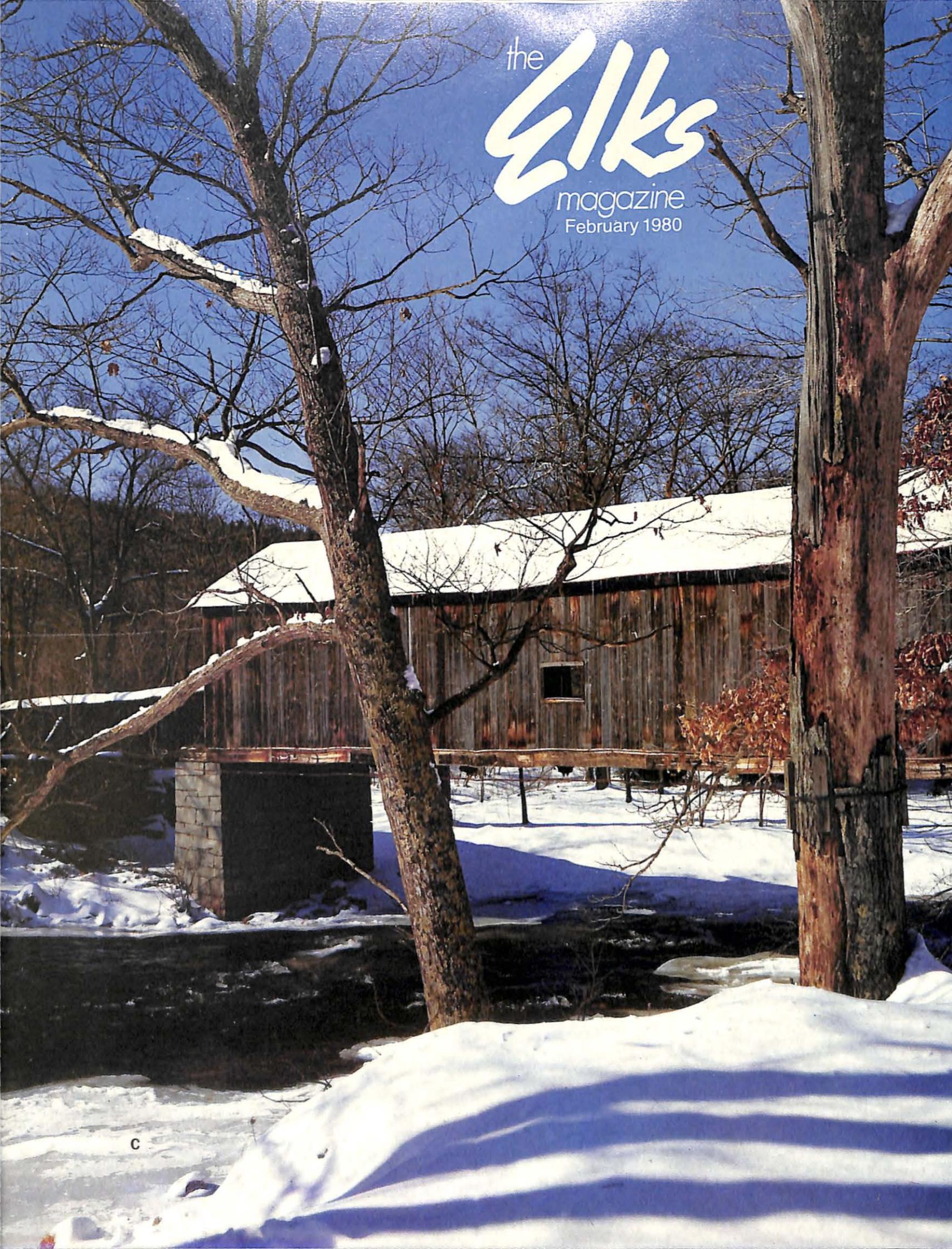


the
Elks

magazine
February 1980



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INITIATE ACTION



A
MESSAGE
FROM THE
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Dear Friends:

BIRTHDAYS of importance come to mind when we think of February. The birthday of Abraham Lincoln on the 12th, that of George Washington on the 22nd, and the birthday of our Order on February 16th.

THIS MARKS the anniversary of the 112th year that the Order of Elks has contributed to the welfare and improvement of our country.

IN THAT 112 years, our history indicates that the path has not always been smooth, nor has the future always appeared to be bright. Foresight, determination and hard work have been the keys to our ability to survive, and then to thrive, when adversity has been with us. There are no substitutes, no short cuts for our effort to **Build a Better Elkdom**.

TODAY, we have unfortunate economic conditions. Due to energy problems, and other factors, we find that inflation is shrinking our dollars. Some might think that this will lead to problems with membership in fraternal organizations. I believe quite the contrary to be true, if our lodges really examine the situation and initiate action.

WE ARE ADVISED that gas will be in short supply (and be more expensive) very soon. Consequently, we will have problems with auto travel. In view of that, the lodges should promptly make more extensive plans for family participation at the lodge. You can give your members a social outlet in the vicinity of their homes at reasonable prices. Picnics, potluck suppers, dinners prepared by volunteer workers—these are the types of things that our members and their friends can substitute for nights out and expensive vacation trips.

THERE IS no intent to sell memberships based on club activities, but rather this is a secondary benefit, a bonus, so to speak, for the work we shall continue to do to help the needy, provide useful outlets for our children, and participate in the promotion of our country.

ALL OF US, at some time, consider America's future with wonder and concern. We cannot personally control all the events that will affect our country and the lives of future Americans. When we make adjustments and take action to perpetuate Elkdom, however, we can be assured that there will be an organized group to continue to do the things necessary to Build A Better America.

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

Robert Grafton

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Our 59th Year

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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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THE ELKS MAGAZINE, Volume 58, No. 9, February, 1980 (ISSN 0013-6263). Published monthly at 425 W. Diversey Pkwy., Chicago, IL 60614 by the Benevolent and Protective Order of Elks of the United States of America. Second Class postage paid at Chicago, IL, and at additional mailing office. Acceptance for mailing at special rate of postage provided for in Section 1103, Act of October 3, 1917, authorized May 20, 1922. Single copy price is 25 cents. Subscription price in the United States and its Possessions, for Elks, \$1.25 a year, for non-Elks, \$2.50 a year; for Canadian and Foreign postage, add \$1.50 a year. Subscriptions are payable in advance. Manuscripts must be typewritten and accompanied by sufficient postage for their return via first class mail. They will be handled with care but this magazine assumes no responsibility for their safety.

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6 Some Kings Live Forever

The next time your poker or bridge club meets, you might reflect that the cards you hold in your hand began as paper money in China centuries ago.

Earl Clark

10 The Will Rogers Centennial Celebration

Highlights of the Will Rogers Centennial Celebration that took place in Claremore, Oklahoma.

18 Crimes Against Business

Most white-collar crimes have one factor in common: the criminals are usually trusted employees.

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24 Black Bart: The Gentleman Bandit

This flamboyant character brought finesse to banditry, and it took a man of equal finesse to capture him.

Nancy K. Williams

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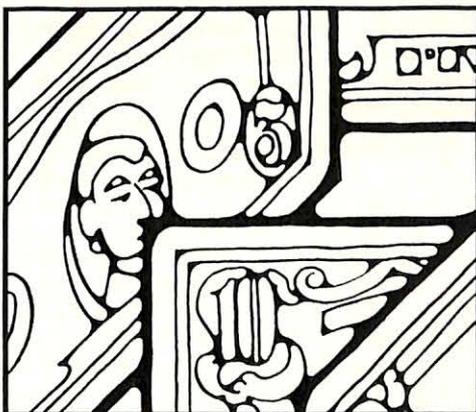
Cover: Comstock Covered Bridge, East Hampton, CT. Photo by Fred M. Dole



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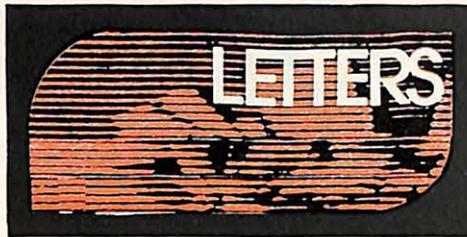
Holds up to 10 large cigars - perfect for traveling. Order now and we'll pack it with three 70¢ Cuesta-Rey #95 English Market Selection all natural leaf cigars. Send coupon and \$1.00 for postage and handling.

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• In reference to your November, 1979, issue and the column on young workers, "It's Your Business," by John C. Behrens: I'd like to take this opportunity to commend you and Mr. Behrens for carrying this interesting column.

As a consumer, I too have been confronted by the same indifference and arrogance so aptly described by Mr. Behrens. It is a problem all over the country. This is the type of subject which should be addressed by major newspapers, not just by fine magazines, such as the *Elks*. The consumer takes a beating when he is forced to pay inflated prices for his purchases; accordingly, the consumer should not have to suffer verbal and non-verbal abuse from a checkout person.

A forum for the common problems facing today's businessmen is vital. I'm pleased to see that you are addressing their needs.

Mark J. Lomery
Woodbridge, VA

• I read with interest your column on salt in "Medicine and You," (November, 1979) by Larry Holden. I have found that people with allergies, such as hay fever and asthma, also do much better on a low salt regimen—although there are few who will give up salt for this reason.

Incidentally, I went on a low salt diet 11 years ago and have not had a real headache since. I tried this out on a couple of volunteers, who were much more severely afflicted than I was, with complete success. I have not tried it on migraines, however.

Richard E. Juday
Professor of Chemistry
University of Montana
Missoula, MT

• I just finished reading the November, 1979, issue and it's the best one yet. The article, "Will Rogers Remembered," brought back many memories—also the one on "Lady Luck" by Jean E. Laird, was very true. I'm 65 years young and have been a Brother for 32 years, and I've seen a lot of those things happen.

By the way, my wife and I drove up to Victoria, B.C. in September, and I'd like to tell the Brothers that our money was worth 15 cents more up there, and that gas is cheaper. I figure I paid only about 75 cents per gallon.

Del Dalrymple
Portland, OR

• I spent some time carefully perusing the last issue of *The Elks Magazine*—and some others. The result was merely a reflection of the fact: It's a darn good magazine as is.

As it is a fraternal magazine, obviously adequate space must be given to fraternal news and activities nationwide. All items will not be interesting to everyone,

but some items will be to many.

Your travel, feature and other diverse articles are normally well-selected, and I find myself reading all of them with enjoyment and nearly always coming up with some useful tidbits of information.

Your desire, as evidenced by the questionnaire, to maintain this high standard is further proof of the conscientiousness of the editors. Nothing, of course, is ever perfect, but I would hope that an excess desire to please all would not upset the balance already obtained, which makes it about the only magazine I read completely—even the advertisements.

William D. Lord, Jr.
Prescott, AZ

• Something that concerns me very much is the overwhelming influence in our everyday lives by government at all levels, but mainly by the Federal government. I think people should write more letters to their congressmen.

There is too much apathy. It's just a thought, but maybe a short, concise article every month on some specific instance might get more of our middle Americans involved.

I feel that our Elks membership is a good cross section of common-sense Americans. Maybe we should take a more active role in government affairs. There is a sad lack of leadership in the ranks of middle America. Perhaps the Elks could help fill that leadership void in the largest segment of our population, which has let itself become deaf and dumb.

Mel Brady
Milton-Freewater, OR

• I enjoy *The Elks Magazine* very much. I think you do a fine job of presenting articles to suit a large variety of people.

Naturally, all articles in every issue are not of interest to me, but I realize that what does not particularly interest me, may be of great interest to others. The only way to improve your magazine would be to present more of everything, which would, of course, make it bigger and, therefore, more expensive to publish.

Robert S. Robinson
Johnstown, PA

• The Elks do a great deal of good in a positive, material way. Rather than indulging in headline-seeking rhetoric, Elks lodges, by and large, deal in the nuts and bolts area of charitable works.

Unfortunately, this is communicated simply between lodges through the magazine. One gets the feeling that having a photo in the magazine is the goal itself. This is not true, of course, but the impression remains.

I would like to see *The Elks Magazine* as the focal point of Elk principles. It should have articles that generate the thought and response of the order. It should be the anvil on which the credo of Elkdom is shaped.

In order to attract bright, thoughtful achievers, the image of what an Elk is must be more in line with reality.

Name withheld by request

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

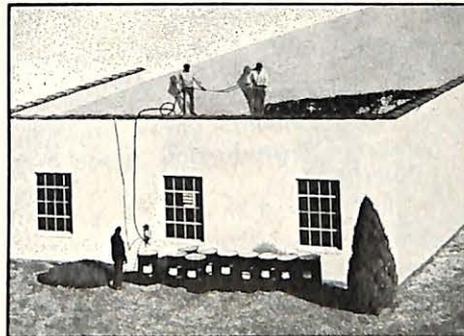
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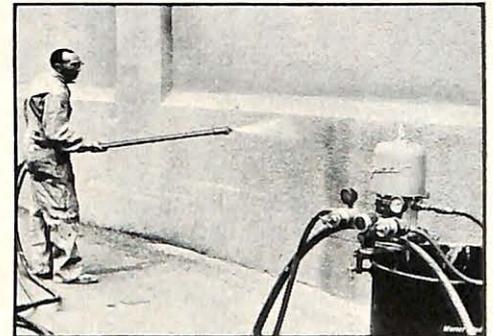
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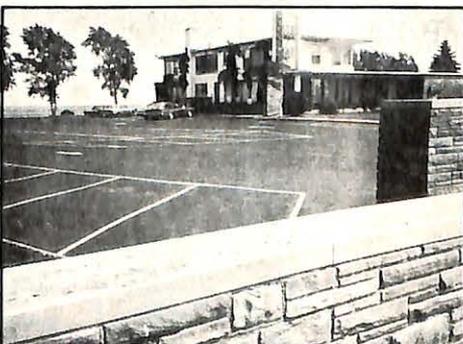
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Some Kings Live Forever

by Earl Clark

When in 1898 Emperor Franz Joseph celebrated the fiftieth anniversary of his ascension to the throne of Austria-Hungary, a Vienna playing card manufacturer was inspired to make his own special contribution to the golden jubilee. Ferdinand Piatnik produced his famous Imperial Jubilee deck, bearing portraits of the emperor and other members of the Hapsburg family on the face cards, with the royal seal on the backs.

The cards were an instant hit with the public, and apparently with the official court as well, for on April 15, 1899, the Senior Chamberlain of His Imperial and Royal Apostolic Majesty informed Herr Piatnik that a set of jubilee whist cards had been "graciously accepted." But then some misgivings apparently set in. Piatnik had put the aging emperor's picture on the king of hearts as his demonstration of the affection in which he was held. But gracing the king of spades, one suit higher in value, was the portrait of his immediate predecessor, Emperor Ferdinand, who was widely known as weak-minded. A radiant Empress Elisabeth smiled from the queen of hearts, but this seemed inappropriate, for she had been murdered by an assassin earlier that year.

And not only were the emperor's daughters also portrayed as queens, ranking them equal with the late empress, but a mere daughter-in-law, widow of Crown Prince Rudolf, made the royal toppers as the fourth queen. The jacks were supposed to be representations of various ethnic groups in the realm, but there was wide speculation that the jack of hearts looked like the late Crown Prince Rudolf, whose suicide nine years earlier had been a major royal scandal.

Add to all this Franz Joseph's discomfiture at visualizing the royal face casually being smacked down on tavern tables, and it is understandable that Piatnik's well-meant tribute was in a heap of trouble. At any rate, the jubilee

cards suddenly disappeared, and the suspicion was that the emperor's agents had scoured Vienna to buy up and destroy the whole lot. The few remaining decks, which, of course, became collectors' items, bore the official stamp of the Hungarian half of the empire, indicating that they were spirited into more permissive Budapest before the court could lay its hands on them. (In 1975 the Piatnik firm, now in its second century as one of Europe's major card manufacturers, reissued a handsome reproduction of the ill-fated Jubilee deck.)

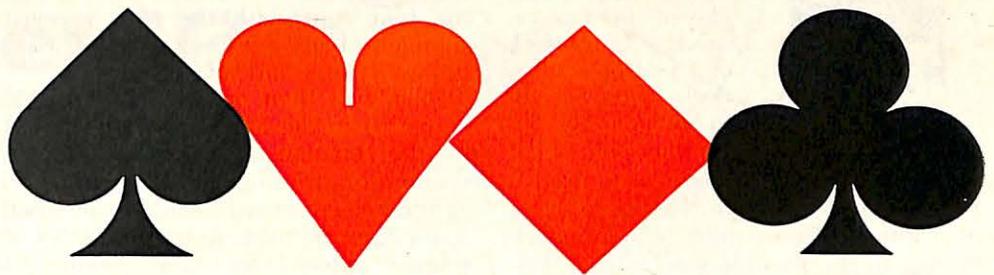
That turmoil in Vienna is only one of many times that playing cards have figured in history. In fact, they have a history all their own, for the cards we play with today go back to the Middle Ages, and even farther—perhaps as far back as the Tang dynasty in China in the sixth century A.D., when wood engraving was devised to print paper money. As the centuries passed, the Chinese apparently used this same paper money as playing cards.

Another pleasant theory is that card games evolved from chess, which in turn began with games played by ancient shepherds with pebbles to while away the time. In Asia, Hindu worshippers communicated with their gods by casting divining rods, distinguished by four different symbols, upon an altar. The way the rods fell supposedly indicated the success of their appeals. So when cards came into use, the rods' four symbols became the four suits of a deck of cards.

Whatever the origin, the Chinese came up with a deck of 56 cards in which the four suits were coins, strings, myriads of coins, and tens of myriads—all based on the money system of the time. Ancient India, meanwhile, had cards divided into ten suits based on the ten incarnations of the Hindu god Vishnu.

So how did cards get to Europe? Well, maybe the Crusaders brought them back from the Middle East, say





Emperor Franz Joseph (upper left) and members of the Hapsburg royal family were featured on "court cards" of a Golden Jubilee deck issued in Vienna in 1898.

some sages. No, say others, the gypsies introduced them to Europe in their fortune telling. The problem with those theories is that the first mention of playing cards appearing in Europe is not until the late 14th century, and that was a hundred years after the last Crusaders limped home from doing battle with the infidels in 1291. On the other hand, the first gypsies didn't appear in Europe until the end of the 14th century, and by then playing cards were in vogue across the continent.

Ah, but there's another theory. That most famous of world travelers, Marco Polo, returned to Venice in the 13th century as the first European to have visited the Orient. Among the wonders he reported was how the Great Cham of Cathay (China) "caused paper money to be made from the bark of a mulberry tree." And in 1939, a Prof. L.A. Mayer reported his discovery in an Istanbul museum of the Mameluke

deck of cards which he dated back to possibly the 12th century. The pack contained four suits: cups, coins, swords and staffs, the same as the cards that would make their appearance in Europe in the 14th century.

