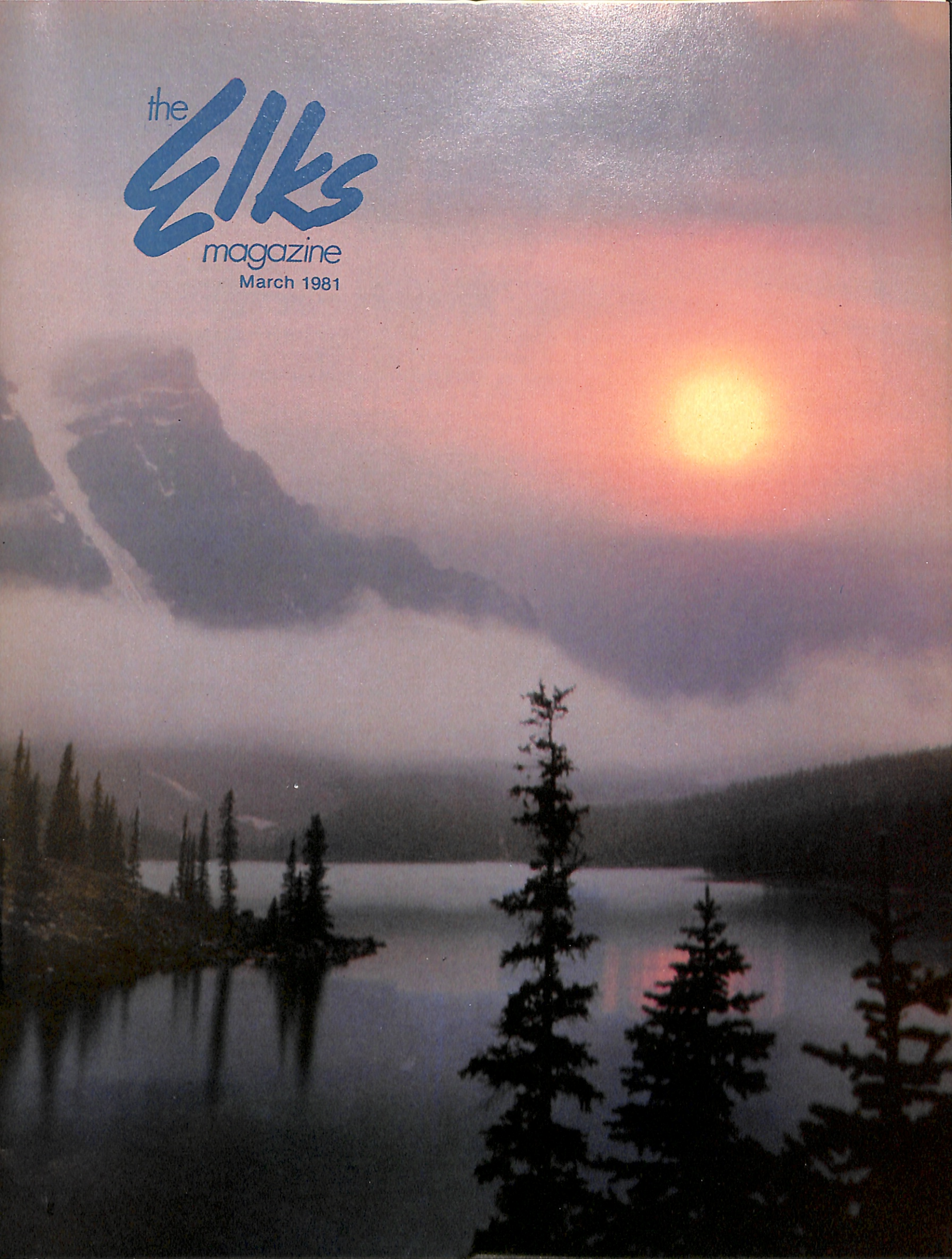


the  
**Elks**  
magazine  
March 1981





"Million Dollar" Zoysia Lawn! Water Once! Never Needs Watering Again!



**FREE  
UP TO  
900  
PLUGS!**

Lakeland's **Famous**® 30-Below-Zero Zoysia Takes Wear, Tear, Cookouts, Children's Games . . . After 30 Below Zero Winters, It Bounces Back Green, Thick, And Beautiful! Closest Thing to An Indestructible Lawn You Have Ever Seen!

# ZOYSIA LAWN WASN'T MOWED FOR A MONTH! NOT A WEED IN SIGHT!

If your family is like mine, you're squeezing every dollar to make sure you have enough to go around. And it looks like things are going to stay that way.

One way to cut expenses is to cut the costs, and work, of lawn care. For example, a woman wrote about her zoysia lawn that she had mowed it only twice ALL SUMMER. She hadn't spent a cent on weed-killers. Not one cent for fertilizers. Yet her lawn was as green and weed-free as a pile carpet.

## ZOYSIA LAWNS STAY GREEN THROUGH HEAT AND DROUGHTS

Let the scorching sun burn lawns around you into hay—your zoysia stays fresh and green, an emerald isle of beauty. I have yet to water my own zoysia lawn. One day I saw that my sprinkler had gotten cobwebs! In Iowa, a zoysia lawn was declared the area's "Top Lawn—nearly perfect." Yet this lawn had been watered only once that entire summer!

**CUT YOUR WATER BILLS, SAVE THE WORK OF LAWN SPRINKLING. START A FAMOUS ZOYSIA GRASS LAWN NOW.**

### Weed-killing chemicals are NOT NEEDED for a weed-free Famous® Zoysia Lawn

How is it possible that Famous Meyer Z-52 Zoysia stays weed-free without using expensive, risky chemicals? It grows so thick that crabgrass (weed) seeds don't get enough light to germinate!

### Has Cut Mowing To Once A Month

Zoysia grows sideways, not just up like ordinary grass. It forms a thick, interwoven carpet of turf that keeps its well-groomed look weeks longer. It cuts your mowing by half, 2/3 or more!

### No-Reseeding—Not Ever!—With Lakeland's Famous® Zoysia

Plug in Lakeland Zoysia and never buy grass seed again. Zoysia lawns don't grow old; they just grow better. They sparkle under 100° heat. . . stay green through droughts. They resist diseases and insects which ruin ordinary grasses. After sharp frosts, they only give up their green color, then green up better than ever each following Spring. Famous Zoysia gives you the closest thing to an indestructible lawn you have ever seen.

### Ends Washouts on Steep Slopes Perfect Where Other Grasses Do Poorly

Deep-rooted zoysia holds soil in place, stops it from washing away from slopes. It's your perfect answer for worn out or weedy areas, too.

In a typical newspaper article I read (quote): "upgrading your current lawn" requires the right selection of grass seed plus "regular applications of fertilizer (and lime where needed)." This article also said you need, "weed, insect and disease control." Sound familiar? Of course!

Why not forget all that work and expense, and plug in Famous Meyer Z-52 Zoysia? To upgrade your lawn with zoysia, don't dig it up. Just set plugs into holes in the soil a foot apart more or less. Let those plugs spread toward each other to form a carpet of solid turf. Growth is so vigorous it chokes out old growth you want to get rid of, WEEDS INCLUDED.

**NO NEED TO DIG UP YOUR LAWN  
PLUG IN **Famous**® Z-52 ZOYSIA**



**From Coast to Coast  
People Write to  
Mike Senkiw**

**From Hudson, N.Y.,** E. La-Roche writes how he planted plugs "in the worst possible place—clay with weeds and gravel. . . It formed a 4" thick carpet of grass. Not children, dogs, cats, rabbits, extremely hot sun or drought could kill it."

**From Sacramento, Calif.,** Jack Morse writes how he bought our Zoysia "for a weed infested spot—it took care of the problem."

**From Indiana, M.A. Low, Sr.** writes how he visited a physician friend in Albert Lea, Minn. where he saw a "whole back yard was entirely in zoysia and it was beautiful . . . a deep green."

The success of many thousands of delighted Famous® Zoysia owners awaits you. Prove it to yourself today.

### Poor Soil? No Problem!

Our Famous Zoysia plugs are so vigorous we guarantee them to grow whatever your soil—from heavy clays to sandy sub-soils. You cannot lose.

### IT'S SO EASY AND INEXPENSIVE TO START A MAGNIFICENT ZOYSIA LAWN

Start your own magnificent, perennial zoysia lawn with as few as 100 plugs. Just let your plugs establish solid turf. Then take up transplants and plug in other places to your heart's desire. Plugged areas grow right back into solid turf. Your supply of plugs is endless.

### Prices and Bargains

If you plant more grass that sits there and struggles—or dies on you—you may not miss your work and money. It's the time you cannot recover! So please don't confuse Lakeland's 30-Below-Zero Zoysia with any ordinary turf offered as a "bargain." If our plugs cost a little more in the beginning, they remain, in the long run, the only true bargain for your lawn.

### Order guaranteed **Famous**®

zoysia plugs now, for delivery from our nearest shipping point. Your order will be sent at the earliest proper time to plant in your area.

Orders not accepted from Wash. or Ore. States.

Meyer Z-52 Zoysia Grass was perfected by the U.S. Govt. and released in cooperation with the U.S. Golf Association.

### "Same Day Fresh"

The day we cut your plugs is the day they are on their way to you. Because freshness counts, Lakeland has 2 shipping points, one in the Midwest and one in the East. Your plugs go out from the nearest point "Same Day Fresh" and ready to grow, shipping charge collection the most economical way. On credit card orders, the shipping cost will be prepaid by us and billed to your account.

## Lakeland's Total Guarantee

- Drought Won't Kill It • Heat Won't Kill It
  - Diseases Won't Kill It • Cold Won't Kill It
- Even though we don't know your soil, we guarantee EVERY plug of Famous Z-52 Zoysia to live and grow in it. No ifs. No buts. Should any plugs fail to grow, just let us know within 60 days. We refund or replace them FREE. That guarantee clearly means that Famous Zoysia has to do everything we say—and more! Otherwise there's no way we could give you such unique protection.



**LAKELAND NURSERY SALES Dept. NL-1499  
Hanover, Pa. 17331**

Please send me the certified and guaranteed Famous® Zoysia plugs checked. (please print)

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP \_\_\_\_\_

I enclose check or m.o. for \$ \_\_\_\_\_  
(KS & AL res. add sales tax)

To avoid delay in delivery to Rural Routes & Box No., you may include your day phone number (Area Code)

**CHARGE TO MY:**  Master Charge  Diner's Club  
 Carte Blanche  American Express  VISA

Acct. no. \_\_\_\_\_ Exp. date \_\_\_\_\_

FULL SIZE NO-BEND PLUGGER ONLY (L000778H) . . . . . \$4.95

100 PLUGS (L000927Y) + 30 FREE PLUGS  
Value \$7.64 . . . . . Only \$5.88 . . . . . You Save \$1.76

100 PLUGS & PLUGGER (L000950Y)  
+ 30 FREE PLUGS  
Value \$12.59 . . . . . Only \$9.95 . . . . . You Save \$2.64

200 PLUGS (L000935Y) + 60 FREE PLUGS  
Value \$15.29 . . . . . Only \$10.95 . . . . . You Save \$4.34

200 PLUGS & PLUGGER (L000968Y)  
+ 60 FREE PLUGS  
Value \$20.24 . . . . . Only \$13.95 . . . . . You Save \$6.29

**PLUGGER INCLUDED FREE WITH ORDERS OF 500 OR MORE PLUGS**

500 PLUGS (L000976Y) + FREE PLUGGER & 150 FREE PLUGS  
Value \$43.17 . . . . . Only \$25.00 . . . . . You Save \$18.17

1000 PLUGS (L003301Y) + FREE PLUGGER & 300 FREE PLUGS  
Value \$81.39 . . . . . Only \$35.00 . . . . . You Save \$46.39

2000 PLUGS (L006296Y) + 2 FREE PLUGGERS & 600 FREE PLUGS  
Value \$157.83 . . . . . Only \$54.00 . . . . . You Save \$103.83

3000 PLUGS (L001990Y) + 2 FREE PLUGGERS & 900 FREE PLUGS  
Value \$234.27 . . . . . Only \$72.00 . . . . . You Save \$162.27

© Lakeland Nursery Sales, 1981.

TO KEEP THIS COVER INTACT—USE COUPON ON PAGE 18



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## A Message From The Grand Exalted Ruler

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My fellow Americans, isn't it a wonderful thing to be able to be called that? Now what is this Americanism of which we so proudly speak? Ask yourself these questions: How much of an American am I? What kind of an America do I want to live in tomorrow? What do I propose to do about it?

Americanism has a song, one of the truly great songs of all time—this is our own “The Star-Spangled Banner.” We always sing the first verse and often skip the second and third. Only rarely do we sing the last verse; but in deepest reverence let us look to the great religious heights to which it reaches:

“Oh, thus be it ever when free men shall stand  
Between their loved homes and grim war's desolation;  
Blest with victory and peace, may the heaven-rescued land  
Praise the Power that hath made and preserved us a nation!  
Then conquer we must, when our cause it is just,  
And this be our motto: 'In God is our trust!'  
And the Star-Spangled Banner in triumph shall wave  
O'er the land of the free and the home of the brave.”



# Americanism

America has always had thinkers. If you don't think so, give yourself a refresher course sometime and read George Washington's Farewell Address or Abraham Lincoln's Second Inaugural Address. The thoughts they expound in those great articles are worth any person's time. It's a great privilege, as well as a responsibility, to be an American.

Every day our national leaders are making many important decisions concerning the defense of our country. It's up to us as Americans to be as informed as possible and to share our thoughts with these elected officials.

Almost nothing happens without risk, and risk is almost never taken without a good chance of reward. We forget how much risk-takers have contributed to our society. We still need risk-takers if this country is going to meet the needs of new generations.

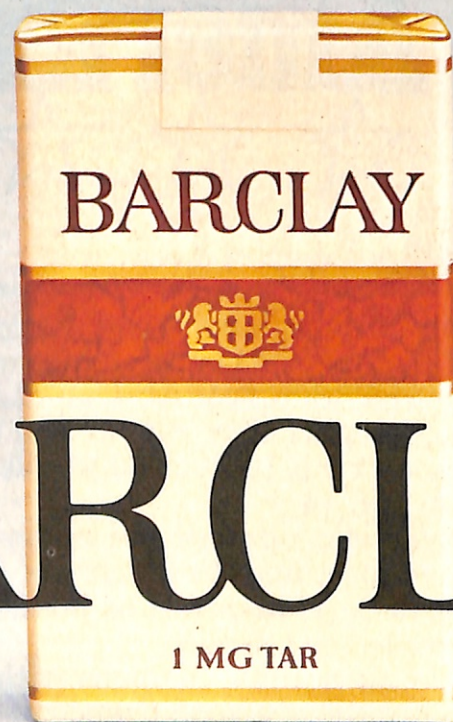
We have inherited a mighty nation. It did not come into being by chance but was built by the courage, vision, and wisdom of our hardworking forefathers. We owe it to them to pass this nation on to our children as stable and as solvent as we received it. Let us REACH OUT WITH ELKDOM and ever keep our eyes upon the flag, our minds upon the principles for which it stands, and our hands upon the ballot so that the rights and liberties of all will be preserved!

A handwritten signature in cursive script that reads "H. Foster Sears".

H. Foster Sears



*The pleasure  
is back.*



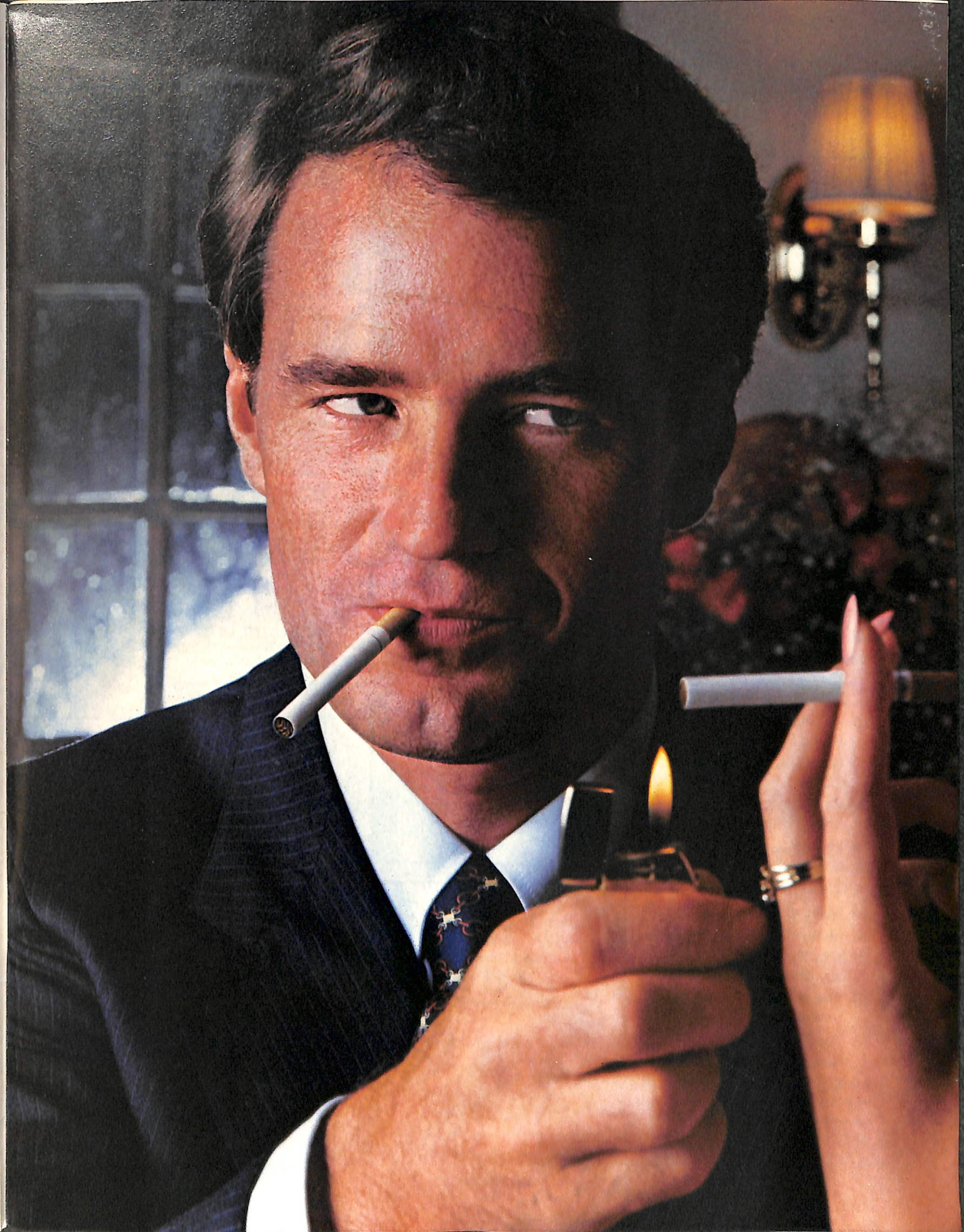
**BARCLAY**

*99% tar free.*<sup>TM</sup>

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

*Also available  
in 100's and Box*

Kings and Box, 1 mg. "tar", 0.2 mg. nicotine;  
100's, 3 mg. "tar", 0.4 mg. nicotine  
av. per cigarette by FTC method.





