

the **Elks** magazine
June 1982

- Chicago-Convention City
- "Hoop Shoot" Finals '82
- Tax Shelter Explosion

1942



60 YEARS
of the Elks Magazine

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A Message
From The
Grand Exalted Ruler



Happy Birthday Elks Magazine!

From your first issue in June, 1922, when William Wallace Mountain, a fellow Michigander of Flint Lodge No. 222 was Grand Exalted Ruler, until now, 60 years later, you have given to the Elk families six decades of top-quality fraternal magazine news, nonpareil.

This proud position of continuing achievement in fraternal news was only attained through your constant readership interest, so that the magazine may know your reading desires and thus stay attuned to the changing needs of our members.

Thank you *Elks Magazine* for a job well done.

As the Grand Lodge year draws to its fiscal termination, and this being my last magazine message to you, Eleanor and I thank you for the time you have given this year to Elkdom. The response received from all of you has been overwhelming, and your support and understanding have made this year a most successful one, even in the face of financial uncertainties of economic downturns. All records are not in, but I can report that volunteerism in Elkdom is at an all-time high and your contributions are breaking all prior records. For this the recipients: the handicapped, the needy, the youth, the elderly, the Veterans, the scholars, the athletes, and many, many more, all thank you. Your reward is the

knowledge that you are a part of it all with your active participation in one of the Elk programs and the satisfaction of having been personally involved.

You have made this one of the most enjoyable years of my life. An unforgettable privilege which Eleanor and I shall cherish forever.

There's an old Spanish proverb that says, "The pleasures of the senses pass quickly . . . but those of the mind are with us until the end of the journey." Having traveled to each state in our great country, I can now easily appreciate why we have a character and dedication of leadership in Elkdom unsurpassed by any organization known to me, and all on a totally volunteer basis—from the local up thru the national level. What a wonderful coalescence to common causes. And as long as we retain this volunteer leadership and dedication to principles, Elkdom can proudly stand tall on the horizon as a great American fraternal organization as we TELL AMERICA ABOUT ELKDOM.

Raymond V. Arnold

Raymond V. Arnold

10 The Tax Shelter Explosion

Changes in the IRA and Keogh retirement plans have made them more attractive as tax shelters in 1982.

John C. Behrens

18 Chicago

A travel guide to Chicago, site of the 118th Elks Grand Lodge Convention.

Jerry Hulse

30 Baseball's Most Popular Slugger

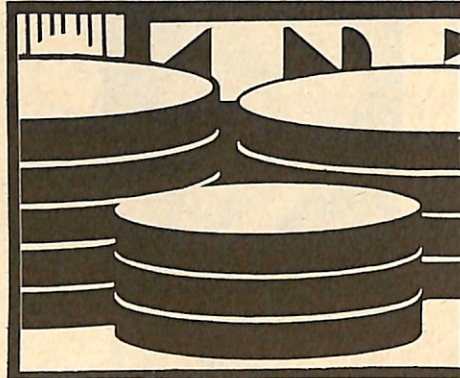
Louisville Slugger bats have been as important a part of baseball as the fly ball and home plate for nearly a century.

Judy Keene

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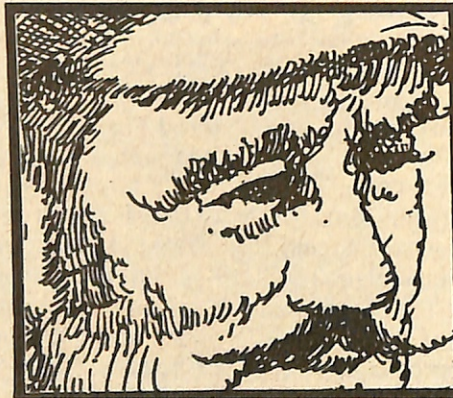
Cover: The 60th Anniversary of The Elks Magazine



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VOL. 61 NO. 1/June, 1982

National publication of the Benevolent and Protective Order of Elks of the United States of America. Published under the direction of the Grand Lodge by The National Memorial and Publication Commission.

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THE ELKS MAGAZINE, Volume 61, No. 1, June, 1982 (ISSN 0013-6263). Published monthly, except bi-monthly July/August and December/January, at 425 W. Diversey Pkwy., Chicago, IL 60614 by the Benevolent and Protective Order of Elks of the United States of America. Single copy price is 25 cents. Subscription price in the United States and its Possessions, for Elks, \$1.25 a year, for non-Elks, \$2.50 a year. Subscriptions are payable in advance. Manuscripts must be typewritten and accompanied by sufficient postage for their return via first class mail. They will be handled with care but this magazine assumes no responsibility for their safety.

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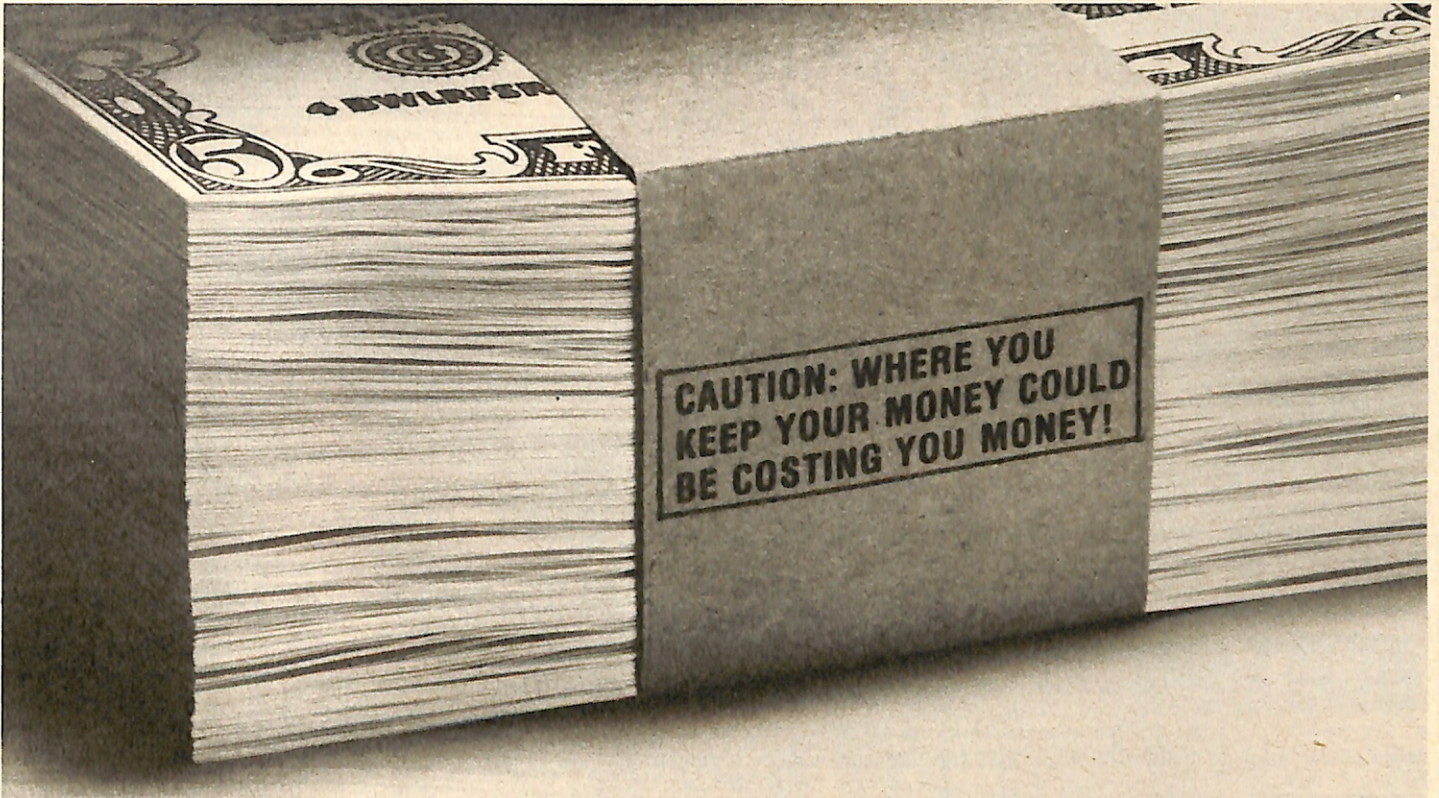
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Welcome to
CHICAGO
 Brother Elks
 and Their
 Families



On behalf of the Elks of Illinois, it is my extreme pleasure to welcome you to Chicago and the 1982 Grand Lodge Convention.

This year, we will celebrate the 60th Anniversary of THE ELKS MAGAZINE, and this is an additional reason we are so happy you are coming to Chicago.

Chicago is the center for education, art, commerce, transportation, and has a wealth of cultural attractions which invite your attention.

I know that you will enjoy Chicago, and I trust that you will be inspired and informed by the proceedings at the Convention.

Sincerely and Fraternaly,

H. Foster Sears

H. Foster Sears
 Past Grand Exalted Ruler



STATE OF ILLINOIS
 OFFICE OF THE GOVERNOR
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JAMES R. THOMPSON
 GOVERNOR



Greetings:

As Governor of Illinois, I am pleased to welcome you to Illinois for the Elks 118th Annual Convention.

Through the many good deeds that you do, you touch the lives of many people, and I salute all of you for your dedication.

I know that you will all have a wonderful time in Chicago, and hope that you will have time to enjoy the many points of interest in and around our city.

On behalf of the 11 million people of Illinois, please accept my sincere best wishes for a most meaningful and enjoyable Convention, and the very best to all of you in the future.

Sincerely,

James R. Thompson

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 GOVERNOR



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This month marks the 60th anniversary of *The Elks Magazine*. The first issue made its appearance in June, 1922. The first cover, appropriately enough, depicted two youths, a boy and a girl, saluting the American Flag which was being raised by an Elk. Even the youngsters' dog stood at attention.

Until the magazine was published, there were three ways the Grand Lodge and the Grand Exalted Ruler could get messages to the hundreds of thousands of individual Elks across the land. These were by personal reports carried home by lodge delegates from the Grand Lodge Sessions, official circulars written by the Grand Exalted Ruler to be read at lodge meetings and news printed in various local publications that carried Elk news.

None of these were very efficient. Then, as now, some Elks missed lodge meetings. The various Elk periodicals around the country were read by only a minority of members, and some of these were not really suitable for official Elk notices.

Two of these privately-owned publications, *The Elks-Antler* and *The Social Session*, however, did enjoy official recognition. While these publications printed valuable Elks news, they also, unfortunately, fueled many controversies, since there was no central control over the contents of these publications.

It needs to be remembered that during the Gay 90s and the turn of the

century was a period when the Order was suffering growing pains. There were controversies over the Grand Lodge Sessions becoming migratory, the locations of meetings and even the ritual itself—at one point two different rituals were authorized.

Grand Exalted Rulers at various times appealed to the many Elks publications to eliminate matters that would tend to create ill feeling and dissension.

As a result of these conditions over the years, the Grand Lodge felt prompted in 1921 to authorize the creation of *The Elks Magazine*. The national journal was to reflect the tenets of the Order, not only for Elks themselves but for their families.

"It is one publication that should be looked forward to by parents, not only with interest, but also with confidence," one report said. ". . . From its inception it has been maintained as a magazine of the highest standards, both in physical make-up and in literary content," another report later stated. "The foremost writers of the country contribute their best work to its pages. Its illustrations are from the hands of the most noted artists. Its cover designs are of uniform excellence and distinction, comparing favorably with those of the best periodicals of the country."

The National Memorial Headquarters Commission was entrusted with the

responsibility of publishing the national Elks journal and consisted of PGERs John K. Tener, chairman; Joseph T. Fanning, secretary-treasurer; James R. Nicholson, Edward Righter, Fred Harper, Bruce A. Campbell, William M. Abbott, Rush L. Holland and Frank L. Rain.

The first editor of *The Elks Magazine* was none other than PGER Robert W. Brown, who had been editor of the *Louisville Times*. PGER Fanning was Executive Director of the magazine at the time of its inception. Charles Spenser Hart was the first business manager and served until his election as Grand Exalted Ruler.

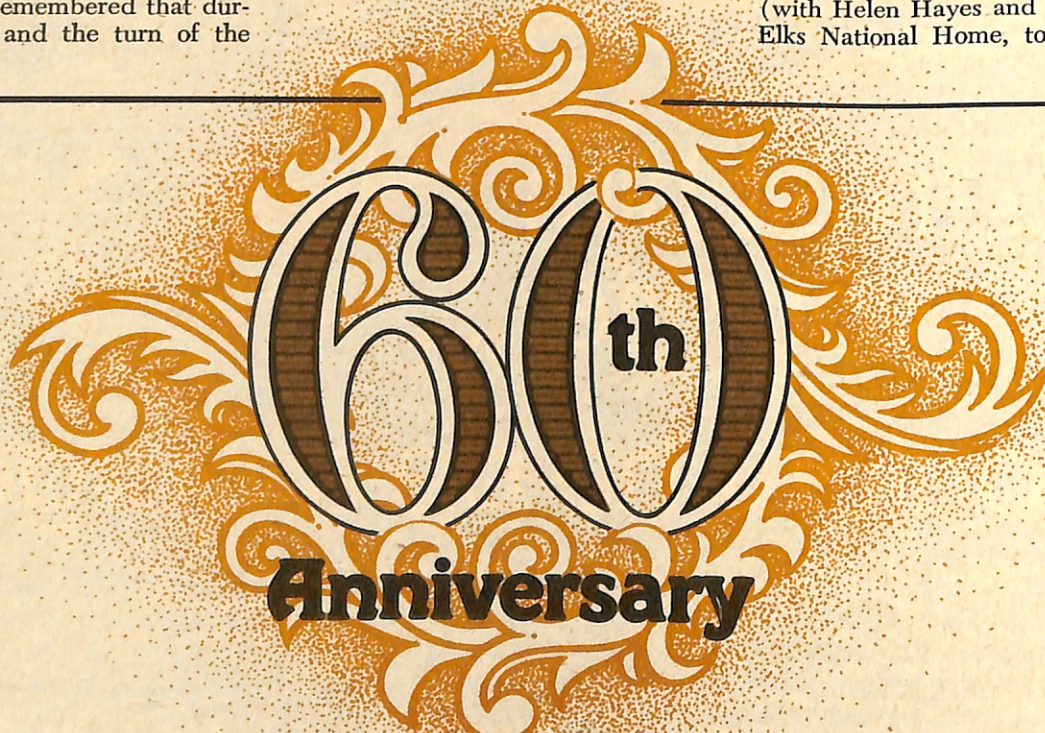
The magazine was to be financed by the sale of advertising and by Grand Lodge assessments over and above local lodge dues.

By strange coincidence, the Grand Exalted Ruler when *The Elks Magazine* made its first appearance was a Michigan man, William Wallace Mountain of Flint.

As the magazine observes its 60th anniversary a Michigan man is also Grand Exalted Ruler, Raymond V. Arnold of Jackson.

That first issue contained 80 pages and included a greeting by the President of the United States of America, Warren G. Harding, a member of Marion, OH, Lodge No. 32.

Articles included one on that new-fangled radio telephone, the theater (with Helen Hayes and others) sports, Elks National Home, to name a few.



**60th
Anniversary**

Of The Elks Magazine

by Sam Fitzsimmons

Charles M. Schwab, the steel magnate, provided a business page, and there was a fiction piece entitled, "Mrs. Proudfoot of Baltimore"—the adventures of a nice but foolish flapper. The magazine reflected the tenor of the times. For instance there was a story titled, "The Higher Obligation"—a story for every father to talk over with his son.

"Under the Spreading Antlers" contained news of the lodges.

The magazine was an instant success, reflecting something significant about the kind of people who compose Elk families. This was shown by the fact that national advertisers supported the magazine strongly.

Advertisements in the first issue included one by French Lick Springs Hotel (the home of Pluto water). This is where the Indiana Elks Association annually meets. Chesterfield cigarettes had an ad, along with Clicquot Club Ginger Ale (remember the country was dry).

A 16 page souvenir edition of the June, 1922, issue will be distributed at the 1982 Grand Lodge Convention in Chicago.

PGER Tener followed PGER Fanning as Executive Director. In 1947, PGER Nicholson assumed the general managership of the magazine and continued until 1962, when he retired due to poor health. He was named General Manager Emeritus.

When PGER Nicholson retired, William H. Magrath, who had served

many years as controller, was appointed general manager. It was during this period in 1965 that the Grand Lodge delegates approved a resolution that the Order erect, immediately adjacent to the National Memorial Headquarters Building in Chicago, IL, on property owned by the Order, a modern two-story office building and that the offices of *The Elks Magazine* be moved to Chicago from New York City.

The structure was dedicated in 1967. The cost of the project was just under \$800,000.

The Elks Magazine Building houses editorial, advertising, circulation and administrative offices of the National Memorial and Publication Commission, as well as the newly created Grand Lodge Computer Department headed by Rudy R. Wicht, member of Chicago North Lodge No. 1666. The actual printing of *The Elks Magazine* is contracted to Lehigh Kansas Color Press of Lawrence, Kansas, where the publication is produced on high-speed commercial off-set presses, along with many other major national magazines.

Brother Magrath retired in 1975 after having served the magazine for 48 years. He was succeeded by John R. Ryan, a member of Waukegon, IL, Lodge No. 702, who was named Publisher/General Manager. He previously was advertising director.

Last year, PGER Wade H. Kepner retired as Chairman of The National Memorial and Publications Commis-

sion. He had served on the commission since 1954 and was named Chairman Emeritus.

PGER Raymond C. Dobson was named Chairman of the Commission. Other current members include: PGERS R. Leonard Bush, Vice-Chairman; Robert E. Boney, Secretary; Edward W. McCabe; Treasurer and George B. Klein, Assistant Secretary and Assistant Treasurer.

Other staff members in addition to Brother Ryan include: Donald Stahl, managing editor; Charles T. Coffin, associate editor; Shirley Sterling, advertising manager; Malcolm B. Crofford, circulation manager, and Joseph J. Duhamel, controller.

In the 60 years of its existence *The Elks Magazine* has turned over to the Grand Lodge over \$12 million in excess earnings. The monies have been used for various purposes, such as:

- ⊙ Building an addition to the Elks National Home in Bedford, VA.
- ⊙ Decoration of the Memorial Building with murals, statues and other decorative features.
- ⊙ Operation and maintenance of the Memorial Building.
- ⊙ Contributions to the Elks War Commission, the Elks National Foundation and the Grand Lodge Elks Disaster Fund.
- ⊙ Establishment of a Grand Lodge Reserve Fund and for general Grand Lodge expenses.

Had it not been for the payments realized from the magazine to the

First Elks Magazine—1922
The Elks Magazine Building



Members of the Elks National Memorial and Publication Commission (all Past Grand Exalted Rulers) are: (front row from left) R. Leonard Bush, Vice-Chairman; Raymond C. Dobson, Chairman; Wade H. Kepner, Chairman Emeritus; (back row from left) George B. Klein, Asst. Secretary/Asst. Treasurer; and Edward W. McCabe, Treasurer. Robert E. Boney, Secretary, is not in photo.



Grand Lodge, the per capita tax for many years would, of necessity, have had to be increased. As a result of the amounts turned over by the commission from surplus earnings, the Grand Lodge budget has been balanced, provision made for a reserve fund, and other expenditures have been made.

In 1922, when the first issue of *The Elks Magazine* was received from the press, there were 1,310 lodges with a membership of just over 800,000. Today there are 2,264 lodges with a membership of over 1.6 million.

The Elks Magazine was conceived and instituted to be instructive as well

as entertaining. Its primary purpose is to place in the hands of each member a publication of fraternal information that will insure recognition of the Order's beneficent power, a keen appreciation of its uplifting mission, a deeper pride of membership and an incentive to greater fraternal activity. ■

The Elks Magazine in 1982

The Elks Magazine's editorial plan calls for 50 percent of our editorial pages to be devoted to general feature articles and columns, and 50 percent devoted to fraternal news.

We realize that every article will not interest every reader, but the editorial staff of the magazine is attempting to put out a publication that has something of interest for as many readers as possible.

We also perceive the magazine as a family magazine and believe that the publication acts as a cohesive force within the Order, as it is the only medium of communication that reaches all 1,645,000 members and their families.

It is our goal to have *The Elks Magazine* self-sustaining via the sale of advertising, which is added to the \$1.25 per-capita annual subscription fee. Inflation has forced the magazine to reduce its publishing frequency to 10 issues per year from the monthly schedule previously maintained. The July and August issues have been combined, as have the December and January issues.

Even with this reduction in production and postage costs the magazine is barely in the black. Advertising revenues do not even pay our paper and printing bills. Cost of paper alone has sky-rocketed to an unbelievable \$2,000 per page, while postage will be

over \$700,000.00 in 1982 for just 10 issues! A much less expensive grade of paper is now being used to help lower our paper costs, but postage can only go up. Recent USPS SECOND CLASS increases have prompted the magazine to apply for and receive a THIRD CLASS Mailing Permit, under which we are now mailing.

During the past year, the cost of publishing *The Elks Magazine* was approximately \$320,000.00 per issue; therefore, it is incumbent on our editorial staff to make the best use of each page in your magazine. With this thought in mind, we regionalized the magazine some years ago. We are presently publishing three (3) regional editions: Eastern, Western and Central. This enables us to use many more items on our Lodge News and events pages. In that connection, it might be interesting to note that we have a two (2) months' deadline on items to be published on our fraternal news pages. In other words, items to be published in the September issue must reach us by late June or early July. We cannot use color pictures, and would prefer that negatives accompany black-and-white prints. Polaroid photographs will not reproduce. Because of space limitations and the number of lodges in the Order, the magazine cannot give

coverage to the mandatory ceremonies of Elkdom.

