of 30 years in Elkdom recently. The celebrants included (from left) PER Jack Fogt, PGER Homer Huhn, Jr., Robert Law, state representative, SDGER Ray Creith, Mrs. Jo Huhn, Jr., Mrs. Ruth Bankey, Mrs. Marion Creith, and Est. Lead. Kt. Robert Bankey. During the occasion, PGER Huhn presented 30-year lapel pins to seven charter members of the lodge.



**ASTORIA, OR.** New members were welcomed to Astoria, OR, Lodge recently. On hand for the initiation ceremony was DDGER Thomas Waud (front row, fourth from left). The class of initiates included 12 new Brothers.



**GLENS FALLS, NY.** A class of 43 initiates was introduced to Elkdom during the visits of DDGER Lawrence Rinaldi (second from left) and VP Frank Lill (right) to Glens Falls, NY, Lodge recently. Congressman Gerald Solomon (second from right) was one of the new Brothers and presented the lodge with an American flag which had flown over the Capitol in Washington. Brother Michael Luce (left) and PER Arthur Beaudin (center) congratulated the class of initiates.



**MOSES LAKE, WA.** Four Canadian moose hides were donated to Moses Lake, WA, Lodge for their hide program recently. The contribution was made by Columbia Basin hunters. (From left) Est. Lead. Kt. Dick Whaley, Brothers Cliff Hardin, Dean Curtis, Greg Vehrs, and ER Terrell Storm collected the hides.



**MONTICELLO, NY.** Certificates of appreciation were presented by Chm. and Secy. Edward Fink (left) to (from left) Brother Ralph Guarino, ER Ambrose Yelovich, and Brother Bruce Burr for their donations during the past several years of more than a gallon of blood each to the Greater New York Blood Program. PER Irving Meyer has also donated a gallon of blood.



**BLOOMINGTON, IL.** The Brothers of Illinois gathered at Bloomington Lodge for a state conclave recently. Hosting ER Gary Young (left) welcomed (from left) Mrs. Ruth and PGER George Klein, Mrs. George Schanzle, and PGER Glenn Miller, state sponsor, to the meeting.



**BIG BEAR LAKE, CA.** A boxing exhibition was held at Big Bear Lake, CA, Lodge recently. The fighters and their handlers were brought to the competition by a team from Long Beach, CA, Lodge. Refreshments were provided by the Brothers after the exhibition.

**BEDFORD, VA.** The Board of Grand Trustees met at the Elks National Home for their quarterly meeting recently. Executive Director Doral Irvin (sixth from left) welcomed (from left) Grand Secy. Stanley Kocur, Grand Trustees Marvin Lewis, A. Lewis Heisey, John Traynor, and Chm. Frank Garland, GER Robert Grafton, Grand Trustees Alex Harman, Jr., Larry McBee, and Robert Smith, Secy. to the GER Carl Vaughn, and Grand Trustee Alfred Mattei to Bedford.





**SAN DIEGO, CA.** Nearly 600 books and magazines were contributed to the Veterans Administration Medical Center in San Diego, CA, by the local lodge. Dorothy Spiegelbert (second from right), assistant chief of voluntary services, thanked the Brothers for the gifts. Making the donation were (from left) Vets. Chm. Dominick Scarafone, ER Thomas Biggert, and In. Gd. Donald McCord.

◀ **EDISON, NJ.** The Elks' ladies of Edison, NJ, Lodge presented the Brothers with a new lodge sign recently. ER George Yusko thanked (from left) VP Louise Gibbons, Pres. Betty Madarasz, and Treas. Madeline Vitale for the sign.



**HYANNIS, MA.** A car raffle was recently sponsored by Hyannis, MA, Brothers. Over \$18,000 was raised for the lodge's scholarship fund. Congratulations were extended to William Forance (left), who won the new Monte Carlo, by (from right) Dick Beard of Beard Chevrolet, Brother Ed Muir, Chm. Ed Riberdy, and William Cericola.



**FAIRFIELD, CA.** A check for \$500 was donated to the Fairfield Inter-Community Hospital by the local lodge's bingo committee for the construction of a new children's wing. Chm. Chauncey Starr presented the check to Program Director Marilyn Harris. On hand for the donation were (from left) Brothers Americo Eramo, Gerry Chatfield, Leon Bajakian, Louis Martinez, and Howard Malin.

**FORT WALTON BEACH, FL.** A prime rib dinner and dancing followed speeches during Law Enforcement Night held at Fort Walton, FL, Lodge. Judge Ben Gordon (second from left) was the guest speaker for the occasion. On hand for the evening's events were (from left) Bobby Murdock, corporal in the state highway patrol, ER Gary Koster, Tommy Ray, director of safety, Police Chief Ed Holloway, and Est. Lect. Kt. John Lalander, lieutenant in the marine patrol. *(Continued on page 41)*

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Now change is in the air. Dedicated lawyers are determined, as lawyers have always been, to bring their services to those who need them; now some go further, determined to take both the mystery and the high cost out of legal advice. The change has been building for several years, buttressed by two supreme court rulings. In 1975, the Court held that lawyers could not fix prices, thereby opening the door to competition. In 1977, a court decision permitted lawyers to advertise; some, not many, now announce their prices in newspaper advertisements and on their office walls.

Legal "clinics" are one outgrowth of these rulings. These high volume, high efficiency practices are not aimed at the very poor, who are often entitled to legal aid or other free services. They are not aimed at the very rich, for whom legal fees are affordable. The widespread advertising of low-priced legal services, instead, is directed at the middle class, at people who might otherwise skip the needed services of an attorney.

The services offered by legal clinics

encompass the broad range of general law: simple wills, uncontested divorces, personal bankruptcy, and name changes. A few go even further, handling complicated situations, incorporations, trusts, and accident claims. Fees will generally, but not always, be less than those charged by traditional firms. Fees are lower at clinics, in part, because paralegals and clerks do much of the routine form-filling.

But you can also keep fees within reason if you deal with a traditional law firm. The first thing you have to do is ask: Ask what the fees will be, what they are based on, and what you can do to keep costs down. In your shopping around, if you are quoted an hourly fee, ask for a breakdown: what is the hourly fee for the attorney and what is the hourly fee for his clerical help? If you are dealing with a large firm, what is the hourly fee for the partner, and what is the hourly fee for his just-out-of-law-school associate? Ask for an estimate of how much time will be put in. Then, be sure you get a running scorecard of time actually expended on your case.

You may be quoted hourly fees. You may be quoted a flat fee, especially when the task is routine: a simple will or a real estate transfer. Or, in cases such as personal injury or product liability, there may be a contingency fee: nothing for the lawyer if you lose, a percentage if you win. You can also expect to be billed for specific costs, such as telephone calls, associated with your case.

You can keep costs down, whether you use a traditional firm or a storefront legal clinic, by being prepared. Do your homework before you visit the attorney. Know exactly what you need to discuss, have the facts and figures in writing, and bring along any relevant documents. If, for instance, you want the attorney to draw up a will, go to the office with the following information in writing: a complete list of all your assets and the ownership of those assets (is some stock or your house in joint ownership?); records of your life insurance, pension, profit sharing, and other benefits; any business interests; your wishes about distribution of the estate. If the matter is a real estate transfer, bring along the old deed, mortgage information, a list of personal property included in the sale, the agreed upon terms, etc. If you use

(Continued on page 27)



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**ABOUT THE AUTHOR:** Martin J. Meyer, one of the nation's foremost experts on consumer money management, has written and lectured extensively on banking, thrift, credit, and inflation. His disclosures have contributed substantially to the increased interest rates for the average American, protection against credit malpractices, fraud, and unreasonable regulations by credit card companies.

system. Therefore, they never even hear about the "super-savings-accounts" that can yield far more than ordinary interest on their money.

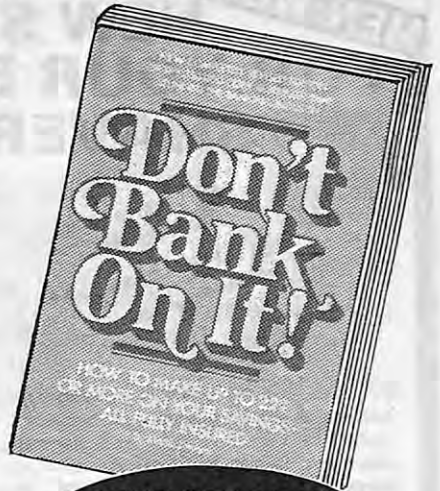
And above all, they have never heard about the simple ingenious techniques of "Loophole Depositing"! Active, precisely-timed deposits and withdrawals that take only minutes of your time per month—and bring you back 10% . . . 13% . . . and even 22% on every dollar, with exactly the same total safety that you get on ordinary bank accounts today!

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# did you know..



Cincinnati, Ohio Lodge No. E (it was later changed to No. 5), was instituted on New Year's Eve, December 31, 1876, with 22 charter members. It was credited with being the first Elks lodge to give a ladies' social, which occurred on February 25, 1877. As a result, the lodge gained the dubious honor, at the time, of being called the "Silk Stocking Lodge" by Grand Lodge officers.

Today, Elks lodges across the nation are the centers of family, youth, and social activities.

Even the residents of the Elks National Home in Bedford, VA, are enthusiastic contributors to the Elks National Foundation, the great heart of Elkdom. Ramon "Red" Ringo, Grand Lodge organizer and a resident of the home, created a Foundation recognition board. It was presented to PER William J. Kehoe, Foundation chairman at the home.

It only costs \$10 per year to become a participant in this great Elk charity.

The motto of Bob Mitchell, state president of the Pennsylvania Elks State Association, is: "Be more than a member . . . be an Elk."

Pennsylvania Elks, by the way, have a goal of \$3.25 per member this year to finance their major project, the treatment of cerebral palsy patients. Robert E. Davis of Monongahela, state chairman of the Keystone Elks CP Fund-Raising Committee, says that the budget for this year is \$317,728.

If last year's results are any indication, they'll make it in spades. Johnsonburg Lodge No. 612, for instance, registered \$10.04 per member.

Local chapters of the American Red Cross are particularly thankful to the Elks. Many lodges throughout the nation provide facilities for bloodmobile visits. Not only do they provide facilities, but, in some cases, Elks ladies operate canteens, keep tabs on available nurses and aides, and help to maintain records.

In the meantime, Elks seek to promote participation in the program. It's just another way that Elks lodges are leaders in their communities.

PGER Leonard Bristol once said, "Our true strength is in our (Elks) membership, that gives more to America than we take from America."

## It's Your Business

(Continued from page 10)

Yet, even these innovations have created heating and ventilating problems that have caused temperatures to fluctuate erratically from floor to floor or wing to wing.

Said one energy specialist: "Contractors can occasionally compound the problem. Some put thermostats in locations that were probably simple for installation, but they've created all kinds of problems for those responsible for maintaining heat in the building."

What bothers those who are responsible for supplying heat and trying to adhere to federal rules are angry customers.

"Some get irate because they can't turn their thermostats up or down, and they actually break them. Others turn us in or threaten to report us to the authorities if we don't make immediate changes. We can't win," one midwestern building supervisor said.

Building owners in New York were even more outraged recently when they discovered that the state planned to require certified "boiler sitters" 24 hours a day, 365 days a year, beginning this month. The regulation would apply to those buildings with high pressure boilers of 40 or more horsepower that generate steam in excess of 15 pounds per square inch. The reason, said the state labor department, is safety. Such an observer, the department continued, could help save energy, too.

But the regulation was described by a member of a central New York energy task force as "just a silly rule." Energy specialists claim that automatic cutoff devices are "far better than a boiler operator who could be a long way from the boiler at the time of trouble."

Institutions and industries with such heating plants argued that adding the cost of boiler operators to their already inflated energy expenses would be prohibitive. Eight companies in the central New York region, for example, claimed that such a requirement could cost them collectively a total of \$700,000.

Has anyone found suitable answers?

Skidmore College believes an experiment that it conducted months ago with used crankcase oil will bring savings in heating campus buildings this winter. The college converted its boilers to burn the crankcase oil instead of conventional, and more costly, fuel oil. The conversion, which required minor modifications of the boiler, cost the college about \$20,000. Plant operations people believe they may have a yearly saving of approximately \$90,000.

Other businesses and institutions have relocated thermostats, used special sealing tape, installed storm windows, and added lining to drapes, while monthly checking all vents, flues and ducts to ensure better ventilation to help regulate temperatures and save energy.

But you can count on one thing for sure, said an energy expert: "Come spring, everybody is going to be as angry at the weather, the thermostat and the plant engineer as they were in the fall." ■

# LETTERS

• Regarding the article on movies by Frank Thistle, "The Horror of it All" (October, 1979): these ugly films are far removed from Red Riding Hood and her little pals. And what's so great about men and women fainting from shock? Maybe if our make-believe world was better, the real world that we live in wouldn't be so bad.

To say that these horror films have merit, is like saying that spoiled food tastes good and gives the body health. No one can convince me that darkness is better than light.

Mary L. Raper  
Tucson, AZ

■ I usually enjoy your magazine and was looking forward to reading the article, Suwannee River Fever (July, 1979), by Bill Thomas. During WW II, I was stationed at Cedar Key, Florida, and fished both the Suwannee and the Withlacoochee Rivers. Mr. Thomas should check his geography, however, as the Withlacoochee River is not a tributary to the Suwannee, but enters the Gulf of Mexico almost 40 miles south of the point where the Suwannee enters the Gulf.

But as Mr. Thomas describes, both rivers are a joy to behold.

Braden Pillow  
Milwaukie, OR

• Concerning "Man's Unconquerable Foe: The Insect" (September, 1979), by H. N. Ferguson—yes, the insect is man's enemy, in a way, but man is also an enemy to himself. But man does have a horde of friends: doves, ducks, birds of all sorts, both wild and tame.

About ten years ago, the leaders of China came to the decision that birds were eating too much of the grain in the fields. So they went all out to eliminate all their feathered animals. They succeeded, but then the insects took over—and China today is still paying dearly for this mass killing.

Do you realize just how many insects that one wild duck or dove consumes in a single year?

I feed bread to my feathered friends in my backyard—bread that cannot be sold, stale bread and biscuits that humans would not eat at home or in restaurants. It all ends up in my backyard. On some days, I have as many as 100 birds feeding.

My Brother Elks, please do the same. Feed the birds, do not shoot them. They are our friends.