## 6 Fraud in Your Mailbox

Thousands of people are being fleeced and robbed by nefarious schemes perpetrated through the mails.

Gary Turbak

## 16 The Natchez Trace—Footpath of History

This frontier road played an exciting role in America's westward expansion and was traveled by men of destiny.

Henry N. Ferguson

## 29 Private Villas Abroad

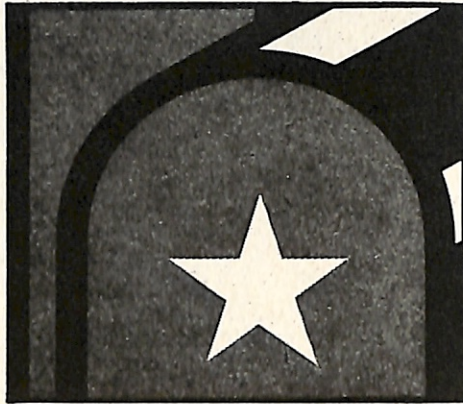
A new world awaits the daring traveler who opts to rent a foreign villa.

Jerry Hulse

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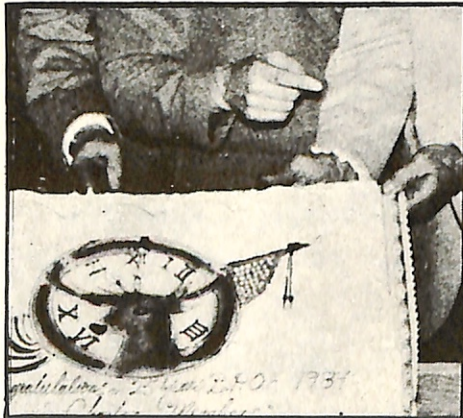
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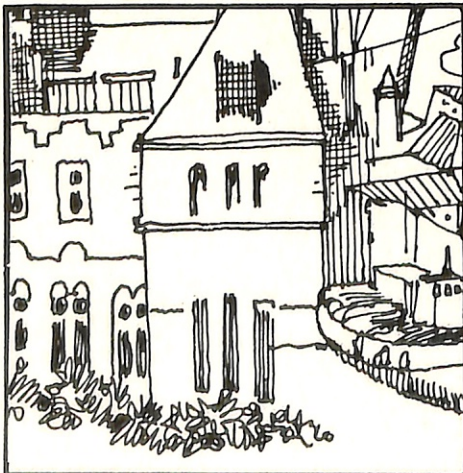
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Circulation Manager  
**EDITORIAL OFFICES**, 425 W. Diversey Pkwy., Chicago, IL 60614

Advertising Offices

**CHICAGO 60614** 425 W. Diversey Parkway (312) 528-4500  
**NEW YORK 10017** 50 East 42nd (212) 682-2810  
**ROCHESTER, MI 48063**  
(Detroit Area), P. O. Box 508, (313) 651-2545



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Tired of being buried in umpteen insurance forms? You'll appreciate Aetna Life & Casualty's simplified Business Owner's Policy.

Just pick the single form tailored to your business — manufacturing,

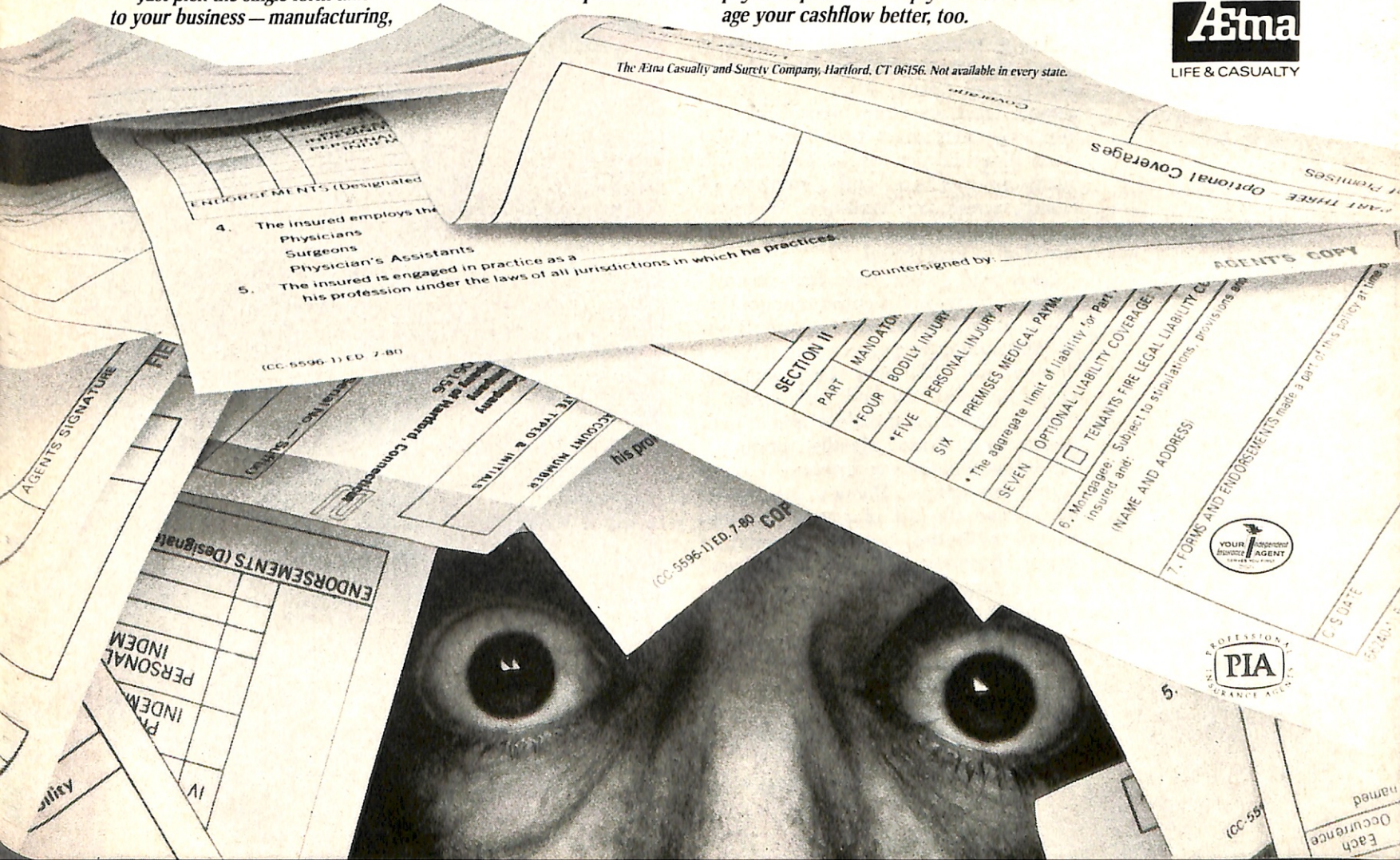
contracting, wholesaling or retailing. Then answer a few quick questions and all your bases are covered. From accounts receivable to mini or midi computers.

You can get an on-the-spot quote that's probably less than your current clutter of policies. While our monthly, quarterly, or annual payment plans can help you manage your cashflow better, too.

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# FRAUD IN YOUR MAILBOX

by Gary Turbak

The gimmicks are legion: A miracle green plasma guaranteed to revitalize dry, brown lawns. Miniature crosses carved from an altar blessed by the Pope. Wonder roses producing 1,000 fresh blossoms per week. Talking fish lures, aphrodisiacs, and promises of health, wealth, and happiness. Welcome to the prosperous, inventive, illegal world of . . . mail fraud.

Each year, crooks, swindlers, con artists, and fly-by-night entrepreneurs bilk American businesses and consumers out of \$600 million by perpetrating schemes through the U.S. mail. Last year the Postal Service received just under a quarter million complaints about mail transactions. Postal sleuths conducted 5,500 investigations and obtained about 2,100 convictions. Phoney mail order deals head the list of complaints registered with the National Council of Better Business Bureaus. Mail fraud has become the nation's number one consumer rip-off.

But mail order madness is really nothing new. A while back, a U.S. Congressman told his colleagues that "all through the country thousands of innocent and unsophisticated people are





continuously fleeced and robbed, and the mails are used for the purpose of aiding in these nefarious schemes." The year was 1872. As long ago as 1911, Americans were flushing \$77 million per year down the mail fraud drain. In recent years the incidence of mail order theft has mushroomed.

Just what is mail fraud? Simply stated, it is a scheme which uses the mail to obtain money or property by false representation. According to Kenneth Fletcher, Deputy Chief Postal Inspector, the inventory includes complex financial swindles, investment frauds, insurance swindles, phoney land deals, diploma mills, misrepresentation of products, non-delivery of goods, and phoney job opportunities. If the U.S. mail is used in any way whatsoever to carry out such a scheme, that constitutes mail fraud, and federal officials may investigate.

Virtually no one is immune. A prosperous corporation and an elderly widow seeking to supplement her fixed income are equally fair game for mail fraud practitioners.

Businesses are especially lucrative targets. One of the most successful ploys has been the false billing scheme, with the basic operation working like this: A firm—let's say an insurance agency—receives in the mail an invoice for a variety of office products such as typewriter ribbons, paper, photocopy toner, folders, etc. The company normally buys a lot of these materials, so there's nothing unusual about the bill. A busy bookkeeper glances at the itemized invoice and writes a check. The only problem is that the goods were never ordered or delivered. The bill was a phoney, probably one of thousands sent by crooks to businesses all across the country.

This scam has been around for a long time, and con men have been known to rummage through a firm's garbage just to get a look at typical legitimate invoices. Another version of this scheme is to falsely bill businesses for advertising or directory listing space in an assortment of publications, some nonexistent. Pete Ward, Assistant Postal Inspector, says about two percent of the companies receiving such bills automatically pay them.

Lately, though, a new wrinkle has been added to the old scheme. Crooks have discovered that their income from phoney advertising gimmicks increases up to 500 percent when an advance phone call is made. The callers give businessmen a high pressure sales pitch, often purporting to represent a minority group of one sort or another.

Many of these bogus operations emanate from "boiler rooms" in California, especially the Los Angeles area. At 5 a.m. the fast talkers begin calling

businesses on the east coast and work their way across the country with the rising sun, making use of discount phone rates until it's 8 a.m. in California.

Senator John Glenn, who has conducted congressional hearings on the false billing problem, explains the minority ploy: "Some false promoters come out with a phoney title for a publication, ostensibly addressing minority interests and then submit a bill. A businessman may be operating on the edge of a minority area and just assumes he'll be written up badly in the publication if he doesn't pay the bill."

One promoter in Ohio took in \$60,000 for advertising and never even produced a publication. A notorious firm in California, called Space Advertising, reaped a \$2 million profit before Postal Inspectors caught up with them. Many large businesses have suffered phoney invoice losses in the \$3,000 range, and one handed over a whopping \$29,000. Nationally, false billing schemes cost American businesses \$25 million a year.

Another attack on business is the "bust out." The targets of this scheme are the suppliers of high value merchandise. In a bust out, swindlers buy a retail merchandising business—an appliance store, for example—and immediately establish an excellent credit rating by making prompt payments on small quantity orders. Once their credit is solid, they make numerous large purchases, dispose of the merchandise (often through "below cost" sales), and disappear. The wholesale supplier takes a large loss.

Would-be businessmen can be victims of mail fraud crooks too. The allure of retail franchising has drawn many unsuspecting investors into phoney deals. Three Dallas men, for example, convinced more than 100 people into coughing up a total of \$700,000 for nonexistent restaurant franchises. A wormy deal in Denver cost 1,300 people up to \$8,400 each. The promise: Highly profitable (but really worthless) earthworm growing franchises. In both cases, Postal Inspectors caught the crooks.

Businessmen strapped for capital can be victimized as well. One common attack is the pay-the-money-broker-in-advance scheme. A businessman is having trouble finding credit for his firm's expansion. Along comes a broker who claims to be in contact with a solid source of capital. The rub is that the loan arranger wants his fee in advance, and once he's paid he rides off into the sunset. There never was, of course, a willing lender.

Consumers also take a beating at the hands of mail fraud experts. Common cons are the phoney land offers that



# FRAUD IN YOUR MAILBOX

decorate the pages of many national publications: "Ten dollars down and ten a month for a piece of paradise! Write for free details." One crook bought 1,500 acres of arid west Texas at \$60 per acre and resold it—by lying about the land's potential and using phoney photos—for \$1,100 an acre. It netted him three years in prison, but many investors lost a bundle.

And a Syracuse, NY, woman once purchased a piece of land in Florida through the mail. Later, Postal Inspectors tried to find the plot. "We had to quit looking after two days," said one investigator, "because it was impossible to penetrate deep enough into the swamp."

Other investment rip-offs include a method of turning low grade ore into silver, rare coins that aren't so rare, diamonds with flaws, and anything else felons think the American public will buy. And that seems to be just about everything these days. "The increase in

investment related schemes is tied to today's economic situation," explains Inspector Kenneth Fletcher. "During times of inflation people are looking to invest their savings in ways that will keep up with inflation."

Some people, often the elderly and handicapped, try to stay ahead by earning extra income at home. They, too, are prey for mail racketeers. Typically, ads for work-at-home schemes promise a sizeable income from a sure fire business you can run at your leisure. And, for a fee, the crooks will tell you exactly how to do it.

Usually, the gimmick goes in one of two directions: 1) You pay for instructions on how to place similar work-at-home ads and fleece others, or 2) You purchase directions for making some small item—baby boots, aprons, toys, and such—with the promise that "the company" will buy back all you can make. The catch is that your work must meet their stringent standards, and—of course—it never does. Again, you've paid for worthless information.

Another scheme that looks good on the surface is the chain referral. In the mail one day you learn that you are one of the few people being allowed to purchase a \$600 television set for as little as \$100 cash. You can pay the

remainder of the TV's cost by referring additional customers to the company at, say, \$25 per referral. Twenty successful referrals and your \$100 will pay for the TV. All you have to do is invite a few friends over and show them how they too can get in on the bargain.

Two catches here: First, the television is probably worth about \$350 and, second, you will likely never come up with more than one or two other gullible buyers. The fine print says you must then make up the difference in cash, which means you're out \$500 to \$600 for a \$350 TV set you didn't want in the first place.

Something for nothing also is the lure of numerous pyramid schemes that seem to come and go in our society. Pyramids can be as basic as the standard chain letter or as sophisticated as the "Gift Exchange Concept" that swept the west coast early in 1980 and apparently is still going strong (many of the new pyramid operations, however, are carefully designed not to use the U.S. mail).

Pyramids can get terribly complicated, but essentially they work like this: You enter the operation as one of many at the base of the pyramid, paying money (or a portion of your earnings) to get in. (Continued on page 14)

## On Tour With H. Foster Sears



A dinner was hosted by Fort Madison, IA, Lodge in honor of GER H. Foster Sears (center). Among those present were (from left) ER Jerry Beck, Est. Loyal Kt. Duane Pickard, Esq. Paul Dean, Trustee and GL Committeeman Al Humphrey, Treasurer Gary Welsh, Est. Lead. Kt. Virden Oge, PGER Glenn Miller, Chap. Darrell Schill, Trustee Don Pratt, and Est. Lect. Kt. Arthur Farmer.



While visiting Biloxi, MS, Lodge, GER H. Foster Sears had the pleasure of meeting Miss Carol Lynn David, the lodge's representative in the annual Shrimp Bowl Queen Contest.