Wherever they came from, playing cards took Europe by storm after their first documented appearances in Germany and Italy in 1377, Luxembourg in 1379, France in 1382 and Spain in 1387. (It was another century before they crossed the channel to England.) Perhaps the earliest decks were tarot cards, in which the "trumps" symbolized religious themes. The gypsies adopted these cards for fortune telling, and like that other medieval fad of astrology, the tarot cards are popular again with some cultists. The 56-card oriental deck of four "court" cards—king, queen, knight, knave or page—and one to ten numerical cards, became the basis for the first Euro-



pean decks, but there were infinite variations from one country to another.

The earliest European card game, played in France, used a tarot deck of 78 cards. Italian decks were of 40 to 52 cards, depending on what

city produced them. Spaniards used a pack of 40 to 48 cards, Germany 32 or 36. But we owe our modern deck largely to the French, who in the Middle Ages settled on the four suits we know today: pikes (spades), squares (diamonds), trefoils (clubs) and hearts. In Germany these four suits were, respectively, leaves, bells, acorns, and hearts; in Spain and Italy, swords, coins, rods and cups. It was also the French who conceived the idea of printing spades and clubs black, and hearts and diamonds red.

Some scholars believe the four suits go back into antiquity to represent the four chief castes on the Ganges: the nobility (swords, or spades), the church (cups, or hearts), merchants (coins, or diamonds), and the peasantry (acorns, or clubs). There have been variations

of these suits from one country to another. In 1440, the inventive Germans developed suits on hunting themes: dogs, stags, ducks and falcons; and later, lions, peacocks, monkeys and parrots. Hungarians were the first to link the four suits with the four seasons: summer (bells), winter (acorns), autumn (leaves) and spring (cups).

Whatever their ornamentation, playing cards in the Middle Ages were not for the common man, for until the invention of printing, cards were hand painted or laboriously made from wood engravings. In 1392, King Charles VI of France ordered his court painter to produce "three packs of cards in gold and various colors, ornamented with different designs," for which the artist was paid the modern equivalent of \$500. Early tarot cards in Italy were engraved by the artist Montegna in 1470, and other famous decks were hand painted by such noted artists as Botticelli and Baldini.

It was not until Gutenberg printed his first Bible in 1456 that this new art made playing cards available to all. But even before that date the manufacture of playing cards had become a major craft in such cities as Ulm, Germany, where records show that as far back as 1397, cards were being "ex-

ported in small casks to Italy, Sicily and other lands," often in exchange for spices and other wares. In an early variation of the protective tariff, Venice and England in the mid-15th century enacted laws banning the importation of playing cards in order to protect their local craftsmen.

Which brings us to Merrie Old England, for among so many other things she has handed down to us are playing cards. England, in turn, adapted its cards from France, in particular from the city of Rouen, northwest of Paris. Rouen had developed a sizeable card-making industry, exporting its products all over Europe until the import barriers went up.

Many of the city's skilled cardmakers, finding the market for their work shut off, moved to countries where the market was still open, such as Belgium, Holland, Germany, and England, where cards did not catch on until the mid-15th century. But once introduced, they became so popular that the church spoke out against them, and in 1526, Henry VIII even issued a royal proclamation trying to suppress card playing (to no avail, as it turned out).

The English took to this new pastime
(Continued on page 23)

A Message to the President of the United States

The following telegram was sent to President Carter:

"On behalf of the 1,700,000 members of the Benevolent and Protective Order of Elks, we want you to know of our support for the actions that are necessary to obtain the release and safe return of the American prisoners in Iran. At the same time, we support the action that is required to make it abundantly clear that the United States of America will not yield to this blackmail and will not tolerate such a thing in the future."

Robert Grafton
Grand Exalted Ruler
Benevolent and Protective
Order of Elks
of the United States of America

THANK YOU!

The editors of *The Elks Magazine* would like to take this opportunity to thank the thousands of readers who returned the questionnaires published in our October and November issues. The thoughtful and constructive criticism we received will do much to help us in the months to come, as we strive to publish a magazine that is more responsive to our membership's wants and needs.

In addition to the thousands of questionnaires which were returned, we have received hundreds of letters responding to our questions in great detail.

There seems to be a general satisfaction among our readers with the contents of *The Elks Magazine*. Many of the suggestions made to us have been considered in the past and will be considered again by our editors and by members of the Elks National Memorial and Publication Commission. Some of the changes suggested by our readers will be implemented in the coming months. A few of them can be found in this February issue. Reports to our readers will be made by the editors from time to time, and we definitely invite written comments from readers. We promise that each letter we receive will be carefully read and considered, just as each of the thousands of surveys were tabulated and studied by our staff here in Chicago.

The obvious problems of inflation and skyrocketing costs of publication have been troubling the Grand Lodge for some time. Current monthly costs of publication of *The Elks Magazine* are running well over \$300,000 per issue. It is quite apparent that the \$1.25 per year subscription fee received for the magazine does not cover these costs, thus forcing us to rely on advertising income.

For now, we thank all of you men and women of Elkdom for your help, and we pledge that we will be responsive to your needs in future months and years.

John R. Ryan
Publisher/General Manager

Portable refrigeration price breakthrough!

Last chance: \$134*

Solid State Refrigeration makes portable coolers as obsolete as grandma's kitchen ice box.

The kindest thing you can say about ice boxes is they're better than nothing.

They fall down on the job in hot weather. They look more like swimming pools than refrigerators when the ice melts. And, every other day, you have to dig into your pocket to buy more ice. (If you can find it).

Koolatron's 12 volt portable refrigerators work on thermoelectrics, not ice. And maintain normal refrigeration temperatures.

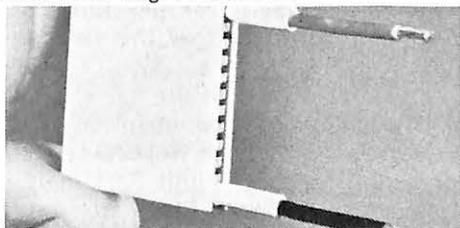
So taking the Koolatron on your trip is like taking a small version of your home refrigerator. Everything — and everybody — stays cool.

USES AEROSPACE REFRIGERATION MODULES

The Koolatron portable cools your food electronically with solid state thermoelectric refrigeration modules. These same powerful modules are used by military and aerospace scientists to cool critical components in rockets and satellites. They use thermoelectric cooling because of its *absolute reliability, insensitivity to motion or level, small size & weight and minimal battery drain.*

WHY IS THE KOOLATRON PORTABLE SO MUCH BETTER THAN AN ICE CHEST?

An ice chest maintains an air temperature of 50-60 deg. F. Meat and milk spoil rapidly at temperatures above 50 deg. F. which is why the top of your meat will go bad even when it is sitting on ice. Koolatron portables maintain normal home refrigeration temperatures of 40-45 deg. F. even in 95 deg. F. weather.



Two of these miniaturized thermoelectric modules replace all the bulky complex piping coils, compressors and motors in conventional portable refrigerators. The modules pump heat from your food into efficient heat sinks where it is dissipated by a quiet fan. They operate on a principal called the "Peltier Effect" — passing electricity through the junction of dissimilar metals causes heat to flow away from the junction.

BOATING, FISHING, CAMPING, HUNTING

Fits into virtually any boat, van or camper. Carry it on the back seat during car trips. Ideal for fishing and hunting — bring your catch back home fresh (a few loads of fish fillets could pay for your portable). Use it for grocery shopping, medicines, carrying film, salesmen's samples. Take it to the drive-in movies, auto races and other sporting events. With an inexpensive battery charger you can use your

Koolatron as a bar fridge all winter and a patio fridge in the summer. Run it in your motel room at night and enjoy a midnight snack whenever you feel like it. We have customers using our portables on construction sites, in workboats, laboratories and even in locker rooms for a "cold one" after the game.

THE ULTIMATE PORTABLE REFRIGERATOR

It weighs less than most coolers with a block of ice but holds over 40 lbs. of food or 48 pop cans in its large 36 qt. capacity. Plug it in a lighter socket in your car, boat or van or operate it from a 12 volt battery charger plugged into 110 volts. Cold contents will stay cold overnight with unit off. Draws a maximum of 4 amps., averages about 2 amps. at 70 deg. F. with the thermostat on. Keeps your food cold and dry. Exterior dimensions are 21"L x 16"W x 16"H. Interior dimensions are 16"L x 11-1/2"W x 12"H.

BUILT-IN QUALITY AND DURABILITY

The rugged "ABS" case is filled with the best insulation available — rigid urethane foam. It has a "150 lb. test" handle and non-rusting polypropylene hinge and latches, with stainless steel fasteners. Your portable comes with a 9 ft. detachable cord which plugs into your cigarette lighter. It also has terminals for attaching wires directly from a battery or fuse panel. The same terminals are used for your battery charger clips when operating from a charger. A reverse polarity warning light & buzzer are included. 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, NY, or Barrie, Ont., Canada.

GUARANTEE, 21-DAY MONEY-BACK TRIAL PERIOD

Your Koolatron comes with a written 1 year guarantee plus complete instructions and helpful information about batteries and chargers. If for any reason you are not totally satisfied, return it for a prompt refund in full.

PAYS FOR ITSELF

If you are regularly using ice, your Koolatron portable will pay for itself with the money you save on ice, spoiled food,



***\$25 off-season saving ends with this ad.**

The Koolatron portable keeps over 40 lbs. of food at household refrigeration temperature but weighs only 15 lbs. Only 21" x 16" x 16" ext. Model F1A shown.

restaurant bills and the gasoline used looking for ice.

SPECIAL OFF-SEASON DISCOUNT!

The Koolatron F1 has regularly been selling at \$159. (\$179 in Canada.) By ordering off-season you can save a full \$25 off these prices. You save! We keep our plant at an efficient operating level off-season! But you must order now.

ADJUSTABLE THERMOSTAT OPTION

For an additional \$10.00 you can order the Koolatron portable with an adjustable thermostat in place of the standard fixed temperature thermostat — order Model F1A.

OPTIONAL 110 VOLT ADAPTOR

This custom-made adaptor allows you to operate anywhere on 110 volt power... home, cottage, hotel, patio, pool, ... \$29.95 (\$34.95 in Canada) plus \$3 shipping. Special price if ordered with main unit only \$25.00 (\$30.00 in Canada). No shipping charges — save \$7.95.

Koolatron Industries Limited, 56 Harvester Ave., Batavia, New York 14020

Phone your order in collect to

705-737-0842

Or use this handy order coupon.

Koolatron INDUSTRIES LIMITED

56 Harvester Ave., Batavia, New York 14020
Canada: 230 Bayview Drive, Barrie, Ontario L4N 4Y8 Dept. 1028

Send me ___ Koolatron F1 @ \$134.00 (\$154.00 in Canada) + \$7.00 each for handling and delivery in USA or Canada (N.Y., Ont. and Que. residents add sales tax.)

___ I want model F1A and have added \$10.00.

___ I also want the power adaptor and have added \$25.00 (\$30.00 in Canada) shipping included. If I order separately it will be \$29.95 (\$34.95 in Canada) plus \$3 for shipping.

I understand that I may return either item undamaged within 21 days and get a full refund if I am not satisfied. I enclose my cheque

money order for \$___ or, please charge my Visa Mastercard American Express.

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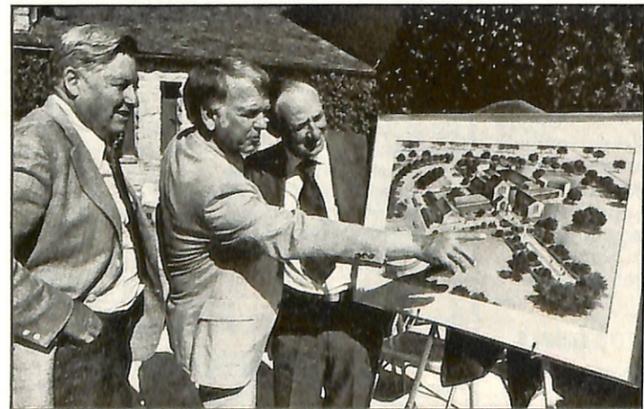
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The WILL ROGERS Centennial Celebration



Will Rogers, Jr. (left) and his brother James (right) conferred with Oklahoma Governor George Nigh regarding construction of the new wing of the Will Rogers Memorial.



Will Rogers, Jr. (center) joined (from left) GER Robert Grafton and his wife Pat, GER Robert Pruitt, and PGER George Klein in front of the Oklahoma 100th Will Rogers Anniversary display at Claremore.

■ Will Rogers would have been pleased with the happenings that took place in his home territory of Claremore, Oklahoma, in November, during the Centennial Celebration of his birth. Four days of events involved the sort of people and activities that were closest to Will's heart: roping contests, polo matches, cowboys and Indians, old friends from Hollywood, and lots of "down home" folks.

Elks from all over the state, as well as Grand Lodge officers, joined in the celebration for our departed Brother, which included the biggest parade in the history of Oklahoma. Throughout the proceedings, Oklahoma Elks and Claremore Lodge were at the forefront. Many of the receptions, luncheons, and dinners were held at the lodge, which was the leading local organization in all the arrangements.

PGERs George Klein and Robert Pruitt were present at the celebration, as was GER Robert Grafton, who was a special guest at the VIP affairs.

National co-chairmen for the year's events were actor Joel McCrea and Oklahoma Governor George Nigh, who moved his office to Claremore for the week. In addition to McCrea and his wife, the former Frances Dee, other Hollywood friends in attendance were Evelyn Venable Mohr and Fifi Dorsay, both starlets when they appeared in films with Rogers; Monty Montana, who roped with Will; Patricia Ziegfeld Stephenson and her husband Bill. Patty Ziegfeld was just a youngster when Will starred for her father's "Follies," but she remained a close friend of the family, even after her father's death.

Dr. Laurence Peter, author of *The Peter Principle* and a devoted fan of the humorist, moderated a panel for "Memories of Will Rogers" and served with James Rogers, Will's second son, as judge for a chili cookoff. Emil Sandmeir, who served as the Rogers family butler for many years, also contributed to the festivities.

Will Rogers, Jr., along with Postmaster General William F. Bolger, were on the program for the First Day Issue Stamp Ceremony, dedicating a commemorative stamp to Rogers as part of the Performing Artist series. GER Grafton led the assemblage in the Pledge of Allegiance to the Flag.

Other prominent figures attending the gala events were the Cherokee Nation Chief Ross Swimmer and astronaut Stuart Roosa, who has been to the moon and is a member of Claremore Lodge.

Will, Jr. accepted the Patriot Award presented to his father by the Congressional Medal of Honor Society at a banquet during the week; and the entire delegation, some 190 heroes, held a memorial service at the tomb. GER Grafton, PGER Pruitt, PGER Klein, and ER Roger Cagle of Claremore Lodge laid an Elks clock wreath in tribute.

Joel McCrea did the honors at a ribbon-cutting ceremony

that opened a new riding trail around Lake Oologah, in what was once a part of the Rogers Ranch. James Rogers helped dedicate the Will Rogers Senior Citizens Complex in Claremore, while Will, Jr. spoke at the dedication of a new high school auditorium at Oologah, named for his famous father.

Old friends and "kinfolks" were in evidence throughout the celebration. A traditional event on Rogers' birthday each year is the memorial service and wreath-laying by the Pocahontas Club, a group of Indian women that includes many relatives and daughters of old friends from Will's youth. Moderator at the birthday party was former

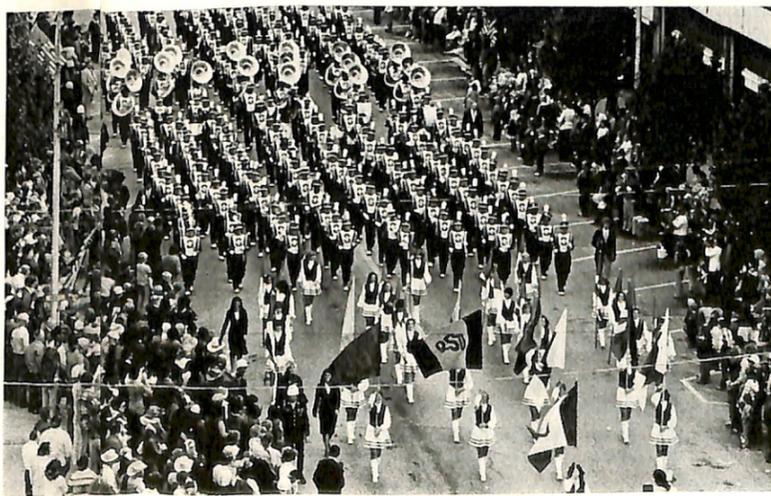
Congressman Clem Rogers McSpaden, a grand-nephew of Rogers.

A very special guest was General Jimmy Doolittle, a Medal of Honor holder and an old friend of Will's from the days when he took Rogers flying whenever Will could escape from his hectic schedule of movie-making and public appearances.

The Claremore Lodge was used full-time throughout the celebration, not only for the many events for its members, but for everything from a reception hosted by Governor Nigh, to a banquet for GER Grafton at which all the special guests from Hollywood and the Rogers family were invited, to feeding 350 band members.

The exciting, fun-filled celebration came to a close with a parade through downtown Claremore, featuring horse-drawn vehicles and a troupe of Indian riders, plus many bands, floats, and round-up clubs. As Will once said, "There is nothing like riding on a horse in a parade to make you feel like somebody . . ." And some 5,000 parade participants had that opportunity as they marched and rode before a crowd numbering over 50,000 spectators.

The Will Rogers birthday celebration is an annual event—but it may be another century before anything happens to top this wonderful week in Claremore.



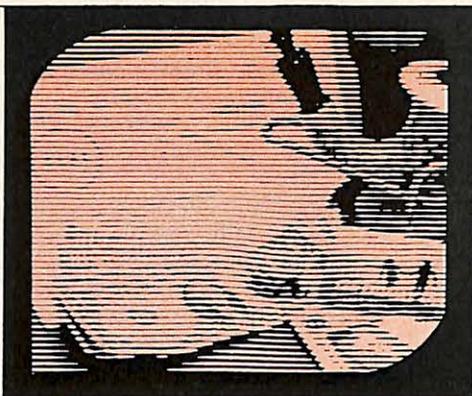
Col. Charles Davis, president of the Congressional Medal of Honor Society, placed a wreath on the tomb of Will Rogers, while other members paused for a silent prayer. In the background stands the Will Rogers Memorial.

The "cowboy" band from Oklahoma State University was just one of the bands in the thrilling parade that climaxed the festivities. Over 50,000 spectators were on hand for the largest parade in Oklahoma's history.

Among the many crowd-pleasing parade participants who traveled through downtown Claremore were the Muskogee Shriners, dressed in Indian costumes.

