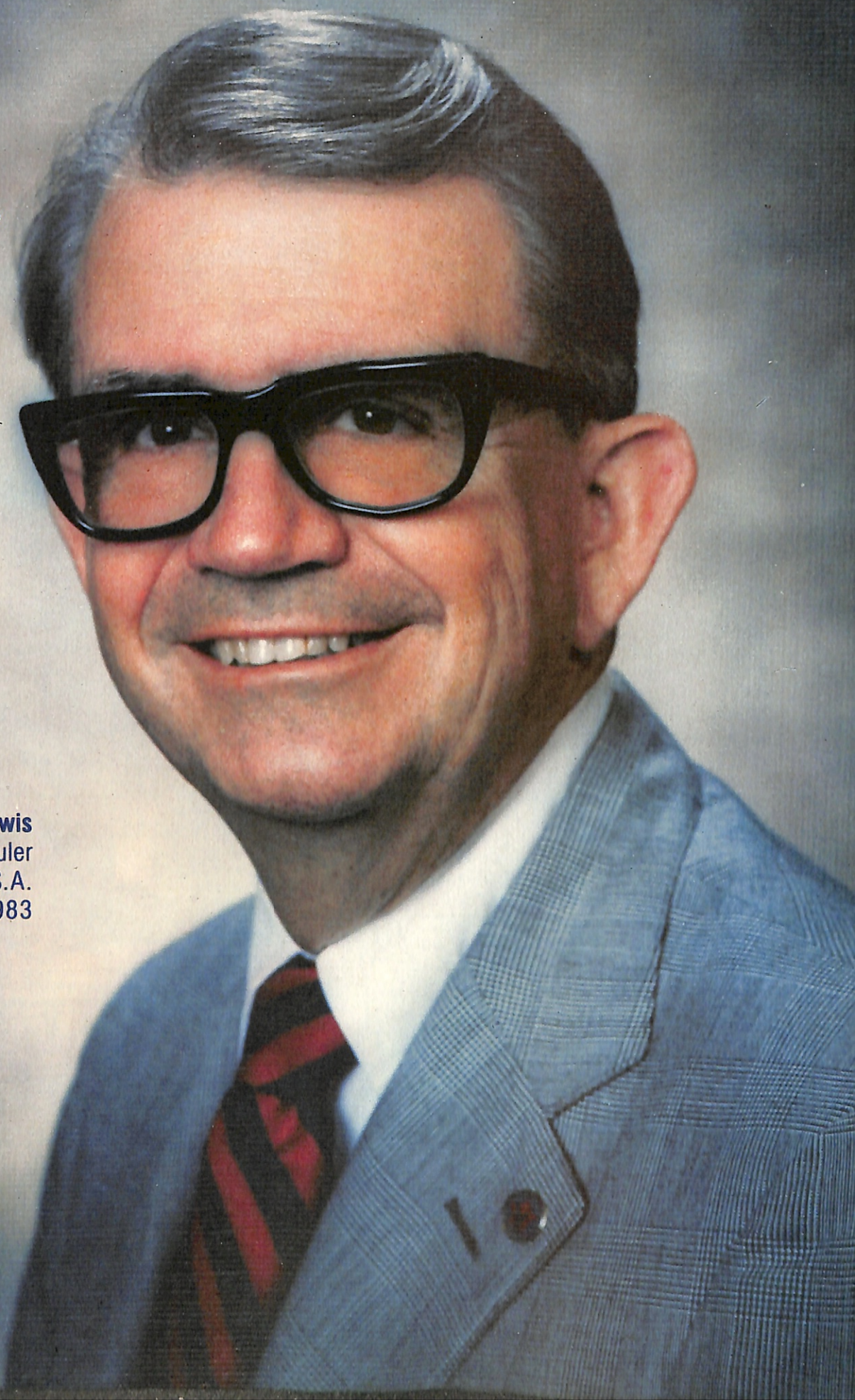


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September 1982

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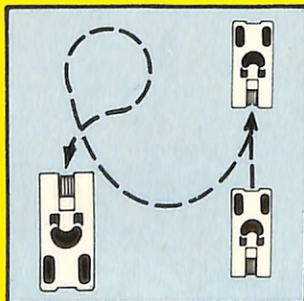


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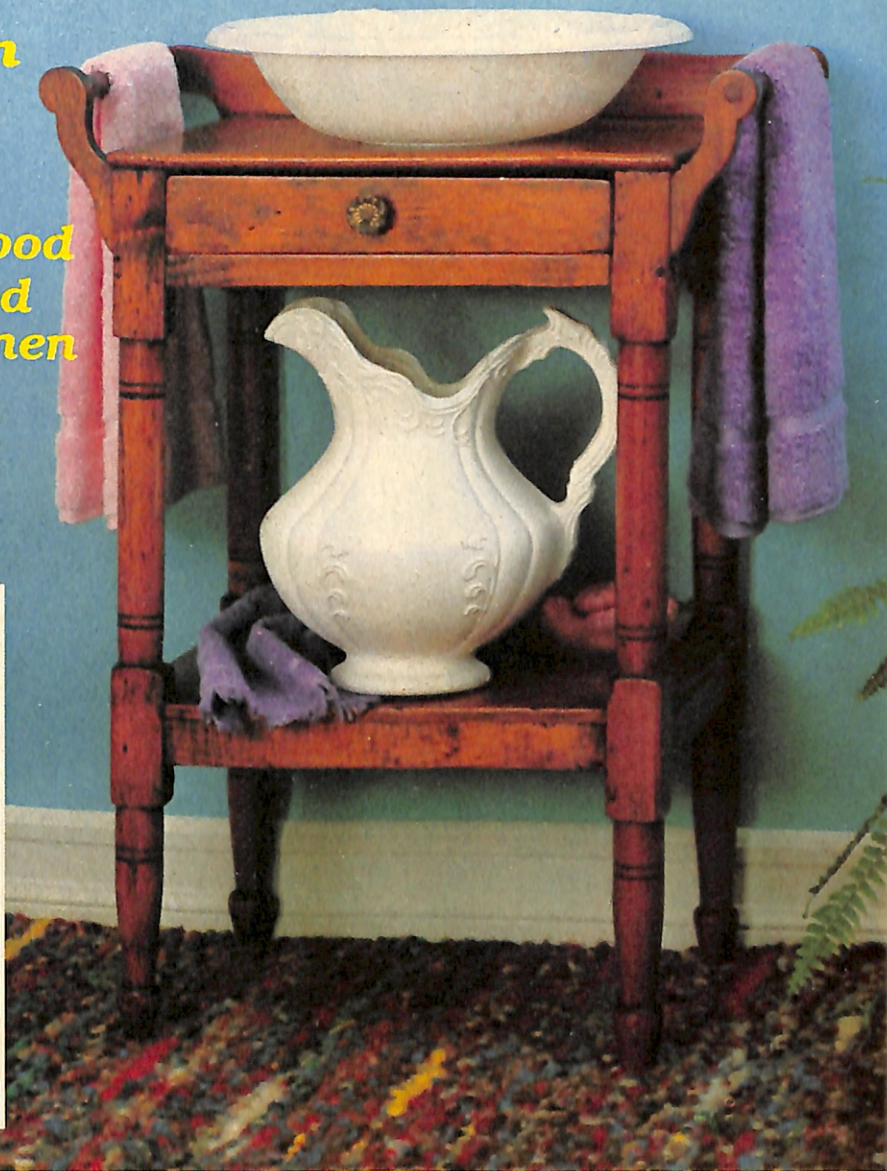
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I am proud but very humble. Thirty years ago, when I was installed as Exalted Ruler of Brawley, CA, Lodge No. 1420, I was somewhat apprehensive. I was young and felt that I lacked the experience for such an important position in my community. The Brothers of my lodge came to my assistance, helping at every turn, and made that lodge year one to remember.

Now, I need your help—and the help of every Elk in every lodge in every state to make this coming year successful. How can we be successful? By doing more for the less fortunate, by helping to send more deserving young men and women to college, by helping crippled children to walk, the sightless to see and by sponsoring more girl and boy scout troupes. By waving the flag of our country in every community, defending our American heritage and never forgetting the veterans in our hospitals who defended our homeland. In these and many other ways we can be a success this coming year.

Another of the benefits of Elkdom is the Fraternalism with our Brother Elks and their ladies. We are social in nature but “banded together through fellowship to relieve the unfortunate.”

Our government has asked for volunteers to assist the local welfare programs and people in need. I believe that we are the greatest volunteer force in the United States. Let us all put our shoulder to the wheel to help those who really need assistance. In this way, we will prove once again that the Benevolent and Protective Order of Elks is the greatest Fraternal organization, and all will know that “Elks Care.”

*Marvin Lewis*

Marvin M. Lewis

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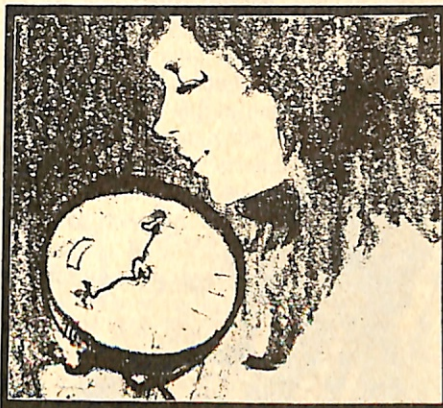
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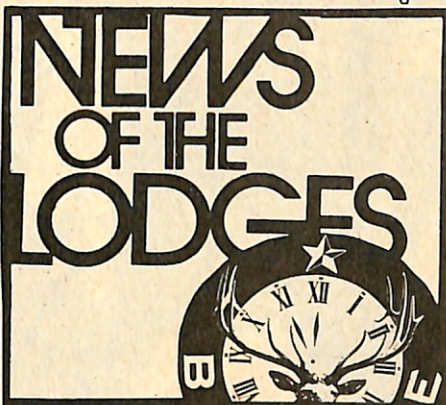


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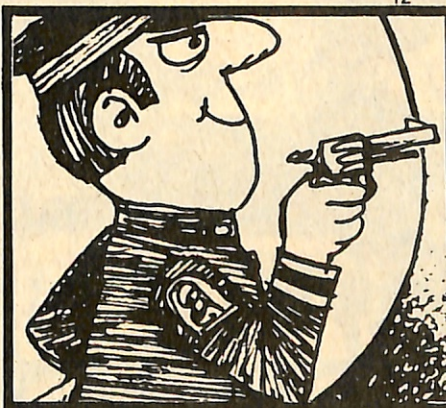
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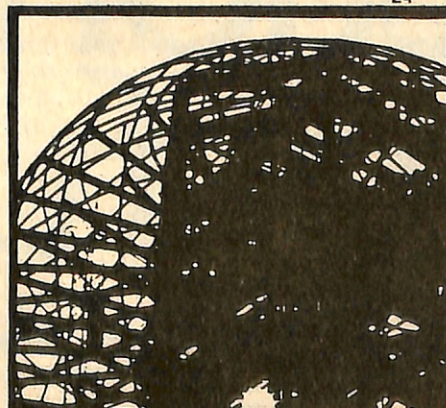
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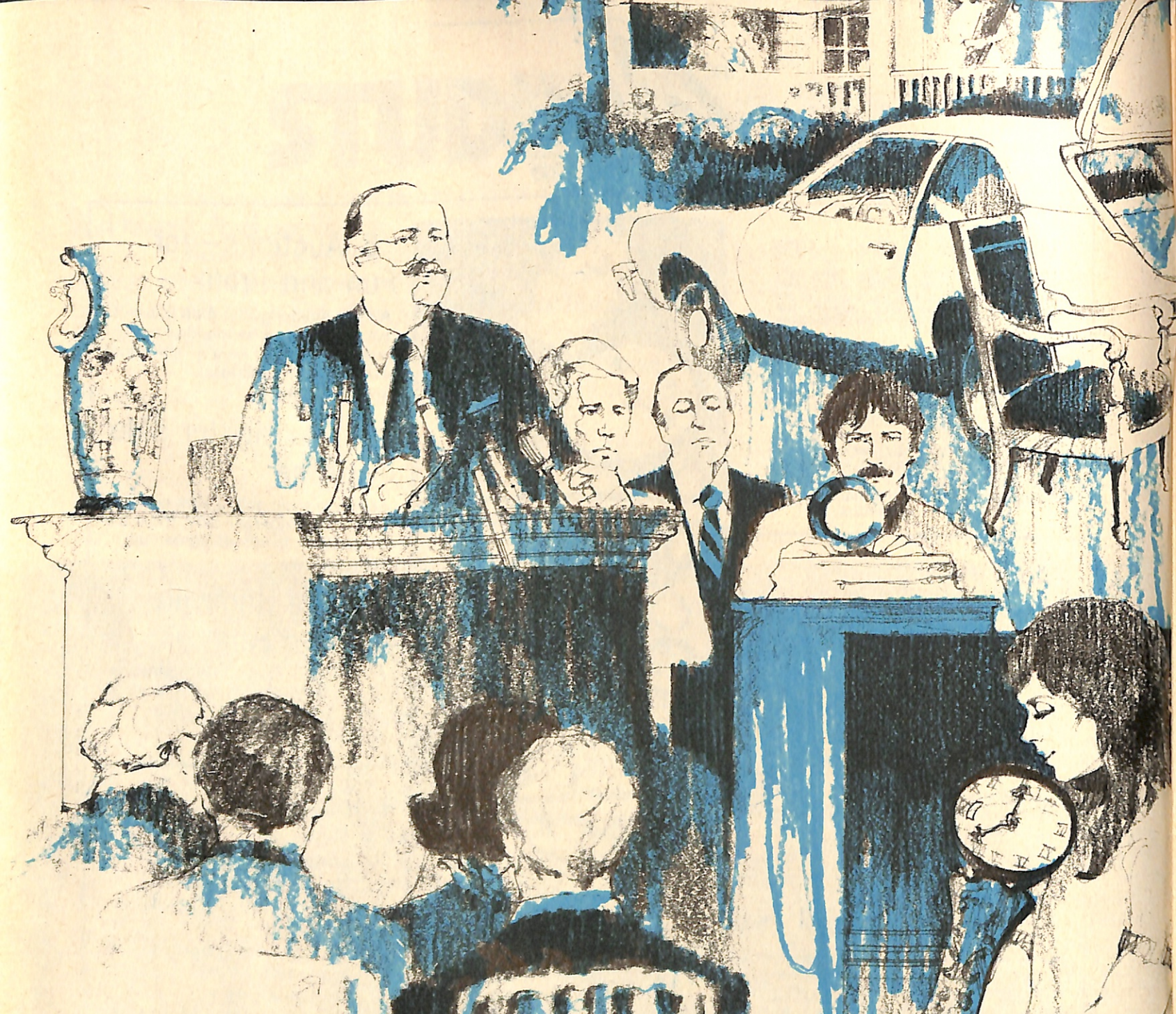
More than 20 nations are participating in the 1982 World's Fair at Knoxville, Tennessee.

