



the
Elks
magazine
July/August 1981

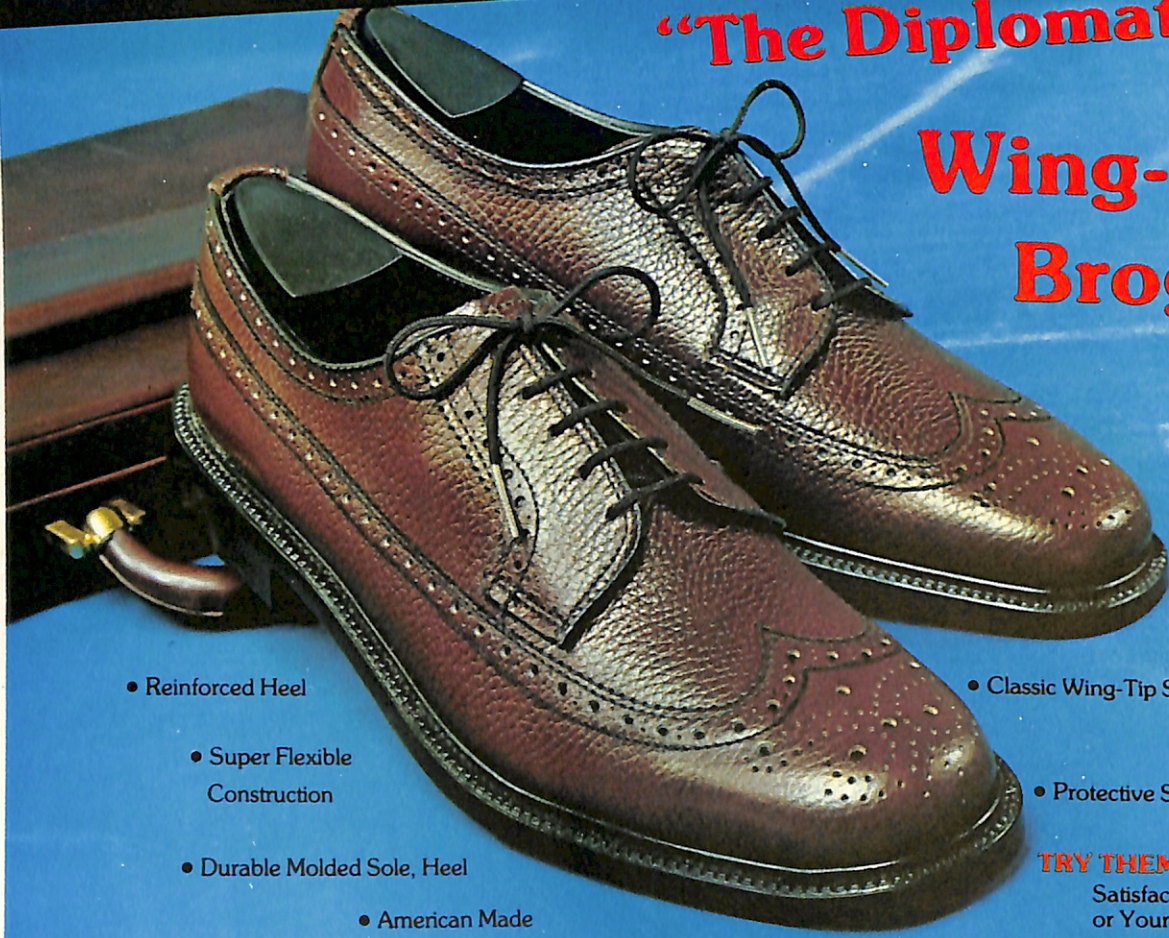
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Old Village Shop 1981

TO KEEP THIS COVER INTACT—USE COUPON ON PAGE 46.

STOP BURGLARS BEFORE they enter your home

Protect your Home and Business with this new micro-computer burglar alarm "FREE" for 30 days.

Burglars seek easy targets. Few have the daring or the knowledge to challenge the new Perim-A-Tron™ Home Security System. No other burglar alarm under \$2,000 can give you more protection...or match it for features that will give you and your family safety and peace of mind. For starters, it is wireless, installs in minutes, and is portable should you ever move.

THE BRAIN VS. THE BURGLAR

Perim-A-Tron's™ central console, or "BRAIN", employs a microprocessor, making it the most advanced security system available for consumer use. With Perim-A-Tron™ on duty, small sensors monitor doors and windows ready to signal the "Brain" from as far as 250 feet, in the event of a break-in attempt. The "Brain" processes each signal instantaneously and sounds not only a self-contained 85db internal alarm, but also a second 95db remote siren to augment the inside alarm or for placement outside to alert neighbors and police.

The Perim-A-Tron™ is so easy to live with that pets can come and go through partly-open windows or sliding glass doors without triggering it, yet so vigilant that an intruder will set it off before he can enter.

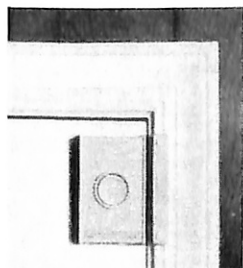
THOUSANDS OF OPTIONS

Perim-A-Tron's™ micro-computer lets you choose from thousands of three digit disarm codes. Only you know your code. But if your son's friend receives a "demonstration", you can easily change the code again...and again. You need no specially coded key which can be lost, misplaced, or stolen. The system even has two separate channels, each with its own distinct alarm sound. This feature allows you to zone your system. For example: Channel 1—house, Channel 2—garage, or Channel 1—doors, Channel 2—windows.

HOW IT WORKS

Operating the system is simplicity itself. When leaving, a light on the console tells you that you've armed the system properly, and have from 5 to 45 seconds to leave the house. This variable delay feature, not found on some expensive commercial systems, is selective so that it can apply only to frequently used doors. All other openings would be set for instant alarm. Upon returning home, you have ample time to turn the system off, thereby avoiding a false alarm.

If a break-in attempt occurs while you're away, an alarm memory light on the console tells you so. What's more, after sounding for



This photo shows a transmitter & magnet installed. If a break-in attempt occurs, the transmitter and magnet become separated triggering a wireless radio signal which activates the alarm. Installation takes only a few minutes and doesn't even require a screwdriver.



Perim-A-Tron's™ 20 button keyboard gives you protection a \$2,000 commercially installed system can't beat. Includes powerful remote horn.

10 minutes and scaring away the intruder, the system shuts off automatically and re-sets itself.

A CONSTANT GUARDIAN

Leave Perim-A-Tron™ in Test Mode during the day and it will signal when anyone leaves or enters. This thoughtful signal will not operate the remote horn but gives a 2½ second warning on the internal speaker only.

If power fails (or is cut-off), the console has a battery back-up. And each battery powered transmitter/sensor will signal at the console if the battery runs low.

The Perim-A-Tron™ system is highly resistant to false alarms because it is not sensitive to motion or sound. Pets can roam at will, curtains can blow in a breeze, you or your children can visit the kitchen for a midnight snack— all without setting off an alarm.

COMING HOME SAFELY

There is nothing more frightening than finding a prowler lurking near your house when you arrive home at night. Our system's EXTRA PROTECTION DESIGN lets you carry a transmitter in your pocket, purse or glove compartment (it's about the size of a cigarette pack). With simple modification, it serves as a PANIC device and will set off the alarm at the press of a button.

COMPARE IT

Hard-wired "commercial" burglar alarms can cost \$2,000 PLUS a monthly fee (and you still never own it). Motion and sound detectors cost up to \$200 per unit and cover only limited areas. Your home may require two or three of these units and, in most cases, no alarm will sound until AFTER a prowler is inside for 30 seconds or more. Perim-A-Tron™ combines pre-entry protection with micro-electronic circuitry to provide the most protection at the lowest cost.

U.L. LISTED

The Perim-A-Tron™ Home Security System is listed by Underwriters Laboratories as a burglary protection device, a rating which goes beyond electrical safety. To earn this listing our alarm was thoroughly tested for critical burglary protection functions such as transmitter range, sound volume, battery back-up, keyboard component life, battery failure warning, and test function. This tough-to-get U.L. listing resulted from the exacting standards engineered into the Perim-A-Tron™

YOU BE THE JUDGE

We urge you to order just the basic Perim-A-Tron™ system (pictured above) for a 30-day trial period. Use it to protect your family while you sleep and to protect your home while you're away. Then if you're not convinced that the Perim-A-Tron™ is the most advanced, efficient security system available today, return it undamaged for a complete, no-quibble refund—including return postage. You are protected by a 90 day manufacturer's warranty as well as Shelburne's 25 year reputation for satisfied customers.

HERE'S HOW TO ORDER

To order simply send your check for \$199.95 plus \$4.50 for shipping and handling to the address below. Credit card holders can speed delivery of their system by using our toll-free number listed below. We will then promptly ship your Perim-A-Tron™ unit complete with easy-to-understand instructions and decals warning that the premises are protected. Additional transmitters are available for \$29.95 each, but one is not required for every door and window. Instead, magnetic contacts can be purchased and easily connected to the transmitter, allowing you to cover additional openings for as little as \$5 each. The instruction booklet is quite useful in helping you determine the correct combinations to protect your home or office at the lowest possible cost.

Give yourself some peace of mind—order a Perim-A-Tron™ today at no obligation.

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6 The Elephant: People-like Colossus

Like people, elephants help one another in distress, fall in love, comfort the dying, and even bury the dead.

Joseph Stocker

18 The Great Ponzi —Pyramid Man

Painted with a halo of generosity, Charlie Ponzi became a national hero, benefactor of the masses.

William C. Franz

24 Japan: Kyoto to Mt. Fuji

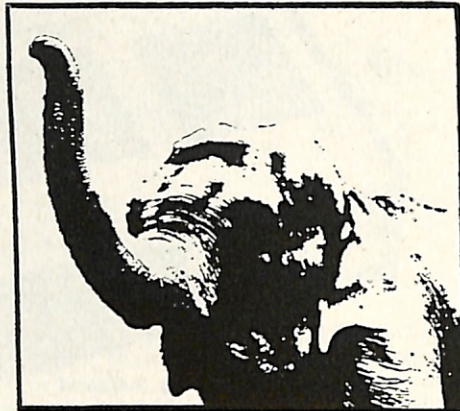
Travelers to Japan are always enthralled by Kyoto's charms and the solemn majesty of Mt. Fuji.

Jerry Hulse

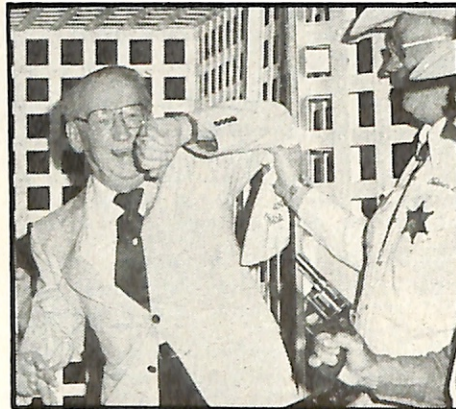
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Cover: The Elephant.
Photo by Stockphotos, Inc.



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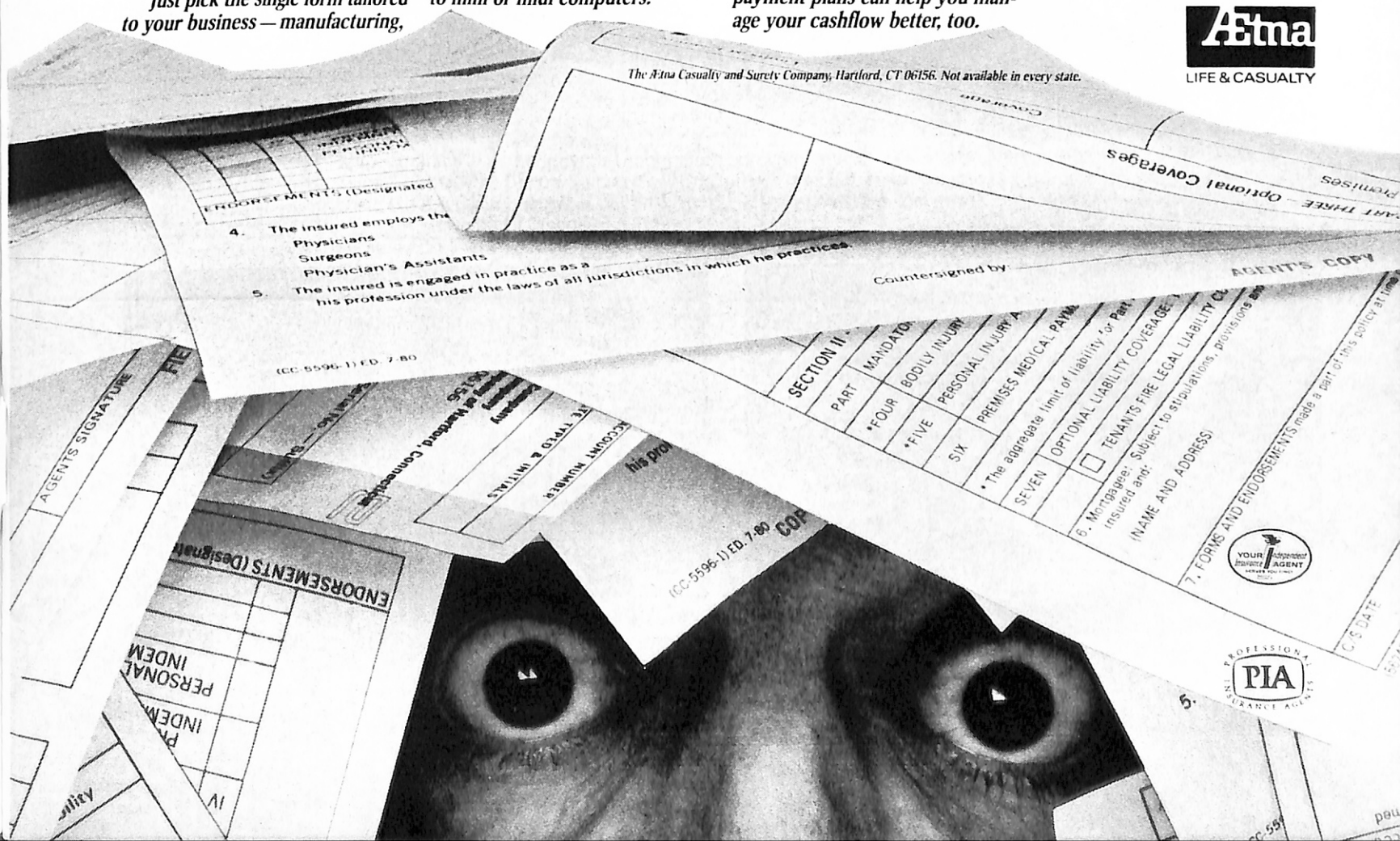
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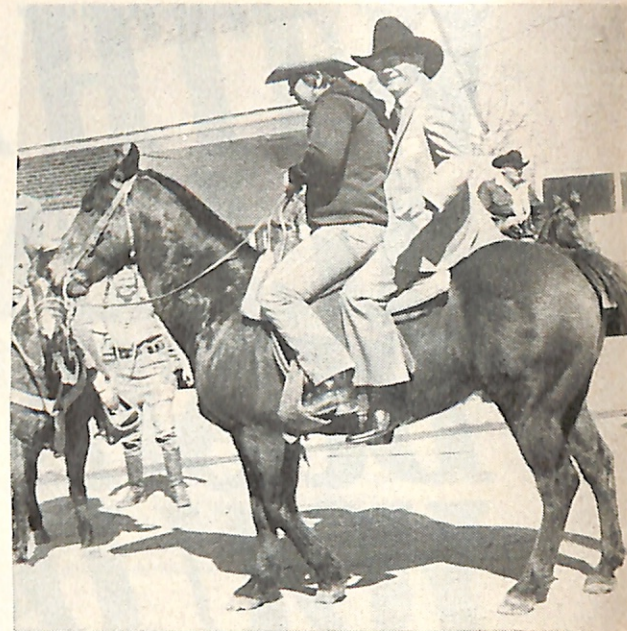
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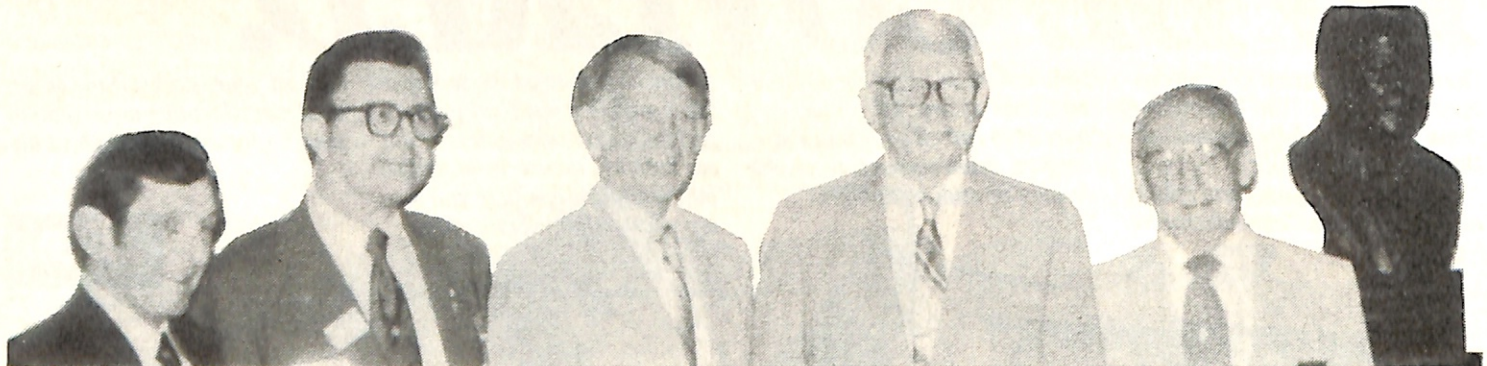
On Tour With H. Foster Sears



As a sidetrip to his visit to Cozad, NE, Lodge, then-GER H. Foster Sears traveled by horseback to neighboring Eustis, NE. Holding the reins was Brother Gregg Wolf of Cozad Lodge. Brother Wolf and other members of the "sheriff's posse" "arrested" Brother Sears in Eustis and held court. The sentence was food and fun for the official party, including PGER George Klein and GL Committeeman Vincent Collura.



At Gateway (Portland), OR, Lodge, then-GER H. Foster Sears (center) and his wife Marguerite (seated) were welcomed by ER Don Massey (right) and his wife Bonnie, and also by PGER Frank Hise.



During his visit to the Oklahoma Elks Association convention in Oklahoma City, then-GER H. Foster Sears (second from right) was photographed with several other dignitaries. From left are incoming SP Neal Whitley, outgoing SP Gordon Varva, Oklahoma Gov. George Nigh, Brother Sears, and PGER Robert Pruitt.



During his visit to Norwalk, CA, then-GER H. Foster Sears (center) was proclaimed an honorary citizen of the city. Mayor Cecil Green (left) presented Brother Sears with a copy of the proclamation as DDGER Richard Sekella looked on.



Exalted rulers from the South Central District of California were present when then-GER H. Foster Sears (center) attended the 25th anniversary celebration of Bellflower, CA, Lodge. ERs on hand to greet Brother Sears were Tyler Dickson, Whittier; Bill Marquis, Lakewood; Wally Jensen, Bellflower; Fran Prieto, Downey; D. J. Brighton, Norwalk; and Bob Sawyer, Paramount.

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THE ELEPHANT

People-Like Colossus

By Joseph Stocker

The incident occurred in Tanganyika, in east central Africa, and it has been abundantly documented.

A game protection officer named David Blunt was called to a native village to get rid of a small herd of elephants that were destroying crops. He soon found them, and when a big bull suddenly broke out of the herd and charged him, Blunt fired. The bull went down, wounded but still alive.

Almost immediately three other bulls closed in around the fallen beast. With one on either side and one behind, they hoisted him to his feet. Then, in that formation, the stricken animal held tightly by his three huge comrades, the elephants disappeared into the nearby forest. Blunt followed their trail but never found them. Apparently the wounded elephant was carried until he recovered consciousness and then the four of them made their escape.

Elephants are like that. They're like people. They help one another in distress. They fall in love. They discipline their young. They care for the aged, comfort the dying and even "bury" the dead, covering a corpse with brush and grass before leaving it.

They get sick with some of the diseases that we do (the common cold,

mumps, diabetes, indigestion), and they get drunk, too. As in South Africa's Kruger National Park, where, after the rainy season, the marula tree bears a yummy kind of fruit that the elephants hanker after. So an elephant loads up on marula fruit and then goes to a water hole and drinks gobs of water, all of which produces an interesting internal chemical reaction: The elephant's stomach becomes an enormous still in which the fruit ferments and forms alcohol, and the elephant goes on a Brobdingnagian binge, lurching around, belching and generally raising hell. Every year the park's rangers have to shoot about 30 elephants who have become mean drunks.

In short, elephants—big, cumbersome, grotesquely-built creatures though they are—resemble humans in behavior more than any other animal, except for certain members of the ape family. Naturalists who have studied them in their wild state, as well as zoologists who have watched them at close quarters in zoos and circuses, remark on the phenomenon with something approximating awe.

They have, for one thing, a rather remarkable intelligence. "Together with the porpoises and the primates, elephants have probably attained the highest subhuman level of intelligence," says Elizabeth Mann Borgese, daughter of the famous German author, Thomas Mann, and herself a close student of animal intelligence.

Trained Indian elephants learn the sound and meaning of up to 60 words. They understand and respond appropriately to quite complicated commands like:

"Stretch your foreleg."

