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magazine
July/August 1980



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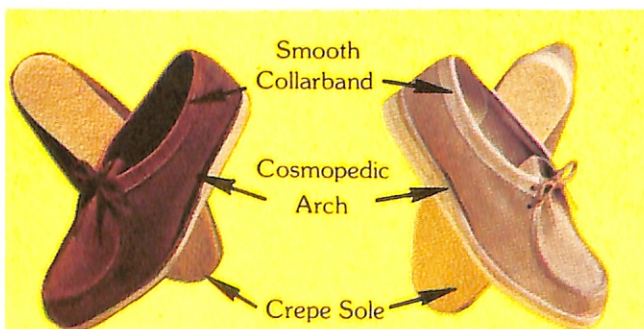
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6 Old Mr. Sun Isn't Any Fun

Skin specialists contend that more than 70 percent of all skin aging is deterioration caused by the sun.

Jean E. Laird

18 Humor on the Links

An expression of rage can transform the face of the hapless golfer, with his id running wild and his superego withering to the size of a mustard seed.

Stewart Marsh

24 The Miracle of Germany

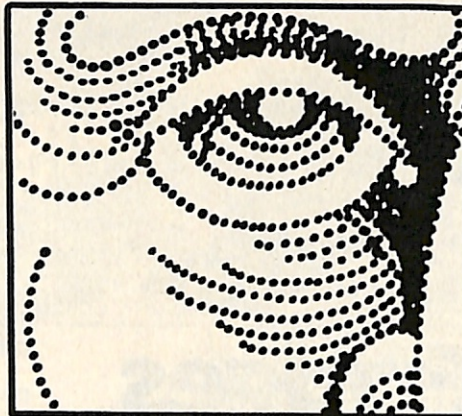
The storybook village of Oberammergau is the site of the celebrated Passion Play.

Jerry Hulse

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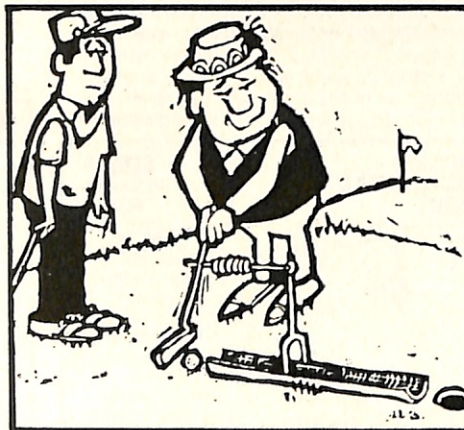
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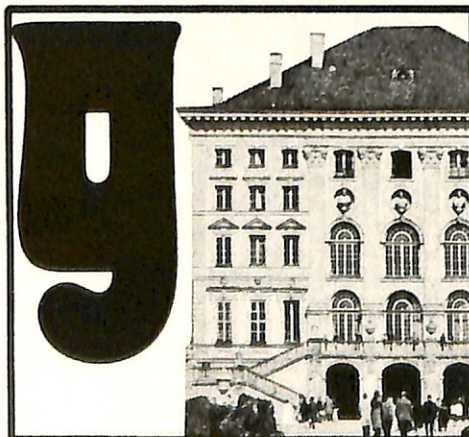
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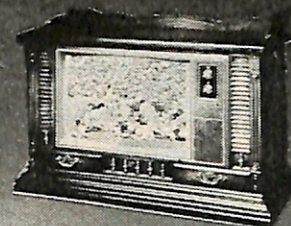
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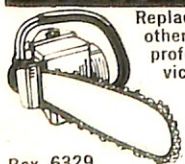


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MEDICINE & YOU

by Larry Holden

"MINI-HOSPITALS" BOOST YOUR HEALTH

In key centers all across the country, the intense medical research conducted at 82 special units specifically designed for clinical investigations is dramatically improving the quality of Americans' health care. Called General Clinical Research Centers, these small specialized units were first originated some 20 years ago with the development of the Clinical Research Program by the National Institutes of Health. From the beginning, the effectiveness of the work performed at the GCRCs has been medically astounding.

Some of the advances in medicine derived nationally from GCRC research are widely known. A few of the well-known strides include the pacemaker for heart blockage and the artificial kidney. Plus, GCRC investigations have pioneered new organ transplantation methods, as well as new ways to detect and treat cancer.

The success of GCRC research is mirrored in the unique approach to medical investigations at the centers: all research is conducted within a special environment designed exclusively for the study of human disease. Because these breakthrough-spawning research units focus on human studies, rather than animal or tissue studies, their success rate is tremendous. The GCRC premise is that human beings must be studied to enable biomedical scientists to better grasp the complexities of disease processes. Toward this goal, work at the widely-scattered centers is directed at learning more about the cause, progression, prevention, control and cure of human diseases, as well as translating technological and therapeutic advances in biological knowledge into effective patient care.

A recent report on the General Clinical Research Center program underscores the over-all direction of these units: "Animal and tissue models come close to duplicating some of man's disease processes, but since they cannot duplicate his physiology, they fall short of completely replacing human subjects. Then again, some human maladies cannot be modeled; they occur only in man."

Dr. Charles Y.C. Pak, an internationally-known specialist in internal medicine and director of the GCRC in Dallas, Texas, points out that the national GCRC program deserves credit for most of the enormous strides made in patient care in the last two decades. Dr. Pak also

firmly believes that the studies leading to these medical gains simply could not have been accomplished without these centers.

There are several reasons, according to the noted researcher, why the special environment created at the GCRC units is vital to the type of research conducted there. "First of all, there is no facility for research in a normal hospital setting. General hospitals cannot cope with the complex care and treatment demanded of research involving humans. The explicit studies include measuring every ounce of liquid and solid consumed by the patient. All urine and fecal matter must be analyzed. Certain patients' activities must be limited according to their particular study. Plus, the temperature of the actual environment must be maintained at a stable level for some patients."

There is also the matter of cost. "There is no way general hospital wards can assume the added costs of such intensive care," notes Dr. Pak. "Neither should the patient, who is there for diagnosis and/or treatment be expected to bear the financial burden for research."

The true success stories of the national GCRC program provide an incredibly long list of "good news" for all Americans. Raymond Tapp is one of the many success stories of the Dallas GCRC, which is located at the University of Texas Health Science Center. Tapp was sent to the GCRC with a painful back problem diagnosed as bone deterioration, a condition that has much in common with the kidney stones Tapp was known to have. An avid skier before the deterioration set in, Tapp went from using crutches to a cane after treatment at the GCRC—and today he walks normally. Dr. Pak attributes much of Tapp's recovery to the experimental use of hydrochlorothiazide, a diuretic, along with the more traditional use of Vitamin D combined with sodium fluoride.

Bone deterioration is just one problem being examined at the Dallas GCRC, even though bone and stone disorders do make up about one fourth of the unit's patient load. Diabetics make up another one fourth. Another 20 percent had growth and development problems, while patients with hypertension accounted for 15 percent.

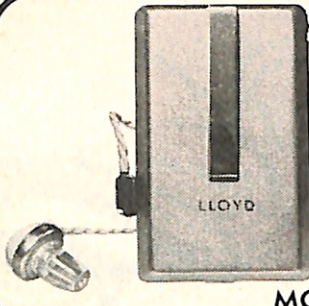
The center's patient population ranges
(Continued on page 31)

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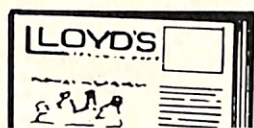
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OLD MR. SUN ISN'T ANY FUN

by Jean E. Laird



Here comes the sun season! On the beaches, golf courses, tennis courts, even on city rooftops, millions of sun worshipers are struggling to achieve a "beautiful, healthy" tan.

How wise and healthy is this? *Not* healthy or wise at all, claim increasing numbers of research scientists. Dr. Donald F. Robertson, physicist at Australia's University of Queensland, says: "Virtually all skin cancer is caused by solar radiation. Moreover, the sun hastens the aging of skin, so that the habitually tanned person has, at 30, the skin of a man of 40—and at 40, that of a 60-year-old.

If you have ever had a day of fun in the sun end in painful sunburn or other heat-related illness, you are quite aware of the hidden dangers in every hot, sunny day. The summer's heat can produce a myriad of illness, including heat cramps, heat exhaustion, heatstroke, etc. Heat cramps and heat fatigue and exhaustion aren't life-

threatening, but heatstroke can be a serious emergency.

Recognizing heat-related emergencies can sometimes be difficult, so here is a guide prepared by the medical experts to help you identify and treat these hot weather emergencies.

First, let us consider the *helpful* aspects of a good suntan. The sun does help your body to produce Vitamin D (important for strong bones), so it is a help to growing children. However, adults' bones aren't growing; they need only enough Vitamin D to maintain skin and bone health. Excessive build-up of Vitamin D in the body—produced by a combination of sunlight and food supplements—may ultimately cause joint and vein damage. So, a healthy-looking tan may not be as healthy as it looks.

Actually, suntan has nothing whatever to do with general health. The pale librarian may be healthier than the tanned lifeguard. Sunburn is simply what the name implies—a burn.

Tanning is the body's protective response to the damaging ultraviolet radiation. Melanin, the dark skin pigment, is mobilized at the surface in an effort to screen out the burning rays. This is why skin cancer is rare among dark-skinned people and almost never strikes Negroes.

What causes heat fatigue? Heat fatigue can be the result of prolonged or continual exposure to excessively hot and humid conditions. The symptoms include general listlessness, below-normal energy and extreme fatigue. You might also have poor appetite, headache, insomnia, fast pulse, heavy perspiring, shallow breathing, and a drop in physical and mental efficiency. Your skin might be moist and cool, with a near-normal temperature.

What can you do for this condition? Drink plenty of fluids and get out of the heat and humidity. Get as much rest as possible until your symptoms disappear.



What are heat cramps? This malady is caused by strenuous activity in hot, humid weather or a hot working environment. Loss of salts from body tissues and the bloodstream is caused by profuse perspiring. This can also be caused by drinking large quantities of water without compensating for the salt loss.

The skin will be moist and cool, with near-normal temperature. However, you will experience painful, intermittent muscle spasms, sometimes beginning in the fingers and progressing to the legs and abdomen (not to be confused with the continuous stomach cramps caused by illness).

If this occurs, gently massage the cramped muscles and apply cool, wet cloths to the affected areas. To help replace the salt loss through perspiration, take three or four sips of a salt solution (one teaspoon of table salt dissolved in one quart of cool lemonade) at 15 minute intervals for an hour or so.

(Avoid taking salt tablets without dissolving them first, because they can be irritating to the stomach and may produce vomiting, thus further depleting the amount of fluid and salt in the body.)

Sunstroke or heatstroke results when a complete breakdown occurs of the temperature-regulating mechanism that enables the body to adjust to hot and humid conditions. Anyone can be affected by heatstroke, but the infirm or elderly are most susceptible.

A sharp rise in body temperature will be evident, often as high as 106 degrees or higher. Since there will be an absence of perspiration, the skin will feel dry and hot to the touch, looking red and flushed at first, then ashen or purplish in the later stages. Delirium or coma are common, and the victim may possibly suffer from convulsions.

Heatstroke or sunstroke is considered a life-threatening emergency, so the medical experts tell us first aid

should be given immediately while calling for expert medical help. The object of administering first aid to the sunstroke victim is to quickly lower his body temperature to a safer level, approximately 103 degrees, and to get his pulse to a rate below 110 beats a minute. Take the patient's temperature under the arm, so this information can be relayed to the physician or ambulance attendants. The initial temperature will help them to know whether their treatment is effective.

If possible, remove the victim's clothing and place him in a cold, but not icy, bath. Otherwise, apply a cold cloth or cold packs to his body and sponge him with alcohol or wrap him in a cold, wet sheet. After the victim's temperature is lowered, it is safe to begin giving him cool drinks to replace fluid loss, provided he is conscious and not nauseous, and can swallow without difficulty. However, do not give him alcohol or stimulants of any kind.

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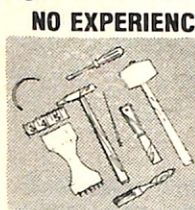


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Heat exhaustion or heat prostration is caused by excessive exposure to heat during a long hot spell, and occurs most often when you have experienced physical exertion during high humidity or after a period of inactivity. People in poor physical condition or in poor health are particularly susceptible, as well as obese persons and heavy drinkers, or people who aren't acclimated to a particular sport.

You will know you are experiencing heat exhaustion if you denote weakness, dizziness, and poor coordination, which can be accompanied by heat cramps, nausea, vomiting and headache. Your skin may be pale, cold and clammy. The temperature is usually normal or just a bit above. The pulse will be slow, and blood pressure low.

When this occurs, what should you do? Because the high humidity has impaired your body's circulatory system, and the ability to dissipate heat through the skin, you should immediately loosen tight clothing, lie down, and move to a cooler environment. If there is no shady area or air conditioned building nearby, even an air-conditioned automobile will provide relief. Get medical help if symptoms are severe or persist longer than an hour or two, or if they become worse. Loss of consciousness constitutes a real emergency.

What does sunbathing do to your skin? Doctors have long known that the sun can cause incredible deterioration to skin over the years. For instance, let's take a woman who has worshipped the sun for 20 years. What happens? Her skin will no longer tan to a lovely bronze, but will turn a

blackish, gray, dull brown. Her skin will be full of wrinkles—deep wrinkles like the folds in an elephant's trunk.

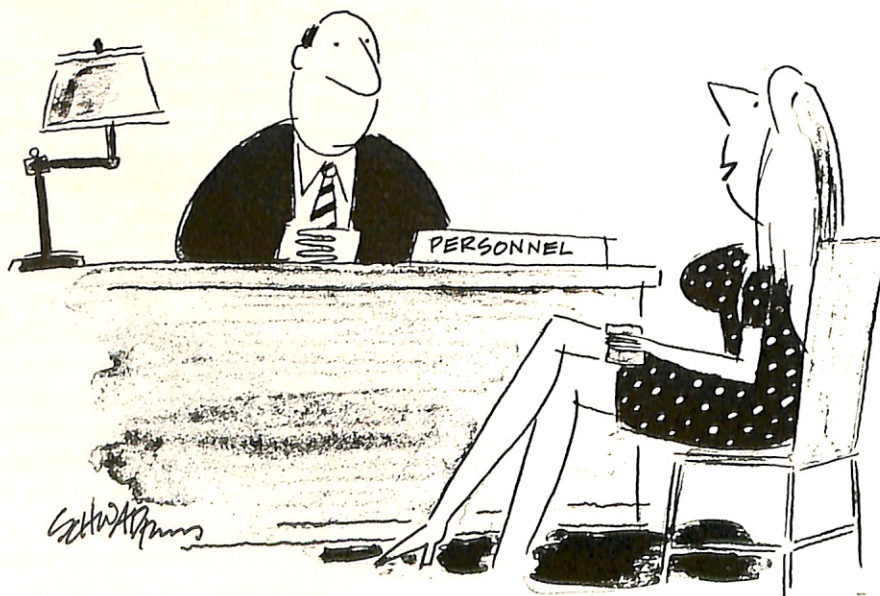
The medical world has developed tons of evidence linking the sun's ultraviolet rays with skin deterioration. And, skin specialists contend that more than 70 percent of what we think of in terms of skin aging is nothing more than deterioration caused by the sun's permanent damage. In some cases, says New York Hospital's Dr. Farrington Daniels, Jr., head of Dermatology at Cornell Medical Center, signs of tissue breakdown have been found in persons as young as 20 who have spent a great deal of time in the sun. Eventually, this breakdown leads to a complexion that is wrinkled, leathery and "weather-beaten." The sun can be a short-time friend but a long-term foe.

It has also been proven that repeated exposure to sunlight will age the skin faster than normal. Over the years, sun-exposed skin gets thinner and darker. The elastic fibers that give the skin its normal flexibility increase in number, but they lose their snap, so the sagging begins. Blotches of melanin—large freckles—may form. And this happens to people who never even get a real sunburn.

Dr. Earle W. Brauer, a New York University dermatologist, dramatizes it this way. Take two identical twins, one of whom spends most of his time indoors and the other is a sun buff. In their teens and twenties, the sunbather will look healthier than the pallid twin. But after the age of 35, the tanner will appear to age faster than the paleface, and by the time they are both 65, the tanned twin will look like the other's older brother.

Heredity is most important in determining the basic quality of your skin. If mother has creamy, smooth, perfect skin, she will probably pass it

(Continued on page 17)



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Arriving at the Knoxville, TN, Airport en route to the Tennessee state convention in Gatlinburg, GER Robert Grafton and his wife Pat (right) were welcomed by (from left) PSP Paul Elliott and PGER Edward McCabe and his wife Maggie.

ON TOUR WITH



ROBERT GRAFTON/Grand Exalted Ruler



While on a visit to Kansas, GER Robert Grafton and his wife Pat (center) toured the state's Major Project, the Kansas Elks Training Center for the Handicapped. The Graftons chatted with a student as PGER George Klein and his wife Ruth (left) and then-SP Clarence Strickland and his wife Eunice looked on.



During a visit to Holdredge, NE, Lodge, GER Robert Grafton and his wife Pat (center) were presented with a copper art creation of a Nebraska farm scene. Looking on were (from left) PGER and Mrs. George Klein and then-ER and Mrs. Evert Sturgis.

GER Robert Grafton and his wife Pat (center) attended the quarterly meeting of the Georgia Elks Association in Atlanta. Accompanying them were (from left) then-SP William Whaley and his wife Carolyn and PGER Robert Pruitt and his wife Ruby.

LETTERS

• I hope all Elks read the Message of GER Robert Grafton in the April, 1980, issue and give it some deep thought. As a charter member of Bountiful, UT, Lodge, I am proud to belong to an organization that can attract such men as Robert Grafton.

A few months back, our five-year-old lodge building burned almost to the ground, nearly a total loss. Did we give up? No! We rented a small facility and went on holding regular meetings.

With unstinting volunteer help from all the Elks lodges in the vicinity, we started to rebuild. And we've been holding functions in a beautiful new building since April, due to the tens of thousands of dollars worth of volunteer work given by our loyal members, plus the financial assistance from our wonderful neighbor clubs.

Thank God for BPOE.

Clark Burnham
Farmington, UT

• I was very enthusiastic about the article, "Barter is Back in Business," (June, 1980) by Gary Turbak. My experiences with this system of exchange have been very enjoyable. I have been ripped-off by money-mongers more often than I would like to admit. The value of the dollar is dropping; but not the price or worth of the services one pays for. What better way to meet one's neighbors than bartering. There are too many strangers in the world today. And any way around Uncle Sam's tight grip is the way for me. Who can afford to spend a buck when he can barter? Everyone's belt fits tighter now. So let's all help each other, give along with the take. Think—don't you have something to barter?