Jerry Hulse

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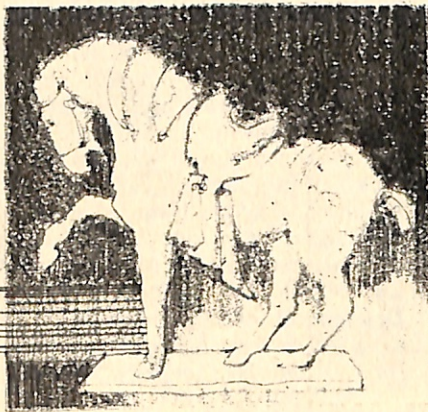
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Cover: GER Marvin M. Lewis  
Photo by PER Michael Nicholas,  
Brawley, CA, Lodge



# Auctions for fun and profit





by Jean E. Laird

The spiel of the auctioneer, rhythmic and melodic, is heard today in all parts of the country. Yet, thousands of people are missing out on all the fun—because they are afraid to attend an auction. They have heard that an itchy nose or a bat of the eyelash might mean they have purchased a swing for the porch, when there is no porch.

Did you know that public auctions date back to approximately 500 B.C.? Those were the days when bachelors of Babylon hurried to an annual auction to select a bride. (And history shows the sale was sometimes reversed, with bidding done by papa to get the prospective bride off his hands.)

An auction is usually defined as “a public sale of property or goods to the highest bidder.” Almost anything that man has ever set value on can be found at an auction, under the headings of “work of art,” “object of virtue,” etc. All over the country hundreds of items go on the auction block weekly—carpets, home furnishings, paintings, tapestries, porcelain, glass and antiques of all kinds.

Those who have discovered auctions to be a lot of fun have this advice to give: (A) An auction needn't knock a budget out of the ballpark. (B) You can take the kids—most find it great fun. (C) Go ahead, wear your old blue jeans—you will have lots of company. (D) If you are looking for action on a tired Sunday afternoon, there is sure to be an auction sale somewhere nearby. Check the newspapers. (E) Admission is free. If you don't care to bid, just slip in and sit or lean on something and watch the show.

If you have never attended an auction, you are missing a real treat! Auction addicts find they can buy almost anything at an auction. A single sale can take just a few minutes as the bids jump (like the four minutes it took to sell Rembrandt's “Aristotle Contemplating the Bust of Homer,” jumped in \$100,000 increments). Or an auction can last 40 days, as it did in 1848 when the Duke of Buckingham's country seat was sold. Either way, the prospective buyer must stay alert and watch every move.

What actually is an antique? A recent revision of the U.S. Customs Service Law now defines any object that is 100 years old as a bona fide antique. Until a few years ago, this cut-off date was much earlier—1830.

According to William D. Morley, Philadelphia auctioneer and appraiser for more than 40 years, antique prices have been increasing at the rate of 10 percent to 15 percent per year over the past ten years. So you don't have to cling to a piece for a hundred years to have it increase in value.

However, objects dating from the first quarter of this century or earlier are a better buy than things that are comparatively new. The true test of good art is considered time. Thus, contemporary pieces are a greater gamble if you are looking for a high resale value. And at a recent World Antiques Market Conference, sponsored by *Antique Monthly Magazine* and held in New York, it was determined that only high-quality pieces—objects in good condition representing the best of their kind—have lasting value.

Almost anything that man has ever set value to can be found at today's auctions. As long as collectors exist, auctions will exist, because someone longs to make something beautiful his very own. No one has come up with a satisfactory explanation of what it is that compels the collector to collect. But as long as people collect things, there will be auctions.

Today there is a widespread sensitivity to art and antique objects. For instance, museum attendance is higher this year than ever before; last year more than 200 million Americans passed through their doors. J. Brian Cole, chief operating officer of Christie's East, the New York decorative arts center, comments, “We are witnessing a growing appreciation for the traditional values of craftsmanship and quality.”

More people are seeking purchases that will be of lasting value. This concept is not new. Upper-crust Europeans have always traditionally invested a portion of their spendable income in tangibles, and they consider these pieces part of their property and assets. However, we must remember that it is very difficult to predict how much profit you will make and when you will make it, so investment should always be a secondary consideration. Above all, buy what you truly love and will feel comfortable living with.

You can turn leisure hours into one big fun-filled treasure hunt. Being at an auction is not only exciting, but it can be profitable, fun and rarely disappointing if you know what you are doing. The auction shopper must always allow a margin for error (usually his own), and be willing to take a chance on his own good judgment and taste.

Antique lovers especially find auctions a lot of fun. They may find antediluvian bureaus and highboys—as well as secretaries and desks—whose authenticity appears genuine, not only from the physical condition of the items themselves, but from the way in which they were conceived and put together. Many of these items are bought at auction for a few dollars, touched up and sold at a markup that defies the imagination.

Ten years ago, while vacationing in the Pennsylvania countryside, a young couple fell in love with a 19th century Mennonite hearth rug they saw in a small shop. They bought it for \$25, and used it as a wall hanging above their fireplace. Last year at a local antiques show they saw a Mennonite hearth rug very similar to their own. The price—\$750. Though they had not bought the rug with an eye toward investment, they nevertheless had made a good one.

How can you tell if a piece is really old? The experts say you should look for wear. The feet of any old piece of furniture should show signs of slow abrasion of time; and this is quite different from the deliberate physical distressing done with tools and sandpaper. Even porcelain and glass will show wear around the rims or bases. Drawer runners should always be examined for signs of considerable wear from decades of friction. The presence of modern nails and screws in antique furniture should always be viewed with suspicion. Old wooden dowels are slightly oblong or squarish, not round. Circular saw marks and cast-iron hardware mean the piece was made after 1840.

Have you ever attended a barn loft auction? For the auction-lover, there is nothing quite like the country auctions where families bring a picnic lunch and make an all-day outing of it. You may find these auctions advertised in the surrounding areas. They are held in old barns, the “town hall,” or perhaps an old farmhouse which has been purchased and renovated to house the weekly auction.

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# Auctions

At these smaller auctions, you might find the dress is more casual, but the drama is as intense as at the greatest of auctions.

In the barn and loft auctions you might find a chest of drawers a century old standing between a 1940 folding bed and farm implements. In the corner there might be a single church pew and washer and dryer that look almost new. Because of the wide range of items one can find at an auction, we are living in an era boasting of countless genuine auction buffs—the sort who can't be kept away from an auction by anything short of an act of God.

Cynics may tell you scornfully that you never find anything really good at a cheap auction, but they are wrong. You do. And it is those occasional great discoveries that keep the discerning collector going back week after week to the auction houses.

Not all the stories about lost masterpieces being found in barn loft auctions pan out, but auction history records many such happy incidents. The experts tell us, what does happen often enough to make auctions a gold mine is the appearances of pieces of good porcelain, fine silver, or even an unsigned picture that is clearly identifiable to the educated eye. Among other items that turn up with surprising regularity at the smaller auctions are 19th

Century English and French furniture, early American furniture and artifacts of all kinds. Occasionally, you will discover several pieces of cut crystal mixed in with a lot of molded glass. Or you may find a book with a valuable inscription.

Why are such "finds" likely to turn up at the smaller auction houses? Because these houses take on consignment or buy for resale whole estates, sometimes running through them at a sale rate of 100 lots an hour. The items in the sale are listed, but the most that is usually done toward cataloging them is to touch a piece of silver with acid to determine whether it should be listed as "S.S." (for sterling silver) or "S.P." (for silver plated). The fact that it might be a George III, with hallmarks of Paul deLamerie, doesn't concern the auctioneer.

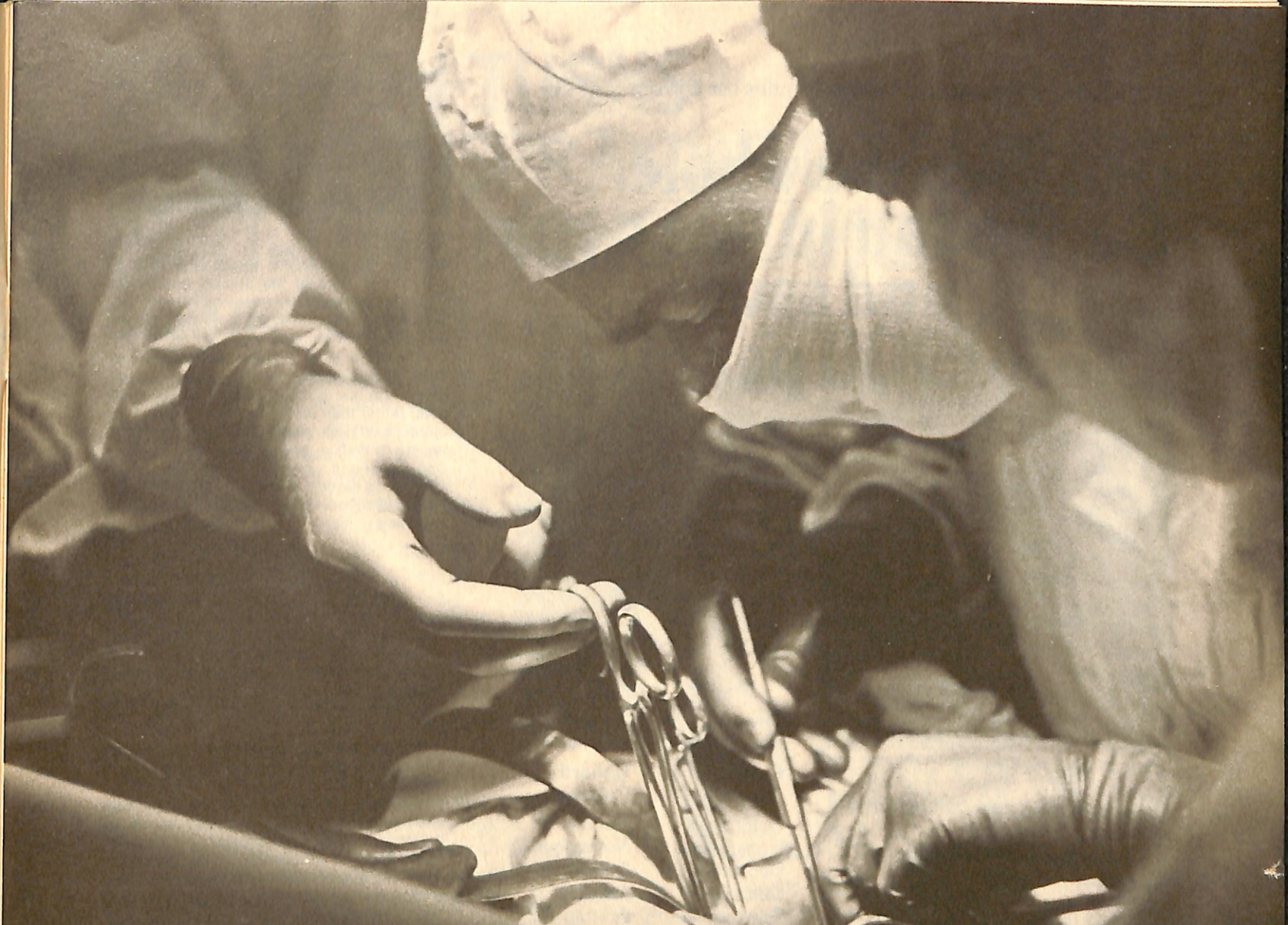
Park-Bernet, of New York, claims their firm's experts tour the countryside searching for items in small estates or modest collections. "We have learned that a great find can turn up in the most unlikely place," says Edward Cave. "One expert traveled to a country house to inspect its furniture, which proved valueless. But in a back hall he spotted a picture. 'That's just a print,' said the owner. But the expert knew better. It was a lost work by French painter Claude Lorraine, and sold at auction for \$460,000!"