◀ The highlight of the 75th anniversary celebration of Macon, MO, Lodge was a visit by GER H. Foster Sears and his wife Marguerite (first row, left). Standing beside them were PGER Edward McCabe and his wife Maggie. In second row from left are Mrs. Donald Nemitz, Mrs. Wilbur Brickey, and In. Gd. Wilbur Brickey. In back row are Est. Loyal Kt. Kenneth Taylor, Trustee Dale DeLarm, and Est. Lead. Kt. George Whitney.





# Travellin' Fridges

Beat inflation! Space age breakthrough eliminates coolers and ice.

ORDER NOW IN TIME FOR YOUR HOLIDAY.

You're nicely away on your long-awaited vacation, camping trip or long weekend with the family. You're comfortably cruising in your car, van or rec. vehicle along a busy interstate with few rest stops or restaurants. You guessed it... the kids want to stop for a snack. But your Koolatron P34 or P34A is full of sandwiches, cold pop, fried chicken... home made, fresh and cold. The family helps themselves and you've saved valuable vacation time and another expensive restaurant bill.

You're a commuter, a salesman or a trucker and you spend many hours in your vehicle daily. Now with your amazing Koolatron P10 plugged in beside you, you open the lid and instantly fresh food and drinks are at your fingertips. Just for the price of a good cooler and one or two seasons of buying ice, (or about 10 family restaurant meals), all the marvels of home refrigeration are available electronically. An amazing space-age miracle... the thermo-electric solid state module... makes these portable refrigerators possible.

These amazing heat pumps have not only gone to the moon, but have provided the breakthrough for Koolatron's portable fridge revolution.

## THOUSANDS IN USE

Koolatron now has tens of thousands of electronic fridges in use worldwide using these same powerful solid state modules. Built to take it, two of these electronic modules are encased in tough, plastic insulated chests that are designed to be rugged and trouble-free. Non-rusting hinges and latches prevent corrosion in salt water environments. And with only one moving part (a small 12 volt fan) Koolatron's portables seldom see a service depot. Now you can enjoy Koolatron's whole family of electronic portable refrigerators and food warmers that eliminate costly ice and provide "home refrigeration" convenience at sane and sensible prices.

### MODEL P10 CAR FRIDGE & FOOD WARMER

**\$139.00**  
(in Canada \$149.00)



Holds approx. 17, 12 oz. pop cans - refrigerates in air temps. up to 95°F. Also keeps hot foods hot (150°F) at the flick of a switch. Tough, blue Polypro plastic case. Ext. 16" L x 11" H x 11 1/2" W. Int. 11 1/2" L x 8" H x 8" W. with 10 litre capacity (11 qts.) weighs 10 lbs. empty. Operates from supplied 12 volt power cord in vehicles or with optional 12VDC/110 VAC power adaptor.

As a travel fridge the P10 keeps foods and beverages fresh and cold wherever you go. Carry insulin, medical samples, dietetic foods. Great for private planes and golf carts. Photographers use it for films. Mothers... now you can refrigerate baby's formula in your car then heat it with the flick of a switch or keep it cold. Powerboaters, just plug it into your boat's cigarette lighter to keep a day's food and drink ice cold without going ashore for ice. With your engine off, you can operate for up to 6 hours and still start your engine. "A low battery" indicator warns you when it's time to recharge. With the power off, your P10 keeps everything hot or cold for many hours in its well insulated case.

With our optional 110 volt adaptor you'll also find endless uses wherever house current is available... at your cottage... as a bar fridge... in your motel room for a midnight snack and drink... as a small office fridge. Use as an auxiliary home fridge when you're having a party.

### MODEL P34 STANDARD RECREATIONAL FRIDGE

**\$179.00**  
(in Canada \$189.00)

Holds over 40 lbs. of food and beverages or 48 pop cans. Refrigerates in air temperature up to 95°F. Rugged ABS case in sand beige colour with dark brown non-corroding latches and handle. Large 34 litre capacity (12 cu. ft.) weighs 17 lbs. empty. Ext. 21" L x 16" H x 16" W. Int. 16" L x 12" H x 11 1/2" W. Operates on 12 volts DC with supplied power cord or with optional 12 VDC/110 power VAC adaptor.

The P34 is the full-size member of the Koolatron family of portable electronic fridges. It is designed especially for the serious traveler and outdoorsman and will refrigerate more than 3 times the contents of the P10. As a hunter, camper, boater, you'll be amazed at the capacity and convenience. Fits into any boat, van or camper or back seat of your car. Plugs into your cigarette lighter receptacle and refrigerates over 40 lbs. of food (no space wasted by ice), yet it draws no more power than the P10.

### MODEL P34A DELUXE RECREATIONAL FRIDGE AND FOOD WARMER

**\$199**  
(in Canada \$209.00)

The same size, colour, weight and capacity as the P34 but includes food warming features (up to 125°F), fully adjustable temperature control (you can even dial wine cooling temps.) and low battery warning indicator tells you when to recharge. Refrigerates in air temperatures up to 95°F. Or keeps hot foods hot at the flick of a switch... great for fall hunting, camping, boating and winter ice fishing, skiing and snowmobiling.

The P34A is our top of the line portable. It heats, it refrigerates and with specially designed electronic circuit control (patent applied for) it allows you to dial a complete range of temperatures from very cold to very warm. You wine buffs will find it indispensable to chill up to 1 doz. wine bottles at just the right temperature. Low battery indicator warns you when you need a recharge and the sensing circuits efficiently control your power consumption to save on battery drain. This is our best-of-the-line, recreational fridge and food warmer with all the bells and whistles for the discerning buyer who demands quality, size and complete versatility. Use from a cigarette lighter receptacle or plugged into house current with our optional 110 volt adaptor.

## ORDER TODAY WITHOUT OBLIGATION!

Simply complete the attached order form or phone collect and we'll rush you your portable on our no risk 21 day trial offer. Each unit comes with complete instructions and a written 1 year warranty. Major service centres in New York, Arizona and Canada.

If you ordered our optional 110 volt adaptor, plug it in, then use your portable immediately as a bar fridge or around the house. Next plug the fridge into your car or RV. Take your family out for a weekend trip. Enjoy fresh home-cooked food as you thumb your nose at those expensive restaurant stops. If after you've thoroughly tested it, you don't agree that your Koolatron represents a major breakthrough that will save you time, money and bother for years to come, send it back for a full refund. You can't lose... we guarantee it.

So be among the thousands to discover that the ice age is over. Don't waste another dollar on ice... order your Koolatron with no obligation today!

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## Koolatron

Dept 1639

### Industries Limited

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Send me with full refund privileges

- Koolatron P10 at \$139 (\$149 in Canada)  
 Koolatron P34 at \$179 (\$189 in Canada)  
 Koolatron P34A at \$199 (\$209 in Canada)  
 Koolatron 110V adaptor at \$39.95 (same in Canada)

Please add \$9.00 handling and delivery per unit

No charge for shipping adaptor if ordered with unit  
Add \$3.00 for shipping adaptor by itself  
(N.Y., Ont. and Quebec residents add sales tax)

I understand that I may return any item undamaged within 21 days and receive a full refund if I am not satisfied.

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## Jackson, Michigan Lodge No. 113 Presents Raymond V. Arnold for Grand Exalted Ruler

Jackson, Michigan, Lodge No. 113 of the Benevolent and Protective Order of Elks, in its regular session on September 11, 1980, unanimously resolved to respectfully present to the Grand Lodge the name of its most distinguished member, Raymond V. Arnold, for the office of Grand Exalted Ruler for the year 1981-1982.

Brother Raymond V. Arnold was born in Erie, Michigan, on September 27, 1925, to parents who had immigrated to the United States from Europe. He attended the Trinity Lutheran Grade School in Monroe, Michigan, and moved to Toledo, Ohio, then to Addison, Michigan, where he attended high school, taking some extra courses in his senior year in order to graduate mid-year to enlist in the United States Army Air Force, which he did in March of 1944, becoming a pilot cadet in the Air Force program. With the ending of the war, he received an honorable discharge in November of 1945.

Brother Arnold graduated from the University of Michigan Law School in 1952 and is now a partner in the law firm of Best, Arnold, Gleeson & Best, P.C., in Jackson, Michigan.

Over the years he has held memberships in the American Bar Association, Michigan Bar Association and Jackson County Bar Association, and is admitted to practice in the State of Michigan and before the Federal Court. He is also an arbitrator for the American Arbitration Association.

Brother Arnold has been deeply interested in sports and is a member of several sports organizations, including archery, horseshoes, golf and bowling. In bowling he has been associated with the American Bowling Congress since 1965, first as a director, then Vice President since 1972, and now as President of this sports organization of 5,000,000 members.

Initiated in the Jackson Elks Lodge No. 113

on June 7, 1954, he immediately became active and several weeks later was appointed Chaplain, and in 1955 to the office of Esquire, and then progressed through the chairs becoming Exalted Ruler in the year 1959-60. He became a member of the Past Exalted Rulers Association of his home Lodge, being a past secretary and past president of that organization. He was twice elected as trustee of his home Lodge and served on all of the Lodge committees over the years. In recognition of his distinguished service to Elkdom and to the community of Jackson, the Jackson Lodge voted him an honorary life membership in 1960.

Brother Arnold was appointed to the Michigan State Elks Law Committee in 1963, and he has been on that committee each year since that date, being its chairman for 15 years. In 1970 he was District Deputy Grand Exalted Ruler to Honorable Glenn L. Miller.

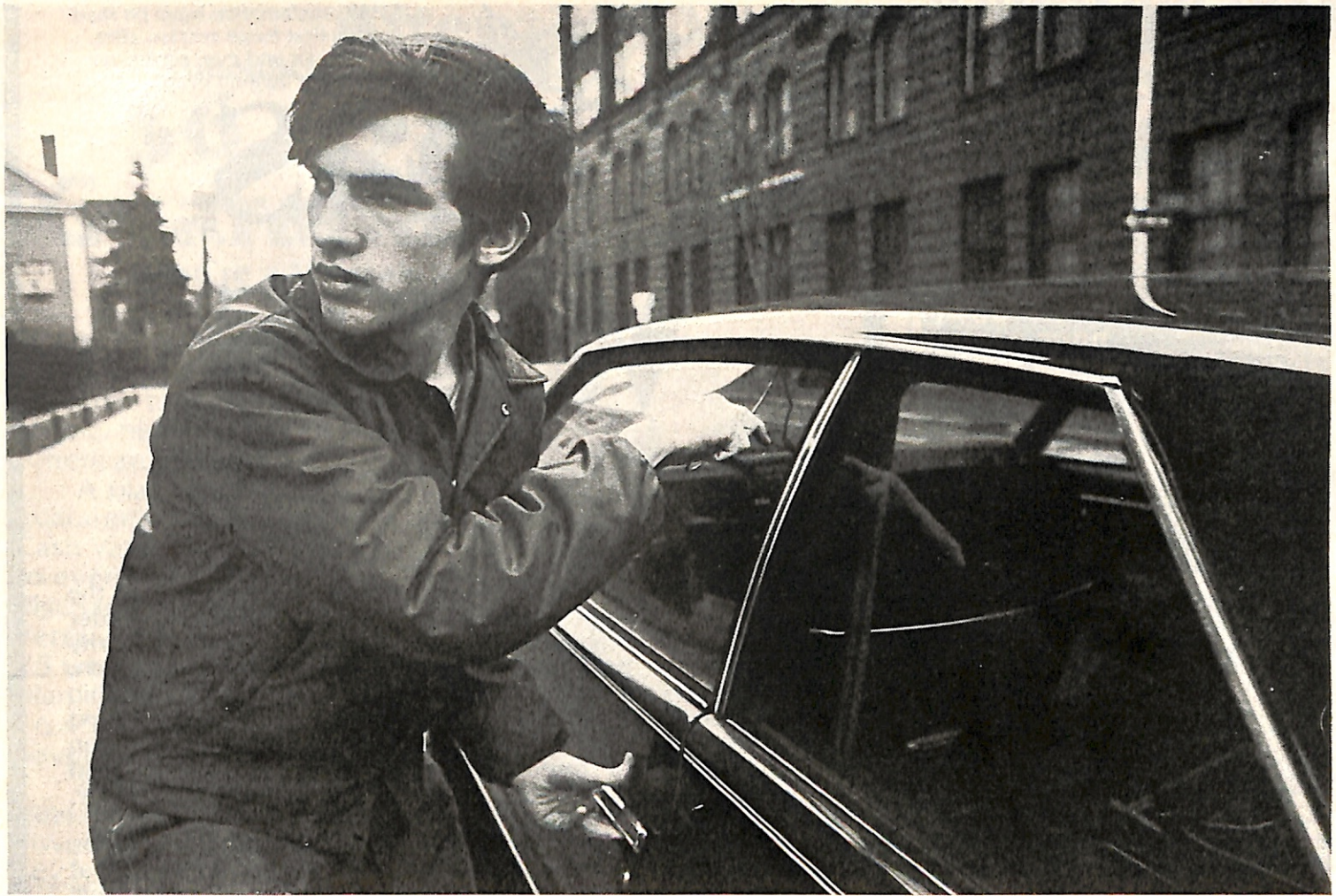
He was on the Grand Lodge Judiciary Committee from 1972 to 1980, being its chairman for the last two years.

Brother Arnold and the former Eleanor McQuillin were married on June 15, 1946, and were blessed with two fine boys, Thomas, age 33, and Robert, age 27. They now have two granddaughters, Kim and Kris, ages 14 and 12, and one grandson, Joshua, age 1.

Therefore, Jackson, Michigan, Lodge No. 113 proudly and respectfully presents Raymond V. Arnold as its candidate for the office of Grand Exalted Ruler, fully confident that his experience, qualities of leadership, and devotion to the Order make him eminently qualified as an outstanding candidate for this high office.

Jim Waters, Exalted Ruler  
Alan Cranmer, Secretary





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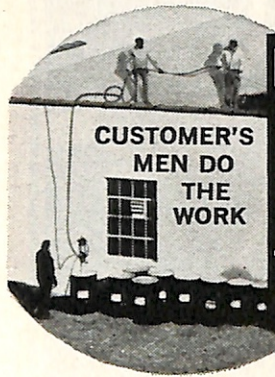
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This proclamation must be read at the first lodge session after its receipt and then posted on the lodge bulletin board.

To All Subordinate Lodges and Members of  
The Grand Lodge of the Benevolent and Protective  
Order of Elks of the United States of America

### GREETINGS:

The Grand Exalted Ruler, by and with the approval of the Board of Grand Trustees of the Benevolent and Protective Order of Elks of the United States of America, acting upon authority given him under Section 6, Article 3, Grand Lodge Constitution, does hereby proclaim that the next session of the membership and representatives of the Grand Lodge of the Benevolent and Protective Order of Elks will convene in Las Vegas, Nevada, on July 12, 1981, with the opening and public meeting to be held in the Las Vegas Convention Center, Paradise Road on Sunday, July 12, 1981, at eight-thirty o'clock in the evening.

The opening business session will convene in the Las Vegas Convention Center at 9:00 Monday morning, July 13, 1981, at which session the election of Officers for the ensuing year will be held. Business sessions will continue thereafter each morning at 9:00 on July 14, 15, 16, 1981 until the business to come before the sessions is finished.

Las Vegas Hilton Hotel has been selected as headquarters for the 117th Session of the Grand Lodge. Space in the Las Vegas Convention Center has been set aside for all REGISTRATION and exhibits.

Room reservations for Past Grand Exalted Rulers, Grand Lodge Officers and Committeemen will be made by Bryan J. McKeogh, Convention Director, 370 Lexington Avenue, New York, NY 10017.

He will mail reservation forms and a letter outlining the procedure. District Deputy designates should make reservations through their State Association Housing Chairman.

All other room reservations—with the exception of the Grand Lodge people as outlined in the preceding paragraph—will be made through the State Associations. The National Convention Commission, following the practice of previous years, will assign rooms to each State Association, and those planning to attend the Convention are urged to make the fact known to their State Association Housing Chairman immediately. Neither the National Convention Commission, nor the Las Vegas official Convention hotels will accept reservations direct from lodges or individual Elks.

ATTEST:

*H. Foster Sears*

H. FOSTER SEARS  
Grand Exalted Ruler

*Stanley F. Kocur*

Stanley F. Kocur  
Grand Secretary

Dated: March 1, 1981



# Attention Veterans

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A plan that guarantees Permanent, Cash Value life insurance to every honorably discharged American Veteran between 45 and 75 who needs it. Yet, the plan costs as little as \$6.45 a month. Rates never increase. Never!

Best of all, you're guaranteed this valuable coverage. You cannot be turned down for any reason. Even if you've been turned down for other insurance!

We know how important life insurance is to you now. It's not too late to provide added protection for your loved ones. Because now you are guaranteed affordable life protection



- You cannot be turned down.
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This plan is administered by Veterans Insurance Services, Inc. The underwriter of this plan is National Home Life Assurance Company, the Company that's working harder to serve America's Veterans. Over one half million Veterans have been protected by National Home. The Company has nearly \$8,000,000,000.00 in force under various individual plans. National Home provides life, accident and health protection for over 2 million Veterans in 50 states.

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# Rick Barry Named Elks "Hoop Shoot" Consultant

Rick Barry, former professional basketball star and current television sports announcer, has been signed as a consultant to the national free throw shooting contest sponsored by the Benevolent and Protective Order of Elks.