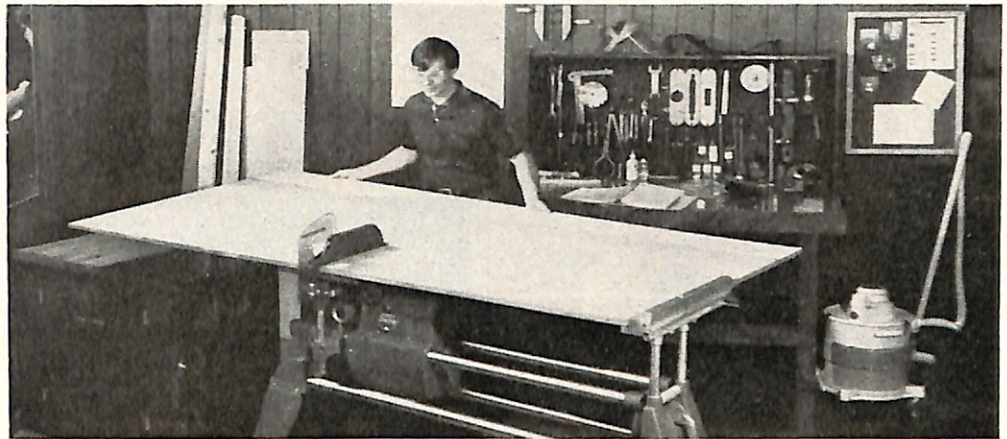
Cheryl Domenichini
San Jose, CA

• Your column on dental facts in "Medicine and You" (May, 1980), by Larry Holden, contained some information that requires clarification. Threaded pins used to enhance retention of large amalgam restorations are never placed in the pulp chamber. Furthermore, the safest place to insert pins is not at the "four corners of a tooth." Also, a pin-retained amalgam restoration is in no way a substitute for root canal therapy or crown and bridge fabrication. Although one tooth may require all three treatments, each is a separate, non-related therapy with its own specific indications.

E. S. Spotts, Jr., D.M.D.
Connellsville, PA

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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Southern Pines, NC.

SOUTHERN PINES, N.C. Winners of the 19th Elks National Golf Tournament are shown in the accompanying photograph. From left are Southern Pines ER Sammy Hill; Tournament Winner Rev. Michael Garber, Southern Pines Lodge; Coy Lee Justice, second place, Burlington, NC; Bud Harper, third place, Huntington, WV; and Clyde "Red" Smith, fifth place, Southern Pines. Not in photo is fourth-place winner Wilber Jerles of Cambridge, OH, Lodge.

Rev. Garber had a 54-hole total of 209, winning the tournament by 5 strokes. The three day "Annual Invitational Amateur Tourney" was sponsored by Southern Pines Lodge and was held on Southern Pines No. 1, Hyland Hills, and Pinehurst No. 1 courses.

This 1980 Tournament had an entry of 520 Elks (exceeding the 1979 event by 60) from 33 states (including Elks from as far away as California and Oregon). There were 33 flights of approximately 16 players each (including the championship flight). Silver trophies were given to each of the five lowest scorers in each flight. These 165 trophy winners came from 64 Elk lodges in 18 states. This wide geographic distribution of entrants indicates that this tournament is truly national in scope.

Rev. Garber also won the Southern Pines Lodge Medalist Trophy with a 137 score for the first two qualifying rounds, which were used as a basis for flight placement prior to the third and final day of play. Daily medalists on the Pinehurst No. 1 Course were Justice with 65; Ernie Robinson, Sarasota, FL, 77; and Bill Gilbert, Winston-Salem, 72. The lodge team trophy was won by Rev. Garber, Smith, John Morgan and George Wirtz of Southern Pines with a score of 883.

In addition to the main men's tourney, a two-day 36-hole ladies tournament was held, with 136 entrants (more than twice the 65 ladies who played in the 1979 tourney). Ten trophies were awarded to winners in this tournament by Chm. Barbara Scott. Thus, in all, 656 entrants played in these two Elk family events, keeping the 100

Southern Pines volunteers extremely busy.

LYNBROOK, NY. The local lodge held its annual Youth Awards Night, giving out awards for athletic excellence to over 200 young people from surrounding communities. Guest of honor Steve Vickers, a member of the New York Rangers hockey team, helped present the awards.

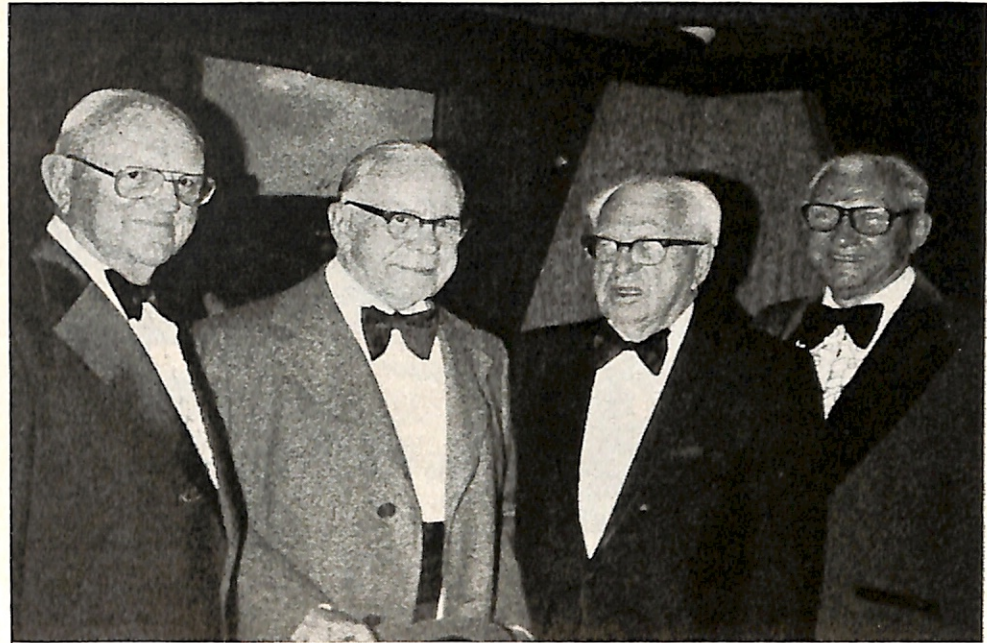
CHELSEA, MA, Elks held their 24th annual Student Government Day Program. The elected and appointed offices of the city of Chelsea were taken over by students from Chelsea High School and St. Rose High School. A luncheon was served to the students and their counterparts in city government.

WEIRTON, WV. PGER Wade Kepner (second from left), sponsor emeritus of the West Virginia Elks Association, was honored recently in Weirton, WV.

The event was attended by 250 guests from 23 lodges in West Virginia. Grand Lodge representatives included PGERs R. Leonard Bush (left), Raymond Dobson (second from right) and Homer Huhn, Jr. Also in attendance was H. Foster Sears (right), Past Chairman, Board of Grand Trustees.

Lester C. Hess, Jr., of Wheeling, WV, Lodge, member of the GL Committee on Judiciary, served as master of ceremonies.

Brother Kepner, who was Grand Exalted Ruler in 1945-46, has served on the Elks National Memorial and Publication Commission for 25 years, the last 10 years as its chairman.



Weirton, WV.

NEW PORT RICHEY, FL. The Freedoms Foundation at Valley Forge selected Joseph Evessa (center) as the recipient of the George Washington Principal Honor Medal Award for Americanism and Community Programming.

Brother Evessa is Americanism Chm. of New Port Richey, FL, Lodge and also Americanism Chm. of the West Central District of Florida. The award was presented by Joseph Ziegler (left), vice-president, West Central District, and then-ER Jerry Miller at the Officers Banquet Dinner and Dance.

Past recipients of this award include Shirley Temple Black, Jimmy Stewart, John Denver, Sen. Jake Garn, and Dr. Alton Ochsner.



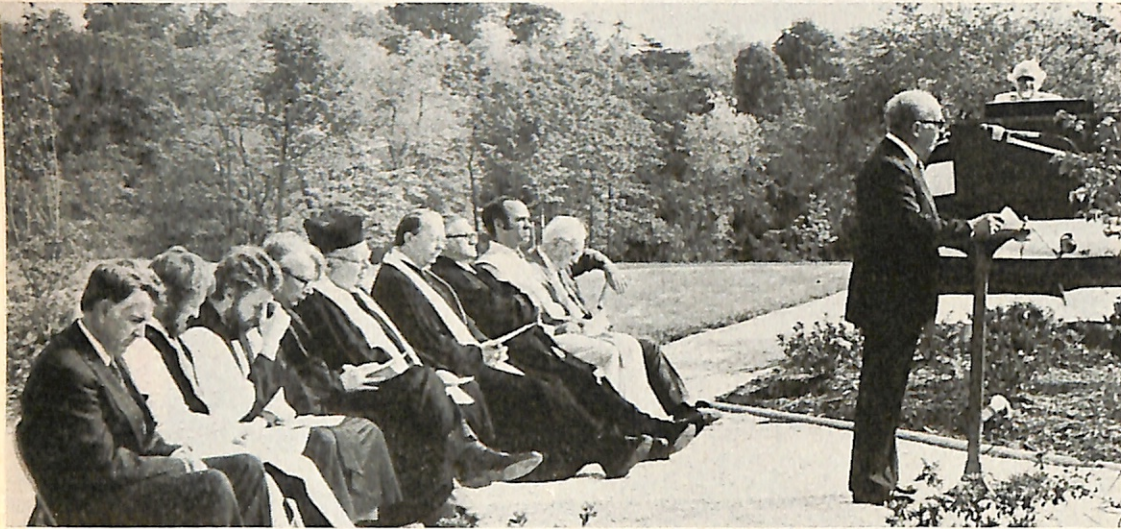
New Port Richey, FL.

SPARKS, NV. A ground breaking ceremony was held for the new lodge room of Sparks, NV, Lodge. Then-SP Ernie Hall was the guest of honor at the ceremony.

RENO, NV. Less than 24 hours after becoming ER of Reno, NV, Lodge, Tom Jutte received a visit from Mr. and Mrs. Rabbit at the annual Children's Easter Egg Hunt and Easter Brunch. Mr. and Mrs. Rabbit were Est. Lect. Kt. Walt Parks and his wife Janice.

Reno, NV.





Bedford, VA.

BEDFORD, VA. A special ceremony was held recently in Bedford, VA, to dedicate the new Elks National Home Cemetery. PGER Homer Huhn, Jr. (standing, left photo) gave the Dedication Address.

The new cemetery, located on a beautiful knoll to the rear of the buildings, was just completed at a cost of \$100,000. Beautifully landscaped, the cemetery covers three acres.

The focal point of the cemetery is an 11-foot monument (see right photo) embossed on both sides with a full figure elk. Wings on both sides read "Benevolent and Protective Order of Elks" and "National Home Cemetery."

A second monument, a five-foot monolith with the Elk Clock emblem, is at the foot of the cemetery.

A bronze plaque at the entrance gives the dedication date and the

names of the Board of Grand Trustees, the Grand Exalted Ruler, and the Executive Director of the Home.

The flagpole was donated by the Virginia Past State Presidents. A plaque at its foot gives their names.

PUEBLO, CO. Then-ER Robert Blazich (left) and PER William North found some interesting Elks history as they examined one of the 31 volumes that make up the "W. W. North, PER Collection," newest addition to the Colorado Room of Pueblo, CO, Lodge.

PER North accumulated and carefully preserved each copy of *The Elks Magazine* from January, 1949, to December, 1979. When he donated the collection to Pueblo Lodge, Brother Blazich proposed the idea of having the 372 issues hardback-bound in by-the-year books as a permanent tribute to



PER North, who has also served the lodge as treasurer, club manager, secretary, and trustee.

ROSEVILLE, CA. Then-ER Cletus Cory of Roseville, CA, Lodge presented a check for \$1,000 to Jean Haworth, coordinator of volunteer activities at the Martinez, CA, Veterans Hospital. The money is to be used for the patients' welfare.

LAUREL, MD. Ground-breaking ceremonies were held at Laurel, MD, Lodge for an addition to the lodge building. Then-ER John Crane and Building Chm. James Brown moved the first spadeful of earth.

BRISTOL, TN. Lodge held its annual banquet for the Bristol Big Six All-Star football squad. All 24 members of the squad were presented individual trophies by the Elks.

CHARLESTON, SC. Then-ER Jerry Holst of Charleston, SC, Lodge presented the lodge's first Americanism Award to J. T. Newton, president of Piggly Wiggly of South Carolina. The award was in recognition of the firm's patriotic billboard advertisement, which states "Stand Up for America" and "American Owned and Proud of It."

Pueblo, CO.



PHOENIX, AZ. Dr. George Blue Spruce, Jr., who received an Elks scholarship in 1949 that made it possible for him to attend dental school, has been promoted to the rank of Asst. Surgeon General of the United States Public Health Service. He is presently the Director of the Indian Health Service Phoenix Area Office.

Dr. Blue Spruce, identified as the only full-blooded American Indian who is a dentist, has had a distinguished career in the PHS since joining the agency in 1958. He feels deeply indebted to the Elks. In his opinion, had it not been for the scholarship he received from Santa Fe, NM, Lodge, he would not have had the opportunity for this career.

SHAMOKIN, PA. Brothers James Golden, Nelson Yoder, and Thad Strine of Shamokin, PA, Lodge used the Heimlich Maneuver to keep Brother Lauren Siegfried from choking to death during a dinner at the lodge.

(A detailed description of the Heimlich Maneuver was printed in the April, 1976, issue of *The Elks Magazine*. Reprints of this article are available upon request.)

EL PASO, TX. As their annual gift, the ladies of the Emblem Club of El Paso, TX, donated \$1,000 to El Paso Lodge. Presentation of the check was made by Emblem Club President Norma Williams to then-ER Thomas Armstrong.

CORRY, PA. For the second year, Corry PA, Lodge donated a wreath for the tomb of the Unknown Soldier in Arlington National Cemetery. Presentation of the wreath was made by students from Corry Area High School.

ALTOONA, PA. The Veterans Service Committee of the Pennsylvania Elks State Association sponsored its fourth annual arts and crafts competition for hospitalized veterans at the Altoona, PA, Veterans Medical Center. William Magill of Tyrone Lodge, Pennsylvania Elks Representative to the Altoona Center, presented the awards to the winners.

The objective of the competition is to stimulate the creativity of the patients despite their disabilities. A total of 20 veterans participated in this year's contest.

GUANTANAMO BAY, CUBA. There isn't an Elks Lodge on Guantanamo Bay, a U.S. Naval Base on the southern tip of the Communist island of Cuba. But recently the base commander, Capt. John Fetterman, Jr., a member of Ashland, PA, Lodge, and Lewis Payne, PER of Norfolk, VA, Lodge, organized a "Stray Elks Day" for all Elks on the base.

Seven Elks, representing five lodges, attended. This was the first get-together of Elks stationed at the base, and it was thoroughly enjoyed by all.

In photo from left are Paul Milbourn, Norfolk, VA, Lodge; J.H. Day, Wilmington, DE Lodge; PER Lewis Payne; Capt. Fetterman; John Fetterman, Sr., Ashland, PA, Lodge; and James McDermott, Leechburg, PA, Lodge. Present but not in photo was Lyn Sutcliff, Wareham, MA, Lodge.



Hanford, CA.

HANFORD, CA. When a tornado destroyed the homes of three families in Hanford, CA, local Elks were quick to give assistance. Hanford Lodge donated over \$300 worth of food to the three families.

QUEENS BOROUGH (ELMHURST), NY. The first annual Will Rogers Humanitarian Award was given by Queens Borough Lodge at its Charity Ball. The recipient was Brother Rocco Pagnotta, a former trustee of the lodge.

This award will be given yearly to an outstanding Elk, in no way conflicting with the Elk of the Year program.



Guantanamo Bay, Cuba.



Brewster, NY.

BREWSTER, NY. This picture was taken on the night that Brewster, NY, Lodge presented \$750 for uniforms for the three baseball teams sponsored by the lodge, the Big League, Farm League, and Girls Softball League teams. In back row from left are then-ER Patrick Quinlan, Trustee Louis Caputo, and Thomas Maloney, trustee and president of the Little League.

The Little League holds monthly meetings at the Lodge, and twelve other Elks are involved as directors, managers, and coaches.

HARTFORD, VT. Allan Merritt, then-president of the Vermont Elks Association, presented a special plaque to Brother Paul Clifford and his committee of Hartford, VT, Lodge. The plaque was in recognition of the group's outstanding work in raising funds for the state Major Project, Silver Towers Camp for Retarded Children. Hartford Lodge raised over \$35,000 for this project in the lodge year 1979-80.

COLONIE, NY. Ground breaking ceremonies were held for the new "Brotherly Love" Pavilion at Colonie, NY, Lodge. The addition will be used for fraternal and social activities and will also help the lodge in its involvement in charitable works.

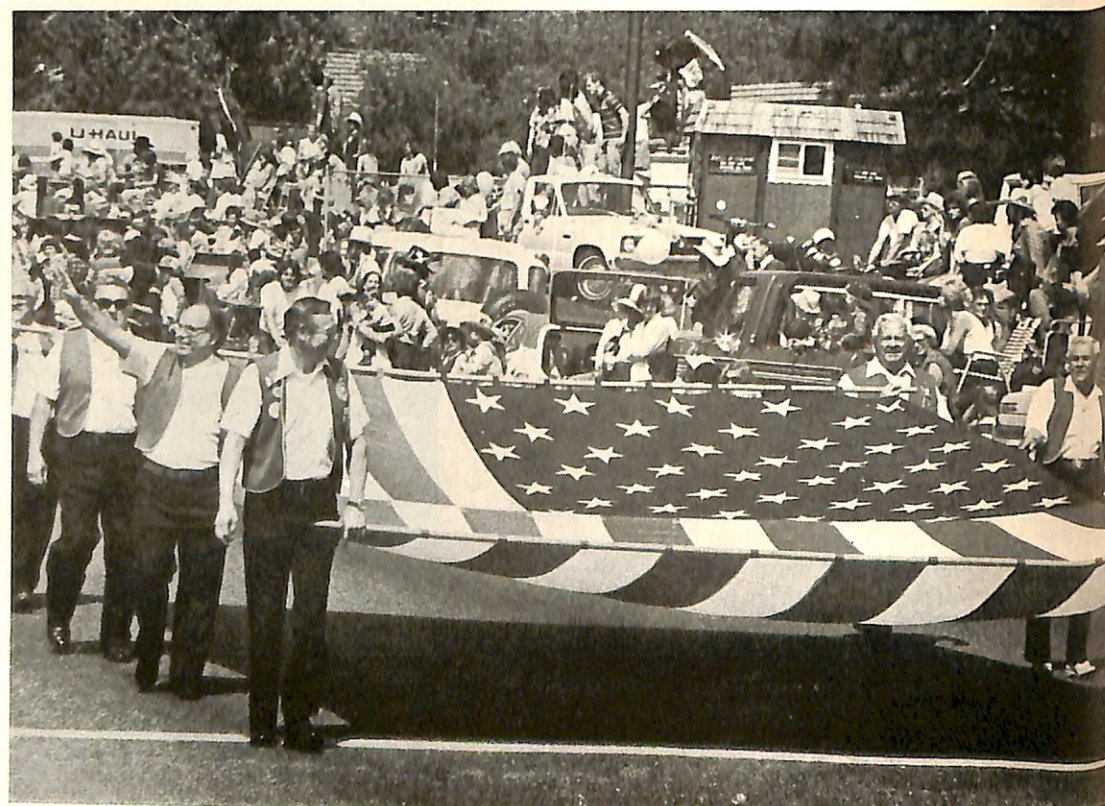
PARADISE, CA. Amidst a cheering crowd of over 50,000 persons, officers of the local lodge carried a large handmade flag in the annual Paradise "Gold Nugget Days" parade.

This entry won first place in the fraternal organizations category. The flag, measuring 15 by 25 feet, was made by the Paradise Elks' ladies.

DANIELSON, CT. Victor "Nabby" Bessette, popular local sportsman, was honored by Danielson, CT, Lodge for his contributions to both the community and to Elkdom. ER David Dyson, Jr. presented Brother Bessette with a plaque proclaiming "Nabby Bessette Day." Tony Barber presented the honoree with a plaque recounting his achievements, contributions, and devoted service to the success of the New England Duckpin Bowling Tournament.