"Raise your hindleg."

"Take water in your trunk and spray your back." Lie down on your side." And, as devotees of Ringling Bros. Barnum & Bailey come delightedly

to know, elephants are the virtu-

osos of the sawdust world. They can easily master 30 or 40 tricks, many again quite complicated. They balance on a rolling ball, operate a seesaw, ride bicycles, and play football.

Tom Thumb, an elephant in the old P.T. Barnum circus, mastered a forbidding routine that went as follows: Dressed in hat, coat and trousers, he would walk on his hind legs to a table set on a small platform. Opposite him was a comic. The elephant would take a handbell in its trunk, ring for a waiter and "order" drinks. The waiter returned with a bottle and two glasses. When the comic wasn't looking, the elephant downed the contents of the bottle. After tucking away several bottles, he picked up a fan in his trunk, fanned himself vigorously and tottered offstage.

A German zoologist conducted a series of experiments in which he demonstrated that an elephant could learn to distinguish as many as 26 different abstract designs. They included letters of the alphabet and numbers. And in the state of Kerala, in India, someone went to the unbelievable trouble of teaching a young elephant to pick up a piece of chalk, walk to a blackboard and write in a firm, legible longhand, or, rather, longtrunk: "Welcome."

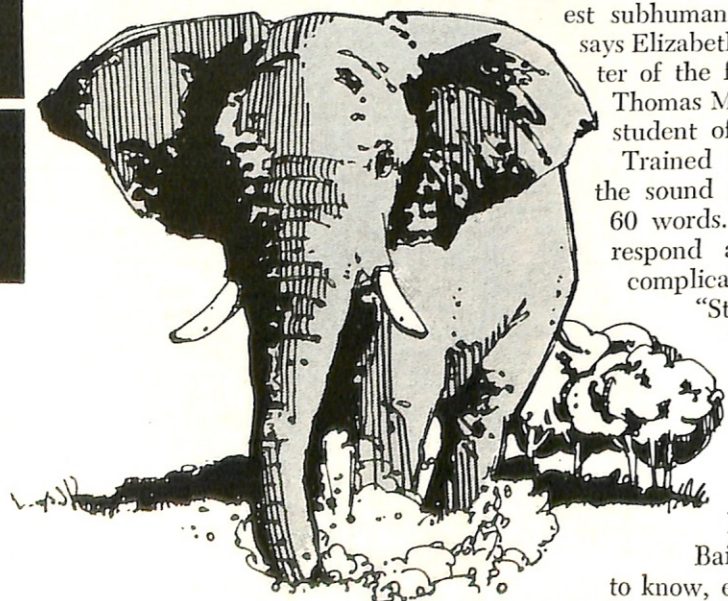
Like people, elephants help one another when in distress, fall in love, comfort the dying and even bury the dead.

But it's in the wild that elephants show their intelligence most convincingly, and, even more than intelligence, an ability to reason. "They figure things out, like people," an old African hand once said.

One of the things a wild elephant figures out is how to swat insects on his back. He pulls a branch off a tree with his trunk and takes a swipe at the insects with the branch. Or he picks up a twig and scratches his leg with it. No big deal, you say? Well, then, consider: What the elephant is doing is what no other wild animal, save the anthropoids, can do: Use a tool. That requires intelligence of a high order.

Another thing that elephants do—and Mrs. Borgese has seen them do it in India—is this: They tear a bunch of jungle grass out by the roots. The roots are clotted with earth, which spoils them for eating. So how does the elephant deal with the problem? He beats the roots against his foreleg until the dirt is loosened and falls off. Then he eats. That, marvels Mrs. Borgese, demands a very considerable amount of deductive and inductive reasoning. Elephant smarts, in a word.

The late, famed author, Robert Ruark, swore that he saw African elephants, on very hot days, scything





with their incredible concern for other members of the group," said Harvey Croze, an ecologist who studied elephants extensively in the Serengeti National Park of Tanzania. "Elephants love elephants. It's as simple as that."

In the jungles and bush country of Africa—one of the only two continents to which they are native (Asia being the other)—elephants live and travel in "family" units or herds. Each herd has about 10 elephants, but several related herds stay within a few hundred yards of each other as they forage.

Iain Douglas-Hamilton is a young English anthropologist who spent more than four years studying the huge creatures and then, with his pretty photographer-wife, Oria, produced a book about them, *Among the Elephants*. "In many respects," wrote Douglas-Hamilton, "elephant society resembles some of man's tribal kinship systems, in which individuals are bound to look after each other according to ties of blood..."

When the herd is threatened by a predator, its members form a protective huddle around the young, their big rumps to the rear, trunks waving angrily at their adversary. Douglas-Hamilton said the only natural predators of elephants are lions and occasionally hyenas that kill calves separated from

great swatches of high grass and then clapping it on their heads like so many Japanese hats to ward off the sun. In southeast Asia bells are hung on tame elephants so farmers will be alerted if they break loose from their moorings and raid the crops. So what does the elephant do? He tucks the bell up tightly within his coiled trunk to muffle its clang, or—believe it or not—he silences it completely by stuffing it with wet clay!

What is most striking, though, among the "human" qualities of elephants is their devotion to each other. It occurs in no other species.

"You don't have to be around elephants long before you fall in love

their herds. Group defense, he says, "was probably evolved to counter such predation."

"I once saw lions charged by three families acting in concert, 45 elephants spread out on a broad front, trumpeting and bellowing while the lions ran for their lives," reported Douglas-Hamilton.

Some time ago, in Kenya, two game reserve wardens found a young male elephant trapped in a muddy hole, the sides of the hole too slippery and precipitous for the beast to climb out. From a distance they watched. Three other bulls came up to the hole. They paced around it, trumpeting anxiously.

Night fell. The wardens stayed on, wondering what would happen. Still other elephants came up, and there was much movement as the night wore on.

At dawn the wardens looked and found all the elephants gone—including the captive. The sides of the hole had been tramped down to form a sort of ramp. There were skid marks at the bottom, showing that the rescuers had pulled and tugged until they were able to bring their comrade to safety on solid ground.

Sometimes an old bull grows too feeble and slow to keep up with the herd. He drifts away. But then one or two of the younger bulls may detach themselves from the "family," join the old fellow and travel with him wherever he goes. When danger signals, they shove him into cover and sally forth to assail the foe. And when, finally, the old bull goes down for the last time, they hover worriedly, remaining even after he is dead, laying a huge foot on the inert body as if to wake it, nudging it with trunk or tusk.

Elephants have an extremely acute sense of death. C. D. Trimmer, a game warden in Africa's Murchison Falls National Park, once saw a cow carrying a dead calf on her tusks, holding it in place with her trunk. She carried it for three days, laying it down only to drink. Later she was seen without the calf, standing beside a tree. She stayed there for several days, not eating, charging wildly anyone who approached. Finally she left. Trimmer went over to the tree and found that she had scraped a shallow grave at its base and there she'd "buried" her dead calf.

Elephants are particularly fascinated with the corpses of their own kind. They pick over and touch and feel tusks and fragments of bone. Indeed, according to Game Warden David Sheldrick of Kenya's Tsavo National Park, "there is now fairly convincing evidence that elephants have a strange habit of removing tusks from their dead comrades." He reported that numbers of tusks were found to have been

(Continued on page 27)

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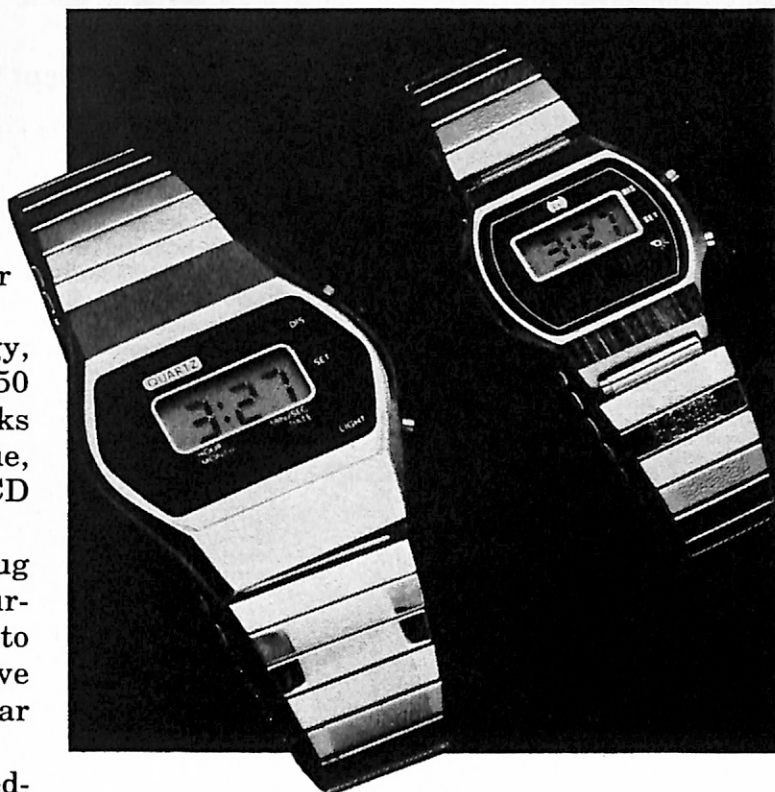
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ELKS NATIONAL SERVICE COMMISSION

"So long as there are disabled veterans in our hospitals, the Benevolent and Protective Order of Elks will never forget them."

Honor Roll

of District Deputies 1980-81

The Elks National Service Commission is privileged to list the outstanding District Deputies and State National Service Committee Chairmen whose leadership produced 100 percent participation in the 1980-1981 Veterans Remembrance Participation Report. We further acknowledge our gratitude to Grand Lodge State Associations Committee member Marland Deen who supervised this significant contribution to the welfare of America's hospitalized veterans. We record with pride the accomplishments of the following 1980-81 District Deputies:

Max S. Marx/AL Central
Angelo J. Hillas/AK Central
Herbert L. Ingram/AK East
Jerry Fekete/AK West
Paul D. Walker/AZ Central
A. Richard Damiano/AZ East
Robert L. Boger/AZ North
Gus Kambouris/AZ South
J. Sherman Husser/AZ West
Raymond J. Reidy/AR East
Eugene F. Curry/AR West
Glen I. Johnston/CA Bay
Edward Salles/CA Central
Donald O. Kerr/CA East Central
Frederick J. H. Whitnack/CA Inland
Robert F. Lockhart/CA Metro
Don L. Deter/CA North
Melvin M. Muir/CA North Central
Charles Casebeer/CA Northeast
George Nunez/CA Northwest
Leonard M. Slade/CA Orange Coast
Lawrence W. Crispo/CA San Gabriel Valley
David J. Lutes/CA South
Richard M. Sekella/CA South Central
Barney W. Pelant/CA South Central Coast
Harvey I. Tedder/CA South Coast
Walt Blake/CA Southeast
Alfred S. Wlodyka/CA West Central
Erle W. Pittman/CA West Central Coast
Robert J. Slattery/CA Central Northwest
Rex G. Cross/CO Central Southeast
John E. Andre/CO Mountain
Truman Palmer/CO North
Robert E. Sherman/CO West
Edward R. Volle/CT East
Gilbert A. Rich/CT Northwest
Angelo DiGianni/CT South Central
Raymond J. Cosgrove/CT Southwest
George Dominianni/FL Northeast
William B. Fields/FL South Central
William E. Bostwick/FL Southwest
W.C. Swanson/FL West Central
W.M. Campbelle/GA Northeast
Pinkham L. McClellan/HI
Lynn Davis>ID Central
William L. Hobbs>ID East
James A. Lynn, Jr./ID North
Thomas T. Sprute>ID North Central
John F. Kissel/IL East
Bill McElwee/IL East Central
Brian C. Jacobsen/IL North
Earl S. Davis/IL North Central
Robert A. Compton/IL Northeast
Hershel Lampkin/IL Northwest
Paul J. Dvorshock/IL South
Arnold L. Stevenson/IL Southeast
G. Robert Tyler/IL Southwest
Robert L. Yeast/IL West
Truman Hoskins/IL West Central
Carroll Dickerson/IN Central
Frank M. Luellen/IN East
Donald E. Berkshire/IN North Central
Lloyd L. Smith/IN Northeast
John E. Berilla/IN Northwest
P.W. Loveland, Jr./IN Southeast
Albert E. Mangin/IN Southwest
Marvin Buck/IN West
Eugene A. Nygaard/IA Northeast
John L. Humerickhouse/KS Northeast
Charles E. Buechman/KS Northwest
Tony C. Dye/KS Southeast
Morris Atkinson/KS Southwest
Randall House, Jr./ME Central
William A. Ramsey/ME Coastal
Louis R. Bligh/ME North
William E. Wright/MD, DE & DC North Central
John J. Kueberth/MD, DE & DC Northeast
Alfred S. Roberts/MD, DE & DC Southeast
Vincent A. Pingitore, Sr./MD, DE & DC Southwest

Lawrence L. Tosten/MD, DE & DC West
Henry Gibbons/MA Circle
Arthur Gold/MA East
Anthony J. Agresti/MA East Central
Charles F. Irvine/MA Metro.
Francis L. Eaton/MA North
John D. Riha/MA South
Louis F. Hahn/MA West
Robert J. Heman, Jr./MA West Central
Emmit C. Alley/MI East
Hal D. Purves/MI East Central
Norman J. Soucy, Sr./MI Northeast
Robert F. Ivey/MI Northwest
Robert M. Tomlinson/MI South Central
Edward F. Pinardi/MI Southeast
Francis L. Grix/MI Southwest
Ray E. Morency/MI West Central
Leon R. Stagg/MN Metro.
Kenneth L. Worley/MO Southwest
Robert W. Richardson/MT Central
George S. Nicholas/MT East
Horace G. Chadwick/MT North
Wilbur L. Squires/MT South
James R. Andrews/MT West
Merlyn O. Van Horn/NE Central
Edwin E. Stokes/NE East
Mike N. Mykris/NE West
Bob Mansfield/NV North
Joseph P. Wagner/NV South
Thomas Malone/NH North
Norman E. Wrenn, Sr./NH South
Raymond Wizna/NJ Central
Harry C. Nehms/NJ East
Lawrence C. Forgas/NJ East Central
Raymond J. Slonieski/NJ North
August O. Mitschke/NJ North Central
Vincent Schindel/NJ Northeast
Norman C. Pollison/NJ Northwest
Glenn A. Uttley/NJ South
Milton Mendez/NJ South Central
Samuel J. O'Connor/NJ Southeast
Richard T. Fitzgeorge/NJ Southwest
Louis R. Possemato/NJ West Central
D.T. Bradley/NM West
Sam Vam Atta/NM Northwest
M.O. Rodgers/NM Southeast
Freddie W. Covington/NM Southwest
Carl Casciere/NY Central
Ronald E. Lipetz/NY East
Edward Jennings/NY East Central
Kenneth P. Murtagh/NY North
Charles E. Sears/NY North Central
Gerald J. Guyer/NY Northeast
Joseph Petriello, Sr./NY South
Stanley P. Pratt/NY South Central
Vincent H. Barone/NY Southeast
James D. Keenen/NY Southwest
Francis E. LeBeau/NY State Capital
Karl W. Sipson/NY West
Carl E. Jones/NY West Central
Thomas A. Sanders/NC East Central
Willard H. Upchurch/NC West Central
George H. Middaugh/ND West
Thomas E. Zook/OH North Central
Gilbert J. Engels/OH Northeast North
Richard C. Dunlap/OH Northeast South
William W. Kurtz/OH Northwest
Donald B. Templin/OH South Central
Charles E. Stewart/OH Southeast
C. William Klipstine/OH Southwest
Charles VanDyne/OH West Central
Krider Van Deusen/OK Northeast
Henry Kraus, Jr./OK Northwest
Mike A. Gray/OK Southeast
Dant B. Reichart/OK Southwest
Robert D. Jensen/OR Northwest
Donald A. Koch/OR North Central
E.C. Hall/OR Southeast
Roy L. Lent/OR Southwest

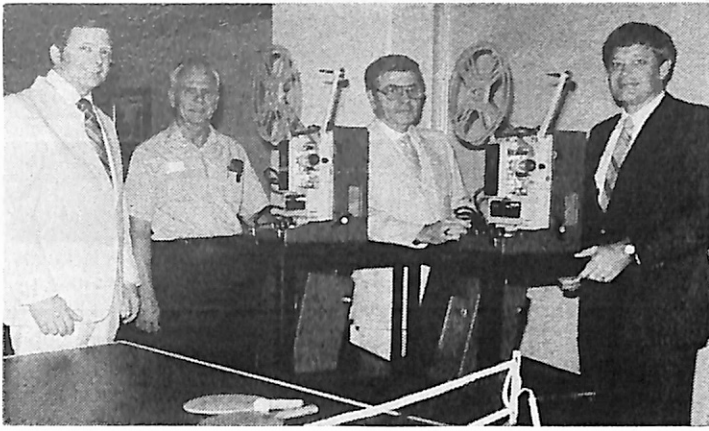
Andrew J. Dupkas/PA South Central
Edward J. Wyszomierski/PA West
Charles H. Griffith/PA West Central
John Valente/RI East
Walter D. Kettle/RI West
Carroll Hendricks/SD East
Robert D. Hofer/SD West
James E. Barnes, Sr./TX Gulf Coast
Edgar C. Meier/TX North
E. Lester Farmer/TX Northeast
Charles L. Ratliff/TX Panhandle
William F. Devine, Jr./TX South
Donald E. Child/TX Southwest
Frank DePaolo/UT North
Kenneth C. Kay/UT South
Stephen V.P. Mairs/VT South
Stephen T. Culbert/VA North Central
William R. Coutts, Jr./VA Southeast
Edwin G. Penn III/VA Southwest
Thor B. Copstead/WA Metro
Roy B. Gunderson/WA Northeast
John L. Hudak/WA Northwest
Kenneth C. Valentine/WA Puget Sound
Everett Irish/WA Southeast
Anthony J. Pothier/WA Southwest
Jack Thompson/WA West Central
Firmen C. Canfield, Jr./WV Central
Joseph J. Vareka/WI Northeast
George M. Vivian/WI Northwest
Robert G. Lee/WI Southeast
Arnold C. Knutson/WI Southwest
Richard R. Heston/WY East
Richard D. Oberosler/WY Northwest
Herman Gerres/WY Southwest

Honor Roll of States 1980-81

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

H.L. Butch Knightlinger/Alabama
Anthony F. Gersitz/Arizona
Raymond B. Fischer/Arkansas
John F. Jordan/California-Hawaii
John F. Grippo/Connecticut
William Mangan/Connecticut
Samuel L. DeCero/Illinois
Gerald Griffin/Indiana
Edward J. Meier/Kentucky
Adjutor Pare/Maine
Robert Foote/Maryland, Delaware & District of Columbia
Daniel J. Moynihan/Massachusetts
George A. Schwartz/Michigan
Robert R. Lamb/Montana
David G. Hartnett/Montana
Phillip Johnson/Montana
Rudy F. Krueger/Nebraska
Louis Goicoa/Nevada
Bernard Stillwagon/New Hampshire
Patrick Fitzgerald/New Jersey
Donn Mack Mathis/New Mexico
Omer St. Jacques/New York
John M. Eccleston/Ohio
Kenneth Lichow/Oklahoma
Meredith Tripp/Oklahoma
Ernest Faiola/Rhode Island
Dick McLain/South Dakota
Bill Van Talge/Utah
Maury Tower/Virginia
Stan Sarver/Washington
Richard Hubanks/Wisconsin
Lee Beezley/Wyoming

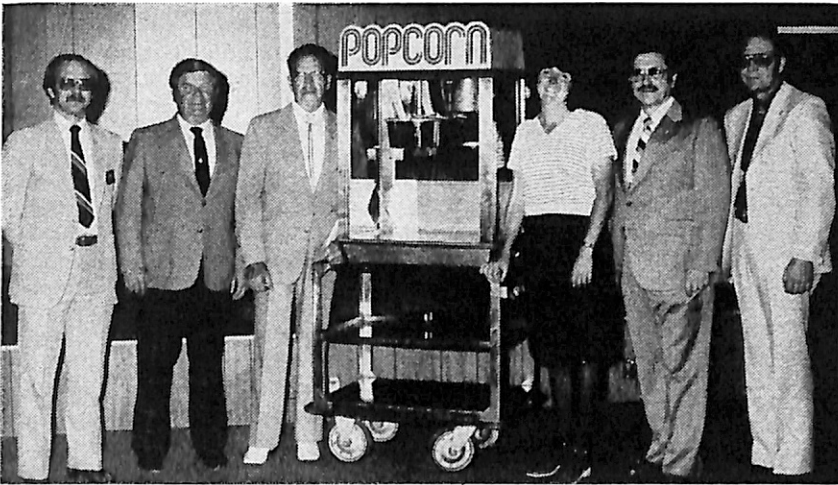
ELKS NATIONAL SERVICE COMMISSION



Officials of the Jackson, MS, VA Medical Center are shown with two movie projectors and a Ping-Pong table donated by Elks. From left are Sam Huff, chief of voluntary service; Paul Carpenter, deputy VAVS representative; Al Windsor, Elks VAVS representative; and J. L. Warnock, center director. These gifts will bring many hours of joy to the patients.



Woburn, MA, Lodge donated to the Edith Nourse Rogers Memorial Veterans Hospital in Bedford, MA, money for the purchase of a Nautilus exercise machine for therapy use by the patients. Taking part in the presentation were (from left) Anthony Busa, PER, PDD; Daniel Moynihan, state chm. of the National Service Committee; immediate-PER William Driscoll, presenting the check to Richard Nohe, hospital director; and Eric Anderson, deputy representative of the National Service Committee for the North District of Massachusetts.