Objectivity in publishing is a most difficult quality to attain. The temptation to be subjective is within everyone, but if the magazine's continuing research studies are accurate, we are reaching most of the people most of the time with a publication designed to maintain and project the ideals of our great Order. ■

VISITORS WELCOME

The Elks Magazine Building will be open to visiting Elks and their families during the Chicago Grand Lodge Convention, July 18-22. It is adjacent to the Memorial Building on Diversey Parkway. Guides will be available in both buildings to answer any questions that visitors have.

The buildings will be open from 10 AM to 5 PM throughout the Convention.

Buses will be available to take visitors to the Memorial and Magazine Buildings on the following days:

Saturday	July 17	1 PM - 4 PM
Sunday	July 18	10 AM - 4 PM
Monday	July 19	1 PM - 4 PM
Tuesday	July 20	10 AM - 4 PM
Wednesday	July 21	1 PM - 4 PM



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JAMAICA 8 Days/7 Nights	Reg. Rate	789	519	749	1107	985	617
	Club Rate	469	329	499	689	589	429
LAS VEGAS 4 Days/3 Nights	Reg. Rate	650	698	767	495	428	795
	Club Rate	260	276	298	198	234	278
LONDON 8 Days/7 Nights	Reg. Rate	1486	1309	1395	1659	1535	1380
	Club Rate	729	699	635	879	899	599
HAWAII 8 Days/7 Nights	Reg. Rate	1080	1095	1398	719	1045	1380
	Club Rate	499	779	729	459	739	789
CANCUN 8 Days/7 Nights	Reg. Rate	798	675	910	1087	795	895
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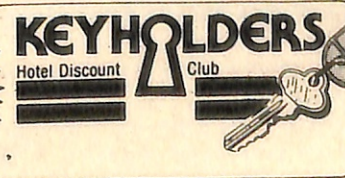
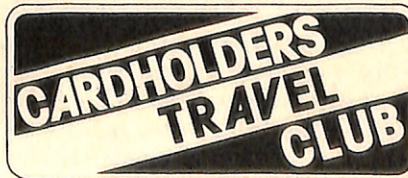
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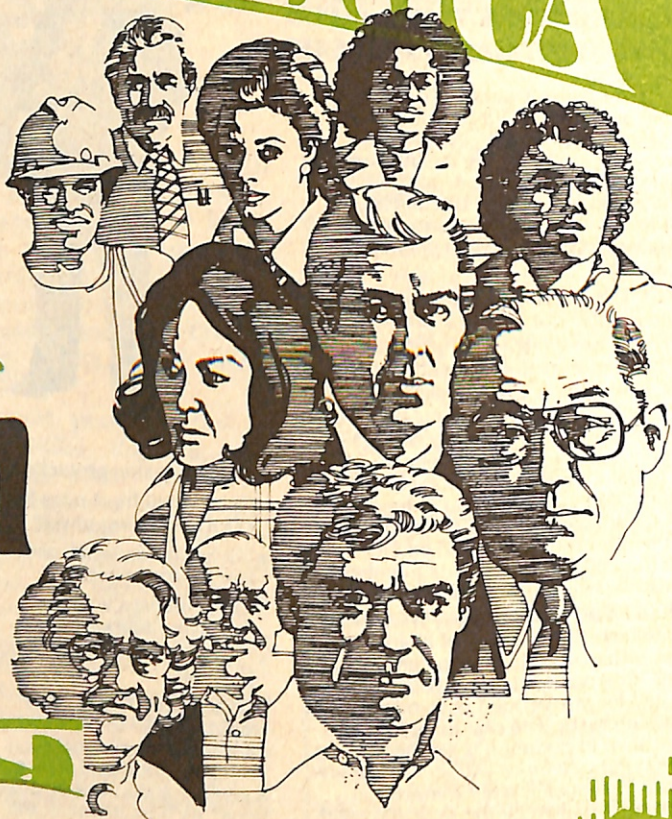
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Explosion**



IRRS

by John C. Behrens

■ How does one banker greet another these days? He asks how much he'll get if he takes out an IRA at his friend's bank. The prizes are attractive and the interest rates hard to resist. But for financial institutions, the economy and the government the stakes are high.

The truth is banks have been involved in advertising and promotion battles since Congress passed the

Economic Recovery Act of 1981 and provided new incentives for the wage earner to open an Individual Retirement Account (IRA).

Financial institutions throughout the country have rivaled Ronald MacDonald, E.F. Hutton and the auto industry's rebate plans to attract prospective IRA clients. Marketing specialists know that an estimated 45 million Americans covered by pension plans

Changes in the IRA and Keogh retirement plans have made them more attractive as tax shelters in 1982.



can qualify for an additional program, and the push is on to sign them up . . . now.

At Marine Midland, one of the major banks in the Northeast, open an IRA and you'll get a Toshiba calculator and a family legal guide. BancOhio doesn't give gifts, but it offered 25 percent interest if you opened an account before a stipulated deadline earlier this year. Meanwhile, smaller savings and loan associations are trying their best to be competitive within every section of the country. In New York's historic Mohawk Valley, for example, one S&L offered \$10 bonuses to those who opened an IRA.

The reason for easing restrictions on individual retirement programs was obvious. In September, the Committee for Economic Development released a 60-page report noting that the cost of retirement had risen from 2.3 percent of the Gross National Product in 1950 to 8.2 percent in 1977. The figure is expected to continue to rise. The committee's natural conclusion was to call for less reliance on government assistance plans and more emphasis on private programs in the future. Congress agreed.

A compelling reason, according to available statistics, is what is ahead of us. "In the year 2025," says Dr. George Maddox, director of the Duke University Center for Aging and Human Development, "we are going to have the largest proportion of elderly in the history of the United States." In 43 years, Dr. Maddox predicts, 17 to 18 percent of the U.S. population will be over 65. At present, there is 11.3 percent 65 or older.

Just 32 years ago, there were five workers supporting each Social Security recipient. Today, the ratio is about three to one. In 2025, forecasters contend, the ratio will be close to two workers to one person drawing Social Security payments.

The IRA measure, consequently, was designed to help reverse the nation's savings rate and permit approximately 99 million workers to reduce their dependence on the federal support system at a later time.

How will the act ease the pressure on Social Security?

It offers inducements to middle and higher income workers to provide for themselves while they continue to pay SS obligations. The 1981 law didn't create the need, however. Congress introduced IRAs in 1974. Another tax-shelter, the Keogh Plan—better known as HR 10—was enacted 12 years earlier.

But the Economic Recovery Act eliminates restrictions on how money can be set aside. Previously, workers who wanted such an account were limited to \$1,500 or 15 percent of their income if they were not covered by a retirement plan. The 1981 law permits virtually every worker to deduct up to \$2,000 in a bona fide IRA.

Financial analysts believe more workers will have the money to save in the years ahead . . . if, of course, inflation is curbed. The Conference Board, a business research organization, estimates that the number of households with incomes of \$25,000 or more will increase 70 percent in the 1980s or 3½ times faster than the rise in total number of households. Families with \$50,000 or more annual income presently account for 11 percent of the total personal income. By 1990, the Conference Board projects such households will have 18 percent of the total spending power in the country.

"Naturally, the higher one's tax bracket, the more attractive the IRA deduction becomes," says Doris M. Tarrant, president of the United Jersey Bank and chairperson of the American Bankers Association's Banking Advisor Program. "If you are in the 40 percent tax bracket, a \$2,000 IRA deductible reduces taxes due the IRS and actually the investment only costs you \$1,200 that year."

But Ms. Tarrant doesn't see IRAs as a panacea for retirement. "I would not recommend that an IRA be a worker's only source of retirement income. The point being, that IRAs are intended to be a supplemental source of retirement income. Therefore, I could not recommend that a person abandon other programs in favor of an IRA."

The IRA can be used in a variety of ways, however. Not only can a worker defer taxes on \$2,000 (or \$4,000 for a working couple), he can drop from a higher taxable income to a lower bracket by using the individual retirement account. He can invest up to \$2,250 if his spouse is not employed.

Although certainly not tax-free as some advertising has falsely implied, the tax-deferred investment is sheltered until the funds are withdrawn—normally after retirement when income declines and taxes are less. Withdrawals without penalty can begin at age 59½, but must be made before 70½.

Banks have established special accounts for such customers, but IRAs can also be planned with bonds, stocks and insurance companies as well.

Why are IRAs so popular?

While complex, the 1981 version is so flexible it can be used by virtually anyone. And the contributions can be distributed in a number of ways. "A participant-employee may contribute and deduct up to \$2,000 to the employer's plan if the plan permits it. Moreover, the employee may partially contribute to the employer's plan and partly to a separate IRA as long as the total contribution does not exceed \$2,000. An employee may also elect that all or part of his voluntary contribution to the employer's plan not be deductible. By making such an election, an employer can make a larger total contribution for the year towards retirement because he can make a larger contribution to his own IRA," says William L. Stout of Arthur Andersen & Co., CPAs.

The act removes previous restrictions on couples and their retirement plans. Under the old law, the employee had to contribute an equal amount to each account with what is called the spousal IRA. "The employee may allocate the contribution between two accounts under the new act, including a full allocation to the account of the non-employee spouse," he adds.

Should the couple divorce, the former spouse may make deductible contributions to the IRA from compensation and alimony payments up to an amount of \$1,125 if the retirement program was created at least five years before the marriage was legally dissolved.

Transferring an IRA from one financial institution to another can pose problems, however. Under Regulation Q of the act, banks must require a person to pay interest penalties for early withdrawal. Some banks, for example, subtract six months' interest if a one-year agreement is broken and money is withdrawn early. If money is put into an ac-

TAX SHELTER EXPLOSION

count for less than a year and withdrawn prematurely, the penalty can be three months' interest.

You can transfer funds from one IRA account to another within certain guidelines, of course. The transfer can be made providing the money is within your control. A trustee or custodian must complete the exchange to another manager or custodian. Each year you are permitted to withdraw the money yourself and invest it in another IRA. The transaction—called a "rollover"—must be done within 60 days or you will be penalized.

In general, Stout reports, withdrawals before age 59½ bring a penalty tax equal to 10 percent of the amount to be distributed. Yet the penalty may still be worth the risk. "My calculations have led me to conclude that if a person in the 50 percent tax bracket establishes an IRA account that earns 15 percent for five years and then withdraws the funds, his after tax yield will be about **the same as if he had merely invested \$1,000 per year in other investments.** This indicates to me that there is little true risk in establishing an IRA account if the yields are high enough, even if the funds have to be withdrawn before age 59½."

Age and a realistic assessment of available funds from outside earnings or frugal management of salary are the key factors in the decision to establish a new IRA. If a person in his 20s sets up such a plan, it's conceivable he could accumulate over a million dollars by retirement. On the other hand, a person in his 40s might earn a retirement fund of several hundred thousands.

"This is due simply to the fact that a person making annual contributions up to the annual IRA limit of 40 years will, with the compounding value of interest, be able to get far more than a person making such annual contributions over a ten-year period," Stout explains. The advertising promoting IRAs today generally assume a rate of return on the investment over the longer period.

"It is impossible to guarantee or predict with accuracy what return you will be able to get in the future," Stout warns. "An IRA is not in itself a particular investment, but a tax-advantaged way of letting a trustee or custodian invest your contribution in a certificate of deposit, money market fund, growth stock fund, etc."

Even if a person has numerous savings programs, some may not be tax-advantaged, Stout continues. "In such cases, it might make sense for funds to be withdrawn, or the investments frozen, so that

the IRA can be funded. For people in moderate or high tax brackets, it may make sense to borrow the money to make the IRA contribution. The interest paid will normally be tax deductible and the IRA will generate the tax advantages . . . as long as it is not used as security for the loan."

The Keogh is similar to the IRA in philosophy but its goals and mechanics are different. Actually, the Keogh Act, named for its sponsor Rep. Eugene Keogh of New York, was designed to permit the self-employed person—doctors, hairdressers, writers and others—to defer paying taxes on an Internal Revenue Service-approved fund. Up to 15 percent of the net earnings to a maximum of \$7,500 could be set aside when the plan was begun in 1962. Its popularity caused revisions in 1966, 1974 and again in 1976.

The 1974 modification gave self-employed businessmen and women considerable latitude in using the Keogh. You could establish a "defined benefit" plan where you determined what you wanted to receive on retirement based on a formula that involved age and income. However, Keoghs were usually not comparable to qualified plans used by major corporations.

The Economic Recovery Act changed
(Continued on page 48)



THE JOY OF GIVING

Elks National Foundation
2750 Lakeview Avenue • Chicago, Illinois 60614



At Laurel, MD, Lodge, then-ER James Trigger (left) presented a scholarship award to Monica Peters as GER Raymond V. Arnold looked on. Monica has won a \$250 scholarship at the state level and is guaranteed a \$1,000 National Foundation scholarship at the national level, while in contention for the \$5,000-a-year scholarship.



The National Foundation was enriched by an additional 107 new certificates sold at a Florida South Southeast District Dinner-Dance, hosted by Plantation Lodge. At the affair, District Chm. Harold Goldrich (center) honored lodge chm. Henry Fisher (left) of Pompano Beach and George Gangler of Delray Beach for selling 71 and 77 new certificates, respectively, in the first nine months of the 1981-82 lodge year.



Gail Beam, executive director of the Albuquerque, NM, Special Preschool, received a check for \$5,000 from Albuquerque Lodge. The presentation was made by Bob Van Driel, who is also vice-chairman of the New Mexico Elks Association's Cerebral Palsy Commission. The preschool offers educational and therapeutic services to handicapped children from birth to five years of age, some of whom are pictured.



YOUR INCOME MAY BE FIXED, BUT PRICES AT THE SUPERMARKET AREN'T.

Someday, these may be looked back on as "the good old days."

But if you're over 55 and trying to live on a fixed income, even if you're retired you have a job-making ends meet.

AARP CAN HELP YOU.

That's why this is the time to join the 13,000,000 people over 55 who are already taking advantage of the benefits and services you get as a member of the American Association of Retired Persons.

THE BENEFITS OF MEMBERSHIP.

What are the benefits of belonging? The buying power that gets you prescriptions and other medicine at reduced prices. The savings at hotels and motels throughout the country. The discounts on Hertz, Avis and National car rentals. You can join a specially priced motoring plan. You automatically receive two subscriptions: one to the full-color magazine devoted to your needs, Modern Maturity, and one to the unique AARP News Bulletin.

THE SERVICES AARP OFFERS.

As for the services, you get free retirement advice in guides on money, taxes, health and other vital subjects.

You'll be represented in Washington regarding legislative programs to protect your interests. And, with over 3,000 local AARP chapters, you'll have a

chance to share activities with people your own age. You'll also be eligible for AARP's group health insurance program and the Association's money market fund.

ALL YOU HAVE TO BE IS 55 OR OLDER.

So if you're over 55 and concerned about how to get along on your fixed income, AARP can help. The cost of membership is only \$5 a year. That's a small price to pay to join an organization dedicated to making all your dollars work harder.



AARP

**AMERICAN ASSOCIATION
OF RETIRED PERSONS**
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I am 55 or older.
Please enroll me as a member of AARP. One membership makes both member and spouse eligible for all AARP benefits.
Enclosed find:

- \$5 (one year dues)
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DO NOT SEND CASH

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Address _____

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Birthdate _____

55% of dues is designated for Association publications. Dues outside U.S. domestic mail limits: \$7/1 year, \$18/3 years. Please allow 3 to 6 weeks for delivery of your membership kit.

51

K8AB

NEWS OF THE LODGES



Decatur, GA.



DECATUR, GA. A group of state and local dignitaries help dedicate the Decatur Elks-sponsored youth soccer league. The league's three recently completed playing fields, on lodge property, will be used by more than 600 boys and girls from ages 4 to 14. Much of the construction of the fields was done by the Army Corps of Engineers as a training project.

Pictured from left are State Rep. Cas Robinson; State Sen. Bud Stumbaugh; Sgts. Myrick and Holland, Corps of Engineers; County Com. Chm. Manual Maloof; Parks and Recreation Supt. Jim Cone; League Com. Bill Sundermeyer; County Com. Robert Lanier; League President John Anton; and then-ER Allie Ramsey.

MILWAUKIE, OR. Lodge used a somewhat unconventional procedure for a recent initiation. The initiation was performed by a PER and six brothers from the general membership. These Brothers had been trained in the rendition of the Initiatory Ritual for two-and-a-half months, and they conducted the ceremony almost to perfection.

This the second year for this program at Milwaukie Lodge. It has been very well received in the lodge and has resulted in finding new officer material.

LARGO, FL. The local lodge, as part of its Americanism and Youth Activities Program, presented \$500 to the Clearwater Chapter of the Military Order of the World Wars to be used for prizes in the chapter's Patriotic Education Essay Contest. The money will help send the three winners to the Freedom Foundation's Youth Leadership Conference at Valley Forge, PA.

HAVERSTRAW, NY. The Ladies Club of Haverstraw, NY, Lodge has donated \$1,500 to the state Major Project, Cerebral Palsy.

PUEBLO, CO. In support of Blood Bank Month, Pueblo, CO, Lodge held a dinner to honor donors who had given a gallon or more of blood to either of the two Pueblo hospital blood banks since October, 1979.

Records at the two hospitals revealed that 45 individuals—five of them members of Pueblo Lodge—made up the honored group. One member, Brother George Langley, has donated a total of 12 gallons of blood at one of the hospitals.

SISTERSVILLE, WV. An editorial in the local newspaper praised Sistersville, WV, Lodge for making its facilities available for both a senior citizens center and a youth center.

FREDERICK, MD. "Redskin Night at the Elks" was held at Frederick, MD, Lodge. Several members of the Washington Redskins football team were special guests. Proceeds from the event were donated to the Maryland Sheriffs Boys Ranch.

DENISON, TX. Brother Clarence Jones of Denison, TX, Lodge received a Certificate

of Appreciation from the Grand Lodge National Service Commission. He was cited for his 20 years of service at the Veterans Hospital in Bonham.

ROY, UT. PER Robert Keller of Roy, UT, Lodge holds an enviable record of achievement in his work with the Boy Scouts of America.

Brother Keller recently held his 31st Court of Honor and presented the Elks Eagle Scout Recognition Certificate to seven boys attaining this rank. This was not only his 50th presentation during 1981, but also marked his 500th presentation since becoming chairman of the program in 1977.

WILLARD, OH. Lodge donated \$50 to the South Shore Wrestling Officials Association to help promote wrestling in the area and to help fund an annual scholarship for a deserving wrestler.

MESA, AZ. Lodge has established a continuing \$400 nursing scholarship at Mesa Community College. This scholarship is in addition to the four to five thousand dollars allocated by the lodge each year to assist needy students entering college.

PARADISE, CA. One hundred members of the Paradise, CA, Emergency Services were guests of Paradise Lodge for a dinner and dance. Personnel from the police department, ambulance drivers, fire departments, and paramedics attended.

This is an annual event put on by Paradise Lodge in appreciation of the services performed by all of these organizations for the good and safety of the community.

GARDEN GROVE, CA. A mortgage-burning ceremony was held at Garden Grove, CA, Lodge. Guest speaker for the occasion was PGER R. Leonard Bush. Among those attending the ceremony were PSPs Marvin Pike and Robert Robb, Grand Trustee Vern Huck, and Past Grand In. Gd. Oscar Stutheit.

PDD Dave Homewood was the chairman and MC for the event, with assistance from PSP Robb and then-ER Harold Wall. The ceremony itself was conducted by the lodge officers.

WOODLAND, CA. Then-ER Herb Caudill (center) of Woodland, CA, Lodge admires a gold medal won by Richard Kemnitz in Special Olympics ski competition. Lloyd Rongish (left) won a silver medal in downhill skiing. Woodland Lodge is a major financial booster of the Special Olympics program.

PORT CHESTER, NY. Joseph Carriere (rear left), then-ER of Port Chester, NY, Lodge, and Brother Fred Gioffre, Rye Town councilman, look on as Frank La Tella, physical education director of



Woodland, CA.

HELP (Handicapped Exercise and Leisure Program), works out with a young handicapped girl.

Port Chester Lodge donated \$4,000 to HELP. This was the largest single donation in the organization's history.

Port Chester, NY.



MONTICELLO, NY, Lodge held its fifth annual blood drive. A total of 55 pints of blood was donated by Elks and other citizens.

Ed Fink, chm. of the lodge's blood donor program, said that about 400 pints of blood have been donated since the inception of the program. He added, "We (the people who gave and the Elks) have saved more than 100 lives because there was blood available in emergencies."

SANTA MONICA, CA, Lodge held a Veterans' Night for 40 hospitalized veterans. The lodge contributed \$510 to the VA Canteen Fund, which made possible the purchase of many entry kits and coupon books.