PITTSBURGH, PA. Lodges in the Pittsburgh, PA, area sponsored Americanism essay contests. The contest

Paradise, CA.



winners, 78 in all, were taken on a bus trip to the Gettysburg National Military Park.

BROWNWOOD, TX. Two fund-raising activities conducted by Brownwood, TX, Brothers and Elks' ladies brought in a total of over \$3,000. The lodge hosted the North Central District Innerlodge and Clinic, and various items made by the Elks' ladies were sold there.

A few days later, the lodge held its sixth annual Spaghetti Dinner to raise funds to help send physically handicapped people in the area to the Special Olympics in Austin, TX. The event was attended by approximately 400 persons and raised over \$1,000.

WALNUT CREEK, CA. As one of its Major Project activities, Walnut Creek, CA, Lodge bought a "prone stander" for children at the George Miller Center for the Retarded at Concord, CA.

HACKENSACK, NJ. The Veterans' Committee of Hackensack, NJ, Lodge visited the Veterans Hospital at South Orange, NJ, and gave a ward party for the veterans. Then-ER Nick Tamarago and Veterans Committee Chm. Ron Richards, along with several other members and their wives, conducted a bingo game, which included the awarding of various gifts and prizes to all of the participating veterans. The wives then served homemade cakes and coffee.

(Continued on page 36)

Old Mr. Sun

(Continued from page 8)

along to her children (this is the kind of hand-me-down nobody protests about). But, if your ancestors were ruddy-faced and poorly-complected, then there is a small, but not irreversible, strike against you.

Aging skin is very closely tied to the basic concept of moisture retention. As we grow older, the skin loses its ability to retain moisture and to stretch and contract. This aging process is a normal function, which cannot be changed by any external method. However, the experts say we can slow down the process by keeping out of the sun, which is its own natural drying agent.

Sunburn, of course, is caused by overexposure to the sun. Your vulnerability is determined by the pigmentation of your skin as well as skin density. Use of medicines, including antibiotics, will increase the risk of sunburn.

Sunburn is evident when the skin turns red and painful. In severe cases there may be swelling, blisters, and sometimes chills, fever, headaches, nausea, and, in extreme cases, delirium and possibly kidney failure.

Treat mild sunburn with a commercial sunburn preparation, or bland cold cream (no butter or margarine). In cases where the skin has become red and painful, apply wet dressings of gauze dipped in cold water. Aspirin is effective in reducing the pain of mild sunburn. Medical care should be given when blistering is extensive or severe.

Skin cancer is another threat. There are three main types of skin cancer, say the medical experts. Basal-cell cancer usually starts as a pearly nodule, and is the most common—as well as the least dangerous, because it rarely spreads to other parts of the body. More serious is squamous-cell cancer, which usually begins as a wart-like, crusty growth. It spreads more rapidly, but seldom involves other organs of the body. Most dangerous is the black melanoma, which spreads rapidly and can affect the liver and other vital organs, involving the victim in a battle for his life.

When detected early, skin cancer is the most curable of all cancers. However, any mole that begins to itch, burn, grow or change color is reason to get to a doctor—quickly! There may also be ulceration and bleeding. Treatment with surgery, radiation or chemicals achieves a cure rate above 90 percent—if you get to the doctor soon enough. However, every year, it is estimated that 5,000 U.S. citizens die of skin cancer.

Which suntan product is for you?

Americans spend nearly \$50 million a year on suntan products. Some are designed to help them tan better, more slowly, or not at all. Dermatologists usually encourage sunbathers to read labels carefully and experiment with several different kinds to find the one that suits them best.

Sunscreen products fall into two categories—physical blockers and chemical blockers. The physical blockers or “sunshades” reflect all light, thus preventing tanning. Usually they contain zinc oxide or titanium dioxide. The disadvantage of most physical blockers is that they don't allow any type of sun-

light to blend with the skin.

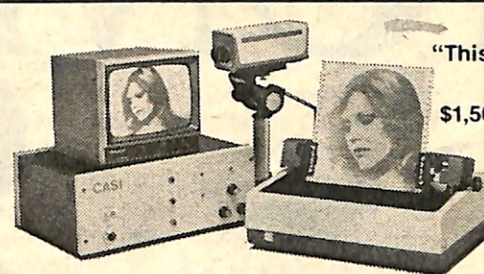
The chemical blockers allow certain wave lengths of light to pass through for tanning. The most effective chemical blockers contain p-aminobenzoic acid or related chemicals.

For those who are too impatient to wait for natural tanning, some products offer instant tans. Instant tan products that claim to tan without sun exposure contain a chemical that reacts with the skin to make it look brown. This coloration is not a true tan and lacks the protective ability of melanin (natural pigmentation). The skin may look spotted

(Continued on page 21)

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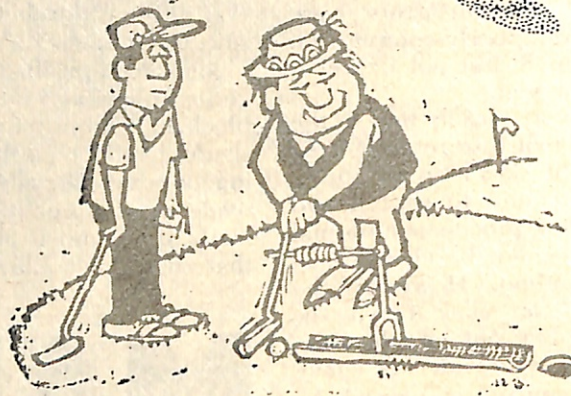
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HUMOR on the links

by Stewart Marsh



Playing a par-4, 420-yard hole one day, I topped the ball on my tee shot, getting short distance. "Nice going," my opponent commented sarcastically.

Next I hooked the ball into the rough, and then on my third shot sliced clear across the fairway into the rough on the other side. "Beautiful!" said my opponent, rubbing it in.

Still about 100 yards out, I used a 6-iron, hit the ball determinedly and it described a perfect arc, coming down on the green and dribbling over into the hole. "Oh no," wailed my opponent, "what a way to make par!" He was so shaken that he missed an easy putt, settling for a bogey 5.

A duffer can usually survive a series of calamities if he eventually succeeds in making a good shot. At the end of the day, he tends to forget the drive on the 4th tee that landed in a pond, and the ghastly bunker experience on the 12th hole, remembering only the 30 foot putt he sank on the 17th hole. The latter keeps him going, and makes it all worthwhile.

A beginner played 18 holes and hit only one good drive, but it was a real beauty. "Wasn't that a great drive?" he asked his friend for the tenth time.

"Yes," was the tired reply, "too bad you can't have it stuffed."

Golf is a game of the unexpected—you never know what will happen next. A lawyer relates that he was tied in strokes with his opponent going into the 18th hole. It was a short 230 yard hole with a bunker to the front of the green, and a lake to the right. Two large trees bordered the lake, and there was a tree to the rear of the green. The lawyer got off a straight drive which carried across the bunker almost to the green.

Much to his glee, his opponent hit a towering shot which appeared definitely headed for the lake. But at the last second the ball veered into the trunk of a tree, caromed over to hit a second and then the third tree, bouncing out on the green to within a foot of the hole. "Billiards anyone?" chortled the delighted shotmaker.

An old pro vouches for this next happening. At a resort-hotel golf course in the mountains, a paired foursome was playing one summer day. On a par-4 hole, one of them reached the green with his second shot. While the ball was still rolling in the direction of the hole, a large bird swooped down

from a nearby tree, grasped the ball in its talons and flew off. "Did you see that?" exclaimed the startled owner.

"Never saw anything like it!" said his partner. "Looked like a hawk or an eagle. Your ball might have dropped in if it hadn't been for that. I think you're entitled to a 2 for the hole."

"Oh yeah," put in an opponent, "the only eagle I'll concede is the one that took off with the ball!"

Crows, ravens, blue jays and other birds have been known also to steal or tamper with golf balls. One golfer hunted in vain for his ball after it had gone over a ridge. In his search he passed a hen on the fairway, apparently nesting there. Going back, he pushed the hen aside and discovered his ball.

Squirrels, too, have carried off balls to the dismay of their owners. There are even records that cows on the golf course have swallowed balls. One man made a long putt that went into the hole, but a second later the ball popped out, followed by a large frog.

According to the *Golf Miscellany*, edited by Percy Huggins, one of the strangest shots on record was made at Crawsfordville, Indiana, on August 26, 1923, by a Mrs. Blackford. Her approach shot disappeared in a tree, and upon investigation it was found that the ball had landed in a bird's nest. Mrs. Blackford climbed the tree, took a stance among the branches, and actually managed to get off a pitch shot which landed on the nearby green!

Another fantastic happening recorded in the *Miscellany* concerns a golfer in San Francisco whose ball landed on the grassy overhang of a bunker. Realizing that it would be a difficult shot, the man bent over to take a close look at the lie, but sneezed at this moment, causing his dentures to fall out and knock the ball down into the sand trap.

Unless the golfer is a paragon of patience and virtue, he not uncommonly loses his temper in the face of exasperating events. Psychiatrist David C. Morley, M.D. has written a book entitled *The Missing Links, Golf and the Mind*. Among other things he describes the mind of the angry golfer in Freudian terms: "Immediately before your eyes, Dr. Jekyll will turn into Mr. Hyde. The first thing you notice is an expression of rage transforming his face . . . The Id is running wild . . .

Gone from his mind are all niceties of technique. His Superego has withered to the size of a mustard seed. His mind is interested in one thing and one thing only: annihilating the ball that his rapidly regressing mind has cast as the villain of the piece."

What kind of conduct ensues when the Id runs wild and the Superego withers? Temper tantrums are not unknown. The angry golfer may stomp on the ball, or pick it up and throw it a

An expression of rage can transform the face of the hapless golfer, with his id running wild and his superego withering to the size of a mustard seed.

country mile. He may break the golf club, seek to wrap it around a tree trunk, throw it on the ground and jump on it, or toss it in a pond. Once in a long while a golfer gets so mad that he throws his golf bag and clubs into the water, and stalks off never to return to play. However, there have been instances when the enraged golfer had to return and wade into the drink after his bag, retrieving the car keys left in a zippered compartment.

Even professional players have been known to take it out on their clubs during tournaments—something not approved of in official play. Dave Hill confides that one year he was fined something like \$1400, most of this amount for breaking putters. At the time, the fine was \$100 per putter.

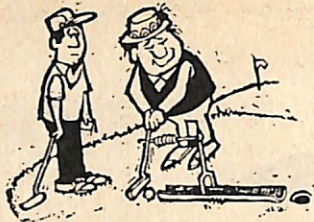
It's said that golf tends to have a coarsening effect upon one's vocabulary. One weekday a minister was playing golf with a wayward church member who, when he made a poor shot, addressed the ball and the course in profane language. Feeling that it was high time for a moral lesson, the minister said to the man, "I've noticed that golfers who have the best scores do the least cursing."

"That may be, pastor," said the erring parishioner, "but what in the world do they have to swear about?"

Golf courses differ a great deal in

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the degree of difficulty. But even a so-called easy course may seem trying to some. A duffer was playing on a course new to him. On the first tee, with his eyes fixed on where he planned to hit the ball rather than on the ball, he swung mightily but failed to connect. Excitedly, he again whacked at the ball and again missed it altogether. Turning to an onlooker, he exclaimed, "Tough course, isn't it?"

According to Guinness, the highest golf course in the world is the Tuctu Golf Club in Morrococha, Peru, which is 14,335 feet above sea level at its lowest point. Here in the rarified atmosphere you can drive the ball a couple of miles—or at least you can if you have the misfortune of hitting it over the side of a mountain.

The lowest golf course, on the other hand, is the Sodom and Gomorrah Golfing Society at Kallia, on the northeastern shore of the Dead Sea, 1,250 feet below sea level. On this course, along with keeping your head down when you swing at the ball, you have to remember never to look back!

A number of courses have strange local rules. On a course in Louisiana, golfers are warned not to wade into a pond in search of their balls—because

of alligators. At the Glen Canyon course in Arizona, a local rule provides that "If your ball lands within a club length of a rattlesnake, you are allowed to move the ball." A golf course in Africa is said to have a sign bearing the legend: "Elephants have the right of way."

Even bombs did not keep golfers off the course in World War II during the Battle of Britain. Among the rules adopted at that time was this: "In competitions, during gunfire or while bombs are falling, players may take cover without penalty for ceasing play." Another rule provided: "A player whose stroke is affected by the simultaneous explosion of a bomb or shell, or by machine-gun fire, may play another ball from the same place, penalty one stroke."

Golfers are a hearty breed. On February 9, 1971, at 6 a.m., a major earthquake—centered in the San Fernando Valley—hit Los Angeles. In spite of widespread damage, a number of fatalities, and the very real threat of aftershocks, there were golfers who showed up in the early morning as usual on the city courses, ready to make the rounds. One courageous soul commented, "The quake really scared the liver out of me. Maybe all the adrenalin I've worked up will improve my score."

Those who are hooked on the sport will tell you that golf is really a great game, filled with any number of worthwhile challenges—fascinating really. And then in the next breath they'll add that "it's gotta be the most exasperating game ever invented."

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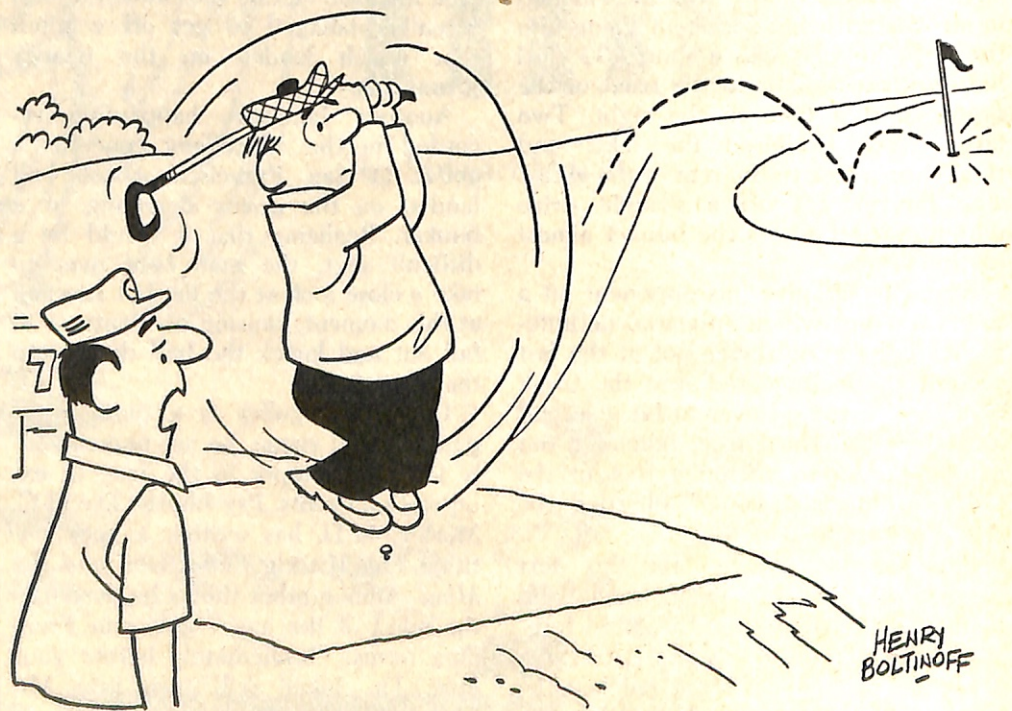
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"Nice shot, but your form was all wrong."

Old Mr. Sun

(Continued from page 17)

when the "tan" starts to wear off. If you want a temporary "tan" that washes off with soap and water, choose a "bronzer."

Remember that many of these instant-tan products do not necessarily provide protection against the sun. Read the label to determine whether the product contains a protective ingredient.

Also, remember that if you use skin moisturizers, such as baby oil, cocoa butter, or mineral oil when heading for the beach, they provide no protection against sunburning. Some dermatologists contend the perfect sunscreen product has yet to be developed, but they still agree that "any sunscreen product is better than none."

Buying sunglasses. This year, Americans will spend an estimated \$200 million on sunglasses. They will do it with less know-how than they apply to almost any other purchase. You can buy sunglasses for as little as \$3 or as much as \$75. However, price is not always a reliable guide to the quality of the lens. You may be paying for elaborate, high-fashion frames rather than good lenses.

Poorly-made sunglass lenses do not actually harm the eyes, but they do make your eyes work harder. This can cause vague but disconcerting symptoms—mild headaches, eye and general fatigue, perhaps even nausea and dizziness. These are the very conditions good lenses can help to prevent by reducing glare without making the eyes work harder.


Sunglasses today come in a number of great sizes and shapes. There are goggles to boggle the mind—some big enough to cover half the face, others tiny enough to perch on the tip of your nose. How do you decide?

First of all, you want your sunglasses to protect your eyes from the sun. When the clerk brings you a pair, hold them under the light and let it reflect on the inside of one of the lenses. Move the lenses slightly so that the reflection travels across. If the image of the light shows wiggles or waves or becomes distorted, the lenses are faulty.


Put them on. Look in the mirror. If you can see your eyes clearly, they are probably "fun" glasses. Real sunglasses that will give you protection from Old Sol should be dark sage green or neutral gray.

Be sure the lenses are the same. Look at them very closely. Also, they should be made from glass—plastic lenses cannot filter out infrared rays.

Here are some other things to check:
(Continued on page 23)



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by Grace W. Weinstein

MORTGAGE MERRY-GO-ROUND

Buying and selling a house used to be relatively simple. But the mortgage market has undergone drastic changes in recent times, changes which could affect your retirement plans. If you're thinking of moving as you near retirement, your ability to sell your home or to buy a new one may well be affected.

Skyrocketing interest rates and tight money have sharply reduced the availability of fixed-rate conventional mortgages. But a number of new mortgage varieties have made their appearance. Here's a rundown:

◎ The renegotiable rate mortgage (RRM), newest boy on the block, may become the most familiar mortgage form in this country within a few years. Authorized by the Federal Home Loan Bank Board in April, 1980, it is similar to a mortgage form long used in Canada. Here's how it works: A mortgage is written for a conventional period of up to 30 years. Within that time frame, however, the mortgage is actually a series of short-term mortgage loans of three, four, or five years. At the end of each short-term period the interest rate may fluctuate either up or down, in line with interest rates prevailing at the time. Monthly payments remain the same within the short-term loan period, then may change up or down.

Certain consumer safeguards are built into the RRM. The rate change at the end of each short-term period can be no more than 1/2 of one percent per year. If the contract specifies a five-year loan period, for example, the interest rate at the end of that five years can go up or down by no more than 2.5 percent. Over the entire 30 years, moreover, the rate can not change by more than five percent in either direction from the original interest figure; a loan written in 1980 at 14 percent can never be more than 19 percent or less than 9 percent. The figure will be adjusted in accordance with a national index of home borrowing costs published monthly by the Federal Home Loan Bank Board.

Borrowers must be notified of proposed changes in interest rates at least 90 days before the end of each short-term period. At that time the borrower may prepay the entire loan without penalty, or may refinance the loan elsewhere. The lender must, however, rewrite the loan if the borrower so desires. At the

time of the original application, furthermore, the lender must provide a full explanation (on a standard form) of how these mortgages differ from a conventional mortgage and how rate changes will work.