John Paul Sorich  
Camarillo, CA

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

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NILES, Ill.—A major art exchange here reports that a man who found several "dishes" in his attic was amazed to learn that one was valued at \$1,850.00.

The exchange says that while this price is unusually high, exceptional collector's plates have been appreciating quickly.

To aid investors, the exchange offers a free report on what to look for, when to buy, what to pay and much more, including opportunities in promising plates still at low prices.

To get your free report with no obligation, just send your name, address and zip code before Saturday of next week to: The Bradford Exchange, Dept. A86001, 9301 Milwaukee Avenue, Niles, IL 60648. A postcard will do.

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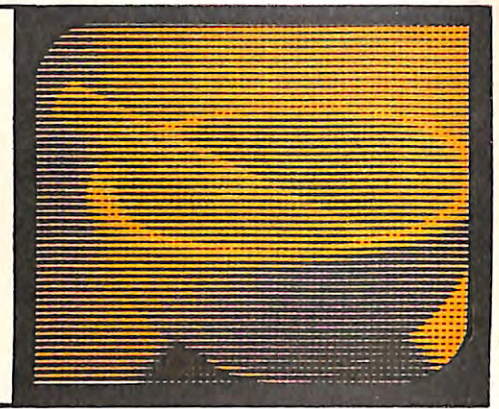
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## MEDICINE AND YOU

by Larry Holden



### GUARD YOUR HEALTH IN WINTER

Philosophers, scientists, physicians and the common man (that's you and me) have long suspected that weather and climate can profoundly influence our health and behavior. The scientific/medical exploration into these beliefs has given rise to a totally new field of science, called biometeorology. It is the study of how the seasons, lunar tides, night and day, storms, heat, cold, wind and sudden changes in temperature can affect what we feel and do.

Biometeorological researchers are uncovering some strange links that give fresh credence to old popular theories. Sudden shifts in the weather almost always seem to have adverse effects on health—confirming traditional beliefs that you can predict weather changes by your aches and pains. Dr. Clarence Mills of the University of Cincinnati reports that any drop in barometric pressure causes swollen tissues, a diminished flow of blood and a build-up of pressure within the brain. Healthy people, Dr. Mills reveals, experience headaches, apathy, irritability and exhaustion. In extreme cases, sufferers are unable to think rationally or to exercise normal control over their behavior. The findings of these researchers often indicate ways in which an understanding of these meteorological factors can help make our lives healthier and happier.

Much has been written about the effect that hot weather has on health and certain illnesses, but the impact that the cold of winter has on us is often overlooked. At the peak of the winter season, it's impossible to totally ignore the grip that winter has on our lives. And the older we get, the more dramatically weather influences our day-to-day health.

For perhaps 2.3 million Americans, constant temperatures no colder than 50, 60 or even 65 degrees—the thermostat setting proclaimed by the federal government as a conservation goal—can be fatal. That's because with age, some individuals tend to lose much of their ability to regulate body temperature, an exquisitely delicate and complicated mechanism that most of us can take for granted. The percentage of people who do actually lose this ability is not known for sure, but some studies pinpoint the figure at 10 percent of those above the age of 65. This danger—labeled as accidental hypothermia—is defined medically

as a drop in body temperature to 95 degrees Fahrenheit or below. Normal body temperature is, of course, 98.6. "Accidental hypothermia looms as a serious threat to the elderly in climates with moderate or even mild winters," says Dr. Richard W. Besdine of the Harvard Medical School and the Hebrew Rehabilitation Center for the Aged.

In Great Britain, where the hazard has been studied more thoroughly, estimates of annual deaths from hypothermia among the elderly range from roughly 500 to 20,000.

Dr. Besdine estimates that "nearly 50,000 elderly people may be entering our hospitals annually with occult (underlying) hypothermia." According to Dr. George Pauk of Portland, Maine, each winter brings a number of "obvious cases of hypothermia" to the hospital emergency rooms of that frigid state.

Not all cases of accidental hypothermia are seen in a hospital emergency room; many people are found dead in their apartments or homes. There is no way to determine whether or not death occurred from hypothermia, once the body has cooled below the 72 to 78 degrees at which the heart stops. In addition, the effects of hypothermia often mimic heart attack, stroke and metabolic disorders.

The likelihood of accidental hypothermia is significantly increased by two factors: other diseases, such as heart, circulatory, thyroid, kidney, pancreatic and lung diseases, plus the actions of many drugs that can disturb the brain's "thermostat." Among these drugs are Thorazine and other related tranquilizers, and certain antidepressant drugs; Reserpine, a common blood pressure-lowering drug, morphine; barbiturates, and Valium, an anti-anxiety drug and muscle relaxant. Such drugs inhibit the mechanism that we know as shivering, which generates more body heat from the contraction of muscles.

As age progresses, the risk of accidental hypothermia is so high that various experts and clinicians unanimously agree that elderly people should *not* set their thermostats below 65 degrees Fahrenheit during winter, if they can possibly avoid doing so.

The reasons why some people are susceptible to hypothermia in even mild

(Continued on page 40)

## You and Retirement

(Continued from page 22)

your own time to put together the relevant data, you will save expensive legal time.

You can also keep legal costs down in, perhaps, the most dramatic way of all, by doing some of your own legal work. There are a number of specific books on the market dealing with such matters as do-it-yourself divorce or bankruptcy. If you buy such a book, be sure it deals with the law in your state. A good general book, however, if you might consider representing yourself, is *How to Be Your Own Lawyer (Sometimes)* by Walter L. Kantrowitz and Howard Eisenberg (Putnam's, 1979).

Kantrowitz, a New York State attorney, and his co-author, cover a wide range of legal problems in which self-help is sometimes possible: wills and probate, divorce, bankruptcy, real estate transfers and tenant-landlord problems. They spell out the specific techniques needed in each instance, with lots of sample situations.

You can handle, Kantrowitz and Eisenberg suggest, the case of your neighbor's tree landing on your roof or the case of the dry cleaner who shrinks your expensive drapes. But you have to know how to do so: what legal forms to file and where to file them, when to press for an out-of-court settlement and when to accept such a settlement. The guidelines are all here.

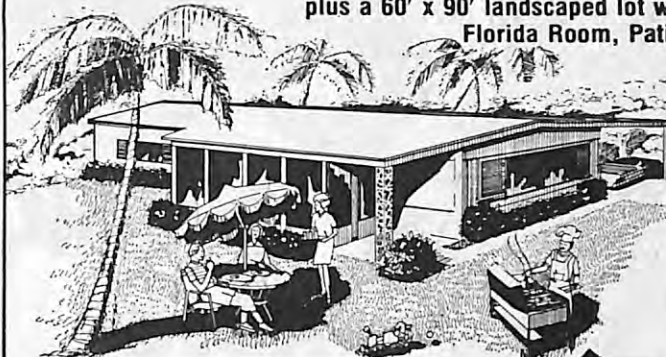
So are the guidelines with respect to writing your own will, starting with when not to. If you are a person of property, where Federal inheritance taxes are involved, don't try to write your own will. If you need or want a trust arrangement, don't try to write your own will. If you might leave behind quarrelsome relatives trying to set aside your will, don't try to write your own will.

If your estate is modest, however, and your wishes as to its disposal are clear-cut and unlikely to arouse controversy, you may be able to write your own will. The first thing you have to do, according to lawyer Kantrowitz, is involve your spouse. The second is to learn the legal requirements for a will in your state. The two crucial distinctions among states involve the number of witnesses required and the legality of a holographic (hand-written) will. Step three is developing a worksheet, including every bit of important information. Succeeding steps include detailed instructions as to typing the will itself, executing the will, and re-evaluating it when circumstances change.

*How to Be Your Own Lawyer (Sometimes)* has similar detailed information on probating an estate (what to do if you're the executor), on buying or selling a house (from inspection through binder through taking title), and on going into business (from initial decision to licenses and permits through incorporation). The book should be available in your local bookstore. If it's not, send \$12.95 plus \$1 for handling to "How to Be Your Own Lawyer," P.O. Box 414, 273 Old Nyack Turnpike, Spring Valley, N.Y. 10977. ■

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Another beginner — a lawyer from the mid-west, sold a mail order item to fishermen. Specialty Salesman magazine reveals, "he made \$70,000 the first three months!"

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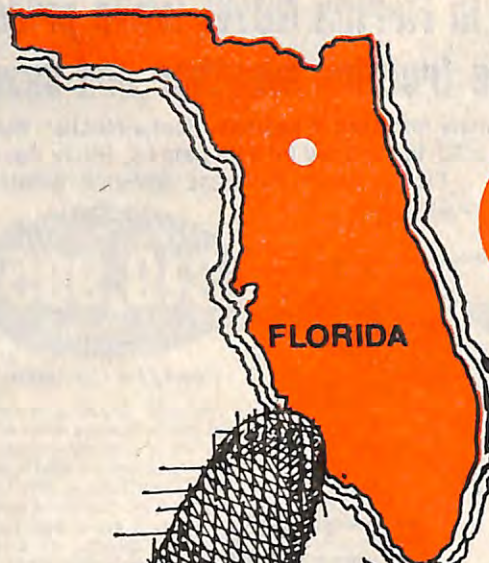
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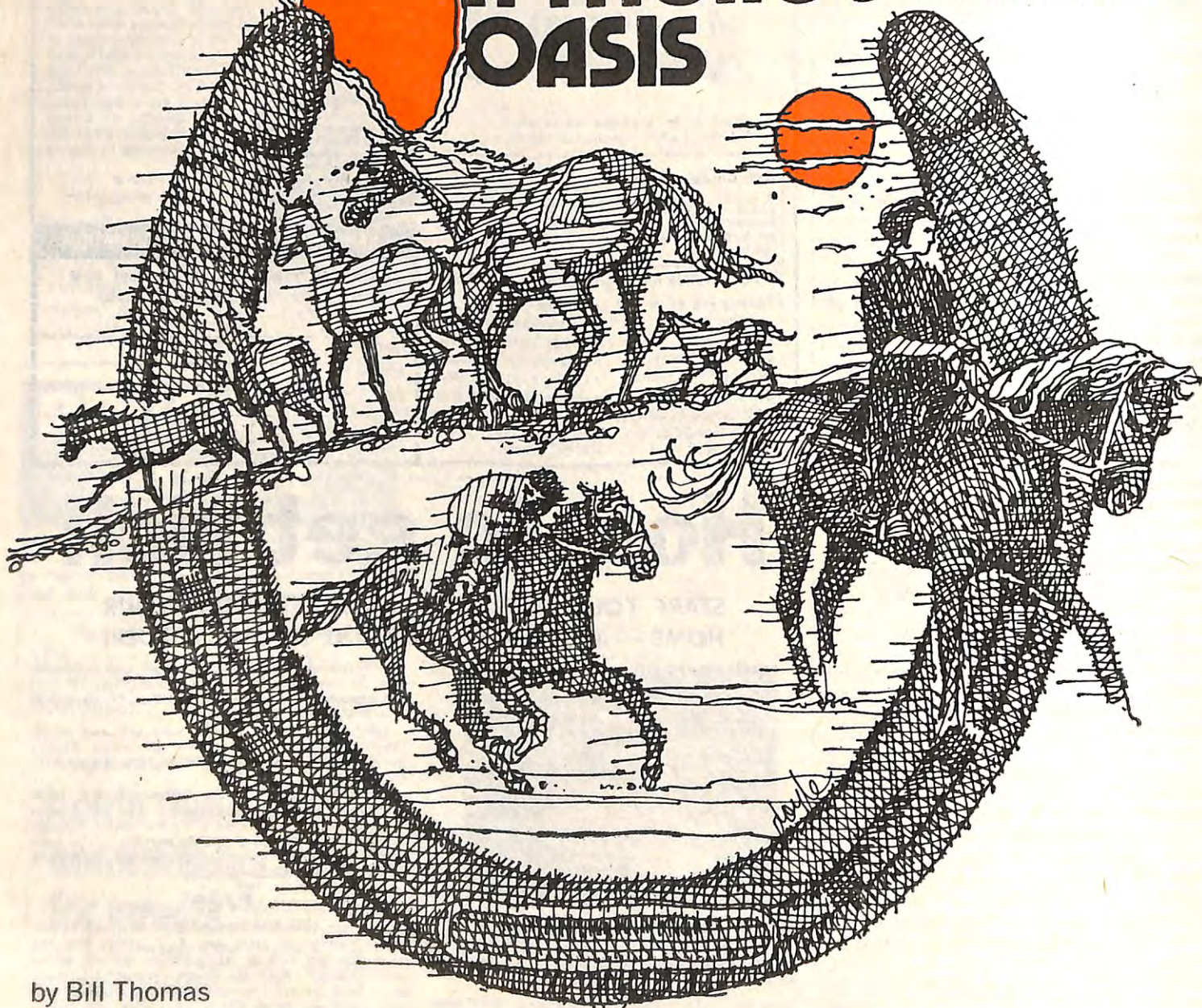
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# Ocala: A THOROUGHBRED OASIS



by Bill Thomas

**S**un-seekers who flock to Florida to escape winter's fury may be unaware that they share their exodus with horses. Their winter oasis is mostly the rolling hill and lush oak country around upstate Ocala, which is fast becoming one of the most reputable thoroughbred horse centers in the nation.