The contest, the Elks "Hoop Shoot," is open to youngsters ages 8 through 13 and is conducted initially at local schools, boys and girls clubs and Elks lodges throughout the country. Winners advance through local, district, state and then regional competition. The best free throw shooters (highest score of 25) from each of 12 regional contests converge on Indianapolis, March 14th, for the national championship in Market Square Arena.

The names of the national winners are permanently inscribed on plaques in the Naismith Memorial Basketball Hall of Fame. The event, now in its ninth year at a national level, attracts some 3,000,000 youngsters each year to compete for the title of national free throw shooting champion.

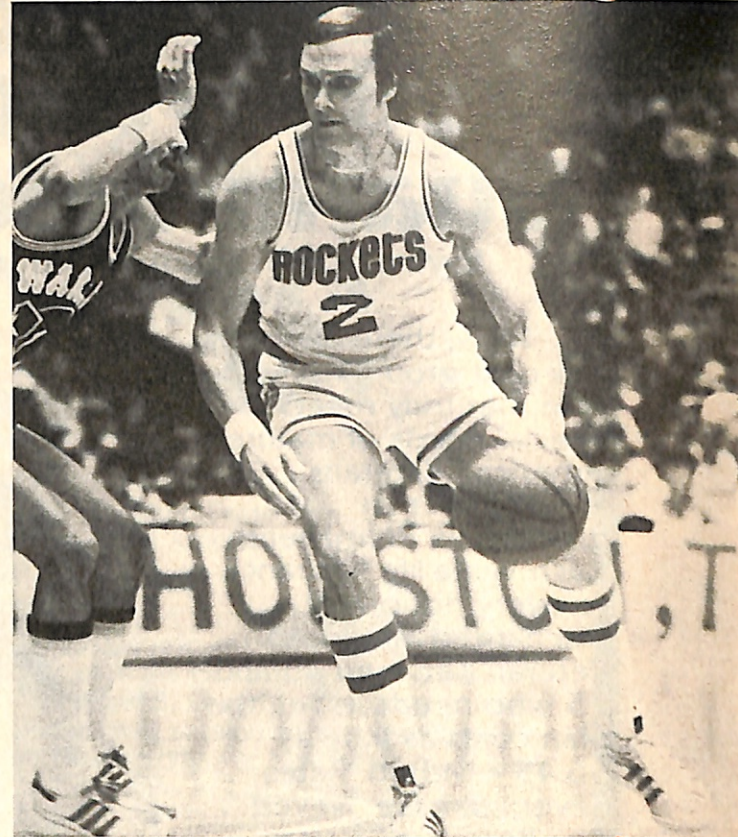
Rick Barry knows something about free throws. He is the National Basketball Association's (NBA) all-time leading free throw shooter with a career percentage of .900. And like many of the youngsters who compete across the country in the "Hoop Shoot," Rick did it his way—underhand. Barry is the fourth leading scorer in the history of pro basketball. He is the only player to have led both the NBA and the now defunct American Basketball Association in scoring.

As a collegiate star, Barry led the nation in scoring his senior year at

Miami (Florida) with a 37.4 per game scoring average. He was a first round draft pick of the San Francisco Warriors in 1965. The 6-8, 215 pound forward was named Rookie of the Year in 1966. He was named All-Pro nine times in his 14 year career and played in 12 All Star games. He was named Most Valuable Player of the 1967 NBA All Star game and the 1975 playoffs when he led Golden State to the World Championship. Barry has scored 50 or more points in 19 different games during his career, with a high of 64 while with the Warriors against Portland in 1974.

"I am delighted and honored to be associated with a program of this magnitude for the benefit of youngsters throughout the country," Barry said of the "Hoop Shoot." "The beauty of this program is its simplicity," he said. "Rarely do young people get the opportunity to compete at a basic skill level without certain dependence on and encumbrance of teammates and coaches. This program teaches youngsters the importance of developing their own skills. It further contributes a maturing factor often downgraded in organized youth competition. Shooting free throws is something in which no outside element or individual can affect the outcome," Barry said.

Barry will be conducting a clinic for the finalists in Indianapolis prior to the



Rick Barry, former NBA star, will serve as a consultant to the 1981 "Hoop Shoot."

contest. "I understand one of last year's winners shot a 92 percentage average throughout the contest, from local competition right through the national finals," Barry said. "I don't know if a clinic can improve on that, but we will try. The purpose of the clinic is not so much to teach technique as it is to suggest tips the kids might use to relax so they can perform at their best."

Barry will conduct the clinic on Friday, the day before the contest. He will address the contestants and their families at the awards banquet on Saturday.

## Fraud

(Continued from page 8)

ings if it's a sales program) to the people above you. As more people join after you, you work your way up the list, supposedly getting richer and richer as you go. It's the same old quest for a free lunch; and for everyone who eats free, someone else pays twice.

Another ploy that plays on people's greed is the missing heir gambit. Perpetrators of this scheme know that everyone would like to have a rich uncle—especially one that has died and left no will. When a rich person with a common name dies without a will, the

crooks mail out thousands of letters to people with the same last name offering to investigate the possibility of a blood relationship . . . and an inheritance. More than 70,000 people named Drake once gave money to a con man who was supposedly tracking down relatives of Sir Francis Drake. If you're a Jones, Kelly, Smith, Johnson, or any of the other common American names, beware of offers to find your inheritance. The deal may well be a fraud.

A particularly dangerous type of fraud involves the peddling of medicines and cures through the mail. A Connecticut operator took in \$1.5 million selling a cancer cure via the mail. Postal Inspectors found his "miracle pill" made chiefly of sugar, and the

quack is now serving a lengthy prison term.

Another unscrupulous con artist advertised his "She-Link Herbal Pill No. 9" in a national women's magazine as being able to prevent pregnancy for a full year. Chemists found the pill to contain no contraceptive qualities, and the crook was quickly convicted, but not before 87 unhappy customers discovered that they were decidedly pregnant.

Modern "snake oil" schemes have included a host of phoney diet plans, urine tests for cancer, cheap hearing aids, worthless arthritis relief pills, and something called "royal jelly," which was purported to cure impotency, Park-

(Continued on page 21)



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

**FREE!**

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<b>99 MG. POTASSIUM TABLETS</b> 100 TABLETS <b>1.25</b> 500 for 5.00	<b>HI-POTENCY STRESS FORMULA</b> B Complex and Vitamin C. 100 TABLETS <b>1.95</b> 250 for 4.75	<b>THERAPEUTIC with MINERALS</b> Therapeutic Multi-Vitamins with Minerals 100 TABLETS <b>\$2.49</b> 500 for 11.25
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**Our "Top-B" B-Complex "50"**  
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# The NATCHEZ TRACE: Footpath of History

There's a trail that winds high along wooded ridges and dips into the green of valleys and the mists of river-bottom lands, to end at last upon a high bluff at whose foot the wide brown ribbon of the Mississippi River flows. It's a trail no longer in use as such—that was beaten into a path by the hoofs of countless buffalo in prehistoric times, worn smooth by the moccasined feet of Indians and trod by the famous and infamous alike in the early days of this country. It is known as the Natchez Trace—one of the most historic early-day highways in America.

Winding between Nashville, Tennessee and Natchez, Mississippi, the Trace—old French for “a line of footprints”—played a great and turbulent role in America's westward expansion. Along this frontier road traveled men of destiny.

Andrew Jackson, with 2,070 Tennessee militiamen, marched over the Trace on their way to defend New Orleans against the British. The Marquis de Lafayette, John James Audubon, Henry Clay, Jefferson Davis, Aaron Burr—all rode the Trace. Meriwether Lewis, of Lewis and Clark fame, died on it three years after returning from his western exploration. Some of the country's worst roisterers and rascals also passed this way.

The earliest use of the Trace by man came when it linked together the tribes of the Natchez, Cherokee, Creek, Choctaw and Chickasaw Indians. The first white men to explore it were French trappers and traders in the early 1700s.

During the last decade of the 18th century and the first quarter of the 19th century, the Natchez Trace was the

main artery of travel through the wilderness that separated Nashville and the settlements radiating out from New Orleans. Over it passed in succession the explorer, missionary, soldier, settler, bandit, and planter, exemplifying the cycle of American development from the raw frontier to the plush antebellum plantation days.

In 1800, after Timothy Pickering, the Secretary of State, complained that mail took longer to get to Washington from Natchez than it did from Europe, he persuaded Congress to designate the Trace as a post road. It took a post carrier ten days to ride the 550 miles, as it then measured, from Tab's store in Nashville to King's Tavern in Natchez.

Great excitement attended the arrival in Natchez later in the year of the first Great Mail, as it was called. A delegation of dignitaries greeted the post-rider as he galloped into town, and crowds pressed around as the postmaster opened the first dispatch case at King's Tavern.

In 1801, the government secured permission from the Indians to begin improving the road, and General James Wilkinson, commanding the United States Army in the West, prepared the first map of the road.

By 1809, American soldiers and civilians—at a cost of only \$9,000—had made the shortened Trace passable for wagons and stagecoaches—and field artillery. Before this, however, determined Americans had trekked down the Trace afoot and on horseback in such numbers that Spain gave up claim to Natchez, France sold Louisiana to the U. S. and the Trace became a pulsating traffic artery.

The much-used trail has been silent witness to the making of great chunks of this nation's history. It was on the old Natchez Trace that Aaron Burr was captured, hiding in a Tennessee home, and taken to trial.

And it was on the historic Trace that Captain Meriwether Lewis was mys-

teriously slain. The incident occurred in the autumn of 1809, while Lewis was governor of the Northern Louisiana Territory. Summoned to Washington by President Jefferson, Lewis was traveling along the Trace when he arrived at Grinder's Inn near Hohenwalk, Tennessee, on the night of October 11. The next morning the 35-year-old explorer was found shot to death. It has always remained a mystery whether he was murdered by bandits or killed by some traitor among the members of his own party. The State of Tennessee erected a monument on Lewis' grave near the Trace in 1848. Its broken column represents a broken life.

Today a motorist traveling through this area can almost see—flitting through the giant live oaks and thickets of evergreens—the ghosts of the land pirates who once infested this region, robbing and killing wayfarers along the Trace.

Before steamboat days, backwoodsmen who lived west of the Alleghenies floated their farm products down the Mississippi to Natchez and New Orleans. These bulky flatboats could not be poled against the current, and once they had reached their destination were usually scrapped and sold for lumber. The boatmen returned to their homes via the Trace, carrying their money sewn up in raw hides, and for two-score years they were the easy prey of brigands who swarmed the area.

Leader of the outlaws was a Revolutionary War veteran named Samuel Mason, who worked the Trace from a hideout in a canebrake east of Vicksburg. He posed as a respectable citizen, but was fond of placing a placard on his murdered victims, which read “Ma-

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by Henry N. Ferguson

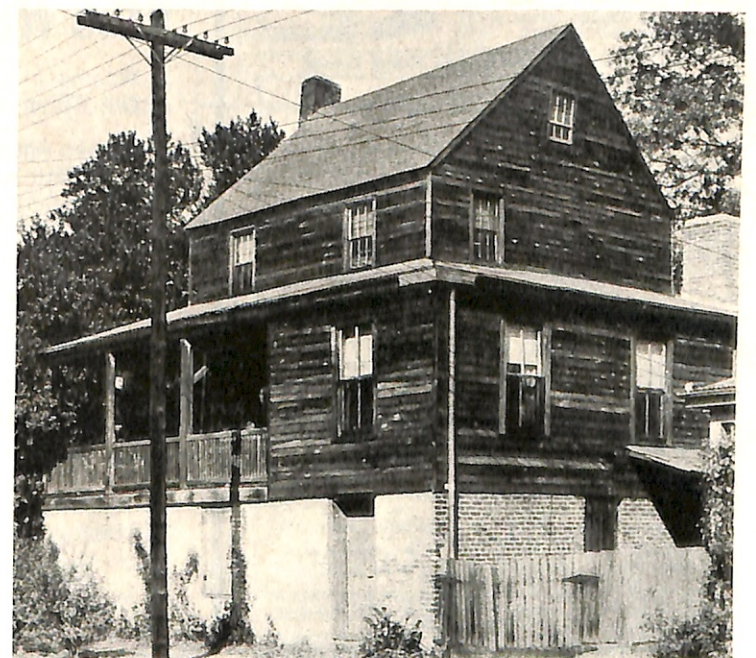




*The Old Trace (left), that winds between Nashville and Natchez, played a turbulent role in America's westward expansion. Along this frontier road traveled men of destiny.*



*A showplace along the Natchez Trace Parkway is the Sweetwater Nature Area (left). And the broken monument (above) for Captain Meriwether Lewis, murdered near the Trace, symbolizes his broken life.*



*An historic old bridge (above) stands on the Trace near Forest Home, TN. And King's Tavern (right) in Natchez was the site of the first Great Mail from Nashville in 1800.*



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**The NATCHEZ TRACE: Footpath of History**

son of the Woods." Another tough one was Joseph Hare, who had made an easy transition from pickpocket to highwayman. Then there were the brothers Big and Little Harpe, known as "the scourges of the frontier." Little Harpe had a price on his head in Kentucky with 38 proven murders. The worst of the lot though was John Murrell, who became a thief at ten, and a murderer before he was twenty-one. The operations of these marauders came to an abrupt end when several of them were captured by enraged settlers who hanged them, then cut off their heads and set them on posts beside the Trace as a warning to other transgressors.

Today, broad ribbons of highway link Nashville and Natchez, following the dark, fearsome route of the deep-rutted Natchez Trace. Cruising along this highway the motorist is pleasantly surprised to find no traffic lights, no trucks, no high speeds, and no billboards. The roadsides are as beautifully landscaped and as neatly manicured as the well-kept grounds of any country club. The 50 m.p.h. speed limit is superfluous—no one is anxious to rush through this enchanted region.

This asphalt roadway, known as the Natchez Trace Parkway, encompasses the ancient Trace. It was created by an act of Congress on May 18, 1938, as a unit of the National Park System. The 450-mile-long road is a Park all the way, with an exciting page of America's

history to turn at every milepost. For along its right-of-way may be found many places of historic interest: remnants of the old Trace, "stands" (inn sites), ferry crossings and Indian mounds.

A good place to begin a journey along this delightful Parkway is in Nashville, a bustling city that sweeps down hills to the Cumberland River and then climbs up the other side toward the blue Harpeth Range. On its outskirts is the Hermitage, the home of Andrew Jackson, recognized as the northern anchor of the Trace. Nearby is a cabin where Uncle Alfred, Jackson's servant, outlived his beloved master into the 20th century. Alfred died in 1901 at the age of 98.

The Parkway has many picnic and camp grounds, and numerous shelters. There are National Monuments, famous battlefields and historic sites to be visited. A mile south of the village of Leipers Fork, an unpretentious farm house stands on the spot where Thomas Hart Benton spent his boyhood.

One of the showplaces of the Parkway is Sweetwater Nature Area, seven miles south of U. S. Highway 64. Here in a narrow, tree-lined valley is a magnificent concentration of Tennessee wild flowers. A gravel walk leads from the parking area to and across Sweetwater Branch through a scene of breathtaking beauty.

Every so often along the Parkway motorists will find turnoffs which enable them to visit preserved segments of the sunken Old Trace. In some places the old roadbed is 30 feet below the surrounding sides.

Visitors are encouraged to spend time  
*(Continued on page 20)*

**Important Notice from the Elks National Convention Commission**

1. Rooms in each State Headquarters Hotel will be available ONLY through the State Association Housing Chairman.
2. Travel Agents wishing rooms for Elks groups in their state must contact the State Housing Chairman—not the Hotel.
3. Elks will be given priority for rooms in the State Headquarters Hotel by the State Association Housing Chairman.
4. Plan on a Thursday, Friday or Sunday arrival. **SATURDAY ARRIVALS SHOULD BE AVOIDED.** Be prepared to wait for rooms to be vacated on Sunday.
5. Air Travel should be reserved BEFORE hotel reservation requests and without delay.
6. All inquiries should be directed to the State Association Housing Chairman.
7. **HOTEL CREDIT POLICY IN LAS VEGAS.** Nevada gaming laws require strict credit ratings. Applications for credit must be made to the hotel **IN ADVANCE** of arrival.

The most convenient credit clearance is the use of **TRAVELER'S CHECKS.**



# LETTERS

• I would like to take this opportunity to give recognition to the Elks of Fairmont, West Virginia. I had my first occasion to meet some of the members in 1979 when they volunteered to man our Christmas kettles. Their dedication and fine spirit contributed highly to a successful campaign, and we were able to help many less fortunate citizens of our area have a merry Christmas.

During the last holiday season I was again contacted by Mr. McDonald, and this fine group of men took to the streets manning our kettles and ringing the bells, to bring happiness to others. The Elks have done an outstanding job for us, and if there were only more such groups to help, we could surely bring more happiness in this joyous season. I'm sure that you realize that it is only through the cooperation of organizations such as the Elks that we of The Salvation Army are able to help others. May God richly bless your efforts in all that you undertake.

Lt. Carroll E. Braun  
Commanding Officer  
The Salvation Army  
Fairmont, WV

• I enjoyed "The Shangri-La Called Camp David" (October, 1980) by John C. Behrens. In 1933, as a Marine I was stationed at the naval powder factory at Indianhead, Maryland, and another detachment of Marines guarded President Hoover at Camp Rapidan. I have always thought that Rapidan, Shangri-La, and Camp David were all one in the same.