Although consumer groups have bitterly opposed the renegotiable rate mortgage, claiming that borrowers will be committing themselves to uncertain payments, the savings and loan industry points out two redeeming features: These mortgages may, by giving lenders a fairer return on their investment, make mortgage money increasingly available. And interest rates may have peaked; if so, borrowers taking a renegotiable rate mortgage may be better off in the long run than home buyers who have locked themselves into a fixed-rate, high-interest loan. In any case, many economists are forecasting the eventual dominance of the RRM in the United States housing field. Meanwhile, however, there are still other options:

◎ Variable rate mortgages (VRM), which are written as a single loan agreement for the full length of the mortgage, were approved for national use by federally chartered savings and loan associations in July, 1979. In this mortgage form, which has been written by state-chartered institutions in California since 1975, interest rates can change once a year—up or down, in accordance with a federal index—by no more than 1/2 of one percent. The interest rate *must* come down when the index comes down; it *may* go up when the index goes up. The interest rate may rise by no more than 2 1/2 percent over the entire life of a mortgage loan, but there is no limitation on how far the rate may fall.

When the interest rate will be raised, borrowers must be given written notice 30 days in advance. At that time the borrower has three options, spelled out by the United States League of Savings Associations: (1) he may request that the loan maturity be extended to a maximum of one-third of the original loan, so long as there is no reduction in monthly payments; (2) he may prepay the loan without penalty, either in full or in part, within 90 days of receiving the notification; or (3) he may accept a somewhat higher monthly mortgage payment which reflects the higher loan rate.

(Continued on page 31)

Old Mr. Sun

(Continued from page 21)

Do they fit? Check the nose, cheeks, temple, and over the ears. If the glasses press in any of these areas, either the frame needs adjusting or the style is not right for you. Now look down. Do the glasses stay in place? They should. Take the glasses off and examine the frames. Quality frames have metal cores on the end of the earpieces so that they can be bent for comfortable fit.

Can cheap sunglasses hurt your eyes? The question is loaded with so many variables that the best concise answer is, "Quite possibly." Says the Committee on Optics and Visual Physiology, American Medical Association: "Cheap grades of tinted glass are not ground, but blown, and have the inevitable imperfections of blown glass."

Substandard sunglasses represent a large share of the total sold. Their makers hold that most of the imperfections are so minor that the average person can't detect them. This is probably true, but when the imperfections are small, the eye can more or less accommodate to them by muscular and nervous fatigue. This does not "ruin your eyes," but it can ruin your comfort, your disposition and your enjoyment of whatever brought you out into the sun.

If you are merely sunbathing with your eyes at rest, the inferior lenses may not take their toll. However, it is

quite a different matter if you are reading, playing tennis or softball, skiing, or above all, driving hour after hour on sun-baked superhighway. In such situations your eyes are in constant motion, up and down, side to side, near to far, utilizing your entire lense area, and their unceasing effort to accommodate to shoddy lenses will soon take its toll.

What color is best? In general, a pure neutral gray or "smoke" tint is the best. Since this is the hardest tint to produce in a lens, so you won't find it in shoddy glasses. A green tint is a good second choice, amber or yellow are most effective on flat, hazy days, since these colors tend to sharpen contrast. Blue or red lenses are useful in certain industrial applications.

Sunglass lenses come in a wide range of densities. Most absorb anywhere from 30 to 80 percent of the light reaching them. The most desirable lens for general wear in bright sun transmits only 20 to 30 percent of the original sunlight as well as absorbing infrared and ultraviolet rays. The darker lenses are especially desirable for skiing or boating; or on the beach. On the other hand, city dwellers, who have the protection of buildings, need less-dense lenses.

There are several rough tests for lenses. Examine them in and against the light. They should be perfectly clear, free of such irregularities as criss-cross scratches, streaks, rings, bubbles or blurred spots. Hold them at half an

(Continued on page 28)

Grand Lodge Attendance Contest A

Every Lodge is asked to compete in this contest. Awards will be given in each of the Grand Lodge membership classifications. It is hoped that this contest will assist the Grand Lodge Activities Committee to develop programs that will aid every Lodge, but 100 percent cooperation and communication is needed.

Since this is a brand new contest and after much deliberation by the Committee, it was felt that a definite period should be taken to study the results. Any three consecutive months during the period of August 1, 1980, to January 31, 1981, will be considered; as it is felt that these are the most regularly attended meetings throughout the Order. Your Secretary is asked to take the total attendance for each meeting during the period and record it on the form which will be sent in August from the office of the Grand Secretary, and in cooperation with the Chair Officers, prepare the answers on the form. We want to know if you have an attendance drawing, if meetings begin on time, if your Chair Officers read the Grand Lodge Program Booklet and the Lodge Activities Manual, if you have any special plan for your meetings and a description of the best attended meeting your Lodge had this year.

The top Lodge in each membership classification will have the description of its best meeting publicized in *The Elks Magazine*.

Mark your calendars now to submit this report as soon as possible after February 1, 1981, and not later than March 31, 1981.

Plan now to have the best possible Lodge Meeting during the three month period, and be a winner. Remember, the goal is to be active, live and growing!

District Deputies are asked to push this program and check the Lodges on their visitations.

Jack Riordan, GL Committeeman
Chairman, Contest A

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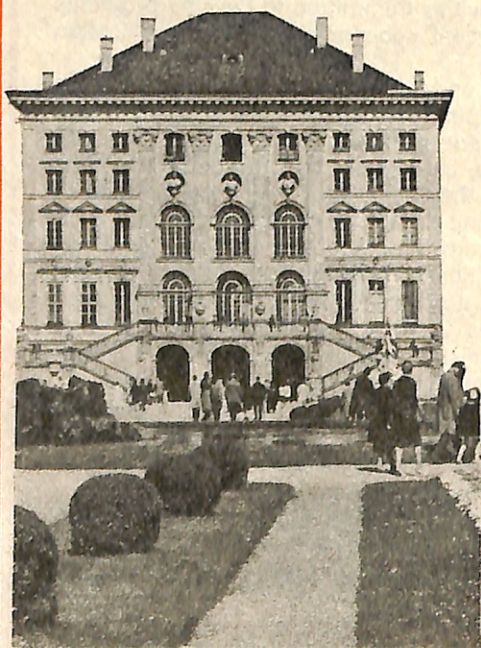
Germany is in the spotlight this year for one major reason: the Passion Play at Oberammergau. In this storybook village 55 miles south of Munich, the play inspired by a miracle began its four-month performance in May. The curtain will fall for the final time

in late September. By then, thousands of visitors from around the world will have seen the daylong pageant.

The miracle of Oberammergau stems from a vow made nearly 350 years ago when an epidemic of the Black Plague threatened to wipe out the little wood-carver village. Across Europe the dread disease had claimed untold thousands of lives. One out of every three persons it touched died.

In Oberammergau, residents ringed their village with fires, sealing off the tiny hamlet. Outsiders were forbidden

to enter; and anyone who left couldn't return. Then a homesick villager, Kaspar Schissler, evaded the guards, carrying back with him the plague. In less than a month the disease took 84 lives. Terror gripped Oberammergau. In des-



A tour of the Nymphenburg Palace is a favorite of most visitors to Munich.

peration, the village fathers made a solemn vow: If Oberammergau were spared, they would enact a play each 10 years thereafter based on the life and suffering of Christ. From that day forth the deaths ceased. Thus, the miracle and the inspiration for Oberammergau's famed play.

With rare exceptions, it has been repeated each decade since the early 1600s. This year, with a cast of 1,600—each player is an amateur—it represents the single largest assemblage of actors and actresses on earth. In the most crowded scene, 800 players are on stage simultaneously. Major roles were heatedly sought after, particularly those of Christ and the Virgin Mary. For the first time in the play's history, two persons were selected for each lead.

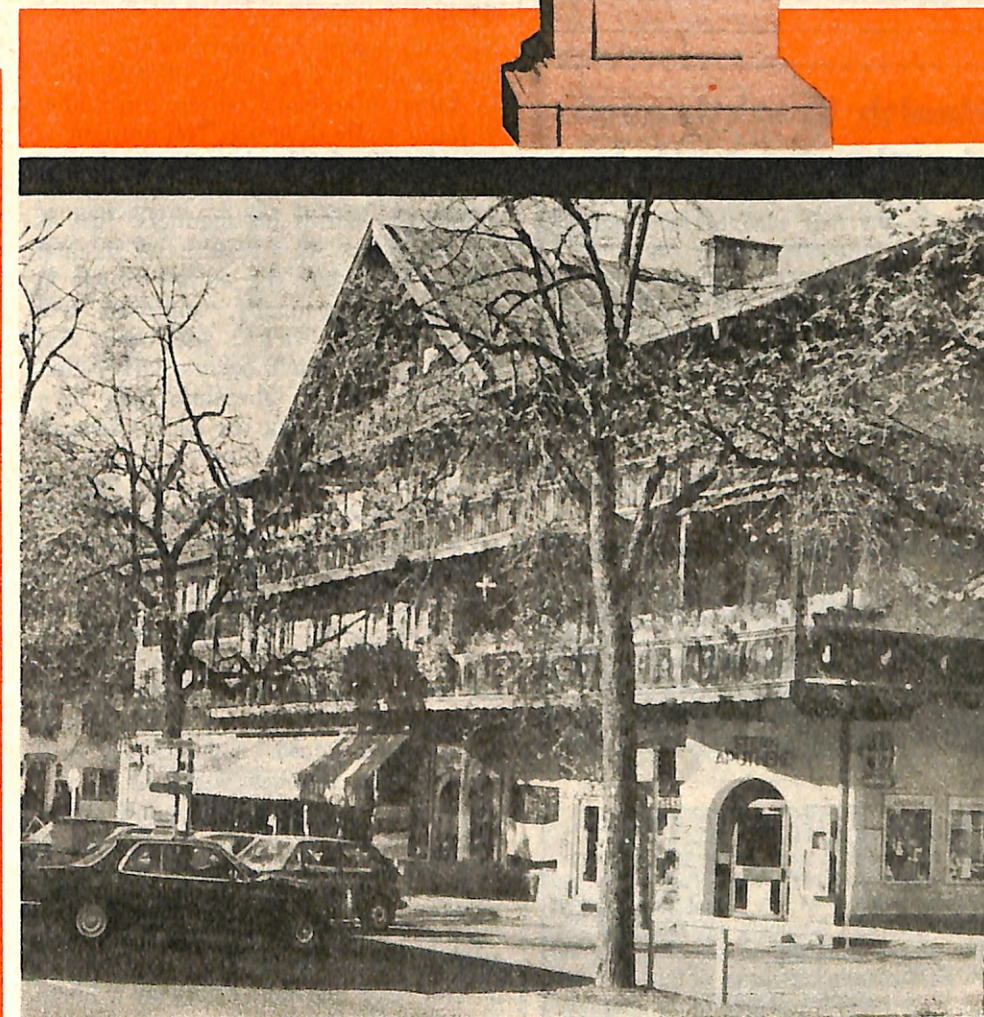
Playing Christ is 43-year-old copper-smith Gregor Breitsamter. His understudy is a 20-year-old dental student and part-time mail carrier, Rudi Swink. (For Breitsamter's father, Melchoir, it will be his ninth Passion Play since his debut as a 6-year-old.) Irmi Dengg, 41, who operates a souvenir shop in her spare time, shares the role of Mary with Martha Wiedemann, a 19-year-old seamstress. To qualify for a part

in the Passion Play, one must be either a native of the village or a resident for 20 years or more.

Performances begin at 8:30 a.m. and conclude at 5 o'clock in the afternoon, with a three-hour midday intermission. Nearly every family in Oberammergau is represented in the 1980 production. Getting a ticket to the Passion Play at this late date would be difficult. Still, if your travels take you to Germany, it will be worth the effort to visit Oberammergau. Perhaps you'll get lucky and someone will have turned in a ticket. And whether you see the play or not, you'll enjoy this *Old World* and world-famous village.

To their credit, the village fathers plow profits from the play back into Oberammergau. In 1950, the village school was modernized. In 1970, they built a new swimming pool—complete with artificial waves. And when the curtain rings down on the 1980 production, the locals intend to get busy building a congress hall. Oberammergau enforces a strict building code. Tear down a structure and up must

The storybook village of Oberammergau is the site of the celebrated Passion Play.



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GERMANY

come another resembling it. Even repairs to existing buildings fall under the scrutiny of the town council. And even with the commercialism, Oberammergau remains steeped in Old World charm, couched in a high Alpine valley and surrounded by magnificent peaks. Hand-painted frescoes adorn its buildings and villagers stroll the streets in Old World fashion.

It's nearly impossible to escape talk of the Passion Play, even during an off-season. Two of Oberammergau's hotels are operated by men who once played the role of Christ. And there's the director of the village wood-carver's school, Hans Schwaighofer, who twice appeared as Judas. Besides the Passion Play, Oberammergau is renowned in Bavaria for its wood-carver's school. Students from dozens of nations are coached in this Old World art. And for those too poor to participate, tools are provided by the state. Because of its wide fame as a wood-carvers' village, Oberammergau draws vast numbers of visitors even during those years when the Passion Play isn't in production. Up to 50 buses a day disgorge tourists bent on buying up souvenirs that range from religious figures to cuckoo clocks.

While Oberammergau is couched in religion, its vices are visible. Its three bars can legally remain open till 2 a.m. but frequently don't close till 4 or later. In Oberammergau you are forbidden to stand while drinking. You must sit at a table. That's the law. So everyone, well, nearly everyone who visits Oberammergau minds his manners. Just as the locals do. As a result, the six-man police force has the softest touch in Bavaria. Occasionally, someone will write a traffic ticket. And now and again a petty theft occurs. Otherwise, being a cop in Oberammergau is a breeze, even during the hectic days of the Passion Play.

During the years when the Passion Play is performed, hotels and inns fill up in neighboring villages as well as in Oberammergau. Visitors frequently are shunted off to Germany's largest winter ski resort, Garmisch-Partenkirchen. Struck against a backdrop of the Bavarian Alps, the twin villages appear like Old World Christmas scenes, their gingerbread houses and ancient inns etched with frescoes and murals and pouring over with warmth and hospitality. In Partenkirchen the Posthotel (not to be confused with the other in Garmisch) is a dream. Board and room are offered for about \$36 a night. And if there's a romantic in the crowd, he can take his date riding in a horse carriage.

And there's the train ride up the famous Zugspitz where one may check into the rustic Schneefernerhaus at the 8,745-foot level. Not only is it romantic, it's a steal. At \$42 a night for transportation, dinner, bed and breakfast, it's hard to beat in Germany. The Schneefernerhaus occupies a lonely and lovely site overlooking a snowbowl with surrounding Alpine peaks. Garmisch-Partenkirchen's peaks are laced with 40 lifts and cable cars. Hikers arrive in spring, making their way to Alpine meadows. Between June and September guides lead groups into the upper regions, pinning them with bronze, silver and gold medals upon reaching their goals.

For centuries, the villages of Garmisch-Partenkirchen operated independently and with rivalry. And so a boy from Garmisch was forbidden to court a girl from Partenkirchen and vice versa. The old life continued even after the first train and the first tourist arrived in 1889. It wasn't until the Winter Olympics of 1936 that the twin villages were wed as one. Still, it wasn't enough to untangle old ties. After more than three decades Garmisch-Partenkirchen still has two mayors, two fire departments, two choirs, two brass bands, two ski clubs and two post offices.

Other visitors to Oberammergau set up base in Munich, an hour's drive away. There the natives still yodel and do the Schuhplattler over at the Platzl Hotel, cheering a schmaltzy Bavarian stage performance while gulping sauerkraut, sausages and huge steins of beer. Such is the scene in Munich: oompah bands, horse carriages, pigs' knuckles and apple strudel with enough calories to strain the corset. Munich has been a party town since the days of Mad King Ludwig, the royal insomniac who took sleigh rides at 2 a.m. and created his Disney-like castles.

The town's most celebrated carnival, Oktoberfest, ended the season last fall after setting dozens of records, among them the consumption of more than one million gallons of beer, 35,000 bottles of wine, untold gallons of schnapps and endless strings of sausages.

It goes without saying that if you like beer, you'll love Munich. And even if it's not carnival season, crowds join Muencheners in beer halls and gardens throughout the city. Among Munich's beer spouts none is more famous than the Hofbrauhaus, that noisy and notorious brew palace facing the Platzl. Husky frauleins armed with dozens of steins weave among the tables like Gypsy dancers. On a busy night, the Hofbrauhaus serves close to 6,000 customers in an atmosphere of bedlam and bravado.

Other Muencheners shop for their own parties at Dallmayr's, a heavenly deli near the city hall. More than a deli, Dallmayr's is an institution. Since 1670, it has been squeezing out sausages at No. 15 Dienerstrasse. Not just one kind. Dozens. The proprietor figures Dallmayr's turns out something in excess of 120 different sausages day in and day out. Besides sausages the store sells such gourmet items as ham-in-mousse jelly, horseradish butter, raspberries in vodka, preserves in gin, dozens of honeys and hundreds of cheeses. There's more. Other departments turn out homemade breads, salads and nearly 200 different chocolates.

From Dallmayr's it's a short stroll to a restaurant with the fetching name of Der Spockmeir Am Rosneck, whose proprietor, Richard Sussmeier, is president of Munich's restaurant association. Spockmeir's is known for the sausages it serves—up to 1,500 a day—along with Bavarian potato soup, pork knuckles and dumplings, white cabbage salad and apple fritters. (It should be noted that a meal at Spockmeir's can be had for under \$5.) Besides his restaurant, Sussmeier is the owner of an Oktoberfest tent that seats up to 5,000 tipplers. During the last blast guests guzzled, by his count, 300,000 liters of brew, or nearly enough to float Munich's famed Glockenspiel, the colorful clock tower a few doors away.

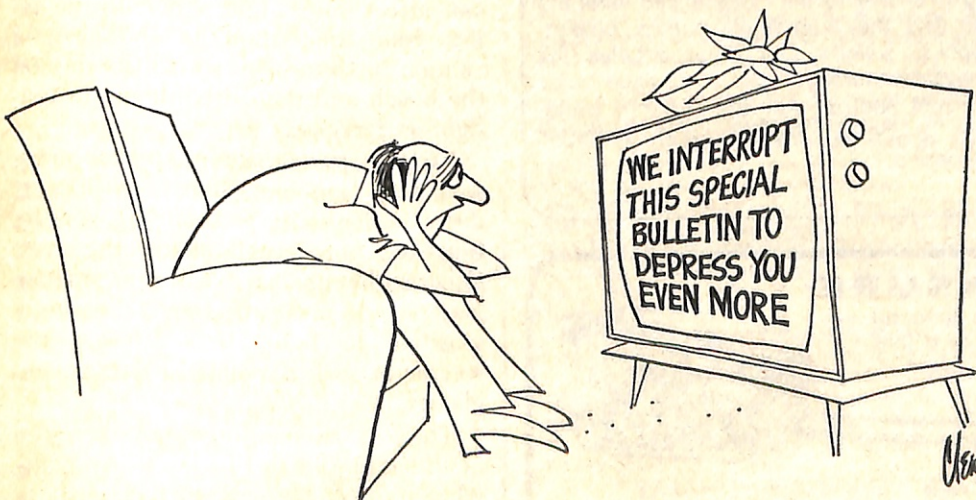
As for the Glockenspiel, it continues to draw huge crowds for its daily 11 a.m. show. As the clock strikes the hour, out pop its indefatigable dancers. Spectators line the Marienplatz, while others watch the spectacle from the cozy confines of Cafe Glockenspiel, the fifth-floor restaurant across the street. The minimum price for a window seat at Cafe Glockenspiel comes to the cost of a cup of coffee. Not bad when you consider the Chip-

pendale furnishings, the view and the cafe's own miniature Glockenspiel, a replica of the big bell across the street, characters and all.