Dead-parcel auctions at the post office have a lot in common with church ba-

*(Continued on page 20)*



*Jim McCourt*



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## LETTERS

• Each time *The Elks Magazine* arrives, I look at the titles of the articles and think, "Well, I'm certainly not interested in *that*." But each time, I end up reading all the articles and enjoying them very much.

"Baseball's Most Popular Slugger" (June, 1982) by Judy Keene, turned out to be a very interesting background piece about baseball bats, rather than the game. And "Heroism: A Moment of High Nobility" (March, 1982) by Wayne T. Walker, turned out to be about the Carnegie Fund, which provides recognition for unsung heroes, and so on. Even the *Elks Family Shopper* is an out of the ordinary shopping guide.

Loretta H. Chivers  
Tacoma, Wa

• I am writing to express my support for John Behrens' "It's Your Business" column, "Turning It Around in '82" (March, 1982). I was impressed because it attacks a great American tradition: the tradition of blaming one's business problems on somebody, or something else. This is the sort of tradition we can live without.

It is not flattering, certainly, to hear that a business failure is caused by one's own mistakes. It would be far easier to blame the problems on the government, inflation, and fickle consumers. But the fact is, some business problems are caused by poor judgment; and I think business people should be reminded of that once in a while. Rather than complain about the things we can't control, Mr. Behrens makes a good point by suggesting that business people focus on the things they *can* control.

Neil Thompson  
Thoreau, NM

• I read with much interest, "Crank 'Er Up!" (April, 1982) by Stewart Marsh. An interesting fact about Ransom Olds not mentioned was that some years after the takeover of the Oldsmobile by General Motors, Olds created the Reo car. It was named with his initials, Ransom E. Olds. He made a very good auto and also a three-quarter ton truck. It was a durable and well-constructed machine. Later in the early 1920s, he came out with the Reo Flying Cloud. It was very smooth riding and deserved the name it bore.

Edward Sprute  
Kingston, NY

• I've been meaning to compliment your magazine for some time. I really enjoy the articles you run, such as "Crank 'Er Up!" and "Is There an Outhouse in Your Future?" by Bernard Feder, in the April, 1982, issue.

My thanks—and please keep them coming!  
Leo Boldenweck  
San Mateo, CA

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

# INFLATION TURNS SEAMLESS SPRAY INTO AMAZING PART-TIME MONEYSMAKER

Good for \$25,000 a year and more...much more!

When George Singleton made \$4,154.65 on one order for Seamless Spray, he said it seemed like a miracle...making such Big Money with so little effort. But that's the remarkable track record of our SEAMLESS SPRAY...the process that makes old roofs like new again.

One new man after another has enjoyed the same BIG SELL thrill when they introduced Seamless Spray and closed sizable orders on the first call.

Like Joe Kimpel, a former welder, who was making \$1,000 a month. His first 5 weeks with Pace paid him \$2,799.69.

Bob Kronner, 55-year old former steel salesman, made one call, got his first Seamless Spray order, and made \$1,429.43.

How can this happen so easily for men with no experience in our business? It's all very logical.

If you've talked to a roofer lately, you know the incredible charges for putting on new roofs. For industrial buildings, shopping centers, motels, hospitals, schools, etc., prices have gone sky-high. With our process, we bypass the roof contractor. The commercial building owner uses our Seamless Spray to apply Pace Roof Renewal Sealant right over the old roof. The cost is so low, the proven results so satisfactory for such well-known firms like General Motors, American Airlines, Holiday Inns and hundreds more, there is virtually no sales resistance.

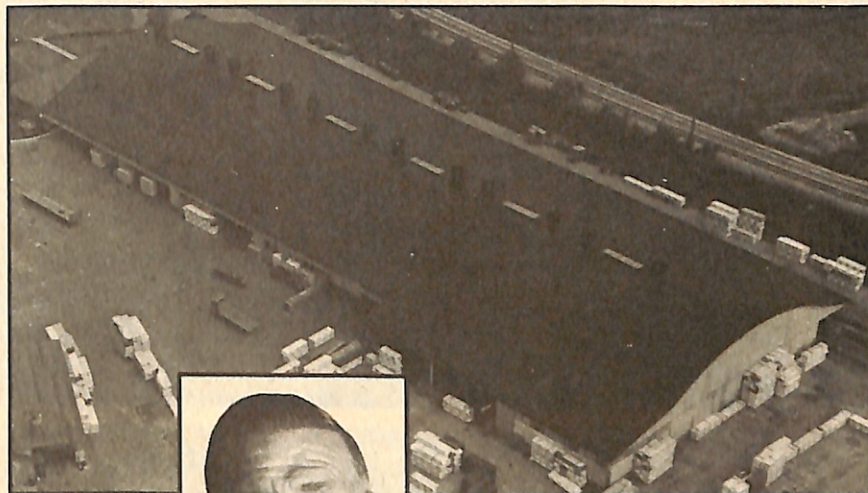
Pace ships Seamless Spray equipment on Free Loan. Your customer pays only for the Sealant. His own men apply it. It's as simple as that.

The field-tested sales kit we furnish you gives you all the know-how you need to get into this BIG SELL immediately. There's no waiting, no training needed. You don't waste your time on small, penny-ante business.

## YOU CONCENTRATE ON BIG SALES—BIG EARNINGS

That's how part-timer Jim Deveau earned a weekly check for \$2,760. (We think he'll go full-time now!) How Dave Lute, with 2 sales in 2 days, made over \$1,500. And how rookie Bob Shelhorn parlayed several roofs for one company into a \$1,433.78 paycheck!

And that's on just *one* of the inflation-beating Pace Products that keep you selling big on every call. Along with Seamless Spray, you'll make big sales and see big



**THIS BIG ROOF RENEWAL PAID GEORGE SINGLETON \$4,154.65**

profits with PARK-KING Blacktop Sealer, Liquid Metallic Siding, Concrete Plus and all our other 1-coaters that fill maintenance needs wherever you go.

## SEE HOW JUST 1 SALE A WEEK IS GOOD FOR \$25,000 A YEAR... AND MORE. ALL FACTS FREE WITH NO OBLIGATION

Just mail this coupon. I'll mail you the impressive facts about Seamless Spray and all the rest of our amazing part-time moneymakers. You're under no obligation. No one will call on you. Everything comes to you by mail. Put this coupon in the mail today so you'll lose no time getting into this BIG SELL!

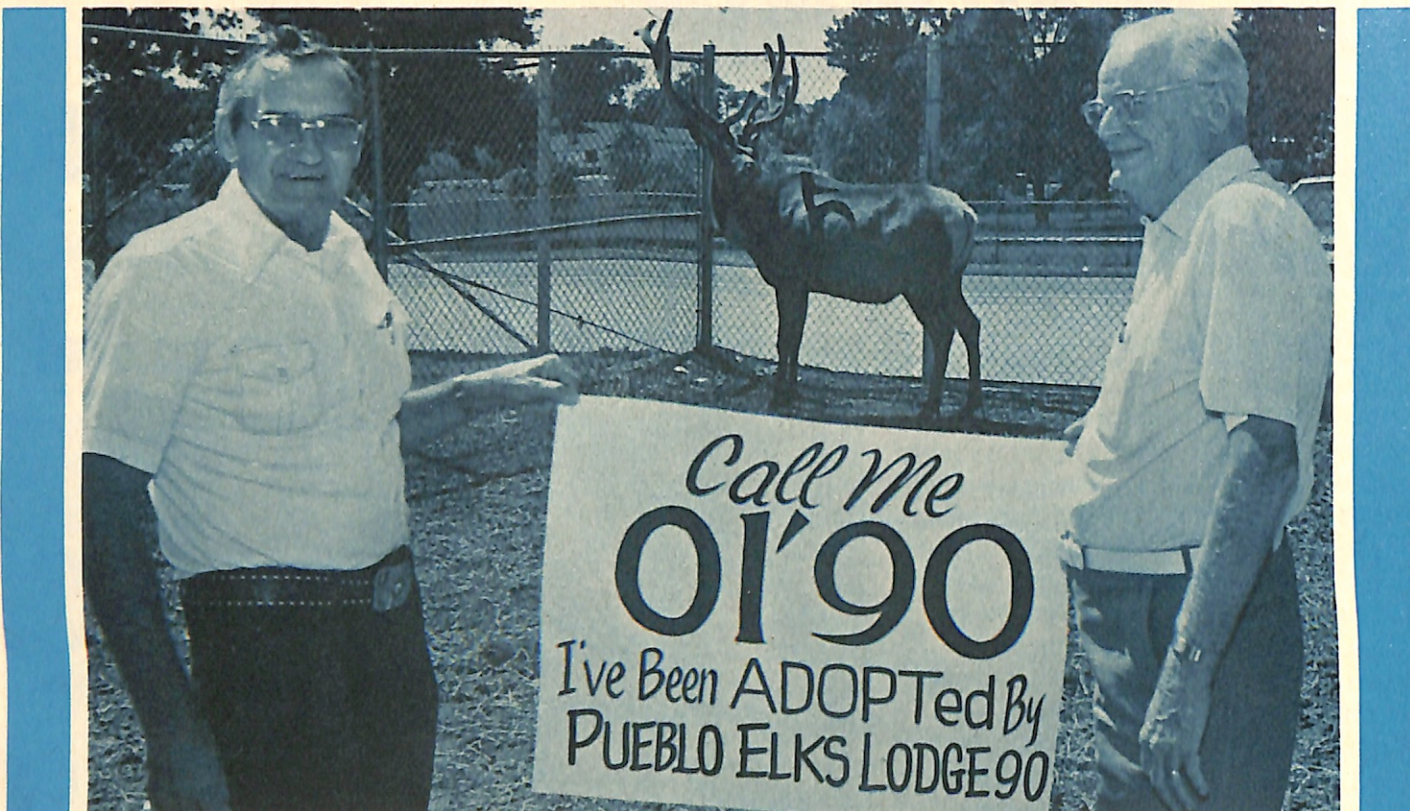
**SNOW-BELT SALESMEN!** Winter's miserable ice and snow conditions bring incredibly big 1st call orders with the most sensational money-maker in the ice and snow control field. Check off ICE MELTER BOX in coupon and you'll receive all details FREE.



Dick Rogers, President  
**PACE PRODUCTS**, Dept. EL-982  
 81st and Indiana, Kansas City, MO 64132

PLEASE RUSH BY MAIL all facts about Pace SEAMLESS SPRAY, the amazing part-time money maker that's good for \$25,000 a year... and more. No obligation.  ICE MELTER

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Pueblo, CO.

## NEWS OF THE LODGES

**PUEBLO, CO.** ER Floyd Heaton (left) of Pueblo, CO, Lodge No. 90 and PR Committee Chm. Eric Johanson officially named the bull elk in background from a respectful distance in the elk's pen at the Pueblo Zoo.

The lodge will feed OI' 90 in support of the zoo's ADOPT (Animals Depend On People Too) program. The sign is now posted on the wall of the elk's shelter.

**ANNAPOLIS, MD,** Lodge presented an electric wheelchair to Brother John Babcock, a victim of amyotrophic lateral sclerosis (Lou Gehrig's Disease). Brother Babcock had been unable to get around on his own, but with the new chair he is able to motor around the neighborhood and visit his friends.

**SAN RAFAEL, CA.** An Eagle Scout Recognition Dinner held at San Rafael, CA, Lodge was attended by many of the 40 Marin County Eagle Scouts. Guest speakers included Reg Carolan of the Kansas City Chiefs, Fred Bilet-nikoff of the Oakland Raiders, and sports-writer Dave Beronio.

**ST. JOSEPH, MI.** Russell Kime was honored upon his retirement as tiler of St. Joseph, MI, Lodge. He served the lodge as tiler for the past 22 years.

**WINTHROP, MA,** Lodge celebrated its 75th Anniversary with a special session June 23. Forty-one candidates were initiated. They were designated the "William H. Barter Class," in honor of the first ER of the lodge.



**GARDEN GROVE, CA,** Lodge presented the Garden Grove Unified School District Special Educational Service Department equipment to be used with blind and autistic children. The equipment, valued at approximately \$3,000, will be used in the district's physical education program for handicapped children.

Recently Brother Bruce Brustad, organist of Garden Grove Lodge for over 23 years, was elected to and awarded by vote of standing ovation the honorary position of Organist Emeritus.

**COBLESKILL, NY.** As part of its 25th Anniversary Celebration and in honor of the visit of SP John Quinn, Jr., Cobleskill, NY, Lodge held a mortgage-burning ceremony. ER Erwin Reese also presented 25, 35, and 50-year service awards to charter members present for the anniversary program.