Albert Tidwell  
Durant, OK

*There are two camps in approximately the same region that essentially serve the same purpose. Camp David is located in the Catoctin Mountains and Camp Hoover, or what Mr. Tidwell remembers as Camp Rapidan, is in the Shenandoah National Park.*

*Camp Hoover belonged to President Hoover and he turned it over to the state of Virginia for "my successors or, if future presidents do not wish to avail themselves of it, it is at the disposal of the park itself."*

*Roosevelt and Truman didn't avail themselves of it, and the Shenandoah Park became a federal site. The Boy Scouts of America used it for a short time, but it is still officially administered as the president's camp on the Rapidan . . . a summer weekend camp for the chief executive. In practice, however, the camp has quietly become a retreat for Congress and the president's staff.*

John C. Behrens

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



Style 70 Brown  
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Style 38 Brown  
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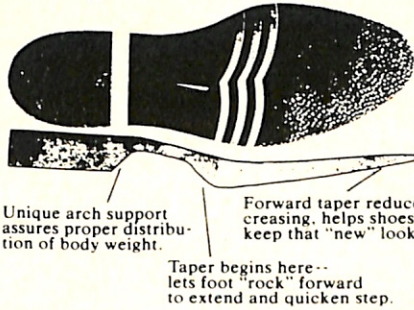
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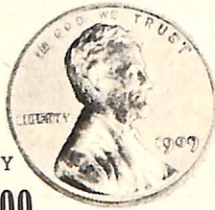
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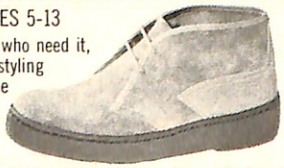
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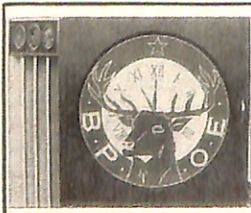
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## Natchez Trace

(Continued from page 18)

at such Civil War battlefields as Fort Donelson, Stones River, Shiloh, Brices Cross Roads, Tupelo and Vicksburg, all well marked and maintained by the National Park Service.

Emerald Mound, about 20 miles east of Natchez, and just off the Parkway, is the second largest Indian temple mound in the United States. Archaeologists say it was built between 1300 and 1500 A.D. by the forerunners of the Natchez tribe.

Mount Locust, just outside Natchez, was one of the first inns in Mississippi. It has been restored and furnished with frontier furniture and utensils.

Near Natchez and just half a mile off the Trace, is the plantation mansion "Springfield," where Jackson married Rachael Donelson in 1791, only 11 years after her father and others founded Nashville.

Because at no point on the Parkway

will the visitor be more than 50 miles distant from a town large enough to provide adequate overnight accommodations, there are no hotels or motor courts along the highway.

The brooding, blood-soaked Natchez Trace comes to an end on a high bluff in Natchez, overlooking the great river that the Indians called the Messacheebee, or Father of Waters. Beneath the bluff are the remains of the infamous Natchez-under-the-Hill. "Worst hell hole on earth," a Methodist evangelist pronounced it in 1811 when it boomed with the two-fisted frolicking of rivermen.

From the vantage point atop the bluff the traveler may look back over this quiet city of the Old South and marvel at the magnificent ante-bellum mansions—or he may turn his gaze across the level fields of Louisiana toward the far-off spot where the great De Soto lies buried. Either vista is a fitting finale to one of the most rewarding motor trips in America. ■

**did  
you  
know..**



Dempsey's last appearance in Salida was made in 1941, when he refereed a wrestling match in the Salida High School gym. He entered the ring throwing a "shadow box" left hook. The local fans went wild.

Esterdahl puts it this way: "There's a Baseball Hall of Fame, a Basketball Hall of Fame, a Football Hall of Fame, a Cowboy Hall of Fame, and a Golf Hall of Fame, so maybe some day we can have a Boxing Hall of Fame right here in Salida where the Elks helped Jack Dempsey get his start on the road to the world championship."

Colorado Springs, CO, Lodge flew a tri-color flag with the numeral 53 on it as a token of remembrance of the hostages in Iran. Just another reminder that Elks are dedicated Americans.

PGER Gerald Strohm of California puts it this way: "While dances are important, as are card parties and other social functions, there are those who would probably be interested in other activities such as youth recognition occasions, law enforcement nights and similar civic affairs. Activities should keep in mind the whole cross section of the membership." In short, Elkdom offers something for everybody.

Paramount, CA, Lodge came up with a new fund-raising idea. They held an Ice Skate-A-Thon for CP. Skaters, young and old alike, collected pledges for the time skated and began circling the oval rink to raise money for the Major Project. The most outstanding contribution was made by Loyal Knight Bill Cissell, a former national speed skater. He skated three-and-a-half hours without stopping or leaving the ice. When his pledges were collected, he turned in \$525, helping make Paramount's total donation \$2,261 to the CP Fund.



# Fraud

(Continued from page 14)

inson's disease, heart conditions, and motor disabilities. Phoney cures, says the Post Office, are especially dangerous "because reliance upon them may cause sick people to defer seeking competent medical treatment until it is too late."

If they're not trying to cure your serious illnesses, mail order quacks will promise to improve your appearance. Ads for hair restorers, bust enlargers, wart removers, beautifying creams, and all manner of reducing agents crowd the magazines and newspapers. One ad in a woman's publication promised "a round and sexy rear end," and another said it could "flush the fat right out of your body."

You should be suspicious, too, of unfamiliar charities soliciting through the mail. Americans generously donate millions of dollars a day to charity, and that's a lure many fraudulent operators can't resist. The latter day king of charity fraud was one Hakeem Abdul Rasheed, founder and chief beneficiary of the Church of Rasheed in California. Before being convicted of mail fraud, he took in \$10.1 million, primarily by

promising church members a 400 percent return on their money.

And there are a few other methods miscreants of the mails use to separate Americans from their money. One of the most blatant is simply not supplying merchandise that has been ordered and paid for. An Illinois crook reaped a \$1.7 million profit on nonexistent watches and calculators before authorities caught up with him.

Another gimmick is to supply merchandise that has never been ordered. Practitioners of this ploy sometimes get names from obituaries and confront grieving widows and widowers with goods their departed spouse supposedly ordered.

And then there was the 72-year-old phantom lover of the mails. This enterprising crook scanned "lonely hearts" magazines for the names and addresses of women seeking an older man for companionship or marriage. Through his letters he persuaded 37 of these women to send him a total of \$60,000 so he could come to visit them. In each case he "broke a hip" or suffered some other injury that made the trip impossible.

Against this menagerie of swindlers the 2,000 agents of the Postal Inspection Service wage constant war. Many of the crooks are caught and convicted.

Some hit and run, staying always one step ahead of the authorities. Some are put out of business with one scheme in one place only to pop up again with another gimmick elsewhere.

"And we recognize," says Postal Inspector Fletcher, "that it is not adequate to simply prosecute the promoters after the scheme has run its course. We have to try to prevent the victims from being defrauded in the first place."

One such preventive action has taken the form of phoney ads placed by the Postal Inspectors themselves. The ads appeared in the classified section of newspapers and read: "Earn \$400 to \$600 per month in your own home. No investment necessary. Choose your own hours. This unique program will help thousands like you balance their budgets." The hundreds of gullible people responding to this ad were sent a letter (plus a stamp) explaining the fraudulent way such advertising is used to cheat them out of their money.

One of the major problems facing the Postal Inspection Service is in picking out just the rotten apples. "The majority of mail order businesses are legitimate," says one inspector, "and that's why the fraudulent ones are so successful."

(Continued on page 27)

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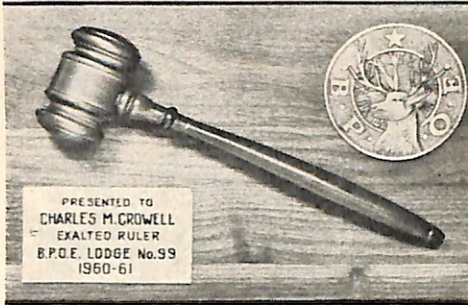
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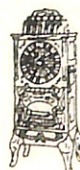
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# IT'S YOUR BUSINESS

## INSURERS FACE ERA OF DECISIONS

Most people take it for granted. A few ask questions and want more information before they put their hard-earned money down year after year. The majority, however, accept the need as well as the occasional rate increases and try to find the lowest prices or the salesperson they like and trust . . . even if the price is higher.

That's the way many consumers buy insurance today. Without question, it's a necessity for the homeowner and proprietor.

But there are changes taking place within and outside the \$90 billion property and casualty industry that may make the '80s critical for those who sell such services as well as for those who buy them.

There is a battle within the field, for instance, over the continued growth of the direct writer—companies that use exclusive agents or the mail—and the tougher times experienced by the independent agents and their companies. "Independent agents say both their personal and commercial markets are being eroded by the direct writer. Only two of every five persons buy from independent agents," said the *Christian Science Monitor* in a special report recently.

At the same time, companies and their agents—whether direct or independent—are fighting a holding action of sorts against a growing public cynicism about the value and nature of the business.

"Beat the insurance companies. It's a game members of the public play, but the public ultimately is the loser," Dr. Ron Horn, professor of insurance and professional studies at Baylor University, insists. "I see the insurance mechanism as a sort of mirror reflecting many, if not all, of the domestic problems of our time. Those problems are putting a strain on the insurance industry, and I believe that at the core—one of the central problems that the insurance industry faces today—is the decline in ethics and morality in our society."

"It's clear to me that the insurance mechanism, whether publicly or privately controlled, will not work well unless the vast majority of people it serves are honest and observe high ethical standards."

Yet, most agree that while the public is going to have to accept more responsibility for honesty in its dealings with companies and their representatives, the industry is going to have to become more

cost efficient and accept the need to educate the public on a continuing basis. Aetna Life and Casualty, for example, has been a leader in using national advertising as a vehicle for informing the public of the costs and problems related to insurance.

A *New York Times* article not long ago pointed out that major insurers are currently exploring ways to streamline the operations of independent agencies. "We've got to do something about the costs associated with this system of ours. When we get a handle on that, we can produce a product that is more competitively priced," said a corporate insurance executive.

Company administrators, meanwhile, worry about restrictive state regulators who are holding down rates. Said Utica National Insurance Group in its 1979 annual report to company stockholders:

"The Insurance Services Office is filing rates in the various states to keep pace with inflation, but they are not being approved by the insurance regulators. On all principal lines of insurance except workers' compensation, total overall, country-wide increases achieved by the Insurance Services Office and its members was 2.4 percent . . . Add to this the involuntary market. Since insurance is a basic necessity, companies are required to insure virtually everyone and everything."

The frozen rate structure and direct writer competition have caused major companies like Aetna and Travelers to try to bring more economical changes to the American Agency System. One plan under consideration would computerize agents' operations and eliminate the marginal outlets. But the agency companies have to proceed with care. A 1904 court ruling forbids companies from bypassing the independent agencies and contacting policyholders directly.

Many in the insurance business, though, concede that a new approach must be taken . . . and soon.

The continued success of the direct writers during the last 13 years certainly indicates it. According to A.M. Best, the insurance industry's major statistical service, in 1967 State Farm and Allstate—two large direct writers—had 28.5 percent of premium business. They increased their share of the premium market 7.9 percent by 1979. The real change came in the private auto business. The direct writers garnered 60.2 percent of all pre-



miums in 1979—a significant increase.

The Best Company's list of the leading property and casualty carriers demonstrates the type of battle ahead for independent agents. State Farm and Allstate ranked one and two with a total of \$11.78 billion in premiums while Aetna and Travelers trailed with combined premiums of \$6.47 billion.

An even larger concern for the independent agent and agency companies in the 1980s, however, is the commercial field.

Said the New York Times in a November, 1980, commentary on the industry: "While they have not penetrated the huge market for large commercial risks, the direct writers are beginning to target small, standard commercial accounts, further alarming the agency system companies. State Farm ranked seventh in this market in 1979 with premiums of \$274 million."

Most customers and insurance authorities agree that direct writers and independent agencies and their companies represent a competitive atmosphere and continue traditional philosophical differences at present. The difficulty during an inflationary period is persuading the customer that services are worth the rate differential when consumers are seeking every way possible to cut costs. With little overhead and centralization, the direct writer sells policies at cost and has an edge.

What really bothers the independent agent is that while he believes he spends much of his time servicing accounts and seeking what new clients he can, the direct writer is completely free to concentrate on sales alone and the home office manages and organizes the business and handles a large part of claims reporting and processing.

Even worse, says Tom C. Johnson of the Florida Association of Insurance Agents, is the erosion of the one strength independents have always offered to counter the claims of competitors: service. The American Agency System, he laments, doesn't appear to the public to possess any unusual qualities necessary to make it preferred. An indication of his warning came last September when the Consumers Union conducted a survey of policyholders and found most saw "no difference at all" in service offered homeowners by various companies.

Dr. Horn believes the entire industry needs to be concerned about the public's perception of its performance and function.

"I don't want to be unkind to them, but I think the public always seems to be looking for scapegoats—people to blame our social problems on. They know that auto repair costs have skyrocketed, that medical costs and litigation costs have skyrocketed and that accident severity continues to climb. On the other hand, they feel that the insurance industry is making outrageous profits, yet they can give the underlying reasons for the rate increases."

Most observers believe the industry has got to expand its education of the public about common concerns and expedite necessary changes to restore its credibility.

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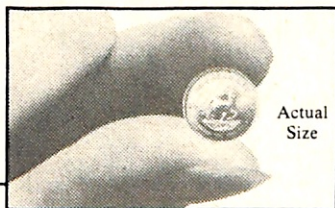
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# NEWS OF THE LODGES

**SAN LEANDRO, CA.** A kind-hearted police officer came to the assistance of San Leandro, CA, Lodge.

The lodge had dedicated a new flagpole and a U.S. flag, but only a few days later the flag was stolen. Police Officer Ken Meenderink took the theft report and then made an offer.

He had at home the flag from the military funeral of a World War II veteran. The veteran's widow had given it to Officer Meenderink because he had three sons in scouting. But the flag was too big to fly at home.

It is the same size as the missing Elks' flag, and Meenderink said it would "do better there (flying from the Elks' pole) than sitting in a drawer at home."

**GUILDERLAND, NY.** Volunteer members of Guilderland, NY, Lodge have begun renovating their newly acquired building on Carman Road in Guilderland that will become their new lodge home.

**BEAVERTON, OR,** Lodge celebrated its 25th anniversary. Present for the festivities were (from left) James Damon, GL Committeeman; Trustee Ray



Clearwater; State Treas. H. M. Hal Randall; PSP Bruce Reed; PGER Frank Hise; PDD Neil Meagher, first ER of the lodge; and current ER Jack Strsburg.

**BOWLING GREEN, KY.** During the past year, Bowling Green, KY, Lodge has donated a total of \$1,100 to the local Cerebral Palsy chapter. The most recent donation was \$500, which paid for a trampoline, a special swing, and a walker for the development of motor skills in children up to six years of age.

**GARDEN GROVE, CA.** One of the more serious assignments this year for the Garden Grove, CA, Lodge Clowns was making therapy equipment for the Hy-Lond House. The Bingo Committee

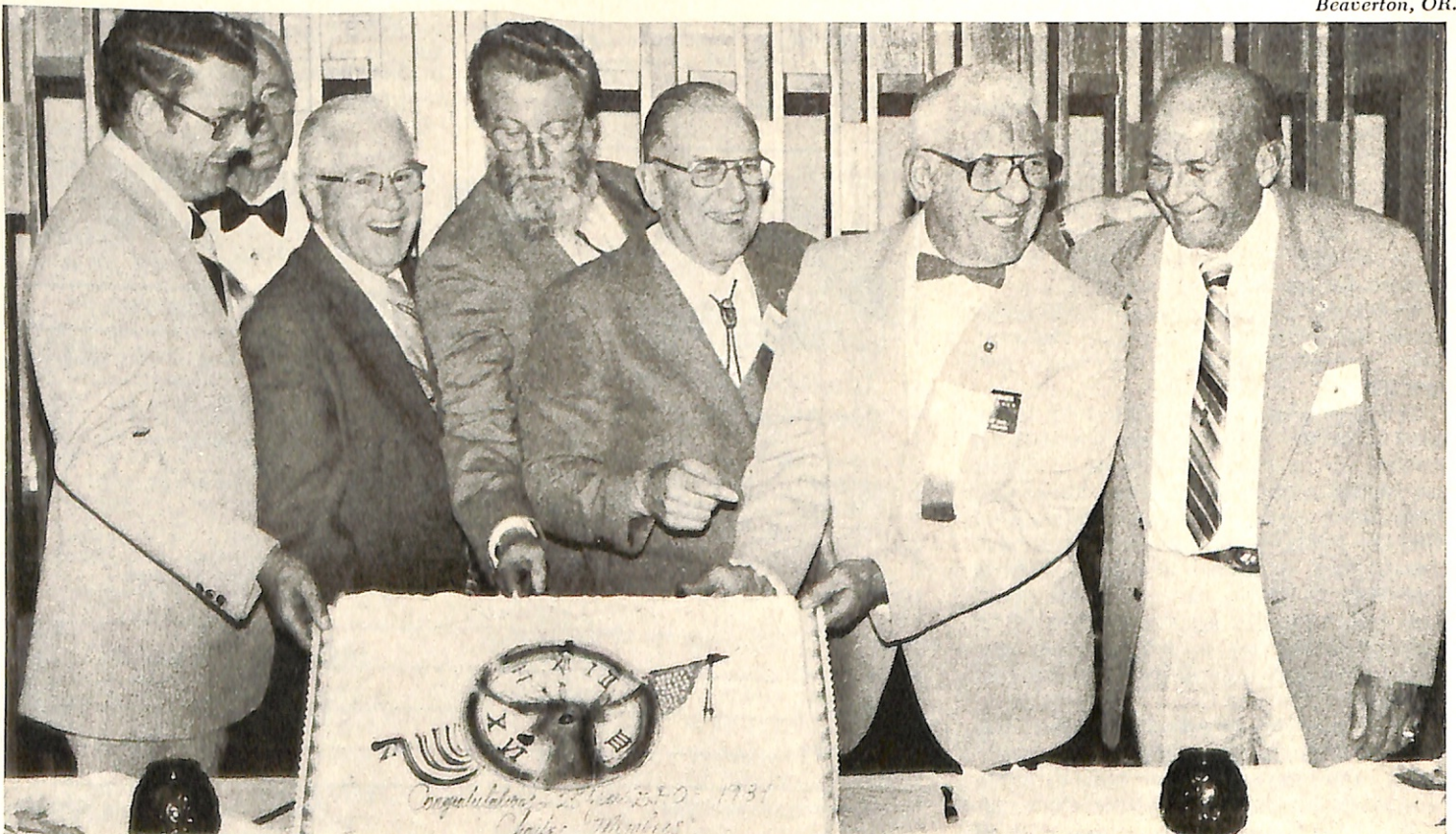
furnished the money to the Social Welfare Committee, which in turn bought material for the Clowns to use in making therapy boards and other equipment needed by Hy-Lond House to aid the handicapped.