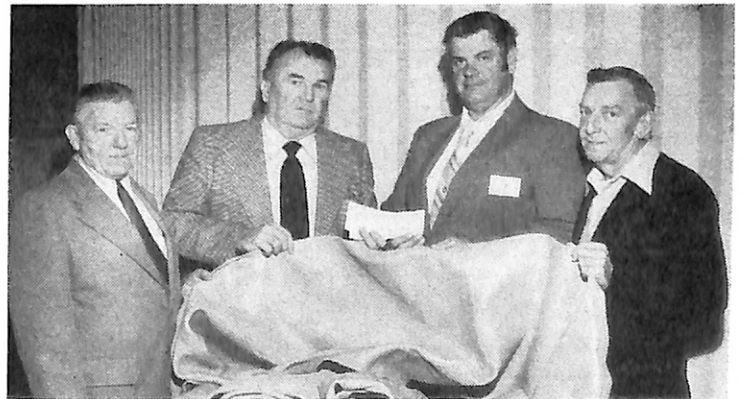
The Colorado Elks Association, in conjunction with subordinate lodges, presented a new popcorn machine to the VA Medical Center at Denver, CO. In photo from left are Tom Johnson, lodge veterans committeeman, Westminster; Gene Ideker, Central Northwest District chm., Arvada; John Kreiling, Elks VA Medical Center representative, Littleton; Donna Lonerogon, assistant recreational director of the center; Nick Pinter, Elks VA Medical Center deputy representative, Denver; and ER Don Stupka, Littleton.



Brunswick, ME, Lodge donated \$1,999 to the VA Medical Center at Togus, ME, for the purchase of a large, double-gas and charcoal barbecue grill for patients' use. Charles Puterbaugh (left), lodge Veterans Chm., presented the check to Clark Graniger, assistant director for medical activities at the center.

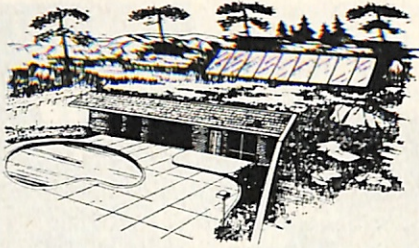


Elkins, WV, Lodge made its annual presentation of deer hides to the local Veterans Administration Medical Center. The estimated value of the hides was \$500. From left are VP James Carpenter; Donald Barger, lodge Veterans Service Committee chm.; DDGER Firmen Canfield; Dr. Carl Dehlen, chief of staff, VAMC; Mary Wallis, OTR, VAMC; William Perri, state National Service Committee chm.; and F. J. Barberio, chief of voluntary service, VAMC.



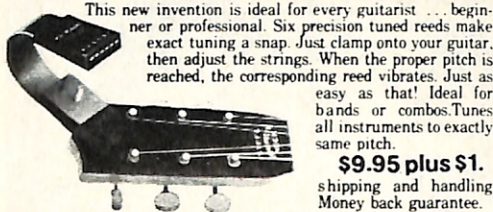
Representatives of the Northeast District, NY, Elks presented the VA Hospital in Albany a check for \$2,400 to the veterans indigent fund, for veterans who are in need of transportation to their homes on holidays. Also donated were deer hides for patients to use. From left are Wilson Shea, National Service Chm.; Rod O'Connor, VA Representative; Gerry Guyer, DDGER; and Gerry Shook, District Americanism and VA Hospital Chm.

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DIFFERING OPINIONS ON CHANGE

If you listen to Eric Seaborg, president of the World Future Society, you soon realize that the decisions of the next few years may shape the development of the coming 50 years or so.

It's a pivotal 10 years, Seaborg claims. He believes that every facet of American life—the economy, careers, family, work environment, government, technology and science—is going to change.

Seaborg's organization, incidentally, represents 40,000 scholars, government officials and business leaders who study the present and predict the future.

The difficulty for many people, I find, is catching up with the present. I have talked with proprietors and educators from 30 to 60-years-old who aren't enthusiastic about the revolutionary changes Seaborg suggests. Older executives and business owners, for example, talk fondly about the decades—the '40s and '50s—they enjoyed because they had "time to know what they did and become good at it, instead of continually seeking change or accepting changes."

If more frequent changes are ahead, many believe, there can be more turmoil and greater risks facing all segments of society.

"I used to see the need for review and discussion of change," a businessman told me, "but we're doing away with important checks and balance that made the system work, and frequently we're making changes before we've fully digested the procedures we're supposed to be using."

Others warn that capricious meddling with the work environment and careers without careful thought and thorough investigation, whether by government agency or professional group, may make the 1980s a disastrous period for workers, the workplace and the economy.

William M. Batten, chairman of the New York Stock Exchange, believes that the biggest problem we face today is attempting to reorganize work in ways that help workers gain satisfaction from it.

"If the proper work environment is created, the long term payoff will be productivity improvement through better interpersonal relationships, stronger employee job interest and satisfaction, less absenteeism and waste and a more useful flow of ideas about how to improve operations," he told students and faculty

at the University of Pennsylvania's Wharton School.

"Now, I do not mean to leave you with the impression that the very important human factors in the production process are the only ones that matter—or that high employee job interest and satisfaction alone will guarantee the kind of productivity improvements we need. Many other factors play crucial roles in determining the total productivity picture—including high standards of education, strong and relevant labor skills, creative development and management of new technologies, economies of scale and—most important of all—healthy infusions of capital investment," he cautioned.

James L. Renier, president of Honeywell Inc., also believes that satisfied workers are key factors in the years ahead. "Curing our economic ills will take years to work out, but better use of people is one measure we can apply immediately," he said at a Society of Industrial Engineers meeting recently.

Renier maintains you must involve subordinates in decision-making, tell people why their tasks must be done, exchange ideas with employees at every level, help them develop, challenge them and let them know what is expected individually.

Above all, he said, give people information on their department and company's programs and development.

So how will the changes Seaborg predicts are coming alter such goals?

Right now, there is mere speculation. But the technology is already developing the prototypes for dislocations in a number of fields and occupations.

Industrial robots are entering the work force and will be more numerous in the 1980s as companies seek ways to increase profits and challenge laborer efficiency. It could mean occupation changes in some areas—mining, assembly work and some defense tasks among others—as new methods overtake human efforts.

According to researchers at Carnegie-Mellon University in Pittsburgh, robots can be used in hazardous work such as blast furnaces, inside nuclear power and chemical plants. They could also be used in defense-related and space work or in traditional blue collar tasks such as spot welding and on assembly lines.

(Continued on page 23)

LETTERS

• One of my students shared with me "Bring Back the Heroes" (June, 1981) by Florence T. Polatnick, which I found most insightful, and written by a teacher who obviously doesn't require a competency test. Ms. Polatnick points an indicting finger at the present state of education which neglects the past in favor of the instant-gratification present. What's happened to Western civilization when it is characterized by "punk rock" heroes?

Edward H. Schiller
Santa Barbara, CA

• Please accept my compliments on the many fine articles published in *The Elks Magazine*. All of us look forward to each issue and the goodies inside.

Elizabeth Batey
East Liverpool, OH

• We were disappointed to read the reference to "Little League" in the April Message of GER H. Foster Sears. Little League is not a generic term. It is one of several organizations in the youth baseball and softball fields.

Many of the 13,000-plus Pony Baseball teams are sponsored by Elks Lodges—and both Commissioner Leo Trich, Jr. and myself are Elks, as are a great many of the volunteer adults who serve in our program.

Roy Gillespie, President
Pony Baseball
Washington, PA

• The Message, "Plant Some Seeds," of GER H. Foster Sears in the May issue was not only an excellent and timely piece, but also very heartwarming.

W. A. (Bill) Thomas
Eugene, OR

• "The Bear" (May, 1981) by Robert L. Williams, was excellent and a most fitting tribute to a gallant ship and her gallant officers and crew. I was especially interested because Dr. Samuel J. Call, medical officer and surgeon for the years the Bear was in the Revenue Cutter Service (predecessor of the present Coast Guard) in Alaskan waters, was my grand uncle. As a result, our family history is full of the ship's exploits.

The author related the account of one of the most dramatic rescues in history—the unbelievable overland trek of more than 1,000 miles across Alaska in mid-winter to rescue stranded whalers. The congressional Medal of Honor awarded the Bear's personnel was well-deserved.

Henry B. Hodgins
San Diego, CA

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

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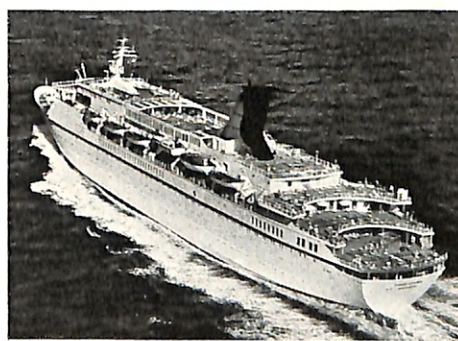
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Las Vegas, NV.

LAS VEGAS, NV. Two PGERs, Gerald Strohm (second from left) and Robert Pruitt (center) were "arrested" by the Las Vegas Elks Kangaroo Kops as part of the lodge's Helldorado western celebration held each year in May. For not wearing support buttons, the PGERs were thrown in the hoosegow by (from left) Kenny Woods, Buzz Jolliff, and ER Bill Seals.

CHARLOTTE COUNTY, FL. At a special ceremony, Charlotte County, FL, Lodge presented checks totaling \$7,500 to Heath Plus, Meals on Wheels, and the Special Person Advocacy League. These donations are part of the lodge's continuing support of charities in conjunction with its Social and Community Welfare Program.

BROCKPORT, NY. Lodge teamed up with the Brockport Lions Youth Hockey League recently in playing host to six youth hockey teams from the West Hill Minor Hockey League in suburban Toronto.

Following the hockey games, the Elks provided a buffet supper for all of the players and coaches. Later that evening, the Elks also hosted a dance for the Canadian and American parents of the players.

PEARL RIVER, NY. In conjunction with the Nanuet, NY, Public Schools,

NEWS OF THE LODGES

Pearl River, NY, Lodge sponsored the third annual Elks Relays for girls. Female athletes from 16 area high schools competed in a full range of track and field events.

DURANGO, CO. The Emblem Club of Durango, CO, Lodge contributed \$250 to Elks Laradon Hall, Denver, the state Major Project. The ladies also contributed \$50 to the Clem Audin Fund, which helps young people obtain items of importance for their benefit.

GREEN BAY, WI. During the Cerebral Palsy Telethon, carried on Channel 2 in Green Bay, WI, the Wisconsin Elks Major Project, Inc. donated \$10,000 to the United Cerebral Palsy Association.

LOCK HAVEN, PA. More than 200 Elks representing lodges across the state gathered at Lock Haven, PA, to pay tribute to then-SP Harold Sweeney, the first Lock Haven area SP in the 90-year history of the Pennsylvania Elks State Association. Distinguished guests included PGER Homer Huhn, Jr.

SAN FRANCISCO, CA. Lodge presented a 1981 Ford station wagon to the Recreation Center for the Handicapped. The station wagon will be used to transport handicapped children around the city for recreation and treatment. The money for the automobile was raised through crab dinners and drawings sponsored by the lodge.

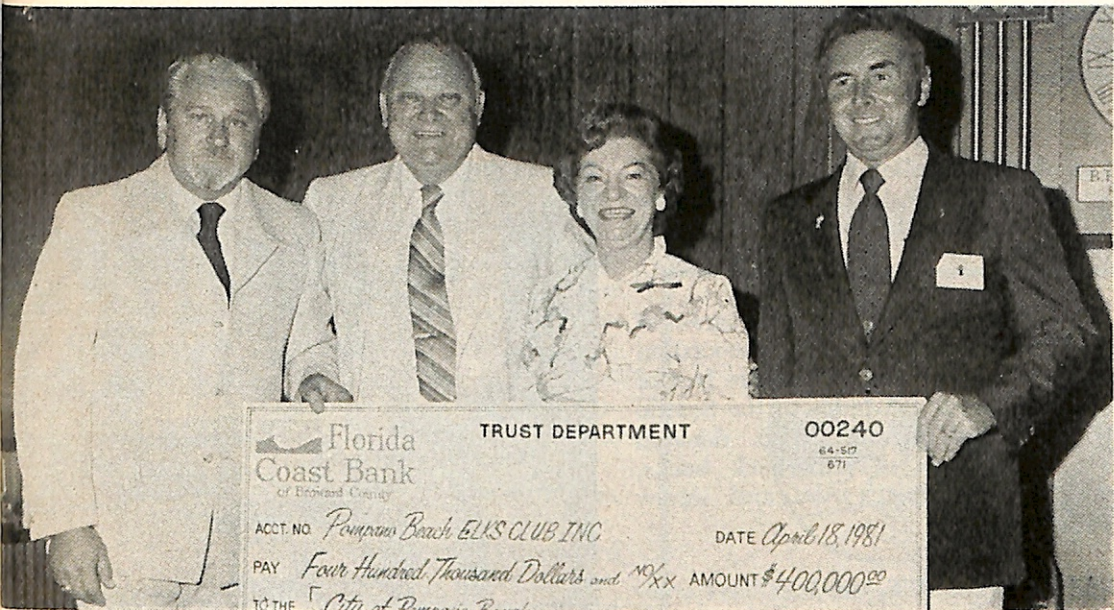
FRESNO, CA. More than 1,100 Fresno area basketball fans gathered at the fourth annual Elks dinner saluting the Fresno State University Bulldog basketball team. Outgoing ER Edward Hill and new ER Jerry Hunt both congratulated Brother Boyd Grant, head coach of the team. The Bulldogs won the conference championship, and Brother Grant was named PCAA "Coach of the Year."

GLENDALE, CA. Vance Bennett, new exalted ruler of Glendale, CA, Lodge, is the son of Victor "Chad" Bennett, who held the same post in 1969-70. This father-son combination is a first for Glendale Lodge.



Umatilla, FL.

UMATILLA, FL. The Ladies auxiliary of Eustis, FL, Lodge presented a new piano to the Florida Elks Harry-Anna Crippled Children's Hospital in Umatilla. Accepting the gift on behalf of the hospital was Administrator Jim Oliver. Ladies in the photo are (from left) Sharon Tucker, President Wand O'Berry, Olga Belton and Virginia Mann.



Pompano Beach, FL.

PUYALLUP, WA. During the past year, Puyallup, WA, Lodge has held many activities to benefit handicapped children. Swimming and fishing parties have been held at the lodge pool, and the children were taken to the annual Puyallup Elks Circus. A fashion show was held at the lodge with the children as models; 600 supporting adults attended. The show raised \$3,000 for children's therapy, and Puyallup Lodge donated another \$1,000.

POMPANO BEACH, FL. Lodge made its "large" final payment on land for its new lodge building. From left are PDD Gilbert VanHorn; Dave Oscarson, president, board of directors; Mayor Emma Lou Olson; and ER Albert Clinger.

LA CROSSE, WI. The officers of La Crosse, WI, Lodge and their wives visit and entertain patients at the Tomah, WI, VA Medical Center once a month. Recently, the lodge donated to the center more than \$800 worth of cameras, record players, roaster ovens, and a cassette player/recorder.



Kinderhook, NY.

KINDERHOOK, NY. Lodge and Hudson, NY, Lodge joined together with the Kinderhook ladies auxiliary for the Easter Bunny program. They visited the children's ward of Columbia Memorial Hospital and the Eden Park Nursing Home in Hudson. Later they greeted over 200 children in the Kinderhook village square, where they gave out candy and toys.

The Easter Bunny in the photo is Anne Borilus. Adults standing are (from left) Hudson ER Steve Zola, Youth Committee Chm. Gerry Wood, Kinderhook ER Tony Maffeo, and Jo Ann Race, president of the Kinderhook ladies auxiliary.

FAIRHOPE, AL. For the second year in a row, a student from Baldwin County, AL, representing Fairhope, AL, Lodge, was named the No. 1 state finalist in the Elks National Foundation Scholarship Program. This year's winner was David Adams, a senior at Bay-side Academy.

NEWS OF THE LODGES



Merced, CA.

MERCED, CA. Smiling faces reflect the wonderful donation made by Merced, CA, Lodge to the California-Hawaii Elks Major Project, a 1981 Malibu station wagon in memory of PER John Roth. Pictured are some of the lodge's 1980-81 officers. From left are In. Gd. Jim Roth, Trustee Melvin Brantley, Est. Lead. Kt. and Major Project Chm. Floyd Jensen, ER Robert Ferguson, Est. Lect. Kt. Roger Elliot, Est. Loyal Kt. Norman Covert, and Esq. Gene Geoble.

WILKES-BARRE, PA. Elks of the Northeast District of Pennsylvania sponsored the annual arts and crafts contest at the Wilkes-Barre VA Medical Center. This contest is held to encourage and provide therapy for disabled patients. In this year's competition, 27 patients participated. Articles submitted for judging included crocheting, painting, ceramics, and carvings.

Cash prizes were awarded to the top three winners and to the five who received honorable mention. The remaining 19 entrants received canteen books. The three winning articles were entered in the Pennsylvania Elks state contest for final judging.

Following the judging, the Elks held a party for all the contestants and hospital staff members.

WEST CHESTER, PA. A three-day Easter Bunny program was carried out by West Chester, PA, Lodge. On Good Friday, lodge members and the Easter Bunny (PER Carroll Hillebrand) visited the Chester County Hospital pediatrics ward. The following day an Easter Party for children was held at the Lodge. On Easter Sunday, the Easter Bunny and other lodge members

visited Coatesville Veterans Hospital and distributed canteen booklets to the 50 residents of the nursing home care unit.

SEATTLE, WA. The Hides Program of the Washington State Elks Association recently presented 1,300 square feet of deer, elk, and beef hides to the Seattle VA Medical Center. Also donated were thousands of paperback books, decks of playing cards, and jigsaw puzzles.

BOUNTIFUL, UT. Brothers have completed work on their new lodge building, which replaces the building destroyed by fire in 1979. In rebuilding, 1600 square feet were added to both levels of the building, and many other improvements were made.

VINELAND, NJ. The Southwest District lodges of the New Jersey State Elks Association presented the Vineland, NJ, Veterans Hospital with a big-screen theater-type television. The gift was received with much grateful response from the patients and staff.

LYNBROOK, NY. Lodge played host to 125 disabled veterans at the lodge's annual Veterans' Night. The veterans were bussed to the lodge from four veterans medical centers. They were treated to a full-course roast beef dinner and a special performance of the lodge variety show.

BOWIE, MD. ER Charles Moore of Bowie, MD, Lodge presented a check for \$1,000 to the Kilby Easter Seal Treatment Center for the purchase of much-needed equipment.



Palo Alto, CA.

PALO ALTO, CA. Lodge assisted in the operation of the "Special Games" held at Foothill College, Los Altos Hills, CA. These games provide events primarily for orthopedically handicapped children. Events tailored to the age and ability levels of the children include individual skill (see photo), races, softball, bean bag throws, and many others.

WINONA, MN. Brothers raised and donated \$1,300 for the purchase of a Mulholland chair for Judy Ross, a disabled two-year-old girl.

(Continued on page 34)

The Great Ponzi

(Continued from page 21)

with the money from new depositors, most of whom had also been immigrants. Funds investors had trustfully asked to be sent to Europe never arrived there.

When Canadian investigators discovered the pyramiding scheme, Zarrossi had fled to Mexico, but Ponzi or Bianchi was so successful at convincing them it had all been his partner's doing that he was nearly set free. The charge on which he was actually convicted had to do with foolishly forging a check for less than \$500 and being caught red-handed at it.

After his release from prison, it was later revealed, Charlie had migrated to Georgia where, in 1910, he'd been sentenced to a two-year term in the federal penitentiary for smuggling aliens into the United States.

The latest *Post* story abruptly awakened every level of sleeping law enforcement. Federal, state, and local officials were now tripping over each other to take custody of Charlie Ponzi as the voices of his supporters fell silent. On August 13, a United States marshal arrived at the Lexington mansion and arrested him on a charge of using the mails to defraud.

Boston's immigrant population was in a state of shock, as were the thousands of others who'd climbed aboard the merry-go-round. Between December, 1919, and July, 1920, a total of 30,195 people had invested \$9,582,591 in Ponzi's company. The auditors optimistically estimated that Charlie had liabilities of \$7 million and assets of \$4 million. In fact, the most the remaining investors in Securities and Exchange ever got back was 12 cents on the dollar.

As a tangle of criminal and civil charges, bankruptcy proceedings, hearings, and suits by and against him developed, Ponzi was advised by his attorney to try to avoid further litigation by pleading guilty to the federal charge. With Rose repeatedly fainting in the courtroom, an angry Ponzi did that and was sentenced to five years in Plymouth County Jail.

Paroled after three-and-a-half years on the federal conviction, he was then re-arrested by the Commonwealth of Massachusetts, tried, and convicted in 1925 as, in the quaint words of the law, a "common and notorious thief." Pending appeal, Ponzi was released on \$14,000 bail. He promptly disappeared.

As might have been predicted, he soon resurfaced in Florida where the great real estate boom was underway. Using the name Charpon, he'd quickly

organized a company and was selling swamp land at ten dollars an acre when state authorities there caught up with him. A court in Jacksonville found Ponzi guilty and sentenced him to a year in jail but, again, he succeeded in jumping bail only to wind up recaptured in Texas, then returned to Massachusetts.

In 1927, Ponzi began serving his final time behind bars, seven years in Charlestown State Prison on the larceny charge. In 1934, at the age of 52, he was released, but, still being an alien, next faced deportation.