**MARIETTA, GA.** The Marietta Lodge Ladies Auxiliary hosted a pool party for two dozen disadvantaged members of the Young Adult Club. Following the splashy fun, grilled burgers, soft drinks and homemade cookies were enjoyed by all.

**CLAWSON-TROY, MI,** Lodge has had 30 consecutive classes of new Brothers who have all joined the Elks National Foundation. The 30 consecutive classes started in September, 1979, and extended through May, 1982.

The lodge is also very proud of its drill team, which won the state championship at the recent spring convention.

**PEABODY, MA,** Lodge wound up an intensive charity drive for the New England Children's Happiness Foundation with a benefit dinner-dance and grand prize drawing, and then presented a check for \$11,000 to Mrs. Diane Lewey, president of the foundation.

The Happiness Foundation was formed 15 months ago and is completely nonprofit and all-volunteer in structure. The Peabody Lodge ad hoc committee has received hundreds of contributions from individuals, industrial and business firms, and other fraternal organizations. Many Peabody Elks have given largely of their time and money.

The goal of the foundation is to help terminally or chronically ill children, granting dying wishes or longtime desires.

"By 'help' we mean sending a child to Disney World or to a shrine in Canada, for example," said Mrs. Lewey, adding that the foundation had done this for nine children so far.

Leading the lodge's drive for the charity have been Brothers James McCarthy and A. F. "Skip" LaBrie and their wives.



San Juan, PR.

**SAN JUAN, PR,** Lodge donated encyclopedias and other books worth approximately \$800 to the public library of the Las Gladiolas Public Housing Project. The books were procured through purchase by the lodge and donations from members.

Pictured from left are Octavio Wys, Chm. of the Social and Community Welfare Committee; ER Luis Rodriguez; Jenaro Almenas, project administrator; Hector Vazquez, voluntary leader; and Mrs. Norma Rivera, president of the Resident Council.

**SUNNYVALE, CA.** On Youth Recognition Night at Sunnyvale, CA, Lodge, Stacey De La Barre presented Bill Hellwig, West Central District Piggy Bank Chm., with "Sammy the Pig."

Stacey was a scholarship winner at Sunnyvale and plans to become a veterinarian. She has raised many animals which were given to needy countries for stock. She is also involved in research studies on animal behavior.

Needless to say, Brother Hellwig was surprised, and his wife Arlene was shocked. "What do we do with it?" they asked.

**MENA, AR,** Lodge recently celebrated its 80th birthday. The lodge was chartered in 1902 with 32 members and now has a membership of over 300.

**SIERRA VISTA, AZ.** At the Arizona Elks state convention, Sierra Vista Lodge won several awards.

The Lodge took the first-place trophies for its Lodge Activities and Americanism brochures, and won first-place in the Lodge Activities Bulletin Contest. The ritualistic team placed fourth in the state, but Chap. Marty Baumann won the first-place State Chaplain's Trophy. The Lodge also had two winners in the Americanism Essay Contest.



Sunnyvale, CA.

**WATERTOWN, MA.** Three hundred youngsters and parents attended the Watertown Lodge Sports Night. Watertown and Belmont, along with the surrounding communities, enjoyed this very special occasion. Every child attending the function was presented an American League baseball, compliments of Watertown Lodge.

Four 10-speed bicycles were given to the lucky kids who were fortunate to have the magic numbers as they were called. A gigantic array of other sports items was also given away. Everyone enjoyed the palate-pleasing roast beef dinner.

Highlights of the evening were four films presented in conjunction with this event: the hilarious "Football Follies," a humorous baseball film, Celtics Highlights, and the much-acclaimed "Bobby Orr Story."

**TULARE, CA.** A dinner-dance was held at Tulare, CA, Lodge in June, as the lodge celebrated its 60th anniversary.



Hollister, CA.

**HOLLISTER, CA.** The Elks' ladies of Hollister, CA, Lodge honored dads on Father's Day with a "King for a Day" Santa Maria-style Barbecue. Ladies' President Lucile Greco (right) presented gifts to the youngest and oldest dad, the one with the most children, and the one who had traveled the farthest. Musical entertainment was provided by Brother Juven Ortiz and his daughter Catalina.

Pictured with Mrs. Greco are Marion Falconi and Burt Brughelli.

**ROCK SPRINGS, WY.** Lodge was willed a considerable amount of money a few years ago by Mrs. Oretha Barron, widow of one of the members, with the stipulation that it be used for sick and needy children in the area. Working with only the interest derived from the large gift, The Oretha Barron Fund Committee has been able to help several needy children, through organizations and private individuals.

The lodge has helped "The Open Door Development Center," "Green River Child Development Center," and "The Infant Outreach Program," by purchasing all the toys needed to entertain the children that these organizations care for.

The lodge also pays for the charter of the Boy Scout Troop that the lodge sponsors, whose original membership was recruited from broken homes and underprivileged boys.

**LYNN, MA.** Lodge made a presentation to The Soldiers Home Hospital in Chelsea, MA. A \$500 audio book library, tape players, and a check for \$100 were given to the hospital recreation department.

**DANBURY, CT.** Lodge participated in a community "Protect-a-Life" project to purchase bulletproof vests for the Danbury Police Department. The Elks led all other organizations by raising over \$5,000, which purchased 94 vests.

In photo from left are Police Capt. and PER Bart Dunn, Project Co-chm. PER Richard Pimentel, and Police Chief Nelson Macedo.

**GREAT BEND, KS.** Approximately 150 young people participated in the First Annual Youth Parade in Great Bend, KS, sponsored by the local lodge. Although the turnout was light, lodge Secy. Milton Weide said he expects the parade to be "five to ten times as big next year. We just didn't get enough time to plan it."

The young people, from Cub Scout packs and Boy Scout troops, and youth baseball and soccer teams, walked from Great Bend High School to the lodge parking lot, where they were treated to snack chips and soda pop.

Among others participating in the parade were Mayor Gail Lupton and Kansas Elks SP Robert Carson.

**BETHLEHEM, NY.** Brother Charles Hough-taling retired after 10 consecutive years as tiler of Bethlehem, NY, Lodge. He was

Danbury, CT.



presented with a plaque and gifts from the membership by ER Robert Hausmann, PDD Albert Danckert, and PER George Townsend.

**OKLAHOMA** Elks Major Projects, a division of the Oklahoma Elks Association, has been named by the International Special Olympics Committee as the outstanding organization for its distinguished service to the mentally retarded in 1981.

"The Oklahoma Elks are our major supporters, and they have been since 1974," remarked Ms. Terry Kerr, executive director of Oklahoma Special Olympics. "Anytime we have any of our events, all we have to do is turn around, and there is an Elk to help us out by presenting awards, tying shoelaces, blowing up balloons or hugging Olympians after their races. They are everywhere every time we need them," she said.

This year the Oklahoma Elks Major Projects collected donations from every Elk member in the state and purchased a 1982 Ford van for the Special Olympians.

"One of the cardinal principals of the Elks is that of charity," explained Don La Poma, president of the Oklahoma Elks Major Projects. "We can think of no more deserving recipients of the charity than the Special Olympians. We wanted to commend them for their many achievements."

For the past eight years the Oklahoma Elks Major Projects has provided the trophies, medals, ribbons, certificates and T-shirts for the athletes. The Elks' donations totaled \$22,000 this year.

**LYNBROOK, NY.** Lodge held its Fifth Annual Police Night. On this occasion policemen and policewomen of Nassau County and the surrounding local communities are honored by the lodge for heroism, service and dedication to duty. Seven policemen were so honored by the presentation of commemorative plaques. There was a dinner, followed by the citations, followed by speeches.

**GRANITE CITY, IL.** The local lodge celebrated its 75th Anniversary. Dignitaries on hand included then-GER Raymond V. Arnold and PGER H. Foster Sears.



**DOTHAN, AL.** ER E.C. Thompson of Dothan, AL, Lodge presented a certificate of appreciation to Mrs. Barbara Witkos for her donation of a hand-crocheted Elks emblem to Dothan Lodge. Mrs. Witkos, a member of the Dothan Ladies of Elks, spent over 800 hours on the project. The Ladies of Elks had the emblem framed.

**SAN MATEO, CA.** Fifteen members of the National Service Committee of San Mateo, CA, Lodge, led by Chm. Quint Bravo, visited the Palo Alto, CA, Veterans Hospital, where they cooked a meal for 187 patients. After the meal the patients were treated to a circus.

**GILROY, CA.** Of special interest at the Annual Youth Awards Night at Gilroy, CA, Lodge was the award of Youth Mayor to Lori Goodrich, who is the granddaughter of the actual mayor of Gilroy, Brother Norman Goodrich. Lori was awarded the honor of serving as mayor for a day and accompanying her grandfather as he went about his duties.

Lori won the honor of being mayor for a day by participating in an essay contest and writing the best essay on "Why I Want To Be Mayor." Brother Goodrich swears that he had nothing to do with her selection as mayor.

Norman Goodrich is a lifelong Elk. He has held office continuously in Gilroy Lodge for 48 years.

*(Continued on page 44)*



*Gilroy, CA.*



## Kansas State Elks Observe Flag Day

For the ninth year, the official Flag Day Ceremony of the Kansas State Elks Association was held at the Eisenhower Center in Abilene, KS, Saturday evening, June 12. Elks from lodges throughout the state attended.

The program began with the playing of the National Anthem by the Abilene Municipal Band. The Color Guard, representing several Kansas lodges, was then presented.

Members of the Color Guard were SFC Gilbert Balfour, Commander, Company A, 635th Armor, Abilene; PDD Charles Buechman, Hoxie; then-DDGER Jim Concannon, Jr., Garden City; Gary Davis, PER, Ottawa; and Marion Carson, Winfield.

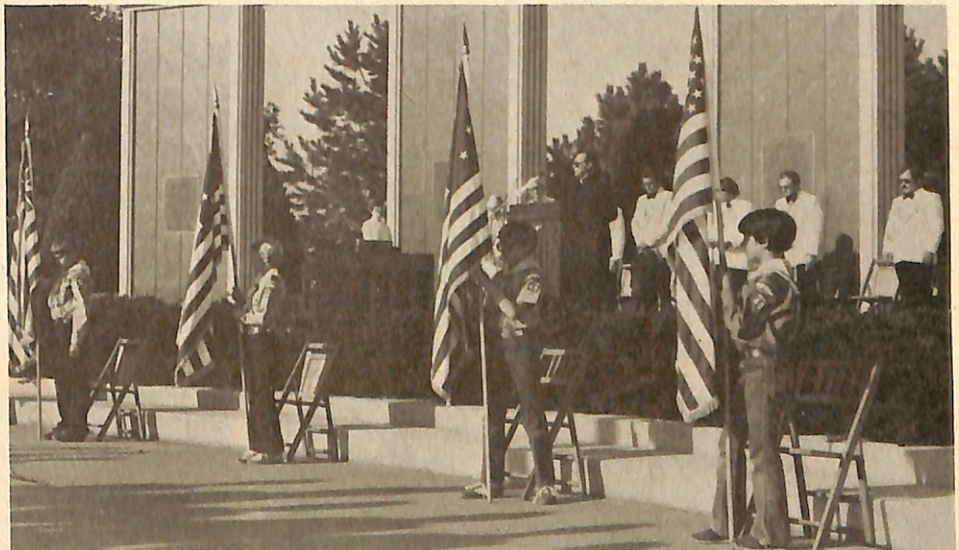
Abilene ER Jay Sherwood led the Pledge of Allegiance to the Flag. Brother Sherwood then introduced SP Bob Carson, who was in charge of the rest of the program.

Father John Moeder, Past Grand Chaplain and Chaplain of the Kansas State Elks Association, gave the Invocation and later gave the Benediction.

Deputy SP Bert Sapp spoke on the history of the flag, and PDD Norman Hanson offered a response.

PGER and State Sponsor George Klein was introduced, and he in turn introduced PGER H. Foster Sears, who gave the Patriotic Address.

Mrs. LeRoy Lederer of Abilene sang three patriotic songs during the ceremony: "This Is My Country," "You're A Grand Old Flag," and "God Bless America." There was audience participation in the final song, which brought a touching end to the ceremony.



*As Boy Scouts held the colors, Father John Moeder (center) gave the Invocation at the Kansas State Elks Association's Flag Day Ceremony in Abilene, KS.*



*PGER H. Foster Sears delivered the Patriotic Address at the ceremony.*

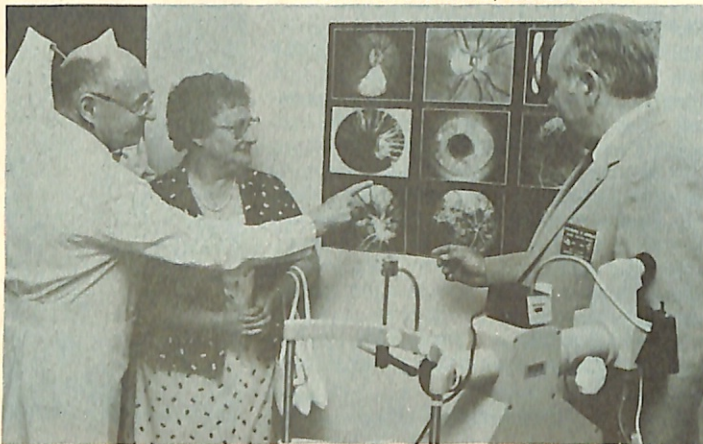
# on tour with Raymond V. Arnold



Then-GER Raymond V. Arnold (right) and his wife Eleanor visited the Oregon State Elks Children's Eye Clinic in Portland. Dr. Kenneth Swan, retired director of the clinic, pointed out pictures of eye interiors, as Ed Moore (left), state chm. of the clinic, looked on.