For true German atmosphere, we recommend the slick little Hotel Splendid at No. 54 Maximilianstrasse, where singles go for \$48 a night and doubles are available for \$70. Add it to your list as the neatest, cleanest small hotel in town. Running a close second, the Hotel An Der Oper at No. 10 Falkenturmstrasse charges \$33 for a single and \$45 for a double. It's hard to miss. Harry's New York Bar is just next door. No Muenchener will argue that the city's finest hotel is the venerable Vier Jahreszeiten, which has been doing business on Maximilianstrasse since 1858. Favored by King Maximilian II, it has played host to dozens of crowned heads, statesmen and nobility throughout Europe. In a lobby strung with chandeliers, guests sink deep into sofas while taking tea and luxuriating in an opulence that's sadly declining in much of Europe today. In the hotel bar of the Vier Jahreszeiten, the richness of age permeates the scene. And nowhere in Munich has anyone discovered a restaurant to compare with the V. J.'s famed Walterspiel.

Munich is a city that takes its culture seriously, what with 24 theaters and 22 museums, among them the Alte Pinakothek with its 80 Rubenses and hundreds of other works by European masters. Munich's opera house rose in 1812, burned and was rebuilt in 1823 with monies collected by a tax on beer. After a bombing, the opera house burned again, this time in World War II. But because there are two things Muencheners find irresistible—opera and beer—the upshot was another tax and a brand-new opera building. The latest opened in 1963.

Muencheners will tell you—there'll always be a Munich. ■



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Old Mr. Sun

(Continued from page 23)

arm's length and look through them at some object with strong vertical and horizontal lines—such as a window frame. Move the glasses up, down, and sideways. If the lines of the window frame waver, or move in the same or

the opposite direction, the lenses are full of distortion and you don't want them. This test, of course, will not comply to prescription lenses, for these may have curvatures built in to correct your eye defects.

Polaroid lenses are especially made to reduce reflected glare from such bright surfaces as water, sand, snow, bright highways and car hoods. They were

originally designed for fishermen, to reduce glare from the surface of the water and allow better visibility of the fish beneath it. Polaroid lenses are made with a thin polarizing plastic film sandwiched between layers of either glass or plastic and do a great job of filtering out the harmful invisible rays at the beach, for fishing or skiing.

Some of the newer sunglasses have the unique "photochromic" glass lenses which change intensity according to the different degrees of daylight. They turn darker to protect from glaring sun, softer for not-too-bright light. Some work by a chemical process, on a kind of variable transmission glass which automatically lightens and darkens. Others are regulated by a lever in the nosepiece which rotates the lenses. Another type of sunglass has graduated, or gradient, density lenses like some car windshields, deeper at the upper than the lower part to shade from strong overhead light. There are also gradient-density sunglasses which are deeper at both lower and upper parts, especially good for driving in open sports cars and walking in sunlight reflected from bright streets.

Cautions: never look directly at the sun. Even the darkest sunglasses you can buy will not enable you to stare directly into the sun without risking damage to the eye tissue. Some harmful rays may penetrate and burn the retina, which can lead to a blind spot or permanent vision loss.

Never wear sunglasses for night driving. Even though they may reduce oncoming headlight glare, this is more than offset by reduction of your night vision.

Don't wear sunglasses in dim light anywhere. It won't hurt your eyes, but dark places look darker through sunglasses and you are more accident-prone. Also, if you wear them constantly, you can lower your threshold of comfort without them.

Don't expose the naked eye to glaring sunshine for prolonged periods. This can affect your night vision by delaying your adaptation to darkness, a caution to those who spend the day on the beach and then drive home in twilight or darkness.

Vision experts disapprove of wearing sunglasses indoors. Some say it cuts down vision and is therefore unsafe, but does not actually harm the eyes. Others, though, say that the practice may tend to make the eyes increasingly sensitive to light, thus causing the wearer to seek darker and darker sunglasses.

There is an enormous gulf between quality and junk in sunglasses. Knowing what to look for can be important to the comfort of your eyes as well as to your health. ■

did you know..



The 116th Grand Lodge Session was held in New Orleans, LA, July 20-24. This was the fourth time in history that an official Grand Lodge Session convened in the "Crescent City."

For the first one in 1898, Louisville, KY, Lodge sponsored special trains to New Orleans over the Louisville and Nashville Railroad. "To all Elks wherever dispersed in the United States," an advertisement proclaimed, "special arrangements have been made for sumptuous meals at Birmingham and Mobile at a rate of 50 cents for each meal." (This was pretty high on the hog for those days.) "Elegant Pullman Palace drawing-room cars will be furnished for those who desire sleeping accommodations." (Two persons could occupy one berth at the rate of only \$5.00.)

New Orleans was described as the "Paris of America."

Meade D. Detweiler of Harrisburg, PA, Lodge, who had served two years as Grand Exalted Ruler, presided. He was noted as one of the outstanding orators and ritualists of the day. John Galvin was elected Grand Exalted Ruler. Only two years before, he had been Exalted Ruler of Cincinnati, OH, Lodge.

Part of the opening day was set aside to see the sights of the Crescent City, such as the French Market, opera, theaters and other points of interest. At night, a grand display of fireworks was held, as well as a grand concert by the famous Bellstedt-Ballenberg Band of Cincinnati.

Other events during the week included a grand band contest, vaudeville entertainment, an extraordinary concert arranged by the celebrated Mexican Cavalry Band and a drill contest. All visiting delegations participated in a grand parade.

Many side trips were the order of the day, including an excursion to the jetties where oysters and shrimp were to be found in abundance.

The Elks of Illinois took in the 1980 conclave in New Orleans in style, especially to support their candidate for Grand Exalted Ruler, H. Foster Sears. The Illinois Elks wore handsome blue blazers, and you couldn't miss spotting them.

In June, C. L. "Speed" Shideler retired as secretary of the Indiana Elks Association after serving 41 years. He also retired as secretary of the Terre Haute, IN, Lodge after serving 46 years. "Speed" has set some sort of record for attending conventions. He attended 46 state conclaves and 43 national sessions.

His first national convention was back in 1931, when he was Exalted Ruler. He didn't know he could take his wife, so he attended alone. Since then, his wife has accompanied him.

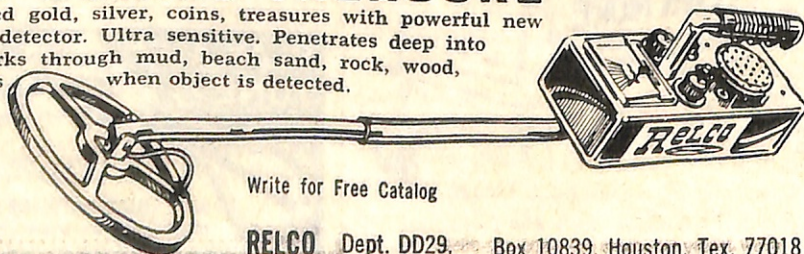
Brother Shideler is a past Grand Lodge Committeeman and past Grand Esteemed Lecturing Knight.

It was quite a pile. Eureka, CA, Lodge, with the help of Crescent City, CA, Lodge, came up with 690 hides for disabled veterans. The hides were turned over to the hospitalized veterans so that they can make purses, pocket-books, wallets and other articles for physical therapy.

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Departed Brothers

PAST GRAND LODGE COMMITTEE CHAIRMAN Joseph W. Fitzgerald of Canton, OH, Lodge died April 29, 1980. Brother Fitzgerald served as District Deputy Grand Exalted Ruler of the former Northeast District of Ohio in 1936-37, and in 1944-45 was president of the Ohio Elks Association.

In 1939-40, Brother Fitzgerald was a member of the GL State Associations Committee, and in 1945-46 he was chairman of the GL Lodge Activities Committee.

PAST DISTRICT DEPUTY Carl M. Bush of Lakewood, WA, Lodge, died December 22, 1979. The news of his passing was reported to this magazine only recently. Brother Bush served as District Deputy Grand Exalted Ruler of the Pudget Sound District of Washington in 1977-78.

PAST DISTRICT DEPUTY J. Kirby Bransby of Kent, OH, Lodge died May 17, 1980. Brother Bransby served as District Deputy Grand Exalted Ruler for the Northeast District of Ohio in 1956-57.

PAST DISTRICT DEPUTY Walter Anderson of Sault Ste. Marie, MI, Lodge died April 6, 1980. Brother Anderson served as District Deputy Grand Exalted Ruler for the Northeast District of Michigan in 1975-76.

PAST DISTRICT DEPUTY Myers B. Enterline of Milton, PA, Lodge died April 20, 1980. Brother Enterline served as District Deputy Grand Exalted Ruler for the North Central District of Pennsylvania in 1938-39.

DISTRICT DEPUTY Paul Jensen of San Luis Obispo, CA, Lodge died recently. Brother Jensen was District Deputy Grand Exalted Ruler for the West Central Coast District of California.

PAST DISTRICT DEPUTY Milton E. Higgins of Howell, MI, Lodge died April 7, 1980. Brother Higgins served as District Deputy Grand Exalted Ruler for the East Central District of Michigan in 1973-74. At the time of his death he was serving as lodge secretary.

PAST DISTRICT DEPUTY J.T. "Teddy" Bair of Downey, CA, Lodge died April 24, 1980. Brother Bair served as District Deputy Grand Exalted Ruler for the South Central District of California in 1976-77.

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Santa Ana Lodge #794, Santa Ana, California, is soliciting applications for the position of General Manager. Applicants must have a food and beverage background. Salary commensurate with experience. If interested send a resume and salary history to: **SANTA ANA ELKS LODGE ATTENTION: EXALTED RULER P. O. BOX 15705 SANTA ANA, CALIFORNIA 92705**

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ECONOMIC RX: BITTER PILL

Two news stories from different sections of the country are poignant reminders that the small business owner, like the consumer, takes it on the chin during a recession.

In Fort Lauderdale, FL, earlier this year a small chain of restaurants made a debut with dinners that sold for 89 cents. A good crowd showed up for the opening of the "89er" restaurants, but a sufficient number of diners didn't return in the days that followed.

The public, it seems, refused to believe that you could buy Salisbury steak, hamburger, fish and chips, spaghetti, chili or a diet plate for only 89 cents, the owners said.

"As time went on, people just didn't believe in the price. Everybody felt something was wrong. They were skeptical about the whole thing. With a gallon of gas selling these days for \$1.25 and a pack of cigarettes going for 65 cents, they felt they couldn't get a good meal for 89 cents," Tony DePelsi, manager of one of the restaurants, suggested.

89er restaurants became one of the early victims of the recession of 1980 when the company closed its doors in April.

In Sterling, KS, Leo and Darlene Walsh were notified by the bank that they had to close their business. It had been a struggle since Leo left working for somebody else for 25 years in 1977 and set up his own auto dealership with his wife as office manager.

It seemed like a dream come true when the couple moved to Kansas and put their experience into their own enterprise. They thought they could sell 10 to 15 cars a month to break even. But the embargo on grain sales to Russia and poor cattle prices made the farmers of the Sterling area much more concerned about the necessities of life than cars.

The Walshes are the kind of hard-working people whose generosity made news nationally. For the past two years at Thanksgiving, the couple literally took the town to dinner. Three thousand joined them for turkey and the trimmings in 1978 and 1979. While they received donations for the huge spreads, Darlene and Leo picked up the tab and did much of the work themselves. They enjoy helping people.

"I don't blame the farmer," Darlene

told a reporter recently. "He's in a pinch. But with all the work we did, then to lose everything through no fault of our own . . . there's something wrong someplace."

Analysts agree with her.

But many don't believe it's anything new. The expansion periods of the past 30 years have produced six recessions in the United States. The four-and-a-half year growth period that's occurred since the last recession in 1974-75, for example, is a long time for a normal business cycle.

The industrial output declined a whopping 15.3 percent in the 15-month recession that ended in 1975. If the current recession is as mild as many are predicting, it may last about nine months or longer, economists say.

But it will be as severe as other recessions in a more personal sense, contends Allyn Earl, a New York finance and economic analyst. "In terms of bankruptcies and individual hardships, it will be a difficult period for some. The problems for small business and the worker seem to come together during a recession. If the business is under-financed or relatively new, it may have trouble. Similarly, if the worker has extended his credit and then loses his job or suffers a reduction in income, he, too, faces problems."

Others contend that this recession has hit the small business owner especially hard. Says Guy Halverson, business correspondent for the *Christian Science Monitor*:

"While large consumer-goods manufacturers and industrial corporations continue to perform well in the marketplace—thanks to continued levels of bullish consumer spending—small businesses are increasingly finding themselves in real hardship.

"Banking sources privately concede that it is usually 'more advantageous' for a bank to extend credit to a large corporation rather than to the smaller company, since large corporations can typically afford higher interest costs."

According to National Federation of Independent Business (NFIB) officials in Washington, the proprietor's major worry, consequently, is not simply a sharp drop in sales. The real concern is tighter credit, higher interest rates and customers with longer repayment plans.

"Survival will certainly dictate the coming months for many small businesses," Earl continued. "The forecasts and indications have been with us for months, and for those who heeded the advice, the days ahead may be uncomfortable but not too rocky. Those who trimmed inventories, used credit wisely and kept close tabs on the market should come through. New ventures will have the constant problem of adjusting to a different kind of business cycle."

Not everyone is gloomy, of course. Austin H. Kiplinger, publisher of *Changing Times* magazine, sees a brighter view later in the decade. In a talk to national retailers in January, he said:

"I believe the decade of the '80s, after a halting start, will close on a strong growth trend. The first half will be a period of problem solving, of re-grouping and repairing some of the damage that we have allowed to accumulate through the decade of the '70s . . . Over the next several years, albeit slowly, we will resolve the problems—not perfectly, not ideally, but sufficiently to allow us to become more productive again."

According to the results of a nationwide survey by the NFIB, 64 percent of 595,000 small and independent proprietors voted to sacrifice a tax cut in order to help balance the federal budget.

"Even though small business people are being hurt badly by inflation, they are apparently willing to give up the strong possibility of an election-year tax cut in order to help the President fight inflation," John Motley, NFIB's deputy director of federal legislation, points out.

NFIB hopes the survey will persuade Congress that a good number of business owners don't believe that you can sugar-coat this issue and bring about a healthy recovery.

Medicine and You

(Continued from page 4)

from the richest to the poorest segments of society. Many private physicians—some from great distances away—are taking advantage of the advanced medical knowledge and procedures employed by the GCRC. The same thing occurs at the other 81 GCRCs across the nation.

Not everyone in a GCRC is ill, however. Some are "controls" or physically normal people needed in the studies for comparison to ill patients. These controls volunteer for a variety of reasons. Medical students gain new insights into the profession they are preparing for, and also pick up a little extra money, by volunteering. James Franklin's presence at the Dallas General Clinical Research Center is his way of saying "thanks" to medical science. "I've had a kidney transplant," he explains. "I had to get my kidney from someone who helped me out. Now I'm willing to help keep someone else alive."

(For information on the GCRC nearest you, contact your local health agency.)

You and Retirement

(Continued from page 22)

The Federal Home Loan Bank Board requires that a lender offering the VRM also offer the borrower a fixed-rate mortgage. The lender must also give the borrower a cost comparison of the two plans, applied to his particular mortgage. The comparison must show what would happen under the VRM in the worst possible situation, if every maximum increase took place, and must show the total mortgage payment in dollars over the full term of the mortgage loan.

In order to "sell" the VRM, some lenders have offered inducements to borrowers. Many California associations, for instance, have written assumability clauses into their VRM contracts, guaranteeing that the next buyer of the home can assume the mortgage at its then-current rate. Some lenders also offer variable rate mortgages at a slight discount.

© Graduated payment mortgages (GPM) are primarily designed for the young family, first-time home buyers whose incomes are rising. With a GPM mortgage, payments start low, then rise each year for five or ten years before leveling off. Total payout over the life of the loan is greater, and equity does not build as fast as in a conventional mortgage, but the GPM can make home ownership accessible to people whose incomes are likely to rise.

© The reverse annuity mortgage, of more interest to older homeowners, is a device for taking money out of a home you already own. Not yet widely available, although the concept has received a great deal of publicity, the reverse mortgage works like this: a loan, secured by the equity in your home, is used to purchase an annuity; the annuity provides monthly income and you can continue to live in the house. When the house is sold, the loan is repaid. Until then, the tax deductible interest on the mortgage loan may be paid as it comes due or it may be accumulated, to be paid off along with the principal.

Although this idea is attractive to many older homeowners, it is not as attractive to lending institutions, and you'll have difficulty finding one willing to offer a reverse mortgage. One problem may be that some homeowners could outlive the value of their property and be forced to sell the house in order to pay off the loan. Worse yet, in the view of many lending institutions, would be a situation where the lender would be forced to foreclose. Until mortgage lenders can work out ways to forestall such problems, the reverse mortgage, even though it's legal in most states, will continue to be hard to find.

A follow-up note on vacation travel: Days Inns of America, an economy motel chain, has a September Days Club offering discounts on lodging, food, and gifts to people over age 55. Membership is \$5 per year, for an individual or a couple. For information, write to September Days Club, 2751 Buford Highway, N.E., Atlanta, GA 30324.