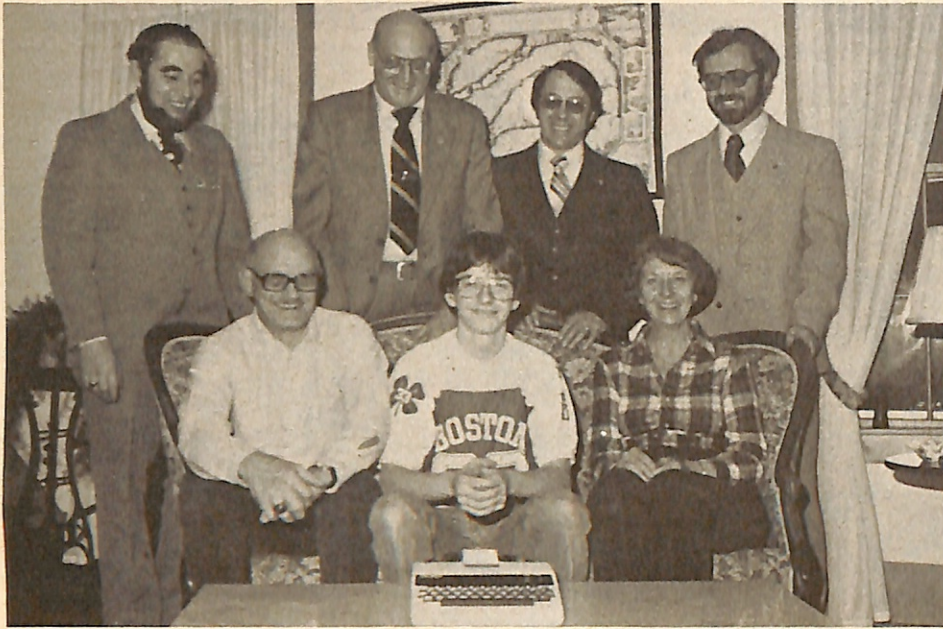
The lodge is also contributing substantially to the Claire Foundation, a rehabilitation center. This organization is having great success with alcoholic and drug-abuse veterans, mostly from Vietnam action.

PLENTYWOOD, MT. The local lodge sponsored an essay contest open to students in the county grades 5-8. The essay topic was "Why I Am Proud To Be An American." The four winners received \$50 savings bonds.

WATERTOWN, NY. Boy Scout Patrick Hathaway of Watertown, NY, received the Medal of Merit and was featured in a recent issue of *Boys' Life* magazine. He was honored for his expert use of first aid in treating a burn suffered by his mother. Patrick is a member of Troop 496, chartered to Watertown Lodge.

NOBLESVILLE, IN. The local lodge presented the Elks Youth Achievement Award to Marianne Huser, winner of the Indiana Junior Miss Pageant. Also honored were the stars of the lodge's state champion Connie Mack baseball team, pitchers Gary Bledsoe and Grady Hall.

Miss Huser is the daughter of Brother John Huser, and Grady Hall is the son of Brother Bill Hall.



Bellows Falls, VT.

BELLOWS FALLS, VT. Officers of Bellows Falls, VT, Lodge presented a TTY unit to Bobby Boggess (seated, center). The unit enables deaf persons to use the telephone. Seated with Bobby are his parents, Brother William Boggess and his wife. Standing from left are then-ER Bruce Miller, Secy. Owen Williams, Est. Loyal Kt. Nelson Coburn, and Est. Lead. Kt. David Comstock.

RHODE ISLAND State Elks Association and five of its member lodges—Bristol County, Coventry-West Greenwich, Warwick, West Warwick, and Woonsocket—presented a check for \$550 to Team USA-Rhode Island to help the team defray some of the expenses of its trip to Europe.

The team is made up of 20 outstanding high-school hockey players from all over Rhode Island. They played several games in Europe during April.

Taking part in the presentation were (from left) SP Rudolph Pistacchio, Coach Jim Lembo, team member Bobby Fugere, DDGER Frederick Cavanaugh, and Calvin Miller, Elks fund-raising chm. for the team.

OGDENSBURG, NY. On PER Night, Fred C. Boenheim initiated his son, Fred J. Boenheim, into Ogdensburg, NY, Lodge, making him the fifth generation of the family to become an Elk.

WILLIMANTIC, CT. Lodge presented Timothy Czelusniak of Windham Center with a check for \$1,500, so that the youngster can get his first set of teeth. A victim of a rare genetic disorder, Timothy was born without sweat pores, and can only hope to grow eight teeth in all his life.

The false teeth the lodge bought him are needed not only for cosmetic purposes, but also because Timmy cannot eat or speak properly without them. "The Elks is the first group to offer any kind of help," said Timmy's mother, Mrs. Rayanne Czelusniak.



Rhode Island

WHITING, IN, Lodge recently hosted the Emblem Club Appreciation Night. On this evening lodge members cooked and served dinner to the ladies of the Emblem Club. This event is held annually to show the Elks' appreciation for the hard work and support the Emblem Club ladies give them throughout the year.

HOPKINS, MN, Lodge has established the Golden Boys organization for its retired members. The lodge is open on Monday and Wednesday afternoons so that these Brothers can spend some of their free time together.

The Golden Boys have a full schedule of activities, including a regular Wednesday pot-luck lunch which is prepared by the Golden Boys and served to the general membership.

Since its inception in 1978, the Golden Boys organization has been a contributor to the lodge's charities. To date they have given \$2,048, which has been divided between the scholarship fund, the Penny-a-Day Youth Camp, and the "Hoop Shoot." All of this money has come directly from their activities.

FLEMINGTON, NJ, Lodge donated \$2,500 to the New Jersey Elks Camp Moore for handicapped children. The presentation was made at the New Jersey state quarterly session held at Union, NJ, Lodge.

SAN JUAN, PR. The local lodge distributed used clothing donated by its members to low-income families. Fourteen families totaling 60 persons received clothing donations. Refreshments and snacks were served after the activity.

WEST SHORE, PA. Donations by West Shore, PA, Lodge and the Zembo Shriners made possible the purchase of a new wheelchair for Bryan Reynolds, a 15-year-old cerebral palsy victim.

LEBANON, OR. All five of PER Harold Eilers' sons are members of Lebanon, OR, Lodge. Court Eilers had his birthday on December 29 and was initiated on December 30. He is the youngest member of Lebanon Lodge.

WARWICK, RI, Lodge donated \$1,200 to the Trudeau Memorial Center. The money will be used to purchase therapy and playground equipment.

AUBURN, WA. Then-ER Dale Kelley, Jr. recently had the pleasure of initiating his sons John and James into Auburn, WA, Lodge.

FORT MYERS, FL. Brother Larry Smith of Fort Myers, FL, Lodge and his wife Ollie conducted classes in Conversational Spanish. Proceeds of \$761 were donated to the state Major Project, the Harry-Anna Crippled Children's Hospital in Umatilla.

HUNTINGTON, NY. The officers of Huntington, NY, Lodge and their wives assembled 150 Easter Bunny packages for presentation to the Suffolk School for Exceptional Children. The treats were distributed on Easter Sunday.

In addition, the lodge prepared 50 packages for the Madonna Heights School for Girls.

(Continued on page 36)

LETTERS

• I'm writing to compliment you on the very interesting, well-written articles in the April, 1982, issue, with special emphasis on "Crank 'Er Up!" by Stewart Marsh. It brought back many memories. My father was a new car dealer in Savanna, IL, and then in Chicago, selling Buicks, Auburns, and Cords. During this period he took in a 1906 one-cylinder Cadillac roadster, which was a chain drive model that cranked on the side. He gave the car to me, and I drove it all over Chicago. Storage became a problem, and so I finally gave it to the Cadillac Company, which I later learned used it on various occasions and also in parades.

Myron J. Fulrath
Provo, UT

• "First Day Covers Soar to Great Heights" (April, 1982) by Edward D. Whittlesey, is the type of article you should stay clear of. The good thing that may develop from it is a true interest in stamp collecting—the bad thing, it may promote investing, speculating, and gambling. If you want to collect for the fun of it, welcome to a hobby that'll give you many hours and years of fun. Just be very careful in investing in philatelic items. But if you do, I've got a bridge I would like to sell you. . . .

Darrell D. Vessell
Festus, MO

• The informative article, "Is There an Outhouse in Your Future?" (April, 1982) by Bernard Feder, came at the opportune time as I am doing some planning on building a house. One of the systems described might just fit in.

John W. Cummins
Escondido, CA

• During the approximately six years that I have been in the biological toilets business, I have read a lot of articles related to human waste disposal. "Outhouse" is the best I have seen. Congratulations on a job well-done.

Richard A. Cederberg, President
Biolet Corporation
Beatrice, NE

• I read "Outhouse" with great interest. We have a summer cottage with the water and sewage problems described in the article. Do you have addresses on the manufacturers in the article?

John G. Vonholds
Batavia, NY

Editor's Note: For an address list of companies mentioned in the "Outhouse" article, write to The Elks Magazine at the address below.

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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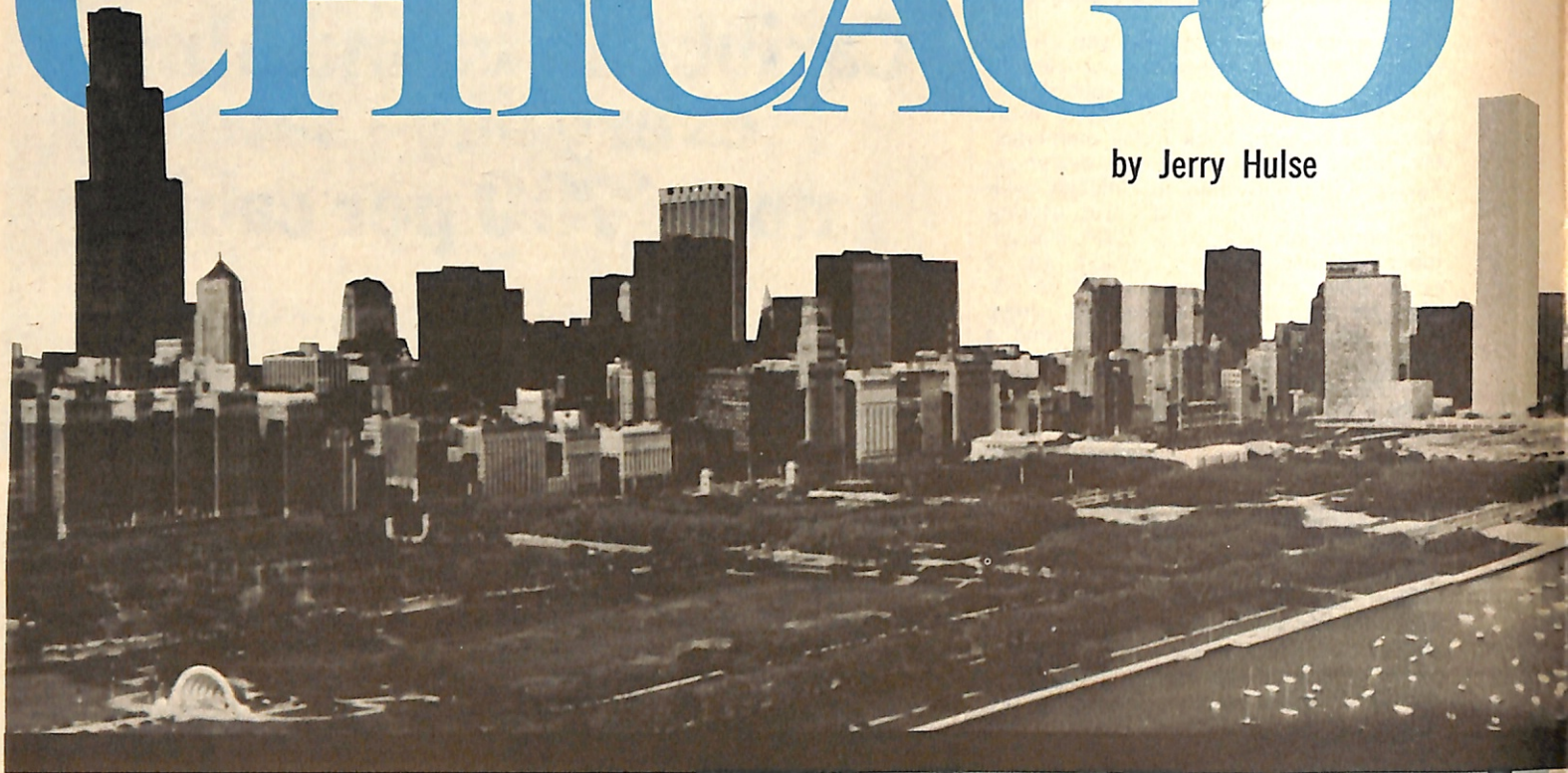
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CHICAGO

by Jerry Hulse



■ Exciting: that's Chicago. Never dull, it hums 365 days a year. Spring, summer, fall, winter. Indeed, it's alive as few other cities on earth are, and it is here that Elks soon will be gathering for their annual Grand Lodge Convention. Although the opening session will convene in McCormick Place on July 18, the headquarters for this 118th session of the Grand Lodge will be the impressive 2,270-room Conrad Hilton, Chicago's largest hotel. Occupying an entire city block, the Hilton is within walking distance of several of Chicago's major attractions.

While the "toddlin' town" wears a hatful of titles, primarily it's known as *America's Host City*. As for the attractions, there's Adler Planetarium, the Museum of Science and Industry, Shedd Aquarium, the Oriental Institute, Ripley's Believe It or Not Museum, the Art Institute and, of course, the Elks National Memorial Building at 2750 Lakeview Avenue. The latter, created in memory to those members who lost their lives during the two world wars and the Korea and Vietnam conflicts, is a fitting tribute to the heroic dead. Indeed, it is a monument seldom found outside such cities as Rome, Florence or Athens.

As for the town itself, Chicago has

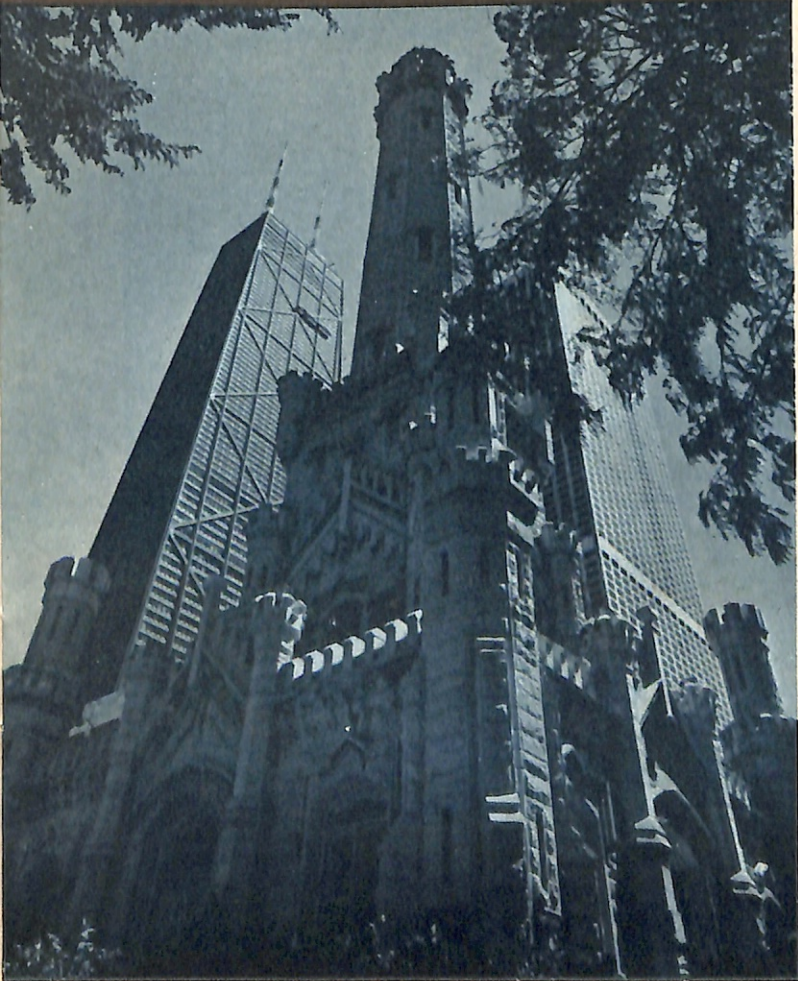
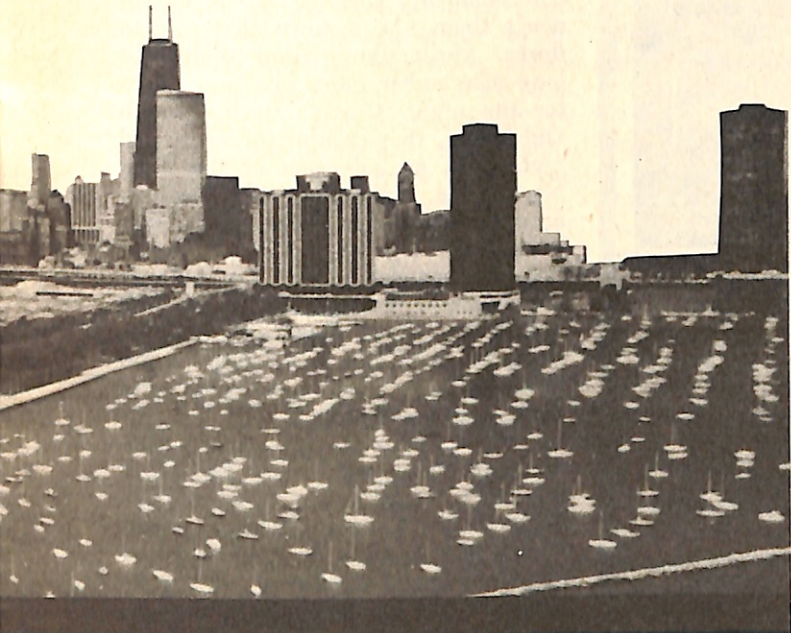


Among the many sights enjoyed by Chicago visitors are Monroe Harbor on the lakefront (top), the seal pool at Lincoln Park Zoo (above), and the 100-story John Hancock Center and historic Water Tower (right).

been alive and kicking since long before Mrs. O'Leary's cow kicked up a fuss way back in 1871. It's the city that gave birth to America's first skyscraper and the world's first mail order business. It offers the freedom of more than 400 parks and more than a dozen major beaches. During summertime, band concerts are played in Grant Park as well as other outdoor settings. Hours on end can be spent at the Museum of Science and Industry, a do-it-

yourself push-button world of gadgets and talkback telephones that's called "the liveliest show on earth," and it is. Visitors can peer inside the Apollo command module; they can stroll through a captured World War II submarine, visit a working coal mine and operate hundreds of fascinating people-to-people exhibits.

As America's skyscraper capital, Chicago keeps right on moving up. It's the home of the world's tallest build-



ELKS Magazine and Memorial Buildings

Lake Michigan

Map labels include: DIVERSEY, ELKS Magazine and Memorial Buildings, Lake Michigan, LAKE SHORE DR, CHICAGO, John Hancock Building, Chicago Water Tower, GRAND, MICHIGAN AVE, Navy Pier, CHICAGO RIVER, Standard Oil Building, Art Institute, Sears Tower, EISENHOWER EXPWY, Grant Park, Buckingham Fountain, Balbo, Conrad Hilton, Lake Shore Dr, Shedd Aquarium, Field Museum, Soldier Field, Meigs Field, and McCormick Place.

CHICAGO



Elks National Memorial Building

Thousands of people each year visit the Elks National Memorial and Headquarters Building, a landmark in Chicago since its dedication July 14, 1926.

The Building was erected in memory and tribute to Brother Elks who sacrificed their lives for our country in World War I. On September 8, 1946, it was rededicated in honor of members of the Order who served and died in World War II. On July 4, 1976, it was rededicated to veterans of Korea and Vietnam.

Sculptures are by three of the greatest artists of their day, Adolph A. Weinman, James Earle Fraser and his wife, Laura Gardin Fraser.

Murals are by Edwin H. Blashfield and Eugene Savage, both of whom are considered among the finest muralists this country has ever produced.

From the bronze star set in the marble floor to the dome of the rotunda is 100 feet.

Marble from all over the world was used in the interior of the building. Only the finest pieces were selected from the quarries of the United States, France, Italy, Austria, Belgium and Greece.

The Memorial Building will be open from 10:00 AM to 5:00 PM throughout the Convention.

Special buses will be provided between convention hotels and The Elks Memorial Building on the following days:

Saturday, July 17	1:00 PM — 4:00 PM
Sunday, July 18	10:00 AM — 4:00 PM
Monday, July 19	1:00 PM — 4:00 PM
Tuesday, July 20	10:00 AM — 4:00 PM
Wednesday, July 21	1:00 PM — 4:00 PM

Bus passes, good also for transportation to and from McCormick Place, can be purchased at the Registration Area, Conrad Hilton Hotel.

CHICAGO

ing, the 110-story Sears Tower (taller even than New York's World Trade Building). Only a trifle shorter is the 100-story John Hancock Center that pokes up 1,127 feet into the Chicago sky. It is here that visitors get high in a cocktail lounge at the 96th notch. Others take in Water Tower Place, a vertical mix of department stores, smart boutiques, theaters and restaurants. And there's State Street (that Great Street) with outdoor entertainment as well as other shops and department stores.

Chicago: big, blustery, powerful, bawdy, beautiful. It charms visitors with its parks and playgrounds, its ma-

rinars and museums, nightclubs and jazz festivals, as well as symphonies that are played out under the stars. Glistening walls of glass extend from the heart of the downtown shopping district to the North Shore suburbs, a mirror that reflects the city's lovely lakefront: the magnificent homes, graceful yachts and gardens. Yes, and even lovers out for a stroll, both young and old.

My kind of town? You bet. Especially at sunset when visitors and apartment dwellers alike, cocktails in hand, gaze down upon this dazzling world from lofty perches, the city unfolding through picture windows. Immense, exciting, reckless, sophisticated. That's Chicago.