At Indianapolis, IN, then-GER Raymond V. Arnold (right) received the Sagamore of the Wabash Award from Gov. Robert Orr (center), as PGER Glenn Miller looked on. This award can only be given by the governor of Indiana. Brother Arnold qualified for the honor by the volunteerism of his administration and his involvement with Washington. (PGER Miller received the same award in 1978.)



Fairfield, AL, Lodge was the host lodge for the official visit of then-GER Raymond V. Arnold and Mrs. Arnold to Alabama. The PER Association was responsible for all of the arrangements and parties. In photo are (from left) SP James Blair, PGER Robert Pruitt, then-GER Arnold, GL Committeeman Robert Grant, then-ER Robert Owen, and Jerry Malone, president of the PER Association.



Then-GER Raymond V. Arnold (standing) addressed a gathering at Redmond, OR, Lodge. Seated at the head table were (from left) ER Gary Anderson, PGER Frank Hise, Mrs. Eleanor Arnold, Redmond Mayor Sam Johnson, and PSP Norman Polley.



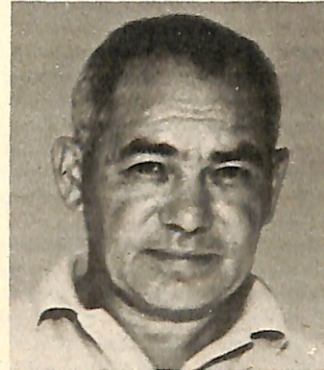
At Keizer, OR, then-GER Raymond V. Arnold (second from left) helped dedicate the new Keizer Lodge building. Also pictured are (from left) ER M. L. Jones, SP Judd Huntington, and PGER Frank Hise.

# when I planned to retire before fifty

this is the business that made it possible

a true story by John B. Haikey

Starting with borrowed money Duraclean gave me the opportunity for financial security... In eight years I sold out at a profit and retired.



"Not until I was forty did I make up my mind that I was going to retire before ten years had passed. I knew I couldn't do it on a salary, no matter how good. I knew I couldn't do it working for others. It was perfectly obvious to me that I had to start a business of my own. But that posed a problem. What kind of business? Most of my money was tied up. Temporarily I was broke. But, when I found the business I wanted I was able to start it for a small amount of borrowed money.

"To pyramid this investment into retirement in less than ten years seems like magic, but in my opinion any man in good health who has the same ambition and drive that motivated me, could achieve such a goal. Let me give you a little history.

"I finished high school at the age of 18 and got a job as a shipping clerk. My next job was butchering at a plant that processed boneless beef. Couldn't see much future there. Next, I got a job as a Greyhound Bus Driver. The money was good. The work was pleasant, but I couldn't see it as leading to retirement. Finally I took the plunge and went into business for myself.

"I managed to raise enough money with my savings to invest in a combination motel, restaurant, grocery, and service station. It didn't take long to get my eyes opened. In order to keep that business going my wife and I worked from dawn to dusk, 20 hours a day, seven days a week. Putting in all those hours didn't match my idea of independence and it gave me no time for my favorite sport — golf! Finally we both agreed that I should look for something else.

"I found it. Not right away. I investigated a lot of businesses offered as franchises. I felt that I wanted the guidance of an experienced company — wanted to have the benefit of the plans that had brought success to others, plus the benefit of running my own business under an established name that had national recognition.

"Most of the franchises offered were too costly for me. Temporarily all my capital was frozen in the motel. But I

found that the Duraclean franchise offered what I had been looking for.

"I could start for a small amount. (Today, only \$3,488 starts a Duraclean dealership. The full cash price is \$11,588). I could work it as a one-man business to start, and operate from my home. No office or shop or other overhead, no salaries to pay. Equipment would fit in my car trunk. (I bought the truck later, out of profits.) Best of all, there was no ceiling on my earnings. I could build a business as big as my ambition and energy dictated. I could put on as many men as I needed to cover my volume. And I could build little by little, or as fast as I wished.

"So, I started. I took the wonderful training furnished by the company. When I was ready I followed the simple plan outlined in the training. During the first period I did all the service work myself. By doing it myself, I could make much more per hour than I had ever made on a salary. Later, I would hire men, train them, pay them well, and still make an hourly profit on their time that made my idea of retirement possible — I had joined the country club and now I could play golf whenever I wished.

"What is this wonderful business? It's Duraclean. And, what is Duraclean? It's an improved, space-age process for cleaning upholstered furniture, rugs and tacked down carpets. It not only cleans but enlivens and sparkles up the colors. It does not wear down the fiber or drive part of the dirt into the base of the rug as machine scrubbing of carpeting does. Instead it *lifts out* the dirt by means of an absorbent dry foam.

"Furniture dealers and department stores refer their customers to the Duraclean Specialist. Insurance men say Duraclean can save them money on fire claims. Hotels, motels, specialty shops and big stores make annual contracts for keeping their carpets and furniture fresh and clean.

"Well, that's the business I was able to start with such a small investment. That's the business I built up over a period of eight years. And, that's the business I sold out at a substantial profit before I was fifty."

Would you like to have the freedom and independence enjoyed by Mr. Haikey? You can. Let us send you the facts. Mail the coupon, and you'll receive all the details, absolutely without obligation. No salesman will ever call on you. When you receive our illustrated booklet, you'll learn how we show you STEP BY STEP how to get customers; and how to have your customers get you more customers from their recommendations.

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WITHOUT OBLIGATION send the free booklet which shows me how I can have a Duraclean business in my spare time without risking my job. No salesman is to call.  
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# The Acceptance Speech of Marvin M. Lewis

Grand Exalted Ruler Arnold, Reverend Father Erpen, Past Grand Exalted Rulers, officers and members of the Grand Lodge, Brother Elks, ladies and guests, I accept the office of Grand Exalted Ruler of the Benevolent and Protective Order of Elks to which I have just been elected. I accept because of my great enthusiasm to serve our Order.

I am indebted to my dear friend Robert Webb, Chief Justice of the Grand Forum, for his very complimentary nominating speech. Bob and I were Exalted Rulers together 30 years ago, and he is one of the most respected Elks in the West. To my good friend Larry McBee, Past Vice-Chairman of the Board of Grand Trustees, from the state of Ohio, I give my heartfelt thanks. Larry and I served on the Board of Grand Trustees for four years, and I grew to admire and respect this man very much.

It is not easy to follow such an outstanding and forceful Grand Exalted Ruler as we have had this past year. He and his wife have toured the country and inspired our Brothers and their ladies to greater deeds. I would like to thank him and his office staff for all their help. I consider it a great honor to succeed in office the honorable Raymond V. Arnold.

Thirty years ago I became Exalted Ruler of Brawley Elks Lodge. Never did I dream that I would be standing here today. To be Grand Exalted Ruler is the greatest honor that could be conferred upon any Elk. I am overwhelmed by this obligation and, frankly, I feel very humble and inadequate. Yet, when I look around and see the smiling faces of my Brother Elks, who constantly assure me of their continued support, I take encouragement and I promise you that this coming year I will do everything within my power to make it truly a year of progress and continued growth in Elkdom.

It would not be possible for me to be upon this platform this morning if it were not for the support that I have received from the past leaders of our Order, the Past Grand Exalted Rulers. They are all personal friends, and they feel that I have the qualities to lead our Order. I have three sponsors, the honorable Horace R. Wisely, the honorable R. Leonard Bush and the honorable Jerry Strohm. Throughout the years they have been like father or big brother, to assist and advise. I would be remiss if I did not mention their three lovely wives, Kay Wisely, Nita Bush, and Kay Strohm. It's easy to learn when you have good teachers, and I've been blessed with outstanding teachers—teachers who are knowledgeable and also very patient with the student.

My home lodge, Brawley, CA, is a lodge of 700 members in a small farming community in southern California. We live only 20 miles from the Mexican border and are proud that we are a small town. In fact, we like to call ourselves country people, and we boast a little when we say, "We are friendly country people." The past Exalted Rulers and members of Brawley Lodge and their ladies have always been extremely supportive of my efforts in



## Presented at the Grand Lodge Convention following his election to office of Grand Exalted Ruler on July 19, 1982

Elkdom. Obviously, without their support and that of the south district, California-Hawaii and the whole of Area 7, I would not be so honored today.

I have been blessed for the past 37 years with the best wife a man could have. We are a family oriented order, and I am pleased that my wife, Gerry, shares with me a love for Elkdom.

I would like to mention the young Exalted Ruler of my lodge, Curt Rutherford, a seven-year officer, an outstanding father and family man. It's young men like my Exalted Ruler and the young officers of Brawley Lodge that are the future of the Order of Elks. I thank God for giving me the opportunity to serve this year as the leader of an organization that is dedicated to helping youth and the less fortunate.

I am extremely fortunate to have as my secretary for this year, Clair Culver of Yuma, AZ, Lodge No. 476. He is giving this next year to the Order of Elks and making it possible for me to accept the position of Grand Exalted Ruler. He is a distinguished American gentleman who served his country gallantly in the Korean War.

The program this year is really a simple program. Our slogan is "Elks Care," and my Brothers, we do care! Why do Elks and their ladies spend thousands of hours in veterans hospitals assisting those men and women who have served their country? Why? Because Elks care! Why do the lodges of our Order toil diligently to raise money for the National Foundation, so that more young people can go to college, more major projects in every state

can be supported, whether they help the blind, the lame, the elderly? Why? Because Elks care! Why do our lodges fly the flag of our country, participate in all community affairs and stand as a great supporter of the American way of life? Why? Because Elks care about their country!

This year we are going to continue all the fine programs of this past year and the years before because they are all good programs, and there isn't one that hasn't been beneficial to the people of our country.

The Government Relations and Public Relations programs are vital to the state and nation in which our Elks lodges exist. The image of our Order is of first importance. But my main thrust is going to be on membership. And why membership? Very simple. Membership is truly the strength of our Order. I think back in my own lodge to 30 years ago when at 28, I was elected Exalted Ruler. I was the boy wonder; I was the new kid on the block but, in the twinkling of an eye, 30 years have passed and now I am Senior Active Past Exalted Ruler of my lodge. So, we are having to constantly replace our members with new, enthusiastic American gentlemen who care—I repeat, who care for their country, their community and the less fortunate.

Sometimes when leaders of the Order talk about new members, I'm afraid that the membership, the Brothers of the local lodges, might think that we are just thinking of the per capita, the dues and the income that comes with new members. Let me tell you, my Brothers, this is not true. It is true that we are in business; we have lodge buildings; we have club rooms; we have payrolls to meet. So, obviously, income is important. But, new members bring enthusiasm. The new member and his lady are truly the future of our Order of Elks. If we are going to do more for the less fortunate, we've got to have these active new members.

May I give you a personal reference at this time. I don't know if you know it or not, but I'm a merchant. I have a jewelry store in a small country town; and let me tell you that running that store and running the Order of Elks is similar. I can't sell to you unless I get you in my store. I have to have something to attract you.

The subordinate lodge must be attractive, with an interesting program. That's called lodge activities! A calendar loaded with things to do. I don't care if the lodge has 200 or 2,000 members, it must have something to attract the membership, something of community interest and something of social interest. Lodge activities will bring them to the lodge, just like advertising and a good reputation will bring customers to a retail store. Once I get customers in my store I must then sell them my merchandise. I must have pride in my merchandise, I must believe in what I have to sell.

Now let's look at the Order of Elks. Lodge activities have brought them to the lodge. We have to know Elkdom. We have to believe in

## 1982 Convention Highlights and photo coverage will appear in the October issue

Elkdom. We have to *live* Elkdom, and we have to educate the new member and his lady. Indoctrination that brings "pride of membership." That's what will convince a Brother to pay his dues as long as he lives because of the good we are doing for others.

So that is basically the program: lodge activities and indoctrination. Lodge activities bring them to the lodge. Indoctrination keeps them there.

How do we conduct a program like this? We conduct it with enthusiasm and hard work. I'm asking every Exalted Ruler here today to go back to his home lodge, get out his lodge activities calendar and go to work. You will be receiving much information from the Lodge Activities Committee.

Also, I think you are aware that Grand Lodge has prepared a new indoctrination program—a modern, up-to-date indoctrination program with slides and film that you can use. Let's use this every month, and let's use it for the *current* membership as well as the new Brothers. Many of our members have forgotten the good works that we do. Success in Elkdom does take effort—sustained effort—because there's a constant challenge.