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ELKS NATIONAL SERVICE COMMISSION

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Honor Roll

of District Deputies 1979-80

The Elks National Service Commission is privileged to list the outstanding District Deputies and State National Service Committee Chairmen whose leadership produced 100 percent participation in the 1979-1980 Veterans Remembrance Participation Report. We further acknowledge our gratitude to Grand Lodge State Associations Committee member Marland Deen who supervised this significant contribution to the welfare of America's hospitalized veterans. We record with pride the accomplishments of the following 1979-1980 District Deputies:

Nelson J. Byars/AL Central
Archie F. Short/AL North
William F. Sutton/AL South
Don Waggoner/AZ Central
Fred A. Pelger, Jr./AZ East
Larry H. Brundick/AZ North
William L. Swink/AZ South
G. Dallas Stallard/AZ West
Michael R. Stafford/AR East
W. Don Leshar/CA Bay
Italo J. Grillo/CA Central
C. Ray Floyd/CA East Central
Robert F. Tobey/CA Inland
John Kanavos/CA Metropolitan
John A. Thompson/CA North
William E. Kelly/CA North Central
Sam Mirto/CA Northeast
Garfield C. Hanson/CA Northwest
Robert J. McCalla/CA Orange Coast
Joseph Cenoz/CA San Gabriel Valley
Vincent H. Wavra/CA South
Cecil E. Hanson/CA South Central
Charles D. Marquand/CA South Central Coast
Lester E. McNab/CA South Coast
Tom Mitchell/CA Southeast
Louie F. Moro/CA West Central
Paul Jensen/CA West Central Coast
Joseph A. Gareis/CO Central Northwest
Earnest B. Redlon/CO Central Southeast
Chester Magill/CO Mountain
Robert Bauer/CO North
James W. Dean/CO South
Danny F. Shuss/CO West
Charles W. Lusk, Jr./CT East
Laurence T. Winn/CT Northwest
John F. Grippo/CT South Central
Leonard H. Wilhelm/CT Southwest
William H. Howard/FL East Central
Henry Lee/FL North Central
John S. Shannon/FL Northeast
William B. Stone/FL Southwest
William C. Trowe/FL West Central
Pierce J. Guard/FL South Central
Waymon S. Worley/GA Northeast
Stanley K. Payne/Hawaii
Gordon J. Price/ID Central
Francis E. Benoit/ID East
E. L. Miller/ID North
Erie H. Wheeler/ID North Central
Burl W. Kirkpatrick/ID South
John F. Heenan/IL East Central
Thomas W. McCreadie/IL North
Fred M. Sheehan/IL Northeast
William G. Prescott/IL Northwest
H. Sam Abell/IL South
James L. McGill/IL Southeast
James G. Gullidge/IL Southwest
Erven G. Abel/IL West Central
Charles L. Harden/IN West
Jack M. Dickson/KS Southeast
Archie M. Shook/KS Southwest
Sheridan S. Smith/ME Central
William J. May/ME Coastal
Edward D. Chasse/ME North
Frederick J. Sullivan/MD, DE & DC North Central
Paul D. Helsel/MD, DE & DC Northeast

Reginald A. Maguire, Jr./MD, DE & DC Southeast
Vincent P. Lavery/MD, DE & DC Southwest
John D. Hensell/MD, DE & DC West
Lester A. Kelly, Jr./MA Circle
Charles J. Crafts/MA East
Francis D. Condon/MA East Central
Placido Cervone/MA Metropolitan
Theodore S. Adamczyk/MA North
Gerald A. Walters/MA South
William J. McGavin/MA West
Joseph E. Genelli/MA West Central
Frank J. Brogan/MI Northeast
Robert Antilla/MI Northwest
William O. Bliss/MI Southeast
James J. Campbell/MI Southwest
Robert L. Nice/MI West Central
Vern Karr/MT Central
Don Eyre/MT East
George P. Wellcome/MT South
Donald W. Leary/MT West
Dennis Garrels/NE Central
Rex L. Jensen/NV South
Marshall B. Stevens/NH North
James C. Waller/NH South
Stephen J. Terrible/NJ Central
George W. Safer/NJ East
Joseph W. McGrath/NJ East Central
John Cangelosi, Jr./NJ North
Thomas Casabona/NJ North Central
Thomas J. Cox, Jr./NJ Northeast
James J. Visoskas/NJ Northwest
Richard Bobbins/NJ South
William J. Grant/NJ South Central
Howard R. Collins, Jr./NJ Southeast
George Ward, III/NJ Southwest
Jack E. Stymiest/NJ West Central
Ike Alarid/NM Northeast
Ira C. Griffith/NM Northwest
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Nilo Mengrone/NY Southeast
Gerald C. Vine/NY Southwest
William H. Meyer/NY State Capital
Howard L. Heverly/NY West
Michael A. Manahan/NY West Central
C. Eugene Frederick/NC East Central
Gerald L. Coates/NC West Central
Arthur P. Huber/ND East
L. Dean White/OH North Central
Stephen Dupay/OH Northeast North
Robert F. Dixon/OH Northeast South
Walter E. Dundore/OH Northwest
Jess C. McKee/OH South Central
Edmund J. Kaminski/OH Southeast
Walter F. Grace/OH Southwest
Dean Wellman/OH West Central
Carl L. Britton/OK Northeast
Kenneth R. Nunn/OK Northwest

Sam P. Goodwin/OK Southeast
William R. Wolf/OK Southwest
Stanley R. Wilson/OR Metropolitan
Orville G. Mull/OR North Central
Powell Graham/OR Northeast
Thomas A. Waud/OR Northwest
Eldon Hudgins/OR South Central
Glen Dodson/OR Southeast
R. J. Higgins/OR Southwest
Robert H. Reese/PA South Central
Earl K. Kunsman, Jr./PA Southeast
W. H. Siefert/PA West
Robert A. Magill/RI East
Eugene F. Gilligan/RI West
Marvin D. Scott/SD West
Clyde J. Hopper, Jr./TN Upper East
Dwayne L. Forsythe/TX Gulf Coast
A. W. Rendleman/TX North Central
Sam H. Johnson, Jr./TX Northeast
Roy E. Faires/TX South
Jack G. Shaw/TX Southwest
Frederick H. Shaddick/UT North
Marlin Higgins/UT South
Frederick F. Rocque/VT North
David Lihatsch/VT South
William E. Jones/VA Southeast
Joe Morrell/WA Metropolitan
Robert A. Bieker/WA Northeast
Burton E. Michael/WA Northwest
George K. Miller/WA Puget Sound
Robley L. Johnson/WA Southeast
James S. Poage/WA Southwest
Tighe Miller/WA West Central
Jon Laffin/WI Northeast
Robert E. Hodgkin/WY South

Honor Roll of States 1979-1980

Chairmen who achieved 100 percent participation from each lodge in state:

Curtis Parks/Alabama
Anthony F. Gersitz/Arizona
John F. Jordan/California-Hawaii
Howard Combs/Colorado
Edward Golaszewski/Connecticut
Bob Brown/Idaho
John J. Moreiko/Illinois
Edward R. Twomey/Maine
Robert Foote/Maryland, Delaware & DC
Daniel J. Moynihan/Massachusetts
Bernard Stillwagon/New Hampshire
Frank J. McCann/New Jersey
Larry Covington/New Mexico
Omer St. Jacques/New York
John N. Eccleston/Ohio
Jim Waldron/Oklahoma East
T. C. Selldin/Oklahoma West
Wally Wright/Oregon
Ernest Faiola/Rhode Island
Bill Van Talge/Utah
Roger Vachon/Vermont
Stan Sarver/Washington

ELKS NATIONAL SERVICE COMMISSION



The Brothers of Carmichael, CA, Lodge donated a color television set to the Veterans Outpatient Clinic in Sacramento, CA. In photo from left are Ben Alsworth, lodge National Service Committee Chm., Jo Ann Gomez, clinic administrator, and Est. Lead. Kt. Mike Chernich.



Bill Downs, Commander of the Spring Hill, FL, VFW Post, presents a check for the Elks National Service Commission to Edward Napor, PER of Brooksville, FL, Lodge. Looking on is Judge Edwin Malmquist.



Mrs. Phyllis Grissinger, president of the Charlottesville, VA, Elks' ladies, presents to Roland Mason, Director of the McGuire Veterans Administration Medical Center, Richmond, VA, a \$100 donation for the veterans to use to purchase canteen books. Looking on is Brother Norman Grissinger of Charlottesville Lodge.



Morgantown, WV, Lodge presented various rehabilitation and recreational items valued in excess of \$750 to the Clarksburg, WV, Veterans Administration Medical Center. The donation included books, magazines, playing cards, games, golf balls, and many other items. From left are F. J. Barberio, hospital di-

rector of voluntary services, Central District Vice-President W. C. DeWeese, Medical Center Director David Kilcoyne, then-ER Fred Lang, and lodge Veterans Committee Chm. Domenic Lombardo. These gifts will bring many hours of enjoyment to the veterans in the hospital.

NEWS OF THE STATE ASSOCIATIONS

The **Oregon** State Elks Association held its annual convention May 1-3, at Springfield. In attendance were 2,370 persons. Special guests were GER Robert Grafton, keynote speaker at the VIP Banquet, and PGER Frank Hise, who addressed the Saturday business session.

The next semi-annual meeting is scheduled for January 8-10, 1981, at Salem. Next year's annual convention will be at Seaside May 7-9, 1981.

Newly elected officers of the association are President Jack Sweek, Pendleton; Vice-President Truscott Irby, Baker; Secretary Orville Mull, Keizer; Treasurer H. M. Randall, Salem; and Trustee Ned Cox, Madras.

The state Major Project is the Oregon State Elks Eye Clinic. Donations to the clinic during the past year totaled \$46,545. The association also spent \$17,009 on programs for the physically handicapped, gave \$6,095 to the National Foundation, and spent \$3,076 on veterans' programs.

The **Tennessee** Elks Association held its annual convention in Gatlinburg, March 20-22, with 334 Elks and 300 ladies in attendance. GER and Mrs. Robert Grafton were the guests of honor and were accompanied by PGER and Mrs. Edward McCabe and Grand Lodge Ritualistic Committeeman and Mrs. Ted Callicott.

Outgoing SP Alfred Celia presided over the business sessions which were held during the convention. Michael Baloga, Camden, was installed as SP for the 1980-81 lodge year, and William Burns, Nashville, was installed as President-Elect.

Tom Peden, Chairman of the Elks National Foundation for the state association, reported that the total contributions for this lodge year had moved Tennessee up to ninth place nationwide. GER Robert Grafton, during the awards ceremony, presented Exalted Ruler and Mrs. Ralph Finnell, Cleveland, with a \$1,000 Honorary Founders certificate.

PGER Edward McCabe announced that the following recommendations had been made for DDGER appointments: From the Upper District, Bill Maynard, Kingsport, East District, Ralph Trentham, Gatlinburg, Middle District, David Arnold, Fayetteville, and West District, Donald Willoughby, Paris. PGER McCabe also announced that Dr. Ted Callicott, Paris, would be appointed Grand Lodge Ritualistic Committee Chairman for the 1980-81 lodge year.

The Tennessee Elks Association Elk of the Year award was shared by Wayne Arnold, Murfreesboro, and Bill Maynard. Inducted into the Tennessee Elks Hall of Fame were Andy Anderson, Oak Ridge, and posthumously, John Henderson, Morristown.

Dresden Lodge topped the state with an average donation to the Elks National Foundation of \$7.13 per member. In the Tennessee Elks Association Benevolent Trust, Henderson Lodge topped the state with a \$4.73 donation per member.

Ralph Coltman, Oak Ridge, Chairman of the Scholarship Committee, announced that the Tennessee Elks Association had received 23 Most Valuable Student Scholarship certificates and were allocated an addi-

tional 32 scholarships in the amount of \$600 each.

The Eleven O'clock Toast Contest was won by Randy Smith, Nashville. Kingsport Lodge won the Ritualistic Contest with a total score of 94.213. State Ritualistic Chairman Andy Anderson was credited with the planning of a most successful ritual program. Nashville Lodge placed second and Oak Ridge third in the state competition. Kingsport Lodge placed four of its officers on the all-state ritual team.

The Tennessee Elks Association's Mid-Year meeting will be held in Chattanooga during November, with the next annual meeting scheduled for March 26-28, 1981, in Jackson.

The **Michigan** Elks Association held its annual convention May 16-18 at Marquette.

Distinguished guests in attendance included PGER E. Gene Fournace, Grand Treasurer William Collisson, and Elks National Home Director Doral Irvin.

The association's fall meeting will be October 17-19 at Traverse City. The next annual meeting will be May 15-17, 1981, at Pontiac.

Newly elected officers are President Edmund Kowacic, Calumet; Secretary Albert Vernon, PSP, Detroit; and Treasurer Calvin Bjerne, PSP, Ishpeming.

Donald Laubengayer, Ann Arbor, was elected first vice-president, but he died May 19. H. Keith Waltke, Sturgis, who had been elected second vice-president, was elevated to first vice-president. The position of second vice-president is now vacant.

Raymond Arnold, Jackson, was elected honorary past state president.

Muskegon Lodge won the ritualistic contest for the third consecutive year. Farmington Lodge took second place.

It was announced that during the past year the association spent \$338,161.91 on its Major Project (handicapped children).

A change in by-laws was adopted regarding the determination of a convention site. Under the new rules, a convention committee would review requests for convention sites. Formerly, approval was granted through the state trustees.

Social highlights of the convention were the Ladies' Luncheon Saturday noon and the President's Banquet Saturday night.



Outgoing SP Alfred Celia addresses the Tennessee Elks Association's annual convention. Seated from left are Pat and GER Robert Grafton, and Convention Chm. Bill Maynard and his wife Carolyn.

The annual convention of the **Illinois Elks Association** was held at Peoria May 23-25, with a total attendance of 813. Distinguished guests included PGERs Glenn Miller and Edward McCabe.

Officers elected for 1980-81 are President William Leas, Decatur; First Vice-President Robert Sabin, Arlington Heights; Second Vice-President John Moreiko, Belleville, Third Vice-President Harvey Pearson, Moline; Secretary I. H. Ernie Stipp, Springfield; and Treasurer John Brierly, Cicero-Berwyn.

A memorial service was held, with eulogies given for PSP N. H. "Nick" Feder by Dr. David Wheeler of Belleville Lodge, and for PSP Raymond Sheahan by Carroll Snyder of Highland Park Lodge.

At the Grand Lodge Convention at Dallas in 1979, Illinois was redistricted, increasing the state's number of districts from 8 to 11. This necessitated the changing and rewriting of the association's constitution and by-laws, resulting in a total of 42 amendments presented to the delegates at the convention. Some of the amendments were accepted, some defeated, and some withdrawn.

At the Secretaries' Breakfast, A. W. Kowalchuk, a member of the GL Auditing and Accounting Committee, gave an interesting and informative address.

Outgoing SP George Schanzle presided over the President's Banquet Saturday night. During the evening Miss Peggy Young of Illiopolis was honored for having been named the No. 1 Girl Student nationally in the "Most Valuable Student" contest. Miss Young was sponsored by Springfield Lodge.

H. Foster Sears, Past Chairman of the Board of Grand Trustees, made a few remarks and then introduced State Sponsor and PGER Glenn Miller. PGER Miller read the list of Grand Lodge appointments for 1980-81 and then introduced PGER Edward McCabe, who gave an inspiring speech.



Peggy Young of Illiopolis, IL, named the No. 1 Girl Student in the "Most Valuable Student" contest, thanks Illinois Elks for their support.



The Illinois Elks' annual convention brought these prominent Elks together. From left are PGER Glenn Miller, GER Candidate H. Foster Sears, and PGER Edward McCabe. All three men were speakers at the President's Banquet.

A total of 3,752 Elks, ladies, and guests attended the **California-Hawaii Elks Association's** 65th annual convention at San Jose, CA, May 14-17.

Among the many distinguished guests were GER Robert Grafton, PGERs Horace Wisely, Edward McCabe, and Gerald Strohm, Grand Est. Loyal Kt. Art Olson, and Grand Trustee Marvin Lewis.

The distinguished guest and speaker at the Officers/Delegates Luncheon was Naval Capt. G. Coffee. His resounding speech was received with several standing ovations.

A mid-term convention is scheduled for November 7-8 at Bakersfield. The next annual convention of the association will be held in Palm Springs May 19-23, 1981.

Newly elected officers include President William Brunner, Redondo Beach, and Secretary Edgar Dale, Richmond.

The ritualistic contest was won by South San Francisco Lodge. There were also golf tournaments for men and ladies, pistol and trap shoot tournaments, and the annual bowling tournament.

Larry Stevens, Chm. of the Board of Trustees of the association's Major Project—hospital and other medical care for children—spoke to the convention about the progress of the project. He noted the growth of the Major Project since its inception thirty years ago as well as the continuing challenge to do even more for the children of the two states.

The business sessions produced the organizational addition of the Lodge Development Association Chairman to coordinate the activities of membership, indoctrination, lapsation and lodge activities at the association level.

The highlight of the convention was the Exalted Ruler's March on behalf of the Major Project. The grand total of monies contributed was \$1,392,068.39.

Members of the **Wyoming Elks State Association** met May 9-11 at Cheyenne, with 250 Elks and ladies attending. Guests of honor were PGER and State Sponsor George Klein and his wife Ruth.

The association's fall meeting will be held September 12-14 at Rock Springs, with the mid-winter meeting scheduled for January 16-18 at Thermopolis.

Newly elected officers are President Fred Houchens, Jackson, First Vice-President Robert Morgan, Cody, Second Vice-President Ralph Freeman, Gillette, Third Vice-President Gene Werlinger, Greybull, and Secretary-Treasurer Jack Cash, Cody.

Winners of the Major Project Scholarships were honored. The girl and boy winners, Teresa Catsimanes of Casper and John Barthell of Powell, each received four-year, \$1,000-a-year scholarships.

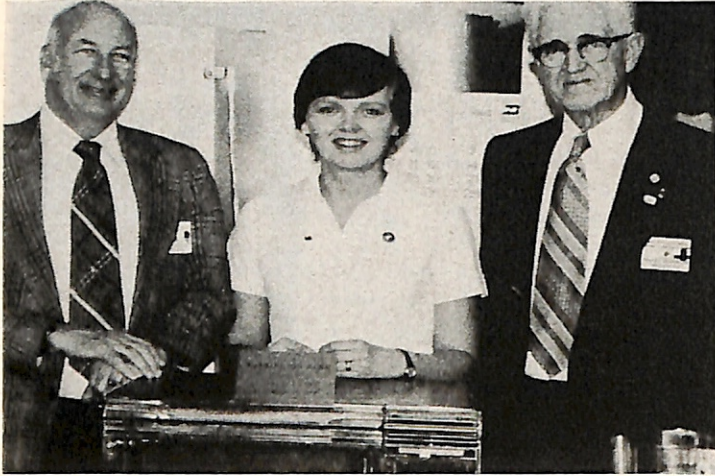
The association also approved a budget amount of \$5,000 to be donated to charitable groups and organizations in the coming year. Suggestions for donations will come from association member lodges.

During the Saturday evening banquet, Mel Lynch was honored as Citizen of the Year. Mr. Lynch was sponsored by Gillette Lodge.

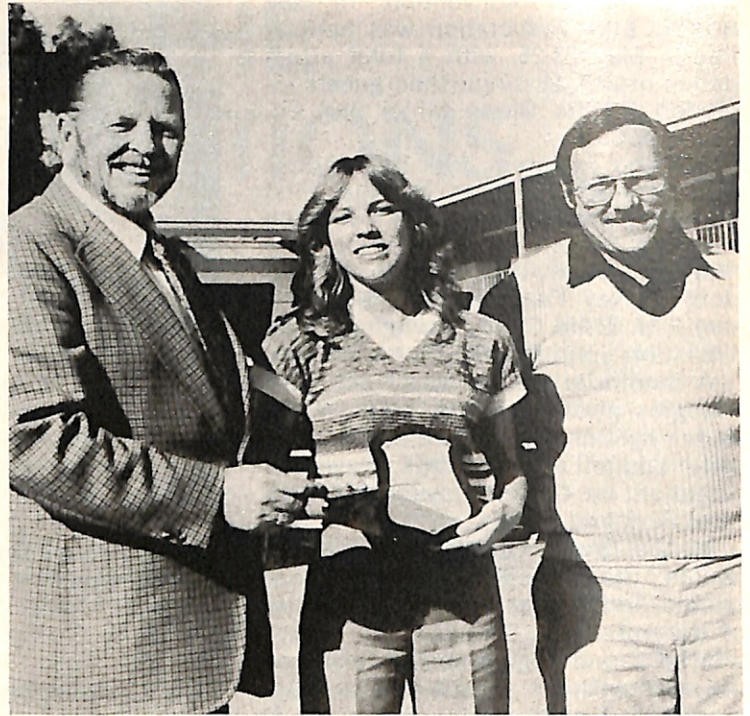
Brother Bernie Lensmeyer, Casper, was the first member to be honored as "Wyoming's Distinguished Elk." This new program is designed to honor members who have been active in the association and have been responsible for its continued growth and success. ■

NEWS OF THE LODGES

(Continued from page 16)



VANCOUVER, WA. Five lodges in the Southwest District of Washington State—Battle Ground, Centralia-Chehalis, Long Beach, Mt. Adams, and Raymond—provided a microwave oven for the terminally ill unit at the Barnes Veterans Hospital, Vancouver, WA. This special ward has a “living room” environment, and families may visit at any time. The oven will be used to heat frozen dinners for visiting families. Presentation of the oven was made by DDGER James Poage (left) and Theron Quarnberg, National Service Commission District Chm., to R. N. Betty Lou Redford.