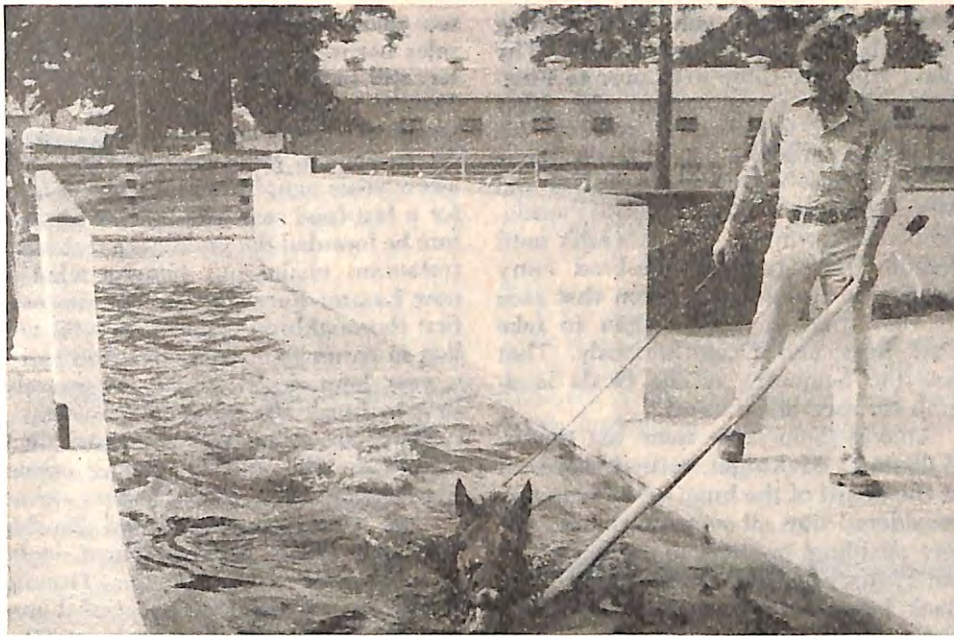
One Ocala authority claims that around 1,500 thoroughbreds of the horse racing world converge on Ocala in the late fall and early winter months

for winter sun, fun and, yes, even sex. And this, he concedes, is a conservative estimate. Since the mid-1950s, when Ocala country was mostly swamp and cow pasture, the horsey set has moved into the area in earnest; more than 200 horse farms are located there. Four Kentucky Derby winners came from Ocala, including the 1978 champion Affirmed.

While many of the horses are homebred and reared, a great many others

are only winter visitors to Ocala. The Florida Thoroughbred Breeders' Association estimates that about 1,000 young horses are transported to Florida during the winter months, not only to escape the cold weather of northern climes, but to undergo intensive winter training. And 200 to 400 mares are sent each winter to be bred to Florida stallions, then returned to their home states in the spring.

Ocala is quietly building a role as a



*A workout in the pool helps to strengthen a horse's legs, as well as reduce soreness. The tether pole keeps the animal away from the pool wall and possible injury.*

resort area for race horses. Fine boarding places with swimming pools and exquisite training tracks, fine stables and grooms for hot baths and thorough rubdowns offer accommodations fitting for the kings and queens of the racing world. Ocala Stud Farm, which caters to winter guests, employs a number of girls to handle the horses. "Girls," said one of the farm's managers, "do more for horses than a man can do. The horses get along with them better because the girls are gentler . . . they like the horses, and the horses like them."

Some of the leading names in horse racing—Elmendorf Farms, Calumet, Darby Dan, C.V. Whitney, Spendthrift—all of these are familiar names in Ocala. But horses sent to Ocala for the winter not only come from Kentucky's bluegrass, but from farms in New England and New York and Pennsylvania, as well as Virginia and Illinois. Although occasionally horses are flown to Florida, the majority of them are shipped down in luxurious vans. They dribble in a few at a time, but come April, anyone living around Ocala is made dramatically aware of the numbers as the great exodus back north begins. The highways are crowded with huge vans, many of them with temperature-controlled climates, heading north on Interstate 75 or across state to I-95, the coastal highway.

Joe Jacobs, who has worked at various Ocala farms, thinks it's one of the most exciting and, in some ways, the saddest time of year. "It's like a convoy heading out of here," he said. "And then you miss all of the snowbird horses . . . things are not the same again until the frost begins to nip up

north. Then, pretty soon, here they come again."

During the winter months, the atmosphere on most horse farms is a busy one. While the horses are here vacationing from the routine of their northern homes or from the racing circuit, that doesn't mean all is relaxation. They're in training. Those with injuries or weaknesses are treated for those maladies. It's a time of rebuilding and reshaping. There are massages and heat applications and salves and potions.

Electrically powered exercisers lead the horses in circles near the stables. At many farms, training tracks are daily centers of activity as horse after horse is given a workout, often with an exercise girl aboard. The day's activity begins at 4 a.m. By sunrise, the unmistakable sound of hooves thudding upon the sand keeps time with the clock. Trainers stand by the rail studying the horses, directing the exercise riders as to how each horse is to be handled, the distance of each workout, and the approximate time desired.

These exercise riders, with few exceptions, will never ride a mount on a race track. Theirs is a love for horses and making money. "These girls—and fellows—get \$3 for each horse they ride in a morning workout," said Mark Dean of Ocala Stud Farm. "That may not sound like much, but some of these exercise riders work up to 30 horses a day around this track . . . and they finish by noon. That's \$90, and they have the rest of the day off."

Of course, until they become old hands at it, they need the remainder of the day to doctor the soreness in their muscles so that they'll be ready to ride the next day. But after a few weeks of

intensive riding, they become accustomed to it.

Not all of the Ocala-area farms however, are resorts for horses down from Aqueduct, Arlington, or Keeneland. Many are genuine full-time operations for breeding and raising Florida thoroughbreds. Some are small, containing no more than 20 to 30 acres. Others include several hundred acres. Regardless of size, they all are part of this flourishing thoroughbred horse center which is trying to surpass Kentucky in the world of racing. It's somewhat remarkable that Ocala has come to the forefront in such a short time.

It all began in the 1930s, when the country's economy was just leveling off after hitting rock-bottom during the Great Depression. The late Carl G. Rose and his wife, Anna, came to Marion County and lived in a tent on the

*An early morning gallop.*





shore of Lake Weir. Anna did the family laundry in the lake while her strong-willed husband began laying the groundwork for a financial empire and the foundation of the area's most important industry. He soon established Ocala's first thoroughbred farm, Rosemere. For nearly two decades, during which Rose campaigned among horse racing circles for others to join him, Rosemere remained the only horse farm in the area. Rose believed the irregular limestone formation running through the area provided the gentle slopes and calcium makeup that would give a favorable edge in producing race horses.

For years, the nation's horsemen regarded Rose as little more than a hard-headed buffoon, chiding him for his strain of unusually small horses, the names of which often included "Wolf."

Kentucky breeders, down for the winter races at Miami, always kidded

him. "What have you been feeding those horses, Carl? Grapefruit? Why don't you take those nags over to Flagler and run them against the other dogs?" And Carl would swallow his pride and go about his business. Some of his horses—Werewolf, Wolf Gal and Merriwolf—were among early Florida-bred stakes winners. But it wasn't until Needles, the first Florida-bred entry in the Kentucky Derby, won that race in 1956 that anybody began to take Carl Rose and Ocala seriously. That was the beginning of the Ocala land-grab for race horse farms.

Among them were some big timers. William L. McKnight, retired chairman of the board of the huge 3-M Company, considered sites all over the country before deciding, in 1960, to establish Tartan Farms at Ocala. A year later, Carry Back became the second Florida-bred horse to win the Kentucky Derby. And in subsequent years would come Foolish Pleasure in 1975 and Affirmed in 1978. Both Carry Back and Foolish Pleasure not only won the Kentucky Derby, but were among the top winners in racing history, exceeding \$1.2 million each in earnings.

The Ocala story bears inklings of an Alice-in-Wonderland adventure. The greats and near-greats of the horse racing kingdom are here or have come here to visit. Some came to stay; you

see them at the training tracks and sales barns. Among them is Dan Lasater, still in his 30s, but one of the true Horatio Alger stories of the horse world. He is among the nation's greatest owners in earnings. And yet only a few years ago, he was washing dishes for a fast-food restaurant. That was before he founded the Ponderosa fast-steak restaurant chain and bought what is now Lasater Farm. Lasater became the first thoroughbred owner to top \$2 million in earnings in one year. And just a year later, in 1976, he became the first to break the \$3 million mark.

There are other famous names which drifted to the Florida racing scene. Flamboyant New York Yankees owner George Steinbrenner founded Kinship Stables in Ocala. Hobeau Farm owner Jack Dreyfus founded the Dreyfus Fund, one of the first successful mutual funds. Signing the checks at Glen Hill Farm is Leonard Lavin, chairman of the board of Alberto-Culver. And then there's furniture magnate Harry Mangurian, whose Iron Constitution followed Seattle Slew under the wire in the 1977 Preakness.

The cast of characters is varied and colorful. Big John Hartigan, whose father trained horses for the Aga Kahn and the Ali Kahn, came to Ocala in 1960 to build Tartan Farms, and stayed. Jack Price, owner of Carry Back, is there, and a frequent golfer at the Golden Hills Country Club is former jockey and current race horse owner Pete Anderson. He used to bring with him a good friend and fellow sportsman, the late heavyweight boxing champion, Rocky Marciano.

The elaborate barns, some costing as much as \$150,000, the pastoral scenes bound by white fences, the rolling hills and grassy knolls—all of these things Kentucky offered earlier in the game. Ocala goes Kentucky one better—it has an elegant climate, especially during the winter. It has been estimated that there are close to 14,000 thoroughbreds around Ocala these days, valued at an average of \$10,000 each. That comes to more than \$140 million. Any way you figure it, that's a heap of horseflesh. ■

## Departed Brothers

**PAST DISTRICT DEPUTY** Marc C. Humpert of Dayton, OH, Lodge died September 28, 1979. Brother Humpert served as District Deputy Grand Exalted Ruler for the Southwest District in 1954-1955.

**PAST DISTRICT DEPUTY** Melvin E. Lundberg of Elko, NV, Lodge died September 25, 1979. Brother Lundberg served as District Deputy Grand Exalted Ruler for Nevada in 1959-1960.

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# Piracy

(Continued from page 16)

lows for those who would not, Blackbeard openly ignored the date, though he did abandon his base in the Bahamas. He packed up and sailed for Pimlico Sound, marooned 20 pro-surrender crewmen on a lonely sand bar, and then proceeded to establish a temporary residence in the attractive riverside community of Bath. He visited the Royal Governor, Charles Eden, and while details of the conversation were never learned, witnesses say he departed with a swagger. Within a few days, he was sailing a new vessel on Pimlico Sound, collecting tolls from passing craft of all sizes. Complaints poured into the governor's office, but he would make no move against the pirate.

Local people eventually went to Governor Alexander Spotswood of Virginia, even though North Carolina was a separate colony outside his jurisdiction. An enemy of piracy, Spotswood sent an expedition headed by Lt. Robert Maynard of the Royal Navy. Late in November 1718, Maynard killed Blackbeard in a bloody deck battle that saw the loss of ten navy men and ten pirates, with many more wounded. Blackbeard fell dead after 20 cutlass slashes and five gunshot wounds. Maynard severed the pirate's head and took it into port swinging from the bowsprit. He received a hero's welcome and a Virginia reward.

Portions of Blackbeard's loot are still said to be buried on the Isles of Shoals off the New Hampshire coast, and on Ocracoke Island, North Carolina, though countless attempts to find it have failed. Blackbeard is reported to have once said to a new crew member, "Nobody but myself and the devil knows where it's hid."

Although New York's playboy governor, Thatcher, entertained pirates, citizens there too eventually appealed successfully elsewhere. In 1695, Fletcher was removed on orders from the Crown, and Lord Bellomont was sent to replace him, with orders to stop piracy.

Bellomont soon found his task more difficult than imagined, for the Crown would send him no naval vessels and pitifully small funds for his battle against the pirates. Without substantial monetary and naval assistance, he was nearly helpless. He could no more keep pirated goods from the shops of New York than could governors, 200 years later, keep liquor from its speak-easies; and he could certainly not prevent raids on legitimate incoming cargoes. Following a conversation with Robert Livingston of New York, he be-

came convinced that one heavily-armed private vessel, under the command of a thoroughly reliable captain with a reliable crew—something of a 1690s version of the "Untouchables"—would be his only chance to successfully discourage pirates. To those more familiar with the extent of piracy, and to later historians, it would of course appear an incredibly inadequate gesture.

Were you to journey back to the New York of 1695, you might stroll up quiet Pearl Street toward the intersection of Hanover, with the East River at your right lapping at muddy shores and

small beached rowing craft. At number 86 Pearl Street, you would see one of the largest residences of the young city: a three-story brick home, ornately dormered, facing the river. This was the home of the man that Lord Bellomont chose as his Captain-to-end-piracy. A 50-year-old Scotsman, former officer of the Royal Navy and successful merchant sea captain, he was married and had two attractive children. He was both a well-liked prince of local society and an active member of Trinity Church. His name was William Kidd.

(Continued on page 36)

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STATE	DATE	TOWN	DIRECTOR
ALABAMA	Jan. 26	Midfield	John Bauer
ALASKA	Jan. 19	Fairbanks	C. L. Murphy
ARIZONA	Jan. 26	Phoenix	Robert Stephenson
ARKANSAS	Feb. 9	Conway	Robert Coady
CALIF-HAWAII	Jan. 26	Fresno	Eugene Beckel
COLORADO	Feb. 2	Westminster	Orval S. Johnson
CONNECTICUT	Jan. 27	Middletown	Gerald Winzer
FLORIDA	Feb. 2	Winter Haven	Greg Wetmore
GEORGIA	Jan. 26	Dalton	William Cook
IDAHO	Feb. 2	Moscow	Doug Scoville
ILLINOIS	Feb. 16	Springfield	Robert Brand
INDIANA	Jan. 19	Indianapolis	Robert G. Hanley
IOWA	Feb. 23	Ames	Richard Froeschle
KANSAS	Feb. 9	Salina	Harold Houk
KENTUCKY	Feb. 9	Louisville	Robert Grissom
LOUISIANA	Feb. 2	Houma	John Hollinshead
MAINE	Jan. 27	Lewiston	Allen Richards
MD, DE, DC	Feb. 3	Dover, DE	Bruce Howell
MASSACHUSETTS	Jan. 26	Quincy	Kenneth F. Paradis
MICHIGAN	Jan. 19	Pontiac	Hal D. Purves
MINNESOTA	Feb. 16	Bloomington	Roger Klinghager
MISSISSIPPI	Jan. 26	Hattiesburg	Raymond Bonones
MISSOURI	Feb. 2	Jefferson City	Dick Cook
MONTANA	Feb. 2	Helena	Robert J. Semmens
NEBRASKA	Feb. 9	Kearney	Donald Caha
NEVADA	Jan. 26	Tonopah	Thomas Davison
NEW HAMPSHIRE	Feb. 3	Manchester	Hazen C. Hayward
NEW JERSEY	Feb. 9	Rutherford	John Botti
NEW MEXICO	Feb. 2	Albuquerque	Kenneth Littell
NEW YORK	Feb. 16	Oswego	Frank Cassano
NORTH CAROLINA	Jan. 26	Durham	Charles F. Oakley
NORTH DAKOTA	Jan. 19	Jamestown	Jack Brown
OHIO	Feb. 2	Delaware	Michael Mihalick
OKLAHOMA	Feb. 9	Midwest City	William Wolf
OREGON	Feb. 2	Corvallis	William Critchfield
PENNSYLVANIA	Feb. 9	Lock Haven	Paul Woodring
RHODE ISLAND	Feb. 3	Warwick	Walter Kettelle
SOUTH CAROLINA	Feb. 2	Sumter	Allen Gotbeter
SOUTH DAKOTA	Jan. 26	Huron	Tom Tschetter
TENNESSEE	Feb. 2	Murfreesboro	William Maynard
TEXAS	Feb. 2	Temple	John McInturff
UTAH	Jan. 12	Springfield	Leonard Kelly
VERMONT	Jan. 13	Rutland	Charles Lavalla
VIRGINIA	Jan. 26	Harrisonburg	Danny O'Donnell
WASHINGTON	Feb. 9	Bellevue	Walter J. Thompson
WEST VIRGINIA	Feb. 2	Parkersburg	Bennett Stump
WISCONSIN	Jan. 20	Stevens Point	Leon Rondow
WYOMING	Jan. 12	Laramie	Charles Lowham