During the course of this convention, you will hear many impressive statistics that are borne out by sustained effort—statistics that reveal the strength of the *heartbeat* of our Order. Some of the achievements are: *The Elks Magazine*, The National Foundation, Veterans' Service, Youth Leadership, to name a few. The most important element of our success is that we *believe!*—That *Elks Care!*

A few months ago I was privileged to attend the "Hoop Shoot" finals at Indianapolis. While I have always been in favor of the "Hoop Shoot," I was not really familiar with the program until I visited the finals. I want you to know I am a disciple now of the "Hoop Shoot" and all of the good that it does.

As I sat there in the gymnasium and watched those young girls and boys compete, I became emotional with every contestant. Those beautiful children from different backgrounds all there because Elks believe in the youth of America...there as a result of Elks' generosity. These finalists were able to take their mothers and fathers with them, and I was thrilled to meet the parents of these young children. Most of the fathers, of course, were not members of the Order, but I think because of what they saw and felt at this contest, that many *will be* Elks.

One couple with their child had never been more than 100 miles from their hometown in their entire lives. The Order of Elks made it possible for them to come to Indianapolis, stay in a lovely hotel, be hosted by the great Elks and their ladies of Indiana and the Order. It was an experience they will never forget for the rest of their lives. Almost 3 million youngsters were involved in this fantastic program. Why? Why did so many men and their ladies become involved in this? The hours they spent in every state, every region and there at the finals? Why? Simply, Brothers, because *Elks Care!*

I must include some feelings about the Elks National Home in Bedford, VA, that beautiful home for our elderly Brothers nestled at the foot of the Blue Ridge Mountains. It was a real privilege for me to be able to attend meetings there for seven years while I was a member of the Board of Grand Trustees. The care, the love, that is shown these Brothers is absolutely outstanding. It is probably the finest example of Elkdom—and you, the lodges, and members of the Order provide this great retirement home and make it possible for our members to live with dignity and comfort in surroundings that are homelike and in family style. This is probably one of the greatest examples that Elks care!

So many of our charitable programs are financed totally by the great heart of Elkdom, the Elks National Foundation. This year I am asking for a giving of \$2.00 per capita. This is an increase of 25¢ over the past goal. I realize that the economy of the nation has slowed down this past year but, by the same token, I see that the charitable giving by the Elks of America is greater than the previous year. We gave almost \$2.00 per capita this past year to the Foundation. To those states that are below \$2.00, I throw out the challenge. Sell your members on the idea that it is money well invested, and we will make our \$2.00 per capita easily. It will be another evidence of how much Elks care!

To you, the Exalted Rulers of the subordinate lodges, I ask for your enthusiastic support this coming year. You're the leaders. Success or failure will be upon your head.

I encourage you to strengthen your local Americanism Program. We live in the finest country in the world, and let's tell our members and fellow citizens that we truly love America. I am told that early each morning, all around the world, there are long lines of people before the American embassies. These people all want to emigrate to this country and enjoy the privileges of freedom as we know them.

A number of years ago in my home state of California, a distinguished Elk was preparing his program for the coming year as the president of our state association. One of his biggest concerns was his slogan. He wanted the Elks of California to get working; to do something. He and his wife were fortunate to have two lovely daughters, and the daughters were trying to help dad with the slogan. One of them came up with a slogan that I think is very apropos. She was just a young girl out of high school and her suggestion to the Elks of California was: "Get off your duff and do your stuff."

I say to you, The Elks of America, for this coming year, "Get off your duff and do your stuff." Let's all work in promoting the many worthwhile programs that are a part of our heritage. If we do, we can leave for those who follow us, a greater heritage for them to improve upon. In this way our Order will continue to grow and continue to be a major influence in our American way of life. I know we can do it because I am convinced that *Elks Care!*

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# Auctions

(Continued from page 8)

zaars: They sell some of the oddest things at some of the most modest prices—on occasion, 10 cents for best-selling books, heirloom silver spoons for 50 cents, wigs for two dollars, and comforters for three dollars. Studies show, during one fiscal year, the Postal Service sold

1,215,467 packages for \$951,864. That averages out to less than 80 cents a package, which is rather nice if you are the buyer instead of the seller.

Everything imaginable turns up at these auctions, some of it damaged. A note to "The Postmaster, Dead Parcel Post Branch" in any major city will get you on a mailing list, and you will be notified regarding places and dates of sales. (These are the cities with such auctions—Atlanta,

Boston, Chicago, Cincinnati, Fort Worth, Memphis, New Orleans, New York, Omaha, Philadelphia, St. Louis, St. Paul, San Francisco, San Juan, Seattle and Washington, D.C.) Each office schedules anywhere from two to 12 sales a year, depending on how much merchandise stacks up.

To draw bargain-hunters, the auction must have a good auctioneer. The auctioneer's high-speed ad libs and reports of increases set a tense tempo that leaves both bidders and auctioneer candidates for tranquilizers. Most of them are called "Colonel," although they are no more military men than the former head man of Kentucky Fried Chicken. It seems the title goes with the profession. Once an auctioneer has successfully worked his way through a few acres of livestock, housefuls of furniture and personal belongings, he becomes Col. So-and-So, and his tongue whirls at a terrific pace. You can't always depend on the auctioneer's spiel, however. You have to trust in your own observations.

Here are some general tips on how to be a savvy auction-goer, how to enjoy yourself while you are there, and hopefully, land yourself a bargain or two:

*Be sure to wear comfortable clothing and particularly, comfortable shoes.* Examining the merchandise before the auction can take a bit of time, and if there aren't enough chairs at the auction itself, you might end up standing in one place for many hours. Also, there are often no lunch breaks, and usually no restaurants in auction buildings.

*Do your homework.* Buying at an auction can be fun...if you know what you are doing. This is the type of shopping that makes definite demands on the buyer. You just can't depend on your checkbook. You must investigate the lots ahead of time. Once something is knocked down to you—it is yours. The actual bidding is simple. It's what you do before you bid that matters. Most auctions have a preview, but if you don't have ample time for inspection privileges, you should have full return rights. Remember, the auctioneer is going to want to see your money close, so you have every right to see his things up close. Legally, in most instances, the merchandise is the responsibility of the buyer. The auctioneer is not bound to expound on the defects or the drawbacks of an item.

It is also suggested that you take a pad and pen with you when you go to look the merchandise over, prior to the auction. Don't only list the numbers of the items which interest you, but make comments and note descriptions as well. You might also want to carry a measuring tape so you can measure the various items to be sure they will fit the spots you have planned for them. A magnifying glass will also help you to identify such details as hallmarks and signatures, and a small

(Continued on page 31)

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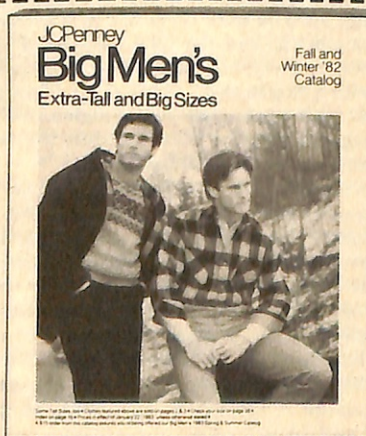
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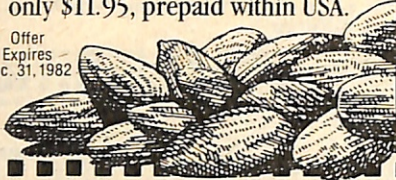
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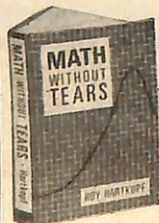
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# MEDICINE & YOU

by Larry Holden

## NEW TOOLS, NEW RESEARCH

Some incredible strides are being made in a pair of genetic (inherited) diseases because of new research tools. The diseases are manic-depressive illness and Huntington's disease. The scientific tools are nuclear magnetic resonance and fluorescence spectroscopy. And the results of the new research efforts are remarkable.

Manic-depressive illness is a psychiatric disease. Affecting about one percent of the population, it is the form of depression most often fatal. Suicide results in 15 percent of the cases.

Huntington's destructive symptoms, which center on the degeneration of the brain cells, usually don't surface until the person is between 30 and 50 years of age. The chance of inheriting the abnormal Huntington's gene is often as high as 50 percent. The disease will begin to rob the victims of parts of their personalities—until it finally takes their lives. There is no cure or effective treatment.

But due to the use of these two new tools, there is hope for both the sufferers of Huntington's disease and manic-depressive illness. Both fluorescence spectroscopy and nuclear magnetic resonance are being employed to pinpoint and identify the inherited abnormality. Since both diseases are genetic, cells outside the brain carry the abnormal gene. Therefore, easily accessible blood or skin cells are being used to study the presence of the brain disorders.

Exactly how do these diseases affect their victims? Here are two scenarios:

(1) For years, Robert, age 42, suffered from stretches of stark depression. Then times of soaring euphoria blazed into money-making schemes and matrimonial schemes. Finally, he began to talk of having met extraterrestrials.

Robert's family is worried; they recall the tragic end of an uncle who displayed the same bizarre behavior.

Then months of roaring mania ended when Robert held some reptiles at gunpoint. After his gun misfired outside the herpetarium, he waited there for the police to take him away. And they did. Peace at last! A few nights in jail, then doctors in a psychiatric hospital got his disease under control. Robert was suffering from manic-depressive illness.

(2) Sara's ever-gesturing mouth barked as she tried to speak. Jerking and flailing, the limber 50-year old walked on tiptoes as she pushed her wheelchair down the halls of the nursing home. Her mind was less than childlike. Parts of her brain were dying away from the disease she inherited from her mother, Huntington's disease.

The two forms of new scientific research identify the proper cellular defects and the technology offers the chance of detecting the illnesses long before symptoms are critical, indeed even before they begin. Further studies may prove these techniques useful for "in utero" analysis to tell whether a fetus has inherited the disease.

In the fluorescence spectroscopy studies, fluorescent chemicals are applied to the cells and penetrate layers to certain depths. Polarized beams of light strike the membrane molecules and their emitted light allows measurement of excitation and emission energies and rotational rates of the molecules. Sensitive instruments monitor this movement and produce graphs of the dynamics on paper.

Abnormalities in cells can also be detected by superconducting magnets. Placing a blood or tissue sample within a magnetic field, radio frequency energy can be applied to identify the kinds and amounts of molecules and their dynamic properties.

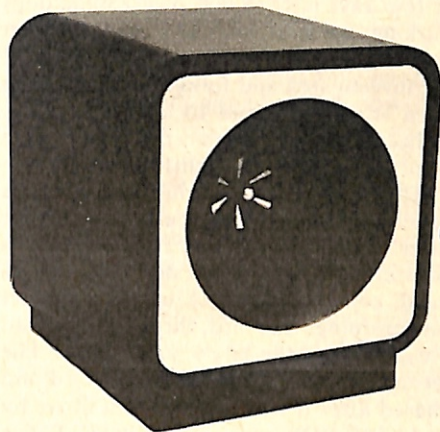
These two research techniques may hold the key to providing insight and help to the victims of Huntington's disease and manic-depressive illness—and possibly other inherited diseases.

Also, new surgery techniques are now being used to benefit about half the epilepsy patients whose seizures don't respond to anti-convulsant drugs. Of the two to four million people in the U.S. living with chronic recurrent seizures, one tenth can be helped with surgery, according to neurosurgery experts.

Epilepsy is related to head injury, infection, genetic malformation, disease, poor nutrition and a number of other causes. Seizures can happen to anyone, yet—in spite of that fact—social rejection is often far more damaging than the disease itself. Many who suffer such seizures suffer the pain of job rejection, job discrimination and the knowledge that many people fear being around them.

Neurosurgeon Dr. John Mullen is one of a small group of specialists in this country with extensive training in surgical procedures to locate and remove epileptogenic (seizure-producing) tissue from the brain. Multiple electroencephalograms (EEGs) are used both prior to and during surgery to identify irregular brain waves and to locate the focus of the seizures. Dr. Mullen, epilepsy specialist at the University of Texas Health Science Center at Dallas, notes that the EEG is used to guide the surgery and to define the lesioned areas that indicate how much tissue should be removed.





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Robberies, burglaries, shootings, street crime, arson fires. So you think there's nothing funny about being a cop today?

Think again. Although most of a police officer's work is on the grim and dangerous side, there are those days or nights when things lighten up.

Take what happened recently on Hollywood Boulevard in Los Angeles. A store owner called police to report that someone had stolen a store mannequin dressed like a huge chicken. Police investigated, and a few blocks from the store caught a man running up the street with a six-foot chicken.

Another fine-feathered police story happened in Las Vegas. A trained parrot named Fred Farkel had a vocabulary of 250 words and could bark like a dog. In fact, Fred would provoke the family dog into barking along with him, then would yell, "Knock it off!"

One day, someone stole Fred. Police were told about Fred's talents at roll call.

A few days later, a cop heard some dogs barking up a storm in a house. Then someone inside yelled, "Knock it off!" He investigated and found Fred, who had been stolen and sold to another family. Police tracked down the thief and returned Fred to his rightful perch.