YOU AND RETIREMENT

by Grace W. Weinstein



INFLATION'S EFFECT ON RETIREMENT

The figures are all too familiar. Inflation was at 13 percent or thereabouts in late 1979. It cost \$223.40 in September, 1979, to buy what \$100 bought in 1967. The dollar is worth a shadow of its former self—and introducing a silver coin has not increased its purchasing power.

As prices rise, so does the need for income. The Conference Board, a non-profit business research group, found that a family with \$10,000 of pre-tax income in 1960 needed \$13,220 in 1970 and \$23,039 in 1978 to make its real income after Federal taxes equal its real after-tax income in 1960. The same family needed over \$25,000 in 1979, or two-and-a-half times its 1960 income, just to stay even.

Retirees need less than those still cop-

ing with raising a family. But the cost of living for retirees is rising too—and is affecting workers' plans for retirement. According to the Bureau of Labor Statistics, an "intermediate" level budget for an urban retired couple in autumn of 1978, *without* personal income taxes, was \$7,846. A more comfortable budget was \$11,596. This is about eight percent more than in autumn of 1977. But the cost of food and medical care, two major items in a retiree's budget, rose in the same period by 13 percent. And energy costs are outdistancing everything else.

Salaries rise along with prices in an inflationary era—but not for those no longer salaried. Retirees on fixed incomes find it increasingly difficult to manage. With prices doubling about every ten

years, a fixed pension buys half of what it bought ten years ago. If the inflation rate holds steady, it will buy half ten years from now of what it buys today.

Some pensions, of course, are pegged to the cost of living; so are Social Security benefits. Many older workers, nonetheless, are becoming increasingly worried about retiring in an era of inflation.

One noticeable result is that the trend toward earlier retirement seems to be coming to an end. Fifty percent of all the men over 65 were in the labor force right after World War II. This fraction declined steadily until, by 1976, only 20 percent of the men in this age group were still working. That 20 percent has held steady for the last three years, as more older men keep right on working.

But you can still retire, if you want to. Current economic conditions simply mean that you must plan your retirement, and plan it carefully. The earlier you start to plan, the more likely you are to enjoy retirement free from financial worries. Start by determining how much you will need in retirement and how much you will actually have.

Most experts have always held that a post-retirement income of two-thirds to three-quarters of pre-retirement income should be adequate, since you shed a lot of work-related costs when you retire. This is still true—but the figure you arrive at will hold true only for the first year of retirement. Unless inflation comes to an abrupt, and unlikely, halt, you will then need to increase that post-retirement income each year just to stay even. You can do that by increasing your sources of income, by building up your capital so that you can draw on it later, and by reducing your outgo. There are a variety of approaches to all three goals, and here are just a few ideas:

Look at energy costs, which are leading the inflationary spiral. If you can reduce your energy consumption, you'll go a long way toward holding the line on your personal cost of living. Close off unused rooms. Humidify the air and you'll be more comfortable at lower temperatures—and find that you're healthier, too. (But don't lower temperatures too far; older people need warmer rooms than younger people do.) Add home insulation, an automatic clock thermostat, an energy-efficient furnace and storm windows—and you'll reduce your fuel bills while earning Federal income tax credits. If you can't afford storm windows, tape plastic inside your windows. These measures can result in significant savings.

If you're thinking about moving to save on fuel costs, however, think carefully. Moving, itself, is an expensive proposition. And some sun-belt cities, while relatively free from the need for heat, are uncomfortable without high-cost air conditioning. Rural areas, traditionally less expensive than urban areas, may no longer be so. *The Wall Street Journal*, in a front-page article in November, 1979, describes the rapidly-rising costs in rural communities. Distance from major distribution centers makes it expensive to ship food. Fewer food markets means less competition, fewer discounts and specials. Distance

(Continued on page 17)

Special Rates for Senior Citizens

on Frames coach tours of Britain & Europe.

Senior Citizens are often hit hardest by the difficulties of travel today. Frames special rates give the Senior Citizen a well deserved break. From April 1st, 1980, three of our most popular tours are available for less than the normal price to anyone 55 years or over.

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Please send me your brochure, with details of your Special Rates for Senior Citizens and other tours of Europe, Britain and Ireland.

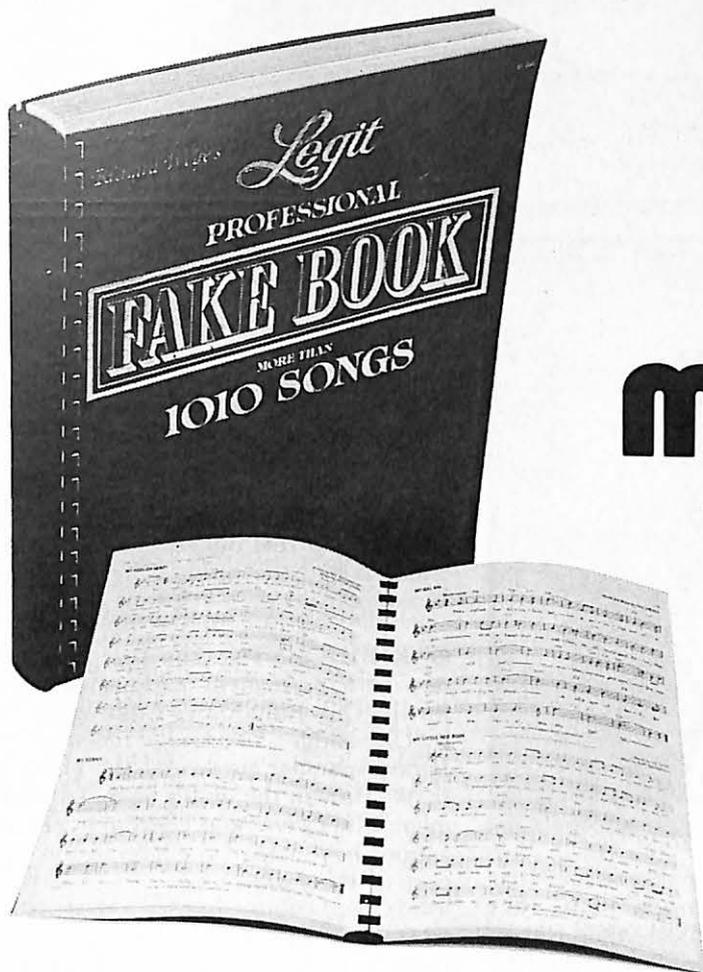
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Here are just some of the **1010** songs you get...

**I Write The Songs * Feelings * Alley Cat * Copacabana
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By The Time I Get To Phoenix * We've Only Just Begun
Blue Moon * Roses Are Red My Love * Don't Blame Me
Bad Bad Leroy Brown * El Paso * You Made Me Love You
Peg O' My Heart * Killing Me Softly With His Song
On A Clear Day * Who Can I Turn To * Bouquet Of Roses
Oklahoma * Bye Bye Love * Ruby * Somewhere My Love
Don't Be Cruel * Over The Rainbow * Unchained Melody
The Shadow Of Your Smile * If Ever I Would Leave You
Getting To Know You * My Blue Heaven * Toot Toot Tootsie
Gimme A Little Kiss * Blue Suede Shoes * Gigi
My Funny Valentine * Weekend in New England
My Favorite Things * Nobody Does It Better * Ebb Tide**

It contains every kind of song for every kind of occasion. Hit songs of today such as **Don't It Make My Brown Eyes Blue**... great standards like **I'll See You In My Dreams**... the hit show tunes like **Oklahoma!**... songs of the Roaring 20's such as **Five Foot Two!** It has Irish songs, folk songs, Italian songs, Hawaiian songs, great classical themes, sacred songs, rock n' roll songs, Christmas songs, movie songs, latin songs, patriotic songs, waltzes, marches, you name it! *It is the one songbook meant to fill every request.*

CHOCK FULL OF HITS It has four pounds, almost 500 pages, of *solid music*... with all the lyrics, melodies, and chord names. It contains a complete alphabetical listing *plus* a cross-reference listing by song category for the immediate location of any song. It is handsomely spiral bound so that it lies perfectly flat on your music stand, and has a durable leatherette textured cover. It was built to last through years of use.

A MUSICIAN'S DREAM COME TRUE Until recently, such books, if you could find them, were sold "under the table." And musicians would pay a great amount. But now we can *legally* bring you what those same musicians are calling the *greatest* fake book of them all... **The Legit Professional Fake Book.**

MONEY BACK GUARANTEE TOO! If you do not agree that this book is everything we say it is and more... if you are not completely thrilled and delighted for any reason whatsoever, simply return it to us within 30 days, (it will take you a *full* 30 days just to get through it!), and we will send you a *complete* refund. When you think of all this music, 1010 great songs, *at less than 3¢* a song, songs which sell for up to \$2.00 each in stores, you realize what a great bargain this book is for just \$25. It is a book which you will use and cherish over and over again in years to come, whether it's party time, or Christmas time, or just by yourself time at the piano.

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**MONEY
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EL-20

NEWS OF THE LODGES



North Palm Beach, FL.

NORTH PALM BEACH, FL. More than 350 elementary school children received flags from the North Palm Beach, FL, Brothers. Giving out the flags were Brother Joseph Legrous, Americanism Chm. Edward York, and Vets Chm. John Busby. Brother Busby recounted the history of the flag to the children. The flags were distributed on November 8th so that each child would have a flag for Veterans' Day November 11th.

UMATILLA, FL. The recent mid-year conference of the Florida State Elks Association was held at the Harry-Anna Crippled Children's Hospital in Umatilla. Ralph Lampert (third from right), South Florida Harry-Anna Clinic member of the operating board and PER of North Miami Lodge, arrived from North Miami by cab...the fare was \$253.80. Jim Oliver, administrator of the hospital and also Elks state vice-president, North Central District, re-

spectfully declined to pay Brother Lampert's fare as an expense item. Brother Gus De Fio of North Miami Lodge waited patiently for his fare as Brother Fred Picarella, also of North Miami Lodge, observed. Brother De Fio was paid only in real pleasure at seeing the children and the hospital he is helping to support.

OAK RIDGE, TN. The first contribution to a permanent endowment fund for the Oak Ridge Boys Club was made by Oak Ridge, TN, Lodge recently. ER James Spangler presented the check to B. W. Brown, the club's financial chairman. Other civic and charitable organizations have joined the Elks in the support of the fund.

CHARLOTTE COUNTY, FL. The Brothers of Charlotte County, FL, Lodge donated \$450 to the VA Hospital at Bay Pines, FL. The donation was made from the proceeds of a golf tournament and was used to furnish fruit tables for the patients during the holidays.



Umatilla, FL.



HUNTINGTON PARK, CA. A steak fry and "Day with the Stars" program sponsored by the local lodge raised over \$1,300 for the state major project's Piggy Bank fund. In photo are (back row from left) Frank Smith, South Central District Piggy Bank chairman, Hal Baylor (Bonanza, Big Valley), Monte Laird (The Stuntmen), Lou Greer, lodge Piggy Bank chairman, PER Marko Tauson, master of ceremonies, PER Stanley Jones, program chairman, (front row) Arnie Roberts (The Stuntmen), Paula Christ (Battlestar Gallactica) and Ned Romero (Dan August, many movies).



Huntington Park, CA.

HOBART, IN. The Olympic Fund benefited from a contribution made by Hobart, IN, Lodge recently. Hobart Brothers presented \$400 to the United States Olympic Committee.

UPPER SANDUSKY, OH. Following their own "Sesame" Halloween party, Upper Sandusky Brothers decided to keep their costumes and decorations and invite all the children of the county to a special party. All of the Sesame Street characters were there, including Miss Piggy, Kermit the Frog, Big Bird, the

Count, Oscar the Grouch, Cookie Monster, and many others. Nearly 1,000 youngsters were entertained.

MASSILLON, OH. Five college students recently received \$500 scholarships from Massillon, OH, Lodge. The awards are funded by the interest on the W. O. "Shavey" Elliott Memorial Scholarship Fund, which was established from money willed to the lodge by the late Brother W. O. Elliott. Sons

Upper Sandusky, OH.

and daughters of Massillon Brothers are eligible for the annual scholarships.

WINDSOR, CT. Several hundred people gathered for a softball game, parachute exhibition, and open-house festivities sponsored by Windsor, CT, Lodge to benefit the state major project. Windsor Brothers won the 11th annual softball game played with the Standyne Factory team. Pre-game festivities, which included a raffle, insured a contribution of about \$2,000 for the Newton Children's Hospital, the major project.

WAPAKONETA, OH. Members of the local lodge recently honored Herman Piel, age 105, who has been an Elk for 70 years. He helped organize and has been a member of Wapakoneta Lodge since it was chartered in 1910.

DELANO, CA. The true meaning of concern and brotherly love was shown by Brother George and Nancy Galapon of Delano, CA, Lodge recently. Charles Davis, a member of Long Beach, CA, Lodge, his wife, and an elderly lady companion were returning home from a vacation trip when their pickup truck broke down near Delano. It appeared that the Davises would be stranded in Delano for two days while their truck was being repaired. However, their luck changed for the better when they decided to have dinner at Delano Lodge. They explained their plight to



NEWS OF THE LODGES

Mrs. Galapon, a waitress at the lodge. Very shortly, Mr. and Mrs. Galapon offered to loan their own car to the Davises so that they could continue their trip home. The Davises accepted this offer and were overwhelmed by the generosity of the Galapons, who were total strangers but nonetheless true to the brotherly spirit of Elkdom.

LOS ANGELES, CA. Brothers of California's South Central Coast District were hosts to over 1,100 new American citizens at an Oath of Allegiance Ceremony held in Los Angeles recently. The new citizens received American flag pins, programs, and certificates of welcome from the Elks. PSP Marvin Pike was the guest speaker for the affair.

MOBILE/FAIRHOPE, AL. Elks and other residents of the Mobile/Fairhope, AL, area were very grateful for the assistance of the Alabama Elks Association and Alabama Lodges following the destruction caused by Hurricane Frederic. SP J. R. Paul made two trips from Dothan, hauling 12,500 pounds of ice each trip to Mobile and Fairhope. The state association paid all costs involved. Donations of food, clothing and/or money were sent by the following lodges: Dothan, Bessemer, Selma, Auburn-Opelika, and Montgomery. The Elks Memorial Center also took up a collection and sent food. Both the Mobile and Fairhope lodge buildings were severely damaged by the hurricane.

LAKE CITY (SEATTLE), WA. A mortgage-burning ceremony was held at Lake City (Seattle), WA, Lodge recently. The lodge building was completed in 1965 and was financed, to a large extent, by the sale of non-interest-bearing debenture bonds to members. All of these bonds were redeemed in six years, one year earlier than planned.

TACOMA, WA. Brother Floyd Oles, a life member of Tacoma, WA, Lodge, was presented the state's first award as "Veteran of the Year" by Governor Dixy Lee Ray at a surprise dinner attended by 500 people. Brother Oles (Lt. Col.-Ret.) is a veteran of both World Wars and holds many military awards, including the Army Commendation Medal, Order of the British Empire, and

numerous campaign ribbons. He has been a scoutmaster in both the United States and England, and was awarded the Silver Beaver by the American Boy Scouts.

OGDEN, UT. In 1976, Ogden, UT, Lodge made a pledge of \$10,000 to St. Benedict's Hospital to assist in the development of a Pastoral Care Center. The lodge has been paying on this pledge for the last four years. Recently, the final payment of \$2,500 was made.

POINT PLEASANT, NJ. Eighteen handicapped children from Honesdale,

BRYAN, TX. The Bryan Elks Opportunity Award has been established by Bryan, TX, Lodge. The award is a \$1,000 scholarship given to a deserving student from Brazos County who is enrolling as a freshman at Texas A & M University.

HASBROUCK HEIGHTS, NJ. The Ladies Auxiliary of Hasbrouck Heights, NJ, Lodge held a Sunday breakfast in honor of the Elks-sponsored Babe Ruth League team and coach, who won the league championship. The players were introduced by Youth Activities Chm. Harry Ritch and were awarded indi-



Point Pleasant, NJ.

PA, were three-day guests of Point Pleasant, NJ, Lodge. The children enjoyed many activities, including sight-seeing tours, boat rides, television interviews, and live entertainment. Brothers Frank La Falce and Ed Magley, members of the crippled children's committee, display a specially made "Welcome" ice cream cake to the visitors.

HEMET, CA. A frequent visitor to Hemet, CA, Lodge is 78-year-old Arthur Guy, Sr., who is a grandson of one of the original 15 founders of the Elks. Brother Guy has maintained ties to the Elks all his life. He is a life member of both Lodge No. 1 in New York and Lodge No. 2 in Philadelphia, and once worked as a guide at the Elks National Memorial Building in Chicago.

vidual trophies by ER Mario Silvestri. The lodge plans to sponsor Little League and Babe Ruth League teams again next season.

DEER LODGE, MT Brothers mourn the recent passing of Ace and Marge Irvine, who were both quite active in lodge activities. Brother Irvine was a charter member of Deer Lodge and helped provide the finances for the new lodge to purchase its building. He later became Exalted Ruler of the lodge and was the first lodge member to become a District Deputy Grand Exalted Ruler. Both Ace and Marge were paid-up members of the Elks National Foundation and had started a second membership.

(Continued on page 37)

You and Retirement

(Continued from page 12)

within a rural community itself, furthermore, means traveling a greater distance to work or to shop.

So stay where you are, unless you have carefully compared the costs involved in moving, and start now to build up your post-retirement income. Find out what you can expect from Social Security and pension, and start to make up the difference between that total and your anticipated needs. Put aside every spare penny at the highest interest rate possible. Do you keep extra money in a non-interest-earning checking account, to cover any checks you might write in the course of a month? Don't. Keep your money earning interest until the moment it's needed.

Do you keep a lot of money in a low-interest savings account? Don't. You can take advantage of today's high interest rates with as little as \$1,000 in a money market fund. The money is safe (although it is not guaranteed, as it is in a bank), and it is liquid, available to you at a telephone call. Most funds also have check-writing privileges, although the minimum amount may be \$250 or \$500. You can get a list of such funds (some well-known names are Dreyfus Liquid Assets and Fidelity Cash Reserves) from the Investment Company Institute, 1775 K St., N.W., Washington, DC 20006.

Have you decided to retire before 65? You might want to think again. Social Security benefits are reduced, permanently, when you retire early. If you keep on working after 65, furthermore, you are entitled to "delayed retirement credit," an increase in your basic Social Security benefit. That credit or bonus is now one percent a year; if you reach 65 after 1981 and continue working, however, you will receive a bonus of three percent a year. If you work until the age of 70, your benefit will be 15 percent more than it would have been at 65.