## Regional Semi-Finals

The following states will appear in the regional semi-finals held at the following locations:

**WEST REGION** Feb. 9  
CA, HI, NV, UT, AZ  
Rancho High School, Las Vegas, NV  
Director: Thomas Davison, 1409 E. Wilson Avenue, Las Vegas, NV 89101

**SOUTHEAST REGION** Feb. 9  
MS, AL, GA, FL  
Leon High School, Tallahassee, FL  
Director: Larry Henley, 221 E. Sixth Street, Tallahassee, FL 32303

**SOUTHEAST CENTRAL REGION** Feb. 9  
WV, VA, NC, SC  
James Madison University, Harrisonburg, VA  
Director: Danny O'Donnell, R.R. #10, Box 254D, Harrisonburg, VA 22801

**NORTHWEST CENTRAL REGION** Feb. 16  
MT, WY, ND, SD  
Lockwood High School, Billings, MT  
Director: Bob Skates, 1903 Northridge, Billings, MT 59101

**NORTHWEST REGION** Feb. 16  
WA, OR, ID, AK  
Memorial Coliseum, Portland, OR  
Director: William Critchfield, P.O. Box 1047, Corvallis, OR 97330

**GREAT LAKES REGION** Feb. 16  
MI, IN, OH  
Toledo University, Toledo, OH  
Director: Rollie Morgan, 743 S. Byrne Road, Toledo, OH 43614

**WEST CENTRAL REGION** Feb. 23  
NE, CO, KS  
Westminster High School, Westminster, CO  
Director: Joe Gareis, 8581 Crescent Drive, Westminster, CO 80030

**NORTHEAST REGION** Feb. 23  
ME, NH, RI, MA, CT, VT  
Holy Cross College, Worcester, MA  
Director: Walter Kettelle, 594 LaFayette Road, North Kingstown, RI 02852

**CENTRAL REGION** Feb. 23  
MO, KY, AR, TN  
McGavock High School, Nashville, TN  
Director: William Maynard, 1124 Oakleaf Drive, Kingsport, TN 37663

**NORTH CENTRAL REGION** Mar. 1  
MN, WI, IA, IL  
University of Iowa, Iowa City, IA  
Director: Richard Froeschle, Rt. 1, LeClaire, IA 52753

**SOUTHWEST REGION** Mar. 1  
NM, OK, TX, LA  
Cameron University, Lawton, OK  
Director: William Wolf, 1436 N. 40th Street, Lawton, OK 73505

**NORTHEAST CENTRAL REGION** Mar. 1  
PA, NY, NJ, MD, DE, DC  
Bordentown High School, Bordentown, NJ  
Director: John Botti, 99 Maple Street, Rutherford, NJ 07070



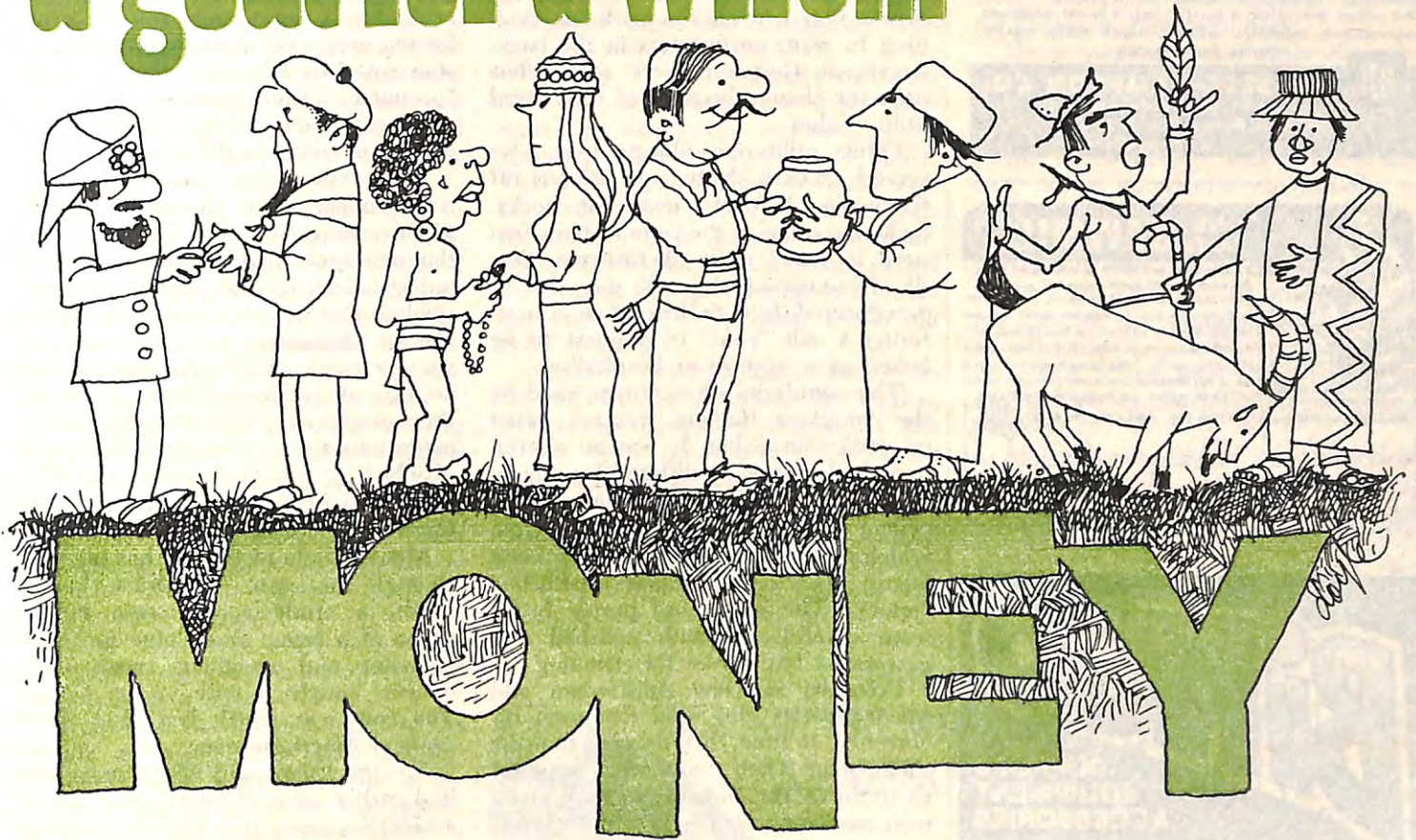
## Finals

Elks National "Hoop Shoot" Contest finals will be held at the Market Square Arena in Indianapolis, Indiana, on March 8, 9 & 10, 1980. Indiana Pacers vs Cleveland Cavaliers. National Headquarters, Hyatt Regency Hotel.

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# a goat for a wife...



by Margaret Miller

It is not likely that you could tuck a goat under your arm, walk into a clothing store and use the goat to pay for a pair of trousers, or a negligee for milady. Yet, in certain remote areas of Africa, though the goat would not buy a wife, it would make the down payment on one.

Behavioral researchers have found that men talk more of money than they do about any other one thing—even sex.

Dr. Alfred Pearce Dennis, a well-known economist of the 1920s, defined money as the conception of faith and credit which lies back of all exchanges of tokens, almost any symbol which receives support in the popular consciousness. In many parts of the world, beads, beans, feathers, nails, salt, shells, teeth and tobacco have served as currency. In some backward regions they are still used.

Geographical location has often determined the money symbol. Tea merchants in Siberia, Tibet and Mongolia

made "brick-tea" money by sweeping up tea dust and scraps of leaves from the warehouse floors and pressing the sweepings into bricks which were used in commerce. The bricks were made so as to be divided easily for making "change." Some of this "brick-tea" money was in use as late as 1926.

In another part of the world, natives of the Santa Cruz Islands used money made from the red headdress of a tiny jungle bird. Like most symbols used as money, it was rather hard to come by. The bird was very elusive. To get the feathers the natives filled a mussel shell with a sticky sap; then imitated the bird's call to lure it to the trap. Once its feet became caught in the sticky substance, the bird could be captured and its feathers woven into forms, usually circles, for convenience in carrying.

Another favorite type of money in the South Seas was made from porpoise teeth. Natives of Malaita "earned" their money by driving a school of

porpoise into shallow water, where the animals smothered in the mud. The Malaitans then extracted their teeth and fashioned them into different shapes and sizes. A wealthy Malaitan could be identified by his elaborate headband, nose pin, necklaces and armbands made from these teeth.

Though the more familiar cowrie shell money originated from a pretty little mollusk taken from the shallows of the Indian Ocean, it too was used in the South Seas. Cowrie probably served a greater number of human beings than any other single money symbol, including metal coin. It was used by all the inhabitants of the densely populated area surrounding the Indian Ocean, in Africa and India, as well as in the South Seas.

Around the world, tokens which were scarce and therefore valuable, were used as money. Nails, at one time very precious, were used as legal tender in Scotland and in New England

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in pre-Revolutionary times. As recently as the period immediately following World War I, while the mark was skidding to zero, postmasters in the backwoods of Germany were using shoe nails for change because of their fixed utility value.

Other utilitarian objects have also served as cash. Natives of islands off the coast of Alaska used fish hooks; rock salt, often in the form of bars, was used in many parts of Ethiopia. One disadvantage of the salt was that it deteriorated through the custom of proffering a salt "coin" to a guest to be licked as a gesture of hospitality.

The popularity of *wampum*, used by the American Indians, was not based on utilitarian value. It was an aboriginal shell money. It differed from cowrie in that it was a bead money. Excellent deposits of the seashells from which it was made were found on Long Island. There the Indians established "mints." The white and purple beads were carefully ground, polished and perforated with holes for stringing.

Colonists in New Amsterdam and Massachusetts also used *wampum* for currency. In time, they decided to make their own. Their tools were superior to those of the Indians, so they could turn out money much faster. However, they produced so much of it, and of such poor quality, that it soon became worthless.

Three thousand years ago, there was no such thing as money in the Western world. Barter was the method of exchange. The area covering Greece, Egypt and Palestine was chiefly pastoral; the ox was an object of worth desired by all men. Therefore, it became a symbol of wealth. Sheep also were "money," but of lesser value. Ten of them equalled one ox. A knight could buy a serviceable suit of armor for ten oxen; one of superior workmanship cost him fifty. Our modern word "pecuniary," from *pecus*, meaning cattle, harks back to this long-standing custom of using cattle as money.

Eventually a way was found to extract copper from the earth of the Mediterranean island of Cyprus. About the same time, people began to think of industrialization, and copper pots succeeded the ox as a medium of exchange. Because they did not eat, wander away, or die, the pots became popular almost immediately. However, they were bulky; soon just the copper, made into a strip called an *obulus*, six of which, it was said, made a handful, came into being. It was a giant step toward the use of metal coin.

Money made of copper has endured through the ages. In Africa, in the 1920s, a crude copper coin in the shape of a cross, about nine inches in diameter and weighing twenty-eight ounces, bought a wife in the Congo. The coin was worth less than thirty cents of American money.

Though Egypt and China may have had earlier coins of baser metals, most authorities agree that the first coins of precious metal were made in Lydia in Asia Minor about 700 B.C. They were made of electrum, unrefined gold hav-

## Citizen Of The Year Award

In order to Build A Better Elksdom, each lodge must make constructive contributions to the community in which it is located. In every city and town there are many public-spirited citizens who have distinguished themselves and deserve recognition. By honoring such a person through the Citizen of the Year Program, your lodge can demonstrate its active interest in the welfare and progress of the community.

Who has done an outstanding job in promoting local programs for young people, the elderly, or the underprivileged? Who has succeeded in attracting a new industry to your town or city, or has encouraged residential development? There is, undoubtedly, a resident of your area whose service to the community makes him or her a deserving candidate for your lodge's Citizen of the Year Award. This would be a person who, for one reason or another, remains outside our order. Select such a person and submit his or her name to Grand Secretary Stanley F. Kocur, 2750 Lake View Ave., Chicago, IL 60614. He will issue the proper citation and send it to you.

Plan an appropriate ceremony and be sure to hold the award presentation before your year ends on March 31, 1980. Be sure to get media coverage and include this in your lodge's brochure for Contest "D." Please do not send your Citizen of the Year nominations to *The Elks Magazine*.

Alvin A. Ehrlich, Chairman  
GL Lodge Activities Committee

ing an alloy of about thirty per cent silver. The gold was taken from the sands of the Pactolus River which flowed through Lydia. The coins appear to have been poured out and allowed to form into roundish disks which, at the right moment in cooling, were impressed with a design—something like putting a seal in wax on the back of a letter.

Soon, the gold coins of Lydia were being struck from dies cut out by master Greek artists. As the Greeks set standards of excellence in architecture and sculpture which have never been equaled, their gold coins are the most beautiful ever minted. However, they did not come into widespread use.

In early times, coins were not, as they are now, accepted at face value. Early crooks developed the habit of filing or clipping a coin to obtain particles of gold or silver. Therefore, the coins were passed by weight: the Hebrew *shekel*, the French *livre*, the Anglo-Saxon *mark*, the English *pound*.