That recalls the time in Chicago when two women motorists called the police after seeing a boy with a Sherlock Holmes pipe in his mouth and a derby hat on his head, chasing a peacock up a busy street one morning. The bird, three feet tall, had escaped from the city's zoookery. The teenage boy had seen the errant bird and chased after it when the women drove by and cried, "Oh, my, what is that?" Police took the peacock to the station, where it resided until the zoo opened that day.

Some people will steal anything, as police in rural Connecticut know. A farmer complained someone stole a large quantity of horse manure from beside his barn. Picking up the scent of the stolen property, police found the culprit. A newcomer to the nearby town had driven a truck to the farm in the middle of the night and shoveled 20 tons of the farmer's manure into it. He was using it as landfill for his house.

In New York City, a shoplifter had to do some fancy explaining to police. He stole a sport coat off a rack in a department store when, while leaving with the coat on his back, the coat suddenly exploded. Police discovered a small incendiary device had been in one of the coat

pockets. Fortunately, it was a small blast that only injured the coat and the wearer's pride. The thief insisted, "I'm not a terrorist, I'm only a shoplifter." Police believed him and attributed the device to a terrorist group.

In Town Creek, AL, police had a much harder time of it, dealing with three distraught women. Two sisters, one divorced after 30 years, tried to stop the ex-husband from remarrying. They kidnaped the bride-to-be with a shotgun on the morning of the wedding. After stripping her to the waist, they tarred and feathered her, cut off most of her long hair, then dropped her off at the city dump.

Police found the would-be bride wandering in a daze and later arrested the sisters. Next day, the wedding took place and, among other things, the bride wore a short brown wig.

In Reno, NV, Tim Marshall, 24, was busily robbing a gas station's cash register when the attendant asked if he could make one phone call. Tim figured it was the least he could do, so he agreed. Shortly after Tim left the station with its day's receipts, he heard police sirens. Now he knew who the attendant had called.

Police occasionally answer complaints from dog-owners that their mutts have chewed up something of value. Ed Ed-

wards, Jr. called police in Virginia Beach, VA, saying that his Irish setter, who was known to chew up even \$10 bills, now had gone too far. Edwards, a used car salesman, told police his dog Finnigan had just snarfed down a cashier's check for \$12,000. Police suggested a new diet for Finnigan, and Edwards began trying to get the \$12,000 replaced.

In Denver, police arrested a husband and wife for eating popcorn in a movie theater. A sign posted at the ticket booth had warned that bringing your own popcorn would not be permitted at the Mann Theater. But the couple preferred their home-popped corn and brought a big bag of it with them to see "Time Bandits." When the theater manager confronted them, an argument ensued. Police were called, and the man was handcuffed and charged with disorderly conduct. The couple still figures they pop better corn than they do at the Mann Theater, even if it may cost them \$1,000 in legal fees.

Police in New Jersey had to contend with disgruntled hijackers. The thieves stole a beer truck and were upset when, after they were caught, police showed

them what they had stolen. All the truck contained was cases of beer bottles, all empty.

Brooklyn police solved a very puzzling case. About a thousand car windows had been shot out over a period of several weeks in one neighborhood. During a stake-out, they arrested a young man who had blown out three car windows with an air-powered pellet gun. He admitted owning two glass shops specializing in replacing broken auto windows.

Officials at one of the hospitals in Pittsburgh called police to help calm an irate couple. The husband had had a vasectomy and the wife an abortion. Their com-

plaint? They had just had a baby.

Sometimes, the crime is right under the police's nose. Thieves in the 62nd precinct in New York City stole all the chairs from the captain's office. In Chicago, police faces were red because they couldn't figure out who put the pot in the cops' pot. It seems that narcotics inspectors found marijuana saplings growing in a concrete planter right outside the main entrance to the Central Police Headquarters. And in Fullerton, CA, they're still wondering who is stealing the palm trees from out front of the police station.

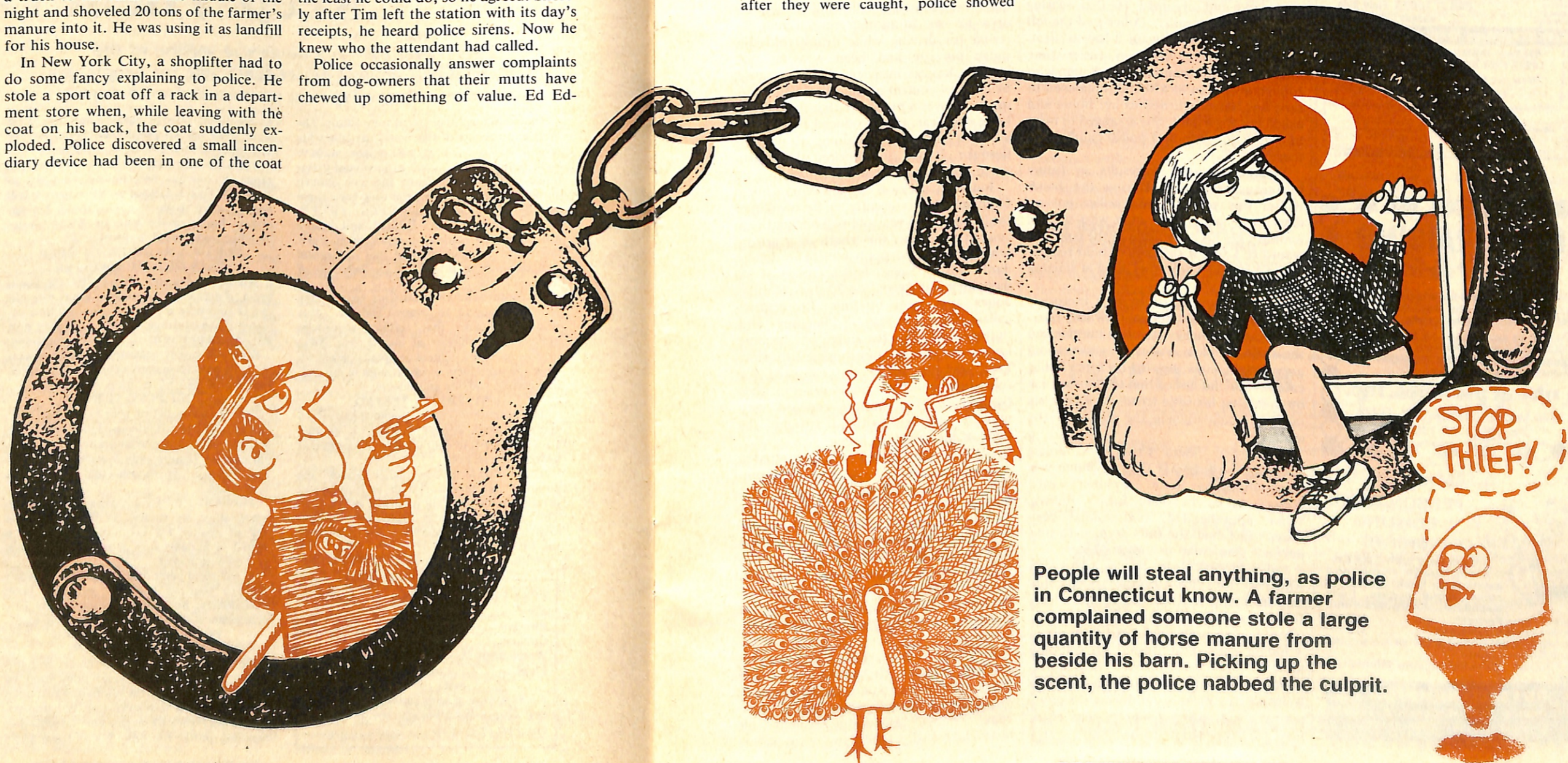
Meanwhile, also in Chicago, police at a northside station found 32 of their squad cars damaged. All had broken rear-view mirrors, three had broken brake lights, and eight cars had the letter "M" scratched on the bodies. After a little sleuthing, police arrested a woman standing in the police parking lot at 1 a.m. with a rock in her hand. Now they learned what the "M" stood for. The woman,

**Although most police work is on the grim and dangerous side, there are times when things do lighten up.**

# THE LIGHTER SIDE OF CRIME




by Walter Oleksy



People will steal anything, as police in Connecticut know. A farmer complained someone stole a large quantity of horse manure from beside his barn. Picking up the scent, the police nabbed the culprit.

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# LIGHTER SIDE OF CRIME

named Maria, had had her car towed by police a few weeks before. She said she came back to teach them a lesson.

A Downers Grove woman in suburban Chicago reported someone had broken into her home and stolen six cupcakes. In nearby Batavia, a man called police reporting someone had thrown 40 pairs of dentures on his front lawn. And in another suburb, Naperville, a woman told police someone pried open her door, stole a hard-boiled egg from off the dining room table, and "disturbed some throw pillows on a love seat."

Then there is the variation on the Cinderella story that happened in Hinsdale, also a Chicago suburb. A man broke into a house and saw a beautiful young woman asleep in her bedroom. He disrobed and was about to join her when she awoke and screamed. He fled wearing only his right sneaker. Police had the left shoe and were looking for a foot to fit it.

Chicago police had an easier time locating another wanted man. A man who robbed a woman of \$10 and threatened to rape her, later returned to her home and asked her for a date. She arranged to meet him at a bus stop and police caught him there.

Weather sometimes results in funny business for police. During the harsh winter this year, Detroit police got an emergency call from a man who said he couldn't get his car started in the cold. He wanted to know if the police could recommend a car thief who was good at starting cars.

Also last winter, while most motorists in Boise, ID, could not get their cars moving because of heavy snows, a burglar had the same problem. After his getaway car got stuck in snow, he fled on foot. Police caught him and linked him to 25 break-ins by matching his shoe treads to footprints in fresh snow outside the scenes of the crimes.

In warmer Santa Cruz, CA, police answered a complaint that a woman was hippity-hopping in a neighbor's yard dressed as a chocolate Easter Bunny. When apprehended, the woman confessed. She said she only wanted to hop into her gentleman neighbor's heart.

Police in Park Ridge, IL, caught a man who had been throwing rocks at passing cars from atop a jewelry store roof. They found him lodged in the store's chimney, where he had been stuck for five hours in a hiding place that wound up trapping him.

Police in Chicago gave a surprise welcome to a pickpocket during the city's annual ChicagoFest celebration at Navy Pier. He happened to be the 500th arrestee

after a long and tiring week, so police, a little punchy, gave him a standing ovation when he was caught. Then he was given a basket of fruit and cheese and a free pass to next year's fest—if he would be out of jail by then.

Sometimes, the funny business happens at the arrest. Other times, it doesn't happen until the case comes to court. Here are a few such cases.

Thomas South, 20, was arrested for shouting obscenities at police outside a tavern in Cortland, NY. A judge gave him the choice of paying a \$50 fine, serving 10 days in jail, or having his mouth washed out with soap. South chose the oral solution to his problem, and the punishment was carried out in the washroom of the police station.

A judge in Miami heard the case of the woman motorist accused of driving while under the influence because police said when they stopped her, she had one bloodshot eye. She told the judge she had one glass eye that looks bloodshot, but she was really sober. Case dismissed!

In Chicago's Traffic Court, a defendant was accused of allowing his dog to drive his car. In another case, a man arrested for driving while drunk told the judge his car had been weaving not because he was intoxicated, but because he had lost control of the wheel while trying to recover a pet snake that had gotten loose in his car. He introduced as evidence a brown paper bag containing his pet rattlesnake. It not only cleared the courtroom, but got the charge dismissed.

Judge Alan Friess of New York City's Criminal Court recently made headlines for letting an 18-year-old pickpocket flip a coin to determine the length of a prison sentence imposed upon him. The defendant, Jeffrey Jones, had a choice of 30 days in jail if heads, or 20 days if tails. Jones' toss came up tails. Prosecutors called the coin-toss "ridiculous and outrageous." But the judge has become known for rather unorthodox behavior. Last year the judge was censured for releasing on her own recognizance (without bail) a woman charged with murder, and then inviting her to stay the night at his Brooklyn home.

Also in New York, police arrested a man on charges of possession of heroin. When he appeared before a judge, the man requested a change of name for the duration of his trial. He thought his real name, Archie Outlaw, might prejudice a jury against him. The judge allowed his request, and among the new names Mr. Outlaw was considering was 1) Eleanor Roosevelt, and 2) Robert Haft, which is the name of the judge who granted his request.

A judge in Tulsa, OK, had a tougher decision to make. He heard a prospective juror claim that he could not serve on jury duty because his wife was going to "conceive a baby." The judge scratched his head and asked, "Don't you mean deliver

a baby?" The man replied, "No, your honor, she's going to *conceive* a baby." The judge said he wasn't sure what the man meant, but, "In any event, I think you ought to be there," and excused the man.

A man in California got a ticket for driving in an express car-pool lane that was restricted to vehicles carrying three or more passengers. When police saw the man driving alone in his truck, they stopped him and told him of the law. The man got out and opened the back of his truck and showed them three corpses. He was taking the bodies to a mortuary, he explained. A judge later ruled, "Dead bodies are cargo, not passengers." The man was fined \$20.