**HACKENSACK, NJ.** The Crippled Children's Committee of Hackensack, NJ, Lodge presented a new blue wheelchair to Michael Karlaid. The color was significant because Mike had said that blue would add feeling to his pastime of monitoring his police radio.

**NORWALK, CA.** Two hundred Elks and their guests enjoyed a full day of fun and excitement on January 1 at the Norwalk, CA, Lodge's annual Rose Bowl Party. The lodge's PER association provided an excellent buffet and refreshments (all free), plus football excitement on five TV sets.

**ROCHESTER, NY,** Lodge presented a check for \$3,000 to the United Cancer Council, Rochester District. These funds will be used to implement new programs aimed at intensive study of cancer problems involving children under twelve years of age.

Beaverton, OR.







Traverse City, MI.

**TRAVERSE CITY, MI.** The Brothers of South Haven, MI, Lodge presented a "Stars and Stripes" tie depicting Americanism to SP Edmund Kowacic (center) at the state association fall conference at Traverse City. From left are ER Alex Guminski, Secy. Ray Beckwith, SP Kowacic, PVP Ernest Adler, and First VP H. Keith Waltke.

**YAKIMA, WA.** A chartered bus took the Yakima, WA, Lodge Band, along with officers, other members and wives, to perform a concert for the veterans at the Walla Walla, WA, Veterans Hospital. It was a 300-mile round trip.

Several boxes of gifts for the veterans were distributed. These included alarm clocks, shavers, books, radios, two sets of encyclopedias, and cash.

**KANSAS CITY, MO.** The training facility for the Heavy Construction Laborers at Kansas City, MO, has been rededicated as the Willard R. Wilkinson Training Center. Brother Wilkinson is a life member of Kansas City, MO, Lodge.

The re-naming recognized Brother Wilkinson's role as the original advocate of the laborers' training program, and his efforts as chairman of the joint labor-management trust fund that established it. The 10-year-old, nationally acclaimed program has provided off-the-job training for several thousand trainees and journeymen members of the union.

**LAKE ELSINORE, CA.** As part of a countywide program, Lake Elsinore, CA, Lodge has become a distribution center for surplus potatoes and other vegetables. A delivery is made to the lodge every Friday morning. The food is not necessarily for welfare recipients or senior citizens; it is for anyone who can use it.

**REDDING, CA.** On November 11, 1980, Loren Ewing, PER of Redding, CA, Lodge, celebrated Veterans Day for the 52nd time by leading a group of about 50 Elks veterans and other members in a traditional toast to all veterans.

Brother Ewing started this tradition with the late Judge Albert Ross in 1928 by having a toast at 11 a.m. on Veterans Day and has continued the tradition for 52 years. He plans on leading a toast to all veterans for many years to come.

**SANTA CRUZ, CA.** A charity variety show for handicapped children was given by Santa Cruz, CA, Lodge. A full house participated in the program, which included the "Fairy Godmother" presenting Jamie Unell with a new tricycle, dinner, singers (featuring Carrie

Kelsey, "Miss Santa Cruz 1980"), a storyteller, raffle, and dancing.

**WOODBIDGE, NJ.** Every November Woodbridge, NJ, Lodge hosts and honors the veterans from the Menlo Park Soldiers Home in Edison, NJ. Last November 88 veterans were guests of the lodge. Food and entertainment were provided by the lodge brothers and ladies from the Emblem Club.

**CLEWISTON, FL.** The local lodge presented a \$500 check to the Hendry-Glades Ambulance Service for the Life Pak fund. The lodge has now donated a total of \$1,000 to this fund for advanced lifesaving equipment.

**NEWTON, KS.** Bob Lawrence, executive director of the Kansas Elks Training Center, Wichita, accepted a check for \$2,200 from Jack Ritchie, chm. of the board of trustees of Newton, KS, Lodge. The funds represented proceeds from an auction held by the lodge, with the profits earmarked for training center activities.

**FALMOUTH, MA.** Lodge hosted 190 senior citizens for a Thanksgiving dinner with all the trimmings. The dinner was served by Emblem Club members dressed in Pilgrim costumes. Dinner and dancing music was donated by Mike Crocco and his band.

(Continued on page 34)

## State Association Contest

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

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

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

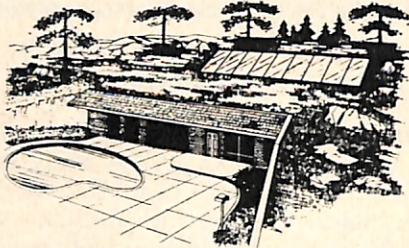
Each entry should contain a report of the program on a statewide basis with detail as to the lodges taking part, the number of youths served, money spent, and member-hours spent. Committees should start early to record their activities in a neat, orderly form with photographs, newspaper clippings, etc.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

The complete rules concerning this contest can be found in the 1980-1981 Youth Activities Program Book which has been sent to every Lodge by the Grand Lodge. See Appendix C2 for filing date.

Al F. Humphrey, Member  
GL Youth Activities Committee



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# MEDICINE & YOU

by Larry Holden

## IMPLANTS

Implants of various types have already reshaped the horizon of modern medicine. Still, the mushrooming role of implantation is really just beginning. Many kinds of implants—some just around the corner and others recently developed—will dramatically alter the day-to-day health care of millions of Americans.

Innovative cardiac surgeon Dr. Gordon Katske envisions a near future when tiny microcomputers will provide an early warning system for heart attacks and even regulate blood pressure. The microcomputers will be implanted in the chests of heart patients and will be powered by body heat.

Already, reports Dr. Katske, a California company plans testing a pacemaker next year that can detect the onset of a heart attack and deliver an electrical jolt from its reserve power supply to re-establish a normal heart rhythm.

Dr. Katske, who trained at the Cleveland Clinic, an institution well known for its pioneering work in heart bypass surgery, is currently working on "a device that will do instantaneous calculations from the shape of the arterial curve produced by the heart's ejection (output). The device will predict whether a patient is doing well or not doing well by the shape and character of that curve. I hope this will be available for clinical trials probably a year from now."

Now practicing at the San Jose Hospital in San Jose, CA, the noted heart surgeon is certain that microcomputers will drastically boost cardiac care. "One aspect of how computers would bear on heart disease would be that they could make possible the moment-to-moment changes in heart output that right now the human brain does." While Dr. Katske concedes a computer could never be as sophisticated as the brain in running the body, "a computer taking data from the patient . . . would be capable of running the heart in such a way as to keep the patient hemodynamically stable."

Dr. Katske states that one of his pet projects is the development in the next decade of an implanted readout device. The device would be capable of monitoring blood pressure and cardiac output, then sending a radio signal from inside the patient to a computer terminal outside the patient.

"It would be able to transmit to this computer and tell the physicians precisely what is going on inside the patient on a

moment-by-moment basis. The patient might even be able to do it over the telephone from month to month, by holding a special receiver on his chest. And all this will be possible only because we have entered an accelerated period of technological development."

Moving from the heart to the ear, a recently-devised implant is predicted to provide some degree of hearing for as many as 200,000 of the 300,000 deaf people in the U.S. Dr. Fred Owens, a renowned Texas ear surgeon, is one of ten doctors performing the cochlear implants through a cooperative study with the Ear Research Institute in Los Angeles.

"It's not like normal hearing," explains Dr. Owens, who practices otology in Dallas. "We don't want to raise false hopes, but it's better than no hearing at all. Unfortunately, we still aren't able to get people to the point where they can totally understand words."

The implant includes an internal coil which is surgically implanted behind the ear and provides stimulus to the nerve leading from the inner ear to the brain. An external stimulator, fitted on glasses over the skin covering the implant, supplies power to the internal coil.

"The implant takes the sound like an amplifier and converts it into electrical energy which is passed along the nerve up the pathways of the brain to the cortex. It changes sound into electrical energy which is interpreted by the brain as sound. But it is a different sound than what you and I hear."

A Texas woman, who had been deaf for two years, recently received one of the implants. The surgery was performed by Dr. Owens. The implant sparked her re-entry into the hearing world. "There are all kinds of things I can now hear," she beams. "I can even hear the light switch when it's flipped. I can discern the beat and the rhythm of music, but not the words. I can hear the doorbell, the car running, dogs barking and people walking on tile floors."

At first, every sound the woman hears will be a new one, notes Dr. Owens. "Gradually, she will learn to differentiate between pitches, and with a little practice she will be able to distinguish the number of syllables in a word."

Because of the experimental nature of the implant, the physicians involved in the Ear Research Institute study are

(Continued on page 33)



# Fraud

(Continued from page 21)

And why do some people respond to solicitations that may reek of fraud? E.J. Kahn, author of *Fraud*: "Many Americans complain that much of their mail is junk, and they throw it away unread. But nobody knows how many others feel ignored by society and welcome anything that may be stuffed in their mailbox, even when it may be unimpeachably junky."

The Post Office offers these general guidelines for avoiding the sting some of that junk may bring: Businesses should

1. Beware of exaggerated claims for services, products or prices.
2. Establish effective internal controls to avoid payment of false invoices. Be especially watchful for bills for advertising in phoney publications.

(Continued on page 44)

## State Association Conventions

State	Date	Place
AL	5/29 to 5/31	Mobile
AK	5/13 to 5/17	Anchorage
AZ	5/7 to 5/9	Tucson
CA&HI	5/13 to 5/16	San Diego
CO	9/10 to 9/12	Boulder
CT	6/5 to 6/7	Hartford
FL	5/21 to 5/23	Orlando
ID	6/11 to 6/13	Burley
IL	5/22 to 5/24	Decatur
IA	5/1 to 5/3	Davenport
KS	4/30 to 5/3	Wichita
KY	5/28 to 5/30	Hopkinsville
LA	4/10 to 4/12	New Orleans
MD, DE & DC	6/26 to 6/28	Marlow Heights, MD
MA	6/12 to 6/14	Bretton Woods, NH
MI	5/15 to 5/17	Lansing
MN	6/18 to 6/20	Albert Lea
MO	4/10 to 4/12	St. Louis
MT	7/22 to 7/25	Billings
NE	5/29 to 5/31	Kearney
NV	6/18 to 6/20	Tonopah
NJ	6/4 to 6/7	Wildwood
NM	4/9 to 4/11	Roswell
NY	5/14 to 5/17	Kiamesha Lake
NC	6/5 to 6/6	Wilmington
ND	6/14 to 6/16	Minot
OH	4/23 to 4/26	Cincinnati
OK	4/24 to 4/26	Oklahoma City
OR	5/7 to 5/9	Seaside
PA	5/6 to 5/10	Mount Pocono
RI	6/12 to 6/13	Providence
SD	6/5 to 6/6	Watertown
TN	3/26 to 3/28	Jackson
TX	6/18 to 6/20	Austin
UT	5/15 to 5/17	Provo
VT	6/5 to 6/7	Jeffersonville
VA	6/26 to 6/28	Portsmouth
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## Departed Brothers

**PAST DISTRICT DEPUTY** Edwin W. Johnson of Spartanburg, SC, Lodge died June 1, 1979. The news of his passing was received by this magazine only recently. Brother Johnson served as District Deputy Grand Exalted Ruler for South Carolina in 1947-48.

**PAST DISTRICT DEPUTY** John J. Weisse of Yonkers, NY, Lodge died November 19, 1980. Brother Weisse served as District Deputy Grand Exalted Ruler for the South District of New York in 1972-73.

**PAST DISTRICT DEPUTY** William J. Kernan of Fairfield, AL, Lodge died December 30, 1980. Brother Kernan served as District Deputy Grand Exalted Ruler for the Central District of Alabama in 1963-64.

**PAST DISTRICT DEPUTY** Dr. E. Leonard Graydon of Atlanta-Buckhead, GA, Lodge died September 29, 1980. The news of his passing was received by this magazine only recently. Dr. Graydon served as District Deputy Grand Exalted Ruler for the Northwest District of Georgia in 1964-65.

## Awards for Best Youth Programs

Grand Lodge Awards will be made to lodges which sponsored and maintained Best Youth Programs during the current year. Lodges will be divided into five groups with the following membership breakdown: (1) 1-300; (2) 301-600; (3) 601-1000; (4) 1001-2,000; (5) over 2000.

It is suggested that the presentation be in loose-leaf book form, attractively bound and properly labeled, with photographs, news write-ups and a brief summary of what the lodge has done in youth work during the year. The brochure should show how many boys and girls were served, the time given and the money invested. It is to be understood that money invested in a program is not an influencing factor; it is the type of program that counts and its actual effectiveness on youth. Interest will be in total money spent and per capita member outlay for statistical purposes only.

Judging will be on the basis of 60 percent for an overall program of year-round activities; 10 percent for Teenager or Student of the Month programs; 10 percent for Youth Week observance; 10 percent for the effectiveness of brochure presentation, and 10 percent for "Hoop Shoot" participation.

Forward your lodge brochure to your State Chairman of Youth Activities no later than March 23, 1981. State Chairmen will select winners in each aforementioned group and send them to the Grand Lodge Committee for judging. They will also designate their selection of "Outstanding Lodge."

Subordinate Lodges participating in this program should consult their State Association Youth Committee for information as to compliance with the rules, regulations and deadline filing date. To qualify, no brochure shall be over 20 pounds in weight nor exceed 15 inches by 18 inches in size and 6 inches in thickness.

Vern Forry, Member  
GL Youth Activities Committee



## THE JOY OF GIVING

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John Barton (third from right), PER, PDD, and National Foundation Chm. of Newport, RI, Lodge, presents a Permanent Benefactor Certificate to PER Curtis Hanks. Looking on are (from left) Esq. P. O'Neil, Brother R. Reed, Brother M. Kane, Trustee W. Swanson and ER George Cudworth.

At New Hyde Park, NY, Lodge, Robert Anderson (center) received a certificate in recognition of his \$1,000 donation to the National Foundation. Others in photo are (from left) William Steinbrecher, past chief justice of the Grand Forum; ER Michael Lauri; lodge National Foundation Chm. Kenneth Brovetto, and District Chm. Robert Britton.