Although he'd industriously ferreted through law books during his imprisonment, Ponzi was unable to find a loophole that would allow him to remain in the United States. On October 7, 1934, he was placed aboard the *Vulcania* with a one-way ticket for Europe. Amazingly, a crowd of followers who'd remained loyal gave him a rousing dockside cheer as he departed.

On return to his native land, Ponzi took a job as a translator for a small

exporting firm. Faithful Rose, who'd waited patiently for him through the prison terms, flights, arrests, and two years of residence abroad, was simply forgotten. She finally divorced him in absentia, never to remarry.

Benito Mussolini had remembered, though, and apparently admired the exploits of Charles Ponzi. "Il Duce" offered him a position in South America with the new Italian national airline. From 1939 to 1942 he was its branch manager in Rio de Janeiro, but lost that job in another money scandal. Airline officials hadn't invited Ponzi to participate in their currency-smuggling operations so he turned them in, expecting a percentage of their fines.

The Brazilian government came forth with no such reward, however, and Ponzi was forced to spend the rest of his life eking out a meager existence from unemployment benefits and occasional English lessons. In 1949 he died in a Brazilian charity ward. The \$75 he had in savings paid for the grave that kept him out of a potter's field. ■



Ohioan Wins 20th Elks National Golf Tourney

The Championship flight of the 20th Annual Elks National Invitational Golf Tournament (May 21-23), sponsored by Southern Pines, North Carolina Lodge No. 1692, was won by Wilber Jerles of Cambridge, Ohio Lodge No. 448, with a three-round score of 217. This victory was particularly satisfying to Jerles, since he had been runner-up in 1979 and placed 4th in 1980. 2nd Place was taken by Jacque Lockhard of Lorain, Ohio Lodge No. 1301, with a score of 225. Brother Lockhard now resides in Sanford, North Carolina. In 3rd Place, with 226, was Coy Lee Justice of Burlington, North Carolina Lodge No. 1633, who placed 2nd in 1980. Michael Garber of Southern Pines Lodge, the 1980 winner, tied for 4th with Claire Swauger of Middletown, Pennsylvania Lodge No. 1092, with a score of 227. The four-man team title was won by Claire Swauger, Russell Gumpper, James Smith and William Schneider of Middletown, Pennsylvania Lodge No. 1092.

In this 20th National Elks Golf Tournament, 583 Elk golfers competed in 37 flights, 185 silver trophies were awarded. In addition, a Women's Tourney with 120 Elks ladies competing, saw trophy wins for Mrs. Phyllis Poston of Lynchburg, VA, for low gross and Mrs. Dot Remy of Columbus, OH, for low net. This total of 703 golfers makes the Elks National Golf Tournament one of, if not the, largest Invitational Amateur Golf Tournaments in the United States. The men played a three-day, 54-hole event over three courses in the Sandhills Area of North Carolina, including Southern Pines Elks Country Club. 38 states were represented by Elks entrants.

An "Honors Breakfast" was held for 11 Elk golfers who had competed in all 20 Elks National Golf Tournaments. These golfers were presented with special commemorative trophies by Past Grand Exalted Ruler Homer Huhn, Jr. of Latrobe, Pennsylvania, who was entered in this year's event, and by Larry Boles, Exalted Ruler of Southern Pines Elks Lodge No. 1692.

A hearty cheer rose as Charles Ponzi stepped from a cream-colored, chauffeur-driven Locomobile onto the sidewalk of 27 School Street. Acknowledging the crowd with a condescending wave, he waited for a path to part, the only break in a line of straw hats and babushkas that seemed to stretch endlessly through the streets of downtown Boston. The Securities and Exchange Company was opening for another day.

In shopping bags and worn valises they were lugging life savings to the little man who carried a certified check for a million dollars tucked visibly behind the handkerchief in his coat pocket. "I'll double your money in 90 days,"

he'd promised, and they believed.

Why shouldn't they trust a fellow immigrant? One who strutted so confidently in imported shoes and arrived each morning from his gracious Lexington mansion impeccably outfitted in any of 200 tailored suits. A pearl stickpin perpetually stabbed his moiré tie. His right hand casually dangled a diamond and ivory cigarette holder, his left a gold-handled Malacca cane. Most of all, who wouldn't trust a man who was making good on his word?

It was summer 1920, the Crash minus nine years, and the nation's economic balloon was filling with bloated dollars. Awash in a sea of money, everyone was seeking his private port.

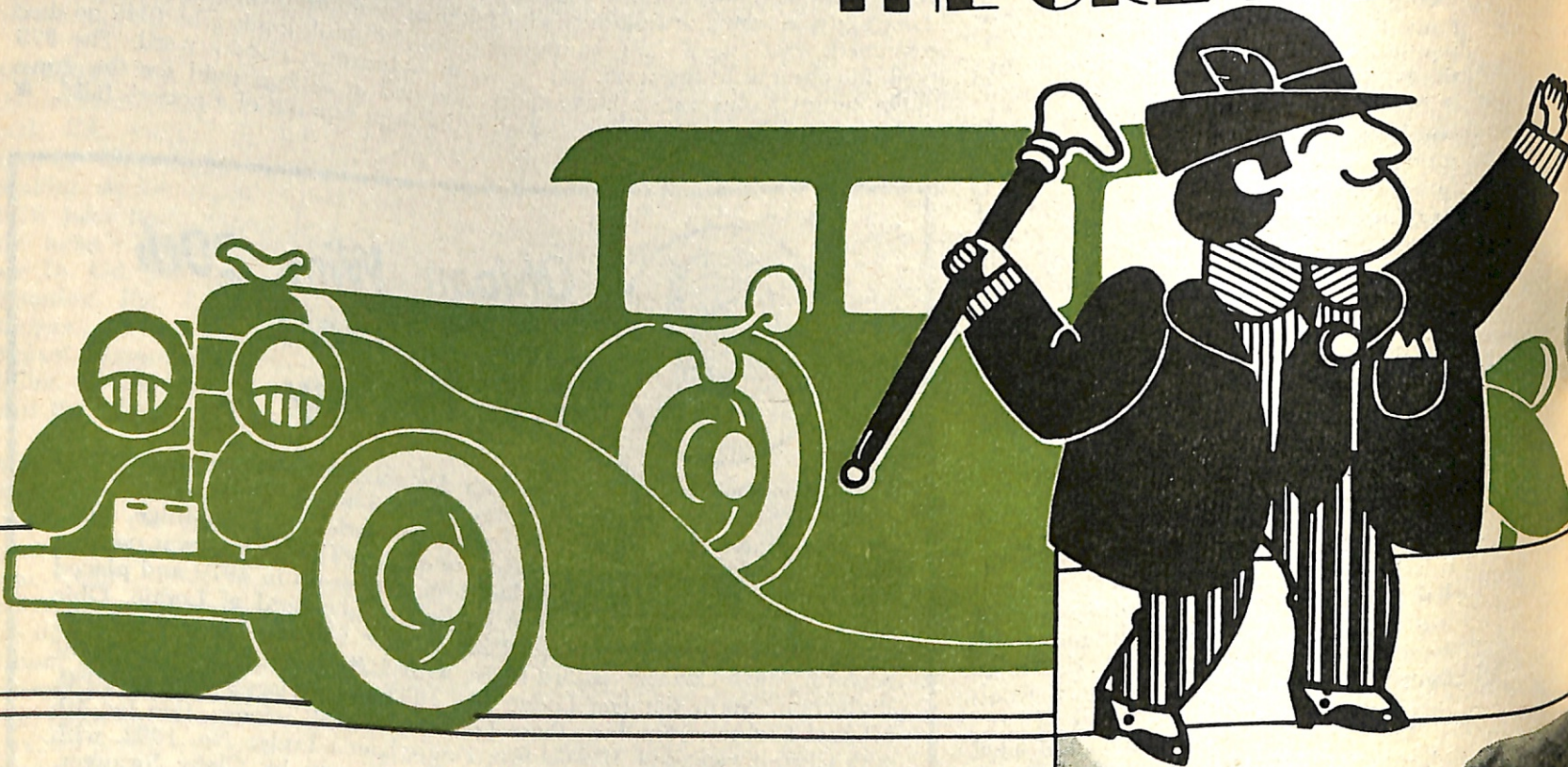
New England's newest citizens, recent arrivals from Italy, had no faith in stock markets or commodities exchanges, many not even in banks. But, joined now by thousands of others, they were showing unquestioning belief in Charlie Ponzi, "The Great Ponzi" as he preferred to be called. Their zeal bordered on religion. "I'll double your money in 90 days!"

Ponzi had no qualms about revealing the secret of his success to inquiring newsmen. In fits of braggadocio, he'd swagger his 5'3" frame around the tiny cluttered office of Securities and Exchange, describing how it had all begun in terms of a mystical vision.

One morning he'd opened an enve-

by William C. Franz

THE GREAT PONZI



lope from Spain, he explained, which contained a reply coupon. International reply coupons were and still are a convenience enabling the sender of a letter to enclose sufficient postage for a response from its foreign recipient. At that time one could be exchanged at any United States post office for a six-cent stamp.

Lights had flashed in Ponzi's brain, he said, as he digested the fact that in Spain the slip of paper had cost only the equivalent of a penny. "I looked the coupon over. I thought about its value on this side of the Atlantic and its value on the other side. I said to myself: 'If I can buy one of these stamps in Spain for one cent and cash it for six

cents in the United States just because the rate of money exchange is higher here, why can't I buy hundreds, thousands, millions of these coupons?'"

In six months his investors had grown from a trickle to a flood. A mere 15 of them had lent him \$870 in December, 1919. During March of the following year, 110 Bostonians trudged to the School Street office to invest \$28,724. In the month of June, 7,824 trusting people deposited \$2.5 million in the coffers of Securities and Exchange, receiving in return 45-day notes paying 50 percent interest or 90-day notes offering 100 percent.

By July the word had spread beyond the confines of New England. Crowds

choked the narrow back streets of the city's financial district. Securities and Exchange was regularly paying the interest on notes that came due and everyone wanted his share. Each day Ponzi took in an average of \$500,000 and paid out \$200,000. His 16 clerks—mostly non-English-speaking members of his wife's family—were hard-pressed to count and stack all the money in closets and wastebaskets until it literally reached the ceiling.

"I doubled my money in 90 days!" investors told friends, and even more thronged to School Street. Ponzi hired a fulltime public relations man named McMasters to handle his increasing press coverage and a juvenile court

— PYRAMID MAN



THE GREAT PONZI



judge as his lawyer. Three local policemen were sent to investigate the operation; two bought notes. State, federal, county, and municipal officials were welcomed and could find nothing illegal. Who was this Ponzi? Who cared?

To investors he was simply an angel of wealth who sent free coffee and doughnuts to those waiting in line for their share. He spirited pregnant and elderly women out of the crowd and gently ushered them to his office ahead of the others.

"Who's the greatest Italian?" a follower was heard to have called out.

"Columbus," Ponzi replied. "He discovered America."

"But you discovered money!" came the answer and a cheer rocked School Street.

The man who'd discovered what seemed to be an endless well of money wasn't named Ponzi at all. Originally he'd been called Charles Bianchi, alias Ponsi, alias Ponzi.

He'd been born in Parma in 1882 and gone to the University of Rome for three years. Too much attention to extracurricular activities, though, had prompted an uncle to send him off to America in 1903 with a one-way ticket and a thousand lire (\$200). He had \$2.50 in his pocket when he arrived; a cardshark had been aboard.

For the next 14 years Ponzi wandered from Boston to Pittsburgh to New York, Providence, Montreal, and through the South working sporadically as a waiter, clerk, interpreter, dishwasher, or whatever else he could find. In 1917 he'd again shown up in Massachusetts and taken a \$16-a-week job translating foreign mail for an import-export firm, J.R. Poole Co., laboring in frustration for a boss he despised.

The following year Ponzi married Rose Marie Guecco, a Somerville beauty half his age, daughter of a fruit dealer in Boston's North End. When Guecco's firm went bankrupt in 1919, Ponzi offered to restore it to solvency, but his father-in-law showed little faith in Charlie's financial abilities. Instead, Charlie went off to sulk in the School Street office he'd rented as an oasis for scheming schemes. There the grand idea was born.

Ponzi's success kept growing. One morning he walked casually into the Hanover Trust Company carrying satchels that bulged with \$3 million in cash and bought himself a directorate. He took over the J.R. Poole Co. and happily fired his former supervisor. He brought Wall Street financiers to Boston to discuss his plan for a \$200 million corporation operating a chain of "profit-sharing banks" nationwide.

Ponzi's fame spread across the continent. Painted with a halo of generosity, he became a national hero, benefactor of the masses. Newspaper headlines sang his praises. Newsreel cameras were permitted past the armed guards at the mansion's entrances to record his wholesome family life—strolling arm-in-arm across the lawns with his lovely young Rose, pensively reminiscing with his white-haired mother, Imelda, whom he'd brought from Europe and provided with a French maid.

Pointing to the million-dollar check in his pocket, Ponzi was fond of telling investors that it was all he needed to live comfortably for the rest of his life. Everything else, he said, would be used to "do good in the world." That, they assumed, meant giving it to them. After all, Charlie already had his 200 suits, 100 pairs of shoes, four dozen canes with solid gold handles, two dozen pearl and diamond stickpins, and \$12,000 car. Now it was their turn.

Few could stop their dreaming long enough to ask even basic questions like why Ponzi would deposit so many millions in banks with their paltry interest rates when he could be churning the money back into reply coupons. Instead, they kept investing.

Among the continuing crowds of immigrants with their few-hundred-dollar nest eggs, there appeared more and more allegedly wiser people throwing in \$25,000 at a time for handfuls of Ponzi's notes. One Quincy woman sold or mortgaged everything she owned to deposit \$33,000.

Investigations, meanwhile, continued to be conducted, but continually produced nothing. All except one.

Richard Grozier, assistant editor and publisher of the *Boston Post*, felt uneasy about Charles Ponzi and his self-generating millions. Working more from determined suspicion than any hard evidence, Grozier set out to prove his theory that Ponzi hadn't purchased a single international reply coupon, but was actually paying off interest with newly invested capital. The investigation would eventually lead Grozier to a Pulitzer prize, but it would prove tough going along the way.

On July 26, 1920, the *Post* published an interview with the legendary financial wizard, Clarence W. Barron. Barron declared that it was theoretically

possible to make money turning over reply coupons, but, at most, a few thousand dollars. Tens of millions? Ridiculous!

Yet, the editor had underestimated Ponzi's charisma. Yes, the jaunty little man readily admitted that his reply coupon story had been a lie. He'd used it to keep the bankers from discovering his true methods for making money. They were a treasured secret he'd never reveal.

The brief panic created by the *Post* article ended when Charlie paid off all who came to the School Street office seeking refunds. By that afternoon a throng of new investors lined the sidewalk.

But storm clouds were beginning to gather. Even as PR-man McMasters issued press releases stating that Ponzi would soon be building a hospital and orphanage for the city's poor, and as the financial guru strutted before his followers making disparaging remarks about the *Post*, his undoing had begun.

Suffolk County district attorney Joseph Pelletier ordered Ponzi's books audited. There were no criminal charges, he carefully pointed out, but with such large sums of money involved, it was merely a precaution taken in the public interest. This foot-dragging audit, however, would actually prove superfluous. It was the *Post's* dogged efforts that brought about Ponzi's downfall.

Their next salvo came on August 2, when a disenchanted McMasters suddenly turned on his employer. Ponzi is, said the public relations expert, "as crooked as a winding staircase." In a special edition of the paper, he accused the firm of being hopelessly insolvent, owing between two and four-and-a-half million dollars.

Another run on School Street began, yet once again the glib Ponzi was able to turn the crowds in his favor. Knowing the value of a "devil" in this war which was taking on ethnic and class implications, he blamed all the problems on "unscrupulous bankers" conspiring against him and against the hosts of immigrants who formed the bulwark of his empire. He countered the *Post* story by again cheerfully paying off thousands of dollars to those who feared for their money, expressing regret that they would be losing the fabulous profits.

The mind-set of America in 1920 was helping to lend Ponzi credibility among his followers. With World War I just ended and Prohibition underway, the nation's mood was changing drastically.

F. Scott Fitzgerald's first novel was published that year, chronicling the advent of the "Jazz Age," the "Roaring Twenties," and the "Flapper Era." But

those names were to be celebrations of only one class, the disillusioned upper stratum, whose lavish parties, madcap living, jaunts to expensive speakeasies, and "slumming" would increasingly grate against those on the lowest rungs of the ladder.

Resentment and jealousy among the have-nots became an undercurrent of the age. The Socialist and Socialist Labor parties enjoyed unprecedented support, while many, especially immigrants, sought a fair shake for themselves in the siren call of Communism.

The result was the "Red Scare," suspicion and fear of newcomers among large segments of the public, especially after what had happened a few months earlier. In May, 1920, self-proclaimed anarchists Nicola Sacco and Bartholomeo Vanzetti had been arrested for the April payroll murders in South Braintree, Massachusetts. Italian immigrants of nearby Boston suffered the effect, a perception of them all as bomb-throwing radicals and a resultant blind hostility from the rest of the population.

Through Charlie Ponzi they sought not only their chance for a slice of the economic pie, but an aura of respectability for their nationality. In desperately misplaced hero-worship, they identified with his flashy displays of wealth and his ability to deal as an equal with controllers of the nation's money and power.

When one Boston brokerage house contacted a bank in Europe to inquire whether Ponzi had credit there, they received the reply "To any amount." The story spread like wildfire and was enough to convince loyal investors that their champion had been exonerated. They clamored for more of his notes. In the meantime, Charlie filed a \$5 million libel suit against the *Post*.

But the truth continued on a relentless, though hesitant, path to revelation. Early in August, the Massachusetts banking commission closed the financially troubled Hanover Trust Company. It was one of six banks that would eventually collapse under the weight of Ponzi's indebtedness, but the others would come later. Now his investors saw the shuttering of the Hanover as merely another step by the "devils" to block their access to wealth.

It took one more effort by the *Post* to at last apply the pin that would burst Ponzi's balloon, a courageous step taken with much trepidation. The paper knew that a successful libel suit by Charlie on their latest story would mean not his financial ruin, but their own.

On an anonymous tip they'd sent reporter Herbert Baldwin to Montreal. Digging through police records there and asking questions around the immigrant district soon convinced him that Ponzi was the same Charles Bianchi,

alias Ponsi, sentenced in 1908 to 20 months in a Canadian prison for forgery.

The *Post* immediately sent reporters to Lexington, where Ponzi claimed he'd never been in Canada, laughed at the story, and threatened suit if they printed it. Nevertheless, the paper went to press on August 11 with banner

headlines denouncing him and amazingly similar portraits of a mustachioed Charles Bianchi and clean-shaven Charles Ponzi with a mustache penciled in.

In Montreal, they reported, he'd set up a banking company with a partner named Zarrossi offering incredibly high interest rates, then paying off notes
(Continued on page 17)

1983 Grand Lodge Session Honolulu, Hawaii July 24-July 28, 1983

After some two years of careful investigation, the Elks National Convention Commission, with the approval of the Grand Lodge Advisory Committee, has arranged to hold the 1983 Grand Lodge Session in Honolulu. This will be the first session ever held beyond the continental borders of the United States and will require special handling.

The only possible way we can guarantee the success of this plan regarding a sufficient number of plane seats and acceptable hotel rooms in Honolulu, all at an affordable cost to the members of our Order, is to utilize the services of a reputable travel agency as our National Coordinating Travel Agent under a package tour plan.

We have selected Anchor International, Inc., of Waltham, MA. They have a proven record of successful large overseas conventions, notably those of the American Legion. The men who control Anchor handled the Legion convention in Honolulu in 1973 in an entirely successful manner. The Legion voted to return to Honolulu this year and unhesitatingly selected Anchor International again as their major coordinating travel agency.

Attendance at our 1983 Convention will be included in a standard 7 day and 7 night package tour to Honolulu, including round trip jet plane fare on a scheduled carrier, 7 nights in Honolulu in an acceptable hotel, ground transportation and luggage handling, plus free use of the Neal Blaisdell Convention Center for our meetings and free shuttle bus transportation between hotels and the Center.

The tour will be based on the lowest obtainable regularly scheduled group plane fares at the time of the movement and the lowest obtainable rates in the selected Honolulu hotels. Necessarily, because of the added travel distance, the cost of this move will be somewhat higher than if the Convention were to be held within the continental United States. However, under our package plan, we are confident we can substantially reduce that difference.

Additional extended pre-convention and post-convention tours to the outer islands will be offered to those who desire to purchase them.

It is the belief of those favoring Honolulu that a Grand Lodge Session in the beautiful and exotic Pacific Islands which constitute the 50th State of this great nation of ours will be a pleasant, inspiring and memorable experience for the members of our Order and their wives and friends who will attend.

Anchor International will furnish brochures to all members giving full information on the plan far in advance of the date of the Convention. *They will give us a final fixed price for the tour not less than six months in advance of the convention date, and hopefully they can do that one full year in advance.* They will also furnish a nation-wide toll free telephone number to all Elks who can call at any time for answers to questions or help with problems.

WE EARNESTLY URGE ALL ELKS, LODGES AND STATE ASSOCIATIONS, IF APPROACHED BY OTHER TRAVEL AGENCIES, TO REFRAIN FROM ANY COMMITMENTS UNTIL THEY HAVE FIRST RECEIVED AND CONSIDERED THE BROCHURES TO BE DISTRIBUTED BY ANCHOR INTERNATIONAL. OTHER PROPOSALS MAY SOUND ATTRACTIVE, BUT IT IS OUR BELIEF THEY WILL NOT MATCH THE BENEFITS OF THE ANCHOR INTERNATIONAL PACKAGE. WHEN THOSE ARE KNOWN THERE WILL THEN STILL BE PLENTY OF TIME FOR FINAL DECISIONS.