Trains by the hundreds roll into

town—and roll right out again. At O'Hare—the world's busiest airport—jets land and leave day and night, bringing new visitors while those leaving wave a final melancholy farewell as Chicago disappears below the wings of their departing airliners.

Chicago gained its reputation as a convention capital for a myriad of reasons, namely its wealth of fine restaurants, its shopping and its superb entertainment. Chicago is an insomniac's shangri-la, a town that seldom dozes. Music flows from nightclubs long after other cities are shut down for the night. Crowds stroll through Old Town, that mixture of neon and nightclubs, an extension of the Near North Side. Sometimes Old Town is accused of being a trifle garish. Perhaps, but it's never dull, a combination of Greenwich Village, North Beach and Bourbon Street, all done up with a Chicago accent. Beer, bright lights and jazz, that's Old Town with its galleries and bazaars, restaurants and honky-tonk saloons.

Whatever anyone says about Chicago, most agree that it's the friendliest big city in America. There's an amiable midwestern manner that's evident wherever one turns, be it State Street or Chicago's Magnificent Mile. Its shoppers take in Marshall Field's, Carson Pirie Scott, Bonwit Teller, Lord & Taylor, Tiffany's, Gucci's, I. Magnin's,



Lake Shore Drive and Oak Street Beach.

Saks and row-on-row of other distinguished shops and department stores.

Visitors take in the Picasso sculpture that dominates the Civic Center Plaza; there are sightseeing boats that sail from the Michigan Avenue and State Street bridges for unobstructed views of the city's skyline. Still others catch the renowned Second City with its improvisation action in Old Town.

Entertainment is what Chicago is all about. There's non-stop dancing at the BBC, the famous disco with the hand-carved bars, celebrities and bright lights. Among the others are Rick's Cafe Americain (shows nightly, Tuesday-Saturday); Mad Anthony's with its bogging view of the city; the Comedy Cottage on North River Road; the Clearwater Saloon on North Lincoln; the Piano Man on North Clark (good blues); the Lounge at the Mayfair Regent Hotel for some excellent jazz (Art Hodes at the piano); and Andy's on Hubbard Street for early evening jazz (5-7 p.m. nightly).

Dining is something else. There are more good restaurants in Chicago than any other place you can name in the world. I got the following recommendations from a pal of mine, Marc Michaelson, who knows more about Chicago than any hotel concierge in town. He makes a career of dining. (His girth shows it.) So here are several of his favorites.

Restaurants

▶ Ambria, 2300 North Lincoln Park West: Superb service, unique salads. A popular item: calf's liver with cracked mustard seed. The seafood is also recommended. (Prices are expensive.) Telephone 472-5959.

▶ Axteca II, 215 West North Avenue: One of Chicago's better Mexican restaurants (Michaelson likes the arroz con pollo). Telephone 944-9854.

▶ The Bergoff, 17 West Adams Street (heart of the Loop, just off the State Street Mall): Michaelson calls this "food at its best." This is an old-style German place with white aproned waiters, hearty soups, excellent German entrees. Telephone 427-3170.

▶ The Blackhawk, 139 North Wabash Avenue: Beef is the big item here (they bring a wonderful prime rib to the table on a huge silver cart). Amusing dialogue by the waiters. Prices middle ground, service good. Telephone 726-0100.

▶ The Cape Cod Room in the Drake Hotel, 140 East Walton Street: Described by Michaelson as "one of the nicest seafood restaurants in Chicago." Everything is fresh. There's a "superb" bookbinder soup. Telephone 787-2200.

▶ Carson's, 612 North Wells Street: One of a small chain of restaurants "with the best ribs in the Midwest." One problem: You can't get a reserva-

tion—they just don't take them. Telephone 280-9200.

▶ The Casbah, 514 West Diversey Parkway: Michaelson calls this the "best Armenian restaurant in the Midwest." They do great things with veal and eggplant, he says. Telephone 935-7570.

▶ The Consort in the penthouse of the Westin Chicago Hotel: I've been here and it's possibly the most romantic restaurant in town. Good food, good grog, good music—and a wonderful view of Chicago's bright lights. Telephone 943-7200.

▶ Doro's, 871 North Rush Street: One of Chicago's finest Italian restaurants, and because it is—it's expensive.

▶ Le Francais, 269 South Milwaukee Avenue: This is in Wheeling, a Chicago suburb, but described by Michaelson as "quite possibly the finest restaurant in all of mid-America." It's a five-star place that draws chefs from over the world. It's also terribly expensive, but, as Michaelson says, there are no compromises with quality. He suggests a minimum of three hours to fully enjoy the experience of dining here. Telephone 541-7470.

▶ Jimmy and Yoshi's, 3420 North Elston Avenue: Patés are special; always several fresh fish dishes. Telephone 539-2999.

▶ Pizzeria Uno, 29 East Ohio Street: Here's where Chicago-style pizza was first concocted. Telephone 321-1000. There's a companion place up the block (Pizzeria Due—943-2400).

▶ Three Happiness, 216 West 22nd Place: If you like Chinese food, this is your best bet. Telephone 791-1228.

▶ Here are several others: Crickets, 100 East Chestnut Street; Le Perroquet, 70 East Walton Street; Toulouse, 49 West Division Street, Morton's (one of Chicago's finest steak houses), 1050 North State Street; Don the Beachcomber, 101 East Walton Place.

Chicago's Attractions

▶ Elks National Memorial Building, 2750 Lakeview Avenue. Tribute to World War Veterans. Open daily 10-5 except Christmas and Thanksgiving. Free.

▶ Museum of Science and Industry, 57th Street and South Lake Shore Drive, 648-1414. 75 exhibit halls with more than 2,000 displays.

▶ Oriental Institute, 1155 East 58th Street and University, 753-2474. Artifacts from ancient Egypt, Persia, Palestine and Syria. Open Tuesday-Sunday. Free.

▶ Ripley's Believe it or Not Museum, 1500 North Wells, 337-6077. Exhibits on the strange and bizarre. Open daily.

(Continued on next page)

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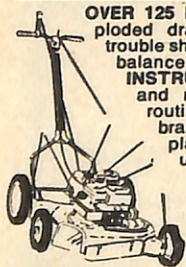
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- ▶ Lincoln Park and Conservatory, Lakefront from 1600 North to 5600 North, 294-4770. City's best known park with four beaches, yacht harbors. Conservatory (2400 North Stockton). Open daily. Free.
- ▶ Lincoln Park Zoo, 2200 North Cannon Drive, 294-4660. 35 acres of zoo with Ape House, Children's Zoo and Farm-in-the-City. Open daily. Free.
- ▶ Adler Planetarium, 1300 South Lake shore Drive, 322-0300, 322-0304. Explore the universe through multi-media sky shows several times a day. Open daily year-round with extended evening hours in summer.
- ▶ American Police Center & Museum, 1130 South Wabash, 427-5113. Displays on law enforcement history. Open Monday-Friday.
- ▶ Art Institute of Chicago, Michigan & Adams, 443-3500. Famous for French impressionist paintings, oriental works, prints, drawings.
- ▶ Field Museum of Natural History, Roosevelt Road and Lake Shore Drive, 922-9410. 10 acres of natural history exhibits from pre-historic to space age.
- ▶ Museum of Contemporary Art, 237 East Ontario, 280-2660. Latest in modern art works including music, dance, theatre and films. Open daily except Monday.
- ▶ John G. Shedd Aquarium, 1200 South Lake Shore Drive, 939-2426. Underwater creatures displayed in their natural habitats. Daily fish feedings in Coral Reef Tank. Open daily.
- ▶ Telephone Museum, 225 West Randolph, 727-2994. History of telephone development from Alexander Bell to communications of the future. Open daily. Free.
- ▶ Board of Trade of the City of Chicago, 141 West Jackson Boulevard, 435-3626. Largest commodities futures market in U.S. 20-minute tours twice every hour, Monday-Friday.
- ▶ Buckingham Fountain, Grant Park & Congress Expressway. World's largest fountain, operated May through September. 9 p.m. color light display.
- ▶ Chagall Mosaic, First National Plaza, Monroe & Dearborn. "Four Seasons" mosaic by Marc Chagall. Summer noon-time musical events; outdoor cafe.
- ▶ Chicago Public Library Cultural Center, Michigan & Washington, 269-2800. Interior features Tiffany domes, mosaics. Year-round special events and exhibits. Free.
- ▶ John Hancock Center, 875 North Michigan, 751-3681. Tallest residential office building in world. Observatory open daily 9 a.m.-midnight.
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complete self-sufficient living and working environment.

- ▶ Picasso Sculpture, Richard J. Daley Plaza, Dearborn & Washington. Untitled sculpture 50 feet high, a gift to the city from Picasso. Summer noon-time events.
- ▶ Sears Tower, Wacker Drive & Jackson, 875-9696. World's tallest building at 110 stories. Observatory open daily 9 a.m. to midnight.
- ▶ Water Tower Visitors Information Center, Chicago & Michigan Avenue, 225-5000. Located in historic Water Tower, open daily, multi-lingual staff, direct telephone lines for public transportation, eventline, cultural events, hotel and restaurant reservations.
- ▶ Water Tower Place, 835 North Michigan. Seven-level atrium shopping mall with major department stores, specialty shops, restaurants and theatres.
- ▶ Merchandise Mart, Wells & Kinzie, 527-4141. World's largest commercial-wholesale buying center with the equivalent of 97 acres of floor space. ■

Departed Brothers

PAST DISTRICT DEPUTY Andy J. McHale of Yucca Valley, CA, Lodge died March 16, 1982. In 1975-76, Brother McHale served as District Deputy Grand Exalted Ruler for the South District of California.

PAST DISTRICT DEPUTY Clarence A. Chandler of Topeka, KS, Lodge died March 8, 1982. Brother Chandler served as District Deputy Grand Exalted Ruler for the Northeast District of Kansas in 1961-62. He also served for many years as treasurer of the Kansas Elks Association.

PAST DISTRICT DEPUTY H. Chris Oltman of Joplin, MO, Lodge died March 12, 1982. Brother Oltman served as District Deputy Grand Exalted Ruler for Southwest District of Missouri in 1963-64. He was also president of the Missouri Elks Association in 1950-51.

PAST DISTRICT DEPUTY Bertram L. Warren of Portsmouth, VA, Lodge died October 2, 1981. The news of his passing was received by this magazine only recently. Brother Warren served as District Deputy Grand Exalted Ruler for the East District of Virginia in 1943-44.

PAST DISTRICT DEPUTY John F. Donoghue of Winthrop, MA, Lodge died March 10, 1982. Brother Donoghue served as District Deputy Grand Exalted Ruler for the Metropolitan District of Massachusetts in 1966-67.

THE CHICAGO CONVENTION PROGRAM

**118th Session Grand Lodge, B.P.O. Elks
Chicago, Illinois, July 18-22, 1982**

REGISTRATION

SATURDAY, JULY 17, 9:00 AM and continuing daily during the Convention. Representatives (Exalted Rulers), Grand Lodge members, visiting Elks and ladies—The Conrad Hilton Hotel, 725 South Michigan Avenue, Chicago, Illinois. This is the Information Center for delegates, their families and visitors. The first obligation is to register and be properly informed about the Convention and the facilities offered by Chicago, recommended restaurants, ladies information, sightseeing tours, etc.

REGISTRATION HOURS

Saturday, July 17 9:00 AM to 5:00 PM
 Sunday, July 18 9:00 AM to 4:00 PM
 Monday, July 19 8:00 AM to 3:00 PM
 Tuesday, July 20 9:00 AM to 3:00 PM
 Wednesday, July 21 9:00 AM to 3:00 PM

GRAND LODGE SESSIONS

All sessions held at the Arie Crown Theatre, McCormick Place on-the-Lake Convention Center.

SUNDAY, JULY 18, 8:30 PM—Official Grand Lodge Opening Ceremonies. Ladies invited. Address of welcome by Hon. H. Foster Sears, Past Grand Exalted Ruler, who will preside. Principal address by Grand Exalted Ruler Raymond V. Arnold.

MONDAY, JULY 19, 9:00 AM—Opening Grand Lodge Business Session. Election of Grand Lodge officers for 1982-83. Report of Americanism Committee.

MONDAY, JULY 19, 10:00 AM—Special Ladies Entertainment. International Ballroom—Conrad Hilton Hotel.

MONDAY, JULY 19, 2:00 PM—District Deputies—designate—photos as per advance notification and schedule.

TUESDAY, JULY 20, 9:00 AM—Grand Lodge Business Session. Report by Elks National Service Commission. Following business session, luncheon and conference for Exalted Rulers and State Association Presidents at which time the Grand Exalted Ruler-elect will outline the Grand Lodge program for the coming year—International Ballroom—Conrad Hilton Hotel—1:15 PM.

WEDNESDAY, JULY 21, 9:00 AM—Open Session of Grand Lodge. Reports and awards by Elks National Foundation and Youth Activities Committee.

11:00 AM MEMORIAL SERVICE

(Ladies invited and expected to attend Wednesday morning session and Memorial Service.)—McCormick Place Convention Center.

WEDNESDAY, JULY 21, 1:00 PM—State Association Presidents' and State Secretaries' reception and luncheon in Conrad Hilton Hotel, followed by personal conference with Grand Exalted Ruler-elect.

WEDNESDAY, JULY 21, 9:00 PM—Exalted Rulers Ball—International Ballroom and Grand Ballroom—Conrad Hilton Hotel, honoring all Exalted Rulers and their families. All Elks and ladies invited. Admission by badge. Refreshments. Jacket and tie required. Local laws prohibit carry-in beverages.

THURSDAY, JULY 22, 9:00 AM—Final Grand Lodge Business Session. Installation of newly elected Grand Lodge Officers (11:00 AM) and District Deputies. A 100 percent attendance of Exalted Rulers is expected. Ladies urged to attend.

FRIDAY, JULY 23, 7:00 AM—Breakfast followed by District Deputies Indoctrination and Conference with Grand Exalted Ruler. State Association Presidents are invited. Conrad Hilton Hotel. This session will conclude at approximately 1:00 PM. Advance return reservations for those involved should be determined by this mandatory schedule. Hotels will honor late checkouts without extra charge, if notified in advance.

RITUALISTIC CONTEST

SATURDAY, JULY 17, SUNDAY, JULY 18, MONDAY, JULY 19—Preliminary Contests—Palmer House Hotel, State Street and Monroe, Chicago, Illinois.

WEDNESDAY, JULY 21, Finals—Grand Ballroom, Palmer House Hotel. Details of schedules will be available in final printed program upon registration.

EXHIBITS

Display of activities by Grand Lodge Committees and Commissions, in addition to State Associations and others—Registration Area—Conrad Hilton Hotel.

ELKS MAGAZINE ANNIVERSARY OBSERVANCE

In observance of the 60th anniversary of *The Elks Magazine*, the Elks Magazine Building, adjacent to the Elks National Memorial Building, will be open throughout the Convention. Shuttle buses will be provided between Convention hotels and the Memorial Building on the following days:

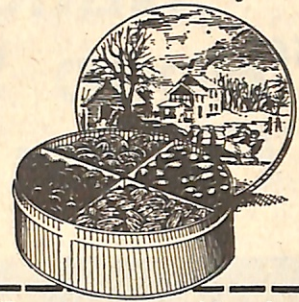
Saturday 1:00 PM to 4:00 PM
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 Tuesday 10:00 AM to 4:00 PM
 Wednesday 1:00 PM to 4:00 PM

Both buildings will be open from 10:00 AM to 5:00 PM throughout the convention.

SHUTTLE BUS TRANSPORTATION

(To Opening Ceremonies—Daily Sessions—Elks Magazine and Memorial Buildings) Shuttle bus "duration" passes for Elks and accompanied guests may be purchased at the time of Convention Registration—Conrad Hilton Hotel. Daily buses will transport to Sessions from hotels and return; also from hotels to Elks Magazine and Memorial Buildings and return. The first trip to registration on Saturday and Sunday is gratis. Ladies and delegates' passes are required for all trips thereafter.

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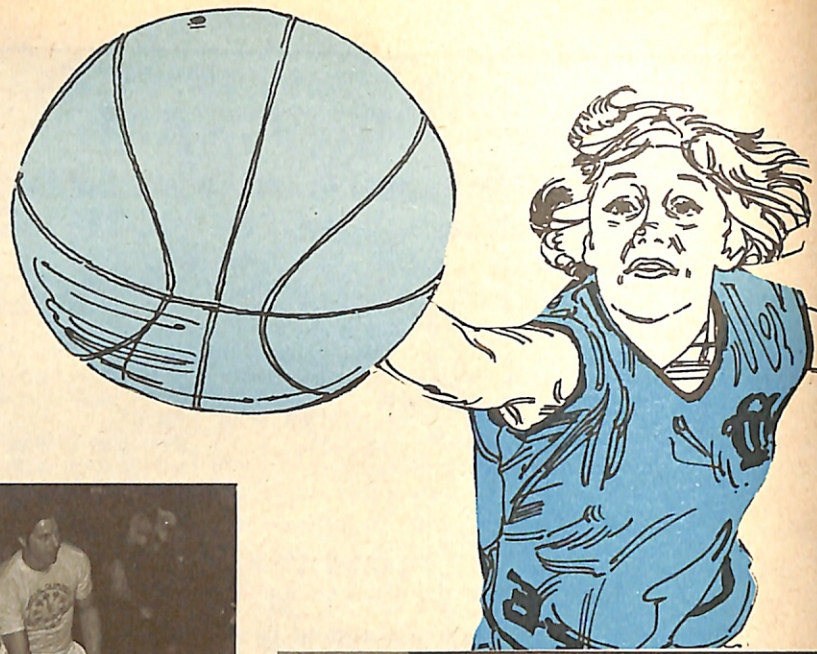
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Elks National "Hoop Shoot"[®] Finals: 1982



Above: Two-time national winner Brian Gibbs of Kit Carson, CO, (right) signs in. Looking on is Grand Trustee Gerald "Getty" Powell, the first "Hoop Shoot" national director (left), and Emile Brady, the present national director.



Above right: Former Boston Celtics player and Coach, Dave Cowans, served as a consultant for this year's program. Here he meets with the contestants and talks basketball. The crowd of parents and friends got a boot out of it when little Mike Sanda zipped in and swiped the ball almost right out of Cowan's hands—or at least that's the way Dave made it look.

Just under three million boys and girls, ages 8 through 13, participated in the 1982 Elks "Hoop Shoot" Free Throw program, Emil Brady, national director, reported when the national finals were held at Market Square Arena in Indianapolis, IN, March 19, 20 and 21.

Now in its 10th year, the 1982 finals were marked with thrills and excitement as Chris Combs of Kingfisher, OK, dropped in a perfect 25 baskets for 25 shots to capture the crown in the 8-9 year-old boys' category.

Then for the first time in the history of the Elks national "Hoop Shoot" finals a girl shot a perfect 25 buckets for 25. She was Doris Carie of Teutopolis, IL, sponsored by Effingham, IL, Lodge. She competed in the 12-13 age bracket. She previously competed in the national finals but was never first.

There was a shootoff for first place in the girls' 10-11 age division and one



Mr. and Mrs. Vernon Loo of Honolulu, HI, check the program with their daughter Tracy Ann. It was Tracy's first trip to the mainland and she was a contestant in the girls' 10-11 age group.

for second place in the girls' 12-13 group.

More excitement came when two-time national champion Brian Gibbs of Kit Carson, CO, sponsored by Lamar, CO, Lodge missed a crack at his third national title by one, and then became involved in a marathon shootoff and a four-way tie for second place in the boys' 12-13 age group.

Mike Hodges of Missoula, MT, sponsored by "Hellgate" Lodge, nailed down the crown for 12-13 age boys



Trudi Veerhusen (center) of Adams, NE, age 12, was back again this year with her parents, Mr. and Mrs. Clifford Veerhusen. Trudi was a national contestant when she was 9. In the very first nationals in 1973, Trudi's older brother, Jeff, was national champ in the 12-13 age bracket. Jeff has since played basketball in college and plans on coaching. "The 'Hoop Shoot' is a great program. You are doing a lot for the kids," said Trudi's father, who is not an Elk; he lives too far from a lodge.

when he sank 23 for 25. Gibbs; Dennis Peacock of Wilson, NC, sponsored by Wilson Lodge; Kyle Wombolt of Kellogg, ID, sponsored by Kellogg Lodge, and C. J. Herbert of Crystal City, MO, sponsored by Festus-Crystal City Lodge, all tied for second with 22 for 25.

Then came the first round of the shootoff. The audience in the huge Market Square Arena was hushed. Herbert and Wombolt were eliminated when Herbert shot 2 for 5 and Wombolt 4 for 5. But Gibbs and Peacock were still in there and still tied. Each shot 5 for 5.

In the second round both missed one and both had 4 for 5. Third round—both missed two for 3 for 5. Tension mounted. Peacock again shot 3 for 5. Gibbs began shooting. The ball hit the rim and sailed out. No good. Gibbs shot again. Again the ball hit



First-place winners (from left) are: Mike Hodges of Missoula, MT, and Doris Carie of Teutopolis, IL, (12-13 age group); Heath Dolven of Kennewick, WA, and Jenny Alexander of Clinton, WA (10-11); Chris Combs of Kingfisher, OK, and Julie Harris of Vancouver, WA, (8-9). In the second row (from left) are: PGER Raymond Dobson; PGER Robert Yothers; Emile Brady, national director, and Dave Cowans, former Boston Celtics cage star.

the rim, but this time it bounced up, then swished through the net. Peacock couldn't look and covered his eyes. Gibbs had found the range once again, and in the final round he fired 4 for 5 to take the trophy for second place.