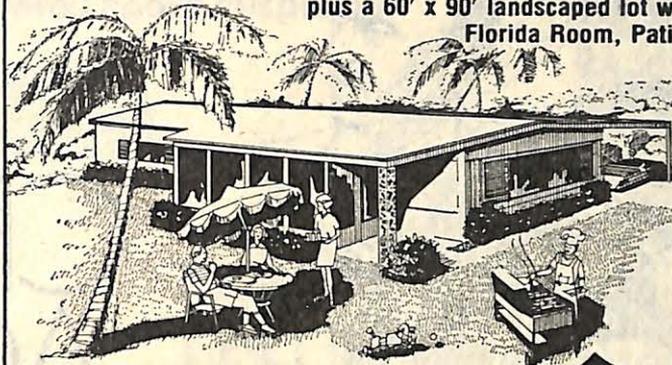
If you've already retired, you might want to do as more and more retirees are doing and find a part-time job. It will help your morale as well as your pocketbook. This year, you may earn up to \$5,000 with no reduction in Social Security benefits. Social Security taxes will be deducted from current earnings and will increase your benefits when you retire a second time.

Inflation is a wide-reaching problem, one that must be tackled at every level of society. Meanwhile, you can go ahead and plan your retirement, if you do so with care.

Last month's column discussed low-cost legal help. A new book has just come to my attention. *The Legal Register of Attorneys in Service to the Retirement and Elderly Community* lists attorneys and legal service organizations providing discounted and free legal services to people over 55. Look for it in your library or send \$6.95 (that's a special 30 percent discount for *Elks* readers) plus 50 cents for postage and handling to CLP, P.O. Box 137, Waverly, PA 18471.

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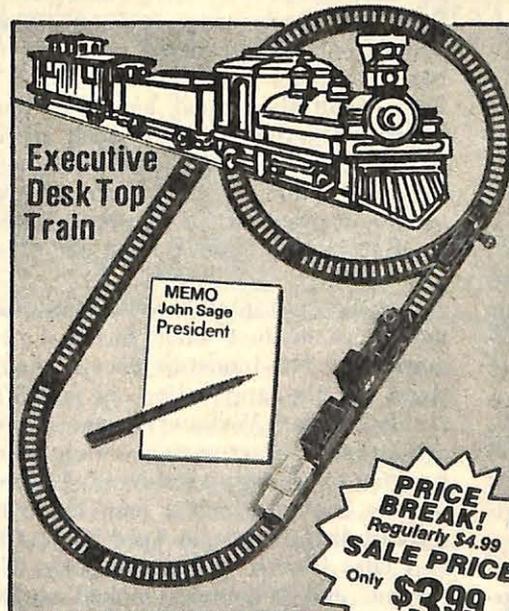
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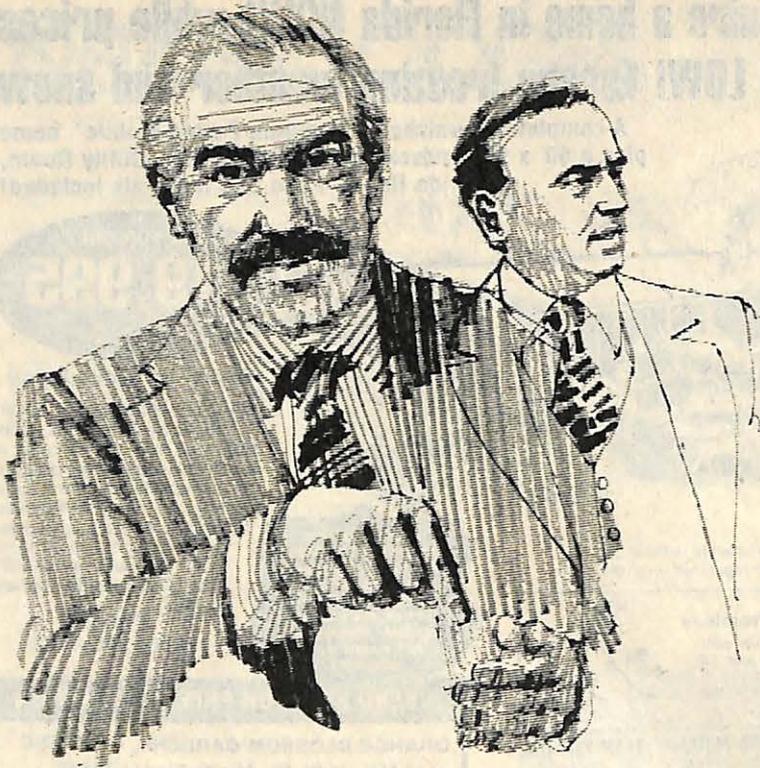
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CRIMES AGAINST BUSINESS

by Karen J. Gilleland

When Bonnie and Clyde blazed a robbery trail across the Southwest, people knew instantly when they had been hit—and by whom. Today, billions of dollars are stolen from American businesses every year; and the firms may not learn for months that there has even been a robbery—let alone who did it. These crimes against business—payroll fraud, employee theft, payola, stock manipulation, computer theft, and industrial espionage—fall under the innocent-sounding label of white-collar crime. And “ring-around-the-collar” rip-offs don’t only hurt businesses; they hit the consumer by causing higher prices.

Suit-and-tie crooks did a \$41 billion business in 1977, according to the latest report of the U.S. Department of Commerce. Traditional street crime, by comparison, raked in only \$4 billion that year. Some businesses are big enough to absorb the losses, but for others the

crimes spell disaster. The American Management Association and Dun & Bradstreet estimate that 20 to 30 percent of businesses that fail every year do so because of white-collar crime.

Often, white-collar crimes have one factor in common—the criminals are trusted employees. Employers make an easy mark for many enterprising thieves. “Businesses are on guard against outside intruders,” says Denver-based security consultant H. E. Williams, “but they don’t have the same security awareness of the thief within the organization.” Williams encourages his clients to develop a strong pre-screening program. “If you have a thief on the payroll,” he points out, “you hired him.”

The average small businessman relies mostly on instinct when hiring a new employee. He tends to accept everything on the application as fact. “In reality,” warns Williams, “some people are masters of creative writing when it comes to preparing resumes.” A classic case is one in which a man made up a fraudulent resume on April Fools’ Day and later filed it with a company. The resume and references looked so impressive that the company flew a vice-president in from out of state to talk to him. The executive hired him on the spot. After the employee had systematically ripped off over \$60,000 from the firm and vanished, Williams was called in—only to discover that the thief had written the resume while serving time in Leavenworth. “One phone

call would have shown the man for what he was,” says Williams, “because not a single item on the resume was true.”

Even when a company does a good job screening applicants, people may be hired who are at the time, or who later develop into, white-collar criminals. One of the first warning signals of a white-collar crime operation is a change in the firm’s profit picture. White-collar scams come in all sizes and shapes; here are just a few examples:

One case involved a phantom payroll. According to Williams, the company lost nearly \$200,000 before the crime was detected:

“The man was personnel manager for a large New Mexico firm (one with good internal controls), and he was having affairs with two different women. He simply created two public relations jobs that looked good on paper, hired both women, and had their checks sent to their homes. The women never appeared at the company except to pick up their new company cars every 18 months.”

On a much grander scale, a phantom salary ring in the east issued regular payroll checks for over 300 employees, when only about 120 people were actually employed by the firm.

To be sure a company doesn’t have a ghost on the payroll, Williams suggests that the head of a company or an independent auditor personally deliver payroll checks to each employee once or twice a year at some unannounced time.

Most white-collar crimes have one factor in common: the criminals are usually trusted employees who are considered above suspicion.

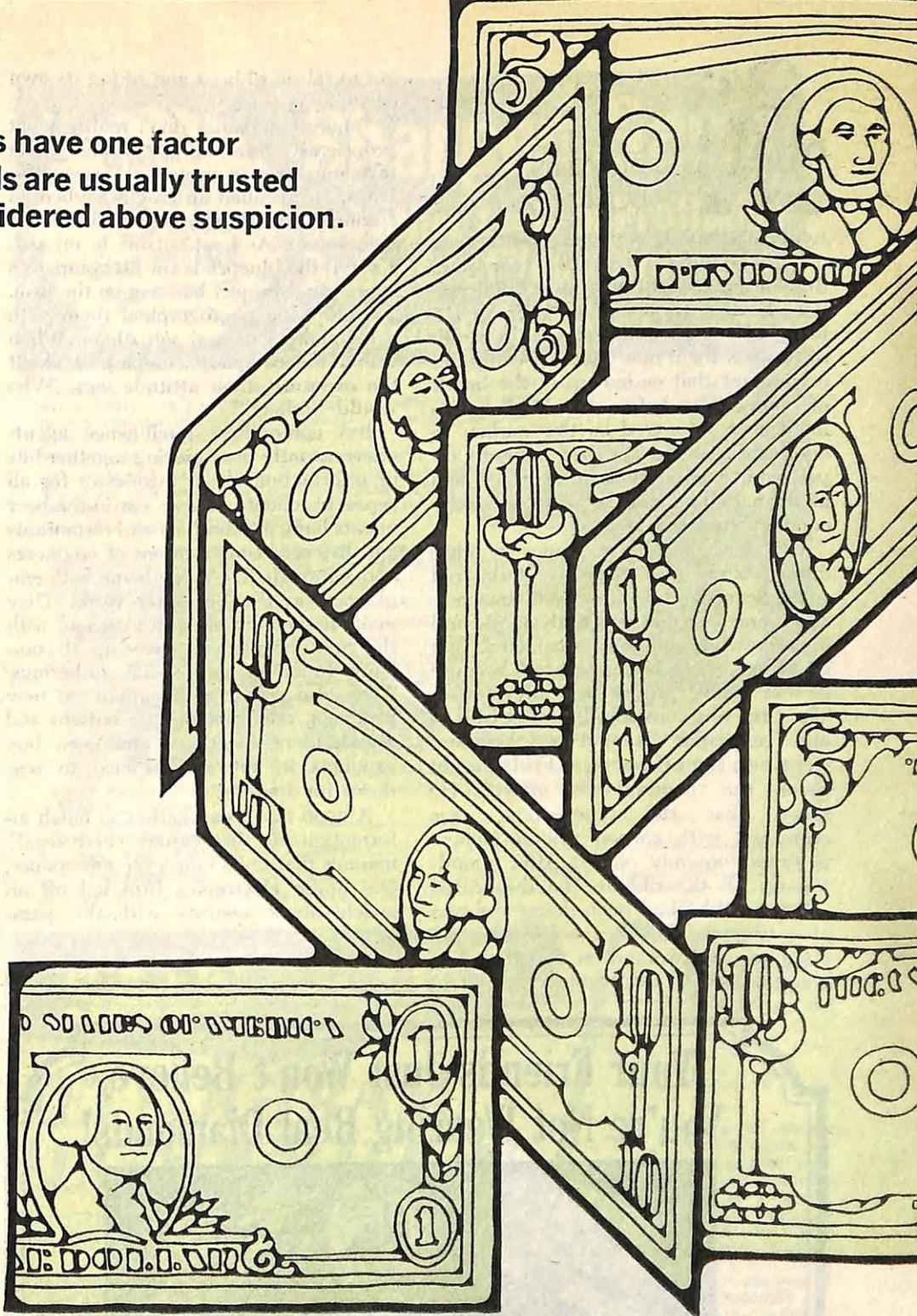
Another white-collar crime costing companies thousands of dollars (and adding to our inflation) involves workers simply walking off with merchandise. Pilferage—taking home supplies like pens, pencils, small tools, nails, etc.—from work has also skyrocketed. One plant security manager believes the problem is part of our changing value system, coupled with inflation. While people wouldn't take five dollars out of a cash box, they no longer consider it wrong to "borrow" typewriter ribbons, paper, pens, and the like from their companies. Speculating that half the people at a 1,000-person plant steal about a dollar's worth of supplies a day, he figured that it would cost that business \$125,000 a year. In addition to increasing inflation, internal theft also reduces the money available for employee raises and bonuses.

It is not only large businesses that have to worry about white-collar crime, as criminals have operated in very small businesses. Real estate firms, construction companies, dental and doctors' offices, among others, often depend on one person to handle all money matters, such as purchasing, invoicing, payroll, and check writing. Owners need to keep close watch because "firms that have one person doing all these things are ripe for a rip-off," says a security specialist.

Another popular trick is the kickback. "This is one of the hardest rip-offs to detect and prosecute," says Don Wall, manager of security for Mattel Toys in California. "A kickback involves a purchasing agent's accepting a commission or other reward for buying goods from a particular supplier." Mattel requires its purchasing department to get at least three competitive bids for every item bought from a vendor.

Kickbacks do have a way of surfacing. Sometimes a vendor will blow the whistle on a purchasing agent by complaining to the security department that he lost a contract when he is sure his bid was the lowest one. Consultant Williams has traced kickbacks by looking at the buying patterns of a client and noting shifts in purchasing from Supplier X to Supplier Y. Other clues that indicate payola are a close friendship between a purchasing agent and a salesman, an agent who makes regular weekend trips to a resort, or an agent who is living well beyond his means.

The most sophisticated white-collar



criminals are those with computers. One study at the Stanford Research Institute sets the average embezzlement without a computer at \$19,000; with a computer, the average jumps to \$450,000. Denver District Attorney Dale Tooley admits that law enforcers have a hard time keeping up with computer crimes. During an investigation of one computer crime at Blue Cross and Blue Shield in Colorado, officers uncovered a second computer crime going on at the same time. "It makes you wonder how many times we're catching it," Tooley says.

Theft of secret information is yet another aspect of white-collar crime. The big bucks in industrial espionage

are in the electronics, aircraft, cosmetic, auto, and toy industries, although spying in the toy world has decreased because of the energy crisis. "When the price of plastic rose from 17 cents a pound in 1973 to well over a dollar a pound," explains Wall, of Mattel, "companies could no longer afford to jump in and out of the market on a one-shot deal." Hence, there were fewer opportunities for industrial espionage in the toy market.

On the other hand, recent high-powered spy cases on the West Coast highlight the fact that companies which deal with computer technology have risen to the top of the spies' hit parade. As an example, IBM was the target of



CRIMES AGAINST BUSINESS

two ambitious spy plots. Agents were caught trying to steal IBM computer disk designs worth well over \$600 million. Earlier, the company estimated it lost \$160 million in sales as a result of designs for a new piece of computer equipment that ended up in the hands of competitors before the IBM equipment even appeared on the market. In another James Bond caper at Intel Corporation, agents tried to steal and sell about a million dollars' worth of semiconductor trade secrets.

Of course, small companies in other industries are also targets of industrial spies. Security consultant Williams tells about one case that was both simple and ingenious. A company suspected that its offices were being bugged because it was losing proprietary information. The firm was consistently losing bids to one particular competitor. Williams went into the offices on a Friday night before the cleaning crew arrived. He noted that the typewriters were equipped with carbon ribbon (which is typed on only once). After rounding up all the ribbons, he duplicated what the thief had been doing and was able to piece together every deal the company had worked on that day. The company solved the problem by switch-

ing to fabric ribbons and hiring its own cleaning people.

"Many companies don't realize what proprietary information is and don't take measures to protect it," says Williams. He recalled an incident when an engineer friend had asked him for a ride home. "As I sat outside in my car, I noted the blueprints for his company's supersecret project hanging on the wall. I could have photographed them with a telephoto lens and sold them. When I told the company's employees about the exposure, their attitude was, 'Who would bother?'"

But competitive intelligence agents are constantly busy piecing together bits of information about businesses for all types of clients. These ear-in-the-beer agents hang around bars and restaurants and listen to conversations of engineers and salesmen. They ride home with employees on the bus after work. They make it their business to associate with the right people and show up at company functions and social gatherings. They also collect publications on new products, attend trade conventions and stockholders' meetings, and even buy products in the marketplace to tear down for analysis.

A good agent can gather so much information in this casual (and legal) manner that in its employee newspaper, one major electronics firm led off an article about security with this paragraph:

"What did you talk about in the restaurant or on the bus home last night?"

And with whom? What did you leave on your desk while you were at lunch? When did you last leave a briefcase full of papers in your car or in a hotel room? Did you work on the plane last week? In fact, when did you last think about yourself as a security risk?"

Deliberate security leaks, embezzlement, kickbacks, and phantom payroll rings all put a heavy load on the criminal justice system. Both state and federal law enforcement agencies now have special teams combating white-collar crime. District Attorney Tooley, chairman of the National District Attorney Association's Economic Crime Project, says that the committee acts as a national clearing house on business frauds. With members in 80 cities, the committee exchanges information daily to keep up-to-date on white-collar crimes committed throughout the United States.

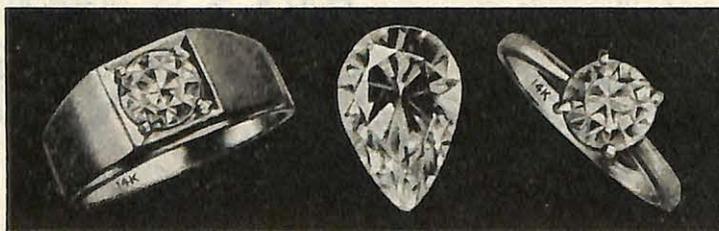
At the federal level, special strike forces across the country are using the RICO (Racketeer Influenced and Corrupt Organization) act against white-collar criminals. Originally enacted to combat racketeering within unions and other organized crime, the RICO act defines racketeering as a conspiracy of two or more people acting together to deprive a business or company of its assets. Consequently, it has been effective against white-collar criminals. For instance, under the RICO act, a New York strike team successfully prosecuted a man and his wife for defrauding their victim of 90.5 percent of his stock interest in a multi-million dollar hotel and casino.

One frustrating stumbling block for law enforcers is that companies typically do not like to prosecute employees. In addition to the cost of hiring an attorney and other legal fees, employers (especially in small businesses) often develop an emotional involvement with their employees. At other times, businesses think prosecuting employees detracts from their image.

Williams caught a young woman stealing money from a cash register and honoring bad checks from her friends, who paid for goods with the checks and later returned the merchandise to the store for cash. After agents witnessed the thefts and the woman confessed to the crimes, the company decided not to prosecute but entered into an agreement with her whereby she would repay the \$6,000 she had stolen. She was dismissed from the store, walked down the street and got another job with a competitor, where it is likely that she stole the money to pay back the debt, because she was able to repay all the money within a few months.

Because the former employer failed to prosecute, the woman was never convicted; consequently her thefts never

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became a matter of public record. In many states, this means that should a prospective employer ask about her performance on the job, the employer cannot say she was fired for stealing. With the rapid climb of criminal activity, however, companies are now taking a tough stance when it comes to prosecuting employees.

At this stage, however, law enforcers face their second stumbling block. When white-collar thieves are convicted, they often get off with very light punishment. One study showed that 91 percent of people convicted of bank robbery went to jail, while only 17 percent of people convicted of embezzling bank funds were imprisoned. Yet banks lose six times as much money through embezzlement as they do through robbery.