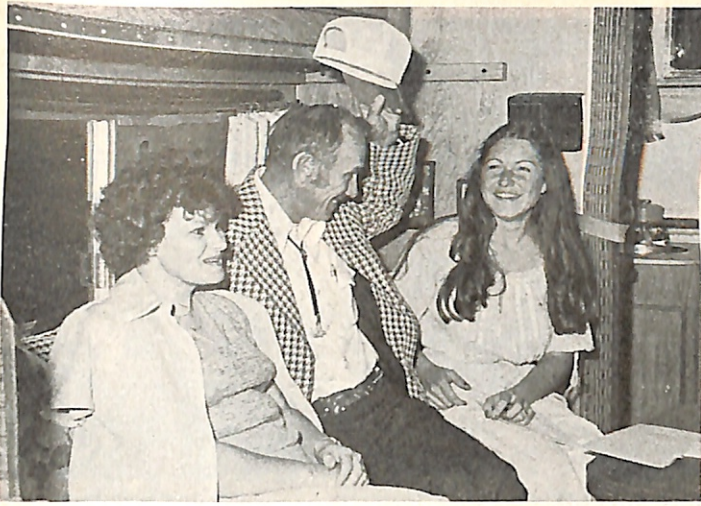
PARAMOUNT, CA. Lodge held an Americanism essay contest for students at Alondra Intermediate School. Eighth-grade grand prize winner Leslie Moorhouse was congratulated by lodge Americanism Chm. Jack Kincheloe (left) and Youth Activities Chm. Bill Carpenter.



◀ **POMONA, CA.** Brothers of Pomona, CA, Lodge have organized the Pomona Elks Color Guard, made up of former servicemen, reservists, and retired and active military personnel. The unit performs frequently at various civic functions and is available for ceremonies at any lodge in the southern California area. The color guard is pictured here participating in the Gardena Loyalty Day Parade.

SANTA ANA, CA. The local lodge held its annual Firefighters’ Night, which was attended by over 200 firefighters from Santa Ana and neighboring communities. Shown from left are then-ER Clarence Dalen, Brother William Reiner, Santa Ana Fire Department Chief, Meritorious Service Award recipients Richard Casovant, Garden Grove Firefighter, Robert Andrews and Gary McKinley, Santa Ana firefighters, and Brother Robert Huebner, Santa Ana Fire Department Battalion Chief (Ret.), who was chairman for the event.





RUIDOSO, NM. "I take my hat off to you!" Debra Lee Sartin (right), first recipient of the Yolanda Manley Pierson Nursing Scholarship, sponsored by Ruidoso, NM, Lodge, is saluted by Bill Taylor, PER and Scholarship Chm., after she received her Associate of Arts degree from Eastern New Mexico University, Roswell. Mrs. Taylor (left) made the lodge's congratulatory speech to Debra at the post-graduation reception.



SAN MATEO, CA. Lodge, in co-operation with the South San Mateo Women's Club, presented a Recording Re-susci Anne to the San Mateo Fire Department. This is the most advanced maniken available for teaching effective cardiopulmonary resuscitation. Pictured with ER Ed Moakler (left) are members of area civic groups and officials of the San Mateo Fire Department.



CENTRALIA-CHEHALIS, WA. It was an unusual occasion when the Chairman of the Board of Grand Trustees, Frank Garland (second from right), installed the officers of Centralia-Chehalis, WA, Lodge. Included in the group were his two sons and son-in-law. From left are PDD Fred Oakes, Esq. Randy Garland, ER Jim Garland, Frank Garland, and Chap. Al Lyons.



POWAY, CA. Lodge hosted the first Court of Honor for Scout Troop 543. Scoutmaster Emit Grizzelle (left) awarded the Eagle rank to William McPherson. The new Eagle Scout also received a special presentation and congratulations from ER Fred Ligon (right). It was a memorable evening for both young McPherson and the adults involved.



ALBUQUERQUE, NM. Brother Bob Stover (right) of Albuquerque, NM, Lodge retired recently as police chief after 22 years on the force. He was honored as "Lawman of the Year" by the lodge's Americanism Committee. Presentation of the award was made by Brother Tom Smith, as Co-chm. Herman Heath (left) and Walt Willis looked on.



WHITTIER, CA. Then-ER Robert Becker (right) of Whittier, CA, Lodge presented a check for \$1,000 to Dan Williams and Margaret Merkel, representatives of the local "Meals on Wheels" service.



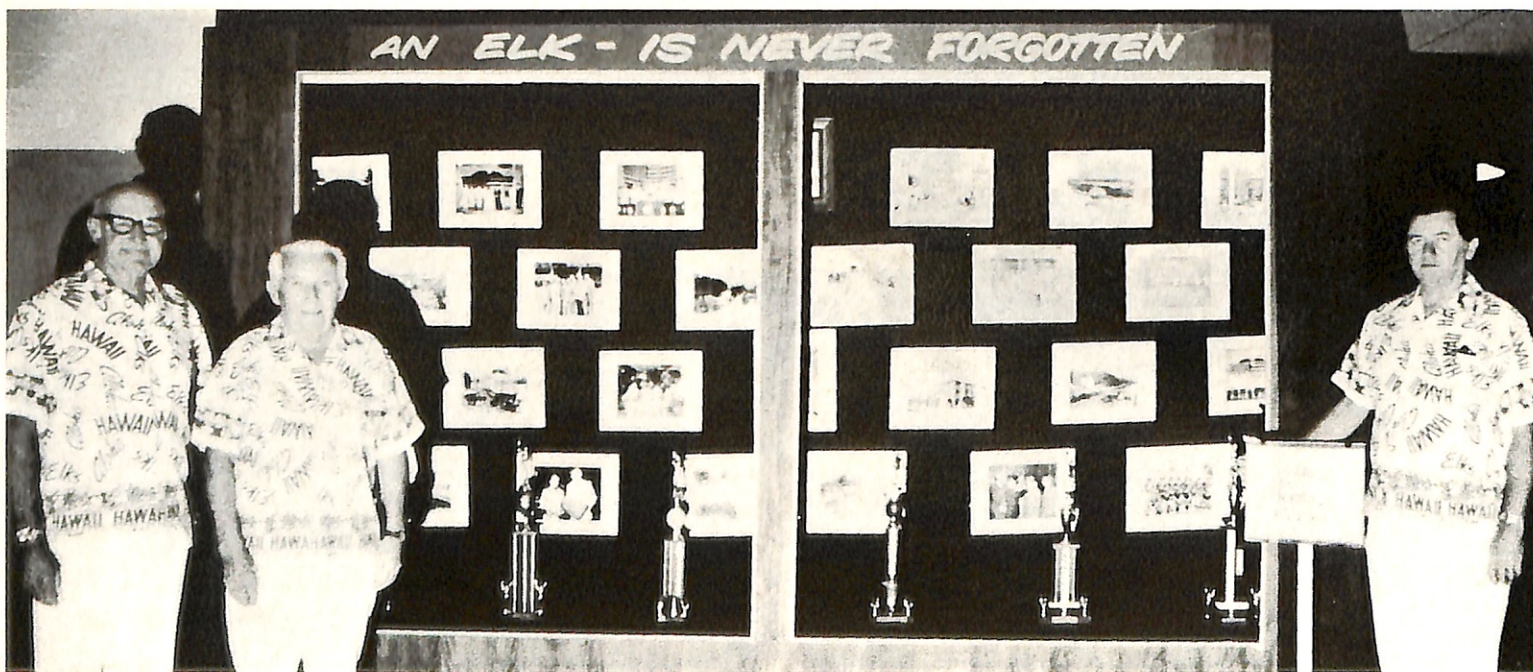
SAN MATEO, CA. In a Piggy Bank raffle at San Mateo, CA, Lodge, Fred Murdock (left) won a trip to Las Vegas. He was congratulated by then-ER Edwin Krempetz (right) and Jim Barbero, lodge Piggy Bank chairman.



PALO ALTO, CA, Lodge held an Old-Timers' Night, attended by 550 members. Then-ER Howard Esplund (center) was flanked by four Brothers with membership of more than 50 years each. From left are PER Frank Crist, Charter Member E. T. Dalton, Manuel Piers, and Charter Member Dr. W. M. Reynolds.



SANTA MARIA, CA. Est. Lead. Kt. Ben Del Mastro (left) and then-ER Bill McDaniel broke ground for a new lodge room at Santa Maria, CA, Lodge. Scheduled for completion in June, the room will have permanent seating for 260 persons.



HONOLULU, HI, Brothers are very proud of their Heritage Corner, which has been developed mainly by Heritage Commit-

tee Chm. Arthur Lynch (second from left). Also members of the committee are Ray Medley (left) and John O'Connor.



THE JOY OF GIVING

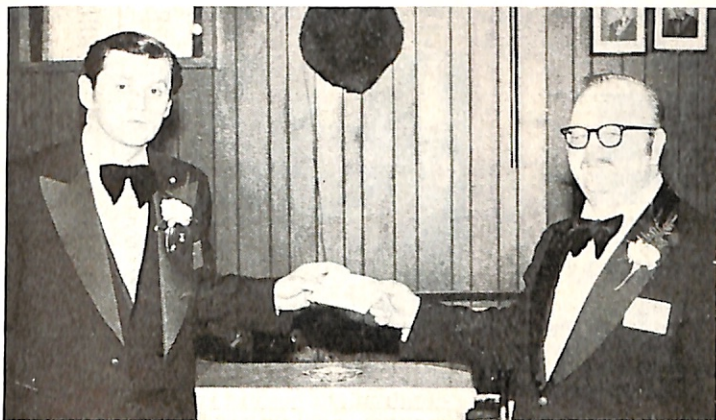
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At Palmer, AK, Lodge, Mrs. George McNeese (center) and family were honored for their donation of a \$1,000 Honorary Founder's Certificate in memory of George McNeese. A pin and certificate were presented to Mrs. McNeese by SDGER Harold Dunn (left) and then-ER Victor Johns.



ER William Lewis (right) of Ellenville, NY, Lodge, presents John Pastusak (center) with an Honorary Founder's Certificate. PER and lodge National Foundation Chm. Robert Pressel assists with the presentation. Brother Pastusak is the first member of Ellenville Lodge to achieve this honor.



The late John Lawsure, a charter member of Athol-Orange, MA, Lodge, willed \$10,000 to the National Foundation. Official notification of this bequest came from the Grand Lodge. In photo, Henry Schneider, lodge National Foundation Chm., presents notification of the gift to then-ER Bruce Lawson.



At Hattiesburg, MS, Lodge, Frank "Fritz" Uher (right) received his Honorary Founder's Certificate from PER and lodge National Foundation Chm. Ray Bonones. Brother Uher has signed up his wife and seven children as members of the National Foundation.

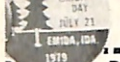


John Farley (center), PER of Lynbrook, NY, Lodge, received an Honorary Founder's Certificate upon completion of his \$1,000 pledge. The presentation was made by then-ER John Bohun (left) and National Foundation District Chm. Robert Britton.

Roy Bishop (left), Est. Loyal Kt. of El Cajon, CA, Lodge, and William Dahlberg (right), lodge National Foundation Chm., present an Honorary Founder's Certificate to Brother George Christian.



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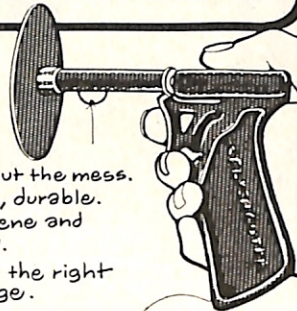
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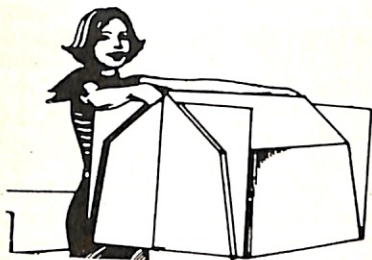
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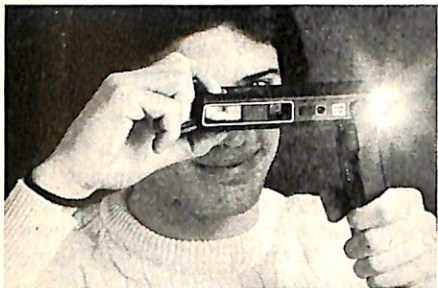
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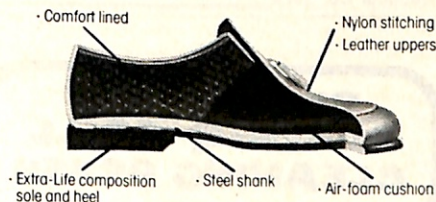
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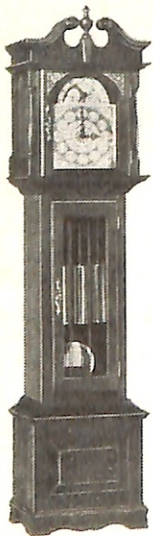
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Elks Family Shopper

consumer/news

For many people, retirement seems a long way off. And if you have a **pension plan**, you probably take your future pension for granted.

But the Department of Labor says you should be familiar with the provisions of your pension plan because your retirement happiness depends on it. For instance, just being covered by a plan doesn't mean you will automatically get a pension. To help you understand pension eligibility, vesting, survivors' benefits, and your rights under the Employee Retirement Income Security Act (ERISA), send for a copy of *Know Your Pension Plan*. It's free from the Consumer Information Center, Dept. 534H, Pueblo, CO 81009.

Your first step is to get a copy of your plan description from your pension plan administrator where you work. The Employee Retirement Income Security Act provides that ERISA-covered plans be detailed in a "summary plan description." If you have trouble getting one, contact your nearest office of the Department of Labor.

The plan should explain age and service requirements for eligibility. For example, you may have to be at least 25-years-old and have one year of service to be eligible. Also, check to see whether service before you are eligible counts towards pension benefits. And find out if breaks in service (time off or brief employment with another firm) could cost some or all of the benefits you've earned so far.

If you work for a company for just a few years, a job change may mean you lose some or all of your pension benefits. But at some
(Continued on page 44)



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See Advertisement Inside Front Cover

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Right now is the best time ever to learn about the amazing TROY-BILT Roto Tiller-Power Composter...the "break-through" machine that's allowing anyone — of any age — with any soil — to easily have a fabulously fertile, productive garden! For free complete details, prices, write today to:

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TROY-BILT® Roto Tiller-Power Composters
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Please send the whole wonderful story of TROY-BILT® Roto Tillers including prices and OFF-SEASON-SAVINGS now in effect for a limited time.

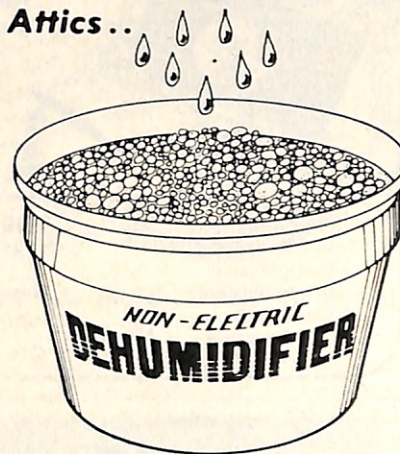
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SPECIAL OFFER!
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For bathrooms



For basements

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Your Dehumidifier Pellets must be exactly as expected. If you are not satisfied, simply return them to our Customer Service Department within 30 days and request a refund or replacement. Your assigned Customer Service Representative will do as you wish...no questions asked. That's the Dorsay Promise. Serving satisfied customers for nearly 50 years.

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CHARGE IT on my MasterCharge Visa (Min. charge order \$15.00.)

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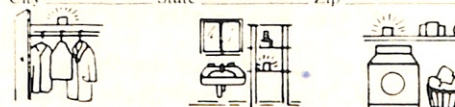
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Enclosed is \$ _____ (N.J. residents add 5% sales tax.)

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For clothes closets For bathrooms For basements
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"I am age 65 and retired. My friends joke about my second childhood but I sure enjoy the bike." L.M. Dendy, Magnolia, AR

Super Tryke's your ticket to outdoor fun or economy (25 mpg) transportation. Reverse gear (option) and automatic, torque converter make handling a breeze. Select forward or reverse and go — always in the right "gear." All controls are hand operated. Double seat (option) is 24" off ground — no drop sitting or awkward climb getting up. Four-shock suspension and low pressure tires smooth any bumps. 11 H.P. Briggs & Stratton engine runs smoothly at moderate speeds to 45 mph. You assemble Tryke from an easy-to-build kit, save assembly costs. In 8-10 hours using common tools you'll have a quality, handcrafted machine. For information, send to:

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Illustrated: Pinseal leather

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Cheney. Because Frank really enjoyed his game room.

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

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Elks Family Shopper consumer/news

point, at least a portion of the benefits you've earned are "vested" and become yours. You cannot lose these benefits, even if you leave your job.

Vesting usually begins after a certain period of service. Some plans may be fully and immediately vested; in other words, you keep your benefits as you earn them. In other plans, a certain percentage of your benefits are vested after you complete a specified number of years. In any case, you should get a statement of vested benefits for your records when leaving an ERISA-covered pension plan.

You should also be aware of survivors' benefits that often pay half your regular pension to your surviving spouse after your death. But since your pension payments might be lower each month if you accept the survivors' benefit, you may wish to decline it. If you do so, you must submit your decision in writing.

Finally, find out if your pension benefits could be lost if your company goes out of business or cancels its pension plan. You may have some protection if your plan is insured under ERISA.

One of the nice things about planting perennials is that they come back—plant them once and you can watch the flowers bloom year after year. If that sounds pretty good to you, then now might be the time to do some digging (into a booklet for ideas and into the garden for planting some perennials).

Perennials are flowering or foliage plants whose roots live from year to year. To give you tips on how to get your soil ready and

(Continued on page 46)

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Try it in actual play. If not satisfied return it within 2 weeks for full refund. Check one item on each line:

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This is the last pair of socks you'll ever buy -- in your lifetime

(Unless You Lose 'Em)

We have been buying hosiery for over 30 years for our store from Mr. Perry, who is a salesman for a hosiery firm. During one of his regular visits I began telling him what a fantastic sock #4096 was . . . the 100% nylon sock. "Seems you just can't wear it out. Kitten soft too! We'll guarantee #4096 for as long as you wear them," said Mr. Perry. "And if I wear a hole in them?" I remarked. "We'll replace them free . . . no questions asked," snapped Mr. Perry. "That sounds too good to believe. Socks that last a lifetime?" I checked over our store records and we had sold over 2,000 dozen in a ten year period . . . and to the best of my memory . . . no complaints. Then the idea hit me . . . there has to be millions of people who don't know about this sock. Well . . . I thought I would try a little experiment before offering this sock by mail order . . . so I took a new pair of #4096 and wore them for 3 weeks straight . . . the socks would stand up in the corner with sweat, then I put them in the washer and bingo . . . they came out looking great . . . lasting colors . . . and no holes. Next, I placed a few ads and received \$34,000.00



These revolutionary 100% nylon socks are indestructible. You may order FREE replacement anytime!

6 pairs ONLY \$8.98

STYLE #4096

6 pairs only \$8.98 (Stretch 10 to 13)

in Mail Orders, and to date have only replaced about a dozen pair. So here they are a lifetime of socks for only \$8.98 plus \$1.25 postage. Order black, white, or asst. dk. colors (2 black, 1 grey, 1 brown, 1 navy, 1 olive). Or if you don't like starting that washer up too often—take us up on our dozen discount offer \$16.99 + \$2.00 postage. Same colors only doubled . . . same guarantee . . . lifetime.

SLEEP BETTER DAY OR NIGHT WITH THESE SLEEP SHADE AIDS

The BEAUTY SLEEP® SHADE EYE MASK

- Fashioned from fine satin
- Insures total darkness and comfort

PASTEL & JEWEL TONES, ALL SATIN (State Choice of Color) **\$7.50**
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SLEEP SHADE® EYE MASK

- Comfortable and Easy to Wear
- Provides complete darkness for sound sleep

DELUXE ALL BLACK ACETATE SATIN \$6.00
REGULAR, SATIN & SATEEN \$5.00
Postage & Handling 75¢, each additional package 50¢

SLEEPWELL® EAR STOPS

- Soft and Re-usable
- Eliminate noise day or night

PAIR 60¢ 6 PAIR IN BOX \$3.00
(Postage and Handling — 25¢)
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If your drug or department store cannot supply you we will mail immediately upon receipt of M.O. or check. California residents add sales tax.