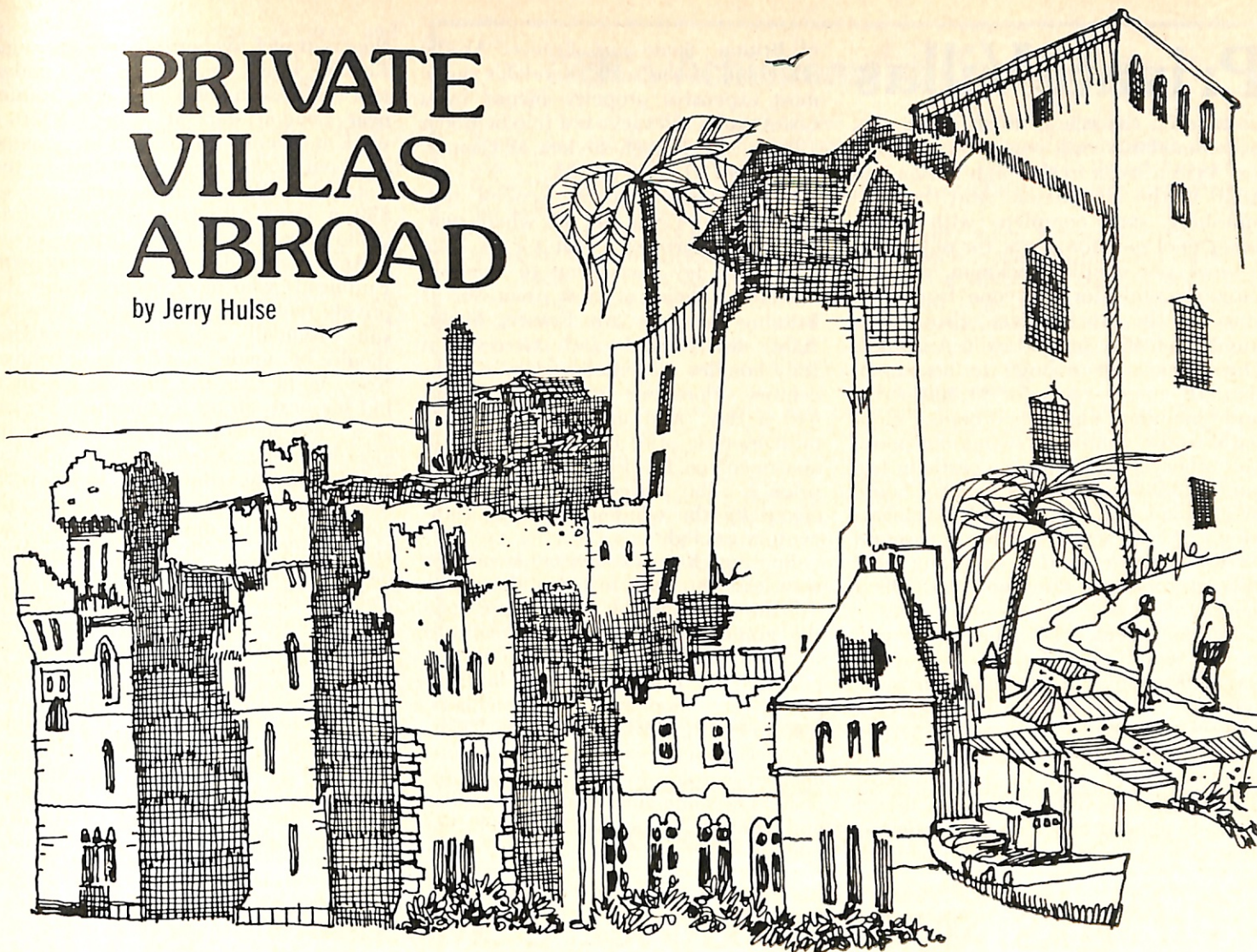
ER Larry Bankey (left) of Traverse City, MI, Lodge congratulated 56-year-member Nelson Hood, who had just contributed \$1,000 to the National Foundation, making him an Honorary Founder.





# PRIVATE VILLAS ABROAD

by Jerry Hulse



Whether you're off to the sunny sands of Morocco or the misty highlands of Scotland, this year you have the choice of two broadly different worlds. One involves the usual: hotels, airports, railroad stations, tours and tipping. The other features private villas and bungalows in Italy, Spain, the British Isles and elsewhere at both reasonable and hefty prices. The latter is an offering by New Yorker Claire Packman who books travelers into private digs from Tangier to Tobago, earning herself the title of "princess" of the villa rental game. Her listings of 2,000 properties reach all the way from the sunny shores of Spain to Princess Meg's private pad in the Caribbean. Not that she's alone in this esoteric corner of the travel market. Her closest competitor, also based in New York, provides such choice listings as a windmill on Crete and a 16th-century palace in Florence. But more about him later.

Packman's properties feature, among others, Sir Richard Musgrave's humble hacienda on the Greek island of Syros—a four-bedroom, four-bath affair perched on a promontory overlooking the Aegean. Its staff of three fetches snacks, suntan lotions and olives for the martinis. Sir Richard (British of course)

and Lady Musgrave furnish a car to go marketing in and a speedboat for eavesdropping on one's neighbors. Off in one corner are accommodations for the kiddies, and below the villa a private dock awaits sunbathers and swimmers. The whole mishmash comes to \$2,500 a week in the high season (July 1 to mid-September) and \$1,750 the remainder of the year, and it's not considered a rip-off. On the contrary, split up among four couples it's a bargain of a sort. Imagine, a villa like Jackie Onassis owns with the Aegean washing at your door. And \$2,500? Nothing, really, compared with York Castle in Tangier. This 16th-century Moorish structure rising from the Casbah is listed at \$650 a day or \$18,750 a month. And if you would believe Packman it's worth every dinar.

First off, it accommodates more than a dozen guests. Second, it surrounds a blue-tiled swimming pool that reflects an Arabian night's-type garden, Berber tapestries and Persian paintings. One floor up, guests luxuriate in eight bedrooms and soak in eight baths, while above all this an ornate tent has been pitched for romantic soirees. York Castle overlooks the Atlantic, the Bay of Tangier, the Strait of Gibraltar and

the Caves of Hercules. What's more it's completely staffed.

Packman & Co. provides vacation villas in North Africa, the Caribbean and Mexico as well as Europe. One property in Provence is hidden among a dozen acres of vineyards and scented pine. Tranquility is guaranteed, what with mountains that rise on the horizon and a river flowing nearby. The monthly stipend comes to \$5,000. And then there is Gunnerside Lodge, a 30,000-acre estate belonging to Lord and Lady Peel in the heart of the Yorkshire dales. Here scenes made famous by the Bronte sisters appear only 3½ hours by train north of London. What with six bedrooms and four baths, a conservatory, a drawing room, dining and billiards room, Gunnerside Lodge is available for \$372 a night per couple (with a minimum of six guests). The price includes breakfast, lunch, dinner, afternoon tea, wines, spirits and tobaccos.

If all this seems a trifle expensive, keep the faith. Packman lists far more reasonable properties. For example, apartments along the Costa del Sol rent for only \$300 a week per couple in winter and \$533 in summer. Likewise, she holds the keys to bargain spots in the Caribbean. For instance, a



# Private Villas

cottage on the island of St. Lucia that accommodates two couples and rents for \$815 a week in the high season and \$540 in the low season. And there's a smashing spot complete with swimming pool on Montserrat for only \$440 a week per couple. Packman, who arranges rentals for everyone from rock stars to the Rockefellers, also lists a number of nifty properties in Acapulco. One villa—large enough to accommodate 16 guests—rents for \$1,500 a day and includes eight bedrooms, eight baths and a couple of swimming pools. Her other listings include a castle in Ireland (\$3,000 a week), a country house in Portugal (\$8,750 a month), Princess Meg's Caribbean sandbox (around \$2,400 a week) and a smashing pink villa at romantic Positano (\$12,500 a month).

Another agent, a bit shorter timewise in the rental olympics, is 31-year-old David Kendall, an ex-Londoner now living in New York who lists nearly a dozen times the number of properties Packman does, for a total of about 20,000 villas, chateaux and apartments. His most reasonable cottage listing comes to about \$100 a week during the off-season in various rural communities

of Britain, Spain and France. At the other end of the scale, Kendall's single most expensive property—owned by a Los Angeles attorney—is a five-bedroom villa on the French Riviera at Cannes. The price: \$17,500 a week.

For bargain hunters, Kendall suggests Spain's Costa del Sol where two-bedroom apartments rent for as little as \$45 a day. According to Kendall, the No. 1 choice of most Americans is Britain. Next up are France, Spain, Italy, Switzerland and Greece. In Italy couples are ensconced in a 16th-century Florentine palace at around \$40 a day. And in Greece Kendall's most esoteric offer involves a windmill apartment on the island of Crete. The price is \$350 a week and in place of electricity the windmill features 19th-century gas lights.

Renting, Kendall advises, is not for travelers who wish to be on the move. For the most part, his clients have done the grand tour. Now they're ready to settle in some quiet village. In Britain perhaps. Or France or Italy. In these places they shop with their neighbors, fish and go picnicking with the locals. Their European vacation is an experience in learning to live with the European. The same entrepreneur lists villas and apartments on Crete as well. On Spetsai, where cars are a rarity, vaca-

tioners travel by horse-drawn carriage. Kendall offers apartments in London and cottages in the Cotswolds. Studios near London start at around \$150 a week and family apartments are pegged at about \$500. As for cottages in the Cotswolds, figure on a minimum of \$50 a day. Altogether, Kendall lists 2,500 properties in Great Britain alone.

Americans today are competing with Europeans who have been playing the private rentals game for years. As a result, Kendall cautions, reservations should be made months in advance. Now, in fact, is the time to get in a bid for next spring or summer. Venice is a case in point, with reservations already tipping the scale. On the books, Kendall has apartments in Rome with washers and dryers, TV, kitchens, air conditioning and daily maid service for about \$500 a week per couple. And on the island of Ischia a superbly furnished villa that sleeps nine guests rents from \$1,500 a week, including swimming pool and Jacuzzi. An apartment in Nice is priced at a reasonable \$275 a week and a 15th-century castle in Scotland (sleeps nine) is available for only \$630. Here you can be king for a day, a week, a year or a lifetime. Just come up with the bread. And then there's the 13th-century Crusader chateau near Tours in the Loire Valley

## ELKS NATIONAL SERVICE COMMISSION

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



Raleigh, NC, Lodge presented the following items to the VA Medical Center at Durham, NC: a commercial popcorn machine, two color TV sets, 300 toilet articles, 1000 paperback books, six decks of playing cards, and 92 canteen coupon books. Pictured from left are Chap. Bert Latkowski, Tiler Claude Hudson, ER Bruce Peele, Medical Center Director Fred Brown, Medical Center Recreation Chief Tom Breeze, lodge National Service Chm. Henry Capucille, and Est. Lead. Kt. Gilbert Teele.

Four large leather hides were presented by the Elks to the VA Medical Center at Wichita, KS. From left are Jon Palks, chief, recreation section; Paul Cibolski, Elks representative; Millard Pike, Wichita Lodge; Paul Scafe, Kansas National Service Committee Chm.; Dr. Jai Yang, chief, rehabilitation medicine; Ray Jones, administrative assistant; Larry Marchant, chief, voluntary service; DeEtte Huffman, occupational therapy; and Wayne Etter, Wichita Lodge.



Prominent Elks display the new bumper sticker with the Elks National Service Commission motto at a dinner-dance at Mountainside, NJ, Lodge. From left are East Central District National Service Chm. Glenn Tryon; State Chm. Patrick Fitzgerald, Sr.; PGER William Jernick, chm.-treas. of the Elks National Service Commission; DDGER Lawrence Forgas; and SVP Frank Rokosny.





that sleeps up to eight persons and rents for \$1,600 a month—this the property of a retired USC professor.

For additional details write to:

- © Claire Packman, At Home Abroad, 405 East 56th Street, New York 10022.
- © David A. Kendall, Interchange, 213 East 38th Street, New York 10016.

And then there is the subject of home exchanges. Can a couple from Des Moines find happiness in Spain—knowing that strangers are occupying their pad back home? Or course. It's all part of a ritual that's being performed again and again, this idea of exchanging one's home for another overseas and the goodie is, you don't pay the other person a single penny. You're merely trading homes without trading checks.

It's all part of a program known as Vacation Exchange that's been doing business for more than 20 years, during which more than 25,000 American families have been sent abroad to vacation in Europe, Israel, Australia, New Zealand, the Caribbean, the Bahamas, Central and South America. And as close to home as Canada and Mexico. The nifty thing about the plan is that you aren't plagued by hotel bills. It's a free exchange, across the board. And with few exceptions—if you would believe David Ostroff—the idea receives nothing but raves.

Ostroff is the gent who hatched the whole idea in the first place. The benefits: living in someone else's shoes for a while. Instead of registering in a Holiday Inn, the vacationer moves into a home in the Cotswolds. Or the Loire Valley. Or perhaps the Italian Alps. At the same time, the traveler drives the other fellow's car, plays bridge with his friends, goes to his dentist, his doctor and uses his baby sitter. It's a vacation in community living designed for the seasoned traveler who's had it up to here with museums and cathedrals. Your hosts' friends and neighbors become your guides. Meanwhile, you enjoy all the conveniences of home—without writing a single check.

Sounds marvelous, but is it? Well, from letters that pour into the office of the Vacation Exchange Club it appears that perhaps it is. Like this one from a couple in Philadelphia who gush over their vacation in Britain: "Words cannot describe the enjoyment we had on our month-long sojourn in England, all made possible by your club. The house was in Kent. It was 400 years old. A stream ran in front of the house, and it had a small bridge which we had to cross to get to the house—and that bridge brought us into another world! A beautiful garden grew in the rear and behind this was a pasture where we watched the cows going home every evening. After a day of sight-

*(Continued on page 44)*

## GER's Achievement Certificate

Each Grand Exalted Ruler desires to recognize those Lodges, Exalted Rulers and Secretaries that have successfully completed the program that was proposed by the Grand Exalted Ruler. H. Foster Sears, Grand Exalted Ruler for 1980-81, sincerely wishes to issue this certificate to every lodge that has completed the program.

The Grand Secretary will shortly mail to every lodge a form to be completed by the Exalted Ruler and Secretary of each lodge and returned to the G. L. Lodge Activities Committeeman of the area in which the lodge is located. Your lodge Secretary has received at least four large brochures during the year from the G. L. Lodge Activities Committee showing the addresses of all the area chairmen. This form should be completed immediately upon receipt and mailed forthwith, and must be received by the area Committeeman not later than May 1, 1981, if you are to receive your awards.

There are four awards that can be made by the Grand Exalted Ruler: Exalted Ruler's Certificate, Exalted Ruler's Special Award, Secretaries' Certificate, and the Lodge Special Award.

The completed report should be viewed by all lodge officers as it is the compilation of the lodge's success during the past year, and a guide for future Exalted Rulers on how to plan their year. It is a great time to review and set your goals for the future. Right now a great goal would be to keep below the two percent lapsation rate and plan for a 12 percent increase in membership. All the programs are planned to assist every lodge to be a successful, live, active and growing lodge. Past history has proven that the lodges following the program are successful.

Please give this report the full consideration that it deserves.

Jack L. Riordan, Member  
GL Lodge Activities Committee

## Elks Easter Bunny Program

GER H. Foster Sears asks that each of you consider having an Easter Bunny Program in your lodge area this year. A successful Easter Bunny Program is one of the easiest lodge activities to execute. It is uncomplicated, does not require much time and needs only a few Elks to work with the Bunny.

First: The Easter Bunny costume must be available. They are varied; some are purchased, some are homemade and some are rented from a costume house.

Second: The scope of the program must be determined. How many hospitals are within the lodge's sphere of influence? How many nursing homes?

Third: The date of the Bunny's visit must be set—Palm Sunday through Easter—with Easter morning being the most recommended time. A month or so prior to the Bunny's visit, the person or persons in charge of the hospitals, nursing homes or retirement homes must be contacted, preferably in person by the Lodge Easter Bunny Chairman. He must explain the Easter Bunny Program and determine whether or not the institution wants the Elks Easter Bunny to call.

Fourth: The lodge chairman must be sure that the necessary help is willing and available. The chairman needs an Easter Bunny and 2 to 4 assistants. It has been found desirable that a lady or two be included as Bunny Aides.

Fifth: It must be decided what the little gifts will be. Discussions with the authorities in charge of the institutions to be visited are most helpful—in fact, they are essential if edibles are to be used. Flowers, also, have proven very successful.

Sixth: A week before the date of the program, contact the institutions your Bunny is visiting. Confirm date, time and gifts. Make sure that at least one person of some authority will act as a guide for the group.

In the Elks Easter Bunny Program we are giving a little time, compassion, and attention. The gifts are really incidental to the Easter Bunny's attendance, and in most lodges \$1.00 per person visited more than covers. The only other expense is the rental of the costume or the ownership thereof. As we stated, costumes vary from lodge to lodge. So long as it looks like a Bunny, he is the Elks Easter Bunny.

The Easter Bunny Program is steadily expanding. We have learned that it will provide good publicity and good public relations for our great Order. From the various news media and from the Brother Elks involved, the Easter Bunny brings forth only enthusiasm and praise.

Let's make the Elks Easter Bunny "The Best Known Bunny Since Bugs."

Richard J. Stropes, Chairman  
GL Lodge Activities Committee



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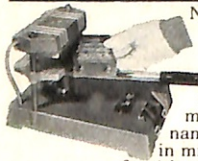
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# YOU & RETIREMENT

by Grace W. Weinstein

## HOME IMPROVEMENT RACKETS

March may be dreary, but spring sunshine is on its way. With spring, unfortunately, the con artists emerge from their burrows. Older citizens are a frequent target, so here's a cautionary note about some currently popular schemes, based on information compiled by the Consumer Federation of America (CFA).

Home improvement is a big business in this country, with some \$40 billion spent by consumers in 1979. Unfortunately, according to CFA, much of this outlay was for unneeded, defective, or exorbitantly priced products. Complaints about home improvements run a close second to complaints about automobile repairs . . . but a lot more money can be involved. Here are some specific rackets to avoid:

◎ *Lien-sale contracts*, says Stephen Brobeck, Executive Director of the Consumer Federation of America, may be "the worst consumer rip-off in the last 30 years." This particular abuse has gained its firmest foothold in California, but is moving into other states as well. Wherever you live, be careful because a lien-sale swindle can cause you to lose your home.