Weighing did not solve the problem completely. Some coin brokers rigged their scales. The Oriental money brokers were notorious for their trickery. Many gold coins which went into China returned with their centers hollowed out and the gold carefully replaced with a baser metal.

Later, coins were made with raised and milled edges which plainly showed any clipping or filing.

Because of the intrinsic value of the metals, gold and silver were the predominant legal tender in most of the Western world. However, the people of French Indo-China used *sapek*, a native coin made of zinc or tin; in Sparta, the metal of commerce was iron.

The Chinese are credited with the introduction of perforated coins which could be strung for ease in carrying.

Some primitive coins were cast in one-piece groups which could be broken apart for "change." For some reason, twelve seems to have been the favored number, though an old Malaccan coin in the shape of a tree had thirteen "branches," each of which could be broken off.

Rings and armbands of gold and silver also were made so that they could be used as fractional currency. They were in much favor among the blond warriors of northern Europe. After a battle, an official who had charge of the division of spoils (called the ring-breaker) gathered them from slain opponents and distributed them among the victors. One fragment of them was called a *schillingas*. From it was born the English *shilling*.

The history of the modern dollar began in the sixteenth century. In 1516, a Bohemian nobleman, the Count of

Schlick, discovered a rich silver mine in the Erz Mountains. The mine was close to the village of St. Joachimsthal, where the count lived. While his retainers mined the silver, the count pondered the best use for it. Apparently he was a man of vision, for he decided to make it into coin. He struck the face of the disk with the likeness of St. Joachim, the patron saint of St. Joachimsthal, and named it the *Joachimsthaler* after that personage. The first one was minted in 1519.

Though the money-hungry medieval Germans welcomed the coin, they found its name very awkward. In a short time they shortened it to *thaler*. The *thaler* moved from Bohemia into the Netherlands where, in the Dutch pronunciation, it became the *daler*. From the Netherlands it soon crossed the English Channel to England. There the English use of the broad *a* changed *daler* to *dollar*.

Explorers brought the dollar across the Atlantic to America. In Mexico, where the Spaniards developed the richest silver mines ever to be found in the world, it became a piece of eight, so called because of the prominence of the figure 8 on the coin. The 8 stood for eight *reales*, a *real* being a Spanish coin worth about twelve and one-half cents. In the three centuries after Co-

lumbus, two-thirds of the Western Hemisphere came under Spanish influence, and pieces of eight were the dominant unit of money.

The *peso* is similar in size, shape, weight and value to the early piece of eight.

Paper money is, of course, an invention of modern times. However, about 1275, the young Venetian explorer, Marco Polo, found the Chinese making banknotes of mulberry bark.

There was one earlier form of paper currency: the spirit money of the Chinese province of Fukien. It was not intended for use in trade. In times of plague or calamity, it was set afire and cast adrift on rivers, supposedly to appease the devils.

Some of the Fukien spirit money was perforated with small holes and, according to legend, if it were cast on the ground, the pursuing devils had to take the time to pass through each little hole in it, losing their strength as they did and giving the afflicted party time to escape.

At least one instance of counterfeiting in the early money world is recorded. At one time, Indians in Mexico used cocoa beans as money. When aboriginal crooks began making fake ones from clay, baked and varnished to

(Continued on page 40)

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**Piracy**

(Continued from page 31)

In September 1696, Captain Kidd sailed in the *Adventure Galley*, paid for partly by the Crown and partly by a small group of wealthy New Yorkers, including Robert Livingston and himself. He did not sail with a picked crew, as had been intended, for this had proven too difficult. His crew included a number of sea-toughened volunteers from the docks of London and New York, many of whom were likely ex-pirates. Outgoing Governor Fletcher, in a rare moment of prophetic wisdom, commented, "If he (Kidd) misses the design named in his commission, he will not be able to govern such a villainous herd."

Kidd's story, though often overblown, is clear-cut history. He sailed to the Indian Ocean and visited the pirate stronghold of Madagascar, but encountered no pirate vessels—news of his armed approach no doubt preceding him. As weeks went on, his crew became restless and hostile, finally urging him to turn to piracy, and calling him debasing names for not doing so. He was also haunted by a financial spectre. Livingston had not suggested the venture to Bellomont out of pure anti-pirate patriotism, but as a potentially profitable business deal, since he and fellow backers stood to receive a good percentage of any captured pirate merchandise. If there were no captures, Kidd would be seriously indebted to them.

Eventually, after a few near-mutinous situations, during one of which he killed a seaman, Kidd permitted a number of acts of piracy, though carefully avoiding any vessels flying the English flag. His biggest prize proved to be the Armenian ship *Quedagh Merchant*, which relinquished a fortune in silks, satins, gold, and silver, and which he took over as his own vessel. But there proved to be a fatal catch here. The Armenian vessel had an English captain who recognized Kidd.

Captain Kidd returned cautiously to America in the *Quedagh Merchant*, not fully realizing that he had suddenly become the object of one of the most sensational and publicized seahunts in British naval history. Out of a growing sense of caution, he bought another vessel, the *Antonia*, in the West Indies, transferring his treasure to her. In the *Antonia*, he sailed to Long Island Sound, unrecognized, and sent notes to his wife and to his lawyer. He then visited Gardiner's Island, between Montauk and Orient Points, where he persuaded John Gardiner to permit him to cache a number of chests ashore. Gardi-

ner, who had known Kidd as a respected captain, was no doubt dubious, but signed a receipt for Kidd—later claiming puzzled innocence. Mrs. Kidd and their two young daughters joined the captain on Block Island, where he received a message from Bellomont. Lord Bellomont, now governor of New England, invited Kidd to come to Boston, assuring "If you can be so clear as you have said," he would "obtain the King's pardon for you."

Foolishly, but perhaps courageously, Kidd surrendered, even being so bold as to offer Lady Bellomont an enameled jewel box with four diamonds set in gold—which she declined. There was, of course, strong evidence against Kidd, including a charge of murder, and he had no hope of proving his innocence. He was jailed in Boston, and then sent to London for the sensational trial which was to bring his name long-lasting notoriety. They hanged him in May of 1701. His treasure, removed from Gardiner's Island and carefully inventoried, was held by the Crown and later sold at auction. No charges were brought against John Gardiner.

Despite rumors and legend, there is little or no serious belief that anything from Kidd's vessel was ever buried anywhere else, except for £2,300 in gold buried in Pennsylvania by two of Kidd's men and later recovered.

After the American Revolution, there was no longer a Royal Navy on hand to help keep pirates away from the Atlantic seaboard. Knowing that the new republic must face pirates alone, an all-out effort to end piracy once and for all was launched in the 1820s by President Monroe. This campaign, which enjoyed the cooperation of England and Spain in the West Indies, resulted in the capture of 97 pirate vessels and 1,741 individual pirates.

The last "big name" of piracy, Jean LaFitte, was never arrested, but 1820 saw the downfall of his stronghold near the present site of Galveston, after which he and his brother Pierre sailed off into the Gulf twilight, never to be surely seen again. The colorful Gasparilla was trapped off Tampa in 1822, but chose to leap over the side rather than be taken. By 1830, it was declared that piracy was, to all intents and purposes, dead.

There were few mourners, though during the heyday of piracy it was said that many people were secretly enchanted by pirates—that pirates were envied by low-paid people the world over. Those who chose to overlook the bestiality and bloodshed saw an element of swashbuckling freedom in piracy—a viewpoint many pirates happily adopted themselves to rationalize their activities.

## Return to San Francisco and the Monterey Coast

If you're one of those romantics who left your heart in San Francisco, well, relax. This month we're going to tell you how to return on a shoestring to this city by the bay. Your magazine has compiled a directory of small, inexpensive hotels, not only in San Francisco, but south along California's Monterey Coast as well.

Although it has been several years since our last survey of San Francisco's small hotels, first-place goes once again to the pleasant little Raphael. It wins hands down, and for good reason. The Raphael is spotless, it's cheery, it's charming and it's cheap (singles are \$37 a night, doubles go for \$49). Indisputably, it remains San Francisco's friendliest small hotel. Everyone, it seems, is smiling: the doormen, the maids, the cashier. Yes, even its urbane manager, Phil Creamer. With 150 immaculate rooms, the Raphael, at 386 Geary Street, is convenient to the theater district and only half a block off Union Square.

Here is one of the city's few small hotels that provides air conditioning (other hoteliers insist this is nonsense in wind-washed San Francisco). In addition, each of the Raphael's rooms contains two telephones (one in the bath, the other beside the bed) as well as color TV and AM-FM radio. But it is neither telephone nor TV that pro-



vides the charm. It is the little touches that count. Among them is an exhibition of modern art: framed posters of such masters as Chagall, Matisse, Picasso and others. And then there are the guest room doors throughout the hotel, each hand-painted and signed by artist Jedson Dalton.

Bowls of flowers brighten the Rapha-

The exciting San Francisco skyline is seen through the Golden Gate Bridge (above); while the view from Telegraph Hill (below) takes in the North Point neighborhood, Fort Mason and the famous bridge.



# San Francisco and the Monterey Coast

el's cheery lobby, along with its books, chandelier and grandfather clock. A few steps away, guests snack in a coffee shop and bar. Proprietors of the Raphael bill it as "San Francisco's 'little' elegant hotel." Senators Alan Cranston and Barry Goldwater have slept here, as well as the Bishop of London. It is first rate.

And then there is the Beresford at 635 Sutter Street (singles \$28-\$30, doubles \$32-\$34), with its intimate Victorian lobby and neatly furnished rooms. Office workers gather after work in the hotel's public lounge, the White Horse Tavern. No London alehouse ever provided more atmosphere. Pints are served to a standing-room-only crowd of San Franciscans and out-of-towners. It is not by mere coincidence that the White Horse resembles a British pub. Indeed, it is an exact replica of a local in the mother country. Likewise, the Beresford's restaurant hints strongly of some Soho stronghold. Heavenly aromas find their way to hungry patrons of the White Horse, and

noontime crowds vie for tables. (The restaurant is open for breakfast and lunch only.) As for the Beresford, its proprietors announce immodestly that it is "San Francisco's friendliest little hotel."

Perhaps so, but no friendlier than Jerome Adams' fine little Cartwright on Post Street, a block off Union Square and only steps from the Powell Street cable cars. Adams claims that the Cartwright enjoys the highest occupancy rate of any hotel in San Francisco, which should tell you something about its popularity. Yes, not only among vacationers but dignitaries as well. Some sort of magic draws senators, novelists and consuls general to the Cartwright. Only recently, the curator of the Cairo Museum checked in during his country's King Tut exhibit. Its popularity is a trifle surprising because the hotel operates neither bar nor restaurant (although continental breakfasts are available). Its rooms are comfortable and books are supplied by the owner, who invites guests to take them along at checkout time. Adams also provides hangover remedies, along with this note in each room: "Warning. San Francisco consumes more alcohol per capita than any other populace area in America. Unless you are in training, don't try to keep up with the natives. If you

do and get into trouble, here is a first-aid kit."

The Cartwright was a winner in our earlier survey of San Francisco's small hotels. Equally impressive is the Bedford, another Adams hotel. Both hotels share similar rates: \$24-\$30 single; \$28-\$38 double. Redecorated by Adams' talented wife, Aroline, the Bedford (761 Post Street) is a leisurely three-block stroll off Union Square. Guest rooms are bright and cheery (as is the lobby), but unlike the Cartwright, the Bedford provides both restaurant and bar.

Another repeat winner is the conveniently situated Chancellor (433 Powell Street), with dozens of spick-and-span rooms from \$24 single and \$30 double. It has only one minus feature: rooms overlooking Powell Street are plagued by the irritating rattle of passing cable cars. Otherwise, the Chancellor can't be faulted. Just ask for a room at the rear. The Chancellor's restaurant is open mornings and at lunch, with a lumberjack's breakfast (ham, eggs, milk and pancakes) costing less than \$3. During the happy hour, guests of the Chancellor gather in the Clipper Ship Lounge, a room that was ushered in during the grand era of flying boats. Photo murals of that romantic period cover the walls. Service at this particu-

## 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."



Seventeen veterans from Wadsworth Hospital in Westwood, CA, were guests of Hawthorne, CA, Brothers on a fishing trip recently. Chm. Joe Bailey, Est. Lead. Kt. Robert Dronsfield, and Est. Loyal Kt. Ed Wells were among the hosts. The excursion was the second of several trips planned as part of the Brothers' vets program this year.



Music and song were part of a day's activities when 46 veterans and the Brothers of Newton, NJ, Lodge visited the Spaces Wild Animal Farm in Beemerville. Fred Space, the owner of the farm, gave a snake handling demonstration for the visitors. ER William Rapole (standing left) and Brother Joseph Bigg (standing right) joined veterans (from left) Willie Land, George Diefenback, and Lennie Grant for a song.



After cleaning and salting hides at Carmichael, CA, Lodge, ER James Stewart (left), Chm. Ben Alsworth, and Brother Gene Beck (right) gathered the leather for shipment to the Elks Veterans Service Committee. The hides are tanned and distributed to veterans hospitals and homes where the vets craft leather products. Carmichael Brothers collect and prepare hides for veterans every year.



lar hotel rates a plus, with management providing ironing boards, hot water bottles, heating pads, buttons, pins, needles and threads. Yes, and ice bags for those San Francisco hangovers!

I know of no other hotel in San Francisco that provides free parking—but the Richelieu at 1050 Van Ness does. Besides free parking, there's an indoor swimming pool—possibly the town's most expensive swimming pool. While excavating, workmen ran into an old cable car turntable imbedded in concrete. Instead of costing the owner \$14,000, the pool ended up costing \$100,000. Besides a restaurant-bar, the Richelieu offers beauty shop and car rental services, and just around the corner a theater screens old movies. Singles at the Richelieu are \$29 to \$39 a night, doubles are \$34-\$45 and suites are available for \$65 and up.

Rated as one of San Francisco's bargains is the 314-room Yerba Buena at 55 Fifth Avenue. For guests who can make do without a private bath, singles are available for \$15 and doubles are pegged at \$19. Otherwise, a room with bath, color TV and telephone will cost you \$21 single and \$25 double. The Hyatt it isn't. Its elevator creaks and groans, the bathtubs are old-fashioned and the door faces a grubby street. Still, it is reasonable—less than a block from the Powell Street cable car and within walking distance of Union Square.