To repeat, it is necessary to the success of this Honolulu Convention for the lodges and states to cooperate with and participate in the over-all plan. Only in that way can we have an orderly and controlled Convention.

Elks National Convention Commission
Robert G. Pruitt, Chairman
Glenn L. Miller, Vice-Chairman
Robert E. Boney, Secretary
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8-81

MEDICINE & YOU

by Larry Holden



A MIXED (DOCTORS') BAG

© Hardening of the arteries—a major cause of heart attacks—may be halted or even reversed through a combination of diet and drugs, according to recent research.

Dr. Robert W. Wissler, professor of pathology at the University of Chicago, has developed a remarkable two-drug treatment for hardening of the arteries, atherosclerosis, based on his testing of the drugs on monkeys. The drugs involved were already known to slow cholesterol production. It is their use together that's the breakthrough.

Atherosclerosis is a debilitating disease caused when fatty cholesterol deposits build up in the inner linings of the arteries, eventually blocking the flow of blood to the brain, heart or legs.

"Cure is the wrong word," notes Dr. Wissler, concerning the two-drug treatment. "Evidence is increasing steadily that one can interrupt the disease process, both slowing it down and in some individuals make it regress."

Both drugs, probucol and cholestyramine, have already been approved for use on humans, and large-scale studies are presently being conducted throughout the country at the centers of the National Heart, Blood and Lung Institute.

"Studies that are definitive will probably take another five years," points out Dr. Wissler. "But the drugs are available now and are being used in a substantial number of patients who can't lower cholesterol by dietary means alone."

Low cholesterol diets will significantly slow the rate of cholesterol deposits in the arteries.

© More people die each year from bee stings in the United States than from any other venomous animal, including rattlesnakes. As many as 2 million people in this country alone are susceptible to serious allergic reactions from the stings of bees, wasps, hornets and yellow jackets. More than 50 Americans die each year from such stings.

Recent developments by one of the world's leading manufacturers of prescription allergy products is bringing new hope—the hope of leading virtually a normal life—to all those who have lived in fear of being stung by a bee or some other similar insect. The Hollister-Stier Laboratory, headquartered in Spokane, Washington, has just developed a series

of "hymenoptera" venoms to combat such allergic reactions.

Two independent studies conducted by the Mayo Clinic and Johns Hopkins have found the venoms to be 97 percent effective in preventing allergic reactions.

"For the patient population who do suffer from this condition, there's no question it changes their lives much for the better," says Dr. Ron Wyrick, Hollister-Stier's international director of research. "They can, in fact, go outside with some measure of faith that they will indeed survive a sting at the local picnic grounds, the swimming pool, the tennis courts, the golf course, whatever."

To achieve this security, the patient must undergo a 16-week program of injections of one or more of the venom vaccines, which have been developed by either "milking" the insect of its venom or by removing the venom sac for later processing. At the end of the program, the patient need only take a maintenance dose of the venoms once a month.

This new treatment replaces the previous practice of injecting patients with a mixture containing the ground-up body of the insect.

© All-purpose wheat flour, the kind used to make ordinary white bread, is giving rise to a batch of pros and cons. Current research reveals that such flour may be a previously unsuspected cause of diarrhea and other intestinal woes. On the other hand, people who seek out "high fiber" foods may not need to if they are already eating white bread.

Researchers have discovered that when people eat white bread, about 20 percent of it is not absorbed in their digestive tracts. The condition is similar to that experienced by some adults who have difficulty digesting milk.

"What that means is that when the average person eats a slice of bread, a fair proportion of it is never absorbed in the small bowel and goes down into the large intestine. There it can be converted into gas or into stuff that conceivably causes diarrhea," states Dr. Michael D. Levitt, one of the researchers at the Veterans Administration Medical Center in Minneapolis, Minnesota.

Dr. Levitt admits that it is difficult to estimate how much diarrhea, flatulence and abdominal discomfort is caused by all-purpose wheat flour. But he firmly

believes it may contribute to many people's intestinal miseries. It may cause more intestinal distress than the widely recognized intolerance for milk sugar, called lactose.

"I think there are a lot of gastrointestinal diseases in which people have diarrhea where a diet low in wheat flour and high in rice flour might be very beneficial to their problem."

However, Dr. Levitt notes, extra flour products might be good for those suffering from constipation. And people may not need to eat high-fiber foods if they are eating white bread. "A lot of people are eating fiber to try to get non-absorbable material into their large intestine. When they eat just ordinary white flour, they're getting a fair amount of non-absorbable material entering their large intestine anyway."

It's Your Business

(Continued from page 12)

But that's only one part of the changes forecast for the decades ahead.

New records management and control systems are being refined for the corporate and small business marketplace as the critical shortage of office workers continues. Retailers, furthermore, will probably pursue new concepts in customer service as the society demands change in hours of operation and merchandise. Finally, computers will continue to dramatically alter home life and work at the office.

Probably one of the most far-reaching changes that could occur by the end of the century is a breakthrough in the use of eye movement and the technology associated with it. "Since an eye tracker determines where the eye is looking," says author Stephen Rosen in his fascinating book *Future Facts*, "future man may guide and direct various operations of machines and equipment . . . With an eye tracker, a crane operator at an industrial or construction site could direct his crane by looking first at what he wants to move and then at the location he wants it moved to." The tracker would eventually move most any object or machine, Rosen believes.

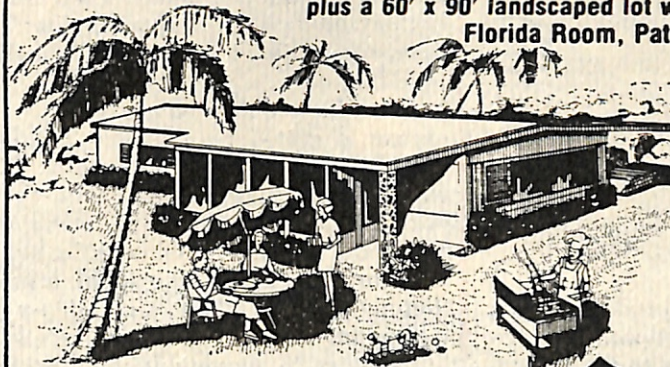
Drs. Hewitt D. Crane and T.N. Cornsweat have studied and experimented with sophisticated eye tracking for years. Dr. Crane contends that such equipment "might well have impact on remote manipulation applications as well as many other areas—clinical testing, psychological testing, research in vision or perception." Rosen thinks that in the years ahead, eye tracking, coupled with robots, could lead to guidance and control systems not yet explored.

Meanwhile, the U.S. Labor Department estimates that more than half of the predicted 66 million jobs available between now and 1990 will be administrative or managerial.

There is a postscript, however. Don't forget it will still take people to initiate, execute, examine, evaluate and shape this coming technology.

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BY JERRY HULSE

Kyoto, the cultural capital of Japan, is gearing up a campaign aimed at introducing foreign visitors to its ancient customs, namely setting up housekeeping in a Japanese inn and dining as the Japanese do. While legions of Americans are familiar with the rituals, the crowds are growing. Indeed, during certain seasons it's next to impossible to get a room without a reservation. It all involves trading one's shoes for slippers, clothes for a *yukata* and immersing the frame in a bath that only a lobster could appreciate. Nevertheless, the scene is changing. It's not all that quaint anymore. The mama-san who pads about the place has installed electric foot warmers, gas heaters, air conditioners, TV sets and telephones. And with direct-dial phones, well, it's simpler to talk to Toledo than it is to call Tokyo.

I recall the time when sleeping in a Japanese inn compared favorably with spending a night in a deep freeze. You had two choices: Either you could scald yourself to death in a tub bubbling with boiling water or freeze to death on a tatami mat. And if you arrived in summer, things weren't much better. You still suffered. Kyoto during summer is hot and humid, and so you spent the night sweltering. Well, there may be those who will lament the passing of the old inn. Fine. But I'm not among the mourners. I enjoy all those added luxuries, even though the price at certain inns is a trifle shocking. I'm talking about the night I spent at the Yoshikawa. A hot tub was prepared and the mama-san brought tea and little cakes. Ah, luxury, thought I. It was all a dream until the bill arrived. For a single night it came to \$165. This, explained manager Yasuo Tanaka, included a tempura dinner and a glass of milk at breakfast that morning.

"Tanaka-san," I said, "there must be some mistake."

"No mistake," he said.

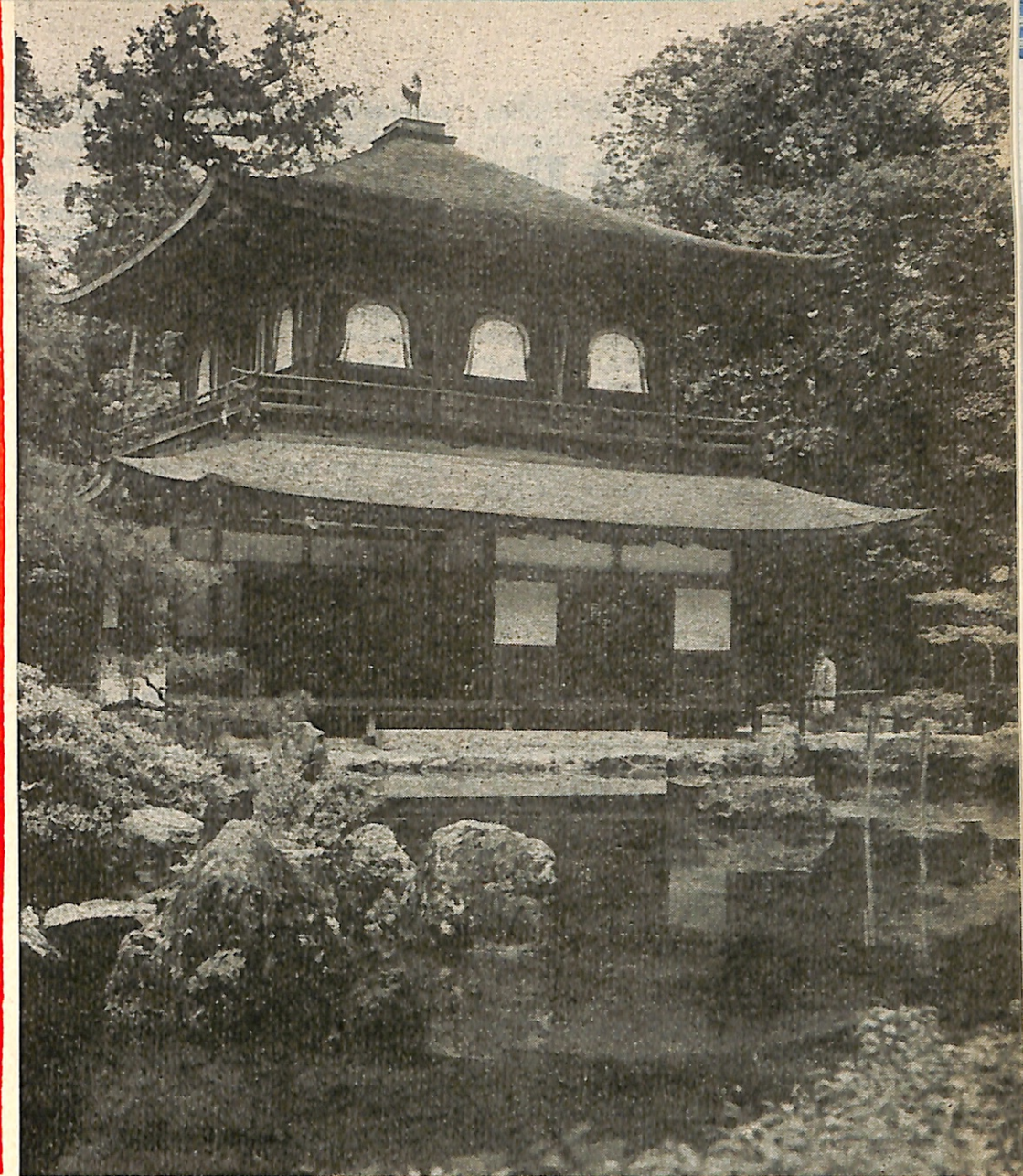
"Tanaka-san," I insisted, "I don't want to buy your inn, I merely want to pay for my room."

"Thank you very much," said he, smiling hugely.

Well, sir, during the ensuing argument, Tanaka-san and I nearly ignited World War II all over again. Only this time America lost. I had no choice but to pay up. Afterward, Tanaka-san explained the rate would have been exactly the same even if I had arrived with a companion. Single or double, it makes no difference.

Well, how could I be angry? My only excuse is that I remembered the last time I was at the Yoshikawa the bite was something under \$40. Still, there are other inns in Kyoto and they are reasonable. One, the Ohnoya, is available for as little as \$38 a night, a price that includes breakfast and dinner as well as tax and service charge. Not only is the Ohnoya reasonable, but the setting isn't bad, what with several of the Ohnoya's rooms facing the Kamo River. From the Ohnoya one need stroll only a block to the Kyoto Hotel to join a sightseeing tour. And directly next door a snug little tearoom pours gin, whiskey and Scotch as well as coffee and tea, all at reasonable prices. Up the street at the 100-year-old Ikumatsu Inn, rooms are available starting at \$48 a night. This includes two meals, an electric heater, TV and air conditioning. According to the proprietor, the historic Ikumatsu is where a Japanese statesman once held trysts with his

Kyoto's many charms include Shinto shrines, Buddhist temples, the Imperial Palace, Nijo Castle, and the Zen Garden. In Hakone, travelers sip tea in hotel gardens and stare solemnly up at sacred Mt. Fuji.



JAPAN: Kyoto to Mt. Fuji

sweetie, a geisha for whom the hotel was named.

Now that comfort is the fashion in Kyoto, no inn bristles with more gadgets than the Hiiragiya, which is dead center of town. At the Hiiragiya one may summon the maid with the flick of a switch or bathe the room with background music by pressing another. Even the curtains open and close at the touch of a button. Guests also may raid their own refrigerator of soft drinks, beer, candy and nuts. Naturally such amenities don't come cheap. Rates for a single with two meals average \$80 to \$140 a day. The 150-year-old Hiiragiya is a historic treasure whose guest rooms are booked as much as a

year ahead during certain seasons. This is particularly true during the festival events. Busiest times are March through June and again in autumn when the chrysanthemums take on their bloom.

The Tawaraya, a neighboring inn, also pampers travelers, attracting celebrities by the dozens. Those who have sought surcease at the Tawaraya include Marlon Brando, Jean-Paul Sartre, Sweden's King Gustav, William Faulkner, Leonard Bernstein, Arthur Miller, John Gunther, Alfred Hitchcock and Candice Bergen. With a list of such celebrities, it goes without saying the Tawaraya is no fleabag. Its 19 rooms are priced from \$90 to \$250 a night for a double, and you'll pay extra for

the meals (figure on \$5 for breakfast and a minimum of \$35 per person for dinner). As a result, the Tawaraya is the celebrity inn of Kyoto. Travelers are forever scratching comments in the guest book.

Figures compiled by the Japan National Tourist Organization list several hundred inns in Kyoto. One, the Otomo Bekkan, asks \$48 a night per person, a price that includes breakfast as well as dinner. Travelers on a budget would do well to check out Kyoto's minshuku. Throughout Japan hundreds of these guest homes, styled after Europe's bed and breakfast abodes, provide inexpensive shelter. The minshuku is generally family operated. Rokuhara-

ya is the home of schoolteacher Shizu Togi. Centrally located, it's a 10-minute taxi ride from Kyoto's rail station and priced at \$19 a day, including breakfast and dinner. Another minshuku is operated by priests at the 600-year-old Myokenji Buddhist Temple. Here the per-person rate comes to \$14. Light sleepers should be forewarned, however, that robed priests pound the gong and beat the drum each morning precisely at 6 o'clock. Meanwhile, candles flame at the altar and the scent of incense drifts through guest rooms. It is without a doubt Kyoto's most colorful minshuku. As with the inns of Japan, guests of the minshuku sleep beneath down-filled quilts on the tatami-matted floors. On the other hand, yukata gowns and other amenities associated with inns and hotels aren't provided at the minshuku. Such frugal operation keeps costs in line.

As for Kyoto's charms, one need only step outside the door to come across one of 200 Shinto shrines and 1,500 Buddhist temples. Elsewhere there's the Imperial Palace, Nijo Castle, the

The Silver Pavilion in Kyoto, built in 1482 as a country villa for the Shogun Yoshimasa, contains the oldest ceremonial tearoom in Japan and one of the finest classic gardens.

Zen Garden, the Imperial Villas and the often-photographed Silver Pavilion casting its reflection into a peaceful pond.

Other visitors travel to Hakone to climb Mt. Fuji and to take advantage of a scattering of other charming inns and elegant hotels. Never mind that Fuji's trails are choked with snow during winter and thus are inaccessible to hikers; the pilgrims continue to arrive. For Fuji watchers, there is no season. It is the ritual with travelers to sip tea in the hotel gardens and stare solemnly up at Japan's most sacred mountain. Should

JAPAN: Kyoto to Mt. Fuji

one fail to catch a glimpse of this snow-capped wonder, the viewer is coaxed to wait. Be patient, beg the innkeepers. The weather will change. Besides, to leave Hakone without having seen Fuji is a bad omen, they insist. During summer months, hikers set out to conquer Fuji. Rising 12,395 feet above sea level, Mt. Fuji has been mecca for Japanese pilgrims for more than 1,000 years. Japanese climbers are joined by hikers from around the world. To make it to the top, they insist, is to be blessed. Still, to be perfectly honest, reaching the summit isn't all that big a deal. Not with a bus that travels part way up the mountain. Here's how it works. First, there is the choice of half a dozen trails, each trail being divided into 10 stages. In turn, at each stage is a hut and snack bar for weary, thirsty, hungry hikers. Those wishing to reach the summit the easy way ride the bus to the fifth stage. From there, it's roughly a five-hour trek to the top.

Mt. Fuji opens officially to hikers July 1. And then the season extends only till August 31, these being the only months when the mountain's mantle of snow is laid aside. Even in summer, it's a chilly 40 degrees at the top. Still, hordes of hikers choose to climb at night. This way, it's possible to be at heaven's edge for Fuji's breathtaking sunrise. For less energetic visitors, viewing Fuji from an inn or hotel nearby is

one of life's greater experiences. Indeed, Fuji defies description, its peak appearing at times to be floating in milky clouds. The selection of accommodations surrounding Fuji ranges from a three-room inn that once belonged to the emperor to dozens of comfortable hotels.

High on the list of faithful Fuji watchers is a splendid bundle of rooms on the shores of Lake Kawaguchi, the Fuji-View. If the day is cloudless, Fuji towers over the hotel with its tennis and golf. Opened during the '30s, the Fuji-View served as a rest stop for the U.S. military following World War II. Columns of pine support huge beams in the public rooms whose walls are sheathed in a matting of woven bamboo. Japanese lanterns provide a warm glow, and there's a cozy lounge for tea and drinks. So what does one do after seeing Fuji? Well, besides tennis and golf (there are three courses nearby), the Fuji-View features both ice skating and ice fishing, as well as boating in summertime. Rates for a single with bath start at \$38 and doubles can be had for \$76. Or there are cottages in the woods that sleep up to four travelers. To get a fix on the Fuji-View, it's roughly 75 miles outside Tokyo, or an easy 1½-hour drive on the expressway.

In Hakone the Fujiya—Japan's oldest Western-style hotel—hosts an endless array of celebrities, just as it has for more than a century. In forested mountains barely two hours from Tokyo, it caters to travelers from every corner of the world. In a gardenlike setting, formally attired attendants of the Fujiya Hotel tick off the names of film stars, queens, kings, princes, princesses,

dukes and duchesses. Charlie Chaplin once slept beneath the hotel's pagoda-style roof, as did Generals Douglas MacArthur and Dwight Eisenhower. Even Japan's infamous Tojo slumbered within its towering walls during a pre-war holiday.

Since 1878 the Fujiya hotel in Hakone National Park has been a leading landmark, one that continues to attract the erstwhile traveler as well as film stars and royalty. It is an anachronism, this old, shrinelike palace with its 12-foot-high ceilings and maze of shadowy hallways. Immense guest rooms bring to mind the Taj in Bombay and the Raffles in Singapore. Waiters in black ties dote on guests. Maids slip unseen into rooms to turn down beds. Chefs prepare homemade breads and pastries. Others tend gardens swimming with carp and running over with waterfalls. Once the grand dame of the Orient, the Fujiya rises on the site of an inn that did business for 400 years. Its doors opened after the overthrow of Japan's last feudal lord. For 200 years the nation had been closed to the outside world. Then suddenly a Western-style hotel was needed as foreign diplomats headed for Japan. Hakone was chosen both for its beauty and its proximity to the nation's capital.

While serving in Japan, General MacArthur spent dozens of weekends at the Fujiya. Testimonials from scores of other visitors crowd its guest books. In the beginning the Fujiya was a single building. After this came annex after annex. There is the Flower Palace and the Iris house, the Hermitage and the Cozy House. Guests gather for tea in the Orchid Lounge whose great windows face a garden dripping with waterfalls. Nearly a dozen waterfalls flow into the Hayakawa River from the Fujiya. Moviegoers would recognize the hotel from scenes in the film, "The Bridges at Toko-Ri."