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- Ideal for bowlers who carry one or more bowling balls.
- Base unit, and 3 optional individual modules.
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Available at pro shops in your area or direct from the manufacturer.
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- Here are some other fine styles we carry in stock:
- #4050 EXECUTIVE LENGTH SOCKS, over the calf, 100% nylon, lifetime guarantee, stretch 10 to 13. 3 pair \$5.99 + \$1.25 postage, 6 pair \$10.99 + \$1.50 postage, 12 pair \$18.50 + \$2.00 postage. Black, brown, asst. dk. colors.
 - #4306 MEN'S SUPPORT SOCKS. 85% nylon, 15% latex, 5 year guarantee, over the calf, 3 pair \$8.50 + \$1.25 postage, 6 pair \$14.99 + \$2.00 postage. Black, brown and asst. dk. colors.
 - #685 WHITE ATHLETIC SOCKS (Crew) assorted colored striped tops. One year guarantee, 5 pair \$7.99 + \$1.25 postage, 10 pair \$14.98 + \$2.00 postage. 89% cotton, 11% nylon.
 - #168 WHITE CUSHION THRU-OUT TUBE SOCKS, over the calf, 80% cotton, 20% nylon. 2 years guarantee, stretch 9 to 15. 5 pairs for \$9.98 + \$1.25 postage, 10 pair \$18.98 + 2.00 postage.
 - #670 TUBO HI-BULK CREW ANKLE HI-SOCK, 75% orlon, 25% nylon, Sanitized deodorant socks, resist perspiration odor, 2 years guarantee, 5 pairs \$8.99 + \$1.25 postage, 10 pair \$16.50 + \$2.00 postage. Black, white, brown, olive, navy and grey.
 - #157 INSULATED THERMAL TUBE SOCK, CUSHION LINING, reinforced toe and heel, mid calf. Stretch 10 to 13. 4 pair \$8.99 + \$1.25 postage, 8 pair \$16.50 + \$2.00 postage. (Retain body heat)

Send check or money order. Visa or Master Charge number "Satisfied Customers since 1919"

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Nenni Building, Desk 8 EA
Mate St., Box 188
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12 pair \$16.99 + \$2.00 postage
black white asst. dk. colors.
- #4050 3 pair \$5.99 + \$1.25 postage
6 pair \$10.99 + \$1.50 postage
12 pair \$18.50 + \$2.00 postage
black brown asst. dk. colors.
- #4306 3 pair \$8.50 + \$1.25 postage
6 pair \$14.99 + \$2.00 postage
black brown asst. dk. colors.
- #685 5 pair \$7.99 + \$1.25 postage
10 pair \$14.98 + \$2.00 postage.
- #168 5 pair \$9.98 + \$1.25 postage
10 pair \$18.98 + \$2.00 postage.
- #670 5 pair \$8.99 + \$1.25 postage
10 pair \$16.50 + \$2.00 postage
black white asst. dk. co.ors.
- #157 4 pair \$8.99 + \$1.25 postage
8 pair \$16.50 + \$2.00 postage.

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Satisfaction guaranteed Copyright 1979

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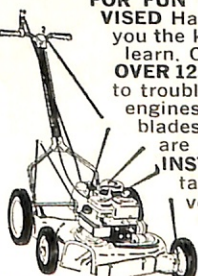
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Elks Family Shopper consumer/news

when to plant 60 different types, the U.S. Department of Agriculture's Science and Education Administration has a booklet, *Growing Flowering Perennials*. For your copy send \$1.00 to the Consumer Information Center, Dept. 128H, Pueblo, CO 81009.

When you're ready to buy the plants, you'll find many varieties at the local nursery or garden shop. These plants usually are in bloom when they are offered for sale, which allows you to select the colors you want for your garden. Some favorites include begonias, carnations, hibiscus, iris, phlox and sweetpea.

Look for perennials that are compact and dark green. Plants held in warm shopping areas are seldom vigorous. You can tell plants that have been held in warm areas too long by the thin pale yellow stems and leaves. Avoid buying these plants.

Once you've selected your plants, you're ready to dig in. First, spade well the area you'll be planting in. Then work peat moss, sand, fertilizer, and lime into the soil. For ordinary garden soil, use a 1-to 2-inch layer of peat moss and a 1-inch layer of unwashed sand—available from building-supply yards or garden centers. If your soil is heavy with clay, use twice this amount of peat and sand.

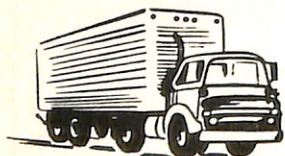
Add a complete fertilizer such as 5-10-5 during the last spading. Use at a rate of 1½ pounds (3 rounded cups) per 100 square feet. Add ground limestone at a rate of 5 pounds (7 rounded cups) per 100 square feet.

Rake the soil surface smooth. After raking, the soil is ready for seeding or planting with started plants.

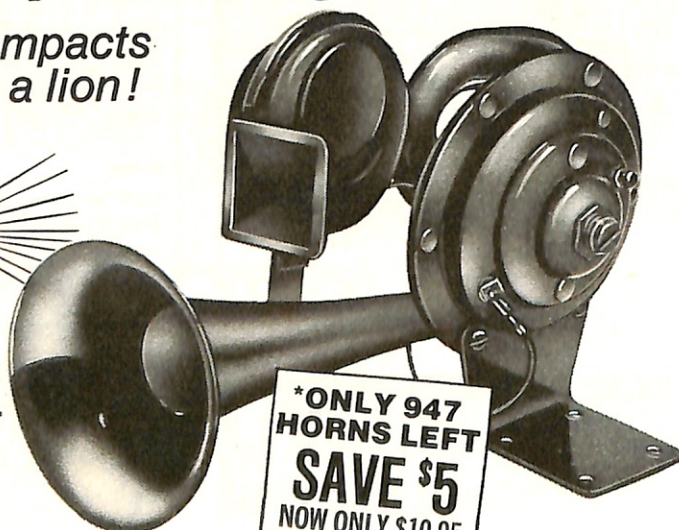
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REAL DIESEL HORN

Makes Every Car "King of the Road"

... even tiny compacts roar like a lion!



- Commands attention—can't be ignored!
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- Authentic tractor trailer horn!



***ONLY 947 HORNS LEFT SAVE \$5 NOW ONLY \$10.95**

A horn should be used with discretion, but when you *do* use it, you want it to be heard. *And heard it is*—with this precision-made electric diesel horn that gives any car the roar of a giant tractor-trailer. Now when danger threatens, you let go a blast you *know* won't be ignored. Now you are sure of getting your fair share of the road no matter what size or make car you're driving. Easily installed. Mounting brackets, simple instructions included. 12-Volt.

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N.Y. Res. Add Applicable Sales Tax

See Advertisement Inside Back Cover

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EXECUTIVE SLACKS 2 Pairs for Only 1795

HABAND'S
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3 for 26.75
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Sirs: Please send me _____ pairs of these Executive Dress Slacks, for which I enclose my remittance of \$ _____ plus \$1.25 toward postage and handling.

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Acct. # _____ Exp. _____/_____/_____

Guarantee: I understand that if upon receipt I do not choose to wear them I may return the slacks within 30 days for a full refund of every penny I paid you.

72A-044

COLOR:	How Many	What Waist	What Inseam
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NAVY			
BROWN			
GREEN			
BLACK			
RUST			

Name _____ Apt. # _____

Street _____

City _____

State _____ Zip Code _____

Elks Family Shopper consumer/news

Remove the plants from flats by slicing downward in the soil between the plants. Lift out each plant with a block of soil surrounding its roots and set the soil block in a planting hole.

If plants are in peat pots, remove the top edge of the pot to keep rain from collecting around the plant.

Allow plenty of space between plants because perennials need room to develop. Perennials usually show up best when planted in clumps or groups of plants of the same variety.

Even houses need an annual physical to pinpoint small problems before they become big ones. The summer house fix-up is one of your most important home maintenance routines.

The Science and Education Administration of the U.S. Department of Agriculture has a booklet that can help you perform more than a dozen repairs to put your house in shape. For your copy of *Simple Home Repairs . . . Outside*, send \$1.50 to the Consumer Information Center, Dept. 159H, Pueblo, CO 81009.

Here are some suggestions to help you inspect your house:

Check the windows. Are they cracked or broken? Is the putty still tight? Do window frames need caulking?

Next, check the siding. Make
(Continued on page 48)

YOU DON'T NEED CASTRO'S PERMISSION TO ENJOY THE UNIQUE HAVANA FLAVOR.



If you remember savoring and lingering over a fantastically mild and flavorful Cuban leaf cigar in the days before the Cuban embargo, you will be interested in this offer — and the story behind it!

When the Cuban embargo hit, we and other small manufacturers of fine custom-made cigars faced ruin. Our very existence depended on maintaining the same incomparable quality we had staked our reputation on.

The solution was pure cloak-and-dagger. One dark night a few years ago a group of daring Cuban expatriates put to sea carrying a precious cargo of Cuban tobacco seeds. After running a gauntlet of Cuban gunboats they finally reached their destination — Honduras. Here under almost identical conditions of cli-

mate and soil, this prime tobacco flourishes to this day, far from its native land. This is the tobacco we use to make our superbly mild and flavorful cigars — cigars an expert can't tell from Havana.

MY OFFER TO CIGAR LOVERS

I will send you postpaid a variety of 50 factory fresh cigars. Smoke one or a half-dozen with my compliments. If these cigars aren't all you expect and a great deal more, return the remainder by parcel post within 30 days and I'll refund your money. No questions asked. Your delivered cost is only \$10.90 for 50 Factory-Fresh Cuban Seed Leaf Cigars.

A480 To order fill in and mail coupon to

THOMPSON CIGAR CO.

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O.K., TOM! Ship me the Victory Sampler under your money-back guarantee for only \$10.90.

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 Charge \$10.90 to my
 Visa Master Charge
 American Express
 Diners Club

(OFFER GOOD IN U.S. ONLY)

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Credit Card Holders Call **TOLL-FREE: 800-237-2559**
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FRANK TRAIN
Businessman

FRANK TRAIN
Survivalist

ARE YOU PREPARED TO SURVIVE THE PANIC AND VIOLENCE THAT WILL RESULT FROM THE COLLAPSE OF OUR CURRENCY?

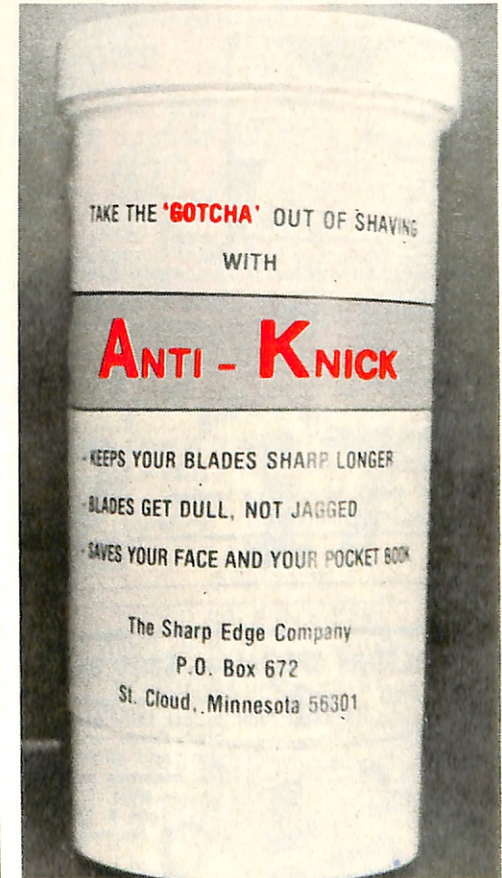
Inflation is the slow collapse of currency. We are headed for a time when there will be shortages of vital commodities that will result in large scale violence and chaos!

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THE SURVIVALIST PAPERS® will advise you on how and where to invest your money before and during those bad times that await us. *THE SURVIVALIST PAPERS®* contain key information on firearms, the right brands and models for usage and investment. *THE SURVIVALIST PAPERS®* will inform you on how much money you should have in Krugerrands and why, because we might be in a barter and gold exchange situation. Plus other vital topics of information on the whole subject of survival.

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Now available! Get yours today. Mail check, money order for \$4.00 each (includes postage, handling; razor not included).

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Send check or money order (plus \$1.00 for postage and handling) to United States Optics, Dept. 741 P.O. Box 14206 Atlanta, GA 30324. Credit Cards accepted. Include number and expiration date. (Specify gold or silver frames.) SPECIAL: Order now and get TWO PAIR for \$13 plus one dollar handling charge. Ten-day money-back guarantee.

FREE! During this limited offer.
Deluxe velour lined protective case. A \$3.00 value.

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1000 RETURN ADDRESS LABELS \$1.00

1000 gummed economy name and address labels printed in black

with ANY name, address, zip code. Up to 4 lines.
Order S717 Set of 1000 Economy Labels (boxed) . . \$1.00



250 Self-Stick GOLD FOIL LABELS \$1.98

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

moistening. Rich black printing, classic border.
Order P6128 Set of 250 Gold Foil Labels (boxed) . \$1.98



250 Self-Stick WHITE GLOSS LABELS \$1.98

Glossy white self-stick labels cling to any smooth surface—no

moistening. Sharp black printing up to 4 lines.
Order P6030 Set of 250 White Gloss Labels (boxed) \$1.98

Walter Drake 3298 Drake Bldg.
Colorado Springs, CO 80940

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CITY & STATE _____ ZIP _____

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___P6128 Gold Foil Labels @ \$1.98 each \$ _____
___P6030 White Gloss Labels @ \$1.98 ea \$ _____

Add 20¢ per set for postage & handling \$ _____
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MUSTANG Direct from manufacturer to you fully assembled. Grass catcher and other accessories available. 8 HP. Briggs & Stratton engine.

1980 model with full factory warranty. Order now with check, Visa or Master Charge or send for free literature: 405-631-3669

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This shoe can be worth \$3,600 to you a year from today!

IT'S HANOVER...AND IT'S PAYDAY EVERY DAY YOU TAKE AN ORDER!

Cash on the spot! That's your up-front profit on each order you take for famous Hanover shoes. And you can easily clear \$300 a month, just in evenings and weekends, showing neighbors and friends how they save \$15 and more at Hanover's factory-direct prices. They choose from nearly 300 new styles in Hanover's full-color catalog... for dress, work, casual or outdoors... fine quality, genuine leather, comparable to shoes selling at much higher prices in fine stores.

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Dept. 2672, Hanover, Pa. 17331

PLEASE RUSH FREE catalog, sales kit and free shoes offer. I'll try it for 30 days, without obligation. No salesman will call.

Name _____
Address _____
City _____
State/Zip _____

FREE SHOES, TOO!

Elks Family Shopper consumer/news

sure there are no spots where the paint is blistering, or where the siding, shingles, or brick work is damaged.

Even if you don't have leaks in your roof, take a look to see if the shingles are broken or worn. Make sure the flashing (the metal in corners and around chimneys) is not rusted or cracked. Cracks in the roof should be repaired.

While you have the ladder out, check the gutters and downspouts. If you see any leaves, branches or dirt in the gutters, clean them out. While you are cleaning them, check for loose connections, make sure that the downspout outlet is clean, and look for a wire leaf strainer.

Using either a hose or a pail of water, pour water into each gutter and downspout. Does the water flow along the gutter or are there places where it stands? If so, you need to adjust the gutter so the water will drain. You can do this by adding additional support straps or tightening or loosening the existing support straps. At the same time the water is running, check for leaks. Most small ones can be repaired with roofing compound. ■

Help!

The Elks Magazine postage fees have skyrocketed! Help us cut costs by reporting any address change to your lodge secretary and The Elks Magazine Circulation Department.

Be sure to include lodge and membership number or an address label from the magazine. **Notice should be sent 6 to 8 weeks before your move.**

ATTACH ADDRESS LABEL HERE

New Address:

Name _____
Address _____
City _____
State _____ Zip _____
Lodge No. _____
Member No. _____

Mail to: Circulation Manager
The Elks Magazine
425 W. Diversey Pwy.
Chicago, IL 60614

7-80

EXECUTIVE SLACKS

Now **UNDER** **\$9** PER PAIR

Haband Company, the mail order people from Paterson, N.J., have these brand new top quality executive slacks in stock now for the coming season. **IF YOU CAN ACT FAST, and ORDER EARLY**, you can cash in on a very favorable low price and have your slacks before the rush! But first read this!

LIMITED OFFER!

THE REASONS FOR OUR LOW PRICE:

LIMITED SUPPLY. These Fall and Winter executive slacks are manufactured OFF SEASON, all Spring & Summer, when the factories are looking for work. **BUT NO MORE WHEN THESE ARE GONE!**

EXECUTIVE CUT. Haband Slacks are not tight cut for the boyish figure. We specialize in just one easy, comfortable, full cut, executive model in 100% Polyester DoubleKnit that *g-i-v-e-s a l-i-t-t-l-e* for better fit no matter how you bend or move.

NO ULTRA HIGH FASHION INNOVATIONS! We sell one excellent, well-made product with just these good common-sense features:

- Talon® Zipper • Ban-Rol® Waistband • Deep No-Hole Pockets • Two Back Pockets
 - Wider Belt Loops • Neatly Finished Inside Linings • Your EXACT SIZE AND LENGTH
- All Finished and Ready to Wear!

SEE FOR YOURSELF - NO RISK!

Try them on, look in the mirror, show your wife and family before you decide. **FOR FAST, RELIABLE SERVICE ON MONEY BACK APPROVAL**, simply fill in your size on this coupon and mail your order today!



100% NO-IRON Polyester DoubleKnit

EXECUTIVE SLACKS

2 Pairs for Only **17⁹⁵**

3 for 26.75 4 for 35.50

HABAND's Executive Division
265 North 9th Street, Paterson, N.J. 07530

Sirs: Please send me pairs of these Executive Dress Slacks, for which I enclose my remittance of \$ plus \$1.25 toward postage and handling.

Or Charge to: VISA MasterCharge
Acct # _____

Exp. Date: _____
Guarantee: I understand that if upon receipt I do not choose to wear them I may return the slacks within 30 days for a full refund of every penny I paid you.

72A-044

Name _____
Street _____ Apt. # _____
City _____
State _____ Zip Code _____

AVAILABLE IN SIZES:
Waists 29-30-31-32-33-34-35-36-37-38-39-40-41-42-43-44 (Sizes 46-48-50-52-54 please add \$1 per pr.)
Inseams 26-27-28-29-30-31-32-33-34

COLOR	Qty	Waist	Inseam
Charcoal ^A			
GREY			
NAVY ^B			
BROWN ^C			
GREEN ^D			
BLACK ^E			
RUST ^F			

Haband is a conscientious family business doing business by U.S. Mail since 1925, serving over 2-million executives all over America for all their men's wear needs.

TO KEEP THIS COVER INTACT—USE COUPON ON PAGE 46



Charcoal

Summer. Seven Style



Summer's here and the mixing is easy. Refresh yourself with a tall, cool glass of Seagram's 7 with 7UP®, cola, ginger ale or your favorite mixer. Enjoy summer Seven style! And enjoy our quality in moderation.

Seagram's 7 Crown
Where quality drinks begin.