Even when a criminal does get a stiff sentence, his victims may never recover. One spectacular example occurred recently in Colorado. Called the largest white-collar crime prosecution in the state, the case involved a con artist named Juan Francisco Cortez, who bilked businessmen out of millions through an advanced-fee scheme. Cortez approached business people who needed financing. He claimed to have vast assets which included an \$84 million family trust, land in Costa Rica, and a Florida insurance company. Once Cortez gained their confidence, he asked for money and half the business as a front-end fee for the financing he could arrange. Unfortunately, by the time Cortez was brought to justice, he had cost one man his aviation company and another man his multi-million dollar mining property in Wyoming.

To try to find an antidote to crimes against business, the Law Enforcement Assistance Administration, a government agency, commissioned a panel to study white-collar crime in the United States. Joseph R. Rosetti, director of security for IBM, supervised the panel's work. The council interviewed judges, prosecutors, and several other attorneys, searched through FBI files, and conducted workshops. The panel concluded that most small and medium-sized firms lacked effective security systems. Their executives, the report said, don't realize that loss prevention and asset protection are management problems that can be solved by applying standard management principles.

But awareness among managers is growing. Business people in great numbers are now hiring independent security firms to analyze their security needs. As a result, the security industry, providing everything from the simple rent-a-cop to the most sophisticated electronic gear, is a \$2.3 billion-a-year business, the 17th fastest growing industry in the world. ■

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IT'S YOUR BUSINESS

by John C. Behrens



SHOPLIFTING

Last year, U.S. businesses suffered approximately \$8 billion worth of losses from shoplifting. The pilferage rate, in fact, made the estimated \$25 million worth of cash and securities taken in bank robberies seem minor. The losses from shoplifting, says *Business Week* magazine, have accelerated the inflationary effect on the economy. The magazine estimates that the replacement costs and extra security to combat such crime adds between two and three percent to the prices of all items sold.

"For the big retailers, all this has become an unpleasant fact of doing business," *Business Week* continues. "But for smaller merchants, who can afford neither the losses nor the security to keep them in line, shoplifting can mean financial ruin. According to some estimates, one out of three small business bankruptcies are the direct result of thefts by employees and customers."

The danger areas? Experienced store owners and security specialists contend that the danger spots in many stores are near the cross aisles, close to high displays and sections that prevent a counter person from making normal visual checks. Obviously, if a store is crowded a shoplifter feels more at ease (and may act like it) and the incidence is likely to be higher. However, security people also warn that shoplifting can take place anytime, whether there are dozens of customers in the store or just a few.

Most store owners are told to look out for persons who bring their own shopping bags. That can be a sure sign. And there are others. If it's raining outside, be wary of the partially opened umbrella. Merchandise can easily be stuffed into such an opening. Similarly, if it's a warm day, beware of a person who is carrying an unusually large coat with oversized pockets; these could also conceal a number of items. A newspaper under the arm can also hide certain kinds of objects.

Store managers have alerted clerks in the health and beauty aid sections to observe women who sample merchandise and carry oversized handbags or wear baggy clothes.

Proprietors have also discovered that it's a wise policy if you sell magazines, for instance, to handle the publication by the binding in a discreet manner before putting it in a customer's bag. In fact, some merchants make a point of handling

all objects purchased. "Strangely enough, the shoplifter's biggest fear is not punishment as it is the fear of being caught publicly, in front of people," *Convenience Store News* says. What better place to confront the potential shoplifter, some say, than at the cash register.

Unlike the armed robber who enters your store and demands money and commits a crime when he pulls a weapon, shoplifters test your judgment and decision-making ability. Such acts aren't always what they seem to be, and the possibility of litigation can create frustration for the proprietor. A court decision in 1977, for example, shocked both police and store owners, says criminologist Harold Gluck.

"In this case, it was claimed that the defendant placed some items in her handbag. She was apprehended before she left the store. The court said in that case, 'Unless you can establish that, in fact, there was asportation—namely the taking of property away from the lawful owner and taking it away from the store—the person has not deprived the lawful owner of the property.' As long as the property remains within the store, there has been no asportation."

The appellate court reversed the decision a year later, stating:

"There are a number of myths about the criminal law shared and nourished by those in the street, the business community and sometimes the court. One of these is the belief that an observed shoplifter acts with impunity unless and until he or she leaves the store with the goods. So strong is this belief that the majority of store detectives are instructed to refrain from stopping the suspect anywhere inside the premises; although the likelihood of apprehension is thus enormously decreased."

The new decision is broadly interpreted to mean that a business owner, clerk or store security person can act before the shoplifter leaves the establishment. But Gluck offers a word of caution. It's possible that a person could merely appear to be shoplifting—acting in a suspicious way—and actually cause the manager to make a public accusation that later turns into a suit for false arrest with witnesses. "Check carefully your state's laws regarding your protection in apprehending a shoplifter on 'reasonable' grounds," he warns.

Kings

(Continued from page 8)

enthusiastically, but made some changes of their own which we still follow four and a half centuries later. Instead of the French "pikes," they picked up the Spanish "espada," or spades. The French "squares" became diamonds, and they turned to the Spanish again for "bastos," which translates to batons and was modified to clubs, displacing the French "trefoils." Only hearts survived intact.

Because playing cards came to England during the reigns of Henry VII and VIII, the "court" cards were portrayed in Tudor costumes which they still retain today. In Britain, as in the rest of Europe, each face card originally represented an historical figure, and each also has a distinguishing characteristic which has prevailed through the centuries, with only slight modifications. If you'd like to check this out, get out any standard deck of cards, and look along with us:

King of spades (Charlemagne) shows no right hand, holds upright sword in left hand.

King of clubs (Alexander) holds upright sword in left hand, has daisy belt buckle.

King of diamonds (Caesar), only king shown in profile, has battle-ax behind his head.

King of hearts (David) is the only king without a mustache. Wears ermine, shows only handle of sword behind head.

Queen of spades (Charlemagne's daughter-in-law Judith) holds a scepter, wears a breast pin.

Queen of clubs (Regina) faces to her left, shows no right hand.

Queen of diamonds (Rachel) wears long belt buckle, usually shows her hair next to her face on right side.

Queen of hearts (Pallus) holds her flower between her first and second finger.

Jack of spades (LaHire) faces to his right, has two rows of curls, sometimes holds a figure-eight curlicue instead of a halberd.

Jack of clubs (Lancelot) has no mustache, wears a leaf in his hat, holds a pike.

Jack of diamonds (Hector) holds a halberd, faces to his left.

Jack of hearts (Hogier) faces to his left, holds leaf to his lips, has battle-ax.

The use of royalty as the top cards merely reflected the dominance of the nobility for so many centuries. But all this glorification of kings and queens didn't sit well with various revolutionaries, including our own. In the early days of our republic, royalty was kicked

(Continued on page 31)

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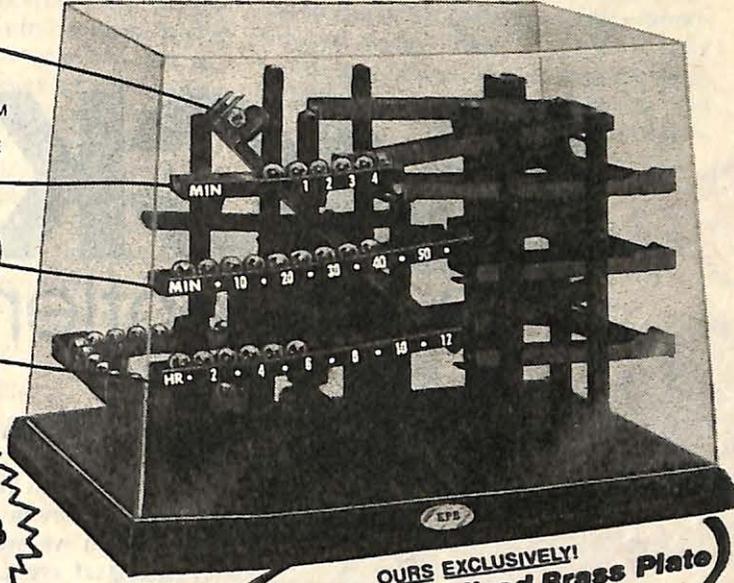
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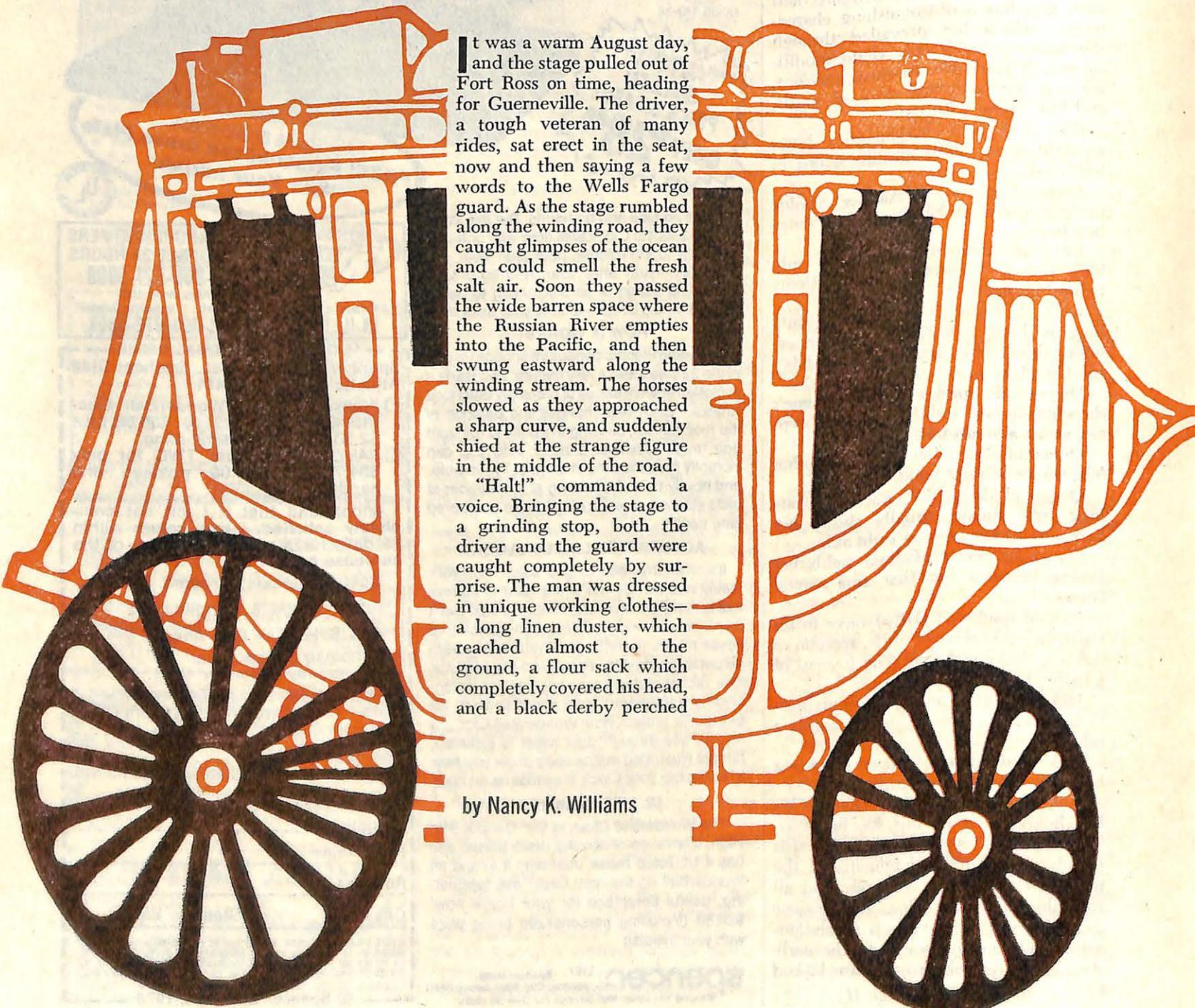
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BLACK BART

\$The Gentleman Bandit**\$**



It was a warm August day, and the stage pulled out of Fort Ross on time, heading for Guerneville. The driver, a tough veteran of many rides, sat erect in the seat, now and then saying a few words to the Wells Fargo guard. As the stage rumbled along the winding road, they caught glimpses of the ocean and could smell the fresh salt air. Soon they passed the wide barren space where the Russian River empties into the Pacific, and then swung eastward along the winding stream. The horses slowed as they approached a sharp curve, and suddenly shied at the strange figure in the middle of the road.

"Halt!" commanded a voice. Bringing the stage to a grinding stop, both the driver and the guard were caught completely by surprise. The man was dressed in unique working clothes—a long linen duster, which reached almost to the ground, a flour sack which completely covered his head, and a black derby perched

by Nancy K. Williams

squarely on top. The blue eyes peering out of the holes cut in the flour sack clearly meant business, as did the shotgun aimed directly at the driver's chest.

"Throw down your treasure box, sir!" the bandit commanded. Neither the driver nor the guard thought it wise to argue the matter, so the heavy box was tossed down at his feet. "Thank you kindly, gentlemen," he said. "Now drive on!" The stage lurched off, and wasted no time getting to Guerneville to report the theft.

When the sheriff rode out to the scene of the robbery, he found the treasure box split open and tossed into the bushes. The gold was gone, but the box wasn't quite empty. Inside was a message written by the bandit:

"I've labored long and hard for bread,
For honor and for riches,
But on my corns too long you've tread,
You fine-haired sons of bitches."

Black Bart the Po8

This stage robbery launched the criminal career of one of California's most wily outlaws. As a sideline, it was also his first venture into the literary field. Over the next eight years, bits of verse would continue to pop up in plundered treasure boxes of Wells Fargo stages.

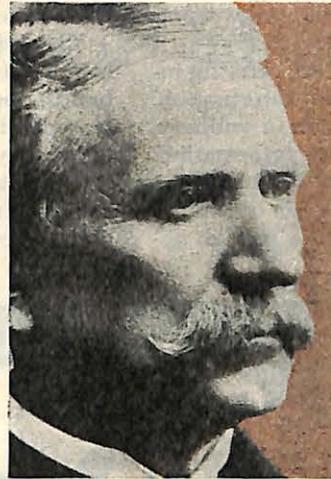
This elusive perpetrator of 28 stage robberies was Black Bart, alias Charles Boles, alias Charles Bolton. He fired the imagination of many, and endless lines of newsprint were written about his exploits. This flamboyant character wasn't the usual run-of-the-mill highwayman. He brought finesse to banditry, and it took a man with equal finesse to capture him.

As robbery piled upon robbery, Wells Fargo fumed in frustration. "We must put an end to these harassing attacks on our stages!" the director shouted. "We've lost thousands of dollars to this Black Bart, and the amount is steadily climbing!" Little did Wells Fargo Chief Detective Hume imagine that the pursuit of the wily outlaw would consume the next eight years of his career. His reputation as an advanced criminologist would be placed in jeopardy by the elusiveness of this stage robber.

James B. Hume had come to California from New York and quickly found his niche as Sheriff of El Dorado County. He'd soon driven the rowdy

element from Hangtown and then moved on to Nevada, where he was influential in reforming the state prison system. In 1872, Hume joined Wells Fargo and in a short time had put together one of the finest private police forces in the West. Hume advocated the latest methods of criminology and was one of the first to make use of the sciences of ballistics and chemical blood analysis. These new techniques impressed San Franciscans and were effective in nabbing criminals.

Black Bart, the gentleman bandit (below, right), perpetrator of 28 stage robberies, was a flamboyant character who brought finesse to banditry—and it took a man of equal finesse, James B. Hume (right), Wells Fargo detective, to track down the elusive outlaw and capture him.



element from Hangtown and then moved on to Nevada, where he was influential in reforming the state prison system. In 1872, Hume joined Wells Fargo and in a short time had put together one of the finest private police forces in the West. Hume advocated the latest methods of criminology and was one of the first to make use of the sciences of ballistics and chemical blood analysis. These new techniques impressed San Franciscans and were effective in nabbing criminals.

After a holdup, the outlaw would vanish, leaving no clues, but often bits of verse were tucked into the ransacked treasure box.

The detective was undaunted when no clues were found at the scene of Black Bart's first holdup. "Let's see if we can establish this fellow's modus operandi and then we can grab him!" he said determinedly. He explained Scotland Yard's new theory that a criminal is inclined to establish a pattern of operation and follow it repeatedly.

The "m.o." wasn't hard to establish at all, as Black Bart continued to pull off successful stage holdups ranging from the Mother Lode to the Oregon border. He knew stage schedules and was always on time for large shipments of gold, picking his holdup sites with care.

He'd suddenly stride out of the bushes at a sharp bend in the road or near the crest of a hill where the going was slow for the team. The startled horses would invariably come to an abrupt halt, while providing him with a shield. Seeing a shotgun aimed directly at his face, the alarmed driver always complied promptly to the demand for the treasure box.

The medium-sized figure was con-

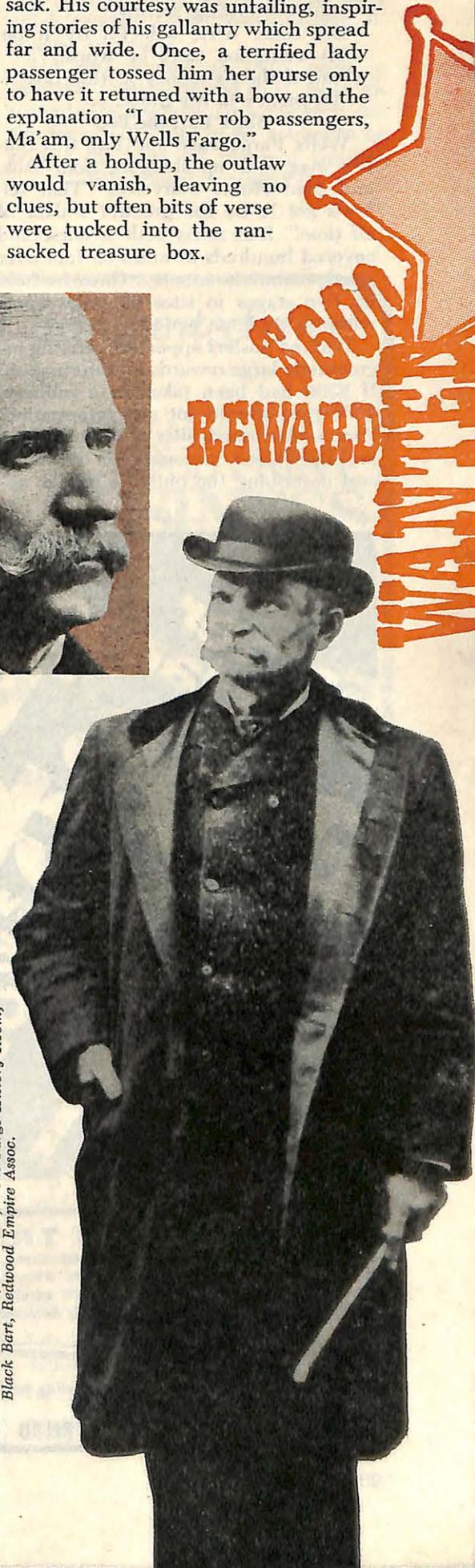


Photo credits: J. B. Hume, Wells Fargo History Room; Black Bart, Redwood Empire Assoc.