For San Francisco visitors willing to settle for something beyond Union Square, there's the cozy little Washington Square Inn at 1660 Stockton Street. Without argument, it is San Francisco's most Europeanized little hotel. Occupying a Victorian Era building that once housed a drugstore and dental office, the Washington Square Inn is both charming and chic. Its 15 rooms are furnished with antiques, the staff is genuinely friendly and the cable car to Nob Hill creaks along only a block away. While a trifle expensive (prices range from \$40 to \$85 a night), it is an experience worth trading dollars for—a country inn with pizzazz. Even the locals sometimes sign in for a night. One particular room has a huge bay window overlooking Washington Square. Others share baths, and everyone shares the inn's continental breakfast of fresh fruit, coffee and croissants. Set in the heart of North Beach, Washington Square Inn is roughly midway between Union Square and Fisherman's Wharf. Service being a plus, the staff will arrange for a car, theater tickets, tours and dinner reservations. Yes, even a picnic outing if the guest so desires.

Still another inn, the Jackson Court, occupies a renovated apartment complex at 2198 Jackson Street. It is simply superb, although there is one hitch:

reservations must be made for a minimum stay of at least a week. Elegantly furnished, its rooms are priced from \$30 to \$50 a day. This being Pacific Heights there's a certain snob appeal, which explains why the management shows rooms by appointment only. One must appear between the hours of 10 a.m. and noon, or 1:30 to 3 p.m., Mondays through Thursdays. Jackson Court's eight guest rooms are spacious, bright and luxuriously furnished. One (the Garden Court), looks out on a melange of flowers and plants. Each room is named rather than numbered: the Burgundy Room, the Library, the Buchanan, etc. Not all have private baths, but each has private telephones. This fine old Victorian mansion pro-

vides a super do-it-yourself kitchen, as well as washer-dryers and ironing boards. Doubtless, it is the only kitchen in all of San Francisco with its own fireplace. To get an idea of how fussy Jackson Court is, the manager tells his guests, "We're so select, we even water our plants with Perrier." That's fussy.

Now for a look along the Monterey Coast. First off, there's the cheery and charming Old Monterey Inn, a private, old, half-timbered Tudor place (circa 1929), with a special homeyness that brings to mind one of those British bed-and-breakfast affairs hidden in some deep cleavage of the Cotswolds. Nobody tried to get cute with the name. It's simply called the Old Mon-

*(Continued on page 55)*

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## Medicine and You

(Continued from page 26)

temperatures reveal a lot about the built-in mechanisms that nature has provided us to keep our vital organs within a constant, narrow (3- to 4-degree) temperature range. We are kept warm by the chemical energy produced by each of our many billions of cells. That metabolic energy is distributed and redistributed as necessary by the miles of blood vessels which thread through every part of the body. The survival of mammals depends on this marvelously efficient heating and cooling system, which also gives warm-blooded creatures, like man, their impressive adaptability: we can survive in the frozen Arctic and the scorching desert.

Part of the system, the energy-generating or "furnace" part, depends on the metabolic rate—the rate at which nutrients are consumed in each cell—which, in turn, depends on nutrition and the amount of temperature stress the body is exposed to. The body reduces its production when it is fed "on short rations" and, conversely, the body can increase heat production by 10 to 15 percent when it is overfed, with the unneeded food energy being stored as fat.

The other part of the system is heat conservation and dissipation. When it's too warm in the environment, the brain signals the blood vessels near the surface to open up or dilate. More blood flows to the surface—we call it a flush

or a blush—and more heat is dissipated to the outside air. When it's too cold, surface vessels constrict, lowering the skin temperature by several degrees and conserving heat for the internal organs, which must have a relatively unvarying climate to function well.

Cold weather, unquestionably, has negative effects. But the impact of winter is not 100 percent against man. In fact, cold can actually benefit people with certain diseases—patients with myasthenia gravis, for instance, whose symptoms include muscle weakness and fatigue. One researcher studied how these sufferers felt in both cold and hot climates. He found that they were generally in poor condition upon returning from a holiday in, say, Spain, whereas they felt much improved after a vacation in the Alps.

One of the most important things biometeorological research has shown is that people react in varying degrees to the influences of weather, climate and natural cycles. Mentally unbalanced individuals tend to be the most susceptible. People of a sensitive nature are also easily affected. Women are more prone to the influences of weather than men.

With winter all around us, we should be aware of the many minuses and the few pluses of cold weather. Just as we pay close attention to the wintertime thermostat settings in our homes and offices, we should be equally careful in monitoring the body's thermostat. Doing so will almost completely negate the chances of suffering accidental hypothermia. ■

## Goat for a Wife

(Continued from page 35)

look like the real thing, the value of the real beans was destroyed.

The ancients' custom of wearing their money served two purposes: On one's person it was relatively safe; there were no banks where it could be put for safekeeping. Also, money, in many forms, was worn as adornment for the gratification of personal vanity. Whether armbands, ear-sticks, bracelets and strings of shell money in the Solomon Islands, or elaborate headdresses of precious coins and jewels worn by Turkestan heiresses, tokens representing wealth were analogous to "keeping up with the Joneses."

Perhaps the strangest symbols of wealth were those found on the island of Yap. Huge stone "coins," sometimes twelve feet in diameter, quarried on another island hundreds of miles away, were stood in front of a man's house to give an indication of his accumulated wealth. Only a Polynesian of some means could afford to hire the labor to cut one of these "coins" and have it transported to his home on Yap.

Through all ages and civilizations, money has been top banana. Men not only have talked of it; they have lived for it. Some of them have died for it. ■



## THE JOY OF GIVING

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Elks National Foundation certificates were proffered to four Glendale, CA, Brothers recently. (Front row, from left) Participating members Boyd McBroom, Jim Lafee, Paul Kent, and Vic Guarin received the certificates from PSP Robert Robb. Congratulations were offered by (back row, from left) State Co-chm. Bob Lockhart and Dist. Chm. Bill Hartst.

An honorary founder's certificate was earned by a Bethlehem, NY, Brother recently. ER James Carroll, Jr. (right) presented the certificate to Dist. Chm. and Organist George Merkley. Bethlehem Brothers congratulated the \$1,000 contributor.



# NEWS OF THE LODGES

(Continued from page 20)



**TUCSON, AZ.** In honor of the late Brother Manny Celi of Tucson, AZ, Lodge, a class of 17 candidates was introduced to Elkdom. The initiation ceremony was performed by (first row, from left) PER Michael Deir, DDGER William Swink, ER Robert Speer, Est. Lead. Kt. Gordon Harland (second row, from left), Est. Lect. Kt. Paul Newell, Organist Charles Vogel, Esq. Carlos Contreras, Treas. Mike Collier, and (third row, from left) Secy. George Kroehl, Chap. Joe Riley, Jr., and Tiler Phil Coyle.



**GREEN VALLEY, AZ.** Arizona welcomed a new lodge to the order recently. PDD Karl Gaither (left) presented Green Valley, AZ, Lodge's charter to ER John Kachel (right). The document was framed for display at the lodge.



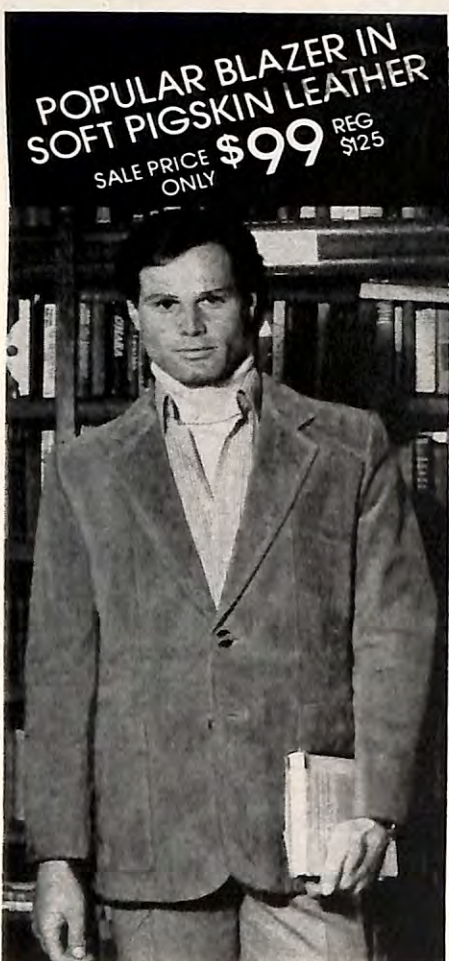
**BOISE, ID.** Eight years of planning and study met with the actualization of a dream when Boise, ID, Brothers opened their new lodge facilities recently. The modern lodge and Elks Family Center is situated on five acres of land. The dedication of the new lodge included the presentation of an American flag by DDGER Burl Kirkpatrick to ER Francis Hughes, while (from left) PSDGER Robert Tancredi, B. J. Bybee, chairman of the GL Youth Activities Committee, SDGER Philip West, PGER Frank Hise, and VP Earl Summers observed. As part of the dedication program, state historian Loren Basler noted that "... Boise Elks Lodge has grown into a lodge of over 2,500 active members..." and joined the Brothers in viewing the future as one of further growth.



**SANTA CRUZ, CA.** A class of 13 initiates was welcomed to Santa Cruz, CA, Lodge recently. Among the new Brothers was Joseph Garcia (third row, right), the lodge's first 85-year-old candidate. Thirteen has been the magic number for the last three classes introduced to Santa Cruz Lodge.



**RENO, NV.** Old Timers Night was held at Reno, NV, Lodge recently. Est. Lect. Kt. Merl Jessop (left) was chairman for the occasion and addressed an assembly of 250 people. ER Duane Scott (center) presented a 50-year pin to Brother Jack Downey.



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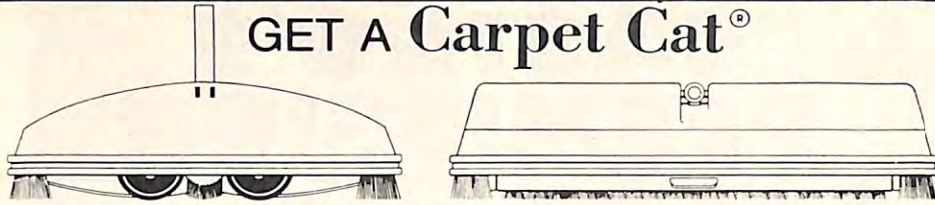


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The CARPET CAT is built with care by people who make nothing else, for people who believe household appliances should last a lifetime. We also think appliances should be noiseless, convenient, pretty, efficient and require no electricity.

If you feel the same way, you're going to love a non-electric CARPET CAT floor and carpet sweeper. We believe it is the lightest, strongest, most efficient and convenient appliance of its type on earth. In the past 6 years, thousands of commercial users worldwide (airlines, hotels, restaurants, etc.) have confirmed our belief by demanding only our floor sweepers. A CARPET CAT weighs under 3 pounds, is only 9 inches wide and works as well on a bare floor as it does on carpet. It picks up sugar, sand, pet hairs, paper clips, ashes and much more. Who really needs a vacuum cleaner?

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**THE CARPET CAT: Only \$22.95**

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## Elks Family Shopper consumer/news

Careful estate planning can help you pass along your assets to your heirs, and yet minimize legal costs and taxes.

The U.S. Department of Agriculture advises that, as a first step, everyone should have a will. Especially important for those who own property or have children, a will allows an orderly transfer of wealth to heirs with a minimum of confusion and expense. And wills can also perform other duties, such as keeping a family business in operation, naming guardians for minor children, or creating trusts for their care until they're old enough to take control of family assets. For tips on wills and other aspects of estate planning, send for a copy of *Providing for Your Heirs—Non-Sale Property Transfers*. It's free from the Consumer Information Center, Dept. 677G, Pueblo, CO 81009.

Before modern pension plans and Social Security, a family's wealth was in the land. Parents passed this along in a "family annuity," where children supported parents during retirement in exchange for title to family land.

These days, family assets are far more diverse and more difficult to transfer. A legal process called probate usually freezes assets while debts are paid and clear title is established for real estate. In addition to the legal expenses involved, the delay and uncertainty of the probate process can be disruptive to the family. Good estate planning can help minimize these problems.

Wills are the basic tool. But parents should remember that it's important for each spouse to have a will. There may be trouble if the

(Continued on page 46)

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with wheels

**SAVES**  
 Your back,  
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 and . . .  
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Let this Log Roller be your log porter. No more tired, aching arms . . . ends that dirty back-breaking job. Now you can enjoy a roaring fire with one easy trip to the log pile—Just place logs onto your Log Roller with Wheels and away you go. With its big wheels and special design you can even go up and down stairs with ease. Sturdy tubular steel construction to hold 50 pounds of firewood from your patio, garage or basement. This Log Roller with its attractive brass and black finish is handsome enough to park near your fireplace! Only \$14.97 plus \$2.40 shpg. Send Check or M.O. 20 day money back guarantee.

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1919S	1930D	1940	1944D	1948	1951S	1955D	1962
1920	1934	1940D	1944S	1948D	1952	1956	1962D
1925	1935	1940S	1945	1948S	1952D	1956D	1963
1926	1935D	1941	1945D	1949	1952S	1957	1963D
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## Elks Family Shopper

### consumer/news

surviving spouse dies without one, since, usually, only the longer surviving parent can legally name a guardian for the children.

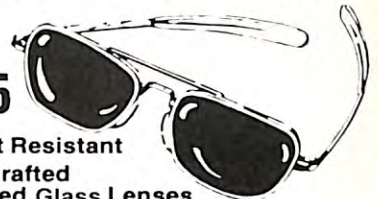
Another method of providing for dependents is the trust. Simply, a trust gives a person (such as a family friend) or a corporation (such as a bank) the power to administer assets on your behalf. Trusts created in your will can support your children, while retaining control of family assets until they grow up.

(Continued on page 50)

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To order, send check or money order (include \$1.00 for postage and handling) to U.S. Optics, Dept. 314, P.O. Box 14206 Atlanta, GA 30324. (Please specify gold or silver frames.) **SPECIAL:** Order now and get **TWO PAIR** for \$13 plus one dollar handling charge.

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Our Model 501 Fireplace Stove has a full baffle and internal damper (most stoves don't have either), plus a safety glass door section for viewing the fire.

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Our stoves make more sense.

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The UNDER \$20  
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## AT VINYL SHOE PRICES.