"Don't worry about it," PGER Frank Hise later consoled the slight 4-foot-9 Peacock, not realizing the lad was in the 12-13 age group. "You'll be back next year."

"No I won't," Dennis said grimly. "I'm too old."

In the meantime, the 12-13 year-old girls were having their own shootoff for second-place. Jodi Perry of Kane, PA, sponsored by Kane Lodge, and Casey Soules of Ocala, FL, sponsored by Ocala Lodge, both dropped in 22 of 25. Casey went down by one when she fired 2 for 5 in the shootoff against Jodi's 3 for 5.

Girls also provided excitement in the other shootoff. Jenny Alexander of Clinton, WA, sponsored by Oak Harbor, WA, Lodge, and Valerie Fariss of Leedey, OK, sponsored by Woodward, OK, Lodge, both let fly 22 for 25 for a first-place tie.

Jenny exploded with 5 for 5 to win the 10-11 girls' division, while Valerie was one off with 4 for 5 for second place.

Julie Harris of Vancouver, WA, sponsored by Battle Ground, WA, Lodge, picked off first place in the girls' 8-9 year-old division with 22 out of 25. The same score won first place in the 10-11 year-old boys for Heath Dolven of Kennewick, WA, sponsored by Pasco, WA, Lodge.

During the awards banquet, Heath's

father, Randy Dolven, told the audience: "The Elks 'Hoop Shoot' Free Throw Contest is truly a first-class program—a first class activity. We (speaking for the parents) salute the Elks for a job superbly done." Dolven, a former cage coach, is now an athletic director in Kennewick.

The 72 finalists each participated on a local level, advanced through dis-

trict, state and regional contests for a chance at the national championships.

All finalists each received a plaque, and the national champs are to have their names inscribed on a plaque permanently displayed in the Naismith Memorial Basketball Hall of Fame in Springfield, MA.

Huge trophies, now named in honor of PGER Hise who founded the Elks "Hoop Shoot" program, were presented to first and second place winners by Grand Lodge dignitaries. Assisting were Gerald "Getty" Powell of Peru, IN, the first Elks National "Hoop Shoot" Director and now Grand Trustee, and former Boston Celtic coach and player, Dave Cowans, who served as consultant to the 1982 National "Hoop Shoot".

"I have to thank the Elks for promoting this program," Cowans said at the banquet. "My eyes have been opened to the great work you are doing."

Serving as emcee for the events was Paul Woodring of Tyrone, PA.

Following the awards banquet, the contestants and their parents were bused to the giant Market Square Arena for the NBA basketball game between the Indiana Pacers and New Jersey Nets.

During half-time, the six national "Hoop Shoot" champions demonstrated their skills to an enthusiastic audience.

It was unusual that three lodges each had two contestants in this year's finals. They were Santa Fe, NM; Van Wert, OH; and Beckley, WV. ■

FIRST PLACE WINNERS of the Elks National "Hoop Shoot" Free Throw Contest in 1982 are:

Age 8-9	Home Town	Sponsoring Lodge
Julie Harris Chris Combs	Vancouver, WA Kingfisher, OK	Battle Ground, WA, No. 2589 Kingfisher, OK, No. 2416
Age 10-11		
Jenny Alexander Heath Dolven	Clinton, WA Kennewick, WA	Oak Harbor, WA, No. 2362 Pasco, WA, No. 1730
Age 12-13		
Doris Carie Mike Hodges	Teutopolis, IL Missoula, MT	Effingham, IL, No. 1016 Missoula, MT, No. 383

SECOND PLACE FINISHERS:

Age 8-9		
Thana Heller Chris Daniels	Des Moines, IA Beckley, WV	Des Moines, IA, No. 98 Beckley, WV, No. 1452
Age 10-11		
Valerie Fariss Ryan Feasel	Leedey, OK Convoy, OH	Woodward, OK, No. 1355 Van Wert, OH, No. 1197
Age 12-13		
Jodi Perry Brian Gibbs	Kane, PA Kit Carson, CO	Kane, PA, No. 329 Lamar, CO, No. 1319

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."



New address as of June 1, 1982:

Elks National Service Commission
617 Highway 71
Brielle, New Jersey 08730

The Brothers of Yonkers, NY, Lodge paid a visit to the Veterans Hospital at Montrose. In addition to supplies of candy, cigarettes, writing materials, and puzzles, they also delivered approximately 3,000 paperback books. In photo are Brother Ed Peterson, ER Steve Spodnik, Veterans Chm. George Osborne, Brother John Adams, Est. Lect. Kt. Al Adams, and Trustee Tom Driscoll.



Bristol, CT, Lodge presented a color TV set to the Newington Veterans Hospital. Accepting was Jane Stanwyck (left), director of volunteers. Making the presentation were (from left) Trustee Sam Warren, Brother Bill Strawhowski, PER Charles McCormick and PDD Frank Savage, Chm. of the National Service Committee.



Quint Bravo (left), National Service Committee Chm. of San Mateo, CA, Lodge, is always looking for ways to raise money for gifts for hospitalized veterans. Here he accepts from PER Ed Moakler the aluminum engine head of his car, which will be sold for scrap and the money spent on veterans.



Over 1,300 square feet of cow, deer, elk, and sheep hides were presented to the Seattle, WA, VA Medical Center through the Hides Program of the State of Washington. From left are PER Dale Orff of Renton, WA, Lodge, who is the VAVS Chm. at the center; Rosalie Melnick, coordinator of rehabilitation medicine; and Israel Rosen, volunteer director.

MEDICINE & YOU

by Larry Holden

HEADACHES: NON-DRUG TREATMENTS

The man suddenly looks up from the papers scattered across the top of his desk. He buzzes his secretary to hold calls and snaps off the overhead light. Slumping backward in his chair, he gazes out the window in his office and begins talking lowly, gently to himself: "I am a lion in repose, calm and confident. I'm strong and not bothered by small events, small troubles..."

Has stress flipped out another businessman? Not hardly. The man is battling a headache with an individualized visualization technique that may keep him off medication. While this executive chose visualizing himself as a lion in order to deal with his stress, a mother with small children may find relaxation by taking a "mind trip" for a few minutes to a grassy knoll beside a sparkling stream.

Although headaches are common to most people, they are generally occasional. For many Americans, however, headaches become constant, chronic companions. It is for the latter sufferers that scientists all across the country are delving into a battery of non-drug approaches to the headache dilemma. These approaches run the spectrum from psychological techniques to the use of electronic devices.

One of the nation's centers for the concentrated study of non-drug treatment of chronic headaches is the Anesthesiology Pain Clinic of the University of Texas Health Science Center at Dallas. Dr. James Lipton, physiologist and psychologist, is a key member of the Texas research team, which has been working on a collection of treatments that include individual control of skin temperature through the use of biofeedback techniques, psychological visualization, electronic stimulation, muscle relaxation exercises, hypnotism and others.

Biofeedback machines help the patients learn how to raise the surface temperature of their skin, which is believed to influence blood flow to the head, and to relax muscles of the head, neck, shoulders and upper back. Many of the non-drug treatments for headaches, including biofeedback, use hypnotic suggestion and/or visualization. For example, the patient who is being monitored by biofeedback equipment to measure the surface temperature of the

skin, must find a method to actually increase that temperature. Dr. Lipton explains this may be done by the patient thinking about warming his or her hands by a fire. Another patient may prefer to think of lying on a tropical beach.

As the surface temperature of the skin begins to rise, the patient can follow the success of the visualization process by reading the digital display on the biofeedback equipment. Chronic headache sufferers, notes Dr. Lipton, have a lower skin surface temperature than people who do not live with pain. Headache sufferers usually register in the low 80s (Fahrenheit), while non-sufferers are likely to register in the low 90s.

Dr. Lipton teaches clinic patients to be able to raise their surface temperature to around 95°F. After this has been accomplished, the next step is to teach them to increase the skin temperature to the desired range as quickly as possible. The end goal is to make the process become so automatic that it will become second nature. As soon as the patient "feels" the constriction, he or she will automatically increase the body temperature.

"Before 1960," points out the noted scientist, "we thought you couldn't control the autonomic nervous system. Such processes, however, have been known for many years in other countries. But because we couldn't describe it, it didn't exist for us."

Although the word "hypnotism" conjures up fearful reactions in some people, Dr. Lipton stresses that there is nothing for the patient to fear. "Hypnotism has had a bad rap. People immediately think of Svengali and fear being taken over by the will of another person. Actually, it's more like a teacher-pupil relationship.

"Autosuggestion puts the patient in control of his or her own body. I just teach them to be able to take that control and use it for the alleviation of pain. The person who can call on autosuggestion as a resource is actually more—not less—in the driver's seat."

A device being used quite successfully
(Continued on next page)

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Water Oak's million dollar recreation complex now completed with pool, saunas, whirlpool, shuffleboard, tennis, billiards, card room, snack bar and a golf course.

Medicine and You

(Continued from preceding page)

at the Anesthesiology Pain Clinic is an electrical stimulator. The stimulator directs an electrical current from small batteries in a package about the size of a cigarette pack to a U-shaped attachment that fits in the indentation just behind the jaw bone (mandible) and below the earlobe. When the headgear is worn, the patient looks somewhat like a secretary taking dictation. The current provided by the stimulator can help many sufferers by either interfering with the duration of a headache already in progress or by actually preventing one from starting.

Some of the clinic's patients are taught to find relief by placing small-gauge hypodermic needles on their "hoku points," a term used in acupuncture to designate an area beneath the skin near the top of the fold of skin that form when the thumb and second finger of the same hand are pressed together.

No matter what kind of headache the patient is being treated for, muscle relaxation is basic. Dr. Lipton begins simply by instructing the person to tense the muscles of the lower extremities by drawing the feet, one at a time, as far back as possible without letting go. He then instructs the patient to "let the foot go" and, if the patient is successful, a feeling of relaxation floods that portion of the body. Slowly and speaking in a

soothing voice, the physiologist guides the patient in applying this technique until the neck and head are relaxed.

From the simple relaxation techniques the patient progresses to learning to relax with the aid of biofeedback equipment that measures muscle tension. Electrodes are pasted to the back of the neck and attached to the electromyograph (EMG). The electrical charges cause a series of colored dots to be displayed on the particular machine used at the University of Texas clinic. Red dots signal tense muscles, gold ones denote a neutral state and green is the color of success. The farther to the left the patient can send the green dots, the better he or she is doing. Again, the patient must work out the best personal mental imagery accompanied by relaxation techniques to send the machine into the green.

Many times the people who come to the Texas headache clinic have spent years going from doctor to doctor with little or no relief from their pain. Most have searched for medical solutions. Some have become addicted to pain-killing medicines, which, in many cases, don't even work any more.

"I'm not blaming the doctors," declares Dr. Lipton. "Headaches are tough to work with. There's little information on how to treat them. Also, working with headache patients takes a tremendous amount of time, whether the pain comes from a classic or common migraine attack, a cluster headache or the tension

headache associated with neck and back stiffness."

The key to battling headaches, according to Dr. Lipton, is changing your lifestyle. The non-medical treatments are for daily use and must be incorporated into the patient's life, not left to pop out like a pill only when the headache starts. These non-drug techniques must be practiced on a daily basis. In addition, the headache sufferer should be especially aware of the need to get plenty of rest, eat well-balanced meals and exercise regularly. Psychotherapy may be recommended, especially for some patients with tension headaches who are experiencing severe depression.

Researchers are not only searching for new ways to combat the headache victim's pain, but they are also seeking the causes and cures for chronic headaches. Dr. Lipton himself will soon start studies aimed at discovering the nature of a mysterious polypeptide (part of a protein) that appears in the tissue of a migraine victim during the attack. Revealing exactly what this polypeptide is and why it is present in the tissues may point researchers to a cure.

For more information, contact Dr. James Lipton or other Anesthesiology Pain Clinic personnel through Ann Harrell, Office of Medical Information, University of Texas Health Science Center at Dallas, 5323 Harry Hines Blvd., Dallas, TX 75235 Phone: (214) 688-3404.

Next issue: Headache Types/Helps. ■

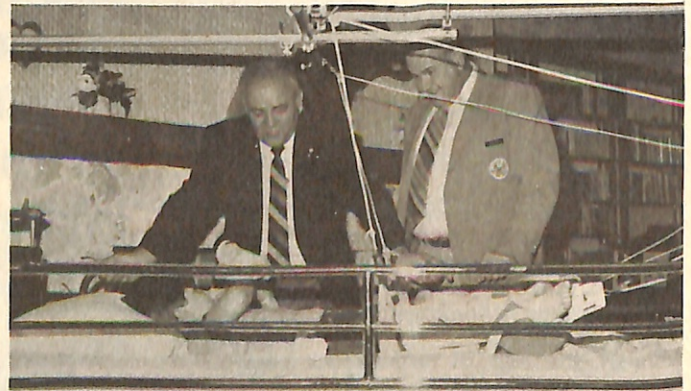
on tour with Raymond V. Arnold



GER Raymond V. Arnold (left) and Hospital Administrator Jim Oliver visit with one of the children at the Florida Elks Harry-Anna Crippled Children's Hospital in Umatilla.



Georgia Elk leaders gathered at Valdosta for their spring meeting and also to honor GER Raymond V. Arnold. Pictured from left are SP and Mrs. James Lee, GER and Mrs. Arnold, PGER and Mrs. Robert Pruitt, and GL Americanism Committee Chm. and Mrs. J.W. Wortman, Jr.



The East District of New York State honored GER and Mrs. Raymond V. Arnold with a dinner-dance at Hicksville Lodge. In photo from left are Past GL Committeeman Peter Affatato; SP Lawrence Haase; PGER Leonard Bristol; GER Arnold; George Balbach, Justice, Grand Forum; and Past Grand Tiler Harry Macy.

YOU & RETIREMENT

by Grace W. Weinstein

WHAT'S NEW IN BANKING

It used to be simple to take care of your banking needs. You'd have a checking account, which did not earn interest, in a commercial bank. And you'd have a passbook savings account, which did earn interest, in either a commercial bank (which paid a little less interest) or in a savings and loan (which paid a little more).

Today all the rules have changed. Checking accounts *do* pay interest—at least if they're NOW (Negotiated Order of Withdrawal) accounts—and you can have a NOW account at either a bank or thrift. Interest rates, set by law, are going up, pending complete deregulation. Meanwhile, all kinds of special time deposits earn market rates of interest. And banks and thrifts, once restricted by geography, are spreading across state lines.

What's going on? And how can you put all this to work for you?

Here's a rundown of new services: **"SWEEP" ACCOUNTS**

These accounts, sometimes called "overflow" or "universal" accounts, are brand new on the banking scene but should be available in many locations by the time you read this column. They offer you the opportunity to earn money market rates while doing business with your neighborhood bank.

Under the plan being introduced by the Fidelity Financial Services Group in two forms (the American Money Market Fund at a group of midwestern banks, the Money Manager Account through banks offering MasterCard), you can have either a NOW account or an interest-free checking account with a specified minimum balance. The balance will be set by the individual bank but will probably range from \$1,500 to \$2,500. Any money in your account above the designated minimum will then be automatically swept into a money market fund earning the prevailing rates (about 13 percent in March, 1982). When you write a check, money is automatically moved from your money market fund back into your checking account to keep the balance level.

Other options may be available, at the discretion of the bank: an automatic line of credit, a debit card, discount brokerage services, and so on.

Such an account won't be for you if you're already making full use of a money market account, and not keeping much in the bank. But if, like many people, you've never quite gotten around to opening a money market account, this kind of account may be perfect.

NOW ACCOUNTS

Is it possible that anyone out there hasn't heard of NOW accounts yet? You've probably heard of them—there's been a lot of publicity since they became legal across the country early last year—but you may not be using one yet. Here's what you should know:

A NOW account, technically a savings account on which checks can be drawn—pays interest at 5¼ percent a year. But this interest, which looks like a gift, may be a gift with strings attached. NOW accounts are expensive to administer, and the costs are, increasingly, passed along to the consumer. Different institutions set different rules, however, so that a NOW account may be a good deal at one and not at another. Shop around, and find out:

✓ What minimum balance will you have to maintain to avoid service charges? It might be \$3,000 (as at some major New York City commercial banks) or it might be \$100.

✓ What charges will the bank or thrift impose if the balance falls below the designated minimum? Some charge monthly fees, some charge per-check fees, some stop paying interest.

✓ How and when is the balance calculated? If it's a "minimum balance" requirement, you'll run up fees and/or lose interest if the balance dips below the minimum even once during the month. If it's an "average balance" requirement, however, there won't be any charges unless the daily average for the entire month falls below the minimum.

✓ How will charges and requirements on a NOW account compare with those on regular no-interest checking?

To help you make a decision, the American Association of Retired Persons and the Consumer Federation of America have joined forces to produce a free brochure: "An Introduction to NOW Accounts." To get your copy, write to NOW Accounts Brochure, AARP, P.O. Box 2400, Long Beach, CA 90801.

AUTOMATIC TELLER MACHINES

One of the ways in which banking is moving into the age of electronics is via automatic teller machines, the handy-dandy cash machines that stand on street corners and in supermarkets across the country. They're convenient, but it's important to play by the rules:

To use a machine, you must have an identification card and a personal identification number issued by your bank or thrift. Don't write the number on the card, or carry it on a piece of paper in your wallet. Don't share the number with anyone, or let anyone look over your shoulder while you're using the machine, or someone may use the number to get into your account. Pick a number, instead, that you can remember easily but that other people won't guess. Don't pick your own birthdate, for example, but use a favorite nephew's birthdate instead.

Keep accurate records, consisting of your own running tally plus all the receipts you receive. (If there's a mistake while you're at the machine, notify a human being at the bank immediately.) Enter every single transaction into your checkbook, and you won't have any unpleasant surprises. If you do lose your card, report the loss immediately. Federal rules limit your liability to \$50 as long as you notify the bank within two business days after you learn of a loss or theft; wait longer and your liability escalates sharply.

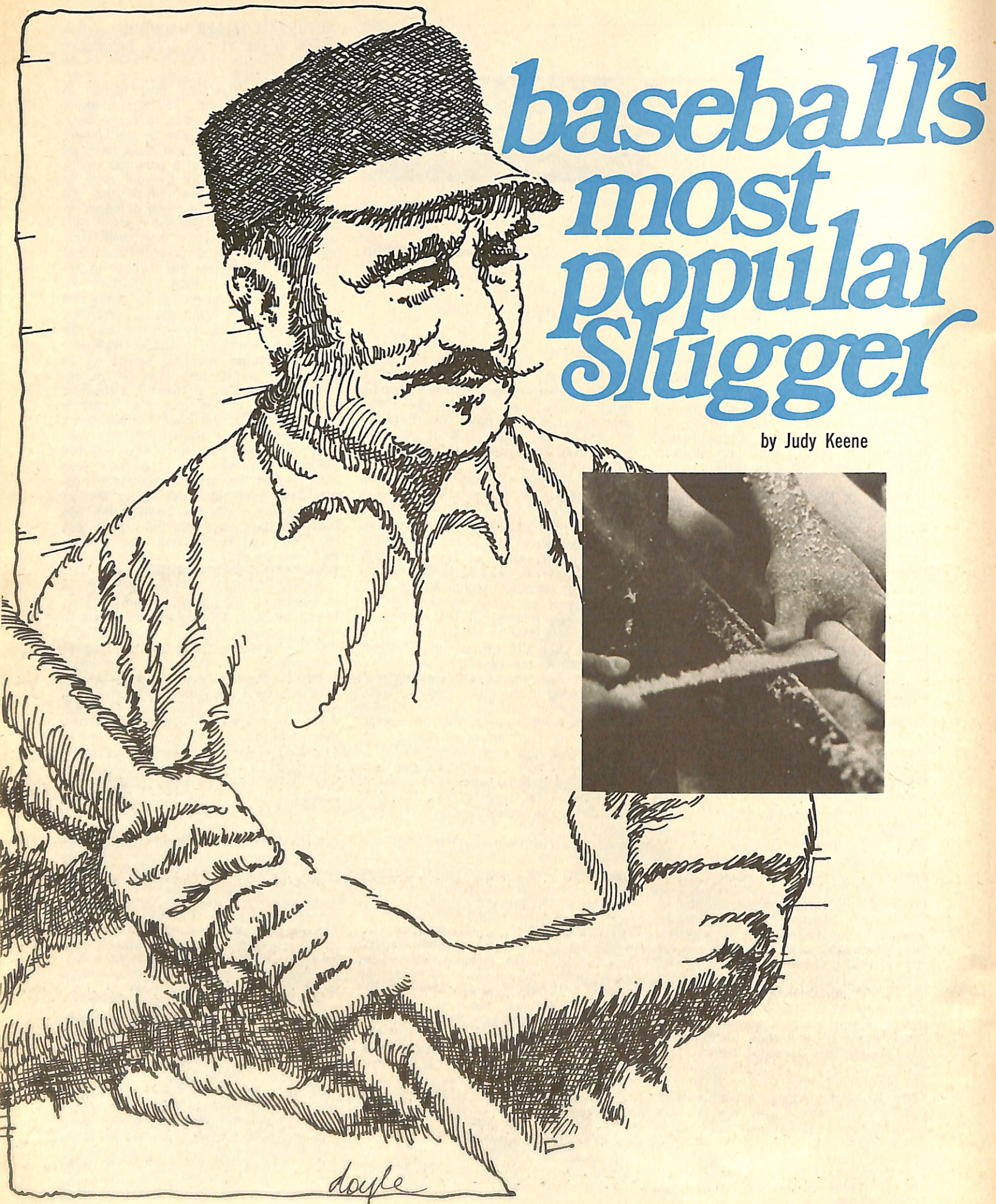
BILL-PAYING BY TELEPHONE

Another venture into the electronic age is automatic bill-paying systems, established by over 300 banks and thrifts in one of several ways. In one approach, you give the institution a list of regular payments to be made on a monthly basis. In another, you can pick up the telephone and authorize the payment of a specific bill. You may speak to an operator and identify yourself with a personal identification number. Or you may tap a code directly from a touch-tone phone into the bank's computer.