BLACK BART

The Gentleman Bandit

"Here I lay me down to sleep
To wait the coming 'morrow,
Perhaps success—perhaps defeat
And everlasting sorrow.
Let come what will—I'll try it on,
My condition can't be worse;
And if there's money in that box
'Tis money in my purse."

Black Bart the Po8

Wells Fargo rued the day this outlaw ever took up shotgun, flour sack, and pen! Hume marveled, "That fellow's got to be the greatest walker of all time!" Bart never rode a horse and covered hundreds of miles on foot over rough mountain country. Once he held up two stages in sites 60 miles apart within a 24-hour period.

Wanted posters appeared, offering increasingly large rewards for information. If \$300 had been taken in a robbery, \$600 was offered for any information. Hume distributed piles of circulars giving eyewitness accounts of robberies and describing the outlaw's modus op-

erandi. The lawman certainly helped the thief break into the literary field, as he also handed out stacks of reprints of Bart's "versifying."

Hume even analyzed the outlaw's handwriting and discovered each line of poetry was disguised with a different type of script. He alerted hotel keepers to scrutinize their guests' signatures, explaining, "A wag of this sort would be likely to leave specimens of his handwriting on hotel registers and other public places." The lawman spent countless hours following futile leads and tracking down useless clues and must have worn out a lot of shoe leather doing footwork in the rugged Sierra. The years passed and still the robberies continued. The name "Black Bart" became a symbol for elusiveness and mystery.

The press began to clamor for an arrest. The success of the gentleman bandit spurred other not so gentlemanly types to take up stage-robbing as a quick way to riches. Some copied Bart's style, but few attained his high level of efficiency and production.

On November 3, 1883, the picture

began to change when bad luck finally caught up with Black Bart. It happened about three miles east of Copperopolis. Reason McConnell, a driver for the Nevada Stage Company, had picked up a young hitchhiker who wanted to go rabbit hunting. He had dropped the boy off near Funk's Hill, agreeing to pick him up on the other side of the hill.

As the stage neared the crest of the hill, Black Bart suddenly stepped into the road, shotgun ready. To the demand for the treasure box, McConnell replied, "I can't throw it down to you—see for yourself." In an effort to make thieving a bit more difficult, Hume had ordered that all Wells Fargo gold shipments be carried in heavy iron chests which were bolted to the floor of the stage.

To gain needed time, Bart directed the driver to "Please unhitch the team and walk it to the top of the hill—and take your time, sir!" McConnell did as he was told, while the outlaw busied himself with the treasure box.

When the boy saw the driver and team appear at the top of the hill, he thought there had been a breakdown and came to help. Grabbing the boy's rifle, McConnell started firing just as the outlaw was dragging the cumbersome box from the stage. "I think I winged him, boy!" he shouted.

Bart disappeared, but he left some things behind—an old black derby, a pair of field glasses, and a white handkerchief with a laundry mark FX 07. The first clues in eight years!

Hume was elated. "Now we'll get him!" he said. "He's run us from one end of these mountains to the other—now it's our turn!" It was just a lucky guess that the laundry mark might belong to one of the 91 establishments in San Francisco that took in washing. Hume doggedly pursued his clue, visiting each one, asking questions, and hit paydirt in less than a week.

"Yes, that's our laundry mark," the clerk on Bush Street said. "It's been used on Mr. Charles Bolton's linen for years. He's a fine gentleman—just a bit fussy about his shirts." He directed Hume to Bolton's residence at the Webb House on Second Street.

Careful questioning of the hotel keeper gleaned more surprising information. "Oh, Mr. Bolton's lived here about eight years," he said, "except when he's off tending to his financial interests in the mines. He's dining now with his friend, Police Detective Lee, and some of his men."

Hume snorted. A suspected stage robber eating dinner with police officers! The hotel clerk said that this was a long established custom, and they always shared a table at one of San

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Francisco's finer restaurants. A search of Bolton's room revealed incriminating evidence and, upon Bolton's return, he found Hume waiting. His steadfast denials of any knowledge of banditry fell on deaf ears, and he was arrested and taken to the city jail.

The 55-year-old gentleman's elegant appearance belied the label of stage robber. Sporting a flashy diamond on his finger, wearing a neatly tailored suit, topped by a velvet-collared chesterfield, he looked the part of a refined San Francisco gentleman.

"He sure don't look like a criminal!" muttered one officer to another. The suspect's high forehead and long, slender hands bespoke a musician or teacher—not one accustomed to the rough ways of an outlaw. Bolton's keen blue eyes sparkled brightly like the diamond stickpin in his cravat as he joked with police about Wells Fargo's mistake.

When Hume wrote up the report of Bolton's arrest, he had this to say about the suspected outlaw: "... he is particularly well-educated, a general reader and is well informed of general topics; cool, self-contained, and since his arrest, has, upon several occasions, exhibited wit, under the most trying circumstances... he is neat and tidy in dress, highly respectable in appearance and extremely proper and polite in behavior—chaste in language, eschews profanity and has never been known to gamble."

The next morning, the papers were full of the news: Black Bart, the notorious outlaw, had finally been captured! But what a flurry of indignation when it was learned that a respected citizen had been arrested! The whole state was abuzz with speculation of a gross injustice.

A few days later when Bolton was taken to San Andreas, the county seat, to stand trial, everyone was sure that he would be vindicated. The courtroom was packed with newspaper reporters and curious onlookers who wanted a glimpse of the accused.

The trial began speedily with Bolton's denial of the one count of stage robbery, and it was apparent that sympathy was with the dapper gentleman. But as the evidence piled up against him, Bolton must have done some deep thinking. The courtroom was thrown into an uproar by his sudden admission of guilt to robbing one stage.

He steadfastly denied any knowledge of the other robberies. When questioned about ammunition for his shotgun, he replied "Oh, I never did have any for that gun. I wouldn't know how to fire it!" Stage drivers squirmed in their seats. Could they have been held up by this gentleman with an empty gun?

Conviction quickly followed, and Bolton was sentenced to six years in San Quentin, where he assumed a new identity, Prisoner No. 11046. As the prison gates shut, Hume felt relieved.

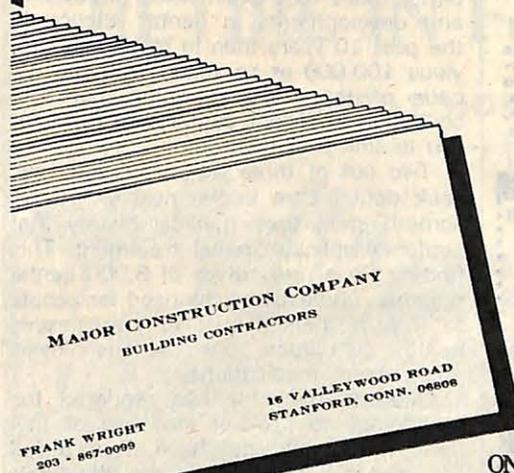
Hume's painstaking research into Bolton's background revealed an amazing Jekyll and Hyde existence. He was born Charles E. Boles in 1832 in Illinois. As a young man, he tried farming but soon switched to teaching. He served in the Union Army during the Civil War and earned the rank of First Sergeant. After the war, he decided to try his luck in the California gold fields. He quickly became discouraged

with the life of a miner, and being hard pressed for cash, took a job as a clerk in a Wells Fargo office.

He made a careful study of shipments, schedules, and drivers, becoming thoroughly familiar with the entire operation. The poor protection of all that gold gave him the inspiration for a quick remedy to his embarrassing financial problems.

His first holdup, in 1875, went so smoothly that he moved right on to his second. He continued his clerking duties for a while, but in his robberies he ranged far from his place of employment. (Continued on page 29)

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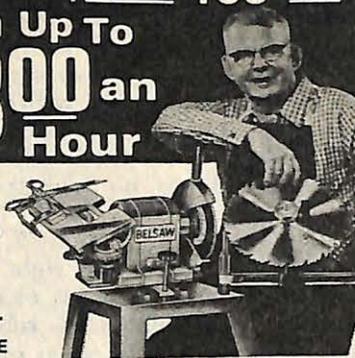
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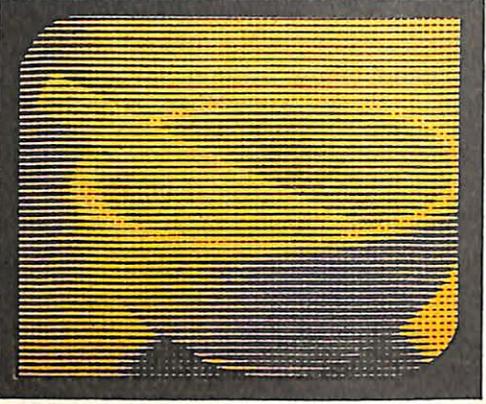
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MEDICINE AND YOU

by Larry Holden



BRUSH UP ON TODAY'S DENTAL CARE

Ever since Ned Neanderthal chomped down on a chunk of recently-deceased Tyrannosaurus rex, hit a bone and cracked a tooth, man has been concerned about dental care. According to the experts, there have been more discoveries and developments in dental science in the past 10 years than in mankind's previous 100,000 or so years. With the decade of the 1980s dawning, here's a collection of recent dental care facts for you to sink your teeth into:

① Two out of three Americans who will seek dental care in the next year have something in their medical history that could complicate dental treatment. This finding, in a new survey of 3,000 dental patients, underscores the need for people to inform their dentist of any chronic health conditions, past serious illness and current medications.

"Modern medicine has rendered the technology to prolong the lives of millions who would not have lived a full life span a hundred years ago. What this means for modern dentistry is that large numbers of patients have health conditions or are taking medications that could require some alteration in dental treatment," explains Dr. Barbara J. Steinberg of Philadelphia. "For this reason, it is important for the patient to understand that dentistry is holistic in its approach. Today's dentist must consider the patient's entire health status prior to treatment."

② Many people regard them as a nuisance, but wisdom teeth—even impacted ones—can sometimes be repositioned with orthodontic treatment to fill critical gaps left by missing back molars. Moving wisdom teeth into empty molar spaces is just one of many ways in which orthodontics can be applied to a total plan for restoring missing, injured or malformed teeth.

"Most people associate orthodontics with cosmetic improvement, substantial expense and a mouthful of braces for two or more years," notes Dr. John R. Frick. "When used to help restore teeth, however, orthodontic work often involves only three to six months and far less cost, with braces on only half or fewer of the teeth."

③ By observing some simple preventive measures at home, denture wearers can help prevent what TV commercials call "embarrassing denture slippage," reveals

a University of Tennessee specialist. Dr. T. H. Shipmon of Memphis pinpoints one of the primary reasons that dentures become loose and lose their stability as resulting from a natural loss of the supporting jawbone structure. "Denture patients lose approximately two millimeters of jawbone every year," he explains. "Because of loss of the supporting bone and soft tissues, and because of the resultant facial changes, the average denture needs to be replaced or remade every five or six years."

Dr. Shipmon offers several preventive measures to help the denture patient cut down on bone loss and keep the tissues upon which the denture rests healthy and strong, which is important not only for retention and stability of the denture, but also for maintaining facial harmony and—subsequently—a more youthful appearance.

➤ Regular checkups play an important role in a preventive program for the denture patient. Many people mistakenly think that dentures mean an end to regular checkups. On the contrary, denture patients need to have an oral evaluation at least once a year so that big problems—such as abnormal bone loss—can be spotted early.

➤ Denture wearers also should make it a point to eat a well-balanced diet. This will help minimize bone loss and will increase tolerance of the soft tissue to the denture.

➤ Knowing how to use the denture properly is extremely important. People who wear dentures should take special care to chew straight up and down, placing equal weight on both sides of the jaw.

➤ The patient also needs periodic rest from the denture. This gives a better blood supply to the area and revitalizes supporting tissue. Denture wearers should remove their dentures for a minimum of eight hours each day, preferably during sleep.

➤ Brushing the soft tissues underneath the denture daily also stimulates blood supply and keeps supportive tissues healthy.

➤ Denture wearers should keep the jaw joints healthy and the facial muscles in tone, utilizing two-minute exercises four times a day.

Of course, these aren't all of the current happenings in dentistry. More will be discussed in future columns. ■

Black Bart

(Continued from page 27)

ment to avoid suspicion. With his continued success came prosperity, and he moved to San Francisco. Here he quickly built a reputation as a non-drinking, non-smoking, God-fearing man with big financial interests in the mines. He was seen often in prominent social circles, always nattily dressed and sporting fancy jewelry.

When he ran a little short on cash to support this high life, he would put away his fancy cane and sparkling diamonds and pack up his flour sack and shotgun. He'd head for the hills, knock off another stage, then soon be back in the city's social whirl. Bolton played

this dual role successfully for eight years, till that fateful day in 1883.

Bolton was a model prisoner and worked as a pharmacy assistant for the penitentiary physician. Although his jail cell was much less luxurious than his San Francisco accommodations, he adapted well and earned time off for good behavior. On January 23, 1888, he was released, walked out of San Quentin, and vanished into thin air, just as he had following his robberies.

Black Bart was never heard of again. There were stories that he'd settled down on a little farm in Nevada. Some said he'd gone gold hunting in Canada

or had returned to the East. One rumor drifting around must have upset Detective Hume. The story went that Wells Fargo had given the old gentleman a sizeable pension and sent him away after he agreed not to rob any more of their stages.

In those rowdy days, it was remarkable that in all his holdups, no one was ever hurt, and the only shot that was ever fired was at the outlaw on the day when he held up his last stage. Today, Black Bart is a legend, remembered as the most famous of all stage robbers and as the gentleman bandit who brought class to banditry. ■

Departed Brothers

PAST DISTRICT DEPUTY Isom Epperson died September 15, 1979. A member of Fort Morgan, CO, Lodge, Brother Epperson served as District Deputy Grand Exalted Ruler for the North District in 1945-46.

PAST DISTRICT DEPUTY John M. Collin died November 12, 1979. A member of Shawnee, OK, Lodge, Brother Collin was District Deputy Grand Exalted Ruler for the East District in 1947-48 and was also president of the Oklahoma Elks Association in 1942-43.

PAST GRAND LODGE COMMITTEEMAN William J. McAvoy died November 24, 1979. A member of Tipton, IN, Lodge, Brother McAvoy served on the GL Committee on Credentials in 1945-46. He was the District Deputy Grand Exalted Ruler for the Central District in 1940-41 and the president of the Indiana State Elks Association in 1944-45.

PAST DISTRICT DEPUTY Lincoln G. Casey died November 14, 1979. A member of Moses Lake, WA, Lodge, Brother Casey was District Deputy Grand Exalted Ruler for the Northeast District in 1958-59. He was the first ER of Moses Lake Lodge and was its organizer for 25 years.

PAST DISTRICT DEPUTY John W. Winn of Winsted, CT, Lodge died November 28, 1979. Brother Winn served as District Deputy Grand Exalted Ruler for the Northwest District in 1963-64 and was a past president of the Connecticut Elks Association.

DISTRICT DEPUTY William J. Sayek died November 30, 1979. A member of Huntington, NY, Lodge, Brother Sayek was District Deputy Grand Exalted Ruler for the East District.

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State Association Contest

The Grand Lodge Youth Activities Committee wants every State Association to submit a brochure to the State Association Contest.

This contest provides an opportunity for State Youth Committees to prepare brochures containing information about their programs for judging by the Grand Lodge Youth Activities Committee. It is designed to recognize State Associations whose Youth Committees have (1) helped their lodges in promoting the programs of the Grand Lodge and (2) have attained statewide participation with worthwhile programs in all lodges. Awards for all outstanding programs will be presented at the Grand Lodge Convention.

Brochure judges are especially interested in the two categories above: (1) emphasis is placed on communications, lodge visitations, press releases and other promotional work with youth by the State Association; (2) evaluation is made of the accomplishments in youth work of as many lodges as possible.

Each entry should contain a report of the program on a statewide basis, with details as to the lodges taking part, the number of youths served, money spent, and member-hours spent. Committees should start early to record their activities in a neat, orderly form with photographs, newspaper clippings, etc. The brochure may not be over 20 pounds in weight, nor exceed 15 inches by 18 inches in size and 6 inches in thickness.

The complete rules concerning this contest can be found in the 1979-1980 Youth Activities Program Book which has been sent to every lodge by the Grand Lodge. See Appendix 2 for filing date.

Grand Exalted Ruler's "Builder" Awards

District Deputies, Exalted Rulers and Lodge Secretaries are reminded that the Grand Exalted Ruler's "Builder" Awards Program includes awards for each of you.

Please refer to the leaflet covering the "Builders" Awards Program. These were distributed by the District Deputy at his April and August Clinics and are posted on the bulletin board of each lodge.

District Deputies who qualify should please send a letter to Grand Secretary Stanley F. Kocur so as to reach him by May 15, 1980, setting forth the activities in your district which qualify you for the award. He will prepare same and forward it to you.

Exalted Rulers and Secretaries should complete the forms furnished by the Grand Secretary, which form will be sent to you by March 1, 1980. These forms are to be sent to your area committeeman so as to reach him by May 1, 1980.

The committeeman for your area is:

AREA 1—Peter T. Affatato
Box 32-57 North Broadway
Hicksville, NY 11802
(CT, ME, MA, NH, NY, RI, VT)

AREA 2—James St. George
Box 147
Lyndhurst, NJ 07071
(DE, DC, MD, NJ, PA, WV)

AREA 3—Alvin A. Ehrlich
P.O. Box 1423
Orlando, FL 32802
(AL, AR, CZ, FL, GA, KY, LA)
MS, MO, NC, PR, SC, TN, VA)

AREA 4—Stanley O. Mascoc
2531 Union Street
Indianapolis, IN 46225
(IN, MI, OH)

AREA 5—Richard J. Stropes
2117 Sunset Drive
Pekin, IL 61554
(IL, IA, MN, ND, WI)

AREA 6—Olley C. Anderson
6205 Ledge Drive
Austin, TX 78750
(CO, KS, MT, NE, NM, OK, SD, TX)

AREA 7—Jack L. Riordan
634 Vista Oro
Palm Springs, CA 92262
(AZ, CA, GU, HI, NV, PI)

AREA 8—James B. Roberson
Box 587
Bingen, WA 98605
(AK, ID, OR, UT, WA, WY)

Thank you on behalf of Grand Exalted Ruler Robert Grafton and your Lodge Activities Committee for your personal involvement.