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PAIRS  
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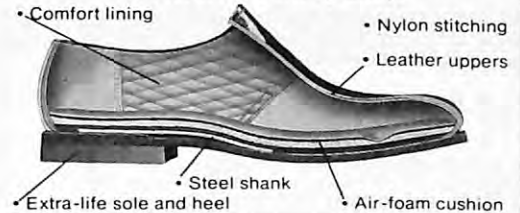
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Salem, VA 24156

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D	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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THE HANOVER SHOE, Dept. 2509, Hanover, PA 17331

**Rick King, Vice President**  
THE HANOVER SHOE, Dept. 2509  
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highly prized for any gift-giving occasion



**"MY NAME" EMOSSER** converts envelopes and plain paper into expensive-looking raised-letter stationery. All steel lifetime construction—no maintenance. Highly prized for any gift-giving occasion including holidays, birthdays, etc. Limit 24 characters and spaces per each of 3 lines.

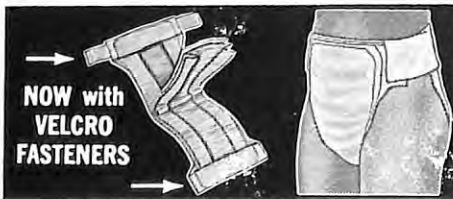
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American Treasury...**

# Norman Rockwell

## FIRST-ISSUE COLLECTORS' MUGS



**Genuine Porcelain**  
Featuring 4 World-Famous Full-Color Illustrations  
Trimmed in 22-Karat Gold



Little Spooners



No Swimming

Big Moment

The Doctor and The Doll

illustrations  
from  
**THE  
SATURDAY  
EVENING  
POST**

**EACH \$4  
ONLY 4**

### Special Offer! Entire Set of 4 ONLY \$12<sup>97</sup>

Now! For the first time any where, you can own these beautiful porcelain collectors' mugs honoring the immortal Norman Rockwell. They won't be sold in any store, they cannot be obtained anywhere else except through this offer (unless, of course, you purchase them later from a collector!).

For over half a century, as our nation's beloved "artist in residence," Norman Rockwell made history come alive, everyday family events we take for granted became celebrations of life, capturing the very spirit of America!

Yes, as a tribute to this gifted artist, The American Treasury proudly presents a collectors' first...the initial collection of genuine porcelain mugs featuring 4 world-renowned Norman Rockwell scenes. Each heartwarming work has been faithfully reproduced in its original full-color detail, bearing the artist's unique signature—just as it appeared on a memorable Saturday Evening Post magazine cover years ago. The graceful, pure white mug stands 4 inches tall, and is trimmed on the rim and handle with gleaming, real 22-karat gold! Display these handsome creations in your favorite case or hutch, on a special table or shelf, or delight guests by serving their coffee or tea in one of these distinctive Rockwell Mugs!

**Authorized & Licensed by The Saturday Evening Post for Exclusive Issue by The American Treasury!**

Don't miss this exceptional opportunity. Another set of Norman Rockwell Porcelain Mugs will be issued soon, bearing 4 different scenes. This original series offer might not be repeated. And remember, these fabulous Mugs are an American Treasury world-wide exclusive—they cannot be obtained anywhere else, for any price. By ordering now, you will own and enjoy the first in this exciting new Norman Rockwell Collectors' Series, plus you'll be eligible to acquire later Mugs as they are issued. Naturally, your order is for this First Issue only; you will not receive others unless you specifically order them. You must be delighted with the charm and craftsmanship of your Mug order, or you may return it within 14 days for a refund of your purchase price (less postage and handling, of course). Mail coupon today.

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MAIL NO-RISK COUPON TODAY

AMERICAN TREASURY, Dept. NRA 97  
Caroline Road, Philadelphia, PA 19176

Please send me the Norman Rockwell First-Issue, Genuine Porcelain Mug(s) ordered below for \$4 plus 75¢ postage & handling each.

\_\_\_\_ (= 005) Little Spooners      \_\_\_\_ (= 021) No Swimming

\_\_\_\_ (= 013) Dr. and the Doll      \_\_\_\_ (= 039) Big Moment

\_\_\_\_ (= 047) Entire Set(s) of 4 Mugs only \$12.97 plus \$2 postage & handling - SAVE \$4.03

SAVE! 2 Complete Sets (8 Mugs in all) only \$25 plus \$3 postage & handling - SAVE \$10.00

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Total amount enclosed \$\_\_\_\_\_ PA residents add 6% sales tax. Check or money order, no C.O.D.s please.

CHARGE IT! Exp. Date: \_\_\_\_\_

Visa     American Express

Master Charge, bank # \_\_\_\_\_

Credit Card # \_\_\_\_\_

Sign \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_ Apt. # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Canadian customers please add 50¢ per Mug and send orders to:  
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Made In U.S.A.

- Huge 12½ sq. ft. surface area
  - Solid rock maple construction (225 lbs!)
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- Until now, quality workbenches have usually been too expensive and too small. This huge, extremely versatile bench is available direct from the factory at an incredibly low price.

Garden Way Research, Dept. A-54  
Charlotte, Vermont 05445

TO: Garden Way Research, Dept. A-54  
Charlotte, VT 05445

Please send me your free information about the New Garden Way Home Workbench, including details on the build-it-yourself kits.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

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## Elks Family Shopper consumer/news

When you're enjoying a meal, you probably don't stop to think about the **additives** that may be in your food. But, they're everywhere. For instance, take a look at a lunch of a sandwich, instant soup, gelatin and a cola drink. It's full of additives—and what these additives are, as well as many others, are spelled out in a new free reprint from the FDA magazine, the *FDA Consumer*. For your free copy of *Food Additives*, write to the Consumer Information Center, Dept. 685 G, Pueblo, CO 81009.

Now then, back to that lunch. The bread is fortified with vitamins, and an additive keeps it fresh. The margarine has been colored pale yellow. If you use salad dressing, it's made with emulsifiers to keep it from separating. The luncheon meat may contain nitrites. There's an additive in the soup to keep it from becoming rancid. And the gelatin contains food coloring and artificial flavoring. Finally, if you take away the coloring, flavoring, sweeteners and artificial carbonation from your favorite cola, what do you have? Just plain water. ■

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Sit or stand at the touch of a button — easily, securely with less pain and effort than you thought possible. No more waiting for help. You can get up when you want to. Be happy, carefree and independent. A Cushion-Lift® Chair could change your life! Medicare coverage in most cases. Toilet-Lift and Bath-Lift also available.

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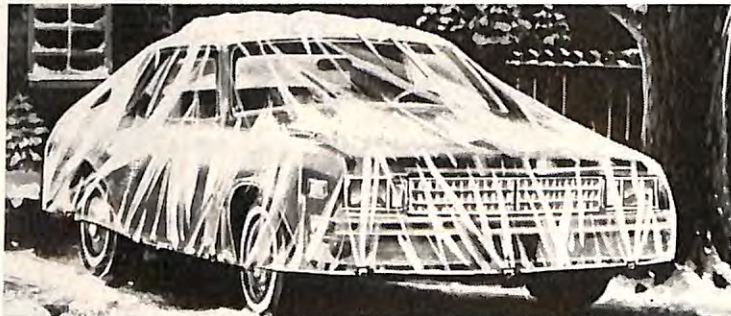
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Protects Car, Motorcycle, Boat, Machinery, Firewood — anything!

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ONLY \$5<sup>98</sup>



Ice and snow shakes off easily — fold it and put it in your trunk. Ruggedly made to last for years!

## Instant All-Weather Protection Wherever You Need It!

Huge 12' x 25' PORTABLE CAR GARAGE fits any make or model car (even station wagons and panel trucks) . . . Made of flexible, heavy-duty gauge clear polyvinyl with 8 reinforced grommets for secure tie-down. Stays pliable in sub-freezing weather, folds compactly for easy storage. Order extras to protect motorcycles, farm machines, outdoor furniture and barbecues . . . even small boats! Keeps precious firewood dry — a single cover protects 2½ cords of wood!

**SUPER STRENGTH MODEL (12' x 25') ALSO AVAILABLE** — made of extra strong, extra thick polyvinyl, with 8 reinforced grommets. Comes with protecting tape for secure coverage in severest weather — only \$8.98!

### NO-RISK MONEY-BACK TRIAL

If you're not delighted with this rugged, durable, clear polyvinyl cover with dozens of uses, simply return it within 14 days for full refund, less postage and handling. But order now — there's plenty of nasty weather ahead — and plenty of things that need protection. Save when you order extras! Mail Coupon Now!

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60 Wilton Road, Westport, Connecticut 06880

### MAIL NO-RISK COUPON TODAY

NATIONAL HOME PRODUCTS, Dept. CG-275  
60 Wilton Road, Westport, CT 06880

Yes, please send me the Portable Car Garage(s) ordered below.

#### How Many?

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**SAVE — Order 2 for only \$10.98** plus \$1 postage & handling

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City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## MAN FINDS \$3,000 IN HIS ATTIC.

MINNEAPOLIS (Special) ... A local man made an unexpected and profitable discovery during a recent move. He dusted off one of his father's old coins, took a pretty plate his wife bought in 1971 for \$25, some old stamps, and his son's comic books and tried to sell them. After asking a lot of questions and writing a lot of letters he ended up with \$3,000 in his pocket.

Because he had a hard time getting information on collectibles of all kinds, he decided to start a society for collectors that would make it easier for people to learn how to spot a good bargain and make a profit. Right now, he is offering non-members the opportunity to share the same fact-packed collecting kit that has helped many people find a small fortune in their homes. The kit, including the best selling book "Profitable Collecting," is loaded with ideas on how to tell the value of many of your household items, both old and new, as well as what to look for when investing in collectibles.

For a limited time only, this kit is FREE to non-members. For information please write to:

**Calhoun's Collectors Society, Inc.**  
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7275 Bush Lake Road  
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OF FAMOUS  
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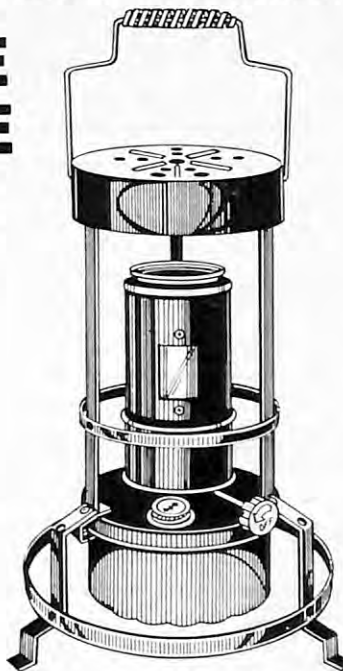
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- Kerosene heat is the most inexpensive supplement to permanent household heat.
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Our 12,000 BTU kerosene-burning space heater keeps a large 12' x 18' room comfortably warm. Raises temperature of smaller 12' x 15' room by approximately 50°F! Supplies intense, even, quick-starting heat. Economically heats colder rooms — or garage, workshop, basement, cabin, boat, greenhouse, etc. One gallon of kerosene burns 25 hours on highest flame, up to 48 hours on lower setting. A FRACTION THE COST OF ELECTRIC HEATERS! Depending on flame height, burns full 9 1/4 to 18 hrs. per 3 pt. tank-full — a long time without refueling!

Top functions as cooking surface and humidifier (moist air retains heat). Has air-cooled coil handle, wide no-tip base, corrosion-resistant fuel tank, fuel gauge. Lightweight (approx. 5 1/2 lbs.), portable. Can secure in one place. Baked enamel. 19 1/2" high x 11 1/2" diam. at base. Wick cleaner included. Wick lasts approx. 3 months if used daily. (Extra wicks \$4.95 ea.). SUPER HEATERS: One for \$42.95, two \$83.90, three \$122.85. Add \$3.50 per unit shipping & handling. N.J. Res. add 5% sales tax. Master Charge & Visa welcome. ORDER TODAY!

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You must be fully satisfied with your Blue Flame Heater, or return it in 30 days for a refund. No questions asked.

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Please send me \_\_\_\_\_ SUPER HEATER(S) #241  
(one \$42.95, two \$83.90, three \$122.85)  
Send \_\_\_\_\_ Extra Wick(s) #324 at \$4.95 ea.

Add \$3.50 per heater shipping & handling.  
N.J. Res. add 5% sales tax. Enclosed is \_\_\_\_\_

Charge my  MC  VISA Exp. date \_\_\_\_\_

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or  
BIG  
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**100% WOOL  
WIGWAM®  
THERMAL SOCKS  
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Unbeatable warmth for all winter activities from sports to snow blowing. Perspiration-absorbent 100% wool worsted fibers keep feet snug and dry... plus socks won't shrink or your money back. Grey with Red Top. \$4.95 pair. **2 pair \$9.45**

QTY.	STYLE & DESCRIPTION	SIZE	PRICE
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Check enclosed      Shipping & insurance \$ .50  
 Charge my Credit Card      TOTAL AMOUNT

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Name \_\_\_\_\_

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City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

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**AMERICAN STAIR-GLIDE CORP.**

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**GENUINE LEATHER  
Executive Dress Shoes**

only **19<sup>95</sup>** — the shoe  
that never  
gives up —  
at work,  
at home,  
at play!



from  
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Here's a shoe that works as hard as you do, all day, every day! Expertly crafted of real leather, the sleek, classic lines are impressively correct everywhere. And best of all, they're kind to your feet, so no matter how long you wear them, they're always soothingly comfortable. Exceptionally sturdy and dependable, they even have neoprene cushion crepe heels and soles for hour upon hour of deluxe comfort & support.

Haband's more-for-your-money features include solid-service Goodyear welt construction, luxury linings, and cushioned innersoles. Available in

**Color: BLACK ONLY**

Sizes 6½ to 13

in Widths D (Medium) and EEE (Wide).

Haband's Genuine Leather

**Executive Dress Shoes 19<sup>95</sup>**

2 pairs \$39.75

**HABAND COMPANY**  
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Or Charge to:

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**GUARANTEE:** I understand that if for any reason I don't wish to wear the shoes after they arrive, I may return them within 30 days for full refund of every penny I paid you.

Color	How Many	What Size (6½ to 13)	What Width (D or EEE)
BLACK ONLY			

72C-432

Name ..... Apt. # .....

Street .....

City .....

State ..... Zip .....