Spies sought safety at the Fujiya in the closing days of World War II. Pamphlets had been dropped by the Allies, promising that the Fujiya wouldn't be bombed. MacArthur had his eye on the hotel even then. It is, indeed, the Broadmoor of Japan. Guests paddle about in a couple of swimming pools as well as the hotel's hot springs—Eternal Youth, The Mermaid and Perpetual Spring. Just across a winding road, a villa once belonging to Japan's emperor has been converted by the Fujiya into a snug, three-room inn. Here adventurers live Japanese-style, dining on sashimi, sushi and sukiyaki. And a warm smile might even get the guest a shot of sake.

Note: For information about Japan, contact the Japan National Tourist Organization, 624 South Grand Avenue, Los Angeles, CA 90017. ■



"Thanks, Edith, but I still miss Rex."

The Elephant

(Continued from page 8)

carried as much as a half-mile from the carcasses to which they belonged. Some were shattered against trees or rocks. "Quite obviously," said Sheldrick, "no hyena could manage to drag or move a tusk weighing up to 100 pounds for no purpose. The lack of teeth marks, and the fact that some of them are smashed, showed it could only be elephants that resorted to this practice."

But in its preoccupation with death the elephant does not lose its zest for life. Elephants in love, for instance—and, yes, the word really has to be "love"—are a sight to behold. They court. They flirt. They interlace trunks. They "kiss." And all this not necessarily during the mating season.

Brian O'Brien, a onetime British official in Africa, told of seeing "elephant love in bloom" at a park in Uganda. "I was observing a herd feeding on a slope above Lake Edward one day," he recounted, "when a handsome young bull stepped out of cover 200 yards from the group. At once a cow left the herd, turning her head shyly from side to side as she moved toward him. When they met, he took her trunk in his, their heads lifted, trunks entwined, and their mouths met in an unmistakable kiss. Then she butted him playfully. He pulled up a clump of grass with his trunk and offered it to her. She tucked it into her mouth as they moved off, shoulders touching, stopping often to exchange kisses, until they disappeared into a stand of trees."

British Naturalist Richard Carrington says the seductive skills of the female elephants are "far more sophisticated than those of most animals."

"In fact," he contends in his fine book *Elephants*, "anyone who has studied the way a female elephant encourages her lover by alternate advances and retreats, by provocative gestures of her body, and a teasing and erotic use of the trunk, will recognize her prowess as the Cleopatra of the animal world."

Elephant love, as with human love, is followed logically by children. The elephantine gestation period is about 22 months. When the time of *accouchement* arrives, something remarkable happens.

Out of the forest come one or more elephant "midwives," called "aunties." They comfort the expectant one, help her through her ordeal, then tear off the huge membrane in which the 200-pound baby has emerged into the world.

Shana Alexander, the American writ-

er and TV personality seen for so many years in mortal combat with newsman James Kilpatrick on *60 Minutes*, once watched the strange spectacle of an elephant birth at the Portland, OR, zoo. The mother was a 10-year-old Siamese elephant named Belle, and the event was big news because this would be only the seventh elephant born in captivity in the U.S.

Belle was helped through the difficult process by three "aunties"—Pat, Rosy and Tuy Hoa, all simultaneously pregnant by the same male that had fathered Belle's baby-to-be. When Belle went into her gargantuan labor, she began squealing in agony, and the three "aunties" crowded close to her and petted her with their trunks.

"One night when she was having her worst night, rocking and walking the floor the night long," related Ms. Alex-

ander, "one of the elephants paced alongside. When her pains became especially severe, she lay down flat and one of the elephants—Pat—knelt beside her and gently massaged her belly with her knee for 15 to 20 minutes. When the pains were sharpest, all four elephants crowded close together and cried in unison."

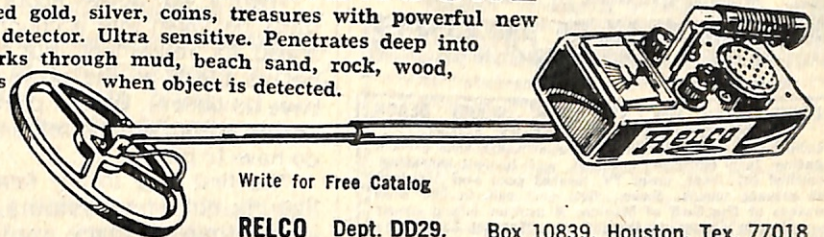
Belle finally gave birth to a bouncing baby boy—uh, bull—named Packy. Weight: 225 pounds.

Once possessed of offspring, the mother elephant becomes a veritable paragon of concern, compassion and tenderness. She washes the calf. She fondles him with her trunk. She tears down green branches too high for him so he can eat. "Perhaps none of the so-called lower animals enriches the purely mechanical processes of repro-

(Continued on page 32)

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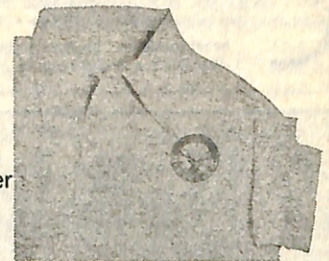
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YOU & RETIREMENT

by Grace W. Weinstein

PLANNING RETIREMENT INCOME

Are you worried about Social Security? Concerned about financing retirement in an era of inflation? If so, you are not alone. Americans are living longer and longer . . . and working for more and more of those years, in a reversal of a trend toward earlier retirement, as they face up to the hard financial facts of life in the 1980s.

There's no doubt about it: inflation must be taken into account as you plan ahead for retirement. But the picture is not as bleak as the doom-sayers would have us believe. Careful planning can still ensure a comfortable retirement. But you do have to plan.

The first step in any financial plan is figuring out where you are. The second is determining where you want to be. And the third is getting there. In specific retirement planning terms, that means that you should start by determining your current fixed and variable expenses. Draw up a chart, itemizing annual outlay for housing, taxes, insurance, savings, food, clothing, transportation, medical care, recreation, contributions, etc. . . . every category in which you have regular expenditures. Then draw up a parallel chart estimating your annual outlay in the same categories after retirement.

You'll find that certain expenses—notably those for transportation, taxes, and insurance—will go down. Others, especially medical care, will go up. But the total in your second column is the total amount of money you'll need to have each year after retirement.

The total, however, is a total in current dollars. You need to calculate an inflation factor in order to keep pace as the after-retirement years go by. You'll find an inflation factor table in a U.S. Dept. of Agriculture publication called "Your Retirement: A Financial Planning Guide." The table indicates a factor for inflation at different rates, according to the number of years you have left to retirement. A segment of it looks like this:

Years to retirement	Percentage rate of inflation				
	8%	9%	10%	11%	12%
5	1.5	1.5	1.6	1.7	1.8
8	1.8	2.0	2.1	2.3	2.5
10	2.2	2.4	2.6	2.8	3.1
12	2.5	2.8	3.1	3.5	3.9

If, for instance, you have ten years un-

til retirement and you are assuming an inflation rate of 9 percent, your inflation factor is 2.4. If you multiply the inflation factor by your estimated retirement expenses, you'll know how much you'll need to keep pace with inflation. If you have calculated your post-retirement needs at \$9,000 a year, your inflated retirement expenses (\$9,000×2.4) will be \$21,600. The next step is to increase your post-retirement income; and one of the best ways to do so is by increasing the return on your money.

First, however, discard some common myths about inflation and your wallet. The Research Institute of America, in its very useful booklet called "What You Should Know About Your Retirement Income Now," describes three common misconceptions:

⊙ It isn't true, says RIA, that you must increase your nest egg in order to increase the income you receive from it. You do have to invest your money properly so that it will yield more. Put another way, your money can earn 6 percent or it can earn 10 percent; if it is going to consistently earn higher amounts, you must be alert to changing conditions.

⊙ It also isn't true that you must project your retirement expenses on the basis of the official national Consumer Price Index. As indicated in this column earlier (Dec. 1980/Jan. 1981), your personal CPI may be considerably different. If you already own a home and don't plan to buy another, today's inflated cost of homes won't affect your budget. If you don't drive as much, rising gasoline prices won't affect you either.

⊙ And it isn't true that you must never, ever, invade your principal. If you have sufficient funds you can, in effect, write your own annuity. If, for instance, you have \$35,000 set aside at 5½ percent interest (and you should be earning more), you can withdraw \$200 a month for 30 years before your account runs out of money. These are the years you've been saving for, in other words; don't deprive yourself now if your fears of running out are actually unrealistic. To be sure that you won't run out, double your life expectancy before you decide how much principal to withdraw each year. Your bank can help you figure out how long your money will last at different interest rates.

It can also help you figure out how much you'll have to save each year from now to retirement in order to have that nest-egg on which to draw. If, for instance, you decide that you would like another \$30,000 on hand in your retirement kitty, and you have ten years to retirement, you would have to save \$164.58 each month at 9 percent. That may be easier than you think. Look at it this way: If your salary were suddenly cut by \$165 a month, you'd manage. It might not be easy, but you'd find a way.

How else can you, in advance of retirement, beef up your retirement income? The key is sensible investment strategy, geared to your own needs and temperament.

Before retirement, your primary investment aim should be to build capital. After retirement, your primary aim should be to preserve the value of the capital you have accumulated while receiving maximum income. The best way to do both is to use a mixture of investment vehicles, adapted both to your own needs and to changing market conditions. Evaluate the role of savings accounts, money market funds, Treasury and other governmental issues, common stock, bonds, and mutual funds of various kinds in your overall investment portfolio. Consider them in terms of safety, yield, liquidity, growth, and reducing your tax liability.

No one investment will meet all five criteria, although some will overlap more than one category. So you'll want a mixture of investments to cushion your retirement years. You'll find absolute safety and liquidity, for instance, in insured savings accounts, but you won't find very high yield or much potential for growth. In order to get higher yield and the potential for growth, you have to assume some risk. How much risk will depend on the amount of money you have to invest; it will also depend on your temperament. Some people keep thousands of dollars in savings accounts at 5¼ percent; others keep all their funds in checking accounts earning no interest at all, because it's the only way they feel safe. But Treasury issues are safe; so are mutual funds that buy Treasury issues.

In the September column, I'll discuss various types of mutual funds. Meanwhile, to guide your retirement planning, you might want to consult:

© "What You Should Know About Your Retirement Income Now," available for \$3.95 per copy from The Research Institute of America, Dept. 111, Mt. Kisco, NY 10549.

© "Your Retirement: A Financial Planning Guide," Home and Garden Bulletin No. 230 from the Publications Division, U.S. Dept. of Agriculture, Office of Governmental and Public Affairs, Washington DC 20250.

What would you like to know? Address your questions and comments to Grace W. Weinstein, The Elks Magazine, 425 West Diversey Parkway, Chicago, IL 60614. Individual questions cannot be answered, but topics of general interest will be discussed in a forthcoming column. ■

Departed Brothers

DISTRICT DEPUTY Harold L. Tuttle of Racine, WI, Lodge died recently. Brother Tuttle was District Deputy Grand Exalted Ruler for the Southeast District of Wisconsin.

PAST DISTRICT DEPUTY Raymond J. Bachman of Bristol, CT, Lodge died recently. Brother Bachman served as District Deputy Grand Exalted Ruler for the Northwest District of Connecticut in 1965-66.

PAST GRAND EST. LECT. KT. Harold J. Zierten of St. Petersburg, FL, died March 22, 1981. Brother Zierten served as District Deputy Grand Exalted Ruler of the Panama Canal Zone in 1949-50 and again in 1952-53. He was Grand Est. Lect. Kt. in 1955-56.

PAST GRAND LODGE COMMITTEEMAN Harry W. Wolf of Bergenfield, NJ, Lodge died April 15, 1981. Brother Wolf was a member of the GL Auditing and Accounting Committee from 1964-66. He also served as District Deputy Grand Exalted Ruler for the Northeast District of New Jersey in 1959-60.

PAST DISTRICT DEPUTY A. J. "Bud" Ellison of Roseburg, OR, Lodge died November 23, 1980. The news of his passing was received by this magazine only recently. Brother Ellison served as District Deputy Grand Exalted Ruler for the South District of Oregon in 1956-57.

PAST DISTRICT DEPUTY C. Bernard McMenamin of Middlesex, NJ, Lodge died April 5, 1981. Brother McMenamin served as District Deputy Grand Exalted Ruler for the West Central District of New Jersey in 1965-66.

PAST DISTRICT DEPUTY Dominick Mossa of Somerset Hills, NJ, Lodge died April 30, 1980. The news of his passing was received by this magazine only recently. Brother Mossa served as District Deputy Grand Exalted Ruler for the West Central District of New Jersey in 1978-79.

PAST DISTRICT DEPUTY Lloyd E. Mendenhall of Tucson, AZ, Lodge died April 27, 1981. Brother Mendenhall served as District Deputy Grand Exalted Ruler for the Southeast District of Arizona in 1975-76.

PAST GRAND TRUSTEE Arnold Westerman of Louisville, KY, Lodge died May 26, 1981. Brother Westerman also served as Grand Est. Lead. Kt., Grand Tiler, GL Committeeman, and District Deputy.

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NEWS OF THE STATE ASSOCIATIONS

The **Tennessee** Elks Association kicked off the 1981 state convention merry-go-round when it held its session March 26-28 in Jackson, TN. Approximately 500 Elks and their ladies attended. Prominent guest speakers included then-GER H. Foster Sears; PGER Edward McCabe, state sponsor; Dr. Ted Callicott, Chm. of the GL Ritualistic Committee; and Donald Nemitz, a member of the GL Forum.

A fall meeting will be held in Columbia October 2-3, and the next annual convention will be held in Nashville March 18-20, 1982.

Newly elected officers of the association are President William Burns, Nashville; President-Elect Jack Allen, Cleveland; Vice-President Upper East Bob Patterson, Kingsport; Vice-President East Richard Phelps, Knoxville; Vice-President Middle George Cothren, Fayetteville; Vice President West Bill Olds, Dresden; Secretary Joseph McCulloch, Fairview; and Treasurer Clyde Webb, Athens.

In ritualistic competition Kingsport nosed out Nashville for the championship. Est. Lead. Kt. Lee Berry of Kingsport won the Eleven O'Clock Toast Contest.

The trustees of the Tennessee Elks Benevolent Trust announced that 25 young men and women had been selected to receive \$1,000 Major Project Scholarships. State National Foundation Chm. Tom Peden reported that

gifts to Foundation had reached an all-time high and at convention time were in excess of \$2.47 per member.

For outstanding contributions to the state association, David Copeland of Oak Ridge Lodge was named Elk of the Year. The names of Sam Aaron, Nashville, and Clyde Webb were added to the Elks Hall of Fame Roster.

Donald Nemitz gave the Memorial Address. Ted Callicott then presented a special eulogy to the late Willie J. Neese, PSP and former GL Committeeman.

Approximately 1,300 members representing 100 lodges convened in Cincinnati April 23-26 for the 83rd annual convention of the **Ohio** Elks Association. Guest speakers included PGERs E. Gene Fournace and Edward McCabe.

Newly elected officers of the association are President Eugene France, Bowling Green; First Vice-President Richard Baker, Findlay; Second Vice-President Edward Thatcher, Alliance; Third Vice-President James Payne, Marysville; and Secretary Dale Baldock, Hamilton.

Reports were given on contributions to charitable projects during the past year. Community Welfare Chm. Larry Priest reported that Ohio lodges spent nearly \$300,000 on community service projects.

Major Projects Chm. Dr. Leonard Gaydos announced that the association spent \$97,500 for treatment of cerebral palsy. National Service Committee Chm. John Eccleston reported that Elks provided programs and shows once a month in each of the five Veterans Administration hospitals in Ohio. Christmas gifts were given to the veterans, as well as books, playing cards, and various therapy supplies.

National Foundation Chm. Leo Reuss announced that lodges throughout the state raised an estimated \$80,000 for the Elks National Foundation. E. Paul Howard, youth activities coordinator, reported that expenditures for youth activities by Ohio Elks amounted to nearly \$125,000.

A Memorial Service was held at 11 a.m. Saturday. Larry McBee, PSP and vice-chm. of the Board of Grand Trustees, was in charge of the program. SDGER Robert Kennedy was the principal speaker. Music was provided by the Elktones of Hamilton Lodge.

At a Youth Day Luncheon held Saturday, more than \$33,000 in scholastic awards was presented. Dr. Robert Liggett, state scholarship chm., announced the names of 15 students receiving national scholarships of \$900 each and 23 students receiving state scholarships of \$750 each.

Irwin Cohen of Toledo received the Elk of the Year Award, and Jackson Betts of Findlay was named to the Elks Hall of Fame. Alliance Lodge won the state ritualistic contest.

The association will hold a fall planning session in Toledo August 21-23.

The **Louisiana** Elks Association held its 46th annual convention April 10-12 at New Orleans. Registration of Elks and ladies totaled approximately 300.

Honored guests were PGER Frank Hise and PGER Willis McDonald, state sponsor, and his wife Elizabeth.

Following a Past Presidents and Officers Dinner and an open house Friday evening, the business session convened Saturday morning. Highlights of the session were the election of officers for the ensuing year and final approval of the Louisiana Elks Fund, Inc., by the membership. The fund, patterned after the Elks National Foundation, will be used to help



Dignitaries present for the Tennessee Elks Association convention included (from left) Dr. Ted Callicott, Chm., GL Ritualistic Committee; outgoing SP Michael Baloga, then-GER H. Foster Sears; incoming SP William Burns; and PGER Edward McCabe.

finance youth activities and charitable causes.

Newly elected officers of the association are President Steven Beadles, Shreveport; President-Elect Robert Swanson, New Orleans West Bank; Vice-President East Herbert Hostler, Slidell; Vice-President West Autrey Herrington, Alexandria; Secretary George Ketteringham, Slidell; and Treasurer C. W. McGill, Slidell.

The state ritualistic contest was won by Slidell Lodge, with the Mr. Ritual Award going to Chap. James Dorr for making the highest comparative score. The Eleven O'Clock Toast Contest was won by ER Octave Pavy of Opelousas Lodge.

The Major Project Traveling Plaque Award was taken for the year by Slidell Lodge for contributing over 150 percent of the pledged donation per capita. The association pledges over \$30,000 per year to support the Southern Eye Bank in New Orleans.

Following a continuation of the business session Sunday morning and the installation of new officers, a Memorial Service was held.

The association's next scheduled meeting will be the fall workshop November 14 at New Orleans. The next annual convention will be held April 16-18, 1982, at Shreveport.

The annual convention of the **Oregon State Elks Association** was held at Seaside, OR, May 7-9. In attendance were 2,195 delegates representing all 58 lodges in the state.

Distinguished guests included PGER Frank Hise, Grand Trustee Robert Tancredi, and PGER Willis McDonald. Also attending were 14 of the officers of the Idaho State Elks Association.

Each lodge reported on its contributions and services to its community. In addition, committees of the association reported on their donations during the past year as follows: Visual, \$33,392; Visual Building Fund, \$8,981; Meadowood Speech Camp, \$19,681; E.Y.E.S., \$6,399; Hides, \$7,815; and National Foundation, \$6,264.

These donations total \$82,533. They are part of the total of \$2,500,000 in money and services donated by Oregon Elks during the past year.

Elected officers of the association for 1981-82 were President Norman Polley, Ontario; First Vice-President Noland Huntington, Florence; Vice-Presidents F. "Tex" Braatz, Eugene, Don Stephens, Lake Oswego, Berton McVay, Oregon City, Charles Snyder, Grants Pass, Truscott Irby, Baker, and Calvin Wadleigh, Madras; Secretary Orville Mull, Keizer; and Treasurer H.M. "Hal" Randall, Salem.

Presentation of scholarships and other awards highlighted the annual convention of the **Wyoming Elks State Association** held at Jackson May 15-17. Attending were approximately 350 Elks and ladies.

Major Project Scholarships were presented to Kip Lane Henderson, sponsored by Greybull Lodge, and Janice Anne Farr, sponsored by Evanston Lodge. These scholarships are for \$1,000 for each of four years.

The Distinguished Elk Award was given to Hollis Brewer of Casper Lodge. He is a PSP, PDD, and past Grand Lodge officer. Bernie Lensmeyer accepted the award for Brother Brewer.

Mrs. Rose Miller, sponsored by Cody Lodge, was honored as Citizen of the Year for Wyoming. She was selected for her work with senior citizens in her community, her dedicated work with her church, and her involvement in community activities.

In the business session, the association was presented with the second revision of the By-Laws. These were accepted by the association and were sent to the lodges for their approval.

Elected officers for 1981-82 were President Robert Morgan, Cody; First Vice-President Ralph Freeman, Sheridan; Second Vice-President Gene Werlinger, Greybull; Third Vice-President Brad Bochmann, Casper; and Secretary-Treasurer Jack Cash, Cody.

The association has scheduled a fall meeting at Laramie September 18-20 and a mid-winter meeting at Rawlins January 22-24, 1982. The next annual convention will be at Cody May 14-16, 1982.

The **Kentucky Elks Association** held its annual convention at Hopkinsville May 28-30. Attendance totaled 317.

Distinguished guests included then-GER H. Foster Sears and his wife Marguerite, PGER and State Sponsor Edward McCabe and his wife Maggie, and Dr. Ted Callicott, GL Ritualistic Committee Chm.

Ashland Lodge will host the mid-winter meeting of the association November 6-7. The next annual convention will also be held at Ashland May 27-29, 1982.

Ozell Haile of Hopkinsville is the new president of the association, and Ray Freeman of Ashland is president-elect. Garland Guilfoyle is secretary-treasurer.

The ritualistic contest was won by Newport Lodge.

The state Major Project is Cerebral Palsy. A total of \$8,500 from the charity fund will be distributed among the state's 19 lodges.