Fees for this convenience vary, but typically call for a per-item charge of 10 or 15 cents and/or a minimum balance of about \$300. When it costs 20 cents to make a payment via first-class mail, this doesn't look expensive. You get a detailed statement each month, spelling out whom you paid and when. You also earn interest, if you pay your bills from a savings account, until the payment is actually deducted from your account.

You can't discontinue writing checks just yet, however, because some retailers haven't yet adapted their procedures to accept payment by telephone.

But the day will come when telephone bill-paying will be routine . . . When you can check your bank balance on your home computer . . . when you won't need to shuffle pieces of paper each month, because the bank will keep your cancelled checks on file for you and send you a detailed statement instead . . . When interstate banking will be a reality . . . When banks and thrifts truly will become one-stop financial supermarkets, with a full range of financial services offered to every customer. Tune in tomorrow . . . ■



baseball's most popular Slugger

by Judy Keene



More than a million 40-inch billets of northern white ash, cut from the heavily forested hills and mountain ridges of New York and Pennsylvania, await their destiny in the nine-acre timberyard. One might become the prized possession of the Little Leaguer down the street; another may hit the winning run in the final game of the World Series. All will be Louisville Sluggers—bats which have been as important a part of baseball as the fly ball and home plate for nearly a century.

The tradition began in 1884 when Pete "The Old Gladiator" Browning, a key member of the Louisville Eclipse team in the old American Association, broke his bat during a game played on the home field. A broken bat usually presented no problem—it was simply nailed back together and play continued. But this bat was beyond repair. A young fan in the audience, Bud Hillerich, convinced Browning to accompany him to his father's wood-turning shop by promising a custom-made bat the likes of which Browning had never seen.

Bud's father was not the least impressed with his famous visitor and more than a little miffed that his son would tie up a lathe for something so frivolous as a bat. Baseball was "merely a game," he complained, and he had "real" work—butter churns and bedposts and staircase rails—to produce.

Nevertheless, the bat was made according to Browning's specifications, and the following day—after he had used it to pound three consecutive hits—the matter was out of the elder Hillerich's hands. Not only did Browning want more bats, but so did his teammates; and soon professional players from all over the country were placing their orders.

By 1897 the company included a bat department (under the direction of Bud Hillerich who was now a full partner in the firm), and a separate bat plant was opened in 1901.

Both Mr. Hillerichs would be astounded if they could step into today's facility. Slugger Park, the home of Hillerich and Bradsby, Inc., is located eight miles north of Louisville in Jeffersonville, Indiana, a site selected in the early 70s. The plant has seven acres under roof and claims the capacity to turn out more than five million bats a year, several thousand of which wind up in the hands of baseball greats including George Foster, Johnny Bench, and George Brett.

The history of the plant as well as the rich heritage of baseball is not, however, forgotten in the modern facility. Nor does the company discourage the public's curiosity concerning this basic tool of an all-American sport. John Hillerich III, the fifth family

member to lead the company, continued the long-standing tradition of free public tours when the new plant opened in 1974, and more than 50,000 individuals respond to that open invitation every year.

Visits begin and end in the Bat Museum—a room steeped in the nostalgia of baseball. The bat Pete Rose used to hit his 2,000th major league hit is there, along with the one Ty Cobb played with during his last week in the majors in 1928. Sluggers once belonging to Lou Gehrig, Joe Morgan, Mickey Mantle and Ted Williams are displayed, along with one of the originals swung by "The Old Gladiator" himself.

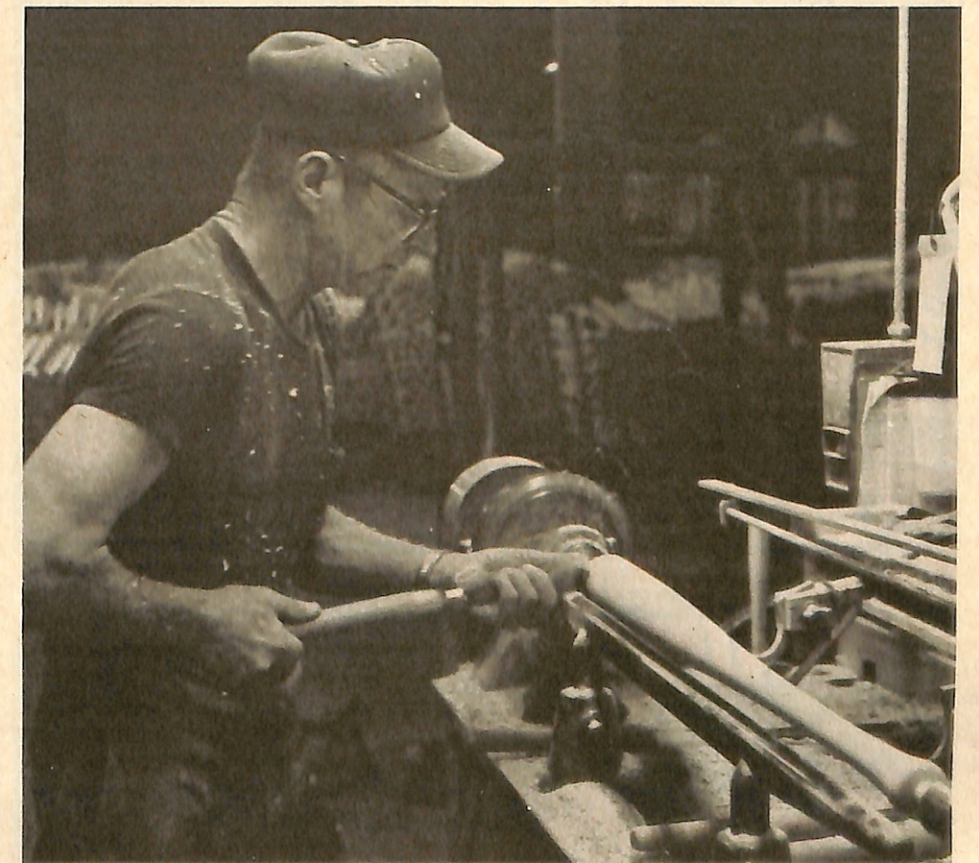
The bats used by each of the latest World Series team members are available for the curious to see and feel, as are authentic team uniforms from both organizations. Ceremonial bats, photos, articles and letters are everywhere, and locked in a glass cabinet are Hillerich and Bradsby's most valuable bats.

One of these is a 56½-ounce sterling silver Louisville Slugger which is the replica of one presented to Roberto Clemente when he was named the National League Batting Champion. (The tour guide's explanation of the current dollar value of the bat brings a buzz from the spectators, which increases significantly when she goes on to say that Rod Carew has won seven of the coveted awards.)

Accompanying the silver bat is the one Hank Aaron used for home runs 698, 699, and 700; the Slugger George Brett was using when his 30-game hitting streak ended (returned to the plant with the comment, "This bat has no more hits in it"); and a model on which Babe Ruth whittled 21 notches (each for a home run) around the oval Slugger trademark.

Groups are led through the plant along the same succession of steps that each piece of northern white ash from the timberyard travels—through processes including grading, sanding, shaping, branding, and finishing. When they complete the tour, each visitor is given an 18-inch replica of the Louisville Sluggers they have just seen created.

While the majority of the bats are shaped on semi-automatic lathes, the ones used by professional players are still hand turned by a select group of craftsmen. Each individual's model is placed behind the new bats (each player requires six to seven dozen to complete the season) so that constant checking is possible. "A pro can tell the difference of a fraction of an ounce," explains Rex Bradley, Vice President for Professional and Amateur Services. "He will notice a sixteenth of an inch difference in the handle size." Each bat is measured precisely at the handle, inside the handle, and at every



The famous Louisville Slugger professional baseball bat (above and far left) is still hand-turned on the lathe today, with constant weighing and measuring to insure precision.

Lodge Attendance Contest Winners

Lodges were asked to keep attendance at meetings for three consecutive months from August 1, 1981, to January 31, 1982, and to compute the average percent of the March 31, 1981, membership present during the period. Entries were received from 352 or 15.5 percent of the lodges by the deadline date. Winners were determined by completion of the brochure and percent of attendance.

Lodges with less than 301 members

1. Cape Henlopen, DE
2. Ballston Spa, NY
3. Eatonton, GA

Lodges with 301 to 600 members

1. Green Valley, AZ
2. Princeton, NJ
3. Milton, FL

Lodges with 601 to 1,000 members

1. Brooksville, FL
2. Gardena, CA
3. Lyndhurst, NJ

Lodges with 1,001 to 2,000 members

1. New Hyde Park, NY
2. Colorado Springs, CO
3. Alameda, CA

Lodges with more than 2,000 members

1. Long Beach, CA
2. Fort Collins, CO
3. Westminster, CO

The Grand Lodge Activities Committee congratulates the lodges which participated in this contest. All are winners because they have studied their attendance and given thought toward increasing it. A special thanks to the secretaries of the lodges who had to keep the records in addition to all their other duties.

William F. Dobberstein, Member
Grand Lodge Activities Committee

Slugger

two-inch interval along the barrel. Then weight is calculated exactly and requested finishes are applied.

As part of his job, Rex deals directly with the men who make their living swinging Louisville Sluggers, and it is obvious he enjoys the assignment. "A few will complain that it is their bat when they aren't hitting well," he says, "but that is the exception, not the rule. Major league players are generally very fine people to work with."

While some professionals change bats daily, using what feels right in a given situation, most have exacting specifications for their bats—and even the wood they are made from. Pete Rose wants a wide growth pattern, though Ted Williams used to spend hours in the timberyard searching for narrow ones. Babe Ruth wanted pin knots in the barrel of his bats, although their presence would cause rejection by others. When someone seems to have good luck with the choices he has made, other players follow the lead, hoping for the same results. George Foster, for example, began using a hickory finish on his bat which resulted in more and more orders specifying the same thing.

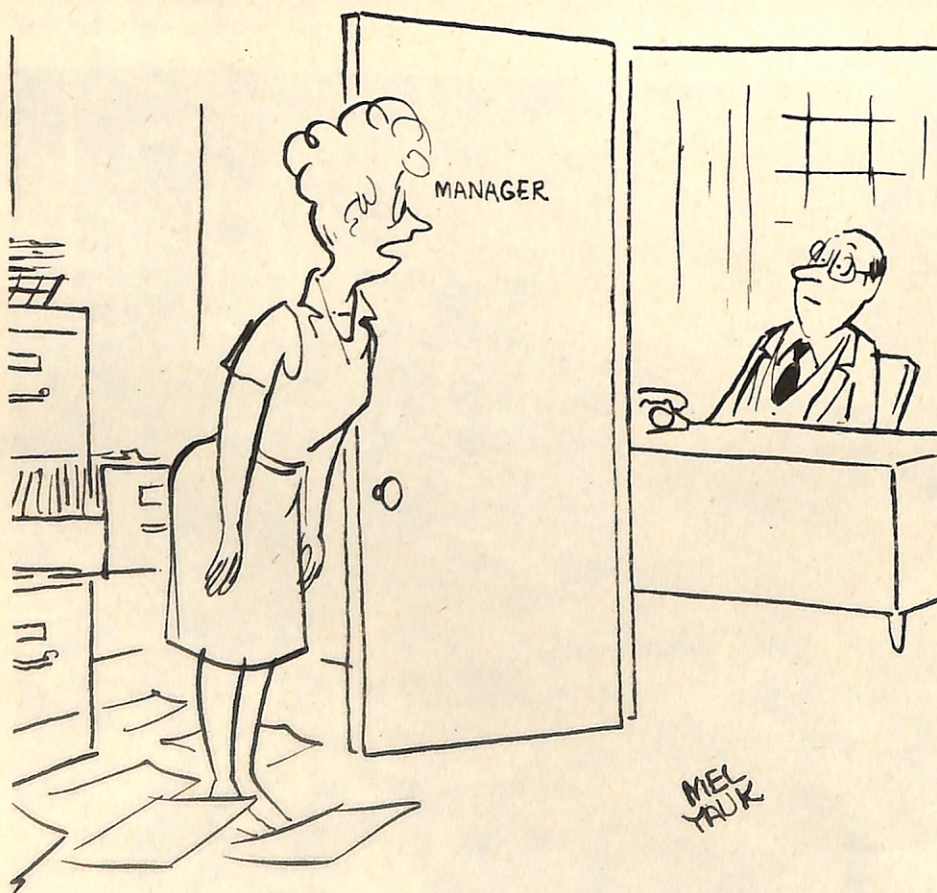
"Baseball players are extremely superstitious," Rex continues. "They won't step on chalk lines or they may wear the same socks to every game: A few years ago, when Pittsburgh was in a hitting slump, they set fire to a bunch of bats—made a bonfire out of them—in an effort to break the jinx." He explains that a player's game bat, particularly if he is hitting well, is often carefully guarded—and more than once a "hot" bat has been destroyed or stolen by a player on an opposing team.

When a bat is "working," when it feels right and has several hits to its credit, no player will lay it aside in favor of another. This was as true when Pete "The Old Gladiator" Browning swung the first Louisville Slugger as it is today, and was the reason that he and his teammates were careful to mark their bats with some form of identification.

The early players scratched their initials into the knob or barrels of their favorite models, but by the turn of the century the Hillerichs had solved the problem by agreeing to brand the players' signatures into the wood, along with the famous oval Louisville Slugger trademark.

In 1905, Honus Wagner agreed to allow his autographed Louisville Sluggers to be sold to the public, thus becoming the first professional athlete to endorse a commercial product.

Part of Rex Bradley's job at Hillerich and Bradsby is to sign professional



"How much longer must I look for that letter before I can give up?"

players to contracts allowing the company to use their signatures on the wooden bats sold throughout the world. "We don't sign as many as we used to," he says, "but we scout out the college teams and minor leagues and sign anyone who we think will one day be a major league player."

These players provide the company a signature used to make a metal plate which is filed carefully away in the Model Room at the Jeffersonville plant. The plates are used each time a current player needs a new supply of bats or when demand prompts additional orders for a particular autographed model. The most popular choices include those "signed" by Jackie Robinson, Johnny Bench, George Brett and Steve Garvey; but ball players everywhere prize bats branded with names as familiar as Winfield, Yastrzemski, Stargell and Mantle.

Every year Rex Bradley works with more rookies who have played all the way through youth leagues and school without ever handling a wood bat, and these are the players who need his help most. While aluminum models are acceptable everywhere else, professional baseball does not allow them. The economic problem caused by broken bats (the initial reason aluminum models were designed) is simply not a significant factor in the big leagues, and a few pros have confided their fears of inflicting serious injury on a fellow player hit with an aluminum-walloped baseball.

The major argument for sticking with wood, though, is that baseball is a game of statistics. "No other sport is so statistic conscious," explains Bill Williams, another Hillerich and Bradsby vice-president. "Aluminum would change the whole face of the game. There would be more home runs, higher scoring games. The pitchers' records would be affected, too." He smiles, then adds, "Besides, when you go out to the ball park, you like to hear the crack of that bat, not a ping."

Hillerich and Bradsby, however, have not ignored the inroads made by the metal bats and their plant in Santa Fe Springs, California, produces a steady supply. In addition, Louisville Slugger gloves have recently been added to the company line and join Louisville Hockey Sticks made in Wallaceburg, Ontario, and Power Bilt Golf Clubs also produced at the Jeffersonville facility. (Free public tours of the golf club plant are held daily as well.)

It is baseball, though, which has the longest tradition at Hillerich and Bradsby. And with Louisville Sluggers in the hands of more than 90 percent of American professional players as well as millions of youngsters who dream of achieving that status, the tradition is bound to continue. ■

Lodge of the Year Winners

The GL Lodge Activities Committee is happy to announce the winners of the first "Lodge of the Year" contest. This contest was designed to give special recognition to certain of our lodges that have done an exceptionally outstanding job helping Grand Exalted Ruler Raymond V. Arnold "TELL AMERICA ABOUT ELKDOM" during the past year.

Our thanks to each of the 219 lodges that submitted entries in this contest, and our special congratulations to the winners—those lodges that earned the greatest number of points for participating in the wide variety of programs and contests offered by the Grand Lodge.

Fifteen awards will be presented during the Chicago Grand Lodge Convention in July to the lodges listed below:

Lodges with less than 301 members

1. Seminole, OK
2. Elk Grove, CA
3. Long Beach, NY

Lodges with 301 to 600 members

1. Bowling Green, OH
2. Warren, MI
3. Marshfield, MA

Lodges with 601 to 1,000 members

1. Carbondale, IL
2. Haverstraw, NY
3. Tucson East, AZ

Lodges with 1,001 to 2,000 members

1. Weymouth, MA
2. Garden Grove, CA
3. Longview, WA

Lodges with more than 2,000 members

1. Clawson-Troy, MI
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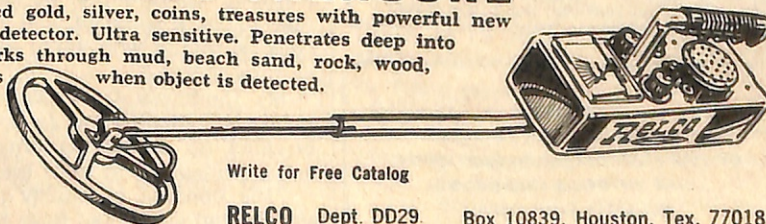
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QUALITY CIRCLE PROGRAMS

A comment in my March, 1982, "It's Your Business" article brought the kind of response that makes writing a monthly column worthwhile.

I quoted Dr. Kenneth Kovach of George Mason University on managers and their knowledge of employee attitudes. "The key is to remember that you cannot motivate people," Dr. Kovach said. "That door is locked from the inside. What today's manager can do, however, is create a climate in which most of the employees will find it personally rewarding to motivate themselves and in the process contribute to the company's attainment of its objectives."

The ink had barely dried before I received a letter from a California reader, Jean Rhodes, about the professor's comments and the column.

"Dr. Kovach's statement . . . is a truism that we Americans need to take to heart. I am actively engaged in organizing the Quality Circle Program at the Marine Corps Logistics Base in Bristow, CA. The concept of quality circles is primarily a people-building philosophy that recognizes the intelligence and creativity of the workers who have the ability to solve many problems related to their work," Rhodes wrote.

The program and technique are considered to be of Japanese origin. Furthermore, some management specialists contend that it was the quality work circles that gave the Japanese the edge over the United States in productivity in recent years. In his book *Japan As Number One: Lessons for America*, Ezra Vogel says that asking Americans to acknowledge Japanese supremacy is asking a lot.

According to Rhodes, Americans would rather explain how the Japanese accomplished the feat and avoid making a comparison. "That's America's pride showing, but this country could do well now to copy some of that nation's success no matter who might have been the original source."

My California correspondent believes research indicates the Japanese may be credited for something Americans were actually involved in from the start.

"The concept of quality circles is so simple that we should have thought of it. The fact is, I think we did. After World

War II, Gen. MacArthur invited Dr. W. Demming from the United States to teach the Japanese statistical quality control. In an effort to change their image as 'junk' manufacturers the Japanese government hired Drs. Demming and Juran to teach them the concept and application of statistical quality control and management of the quality control function. Their efforts, together with the work of Dr. K. Ishikawa, professor of engineering at Tokyo University, led to the development of the Quality Work concept."

The concept, whether a Japanese or American creation, can offer the necessary spark to the U.S. industry and marketplace. Quality Work Circles provide workers with the necessary training in problem identification and problem-solving to eliminate much of the waste and inefficiency that has hampered development and growth in recent years. More importantly, it rewards workers for their achievements . . . not for longevity or merely showing up.

Is it really a problem?

Ask the garage mechanic who discovered a method for improving tuneups by testing new parts before installation to cut down the number of angry customers who returned their cars the next day when they stalled frequently. His method was brushed aside and he was ordered to do what he was told. Hardly a way to involve workers.

Ask the grocery store checkout clerk who gave management several ideas about how to improve customer flow by better rotation of clerks and planned break periods. She was told to do her job and not meddle in the store manager's decisions.

Or ask the harried drugstore clerk I talked to not long ago who had to walk several feet back and forth to the cash register because of the clutter of products stacked on the counter. "I've told my manager that we're not selling these things and they're irritating customers because there's no place to lay down items purchased to get out their pocket-books, and I have no room to actually take the customer's money," he complained.

The manager's reaction?

"You don't understand point-of-pur-

chase business. Find a way or I'll get someone else!"

I'm not sure if a Quality Work Circle could help the management described in each of these stories. I do know that the result will be a worker who eventually gives up and merely puts in time . . . he feels frustrated because management appears insensitive to his suggestions and problems.

The quality work group is usually a small team—perhaps five to ten members—from the same department who meet voluntarily and regularly to discuss problems such as those mentioned. "They identify one problem at a time on which to focus their efforts," Rhodes says. "They investigate causes of the problem, recommend solutions and implement the solutions when it is within their authority to do so. They foster an atmosphere of trust and cooperation between worker and management."