Alvin A. Ehrlich, Chairman
GL Lodge Activities Committee



Kings

(Continued from page 23)

off the cards, and instead the "kings" were Washington, Adams, Franklin (who in the colonial days was himself a card printer) and Lafayette. Grecian goddesses comprised the queens, and Indian chiefs the jacks, while the suits were changed to stars, stripes, shields and eagles. But card players, especially gamblers, are traditionalists, and the newfangled patriotic packs were short-lived.

Similarly, an official decree of the French Revolution in 1793 banned the hated royalty from face cards, and instead ordered them replaced with muses and philosophers. By 1813 the practical Frenchmen had had enough of such nonsense, and the kings and queens were reinstated. However, one innovation from the French Revolution persisted. The ace, or 1, which as the lowest card in the deck perhaps was symbolic of the lowly status of the peasantry back in the dim beginnings of card playing, was decreed to rank higher than the king—that's why the ace takes the king in most card games today.

Even the Soviet commissars had to learn the hard way after the Russian Revolution that you just don't mess around with the ingrained customs of card players. They too abolished royalty from their decks, replacing them with revolutionary heroes. But the new faces lasted less than a decade, and today the comrades routinely haul in tricks with the same kings and queens that we capitalists pay homage to at our card tables.

Chances are that cards came to the U. S. well ahead of the English. Given the fact that Spaniards already were bananas about cards by the time Columbus set sail, it's conceivable that his crews took along some cards to while away the time. Certainly the later Spanish explorers were card enthusiasts, for there are tales of them making their own decks from bark or deerskin when they lacked the real thing.

The jolly Dutchmen who settled New York also brought along their cards, but the Pilgrims were a different breed. They frowned on cards as "the devil's picture book" or "devil's tickets." Card playing was strictly forbidden as a violation of the second commandment, and it was considered sinful even to have cards in the house. This aversion persisted well into the 19th century, for card playing was virtually synonymous with gambling then. But by the end of the century the ancient game of whist gave way to bridge, which rocketed to such popularity that cards

became respectable. Contract bridge today is the world's most universal game, and anyone wanting to read up on it can choose from some 9,000 books in print, not to mention the daily bridge column in your favorite newspaper.

Bridge also brought about a modification in the traditional size and shape of playing cards, making them slimmer and more rectangular, in order to accommodate thirteen cards in the hand. We have to thank the French for still another development—the double-ended playing card, which first appeared early in the 19th century. Until

about 1850, the backs of cards were plain, and all the ornamentation was confined to the faces, probably because gamblers wanted no marking on the backs. Around the turn of the century came another concession to the 13-card bridge hand, when the makers began indexing suits and numbers on the corners. Earlier playing cards bore paintings on the face of every number as well as the court cards, which didn't make for quick recognition unless the whole card was revealed.

Playing card manufacture has always been a specialized industry. It's a state
(Continued on next page)

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Kindle Your Spirits In

JAMAICA

BY JERRY HULSE

In Jamaica, where Ian Fleming wrote his novels and Errol Flynn charmed the ladies, a remarkable change is taking place. The tourists are returning. You see, once upon a time Jamaica was the darling of the Caribbean. Not only was it invaded by Americans, but Europeans as well. It was fashionable, it was comfortable, and it was friendly. Then Jamaica gained her independence from Great Britain and relations cooled. You will recall how islanders panicked when vacationers began making a wide detour around Jamaica. For awhile, it looked as if everybody would end up on a street corner holding a tin cup, begging all. The gain in tourism was zero. That's when the government put out the word to stop heckling visitors. It was either that or go to jail. The minister of tourism spoke not only of racial abuses, but of a growing indif-

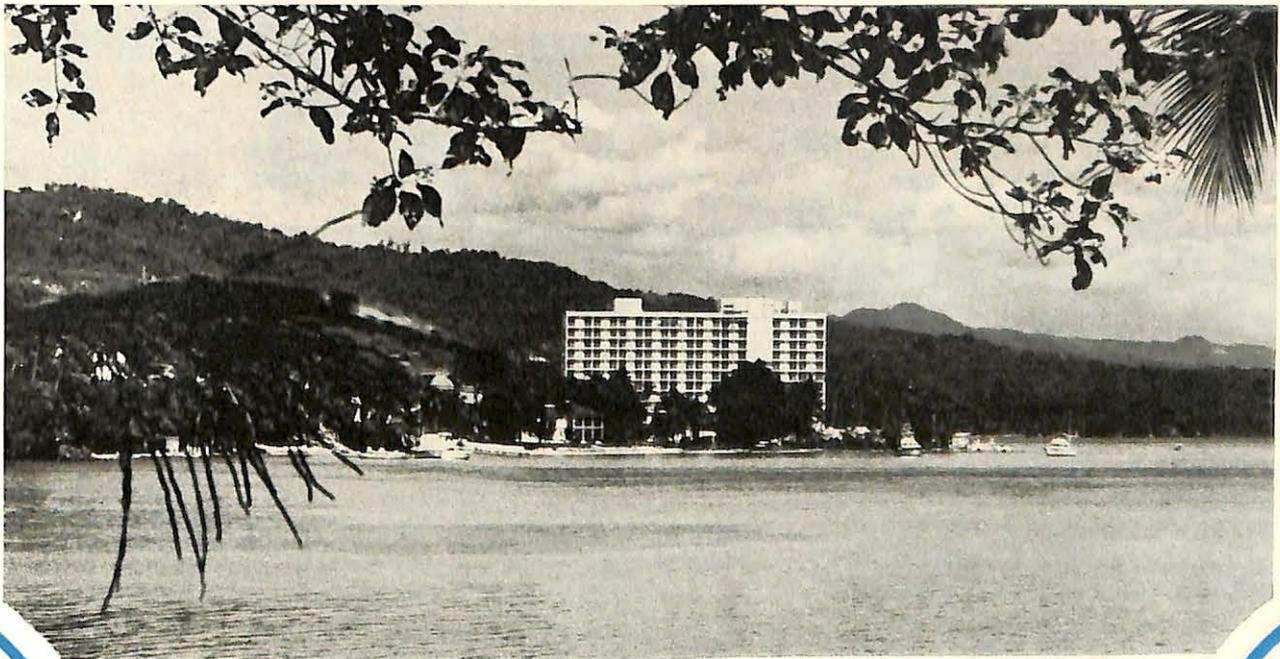


Jamaica visitors soak up sun and rum at the Eaton Hall Great House (above) and the Ocho Rios Inter-Continental House (below).

ference on the part of hotel employees, cabbies and others. Shape up, he said. And lo and behold, they did.

With the exception of political turmoil in Kingston, the island is as casual as a cruise to Catalina. Off in Mobay and beyond, the disco crowd keeps pace at the Cave, Club Guava, the Carousel, Jamburu, Humming Bird and Ipso Facto. Shadows play against the walls of the Witches Hideaway and the Hellfire Club at Rose Hall Inter-Continental. And then there is Negril Beach. Negril is a seven-mile slice of sand the likes of which posters are painted. It is also inexpensive. Cindy Clay, a 33-year-old vacationer from California, found shelter for \$8 a night. Vacationers jog, ride, play tennis, shuffleboard, volleyball and run off on picnics to Bloody Cay.

Sheer pleasure is preached at Mallards



JAMAICA

Beach-Hyatt in Ocho Rios This is a high-rise with 397 guest rooms. Vacationers snorkel, water ski and sail away to Dunn's Riverfalls. In a survey of the island's best resort hotels, Jamaicans came up with this list: Jamaica Inn, Sans Souci, Royal Caribbean, Round Hill, Plantation Inn, Bay Rock, The Trident and Half Moon. Half Moon? Well, perhaps, although I found it necessary to rummage for towels the first night. Next morning, there was another aggravation: no hot water.

"Ah," said the manager, "you got up too early. There was plenty of hot water by 9."

That's fine for sleepyheads but what about us insomniacs? At \$69 a day (the off-season single rate), should one expect to shave with cold water? Still, I have friends—the McHenry's—who swear by Half Moon. They come for a month or more, soaking up sun and rum and all the other good Jamaican things. So maybe this was just an off day.

Jamaicans as well as visitors sing praises of the snug Trident Hotel. This

is in Port Antonio, where Errol Flynn had his fling (he tried but failed to consume all the island's rum). At The Trident, guests dine by candlelight, surrounded by antique china, crystal and white-gloved waiters. Peacocks strut among the villas and the Blue Mountains form a spectacular backdrop. Its 19 rooms are available for \$60 to \$210 a day, plus \$25 per person for breakfast and dinner. You get to The Trident via a winding blossom-lined road that skirts the sea. Once arrived, there are courts for tennis, a beach for swimming and snorkeling and another for sunbathing.

Five Jamaica resorts have put together honeymoon packages: Rose Hall Inter-Continental, the Royal Caribbean, the Ocho Rios Inter-Continental, Mallards Beach-Hyatt and the Runaway Bay Hotel and Golf Course. At Rose Hall, a three-night package (in the off-season) will cost the newlyweds \$190, or they can stay the week for \$374. The price includes a basket of fruit, a glass-bottom boat trip, souvenirs, a tour and a beach bag. What it doesn't include are the meals. Lunch and dinner will cost the pair an extra \$38 a day. At the Turtle Beach Apartment Hotel in Ocho Rios, fully equipped kitchen apartments are up for grabs for \$206 a week (that's per couple).

Cocktails and a trip to Dunn's Riverfalls are part of the package.

In case there's a reader with an urge to run off alone, exquisite villas and homes are available in Jamaica. There's a peach in Ocho Rios that will accommodate as many as a dozen guests. The main house is a four-bedroom, four-bath castle. Next door is a cottage containing another two bedrooms. The entire compound faces the sea from a terraced garden. Among the extras are a yacht anchorage, dock, private tennis court and a reef for snorkelers. All needs are cared for by a staff of two cooks, a housekeeper and a gardener. To live like Errol Flynn did in his salad days comes to \$990 a week in summer and \$2,200 in winter.

And then there's the four-bedroom, four-bath bungalow at Discovery Bay. Built in the style of Jamaica's one-time Great Homes, it features a wraparound veranda, four-poster beds, antiques and a smashing view of Discovery Bay. It comes with a private swimming pool and a staff of seven: a cook, two maids, a pantry helper, a laundress, a gardener and a chauffeur. Guests may dine either inside or outdoors on the veranda with its sweeping view of sugar cane fields and the sea. For eight guests, the weekly rate comes to

(Continued on page 36)



THE JOY OF GIVING

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Paul Wolfe (center) PER of Greensburg, PA, Lodge, received an award commemorating his second \$100 participating membership in the Elks National Foundation. The award was presented by PGER Homer Huhn, Jr. (left). Also on hand for the presentation was Richard Crosby, chairman of the National Foundation committee of the local lodge.



At the annual Elks National Foundation Night at the Dog Track, held at Taunton, MA, Joseph Lindsay (second from right), president of the dog track, presented a check to the Elks National Foundation. GL Trustee Alfred Mattei (second from left) accepted the check, as Past GL Committeeman Donald Podgurski (left) and Heywood Sullivan, owner of the Boston Red Sox and a member of Norwood, MA, Lodge, looked on.



At Escondido, CA, National Foundation Chm. Monty Syrig (right) had the pleasure of presenting two Emblem Club ladies with charms and certificates. From left are South Coast Dist. Chm. Thurston Foltz, award recipients Maggie Wareham and Lila Hohmann, National Foundation Co-chm. Harry Cowper, and ER Pierce Smiley. Mrs. Hohmann, who is the local lodge "Sweetheart of the Year," has paid her Foundation pledge in full.

ON TOUR WITH



ROBERT GRAFTON/Grand Exalted Ruler

GER Robert Grafton (second from right) began his official tour of Pennsylvania with a dinner and reception at Middletown, PA, Lodge. He was greeted by (from left) Grand Trustee A. Lewis Heisey of Middletown Lodge, ER Frank Dempniak, and PGER Homer Huhn, Jr., state sponsor.



Latrobe, PA, Lodge celebrated its 75th anniversary with a 15th century medieval banquet. GER Robert Grafton tasted the Cornish game hen and nodded his approval to one of the "wenches," Kathy Blair, so that the dinner could be served. Presiding at the affair was James Ebersberger, a member of the GL Auditing and Accounting Committee.



A dinner was held at Pawtucket, RI, Lodge, in honor of the visit of GER Robert Grafton (third from right) to Rhode Island. The lodge was also celebrating its 75th anniversary. Other dignitaries on hand included (from left) ER Robert Kelly, DD Robert Magill, SP Reggie Sassi, SD Fred Quattromani, and DD Eugene Gilligan.

A ribbon-cutting ceremony officially opened the expanded facilities of the Portland, ME, Lodge building. Joining GER Robert Grafton and ER Arthur Haradon (third and fourth from left) in the ceremony were (from left) PERs Carmino Ciccone, Samuel McDonald, Frederick Leone, William Angel, and Roydon Maddocks.



GER Robert Grafton (second from right) addressed the ladies' luncheon while attending the Michigan State Fall Conference held at Sault Ste. Marie, MI. Other Elks in photo are (from left) First Vice-President E. Kowacik, PGER Gene Fournace, and SP James Varenhorst.



Jamaica

(Continued from page 34)

\$900 in summertime and \$1,600 in winter.

Finally, there's a three-bath, three-bedroom home in Montego Bay that goes for a thrifty \$560 a week in summertime or \$855 in winter. Included are the services of a cook, maid and gardener.

For details about villa properties, contact Caribbean Home Rentals, 5600 North Dixie Highway, West Palm Beach, FL 33407. If you're in a hurry, telephone (305) 845-0454.

A word of wisdom for visitors: Don't exchange your U.S. cash (or travelers checks) for Jamaican money. Hotels demand payment in U.S. dollars. Lying only 90 miles south of Cuba and 500 miles south of Florida, Jamaica is perhaps the loveliest of all Caribbean Islands. Verdant peaks reach more than 7,000 feet into freshly laundered skies. Paths are scarlet with poinsettias and bougainvillea, and the sea washes against a pure blue horizon. Nesting in the surrounding hills are mangrove hens, mountain witches, flycatchers and Jamaican nightingales. It is a land of rain forests, sandy beaches, rivers and waterfalls. It's also the setting for a new resort called Couples.

Couples is a new version of Club Med, the idea being that whatever you pay for at the outset makes up the entire package. This one-price holiday includes accommodations, meals, sailing, tennis, riding, bicycling, entertainment and taxes. And while a trifle reminiscent of the Club Mediterranean methods, Couples goes one big step further: Instead of pouring just complimentary wine (as is the case at Club Med), Couples pours whatever you wish.

With the exception of gifts and telephone calls, it's impossible to spend another Jamaican penny while vacationing at Couples. Couples calls its vacation plan a "holiday without a hassle." Says the management: "You spend your days concerned for each other, not the bill you're going to get when you leave—because there won't be one."

Living the good life at Couples will cost the couple \$375 apiece for a week during the summer low season. Marriages are also performed at Couples with growing frequency. Because the hotel picks up the tab for the ceremony, it's another Couples bargain. The proprietor of Couples furnishes the cake, the flowers, and the champagne. For the information of old Jamaica hands, Couples occupies the grounds of the former Tower Isle Resort near Ocho Rios—the very first resort along this

stretch of Jamaica. Proprietor John Issa tested the idea for Couples a year or so ago at Negril Beach. He got instant raves. Now Issa is preparing to carry the plan to other islands in the Caribbean, particularly to Antigua and St. Lucia.

At Couples, the buffet brings to mind the groaning board at a Roman orgy. The table sags with platters of lamb, beef, ham, seafood, crepes, salads and Jamaican vegetables. There are cold plates, hot plates and half a dozen desserts. Like life on a cruise ship, snacks are served throughout the day and well into the night. Just eat, drink and forget the real world, says this fellow Issa. Although usually youth reigns at Couples, the resort attracts older couples, too. The other day, New Yorkers Arthur and Mildred Gorkin (both in their late 60s) languished on the beach while the young actives sailed, snorkeled, played tennis, swam and sunbathed. Gerd Klass, 39, jetted in from Germany with his wife Biggi, 26, to vacation at Couples . . . this their second visit. Before taking their leave, they intend to sign on for another four weeks. Two young marrieds from Connecticut have spent five vacations at Couples during the last 15 months. What amazes Gerd Klass is that not once in the eight weeks he's

(Continued on page 47)

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."



Gilroy, CA, Lodge held a very successful Veterans Remembrance Night, with 23 hospitalized veterans from Palo Alto Veterans Hospital as special guests. The veterans, their attendants, and representatives from various veterans organizations in the area were guests at dinner, enjoyed a musical program, and were given useful gifts as mementos of the occasion. Pictured are officers of area VFW and American Legion posts and (front row, second from left) Brother Ted Floros, (third) Finton Faylon, a WW I veteran, (fourth) Joe Soares, chairman of the lodge's National Service Committee; (second row, second from left) ER John Filice, (fourth) Est. Lead. Kt. Frank Gonzales.



Presque Isle, ME, Lodge recently made a donation of leather to be used for occupational therapy and golf equipment to be used for recreational therapy by the patients at the Veterans Hospital at Togus, ME. In photo are (from left) Lester Baker, hospital chief of occupational therapy, Timothy Donovan, hospital chief of recreation service; ER Milford Libby, and PER Leonard Porter.

A donation of \$200 was made by Kaukauna, WI, Lodge to Wisconsin Veterans Home (King). Casey Jones (left), hospital volunteer coordinator, accepted the check from ER Donald Frank. The donation is to be used for recreational equipment at the home.

NEWS OF THE LODGES

(Continued from page 16)



ISHPEMING, MI. This lodge boasts the membership of a father and five sons. From left they are Mason Chapman and his sons Neil, Allan, Bruce, Michael, and Raymond.



THIEF RIVER FALLS, MN. A testimonial dinner for Ole Englestad (center) was held recently by the PER Organization of Thief River Falls, MN, Lodge. PER Englestad was presented with a large framed picture of himself as well as a plaque from the hospital board for his many years of visitations to the hospital. Among those attending the dinner were (left) State Secretary George Carlson and North District President Irvin Wilson.



ANN ARBOR, MI. The Brothers of Ann Arbor Lodge recently started a Boy Scout Troop for handicapped boys. By special permission of the Scout Council, the troop number (325) is the same as that of the lodge. In the back row are (from left) Est. Lect. Kt. Jay Blethem, Esquire Robert Powitz, Scoutmaster Ed Houan, Cliff Nolan of the Boy Scout Council, Trustee Robert Ryan, and DDGER William Bliss.