Here's what happens: A home improvement contract includes a provision establishing a lien on the house. The lien is automatically in force if the homeowner misses a payment on the contract. If the homeowner runs into hard times—or even if he withholds payment deliberately because work was either shoddy or incomplete—he can find himself with a foreclosure notice on his house. In California, where private sales are permitted, the house can be sold out from under the owner in a matter of months. What's worse (if anything is), the swindler may sell the house to himself or to an accomplice for less than it's worth, then turn around and sell it on the open market and pocket the profit.

Lien provisions, to protect the contractor if the homeowner fails to pay for completed work, are not uncommon. What's new, however, is deliberate manipulation by operators with no intention of doing the job right, operators whose sole purpose is to use home equity as collateral for loans and to collect that equity by selling the house to pay off the debt.

California has taken some steps to curb this abuse, but the swindlers, ever-resourceful, are just playing the game

with a different twist. They now insist on full cash payment for home improvement work; if the homeowner can't come up with that much cash, he is urged to take out a loan. The new California legislation prevents a lien being placed on a house by a contractor . . . but it says nothing about a lien by a lending institution. The end result is the same.

How to protect yourself? Never sign a contract with a fast-talking salesman. Always do business with businessmen who are well-established in your community and whose reputation you can check both with satisfied customers and with the Better Business Bureau. Make sure that the written contract contains all verbal promises. And don't, ever, sign a completion certificate until the work has been completed as agreed.

◎ *Roofing repairs* are a major problem, especially in regions with a lot of rainfall. Unfinished work is a frequent complaint. In one instance, cited by CFA in a report prepared in April, 1980, for the U.S. Department of Housing and Urban Development, an elderly homeowner hired a contractor to reroof her home for \$800 with \$400 down and the balance upon completion. The contractor started the job, then failed to show up for several days, days in which rain damaged the paint in several rooms. When the homeowner was finally able to reach the contractor, he said he would return and complete the job . . . if she paid him the \$400 balance plus an additional \$300.

Sometimes, of course, the work is actually completed. But sometimes it is not satisfactory and the contractor fails to return to make necessary repairs.

Once again, the best protection is self-protection. Many states require that contractors be licensed and that they post financial responsibility bonds. Don't sign a contract without some evidence that your contractor has complied with these requirements. Neither registration nor bonding assures competence . . . but a bond does provide some assurance against financial loss for the consumer. And don't look just at price when you're deciding which contractor to hire; if you get several bids for a job and one is exceptionally low, it's reasonable to assume that the low bidder (where there is a large difference in cost) is going to cut corners.

◎ *Solar energy*, as the new boy in town, is an area ripe for deception. Although



CFA found a relatively low incidence of outright organized fraud, consumer ignorance does leave the door open for problems. The most noteworthy problems lie not with manufacturing quality but with advertising claims, sales techniques, installation and servicing procedures, and system performance.

One fraudulent area, however, lies in misrepresentation about available tax credits. Some contractors, for instance, claim that equipment qualifies for tax credits when it does not. Solar shade screens, CFA points out, are eligible only when installed as part of a passive solar system; they are not eligible for tax credits, despite the claims of some salesmen, when they are installed alone. Other contractors may offer to boost the price on a solar installation so that the consumer gets a bigger tax credit. In one instance, a contractor offered to sell a \$3,000 system for an artificially high price of \$4,000, "throwing in" a \$1,000 monitoring system "for free." The net result is a higher price to the consumer, only partially (and illegally) offset by the tax credit, and a nice extra profit for the contractor.

High pressure sales techniques are another problem area, especially when coupled with elaborate and little-understood technology. Appropriate use of solar equipment is tied to the climate. Solar-assisted heat pumps are not appropriate in foggy damp northern California; some customers who've tried them have found their electric bills considerably higher than they were before. And disappearing salesmen are another problem, in an industry which is just getting started.

Some states and localities are trying to curb abuses such as these. Model statutes require that home improvement contracts include:

- ▶ A description of the work to be performed.
- ▶ Starting and completion dates.
- ▶ A schedule of payments.
- ▶ A cooling-off period (usually three days).
- ▶ Protection against liens.
- ▶ Proof of insurance.

But it's still, by and large, up to you to protect yourself. All the laws in the world won't help if you sign away your rights or succumb to high-pressure tactics. Most home improvement contractors are honest, competent workmen. Deal with these contractors—and get a written contract which includes these safeguards—and you won't go wrong.

For more information: "Tips on Home Improvements" is available from the Better Business Bureau, 1150 17th St., NW, Washington, DC 20036. ■

## Medicine and You

(Continued from page 26)

presently including only totally deaf patients who once had hearing and speech. But, in the future, they hope to broaden the scope of the program to include patients who have been deaf since birth.

"The implant is the first step in a very long journey," declares Dr. Owens. "Hopefully, in the future the implants will contain thousands of electrodes, allowing different ranges of sounds." ■

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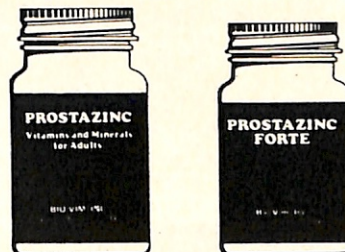
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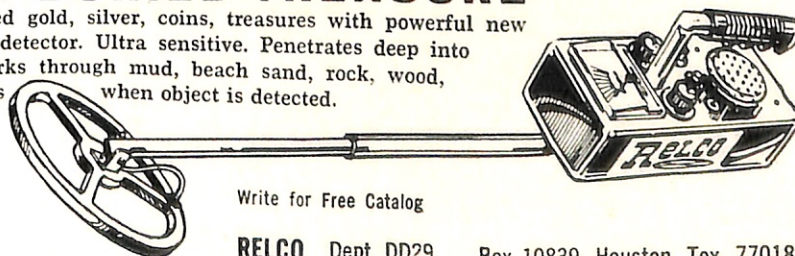
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# NEWS OF THE LODGES

(Continued from page 25)



**AMSTERDAM, NY.** Lodge held a trainee Christmas Party for the Montgomery County Chapter of the New York State Association for Retarded Children (ARC), delighting 419 trainees and staff members. In photo, ER Donald Perretta (second from right) greets ARC officials at the party.



**PATCHOGUE, NY.** Suffolk County Legislator John Foley (second from left) presented a proclamation to Charles Fossett (second from right), Est. Lead. Kt. and Youth Activities Chm. of Patchogue, NY, Lodge, and ER Thomas Macy (right). The proclamation recognized the fact that Patchogue Lodge is the first organization to sponsor an entire Boy Scout Troop's participation in the Boy Scout National Jamboree to be held this summer in Virginia. Scout officials in the photo are Benjamin Tabatchnik (left) and Paul Rappola.



**COLONIE, NY.** The local lodge again hosted the statewide pre-Christmas "Toys for Tots Day," with the aim of collecting toys for needy children throughout the state. On December 6, the activity was telecast, with John Wolfe (center), a local TV personality as MC. In photo, Colonie ER Louis Doodian (second from right) presents Wolfe with a check from Colonie Lodge. Also pictured are (from left) Est. Lect. Kt. Joseph Burke, Est. Loyal Kt. Harold Anglin, and Est. Lead. Kt. Patrick Concannon.

**HAGERSTOWN, MD.** ER Kenny Maynard (third from right) of Hagerstown, MD, Lodge welcomes Victor Fuentealba, MD, president of the American Federation of Musicians, at the lodge's annual Christmas Dinner-Dance. Also pictured are (from left) James Strine, presiding justice and president of local 770, AF of M; Zim Zemer, leader, of Columbia recording big band; Est. Lead. Kt. Donald Keefer; and Est. Loyal Kt. Edwin Kemp, secy.-treas., local 770.





**RENSELAER, NY.** A retirement party was held at Rensselaer, NY, Lodge in honor of John Fahey (third from right), who retired after serving 20 years as treasurer and trustee of the lodge. Brother Fahey also served 40 years on the local fire department. Others in picture are (from left) Mayor Joseph Mink; PER Richard Thorne, new treasurer; Secy. Marvin Tonkin; ER Roger Tordoff; and Frank Lill, PER and PVP.



**WAKEFIELD, MA.** ER John Upton (second from left) of Wakefield, MA, Lodge presents a sizable donation to Charlie Billante, president of the Eastern Middlesex Association of Retarded Children. Looking on are PDD Frederick DeVries (left) and SP Angelo Themes.



**CORTLAND, NY.** Lodge entertained the coaching staff of the Cortland State College football team. Standing from left are college president Dr. James Clark, athletic director Vincent Gonino, Larry Czarneck, Scott Robinson, and Lawrence Martin. Seated from left are Jerry Casciani; John Morgan, Cortland Lodge public relations director; Coach Ed Decker; Mark Kaczanowicz, and Jack Radzavicz.



**NUTLEY, NJ.** PGER William Jernick (second from left), Chm.-Treas. of the Elks National Service Commission, was the guest of honor and guest speaker at a veterans dinner held at his home lodge, Nutley, NJ. Brother Jernick has been a member of Nutley Lodge for 51 years. Others in picture are (from left) Mrs. Edward Dwyer, Lodge Veterans Chm. Anthony Mascolo, ER Edward Dwyer, and Mr. and Mrs. Frank Imochio.





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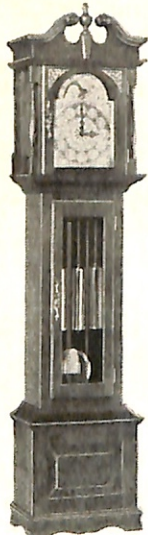
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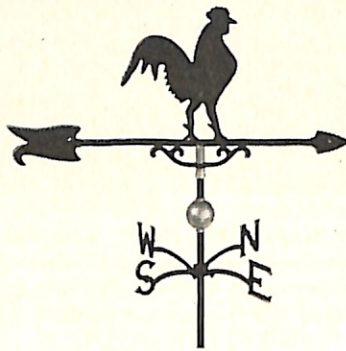
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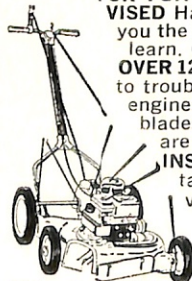
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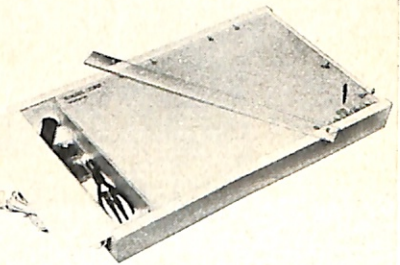
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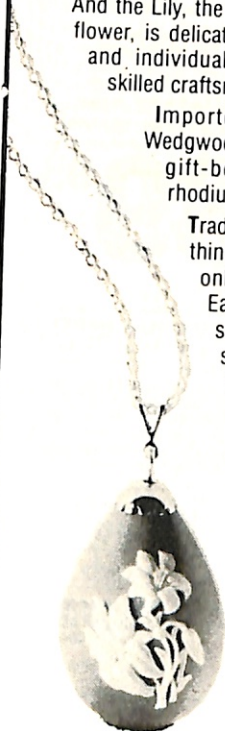
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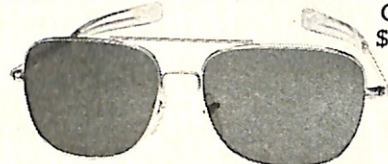
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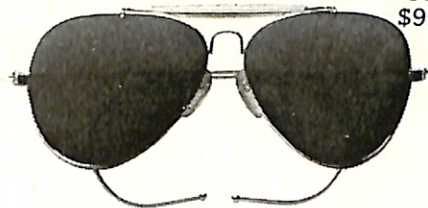
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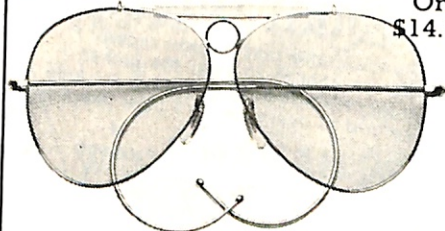
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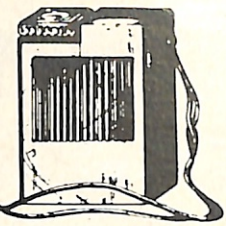
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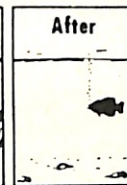
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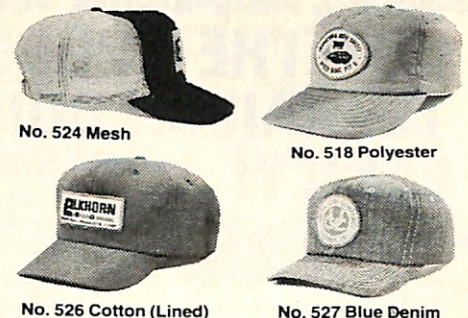
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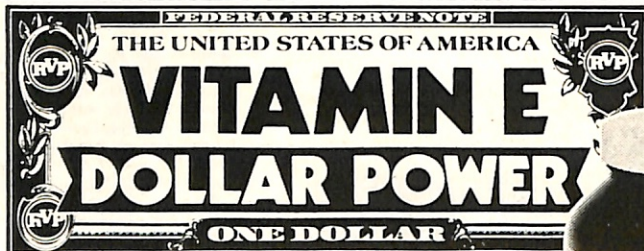
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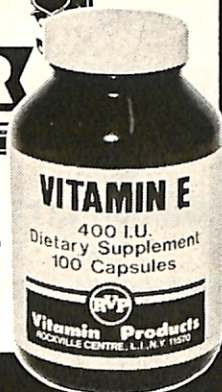
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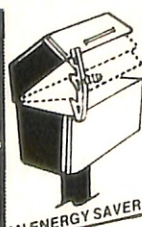


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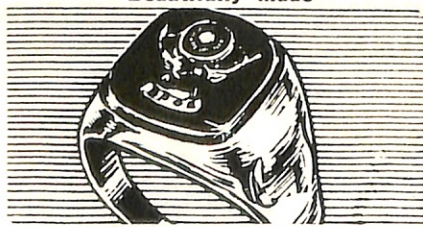
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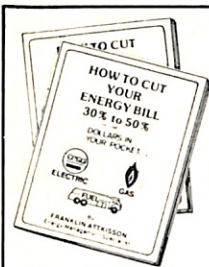
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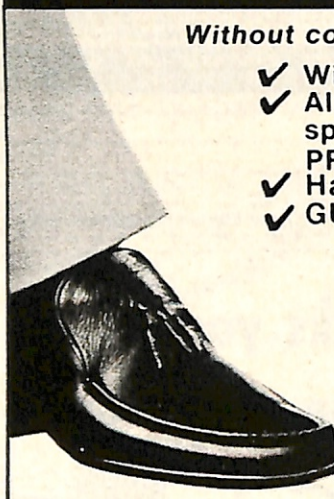
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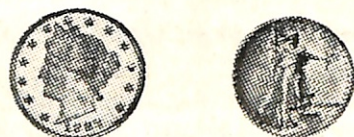


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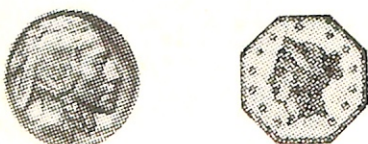
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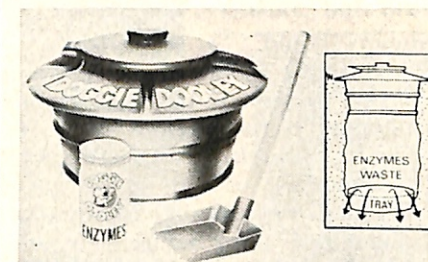
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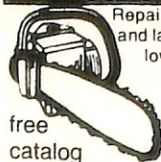
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# Fraud

(Continued from page 27)

3. Know with whom you are doing business. If you are suspicious, verify credit references before doing business.
4. Be wary of gifts given to obtain favor. Gifts are often used to induce relaxation of ethical standards.
5. Support efforts to prosecute white collar crime. Appear as a witness when needed and furnish accurate records of business transactions.
6. Keep all materials relating to what you suspect may be an illegal scheme. Report all irregularities to the Postal Inspection Service.
4. Refuse to pay for unordered merchandise.
5. Speak up if you are victimized. Mail fraud thieves rely heavily on their victims' reluctance to admit they were taken (Note: You should wait at least 30 days before reporting nondelivery of merchandise).
6. Save all letters and envelopes you receive in connection with what you believe may be a case of fraud. Bring the matter to the attention of a Postal Inspector or your local postmaster.

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1. Investigate thoroughly before you invest or buy. If the deal sounds too good to be true, it probably is.
2. Confine charitable contributions to organizations with which you're familiar or obtain information about new ones before you give.
3. Check with your doctor before buying medicine or cures through the mail.

# Private Villas

(Continued from page 31)

seeing, it was wonderful to come 'home,' make a fire and just relax."

Still, Ostroff admits the home-exchange game isn't for everybody. Particularly with families that aren't flexible—those with only, say, one specific destination in mind. Or a particular time and season. Here's how Ostroff operates his Vacation Exchange Club. First off, it's not actually a club but a business. What Ostroff does is

publish an exchange directory containing the names of thousands of individuals (6,000 listings in 40 countries) along with the vitals about the families and homes. All it costs to become a "member" is the \$12 for the directory (add \$6 when listing your own home plus another \$6 if you include a photo). After that, it's up to the subscriber to make a choice and contact the individual—a do-it-yourself sort of vacation experience.

For information, write to David Ostroff, c/o Vacation Exchange Club, 350 Broadway, New York, 10013. ■



"How long has he been retired?"



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