Does it fit every business? At first I didn't think so. But the more I hear of the progress of those who have started the circles, the more I believe it can be applied in far more establishments than large corporations and major industries such as auto plants, etc. Obviously, proprietorships with one or two employees would probably find such discussions meaningless, but a foundry with several dozen workers could benefit from such a project. Even a large auto dealership with a number of employees could benefit from such an examination these days.

"We have now brought back home this American export and I hope that our Yankee ingenuity will grab the ball and run with it," Rhodes suggests. "Many American companies have become involved in these programs and the number is growing steadily. This may be the beginning of our economic salvation."

The real question, says Dr. Harold Leavitt, a professor of organizational behavior at Stanford in the publication *Training/HRD*, is why aren't American managers as good as they used to be?

"We have followed a model that says 'decide first, then do'—plan the work, then implement the solution. By implication, planners don't do—don't implement the solutions; and doers don't plan—don't have a voice in how things are done. It worked in the past, but the past is past," he told a Honeywell Corporation audience last year.

"Perhaps our goals should be to make managers more like architects, people who aren't afraid to play with ideas and do creative things but who are equally comfortable with numbers and analytical processes."

Concludes Rhodes:

"When American workers see that they can take ownership of their problems—problems that threaten their jobs, when they are given the management training needed to solve these problems and are actually listened to by management, we may see a new revolution in our industry. We have lots of Yankee ingenuity and creativity. No one ever said that we didn't. We are also a very proud people. Sometimes that pride gets in the way of our progress."

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Ever heard of Angelo Siciliano? You might know of him as Charles Atlas, the "97-pound weakling." Angelo was a fairly husky boy in southern Italy. He came to America at the age of 11 with his mother; and for some reason became sickly and grew spindly.

He joined the YMCA and eventually developed his own system of body and muscle building. Soon he acquired a mighty form. Someone noticed that he looked like a statue of Atlas and the name stuck. Eventually he changed his name legally.

He took a job while a young man in a Coney Island circus side show as a strongman. There he was noticed by an artist who asked him to pose. He became popular as a sculptor's model, and his image began to appear around the country. By coincidence, Atlas posed for the statue of "Patriotism" in the Elks National Memorial Building in Chicago.

He made enough money to quit Coney Island, and set up a mail order muscle-building business. Ads showed a newly-muscled he-man returning to punch the bully who kicked sand in his face and took his girl. Ultimately, six million aspiring he-men bought his body-building course and Atlas became a millionaire several times over.

Speaking of the Elks National Memorial Building, many members of the Order will have the opportunity to visit the imposing structure, some for the first time, when the Grand Lodge Session is held in Chicago July 18-22.

The magnificent building on Lake View Avenue has been dedicated to those who served and died in World War I, World War II and the Korean and Vietnam Conflicts. Great bronze elks flank the entrance. In addition to "Patriotism," another bronze group entitled "Fraternity" stands in the facade of the pavilion. A bronze door is at the entrance to the huge memorial rotunda. All are masterpieces of art. Inside, there are outstanding murals and the impressive statues emblematic of the four cardinal virtues of the Order: Charity, Justice, Brotherly Love and Fidelity.

Immediately to the rear of the Me-

morial Building on Diversey Parkway is the handsome structure housing *The Elks Magazine*.

Dick Mitchell, state-president of the Washington State Elks Association, reports that the Washington Elks major project is a therapy program for children. They have 12 mobile units which give physical and occupational therapy to over 600 children throughout the state. Estimated expenditure: About \$400,000 annually.

Indiana apparently doesn't have a corner on the market for length of service to the lodge as far as secretaries are concerned, the members of Bluefield, WV, Lodge say. A. C. Heilman is starting his 39th year as secretary of that lodge. Any others with a long record?

The Colorado Elks Association is the recipient of another grant from the Denver Foundation Clem Audin Memorial Trust Fund. This is the sixth year the Colorado Elks have received a grant in memory of the late Brother Audin of Hotchkiss Lodge.

This year the grant was for \$3,500. The Denver Foundation put it this way: "The Colorado Elks Association is doing an outstanding job in providing positive assistance for young people."

June 14, of course, is Flag Day when Elks lodges throughout the nation will be paying tribute to Old Glory. Some lodges have incorporated some additional features into their programs.

For instance, Glendale and Los Angeles, CA, Lodges combined to conduct a Flag Disposal Program last year because many people are not aware of the correct way to retire a worn-out flag.

Then West Chester, PA, Lodge honored five Eagle Scouts during their Flag Day Program. They were each presented with an American Flag, an Elks' Eagle Scout certificate of achievement and a letter of congratulations from their Congressmen.

These extra activities add much to the Elks Flag Day ceremony and help increase attendance.

Dave E. Severance, Colonel, USMC (Ret), of La Jolla, CA, sends us additional information on how the U.S. Flag or flags were raised on Iwo Jima in 1945. The information provides a different insight on the event than that given by Associated Press in their book about great photographs.

Two Brother Elks participated in the historic moment.

NEWS OF THE LODGES

(Continued from page 16)



GLEN COVE, NY. Eagle Scout Scott Collins (center) received a certificate and flag from PER Frank Cassano (left) of Glen Cove, NY, Lodge and Est. Lead. Kt. Anthony Verderosa.



HILLSIDE, NJ, Lodge presented a pack flag to Cub Scout Pack 93 of the Calvin Coolidge School P.T.A. In back row from left are Americanism Committee Chm. Robert Baise, Cubmaster Richard Jeyce, Sr., Brother Richard Scholz, Chm. Stanley Osinski, and then-ER Radomir Vlajsavljevic.



NEW SMYRNA BEACH, FL. A mortgage-burning ceremony was held at New Smyrna Beach, FL, Lodge. The mortgage was paid off in only five years. Dignitaries in attendance included (from left) PGER Willis McDonald, GER Raymond V. Arnold, then-ER Porter Rossner, and PGERs William Wall and Robert Grafton.



WHEELING, WV, Lodge awarded scholarship checks to Joyce Riser and Derrick Repep. Scholarship Chm. Michael Kelly presented the checks to the recipients as then-ER Lewis Newman looked on.



TICONDEROGA, NY, Lodge held a Homecoming for DDGER Robert Conners (second from right). PGER Leonard Bristol (center) was the guest speaker. Also in photo are (from left) PER Francis Malaney, Past Grand Chap. Father Francis White, and then-ER Charles Rock.



BEDFORD, VA. The 10th annual Virginia State Procedure-Protocol Seminar was held at the Elks National Home at Bedford, VA. Dignitaries attending included (from left) SP Henry Self; PGER John Walker; Wesley Petrie, chm., state trustees; PGER Willis McDonald; Doral Irvin, executive director of the home and chm. of the Procedure-Protocol Committee; Alex Harman, Jr., Chm., Board of Grand Trustees; and SDGER Bill Scott.



HICKSVILLE, NY, Lodge prevailed in its efforts to have the week of February 15-21 proclaimed "National Patriotism Week" in Oyster Bay, NY. From left are Secy. Ralph Doxey and then-ER Sam Agrillo receiving the proclamation from Oyster Bay Town Supervisor Joseph Colby.



COLONIE, NY, Lodge held an Eagle Scout Recognition Day and presented plaques, certificates, and American flags to Eagle Scouts from the town of Colonie. Shown awarding plaques to the Eagle Scouts is Americanism Chm. Bob Radler.

YONKERS, NY, Lodge honored two members of the Yonkers Fire Department and two members of the Yonkers Police Department at its annual Uniformed Services Recognition Night. On this occasion, two members from each department are honored at a dinner for actions "above and beyond the normal course of duty." From left are then-ER Richard Halevy, Police Commissioner and Brother Charles Connolly, two police honorees, two fire department honorees, Fire Commissioner Richard Smith, and Est. Lead. Kt. and Chm. Howard Evans.



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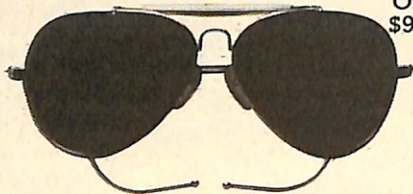
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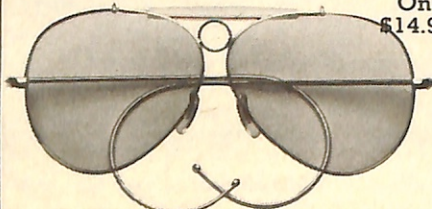
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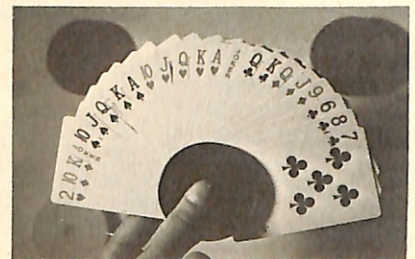
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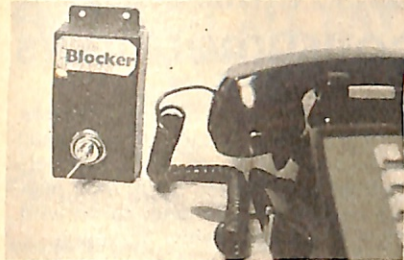


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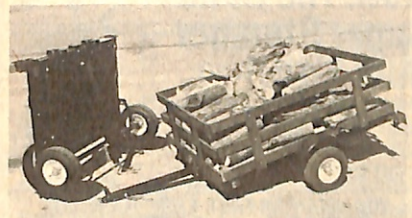
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- NO CLEAN-UP, NO BAGS TO EMPTY
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- WILL NOT HARM BEES OR OTHER BENEFICIAL DAY-WORKING INSECTS

LARGE 1 FT. TALL by
8" IN DIAMETER!
MADE IN U.S.A.
Patent Pending

SPECIAL
PRICE OFFER
ONLY
\$12.95
AFTER JUNE 15
PRICE \$19.95

**Draws Insects
Like a Magnet
and Kills Them—
ZAP!**

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SEEN
ON
TV

Now, after extensive research and field testing, comes news of a major break-through in pest control. The IC7 Insect Control Lamp, employing same attracting principle used for years by commercial enterprises, is now available for home and patio. This amazing insect control lamp will rid your patio and home of those pesky flying insects, clear hundreds of square feet and really let you enjoy your summer evenings.

AMAZING SCIENTIFIC PRINCIPLE

The Attracto Angstrom Black Light Bulb with its special wave length, attracts insects to the IC7 Lamp like a magnet. Once they come in contact they are exterminated. (ADDITIONAL BULBS AVAILABLE!) No clean-up needed. The lamp is 100% safe for children, pets, birds, and is environmentally accepted.

*Reg. with U.S. Environmental Protection Agency, No. 41681

INSECT TRAPS WITH 10 WATT BULB SELL AT \$69.95
THIS MODEL IS A FULL 75 WATT BLACK LIGHT!

Order now, at this special price
of only \$12.95. Hurry. Mail this
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INSECT CONTROL CO., INC.,
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Please send me _____ (qty) IC7 Insect Control Lamp(s) at only \$12.95 each, plus \$1.50 to help defray postage and handling.
SAVE: Order 2 Insect Control Lamps at only \$24.00 plus \$2.00 postage and handling for both!

I enclose full payment of \$_____ New York residents add sales tax.

Charge to: Visa Master Charge

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Signature _____

NAME _____

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There are 50 million pet owners in the United States. Every year when vacations or family emergencies arise, these 50 million people have to decide what to do with their family pet while traveling.

Some decide to take their pet with them, which oftentimes results in lost pets and ruined vacations. Others try to arrange for substitute care in the home, or some other type of non-professional supervision. These arrangements can also lead to unfortunate results because of undetected illness, escapes, etc.

The vast majority of pet owners utilize the services of boarding kennels; but even for these people, the choice of a suitable kennel for their pet is often confusing and frustrating.

To assist all of these pet owners, the American Boarding Kennels Association has prepared a definitive booklet, *How to Select a Boarding Kennel: The Pet-Owners Guide to Successful Boarding*. It explains what to look for in selecting a kennel, how to prepare pets for boarding, what to do if a problem is encountered, and how to locate their nearest ABKA member kennel.

(Continued on page 42)

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Everything from zucchini marmalade to zucchini raisin pie; with over 250 recipes. Lots on canning, freezing, storing, RECIPES for all kinds of winter and summer squash, too. Now, you'll actually love all that zucchini! Only \$4.95 (2 for \$8.95) plus \$1.00 postage and handling. Send to: Garden Way Publishing Co., Dept. A1245, Charlotte, Vermont 05445.

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Lanolin Foot Balm Makes them



Feel Great!

GREASELESS LANOLIN FOOT BALM contains active ingredients formulated "just for feet". It is a soothing, greaseless, medicated cream created to provide fast relief for burning, aching, tired feet.

Lanolin is the thick rich substance that acts as a natural protective coating on the surface of the wool fibers found on sheep. It helps keep the fleece soft and luxuriant.

Centuries ago Lanolin's natural skin-conditioning properties were discovered. A registered pharmacist, using his many years of experience, combined rich, natural lanolin with six other active ingredients to ease his own foot problems. His wife and friends used it and the word spread rapidly. The pharmacist called on Bob Lee one day and an arrangement was made so that Lee Nutrition could market LANOLIN FOOT BALM exclusively. Thousands of jars have been sold for \$1.49 each—but act now and I will include GREASELESS LANOLIN FOOT BALM free with your order.

FREE WITH EVERY ORDER

Check the box in the order blank and return it with an order for any of the items in this ad and I'll include without charge GREASELESS LANOLIN FOOT BALM.

This offer expires June 30, 1982

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100 Tablets **1.49**
500 for 5.99

Neutrants (ANTI-ACID) TABLETS

100 TABLETS **1.25**
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19 GR. 1200 MG. HI-POTENCY LECITHIN

100 CAPSULES **1.09**
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7½ GR. 250 TABLETS **79¢**
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50 Tablets **4.00** 100 Tablets **7.50**
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50 MG. TABLETS 100 MG. TABLETS
100 for 89¢ 100 for 1.49
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VITAMIN E

Beauty Oil 14,000 I.U. ½ fl oz **\$1.49**

50 mcg TABLETS SELENIUM

100 Tablets **\$2.49**
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BALANCED 50 MG. B-COMPLEX HI-POTENCY "LEE-PLEX 50 MG."

In 1 cap daily 50 mg. each of Vit B1, B2, B6, Niacinamide, Pantothenic Acid, Choline, Inositol, 30 mg. Para-Aminobenzoic Acid, 50 mcg. each of B12, d-Biotin, 100 mcg. Folic Acid.

50 Caps **1.79** 100 Caps **2.69** 500 Caps **10.59**

LOSE WEIGHT. GRAPEFRUIT DIET PILL

Each Six Tablets Contains: Natural Grapefruit Extract . . . 100 MG. Vitamin C . . . 60 MG. Vitamin E . . . 30 I.U. Phenylpropanolamine HCL 75 MG.

Contains one of the strongest diet aids available without prescription. Includes modern, effective diet plan that lets you enjoy 3 delicious meals and snacks everyday as you lose weight.
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Amazing content of natural life—vital nutrients wonder food of The Bee Colony.
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KELP, VITAMIN B6, LECITHIN & CIDER VINEGAR
Highest Quality—
Only the low price is different
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B-15

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100 Tab Bottle **2.98**
300 Tab Bottle **7.99**

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with Rose Hips
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COMPARE ANYWHERE
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NATURAL VITAMIN C

QUANTITY	100 MG	250 MG	500 MG	1,000 MG
100	69¢	95¢	1.39	1.95
500	2.98	4.49	6.59	9.39
1000	5.49	7.99	12.49	17.95

VITAMIN E CAPSULES

SIZE	100 I.U.	200 I.U.	400 I.U.	1,000 I.U.
100	98¢	1.89	2.99	7.89
500	4.85	8.99	14.69	37.98
1000	9.49	17.59	28.49	69.85

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100 TABLETS **38¢**
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DESICCATED LIVER TABLETS

7½ Grain 100 TABLETS **69¢**
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100 CAPSULES **88¢**
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HIGHEST QUALITY—SAME FORMULA AS HIGH-PRICED NAME BRANDS
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100 mg. VITAMIN B1	1.25	500 for	1,000 for
50 mg. VITAMIN B2	1.25	\$5.50	\$9.85
50 mg. NIACIN	85¢	\$3.49	\$5.50
100 mg. NIACINAMIDE	1.00	\$3.85	\$6.50
400 mcg. FOLIC ACID	65¢	\$2.85	\$4.95
50 mcg. B12	65¢	\$2.50	\$4.35
300 mcg. BIOTIN	1.45	\$6.50	\$10.95
250 mg. CHOLINE	1.65	\$6.95	\$12.00
250 mg. INOSITOL	3.75	\$16.89	\$29.75
100 mg. PANTO. ACID	1.69	\$5.75	\$9.75
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MASTER CARD and VISA accepted on orders over \$10.00. Give card number and expiration date. We reserve the right to limit quantities.

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PRINT NAME _____
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CITY _____ STATE _____ ZIP _____
B694

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SAVE 52%**

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This comprehensive booklet is available for \$1.00 by writing to: ABKA, 311 N. Union Blvd., Colorado Springs, CO 80909.

Minerals are more than precious gems. They're also essential nutrients for your body.

To give you some help on finding these "gems," the Food and Drug Administration has published a free reprint from its magazine, the *FDA Consumer*. To get your copy of *A Primer on Dietary Minerals*, send a postcard to the Consumer Information Center, Dept. 524K, Pueblo, CO 81009.

Mineral elements have two general body functions—building and regulating. Their building functions affect the skeleton and all soft tissues. The regulating function involves a wide variety of systems, such as heartbeat, blood clotting, maintenance of the internal pressure of body fluids, nerve responses, and transport of oxygen from the lungs to the tissues. Some of these functions require large quantities of minerals, while others may only be required in minute traces.

So-called macro minerals are the
(Continued on page 44)

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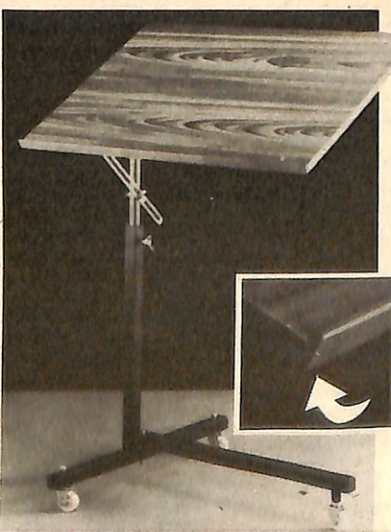
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6-82

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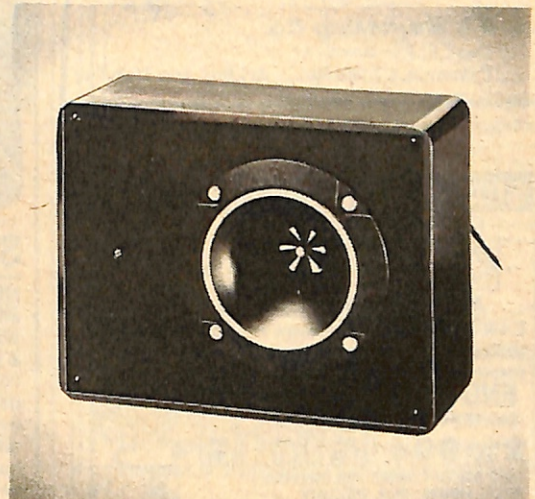
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SAVE! Order TWO Toenail Scissors for only \$10.96, plus \$1.40 shipping and handling.

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ones that the body needs in large amounts. These include calcium, phosphorus, sodium, chloride, potassium, magnesium, and sulfur. Calcium is present in the body in greater amounts than any other minerals—two or three pounds worth concentrated mostly in the bones and teeth. Green, leafy vegetables (except spinach), citrus fruit and beans are good sources.

You'll find phosphorus in meat, poultry, and whole-grain foods. Phosphorus, present with calcium in the teeth and bones, is an important part of almost every tissue in the body.

Table salt is made up of sodium and chloride, and you probably already get more than you need.

Potassium helps regulate body fluids. It's found in almost all foods.

Magnesium is also plentiful in most foods. Its job is to help convert food into energy. Sources include nuts, whole-grain cereals, dark green vegetables, and bananas.

Sulfur, an essential mineral for life, is involved in protein metabolism. You can get sulfur from eggs and many other foods.

Other minerals, called "trace minerals," are needed in small amounts. These are iron, manganese, copper, iodine, zinc, cobalt, flourine, and selenium.

But even minerals that the body requires for good health can be harmful if you get too much. For instance, if you take all your daily required potassium in one single concentrated dose, severe illness can result. Each year, in fact, many children under 5 years of age are hospitalized from iron poisoning caused by accidentally swallowing multiple vitamin supplements.

(Continued on page 46)

See Advertisement On Back Cover

NEW 1982 SUMMER SLACKS
 HABAND Exec. Div.,
 265 N. 9th Street,
 Paterson, N.J. 07530

2 Pairs For 19.95
 3 for \$29.75 4 for \$39.50

OK! Please send me _____ pairs of Haband's 1982 Summer Slacks. I enclose \$ _____ remittance plus \$1.65 postage & handling.