LINTON, IN. A dinner was hosted by Linton, IN, Lodge in honor of Grand Treas. Dr. William H. Collisson. Among those present were (from left) Toastmaster and GL Ritualistic Committee Member Fred Gilmore, PGER Edward McCabe, Indiana West DDGER Charles Harden, PGER Glenn Miller, Grand Treas. Dr. William H. Collisson, GER Robert Grafton, Former Chm. of

the Board of Grand Trustees H. Foster Sears, ER LeRoy Liston, GL Activities Committee Member Stanley Mascoe, GL State Associations Committee Member Herbert Brautzsch, Indiana Elks Association Second VP Robert Gillan, and Indiana Elks Association SP H. Eugene Milliron. It was a memorable evening for all those who attended the dinner.

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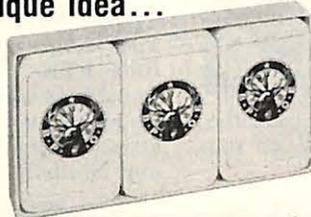


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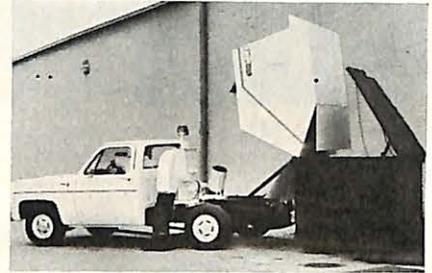


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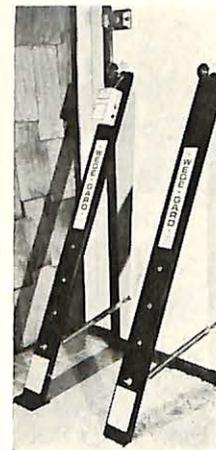
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Price includes shipping and handling. Please allow up to 3 weeks delivery from order date. When ordering, specify gold or silver.

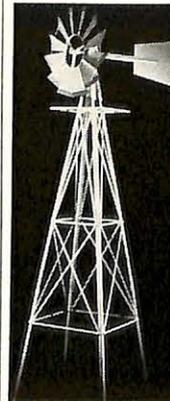
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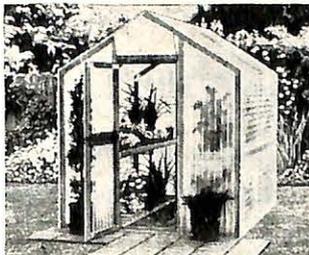
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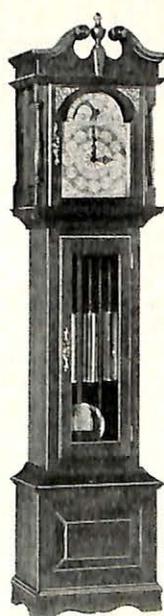
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Gleaming gold foil labels stick to any clean, dry surface—need no



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Elks Family Shopper consumer/news

If you've been thinking about investing in earthworms, the Securities and Exchange Commission warns that raising worms is not necessarily the way to instant riches. In fact, securities commissions in at least two states have brought criminal cases against sellers of worms as an investment.

Here is the reason for these cases: Sellers all over the country have been offering investors a starter supply of worms and a bin or bed they can grow in. The sellers guarantee to buy back all of the worms that are raised. And all of this for a price of only \$375 to \$800 per bin, depending on size.

The hook is that you can generally buy the same number of worms on the wholesale market for less than \$50.

Part of the bait to investors is the story about how practically anyone can earn thousands of dollars with very little money down. Beginning one year after you buy your worms, you'll start raking in the money.

The problem is that many sellers aren't telling the real story. There are allegations that they misrepresent the type of worm being sold,
(Continued on page 42)



ADJUSTABLE CAPS

WITH EMBLEMS USE FOR:
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Choose the cap that fits your need. Send us a copy of your logo or a rough pencil sketch and we'll do the rest. Your emblem expertly made and sewn on the best caps available.

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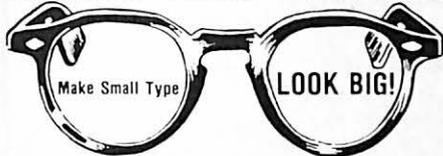
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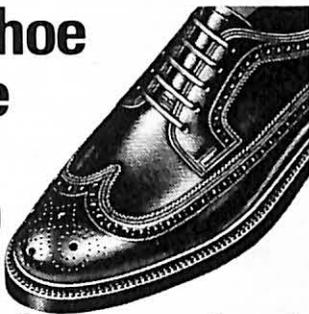
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This shoe
can be
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MAIL COUPON NOW! Give Hanover's PAYDAY-EVERYDAY sales kit and catalog a 30-day trial. It's ALL FREE!

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Smokes like no pipe you've ever known! Be delighted or smash it with a hammer and the trial will cost you nothing.

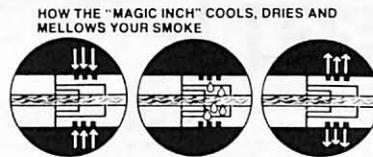


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Elks Family Shopper
consumer/news

the market available, how much time and effort it takes to care for the worms, how they are harvested, the costs involved, and the speed with which worms become more worms.

Most worm farmers have found that selling the worms themselves is almost impossible, so some of the promoters guarantee to buy back the worm crop. But to do that, they would need millions of dollars that they may not have. For most promoters, the only way to get that capital is by selling more investors on the idea of buying worms.

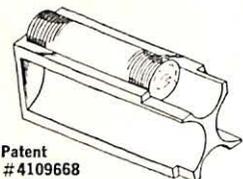
So if some salesman comes around with the suggestion that you can get rich on worms, think twice.

For suggestions on how to check out other investment offers, send for a copy of *Investigate Before You Invest*. It's free from the Consumer Information Center, Dept. 534G, Pueblo, Colorado 81009.

Modern science has made life possible where there was little hope before. Operations like kidney transplants and cornea transplants enable some very ill people to lead new lives. If you've ever thought about **donating your body** or a part of your body to

(Continued on page 44)

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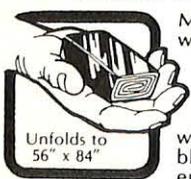
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Enables you to accurately count pennies, nickels, dimes and quarters in standard amounts and easily place them into standard tubular coin wrappers. Plastic and pocket-size. Dealer inquiries invited.

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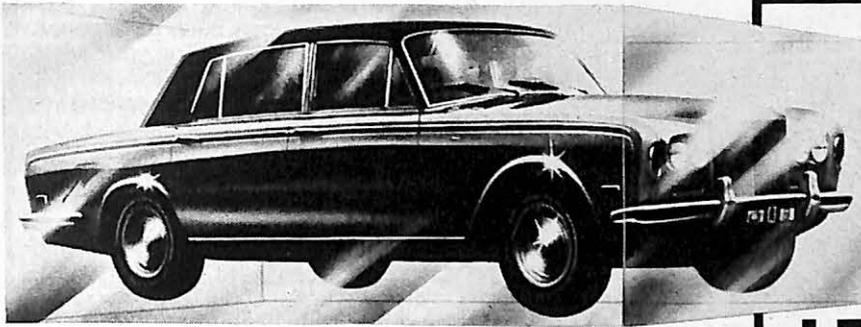
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You simply wipe it on to "wrap" your car in a protective glass-smooth surface! Just as acrylic finishes revolutionized the paint industry... just as epoxy adhesives made ordinary glues obsolete overnight... now a breakthrough in chemical science has produced an incredibly hard, super glossy, non-stick "polymer glass" sealant that can "glass in your car's showroom shine" virtually for its lifetime!

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The Secret is Simple — The Magic is in the Product

Glasscote's polymer glass formula

literally fuses itself to the finish of your car by "molecular bonding". And it contains a formulation similar to that used to make those "non-stick" frying pans, so it's so glossy smooth that practically nothing will stick to it! Even bird droppings and crushed insects simply slide off with the touch of a damp cloth.

It takes less than 60 minutes to Glasscote your car

Now you can get the identical protection for your car with Glasscote, and **all you need do is all the dealer does** — wipe it on, let it dry, and wipe it off! So why pay somebody \$85-\$200 an hour to do it for you? Why not buy Glasscote direct-by-mail for only \$5.98 — enough for three years treatment for a small car — more than enough to Glasscote even the biggest Mercedes, Rolls, or Cadillac for 12 full months! Simply wipe it on once a year and **forget about all that waxing, polishing, and buffing forever!** A simple soap and water washing or a wipe with a damp cloth restores the gloss!

Even if your used car is already dingy looking from oxidation, Glasscote helps remove it and restore a brighter color and more glossy shine.

Once you seal your car in Glasscote, its finish and chrome is immune to the worst conditions nature or man can devise! You're protected against:

- ... oxidation that can fade or change paint color
- ... corrosive smog, acid precipitation, industrial pollution, oily airborne soot
- ... road tar stains and smudges
- ... sticky tree sap, crushed insects, bird droppings
- ... salt sea air or road salt splashes that can pit, corrode and destroy chrome.

Save Gasoline — Add Resale Value to your Car

Experts say the smoother your car's finish, the less wind resistance it has, which means it can go farther on a gallon of fuel. And when you come to sell your car, you know what a difference appearance makes. A car with "showroom gloss" three, four, or five years old is bound to bring hundreds of dollars more than the same car with dingy, oxidized finish. So release yourself forever from the bondage of constant waxing and polishing, and insure yourself of top dollar on your trade in years from now! Mail coupon now!

3 YEAR GUARANTEE!

Simply use Glasscote as directed. If its "showroom shine" is not maintained for a period of 36 months, if the Glasscote surface doesn't totally and completely please you, its glossy, dirt-repellent qualities are not instantly apparent and noticeably superior, if you're not delighted in every way, return the unused portion to National Home Products, Customer Service, 60 Wilton Road, Westport, CT 06880. Our refund check for the full purchase price (except postage & handling) will promptly be sent to you!

MAIL NO-RISK COUPON TODAY

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Please send me _____ bottle(s) of Glasscote at \$5.98 plus \$1 shipping and handling per bottle.

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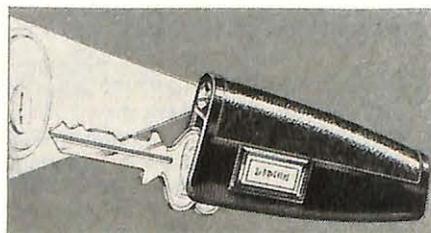
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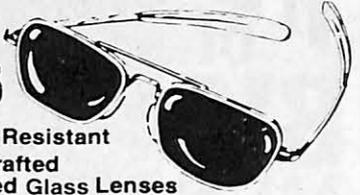
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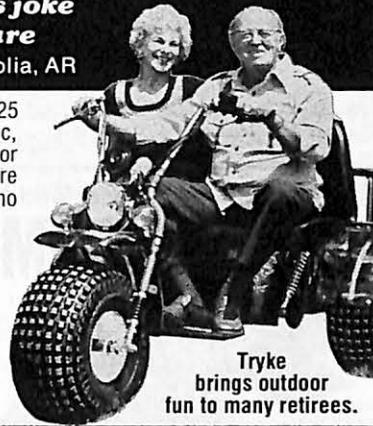
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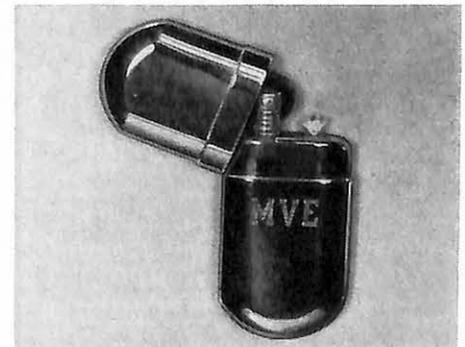
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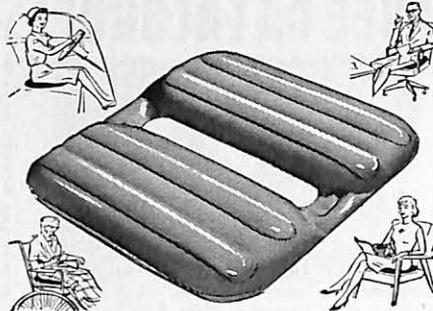


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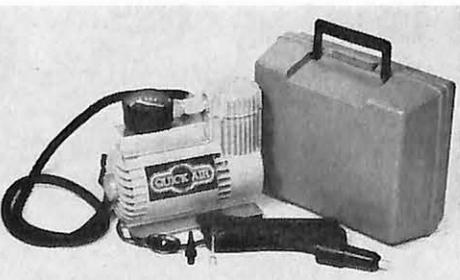
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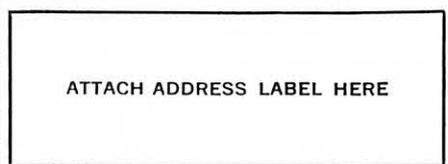
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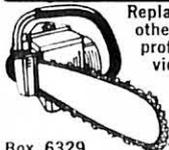


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Jamaica

(Continued from page 36)

vacationed at Couples has he encountered a single tipsy guest, even though the spigots remain open round the clock.

Entertainment is provided nightly. On Thursdays, the entire staff gets into the act—the bellmen, the cooks and the maids. Whenever the resort is over-booked, as it is on occasion, guests are accommodated down the road at the elegant Sans Souci at no extra cost, even though the Sans Souci is one of Jamaica's most luxuriously appointed hotels. The Sans Souci is a spread of 45 units, plus two swimming pools, all of it anchored to a dreamy cliffside perch overlooking the Caribbean and cruise ships passing far at sea.

And then there is Trelawny Beach Club, between Ocho Rios and Montego Bay. It is here that Unitours and Club Universe send their flocks on eight-day, seven-night safaris, priced from \$649. The package includes shelter, meals, recreation and the hop down to Jamaica and home again. Everything but grog and gifts. Trelawny, a parcel of 350 rooms on the beach at Falmouth, provides water sports, riding, tennis and scuba diving.

Within shouting distance of the resort, British expatriate Cliff Leeming operates his ramshackle Coral Spring steak house. A sign on the door tells the visitor: "We wish to place on record that Queen Elizabeth I and Queen Elizabeth II never slept here. Neither did Cleopatra." This gives you an idea of the sort of character Leeming is. And while his restaurant is a mite shabby—it's an old Jamaican home (vintage 1823)—the meals get enthusiastic reviews. "Quality with quantity, courtesy with conviviality" is Leeming's promise. He adds: "Our aim is to kindle your spirits, coddle your appetite, relax your mind, refresh your body, promote jollity and humor and generally raise hell."

He promotes the jollity by pouring a couple of rum explosions. Following dinner, he soothes the spirit with generous amounts of Tia Maria, pimento, wild orange and something he calls ortaniqu and rumona. Formerly of Her Majesty's Coldstream Guards, Cliff Leeming served Great Britain in India, Burma, Egypt, Palestine, Cyprus and Afghanistan before taking his retirement two decades ago. While awaiting their dinners, Leeming's guests play darts and exchange pleasantries with their host. His restaurant-home is surrounded by flowering almoniosa and breadfruit trees; a dog (his) sleeps peacefully on the front stoop and cattle graze in the jungle.

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ELECTRONICS INTERNATIONAL Dept. WYSL-1
3675 Commercial Ave., Northbrook, IL. 60062

Please rush the solar powered watch at \$29.95 plus \$2 for postage and insurance. I understand I may examine the watch on 15 days free trial and return it for full money back refund if I am not completely satisfied.

- Specify.....Men's.....Ladies
- Send Deluxe Model Chronometer alarm at \$39.95 + \$2.00 postage and insurance.
- I am enclosing \$.....
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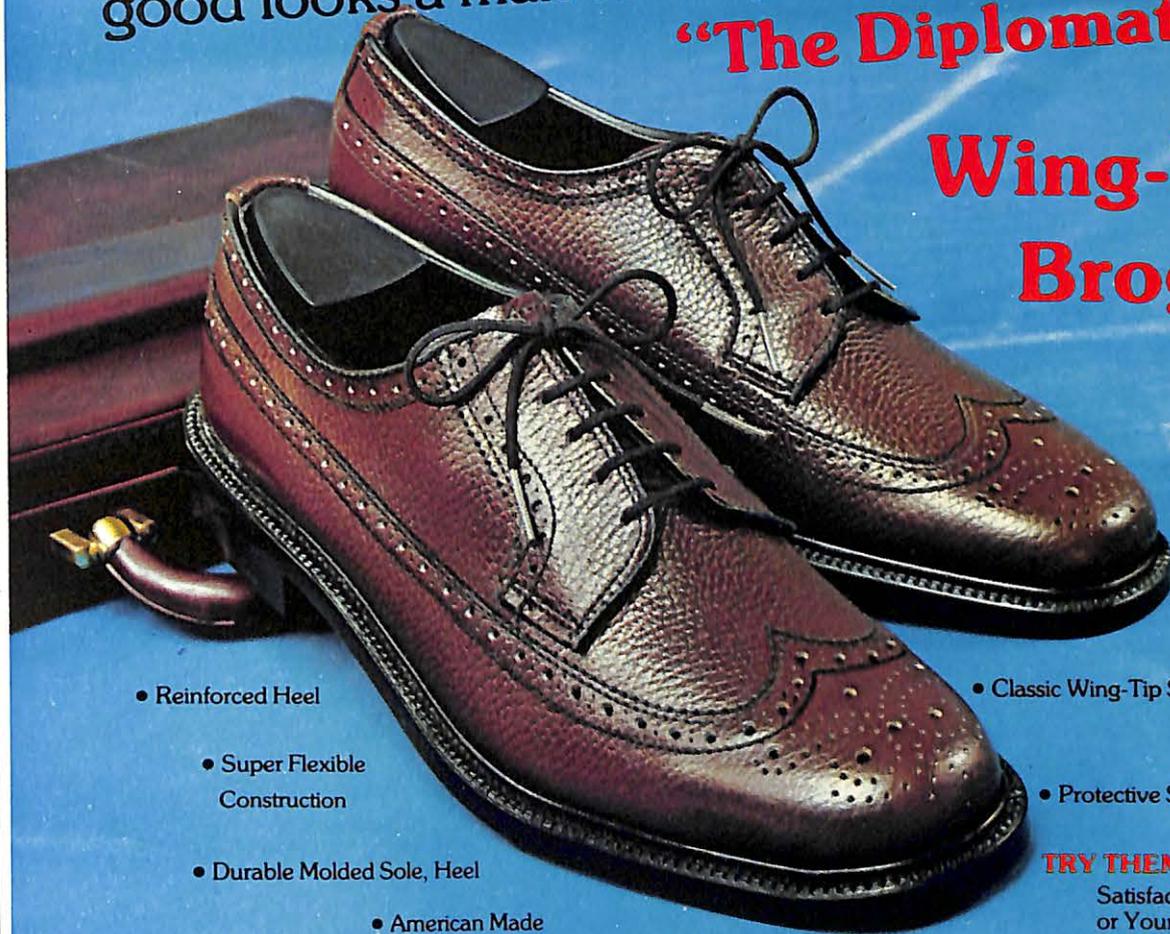
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Size _____

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