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N25

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If you check this box and mail your order before January 31, 1980, we will include in your order a bottle of **24 ENERGY TABS FREE**

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Raise the full width of your mattress for healthy, restful sleep. Slip the **NU-SLANT** under your mattress at head or foot of bed. 7 positions allow you to select the height from 5" to 14". Better than extra pillows. Folds flat. Plywood. Customer approved for 20 years. Head Elevation eases discomforts associated with diaphragm hernia, acid regurgitation, breathing & heart ailments. Leg Elevation eases varicose & other leg discomfort. Twin bed size \$26.98; Double Bed size \$28.98.

Add \$1.00 postage and handling  
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Tee-PJ's resemble a T-shirt, but over a foot longer. Special knit gives when you move, eases up when you relax. No bind, no bunch, no chafe, no buttons, no ironing! Most comfortable sleeper you've ever worn or money back. (Great for Ladies, too). Choose snow white or soft blue. S-M-L-XL (to ensure best fit include height-weight when ordering.) Order NOW, while prices include postage/handling!

\$9. ea      3 for \$20  
Long sleeve style (not shown)  
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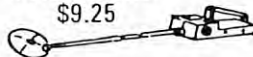
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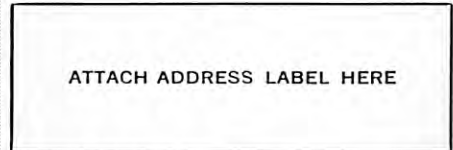
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# San Francisco

(Continued from page 39)

terey Inn. The only sound one hears is the chirping of a blue jay, or perhaps a sparrow nesting in an ancient redwood surrounded by roses, hydrangeas, geraniums and rhododendrons. At the Old Monterey Inn, one has the choice of seven bedrooms, with or without bath. Rates: \$50-\$65 a day double.

Guests snooze beneath goose-down comforters and are spoiled by proprietor's Ann and Gene Swett; those who don't get up by 9:30 a.m. are served breakfast in bed. In the case of romantics, they can slip away to secluded tables in the garden. No ordinary continental breakfast this. It consists of banana slices floating in orange juice, assorted fruits and homemade muffins, pumpkin bread and Danish pastries. Part of the deal at Old Monterey Inn is a daily sherry-and-crackers party.

Gene and Ann Swett bought their old mansion 10 years ago as a private home for themselves and their six children. After the kids flew the nest, the Swetts got the idea of converting the residence to an inn. In one room a swinging bed hangs from the ceiling by chains. Books line the walls of another, and there's a fireplace, a sundeck and a king-size bed. Instead of numbering the rooms, the Swetts gave them names: Pinecrest, Creekside, Garden View, the Library, Dovecote, Eastwinds and the Rookery. Soft drinks and juices (they're free) are stored in a refrigerator on the second floor, and coins for calls are placed in a dish by the telephone. For the guest who may have forgotten something, bathroom cabinets are stocked with toothpaste, shaving cream and other toilet articles. When the fog rolls in, a blaze crackles in the living-room fireplace and on sunny days, guests swing from hammocks stretched from a forest of trees.

Meanwhile, next door in Carmel, the venerable Pine Inn on Ocean Avenue continues to do a lively business. Its 49 rooms (no two alike) are comfortably ensconced in a Victorian mood of brass and old lace. (It's been one of our longtime favorites.) Stepping through the front door of the Pine Inn is like taking a look back into the 19th century. A grandfather clock ticks away the hours beside a lighted fireplace, red carpets flow across the floors and Victorian chandeliers cast their light. It will cost you between \$29 and \$69 to spend the night in one of the inn's old brass beds.

Boasting a location nearest the ocean in Carmel is the Sandpiper Inn on Carmel Point. Its proprietor, Graeme MacKenzie, was born in Scotland, which explains the greeting printed in Gaelic

over the parlor door. Translated it reads: "A thousand welcomes." Guests choosing Room No. 1, boast how they slept in former President Jerry Ford's bed. At least that's the story MacKenzie tells his guests. What actually occurred was, he lent the bed to Ford's host at a private Pebble Beach home. It seems the host had no king-size bed and the Sandpiper did. At any rate, the Sandpiper is a semi-modern sprawl of 15 rooms that rent for \$28 to \$42 a night. Numbers 5, 11 and 12 offer the best views, while 1, 4 and 10 are equipped with fireplaces.

TWA pilot Marshall Hydorn and his wife Diane operate Carmel's Sea View Inn, a delightful three-story shingled affair on Camino Real. Dating from 1906, Sea View has a good deal going for it. For one thing, it's homey; rockers are spread among the rooms and thick comforters cover the beds. A brick fireplace glows in the living room, fresh flowers brighten guest quarters and classical music (as well as light jazz) is piped to the parlor. Manager Yvette Carroll prepares a continental breakfast of homemade bread, juice, cereal, turnovers and fruit. The nine guest rooms are pegged at \$22 to \$30 a night, including the continental breakfast.

A similar brand of atmosphere is available at another Carmel inn, the Holiday House. Rooms at Ken and Jane Weston's inn are priced from \$25 to \$28 a night. Included is a continental breakfast composed of homemade muffins, scones, coffee cake, cereals and juice. Bowls of jellybeans are found beside each bed, and there's a piano in the parlor for the guests.

Another sort of sanctuary, Vagabond House, is where Don Blanding lived in the '40s. Cottages surround a shady courtyard with ancient oaks, rhododendrons, camellias, azaleas and roses. Other flowers hang from branches in baskets. Rooms at the Vagabond are filled with wicker, antique clocks, books and more flowers. On sunny mornings, breakfast is served in the patio and wine is poured in the afternoon.


Here are addresses of the Monterey Coast inns named in this article:

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- © Pine Inn, P.O. Box 250, Carmel 93921. Telephone (408) 624-3851.
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BLUE 2		
GREY 3		
Heather GREEN 4		

Street \_\_\_\_\_  
City & State \_\_\_\_\_  
ZIP CODE \_\_\_\_\_

**HABAND**  
265 N 9th St. Paterson, NJ

Now! For Readers of Elks Magazine...

# GREAT VITAMIN SALE

...to quickly introduce you to savings on high quality vitamins when you order by mail from Nutrition Headquarters! We are making 10 extra special coupon offers with other products at our regular low prices. But act today. Sale ends in thirty days.

**NATURAL VITAMINS • ORGANIC MINERALS • HIGH POTENCIES**

## FEEL TIRED? WANT PEP?

**FREE**  
Energy Tabs  
with your  
order

Thousands of folks who feel let down when they should have pep and power can now get a fast pick up with new "ENERGY TABS". The secret of this seeming miracle is magic Fructose, a unique form of sugar that goes directly into the bloodstream—giving you almost instant energy and pep when you feel weary and drowsy due to low blood sugar.

Ordinary sugars must go through the liver—not releasing their energy for a longer time—but Fructose is totally different—it gives you immediate energy. For years Fructose has been a power secret of Olympic athletes of European countries.

Now Fructose has been imported and compressed into palatable "ENERGY TABS" for you to take when you need extra power—the power to win!

"ENERGY TABS" are 100% natural and safe for normal tired folks. No stimulating drugs. "ENERGY TABS" give you fast, safe power.

**FREE!**

Check the box in the order blank and return it with an order for any of the items in this ad and we will include without charge a bottle of 24 "ENERGY TABS". This offer expires January 31, 1980.

MASTER CHARGE and VISA accepted on orders over \$10.00.

Introductory Coupon

**VITAMIN E**  50 DAY SUPPLY

**88¢** Limit One of Any Size to a Family

400 UNIT CAPSULES  100 for 1.49  
 500 for 7.25  
 1000 for 13.98

N25 Expires 1/31/80

Introductory Coupon

**500 MG. VITAMIN C**  100 for **99¢** Limit One of Any Size to a Family

with Rose Hips  500 for 4.79  
 1000 for 8.99

N25 Expires 1/31/80

Enclose Coupons Above With Order.

<b>99 MG. POTASSIUM TABLETS</b> 100 TABLETS <b>1.25</b> 500 for 5.00	<b>HI-POTENCY STRESS FORMULA</b> B Complex and Vitamin C. 100 TABLETS <b>1.95</b> 250 for 4.75	<b>"FORMULA T-M"</b> Therapeutic Multi-Vitamins with Minerals 100 TABLETS <b>\$2.49</b> 500 for 11.25
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Enclose Coupons Below With Order.

Introductory Coupon

**1,000 Mg. VITAMIN C**  
with Rose Hips

100 For **1.98** Limit One of Any Size to a Family  
 500 for 8.79  
 1000 for 15.98

N25 Expires 1/31/80

Introductory Coupon

**LECITHIN**  
19 Grain Capsules

100 Capsules **1.49** Limit One of Any Size to a Family  
 300 for 3.98  
 600 for 6.85

N25 Expires 1/31/80

Introductory Coupon

**VITAMIN A**  
25,000 Units

100 for **89¢** Limit One of Any Size to a Family  
 500 for 4.15  
 1000 for 7.98

N25 Expires 1/31/80

Introductory Coupon

**GINSENG**  
250 mg. Tablets

100 For **1.49** Limit One of Any Size to a Family  
 500 for 6.95  
 1000 for 12.49

N25 Expires 1/31/80

Introductory Coupon

**10 Mg. ZINC**

100 For **39¢** Limit One of Any Size to a Family  
 500 for 1.89  
 1000 for 3.49

N25 Expires 1/31/80

Introductory Coupon

**Our "Top-B" B-Complex "50"**  
Famous Formula at a Sensational Low Price! Every capsule contains 50 mg. B1, B2, B6, Niacinamide, Panto Acid, Choline, Inositol, 50mcg. B12, Biotin, 50mg. Paba, 100 mcg. Folic Acid.

50 for **1.89** Limit One of Any Size to a Family  
 100 for 3.49  
 250 for 7.98

N25 Expires 1/31/80

Introductory Coupon

**"BIG 4"**  
Kelp, Vit. B6, Lecithin and Cider Vinegar

100 For **79¢** Limit One of Any Size to a Family  
 500 for 3.50  
 1000 for 6.49

N25 Expires 1/31/80

Introductory Coupon

**Garlic Oil**  
Capsules

100 For **68¢** Limit One of Any Size to a Family  
 500 for 3.28  
 1000 for 6.39

N25 Expires 1/31/80

**GRAPEFRUIT DIET PILL**  
Contains one of the strongest diet aids available without prescription. Includes modern, effective diet plan that lets you enjoy 3 delicious meals and snacks everyday as you lose weight.

90 FOR **\$2.98** 500 for 9.85

SAME INGREDIENTS AS "ZOOM" ORDER OUR "LIFT" TABLETS

90 TABLET BOTTLE **8.95** 3 BOTTLES FOR 23.50

<b>ALFALFA</b> Tablets 100 TABLETS <b>49¢</b> 500 for 1.95	<b>DOLOMITE</b> Calcium Rich 100 TABLETS <b>49¢</b> 500 for 1.85	<b>500 MG. ASCORBIC ACID</b> VITAMIN C 100 TABLETS <b>1.39</b> 500 for 6.59
<b>MULTI-MINERALS</b> 9 VITAL MINERALS 100 TABLETS <b>1.25</b> 500 for 5.49	<b>HERBAL LAXATIVE</b> 100 TABLETS <b>1.25</b> 500 for 4.95	<b>Super Potency</b> 500 MCG VITAMIN B12 100 TABLETS <b>1.49</b> 500 for 6.25
<b>"SPECIAL C-50"</b> 500 mg. Vit C Plus Rose Hips 100 mg. Bioflavonoids 50 mg. Rutin, 25 mg. Hesperidin 100 TABLETS <b>2.49</b> 100 for 10.98	<b>PAPAYA PAPAINE (Digestant)</b> 100 TABLETS <b>95¢</b> 500 for 4.25	<b>HERBAL DIURETIC</b> 100 TABLETS <b>1.75</b> 500 for 6.50
<b>BONE MEAL</b> TABLETS 100 TABLETS <b>79¢</b> 500 for 2.49	<b>PROTEIN DIET POWDER</b> 16 oz. CONTAINS 418 GRAMS OF PROTEIN Lb <b>3.98</b> No Carbohydrates. No Fats	

**"B-15" ORIGINAL RUSSIAN FORMULA**  
100 TABLETS **6.95** 3 BOTTLES FOR **18.50**

**VITAMIN E CAPSULES**  
FINEST QUALITY—100% PURE ALPHA TOCOPHYRYL GELATIN CAPSULES

	100 FOR	500 FOR	1000 FOR
100 UNIT CAPSULES	98¢	4.69	8.98
200 UNIT CAPSULES	1.79	8.49	16.59
400 UNIT CAPSULES	2.89	14.19	27.49
1000 UNIT CAPSULES	6.89	32.98	59.85

<b>BREWERS YEAST</b> TABLETS 250 Tablets <b>95¢</b> 1000 for 2.95	<b>KELP</b> Tablets (Iodine) 100 TABLETS <b>49¢</b> 1000 for 2.49	<b>Desiccated LIVER</b> TABLETS 100 TABLETS <b>79¢</b> 500 for 3.49	<b>VITAMIN B6</b> 50 MG. TABLETS 100 TABLETS <b>1.39</b> 500 for 5.50
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PRICES IN THIS AD GOOD UNTIL JANUARY 31, 1980

**Nutrition Headquarters** THE BEST TIME TO SAVE IS NOW! **We Pay ALL Postage**

**Money Saving MAIL ORDER BLANK** RUSH Your Order Now to: **NUTRITION HEADQUARTERS** 104 West Jackson St. N25 Carbondale, Ill. 62901

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QUANTITY	SIZE	NAME OF PRODUCT	TOTAL PRICE

SATISFACTION GUARANTEED WE PAY ALL POSTAGE TOTAL—amount enclosed

MASTER CHARGE and VISA accepted on orders over \$10.00. Give card number, expiration date and bank number if Master Charge.

If you check this box and mail your order before January 31, 1980 we will include in your order a bottle of **24 ENERGY TABS FREE**

PRINT NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

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MASTER CHARGE and VISA accepted

**HERBAL CALMATIVE**  
Helps relax tensions for a good night's sleep!

100 **\$3.00**  
250 **\$6.50**  
500 **\$12.50**

**VITAMINS FOR HAIR CARE**  
Same Formula as others charged \$9.95 for 50 Day Supply

50 DAY SUPPLY **3.95**  
100 DAY SUPPLY **7.49**  
250 DAY SUPPLY **16.49**