OR TO CHARGE IT: VISA MASTER CARD

Acct. # _____
 Exp. Date _____ / _____ / _____ **72B-044**

COLOR	044	How Many Pairs	What Waist	What Inseam
Green	D			
Cream	M			
Black	E			
Brown	C			
Navy	B			
Slate Blue	G			

Name _____
 Street _____ Apt. # _____
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\$15.95
UP

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Modern 60mm Cannon, 9" Long, 2 Tractor Wheels... \$15.95
Modern 155mm Cannon, 25" Long, 8 Tractor Wheels... \$33.95
17" World War I Cannon (shown) 2 cast iron wheels... \$24.95
25" World War I Cannon, 2 cast iron wheels... \$33.95
Carbide Ammo, about 300 shots... \$1.50, 3 packs for \$3.95
ADD \$3.50 SHIPPING & HANDLING EACH CANNON
Johnson Smith Co., 35075 Automation Dr.
DEPT. 7306, Mt. Clemens, Mich. 48043



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Carol's illness prevented her from climbing these stairs like she used to. She could move to a one-story house, but she loves this house. A Cheney Weclator™ solved Carol's problem by letting her ride from floor to floor quickly and comfortably. As the first stairway elevator to be UL-listed, it's virtually maintenance-free and can be installed in just a matter of hours. For a colorful brochure on Cheney Weclators, or Wheelchair Lifts and Wheelchair Van Lifts, contact your local Cheney Representative or write: The Cheney Company, Dept. EM, 3015 S. 163rd Street, New Berlin, WI 53151. (414) 782-1100.

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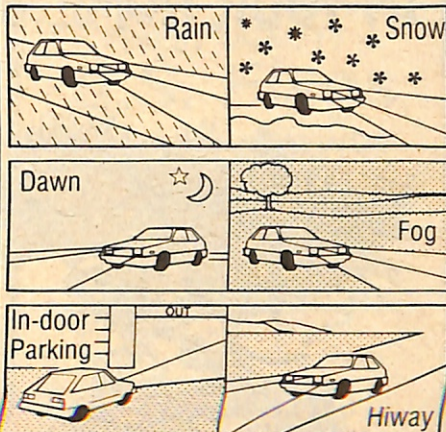
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everything
for your
lodge

Six Most Common Causes of a DEAD BATTERY For Your Car, Summer & Winter

... And how to prevent it.



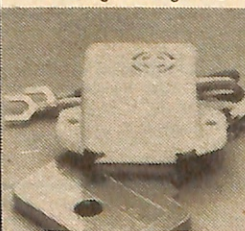
You have the habit of using your headlights in one or more of the above described situations when driving in the daytime. But you also have the habit of forgetting to turn the headlights OFF.

What follows is a **Dead Battery**. The next thing is an **Expensive Service Call**.

Now, you can prevent this by simply installing the "Amazing Headlight Reminder"

It needs no tool to install easily to your fuse box. Warns you with a continuous "BUZZ" sound, every time your ignition is turned off when the headlights are still ON. You can only turn the "Reminder" off when you put the headlights OFF. It's that simple.

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Send Check or Money Order to:

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725 Don Mills Rd., Ste. 207, Don Mills, Ont. M3C 1S7



Yes, I want to enjoy worry-free driving. Please RUSH my "Amazing Headlight Reminder". I understand that if I am not totally satisfied, I can return it within 30 days for a prompt refund. Here is my check or M.O. for \$ _____ of _____ unit(s)

NAME _____
ADDRESS _____
CITY _____ STATE _____
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NOW, ENJOY A LIVING, GROWING, JAPANESE BONSAI TREE GARDEN IN YOUR HOME. 8 TREES ONLY \$499



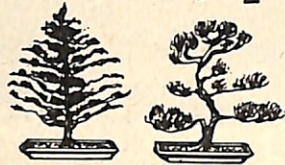
TYPICAL FULL-GROWN BONSAI TREE

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Soon you'll be enjoying the harmonious beauty and charm of a miniature Oriental landscape ... right in your own home! Order now!

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You'll Enjoy an 8-Tree Grove Of Magnificent Evergreens From Around the World Including...

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|---------------------|----------------------|
| Mugho Pine | Norway Spruce |
| Japanese Red Pine | Scotch Pine |
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- When fully grown, trees are worth from \$25 to \$50!
- Pre-prepared with specially enriched soil, for healthy growth with minimum care!
- Step-by-step growing and training instructions included!

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Please rush me _____ Bonsai Tree Kit(s) (for 8 trees) @ \$4.99 plus .95 shipping & handling (Total \$5.94)

- SAVE! Order TWO kits (for 16 trees) for only \$8.98 plus \$1.25 shipping & handling.
- CHARGE IT (Minimum Charge \$10.00)
- MC VISA Exp. Date _____

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 CITY _____
 STATE _____ ZIP _____
 (N.Y. residents add sales tax.)

Elks Family Shopper consumer/news

Other minerals can cause adverse health effects if you take as little as two times the required dose.

An excess of one mineral can upset the balance and function of other minerals in the body, and reduce your ability to perform physical tasks. Health problems can result from mineral overdose, such as anemia, bone demineralization and breakage, neurological disease, and fetal abnormalities.

Balding is forever, experts say. And if you're one of many who has spent a lot of money on a variety of products that promise to grow new hair or to stop hair loss, beware. None of the products work—so says a medical advisory panel to the Food and Drug Administration (FDA).

To help you know what these products claim to do, why they don't work, and to explain the testing done on them, the FDA has a new reprint from its magazine, *FDA Consumer*. For your free copy of *Baldness Treatments*, write to the Consumer Information Center, Department 558K, Pueblo, CO 81009.

Products for hair growth and prevention of hair loss—often sold through the mail or through barber and beauty shops—are legally "over-the-counter" drug products regulated by the FDA. They are drug products because the manu-
(Continued on page 47)

T-SHIRTS from everywhere!



5 T-Shirts \$10.90 all different plus \$2.00 postage

Production overrun printed T-shirts from schools, teams, resorts, events, products and advertisers nationwide! All brand new, top quality, American-made T-shirts in assorted colors. 30 day money-back guarantee. Check, money order or Mastercard/Visa welcome (include card no, exp. date and signature.) Specify size(s): S M L XL

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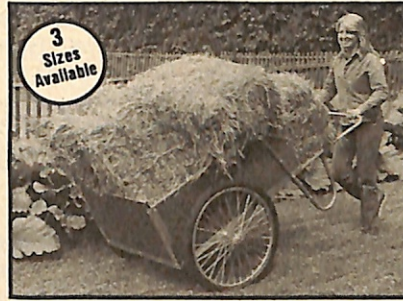
Elks Family Shopper consumer/news

facturers claim they have a biological effect.

An FDA panel of medical scientists, including two dermatologists, carefully scrutinized the medical literature on hair growth and hair loss prevention products. They also examined product labels and instructions and evaluated data submitted by product manufacturers and others. The panel found that the ingredients were safe for external use when used as specified. But the products could not do what was claimed—they could not grow hair or prevent hair loss. There are products, the panel noted, that have the cosmetic effect of making hair seem thicker. But this is not a drug action and hair growth is not involved.

The FDA notes that no product or process can affect hair once it emerges from the scalp, since growth occurs from the hair root. Even permanent waving, shaving, bleaching and other trauma to the hair does not affect the hair itself as long as the root is not involved. Tight ponytails and braids or excessive teasing, however, can tug at the root and follicle and damage hair growth.

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Our big strong Carts are perfectly balanced on two huge wheels to roll easily over any terrain. You'll carry up to 400 lbs. in one easy trip... saving time and steps.

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YES! Please send me FREE Cart Literature.

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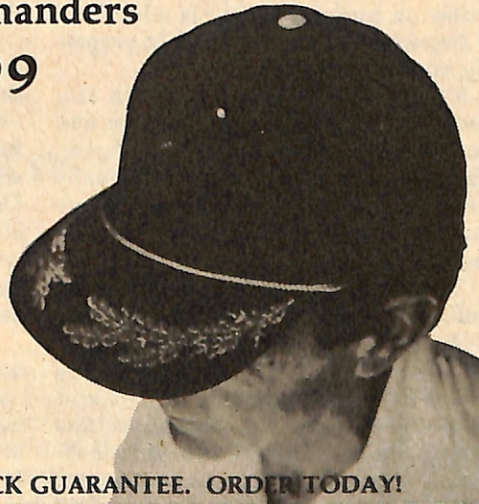


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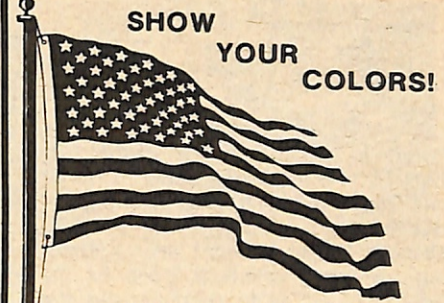
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| <input type="checkbox"/> One for only \$2.99 + 80¢ P&H. | Color Qty. | Color Qty. |
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FLAG DAY 1982

In 1908, the Grand Lodge designated June 14th as the special day that Elks in all lodges should honor our flag and pay tribute to our great nation. Each lodge should make every effort to present an outstanding program, which is open to the public, in order to demonstrate the Elks' dedication to the principles of our founding fathers.

Community Image Winners

The winners of the 1981-82 Community Image Contest have been selected from brochures received by Olley G. Anderson, a member of the Grand Lodge Activities Committee. The entries presented many different community services performed by the various lodges. This should certainly improve the image of Elkdom within their communities.

Lodges with less than 301 members

1. Katy, TX
2. Plano, TX
3. Longview, TX

Lodges with 301 to 600 members

1. Greenwood Lake, NY
2. Palmdale, CA
3. Coalinga, CA

Lodges with 601 to 1,000 members

1. Mainland, TX
2. Oceano/Five Cities, CA
3. Lynbrook, NY

Lodges with 1,001 to 2,000 members

1. Red Bluff, CA
2. Merced, CA
3. Alameda, CA

Lodges with more than 2,000 members

1. Vallejo, CA
2. Carmichael, CA
3. Santa Maria, CA

State Association Conventions

State	Date	Place
CO	9/9 to 9/11	Pueblo
CT	6/4 to 6/6	Swan Lake, NY
GA	6/9 to 6/12	Jekyll Island
ID	6/10 to 6/12	Wallace
IN	6/3 to 6/6	French Lick
MD, DE & DC	6/18 to 6/20	Cumberland, MD
MA	6/11 to 6/13	Chicopee
MN	6/17 to 6/19	Rochester
MT	7/29 to 7/31	Missoula
NV	6/17 to 6/19	Carson City
NJ	6/3 to 6/6	Wildwood
ND	6/13 to 6/15	Fargo
SC	6/18 to 6/20	Rock Hill
SD	6/4 to 6/5	Yankton
TX	6/17 to 6/19	El Paso
VT	6/4 to 6/6	Whitefield, NH
VA	6/25 to 6/27	Roanoke
WA	6/17 to 6/20	Bellevue
WV	8/5 to 8/7	Huntington

TAX SHELTER EXPLOSION

(Continued from page 12)

much of that. The 1981 legislation raised the deductible contribution to \$15,000 or 15 percent of self-employment income. It also increased the limit of self-employed total income from \$100,000 to \$200,000. It adds a provision, though, that if annual compensation is in excess of \$100,000 for any participant, the rate of contributions must be at least 7.5 percent.

"Under the new law a participant in a Keogh may establish an IRA and make additional deductible contributions of up to \$2,000, or else make a contribution of up to \$2,000 to the Keogh if the plan permits. Thus, the participant's total retirement plan deduction could be as high as \$17,000," Stout explains.

Should a person with a Keogh seek an IRA then?

"Contributions to a Keogh should be maximized before an IRA is considered," Stout advises. "The benefit of the IRA (now) . . . is that it can increase the total amount of funds toward retirement which are tax-advantaged. IRAs and Keogh in general offer the tax advantages of current income tax deductions for the contributor, growth of the account without current tax and withdrawal at retirement when the taxpayer will probably be in a lower tax bracket. There is really no tax advantage of getting out of a qualified plan or a Keogh and getting into an IRA, though."

An even bigger problem for many, says Louise Cook, an Associated Press writer on business topics, is what kind of financial institution to seek in preparing an IRA or Keogh.

A bank, a thrift association such as a mutual savings bank or a savings and loan, a credit union, a brokerage house, a mutual fund or an insurance company are the usual kinds of institutions prepared to handle your deposit. But each handles the money differently.

"Banks, thrifts and credit unions generally invest your money in a certificate of deposit or a regular savings account," Ms. Cook says. "The big brokerage houses are offering two basic types of IRAs—the self-directed account and the professionally managed one. A self-directed account allows you to control your investment, buying and selling stocks and bonds, real estate, etc. The money in a professionally managed account goes into a package of pre-selected investments. Insurance companies provide Individual Retirement Annuities which guarantee you a certain amount of income every year after you retire."

And you can't overlook investigating how your investment will be protected regardless of which institution serves as

custodian. IRAs at banks, credit unions and thrifts are backed by the federal reserve for up to \$100,000 each. At other institutions, you may be able to get a higher yield and more flexibility in transfer of the funds but they may not be adequately insured. Some accountants believe insurance companies are the most conservative custodians but the most secure.

Professionally managed accounts at brokerage houses and IRAs at mutual fund groups generally have low fees for administration. A self-directed IRA in some brokerage houses can cost \$30 or less to open and maintenance charges of \$50 or more.

Mutual funds haven't promoted their programs as flamboyantly as the banks, but some authorities believe the mutuals will make significant gains in the IRA market. "While other investment and savings vehicles are expected to gather a majority of IRA accounts, mutual funds alone should pick up about a third of them, adding at least \$16 billion of long-term deposits to their coffers," Thomas Watterson wrote in the *Christian Science Monitor*.

But some wage earners may not have to worry about seeking the best deals and other details. They may have the opportunity Honeywell Corporation offered its employees earlier this year. The Minneapolis electronics and computer company was ranked among the first to provide a "cash or deferred" plan for workers so that they can put some of their salary into a retirement program . . . and shelve their taxes.

Prior to 1982, retirement savings programs didn't exempt taxes. Under the new act—a section known as 401-K—the taxes on the money that is deferred won't be due until a worker withdraws it at age 59½ or retirement. Unlike an IRA, a worker can quit the company and withdraw the money without paying a penalty. He would, however, have to pay taxes due on the amount withdrawn.

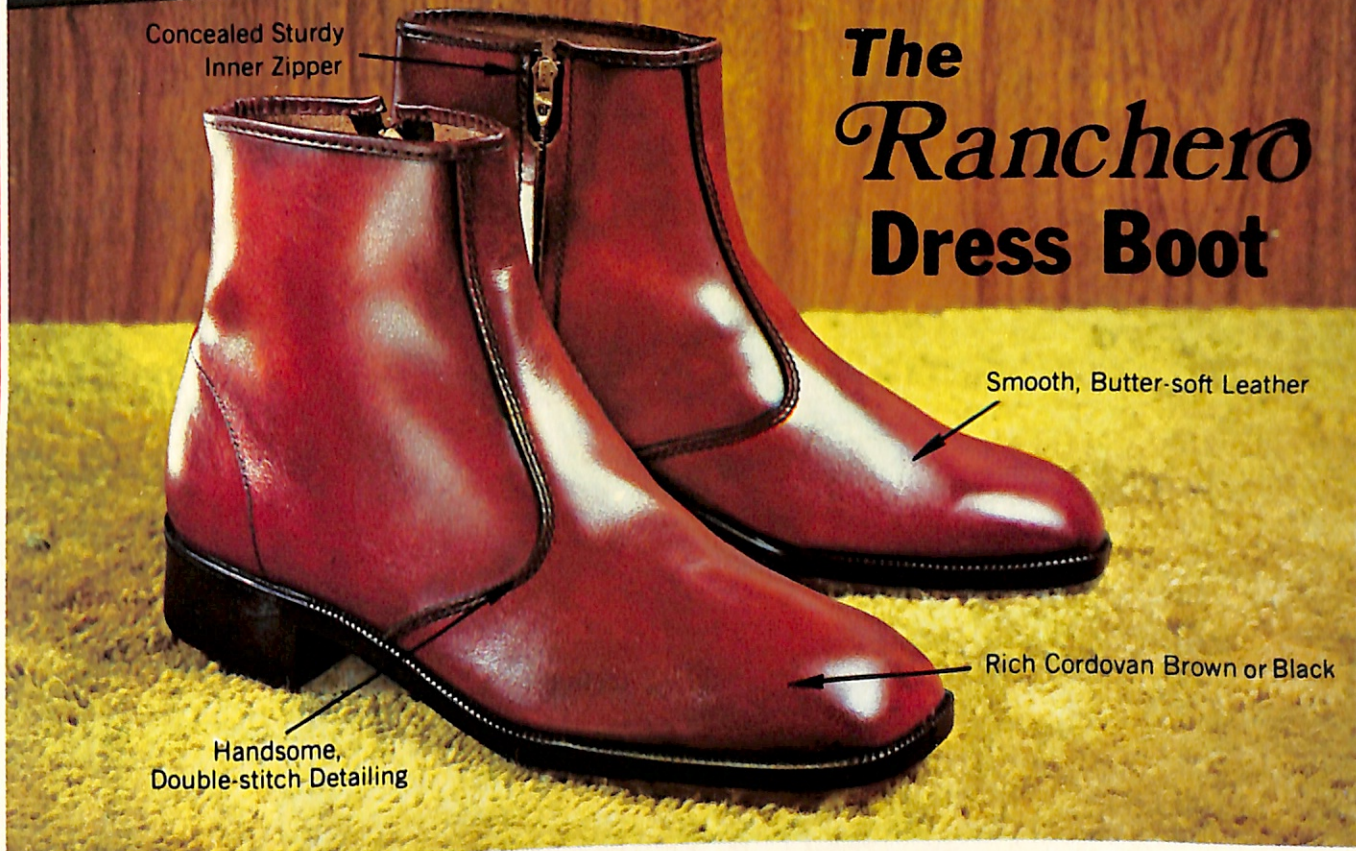
Have the changes improved the wage earner's financial opportunities?

Stout believes so. "Probably the significant provision is that the reduction of the top marginal income tax rates from 70 percent in 1981 to 50 percent in 1982 and thereafter generally makes the traditional tax shelters less attractive. There is simply less incentive to seek out shelter devices now such as coal, cattle feeding and film making. I might add that an effective tax shelter must be first a sound economic investment and secondly a legitimate tax avoidance device. The IRA and Keogh changes increase their use as conservative tax shelters beginning this year." ■

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The *Ranchero* Dress Boot

Genuine Leather

Not ~~\$49.95~~ Not ~~\$29.95~~

Only \$18.88 2 prs \$36.88

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TRY THEM AT OUR RISK!

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Here's the town boot of the range-riding Westerner...rugged, uncluttered, no-nonsense. No wonder the man of style has adopted it for his versatile way of life! The bold, square-toed detailing goes great with sports clothes and jeans and the sleek, lean design gives a "with it" look to the business suit.

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Men's Sizes: 7½, 8, 8½, 9, 9½, 10, 10½, 11, 12

Widths: C, D, E Colors: Cordovan Brown, Black



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Hanover, Pa. 17331

OLD VILLAGE SHOP, Dept. VM-3764
340 Poplar Street, Hanover, Pa. 17331

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SAVE MORE! Order two pairs for just \$36.88 plus \$6.90 postage and handling on same money-back guarantee.

____ prs. Cordovan Brown (M246470B) Size _____ Width _____
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TO KEEP THIS COVER INTACT—USE COUPON ON PAGE 40



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Nothing speaks louder than CASH IN HAND when economic pressures begin to build! And that's why some of the biggest executive clothing factories in America use Haband, the mail order people in Paterson, N.J., now to liquidate inventory and keep their factories running! For instance, right now you can buy these fine nationally advertised executive summer slacks at

TWO Pairs for Only **19⁹⁵** ONLY WHILE THEY LAST!

YES, Now TWO Pairs → **MUST LIQUIDATE ENTIRE STOCK!**

And you will be absolutely amazed at their impressive fine tailoring, full generous fit, and deluxe brand name features, luxurious throughout!

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Ban-Rol® important built-in No-Roll inner waistband stops waistband rollover!

TALON® unbreakable nylon zephyr zipper.

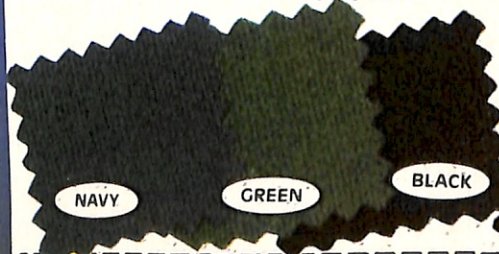
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SLATE BLUE

NEW 1982 SUMMER SLACKS

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OK! Please send pairs of Haband's 1982 Summer Slacks. I enclose \$ remittance plus \$1.65 postage & handling. OR TO CHARGE IT: VISA MASTER CARD

Acct. # _____ Exp. Date _____
GUARANTEE: I understand that if upon receipt I do not choose to wear the slacks, I may return them within 30 days for a full refund of every penny I paid you.
 72B-044

IS YOUR SIZE ON THIS CHART?
 Waist: 29-30-31-32-33-34-35-36-37-38-39-40-41
 42-43-44-46"-48"-50"-52"-54"
 Inseam: 26-27-28-29-30-31-32-33-34
 *Please add \$1.25 per pair for 46-54

Color	044	How Many Pairs	What Waist	What Inseam
Green	D			
Cream	M			
Black	E			
Brown	C			
Navy	B			
Slate Blue	G			

HABAND
 265 N. 9th St., Paterson, N.J. 07530

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