Four \$700 scholarships will be awarded under the state scholarship

program, and \$4,000 has been budgeted for the "Hoop Shoot" program.

A dinner-dance was held Saturday evening, attended by 325 persons.

The **North Carolina State Elks Association** held its 42nd annual convention June 5-6 at Wilmington, NC. Attending were 468 Elks and ladies.

Special guests included Virginia PSP **Donald Netschke** and his wife Mary Ann, and SDGER Thad Eure, who was the principal speaker at the Saturday night banquet.

The association scheduled a fall meeting for October 30-31 at Hickory. The next annual convention will be held in Winston-Salem, with the date to be announced.

The following officers were elected for 1981-82: President Bill Allen, Newton; Vice-President-at-Large H. Frank Oglesby, New Bern; Secretary A. J. Crane, Kinston; and Treasurer Kermit Hoffman, Gastonia.

The Eleven O'Clock Toast Contest was won by ER Richard Powell of Charlotte Lodge.

The State Major Project is the Elks Boys Camp, which provides entertainment and recreation for 600 worthy and deserving boys for two-week periods of 150 boys each. The cost of the camp is \$87,000 annually.



"It helps me to remember things that none of us should forget."

The next time you are in Chicago remember to visit the magnificent Elks National Memorial and Headquarters Building, at 2750 N. Lake View Avenue. You'll see an awe-inspiring structure that has been a Chicago landmark since 1926. It was erected to honor our Elk Brothers who served and died in World War One, rededicated in 1946 to those who served in the second World War and again in 1976 to veterans of Korea and Vietnam. The sculpture and murals are considered among the finest of their kind anywhere.

The Elephant

(Continued from page 27)

duction with a nicer sensibility," is how Carrington puts it.

But the matriarch also disciplines her progeny, spanking the youngster smartly with her trunk when he becomes insubordinate. And she teaches him, in whatever ways elephants have of communicating. "The chance for individuals to learn from their elders' experience is a big advantage of family life," says Douglas-Hamilton. "Like humans, the calves have a long childhood in which to do this. The matriarchs, in a sense, act as a memory bank . . . They

have seen floods and have led the way up into the hills. They have experienced drought and have taken their families to find permanent water, and they have heard the crash of bullets around their ears . . . and they know when to charge and when to run away."

If occasion demands, the matriarchs also can be capable of great bravery in their zeal to protect their young. Harry Miller, a British-born naturalist living in India, told of watching a roundup of wild elephants for taming and use in the harvesting of timber. As the beaters and their "kumkies"—tame elephants used to do the herding—tried to funnel the wild elephants into a stockade, Miller saw a striking bit of animal melodrama. A tiny calf, no more than a few days old,

broke loose from its mother and was running among the legs of the "kumkies." "Without the slightest idea of where it was or what was happening to it," Miller recounted, "the mother, a wrinkled, brave old lady, did not hesitate. Turning aside from the wild herd, she charged heroically at her tormentors—'kumkies,' men, beaters, all. Shouldering her way among them until she reached her baby, she turned him in the right direction and, nudging him along with her trunk, pushed him ahead of her to rejoin the herd."

Another and even more compelling instance of elephant valor was told by J. H. Williams in his book *Elephant Bill*. It was the story of an elephant named Ma Shwe ("Miss Gold"), working in a Burmese lumber camp. One day the river flowing past the camp flooded, and suddenly her 3-month-old calf fell in and was swept away.

Elephants can swim, but the churning waters were too much for the calf. It bobbed about like a cork, screaming with terror. Ma Shwe took one look and plunged in after the child. She reached him, hooked him back with her trunk and pinned him against her body.

A sudden rise in the water tore the calf away from her and swept it downstream. Again she was after him, reached him again, once more seized and held him with her trunk and this time managed to reach the bank and deposit him safely on dry ground.

But then she herself was swept away. When she finally succeeded in pulling herself out of the raging stream, she found herself on the opposite side from where the calf was. Night was falling and all she could do was stand fast. Through the night she stood there, rumbling anxiously because of her separation from her calf, while Williams waited at a distance for the *dénouement* of the little drama. When morning broke, the river subsided, and the mother plunged in one last time, swam to the opposite bank and was reunited with her calf.

It is understandable, then, that the elephant—oversized, ungainly, sometimes dangerous animal that it is—has earned the admiration of just about everybody who has come in contact with it. Robert Ruark perceived it as a "mysterious but intensely practical beast." Romain Gary, the French writer who died in 1980, called it "the last individual." Richard Carrington describes it as "a symbol of the wonder and beauty of the natural world."

It remained, however, for an articulate circus trainer, Bill "Buckles" Woodcock, of Ruskin, FL, to express what many elephant-lovers feel about this marvelous creature. "Elephants," said Woodcock, "spoil you for anything else—including people." ■

did you know..



Adding color to any Grand Lodge Session is an appearance by the famed Pottstown, PA, Drill Team. For over 40 years they have participated in numerous events at their own expense. They help escort Grand Lodge officers and assist in the various ceremonies. The team is resplendent in striking uniforms with white trousers, purple long-tailed jackets with gold braid and high-flying plumes on their hats. Last year, the Grand Lodge awarded the Pottstown Team a handsome plaque which drill Capt. James Smith presented to the lodge. PER Spencer Lessig, one of the charter members of the team, serves the lodge as chaplain.

Aberdeen, WA, Lodge has an all-Elks band that provides both instrumental and choral music for convention events. By resolution, the band was named the official band in a previous conclave. Comprised entirely of Elks, the average length of membership is 22 years.

Speaking of Elks musical groups, Wallace, ID, Lodge has a drum and bugle corps that was established back in 1929. They had a Drum and Bugle Corps Reunion not too long ago, and the highlight of the day was when the "Old-Timers" took over and performed like they'd never quit. Of course, the present members showed their stuff, too. The reunion may become an annual event at Wallace.

Does your lodge have an instrumental or choral group? You may just be the Brother to start one.

Hundreds of U.S. Senators, Representatives, Governors and others in political

office have been or are members of the Order. Recently, President Ronald Reagan appointed a Past Exalted Ruler of Los Angeles Lodge to an important government post. PER Robert M. Garrick was named to serve under counselor to the President, Edwin Meese, as deputy counselor. During World War II, PER Garrick served in the U. S. Navy on the staff of Fleet Admiral Chester W. Nimitz. In 1973, he was promoted to the rank of Rear Admiral as the Naval Reserve's first public affairs Flag Officer. PER Garrick was awarded the Legion of Merit, two Navy Commendation Medals, the Asia-Pacific ribbon with 16 combat stars, the World War II Victory, Philippines Liberation Medals and other citations.

New Mexico Elks are grateful to PSP Jerry Gorman, Cerebral Palsy Executive Board Chairman, who is stepping down after 11 years in the post. During his tenure, \$1,020,434.92 was raised through a Cadillac Fund Drive alone. There are 20 lodges with a membership around 18,500 in New Mexico, and they spent about \$160,000 on their major project (cerebral palsy) in the past year. That's just a tad under \$9 per member.

Only one lodge was instituted exactly 100 years ago in 1881, and the Centennial of Indianapolis, IN, Lodge occurs this year. Over the years Indianapolis has furnished the Grand Lodge with many leaders. In 1886-87, only five years after the lodge was instituted, Will English served as *Exalted Grand Ruler*. (The title was changed to *Grand Exalted Ruler* in 1890.) In 1903-04, Joseph T. Fanning served as *Grand Exalted Ruler*. Previously, Brother Fanning served as Chairman of the Board of Grand Trustees from 1899 until he was elected GER in 1903. Samuel V. Perrott from Indianapolis also was Chairman of the Board of Grand Trustees in 1917-18. Five Brothers from Indianapolis have served as president of the Indiana Elks Association.

Less than a dozen lodges have marked their Centennial. ■

THE JOY OF GIVING

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Six members of the LeGault family of West Warwick, RI, Lodge, representing three generations, have contributed to the National Foundation. Seated from left are Gerard LeGault, son; Rudolph LeGault, grandfather; and David LeGault, grandson. Standing are Walter Petrucci, state National Foundation chm; DDGER Walter Kettelle; Arthur LeGault, son; Richard LeGault, grandson; and PER Arthur Moan, lodge National Foundation chm. A sixth member of the LeGault family was not present for the photograph.



Then-ER Pat Altringer of Dickinson, ND, Lodge congratulates Brother Norman Runions for his most recent donation of \$1,000 to the National Foundation. Brother Runions has given a total of \$10,000 to the Foundation. At right is Brother Ralph Samuels.



In recognition for his services to the National Foundation, Maroon Nemer, PER and National Foundation chm. of Skowhegan-Madison, ME, Lodge, was awarded an Honorary Founder's Certificate by the Brothers of the lodge, who donated \$800 on the balance of his certificate. From left are SP Justin Ingersoll, Jr.; PER Harold Tewksbury, PER Nemer, then-ER Robert Smith; and DDGER Anthony Jones.



At Bethlehem, NY, Lodge, In. Gd. W. Eddy Ellsworth (center) received an Honorary Founders Certificate from ER Joseph Pomakoy (right). At left is District National Foundation Chm. George Merkley.



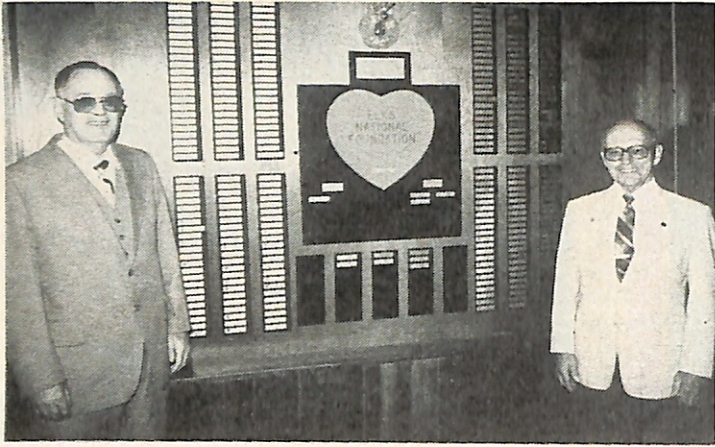
At Cobleskill, NY, Lodge PER Lewis Wilson and PER and Secy. Ransom Evans (center) were presented certificates in recognition of their \$1,000 donations to the National Foundation by DDGER Francis LeBeau, as then-ER S. Walter Sperry (left) looked on.



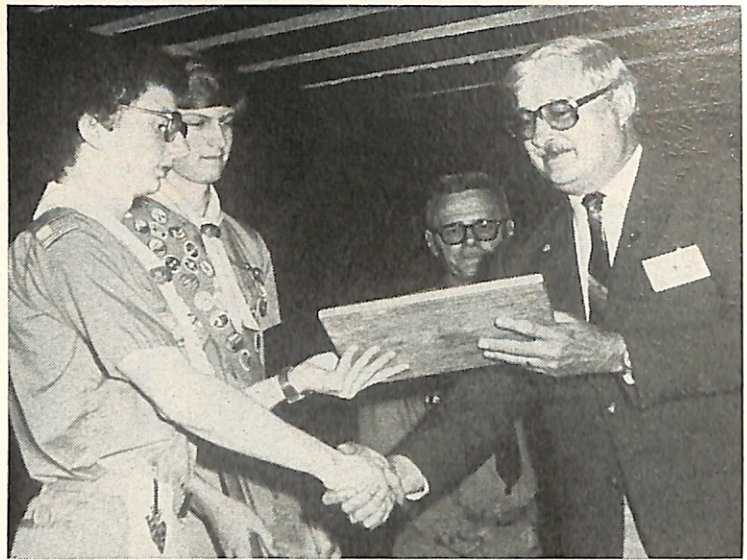
Daniel Foster (right) of Fort Morgan, CO, Lodge became the lodge's first permanent benefactor in the National Foundation by donating \$2,000. Presenting Brother Foster's certificates to him were (from left) then-ER William Kroskob, lodge National Foundation Chm. Ron Albreicht, and PER Walt Harris.

NEWS OF THE LODGES

(Continued from page 16)



ST. HELENS, OR. Brothers Bill Myers and Don Addington, National Foundation co-chm. of St. Helens, OR, Lodge, exhibit the new National Foundation display board at the lodge. The display includes the names of 150 new members signed up during the 1980-81 lodge year, which is a record number for the lodge.



AUBURN, WA. During a recent meeting, Auburn, WA, Lodge honored the youth of the area. Among those receiving recognition were two Eagle Scouts. DDGER Kenneth Valentine presented certificates and flags to Gary Kohl and John Bush, as Scoutmaster Tony Cebe looked on.



SAN MATEO, CA. Terry Shannon (left), In. Gd. of San Mateo, CA, Lodge, and also National Adjutant of the Regular Veterans Association, presented Veterans Chm. Quint Bravo with a commendation from the Regular Veterans Association of the United States, the nation's oldest veterans organization. Brother Bravo was honored for visiting hospitalized veterans throughout the area. San Mateo Lodge raised money for gifts to the veterans by collecting newspapers and metal.



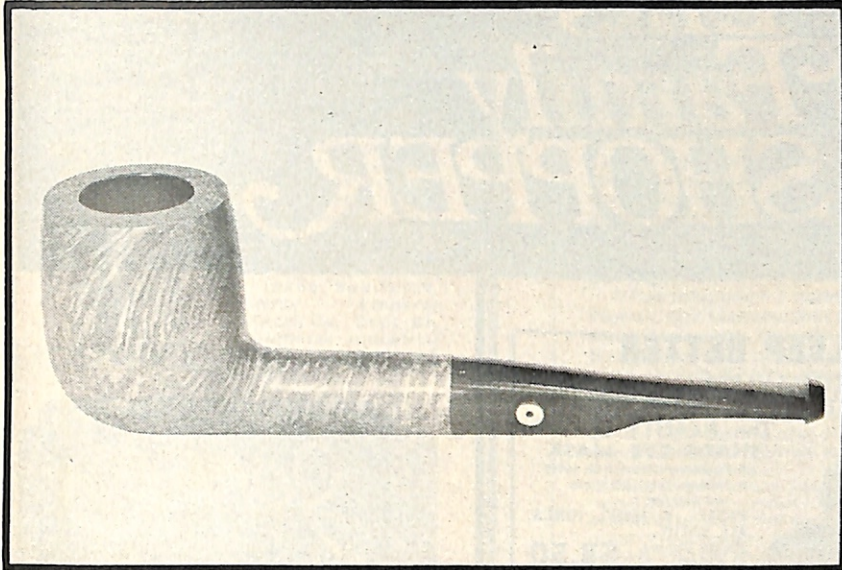
OCEANO/FIVE CITIES, CA. Present for the dedication of a new lodge room and flagpole at Oceano/Five Cities, CA, Lodge were (from left) then-ER Leroy Fortson, PGER Gerald Strohm, Assemblywoman Carol Hallett, PGER Horace Wisely, and Marvin Lewis, chm., Board of Grand Trustees. Mrs. Hallett, minority leader of the state assembly, spoke at the dedication of the flagpole.



CONCORD, CA. The 25th anniversary celebration of Concord, CA, Lodge was attended by past and present state and district officers. Then-SP Bill Brunner (center) is shown with PER Elmer Venturini, Charter Est. Lect. Kt.; and PER Joseph DeRosa, Charter Exalted Ruler. Brother Brunner was also celebrating his birthday.



SOUTH SAN FRANCISCO, CA. La Esperanza School of Handicapped Children received new playground equipment from the state, but no funds were available for its installation. Several members of South San Francisco Lodge volunteered for the project, and over a period of several weekends they moved an existing chain fence, dug post holes, and installed the playground unit.



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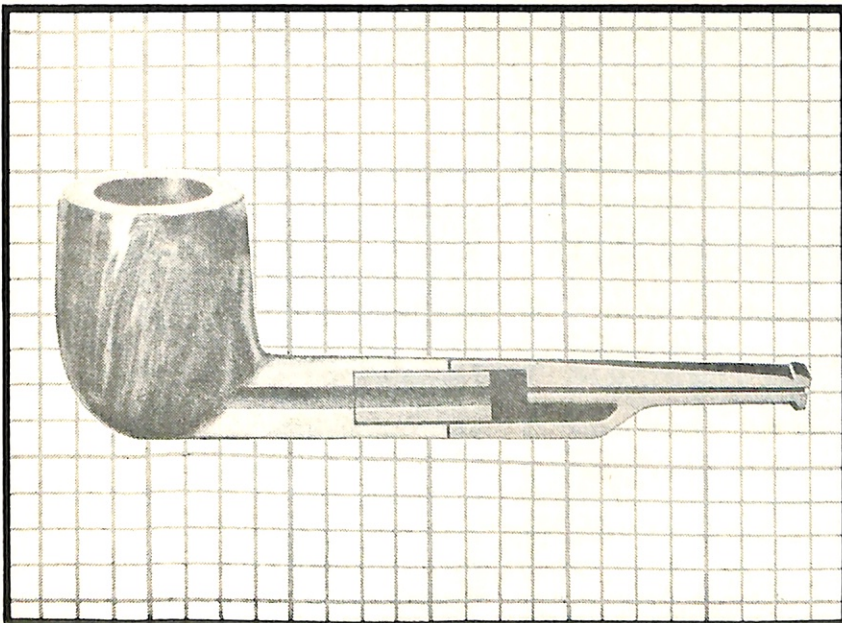
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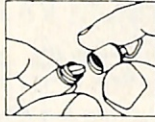
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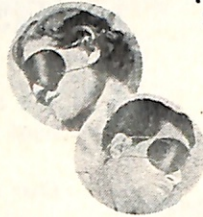
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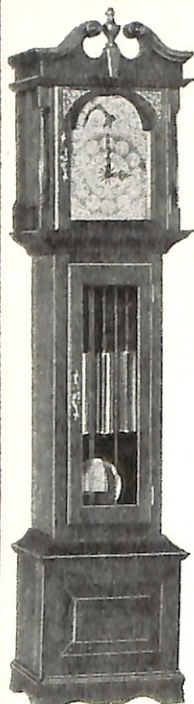


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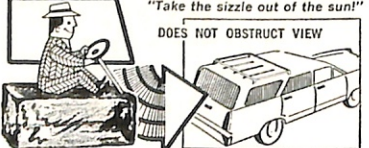
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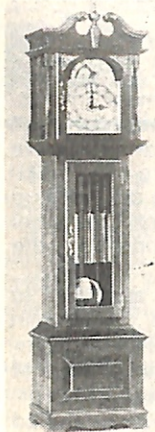


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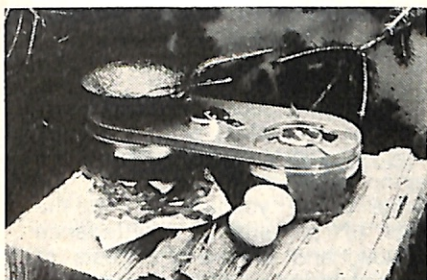
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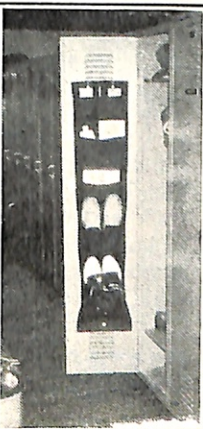
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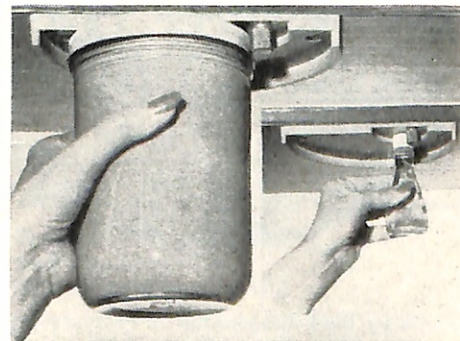
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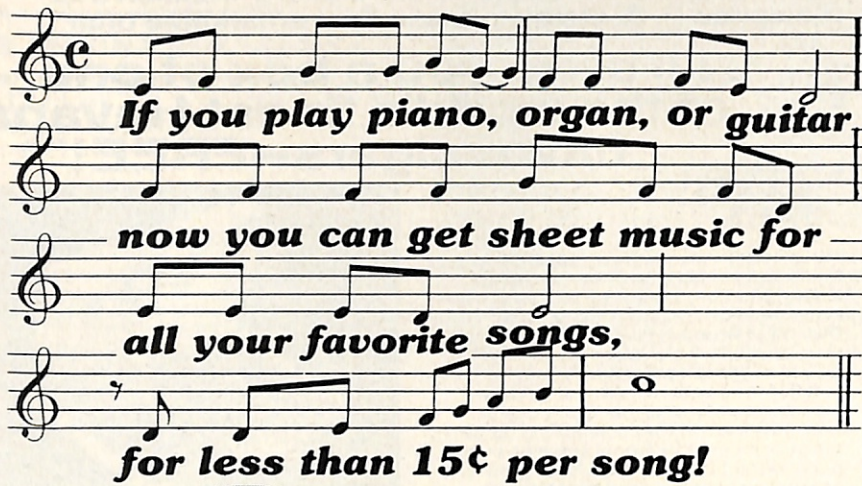
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(Continued on page 40)

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When I first saw the ad that claims a man can drill his own water well with a Hydra-Drill, I was extremely skeptical. I thought to myself — how can that be? That's impossible. It takes a big engine, it takes a big rig to drill a water well. But my curiosity kept nagging me, so I sent off for the information.

My daughter's boyfriend is a well driller over in Arizona. I showed him the Hydra-Drill literature. His first reaction was "I don't believe it. I don't believe a 3 hp. drill can do the same thing my 100 hp. drill does." But the more I studied it, the more it sounded like a good idea.

A WATER SHORTAGE

Another thing on my mind was the drought. We're having the worst drought here since the dustbowl days back in the '30s. A lot of towns around here all the way over to Tulsa are running short of water, and some of them have started water rationing. It's very hard on a lot of people, but business is good for well drillers. I'd been thinking about buying another drill and putting my son Robert in business. He's 18 years old, and he'd never worked on a drill before. I decided he could learn with a Hydra-Drill.

EASY SET UP

Now when I started out in the drilling business 15 years ago, I had a big drill that just about worked me to death. Later, I got a rotary drill. It was easier to operate, but it took a day and a half to set up and drill a well in this area. You can't imagine how I felt when they delivered our Hydra-Drill. It was so compact, very simple. Robert and a young friend of his took it out and set it up in just a few minutes.

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The day we went out to drill our first well with the Hydra-Drill, I was all fixed to work with the boys and give them plenty of advice. However, it was a very hot day — about 100 degrees — and once they got started drilling I could see they didn't need me standing right there, so I went over and sat down in the shade of a tree. In about an hour, they came over and I asked them if they were taking a break, and they said no, they had just finished drilling the well.

It was amazing. They had drilled down forty-seven and a half feet and hit a layer of beautiful, coarse sand — the kind that produces good water and a lot of it. They had drilled that well in less time than it takes me just to set up my big drill.



PHOTO BY TONY JACOBY

Later, I figured they had drilled that well with less than one gallon of gas. My big drill would burn up at least fifteen gallons of gas for that job!

MAKES MONEY

The next day we drilled a well 115 feet deep through rock, and it went fast too. The Hydra-Drill really takes the hard work out of it. It's fast and economical, and that's what it takes to make money drilling wells.

Also the Hydra-Drill is so portable we can set up and drill anywhere. In the past, I've lost out on some jobs because people were afraid my big drill would tear up their yard. With the Hydra-Drill, we can drill without tearing up anything or making a mess. This is a big selling point to my customers.

I'm just grateful to have this Hydra-Drill. I've got my son started in a good business he can make some money with. If I had bought another big drill, it would cost thousands of dollars, and that is just ridiculous because the Hydra-Drill does the job just as good. In fact, I figure we earned enough to pay for the Hydra-Drill the first week. From here on, we're in the blue chips.

GOOD, PURE WATER

I believe anyone can drill a well with a Hydra-Drill. Even if they just wanted to drill their own well, they'd save money. It's simple and it's easy if they just read the instructions. And the best part about it is that you get good, pure water without all those chemicals in it, and the water costs you, say 5 cents for a thousand gallons. You certainly can't buy city water for that. And it's a great feeling to have all the water you want even when

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The man who invented the Hydra-Drill really knew what he was doing. Modern technology is a wonderful thing, isn't it?

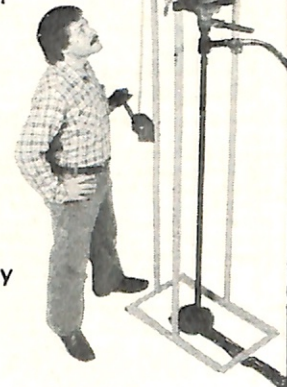
NOTE: Elks readers can get a big, fully illustrated information kit on the Hydra-Drill including a booklet, "How to Drill Your Own Well." The information kit is available free, without obligation. Requests should be addressed to DeepRock Mfg. Co., 5451 Anderson Road, Opelika, AL 36802.

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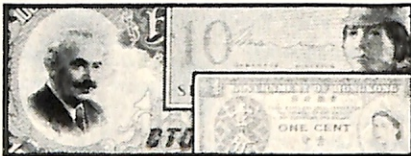
miles, for example, the Ford Mustang costs the least of the compacts—\$119—while the BMW 320i costs the most at \$522. And if you want to get really detailed, the chart also lays out the costs on each car for replacing a water pump, an alternator, two front brake pads, a carburetor or fuel injector, and several other representative parts and subassemblies.

Crash safety data include the results of a collision test with a concrete barrier at 35 MPH. In the summary section on subcompacts, for instance, you'll find two cars rated as passing overall—the Fiat Strada and the Chevrolet Chevette. In the more detailed charts, you'll see that the Volkswagen Rabbit did better than most, providing adequate protection at least for the passenger. Of the other subcompacts tested, none gave sufficient protection to either the passenger or the driver.

Are you interested in saving money on your insurance? Because the costs vary from model to model, these are also covered in *The Car Book*. Most large cars are given discounts, although the Cadillac Eldorado and Lincoln Mark VI get surcharges.

Naturally, fuel economy figures are provided for all the cars. (The Volkswagen Rabbit diesel leads, with 42 MPG). There's also a special
(Continued on page 42)

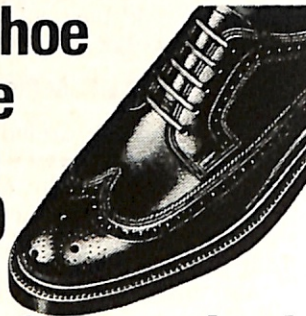
FIVE FOREIGN BANK NOTES-10¢



Money! Money! Money! It makes the world go around — and here's a collection of real foreign money that will bring you around to the exciting world of Foreign Bank Note collecting. You'll travel back in time to World War II with a Japanese occupation note for Malaya. You'll get a strange little note from Hong Kong. You'll also receive three other notes from Indonesia, China, and Bulgaria — all for only 10¢. Also Fine Bank Notes from our approval service. Buy only what you like. Please make returns promptly. Thank you.

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



**IT'S HANOVER...AND
IT'S PAYDAY EVERY DAY
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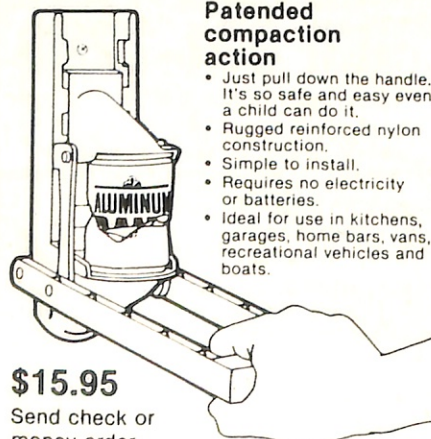
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A SMASHING IDEA! CAN CYCLER



**Patented
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- Just pull down the handle. It's so safe and easy even a child can do it.
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Send check or money order
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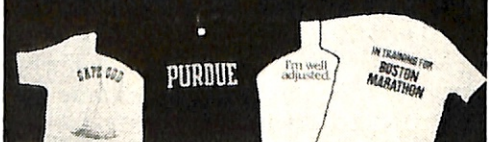
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ONLY \$5⁹⁹



Guaranteed ... Easier, more delicious, and more nutritious ... or, your money back!

- Special design with removable steamer tray always keeps your food above water. Prevents wasteful boiling away of appealing natural flavors, textures ... and important vitamins and minerals!
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- Great for steaming non-frozen foods too!

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STERLING HOUSE, Dept. FF-3165
Sterling Building, Garnerville, N.Y. 10923

Yes, I would like my frozen foods to retain their natural flavors, textures and nutrients through cooking. Please send the following New Frozen Food Steamers:

- One for only \$5.99 + 70¢ postage and handling.
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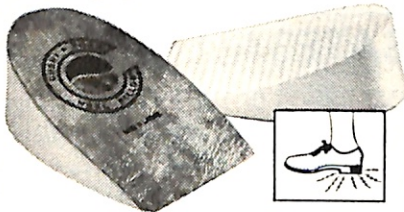
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Why suffer another day with sore heels (and even heel spur aches) when Cushi-Heel Pillow gives you quick relief while you walk or run? Developed by an athlete who suffered just as you do, and who couldn't find anything which helped. His U.S. patented (No. 3,984,926) pads are exactly the right shape, density and compression to cushion the weight your heels must bear. Mailmen, housewives, waitresses, sales people, nurses, bartenders, school teachers, people who *must* be on their feet all swear by them. Joggers, tennis, golf, basketball and racquetball players find they can now play in comfort, even with heel spur problems. If not satisfied, return within 10 days for full refund.

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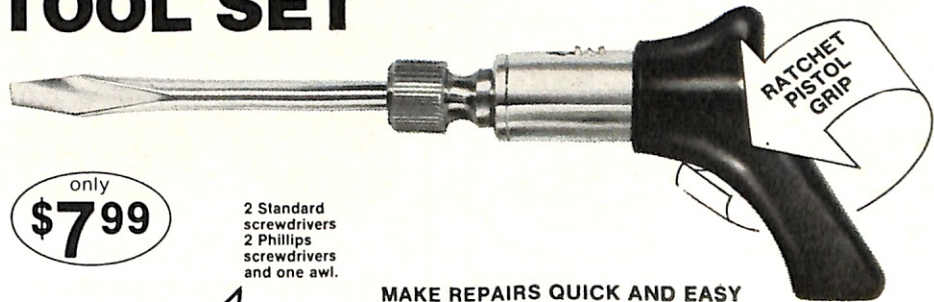
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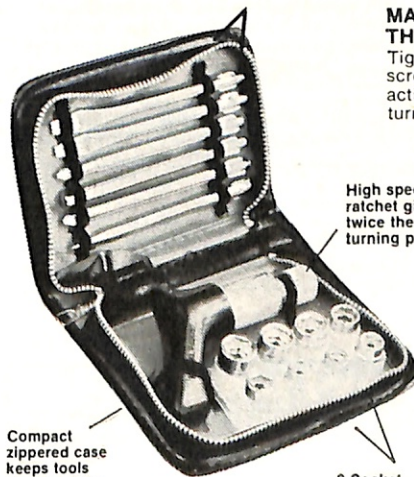


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2 Standard screwdrivers
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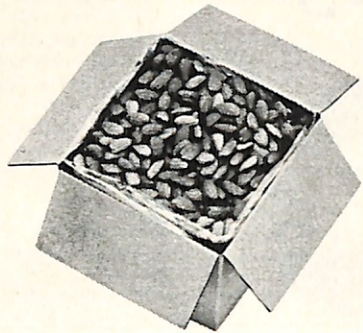
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YES, fill my order as indicated.
My check is enclosed.

2.5 lbs. at \$12.50 4.5 lbs. at \$20.50 6.5 lbs. at \$29.50

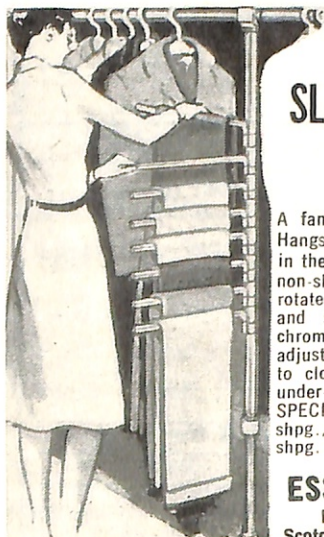
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A fantastic space saver! Hangs eight pair of slacks in the space of one. Eight non-slip 14" swivel arms rotate for easy hanging and selection. Study chrome-plated pole is adjustable to fit any floor to closet-rod or floor to under-shelf up to 5'8". SPECIAL: 2 for \$19+\$3 shpg., 3 for \$28+\$3.50 shpg. Check, MC or VISA.

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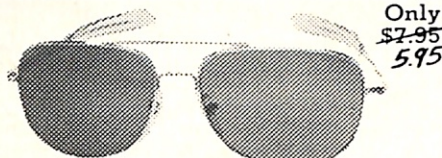
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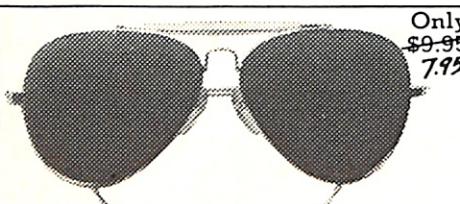
NOTICE: Don't be fooled by cheap imitations. These glasses are made exclusively for U.S. Optics. To make sure you get the best, order now and if not completely satisfied return for refund within 30 days.



Only ~~\$7.95~~
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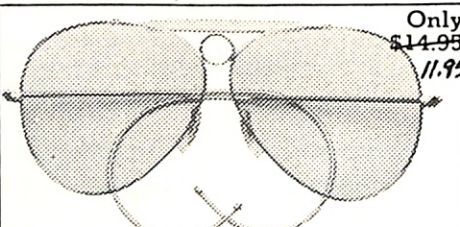
These precision flight glasses are now available to the public for only ~~\$7.95~~ **5.95**. If you could buy them elsewhere, they'd probably cost you over \$20.00. #20P available in gold or silver frame. A \$20.00 value only ~~\$7.95~~ **5.95**
Two pairs for ~~\$14.00~~ **11.00**



Only ~~\$9.95~~
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Flexible cable temples. #30A gold frame only. A \$30.00 value only ~~\$9.95~~ **7.95**
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QUANTITY	MODEL #	GOLD	SILVER	PRICE
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Add Postage, Handling, and Insurance

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FREE case with each pair.

Elks Family Shopper

consumer/news

chart showing safety recalls, and their reasons, for each model from 1977 to 1980. And there's supplemental information on the wear characteristics of different types of tires, a guide to resolving complaints with dealers, a section on buying used cars—plus a good deal more.

Have you discovered the joy of exercise? Active people look, feel and work better. So whatever exercise you like, why not try it on a regular basis?

If you enjoy swimming, "aqua dynamics" (or water exercise) is a natural for you. Exercise in water has an added bonus. You'll feel as if you weigh only 10 percent of your total body weight, so you're agile and delicate—no matter how clumsy you might feel on land. And people with painful joints or weak leg muscles will feel more comfortable moving in the water. The lighter weight makes it easier to do twists and bounces, as well as bobbing up and down. A booklet from the President's Council on Physical Fitness and Sports gives a detailed program of physical conditioning through water exercises. For your copy of *Aqua Dynamics*, send \$1.00 to Consumer Information Center, Dept. 143J, Pueblo, CO 81009.

Whatever form of exercise you choose, just be sure to start at a (Continued on page 44)

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GLOSSY GREATS OF THE FIFTIES—DiMaggio, Mantle, etc. with stats and bios. Complete set of 45, \$8.00 ppd. STARS OF THE 20's—most Hall of Famers—Ruth, Hornsby, Speaker. Set of 45, \$8.95 ppd. Also 1981 Major League and NFL Mint Team Sets—all the players on your favorite team. Sets \$4.00 ppd. (Add \$1.00 for Yanks, Royals, Phils or Eagles.) These cards have historically increased in value.

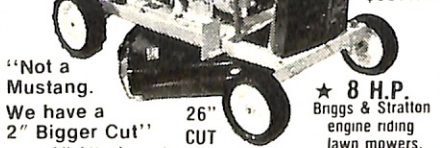
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WITH ANY ORDER OF \$15.00 OR MORE.

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PROD. NO.	SIZE	QTY.	NAME OF PRODUCT (please print)	TOTAL PRICE

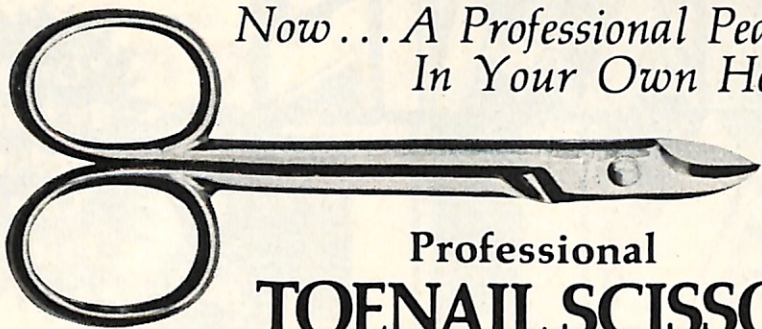
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Avoid ingrown toenails and
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- Cut the Toughest Nails — Easily and Quickly.
- Precision Instrument in Surgical Quality Steel. Made in West Germany.
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Tubmate is the portable, water-powered bath lift that lets you enjoy your bath again without assistance. Its smooth lifting and lowering action gently assists you in getting in and out of your tub.

Write for a free brochure today and start enjoying your bath again soon!

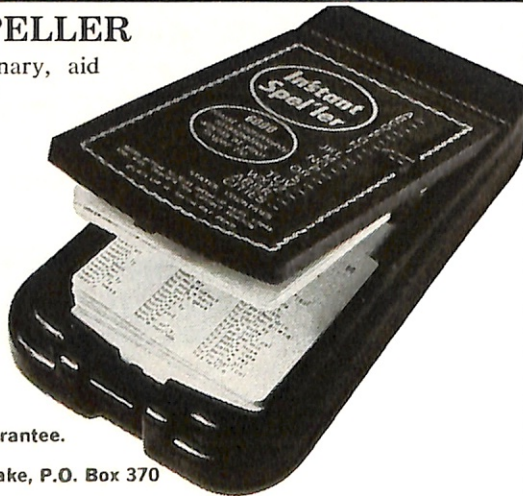
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comfortable level and build slowly. Remember, that the key to conditioning is train—not pain. See your doctor first, to make sure you are in good health. If you want to lose weight, a good diet coupled with exercise will help you shed pounds fast. Remember, being substantially overweight isn't just a matter of individual discomfort. It can also lead to shortened life expectancy by increasing your chance of serious chronic ailments like high blood pressure.

You can also improve your posture through exercise by increasing the tone of back support muscles. You'll not only look better, but you'll decrease your chance of lower-back pain and disability.

It's a fact that physically-active people are less likely to experience a heart attack or other cardiovascular disease than sedentary people.

Another booklet from the President's Council on Physical Fitness and Sports is especially designed for the older person who's starting an exercise program. If you'd like a copy of *The Fitness Challenge in the Later Years*, send \$1.75 to the Consumer Information Center, Dept. 145J, Pueblo, CO 81009. ■

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"No more par 5's?"

NORWALK, CT.—All golf balls are not created equal. At least not any more. A small Connecticut company has introduced a controversial new ball it guarantees will out-distance all legal balls, including Hogan, Top Flight, Maxfli and Titleist. The new ball is so "hot" it threatens to pull the rug on par, as we know it, and that might have the United States Golf Association worried.

For thirty-eight years the U.S.G.A. has strictly enforced the rule that a golf ball may not exceed a velocity of 250 feet-per-second off the club head. Without this and other restrictions, high-powered super balls would soon outmode most golf courses. Par fives could disappear, and even an average player could regularly blast 300-yard drives. So far major U.S. manufacturers have observed this speed limit and other U.S.G.A. rules designed to keep all balls created equal.

But now, a little-known company called H & L Labs is distributing a ball that violates nearly every rule in the book, and the result is a ball that flies down the fairway like a Ferrari on the run.

The ball has provoked heated controversy because it looks, sounds, and feels exactly like a regular ball. H & L refuses to release the ball's name to anyone but a buyer—they simply call it "The Hot One"—so about the only way another player can tell he's playing against one is to keep a radar set in his bag.

And while golf prides itself on being a gentlemen's game, it

seems that more than 40,000 gentlemen—and ladies—are carrying these innocent-looking buzz bombs in their bags. Some say if the U.S.G.A. ever approved the engineering in this ball, pros might start shooting in the 50's.

What's special about the illegal ball? John McGuire, the director of H & L told me this: "We've doctored up the ball's aerodynamics so that it has less drag than conventional balls. You can tell the difference with your first drive. What's more, the special design could help keep tee and fairway shots straight down the middle . . . 'bites and sits' with more authority . . . putts with a steadier roll . . . and is virtually cut-proof." McGuire believes that more money is going to change hands with this little white bandit than all the tournament purses put together.

So far most pro shops don't dare carry it, but if you want to "test drive" the world's longest ball, H & L will send you one FREE. Just order a dozen balls and they will send you thirteen. They ask you to use the extra ball for a few holes. Tests against the best legal balls on the market prove you could add as much as 22 yards to your tee shots. If you don't, return the remaining dozen for a prompt refund. The free ball is yours to keep in any case—for fun or profit.

And if you ever cut one of these super balls in normal play, H & L will replace it free. You pay only the return postage, about 25¢.

A dozen hot balls cost \$19.95 (plus \$1.75 postage and handling). Two or more dozen cost just \$18.00 each and H & L pays all shipping costs. The address is: H & L Labs (Dept. HC 76), 18 Lois Street, Norwalk, CT 06851. You can send a check or charge it, but be sure you give them your card's account number and expiration date. No P.O. Boxes please.

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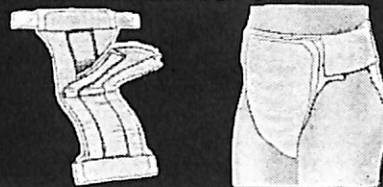
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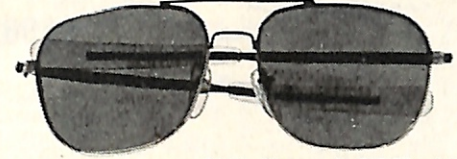
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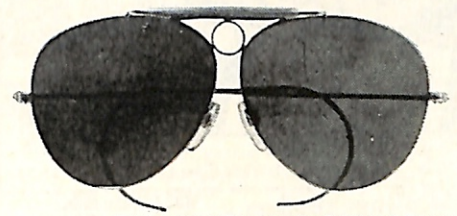
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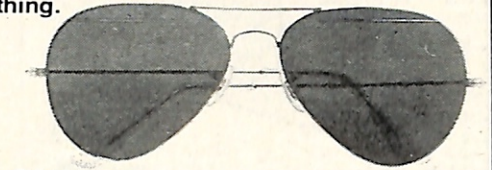
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GUARANTEE: I understand that if upon receipt
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