The man who got his mouth washed out for swearing at cops had nothing on two teenage boys arrested for stealing gasoline and illegally exploding fireworks. A judge gave them the choice of going to jail or getting a spanking. One of the boys got his whipping right in the courtroom, administered by his grandmother who borrowed a belt from a lawyer. The other got his later at home. Neither thought it was funny, beating a jail sentence by the seat of their pants.

In Chicago, two horses were called as evidence in a jury trial involving horse theft.

Prison police sometimes find that prisoners try funny ways in attempting to escape. Two prisoners managed to escape from the prison in Pontiac, IL, by placing dummies in their cots so they were not missed by four all-night bedchecks. The dummies were made from bedclothes the prisoners stuffed onto their cots. They then scaled a wall and made their getaway. But in the state penitentiary in Richmond, VA, prison guards caught one of their prisoners in an escape attempt. The convicted murderer tried to fly out of the prison aboard a makeshift hang glider he had built out of scraps of wood, rope, and sheets. But he was only airborne for about 25 feet when he crashed into the prison's outer wall.

It took a judge's clerk in Brisbane, Australia, an hour and a half to read in court all the charges against a man named Graham Dow, 31. He later was convicted on 59 of the charges, including stolen property, forgery, and breaking and entering, and was sentenced to five years in prison.

Police all over the world encounter many more strange and funny goings-on. Near Jakarta, Indonesia, police had to rescue a woman from a lovesick orangutan. The ape had seen the woman, naked and about to take a bath in a river, when he took her up and kissed her wetly on the mouth. When she screamed, the orangutan fled into the jungle. After she awoke from a faint, she told police, "I have been kissed by worse."

Fire destroyed 170 coffins at a funeral home in Cagliari, Sardinia, in what police

(Continued on page 46)

# What is a "Money Market Fund" ...and why does it pay such high yields?



## What is "the money market?"

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# YOU & RETIREMENT

by Grace W. Weinstein

## INDIVIDUAL RETIREMENT ACCOUNTS

You've seen the advertisements: Put \$2,000 a year into an Individual Retirement Account and retire a millionaire. Those figures may work out for the 30-year-old starting an IRA, but what about you? Should you, at 50 or 55 or even 60, start an Individual Retirement Account? Will it make much difference? Yes, you should. And yes, it will. It will make the difference between saving after-tax dollars and before-tax dollars, a significant difference indeed.

But your choices may appear endless. What kind of IRA should you open? How can you make the most of it? Herewith, (1) a look at the new IRA rules, and (2) specific investment opportunities, with the pros and cons of each. Next month's column will focus on strategies to help you make the most of your retirement funds.

### The new IRA rules

Since January, 1982, anyone under age 70½ with at least \$2,000 in earned income, whether or not covered by another pension plan, may contribute a maximum of \$2,000 a year to an Individual Retirement Account. Earned income for IRA purposes, according to the accounting firm of Seidman & Seidman, includes salaries and wages, professional fees, commissions, tips, bonuses, self-employment income, even income to a retired partner from work-in-process or accounts receivable as of the retirement date. Earned income does *not* include rents, interest or dividends, or income earned from sources outside the United States.

Two-income couples may set aside \$4,000 each year in two separate accounts, as long as each has at least \$2,000 in earned income. One-income couples may set up a "spousal IRA" with an annual maximum contribution of \$2,250; this account may be divided as you wish, as long as no more than \$2,000 is allocated to either spouse.

Not new but still important: Contributions made to an IRA are tax-deductible. If you put \$2,000 into an IRA and are in the 40 percent bracket, you save \$800 in taxes; the net cost of the IRA is actually \$1,200. The earnings also grow on a tax-deferred basis. If you put \$2,000 a year into an IRA, starting at age 55 and assuming a return of 10 percent a year, you'll have \$32,000 at the age of 65. If you invest the same amount each year at the same interest rate, but without tax deferral, you'll have just \$16,000 at age 65. The tax advantage is even greater, of course, when compounding starts earlier. So start an IRA now, this year, if you haven't already done so. And make each year's contribution as early in the year as possible. You may contribute the

\$2,000 all at once or in installments (and the \$2,000 is a maximum; you may contribute less), but the more you put in to your IRA, and the earlier each year that you do so, the more you'll have at the end.

The rules have not changed in another important respect: If you dip into your IRA account before you reach age 59½ (unless you're totally disabled), you will lose the tax deferral on the amount withdrawn, which will then be taxed as ordinary income, and you will pay a penalty tax of ten percent. You also *must* start withdrawing your money by the time you are 70½, whether or not you are still working.

### Where to invest

There are a bewildering array of choices available for IRA investment. Before you decide on any specific investment, look at several factors: How much risk can you afford to take? If you have other retirement income, from a company pension and/or other investments, you may choose to put your IRA funds into a risky but potentially profitable investment. How much risk can you tolerate? Whether or not you can afford risk doesn't have anything to do with whether you can sleep comfortable at night. Do you want to manage your investments yourself? And are you willing to pay fees and commissions for the privilege? With all this in mind, and remembering that you can divide your IRA contributions among more than one account, look at these possibilities:

- **Financial institutions** (banks, savings and loans, and credit unions) may offer time deposits of varying lengths, with either fixed or variable interest rates. You'll find a wide choice, with the new 18-month floating-rate certificates one popular option. Rates are pegged to an outside index, such as Treasury-bills, and adjusted at regular intervals. When interest rates are high (and if you think they're unlikely to go higher) you might consider locking in your return by using one of the two-and-a-half or three-and-a-half year accounts. But shop around. Rates and compounding intervals vary. To compare actual yields, New York's Citibank suggests, narrow your choices; then ask each institution to tell you how much you will earn in one year on \$1,000.

The advantages of using a financial institution: Convenience (there's an institution on almost every corner), low cost (there are few, if any, fees), and security (accounts of up to \$100,000 are insured by an agency of the Federal government). Disadvantages: Rates may be lower than rates elsewhere. And, if you need your money or want to switch it to

another account, you'll face loss of interest and other penalties. Be very careful, in fact, before signing any time deposit form. With some institutions, you may not be allowed to withdraw your funds early even if you're willing to pay the penalty.

- **Mutual funds** are the choice of increasing numbers of investors. With a mutual fund, opened through a brokerage firm or by mail, you can invest your IRA dollars in just about anything: stocks, bonds, Treasury issues, even (via a money market mutual fund) money itself. With a "family" of funds, in fact, you can switch your IRA funds, without penalty and often without cost, to meet your own changing needs and the changing investment climate. When interest rates are high, you can keep your funds in a money market mutual fund. When rates start to drop, you can look at an income fund. If capital growth becomes your primary aim, look at stock funds.

**Advantages:** If you choose a "no-load" fund, one without an up-front commission to an independent salesman, all of your contribution will go directly to building your own retirement income. Maintenance fees are low, typically \$5 to \$10 a year. **Disadvantages:** You can't lock in a high yield with a mutual fund as you can with a financial institution. And mutual funds are not insured, although you can, if you're worried, select a fund that invests solely in U.S. Government obligations.

- **Insurance companies** are attracting a share of the IRA market with new annuity products, with rates of return pegged to current interest rates. In 1982, for example, Prudential is paying 13 percent on an annuity with no front-end load and 13.75 percent on an annuity with an up-front commission. The difference: The first has a load at the end instead of the beginning; if you withdraw any money within the first ten years, you pay a penalty ranging from 7 percent on down. With the front-end load product, there is no withdrawal penalty.

**Advantages:** Relatively low fees, safety, and relatively high rates of return. **Disadvantages:** The high rate of return is not guaranteed, and rates may fall as low as 3 or 4 percent.

- **Self-directed accounts** allow you to manage your own investments. All IRA accounts must have an IRS-approved trustee. But if the trustee is a brokerage firm, you can make your own investment decisions. You can buy and sell stocks or bonds; you can invest in real estate or in oil wells or in equipment leasing. But you will pay both a start-up fee and an annual maintenance fee for your self-directed account plus brokerage commissions every time you buy or sell.

**Advantages:** Potentially significant gain from capital appreciation. **Disadvantages:** Potential loss, no guarantees and no insurance, relatively high fees.

You may not become a millionaire in inflation-adjusted dollars, despite the glowing advertisements, if you open an IRA now. Nonetheless, the Individual Retirement Account is one of the best ways to augment your retirement income.

Next month: IRA strategies.

The new edition of *Tax Saving: A Year-Round Guide* is now available at a special price for *Elks* readers. For a postpaid copy send \$10 (that's \$3 off the regular price) to Julian Block, 3 Washington Square, Larchmont, NY 10538.

# MUST LIQUIDATE AT BELOW DEALER COST! 4000 Watt, Gas Operated, Emergency Power Generator

**FACTORY NEW! FACTORY PERFECT!**

**DON'T let a storm rob YOUR home of vital electric power! With this 4000 watt generator, you ALWAYS have a reliable standby source of 120V and 240V plug-in power!**

- 8 hp. Briggs & Stratton 4-cycle gasoline engine!
- U.S. made, U.S. quality!
- Fairbanks-Ward model!
- Mfgs. 1 year warranty!



**FOR HOME!** Keep sump pump, well pump, appliances operating in case of any power outage.



**FOR WINTER STORMS!** No freezups or burst water pipes when you have this generator on hand.



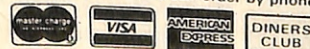
**IN THE FIELD!** A reliable source of portable electric power anywhere.



**FOR CABIN or CAMP!** In the wilderness, you can enjoy comforts of electricity with this generator.



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If busy signal, or after business hours, or in Minnesota, call **1-800-228-2606** 24 hours a day, 7 days a week.

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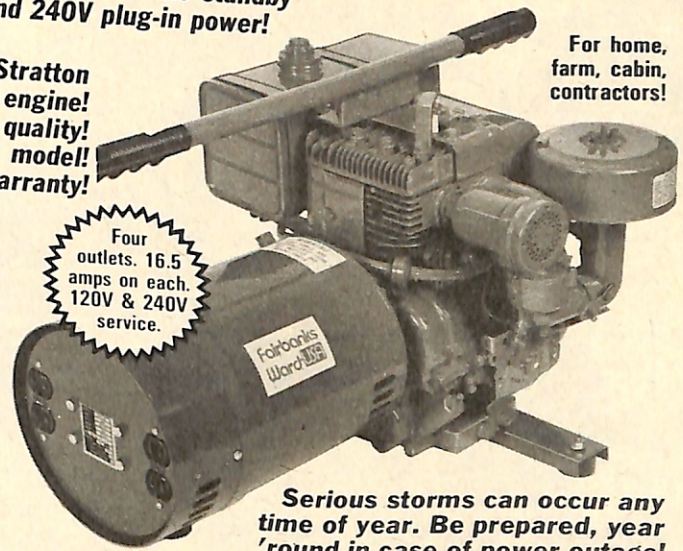
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**Bankruptcy and Financially Distressed Merchandise!**

We are authorized liquidators of inventories that must be quickly sold at sacrifice prices due to a variety of reasons, such as:

Overproduction. Last year's models. Order cancellations. Bankruptcy. Out of season. Plant closings. Economic recession. Financial difficulties. Excessive competition.

If you know of a company with surplus inventories that must be liquidated for immediate cash, call us Toll-Free: 1-800-328-0609. Only products in perfect operating condition will be considered.



**For home, farm, cabin, contractors!**

Four outlets. 16.5 amps on each. 120V & 240V service.

**Serious storms can occur any time of year. Be prepared, year 'round in case of power outage!**

A storm could knock out your electrical power for hours, or for days! Food could spoil in your refrigerator. A motor in your furnace could stop running in winter and leave your family shivering in the cold. A well could stop pumping water needed for cooking or bathroom facilities. The losses could cost you up to hundreds of dollars... or maybe even much more! And think of all the discomfort and inconvenience!

But, you never have to worry when you have this excellent quality portable generator. It's U.S. made! And it provides you with 4 convenient plug-in outlets for 120V and 240V service... 16.5 amps at each outlet. Just pour in the gasoline. Start the engine. And there you are!

Use the Power Generator to run your electric lights, power tools, sump pump, well pump, etc. Plug in small kitchen appliances, a refrigerator, a freezer, etc. Of course, you can't run everything at one time. (Remember the 4000 watt total capacity.) But you CAN run enough things to keep vital functions operating as you need them.

- 4-cycle, single cylinder, Briggs & Stratton engine.
- Produces 8 hp. at 3600 rpm.
- Recoil start. Manual choke.
- 4-quart capacity gasoline tank.
- Chrome plated piston and aluminum alloy cylinder help dissipate heat for cooler running.
- Sturdy, durable construction.
- Size: 17 1/2"W x 28"L x 17"H.
- Shipping weight, approx. 150 lbs.

**Now available at a huge savings during this liquidation sale!**

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Price is subject to change after 60 days. Offer void outside the 50 United States.

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Send \_\_\_\_\_ 4000 watt Generator(s) at \$488.00 each. I will pay shipping charge to driver upon delivery. (Allow 4-5 weeks delivery. Add 2-3 weeks extra if paid by check. Sorry, no C.O.D.)

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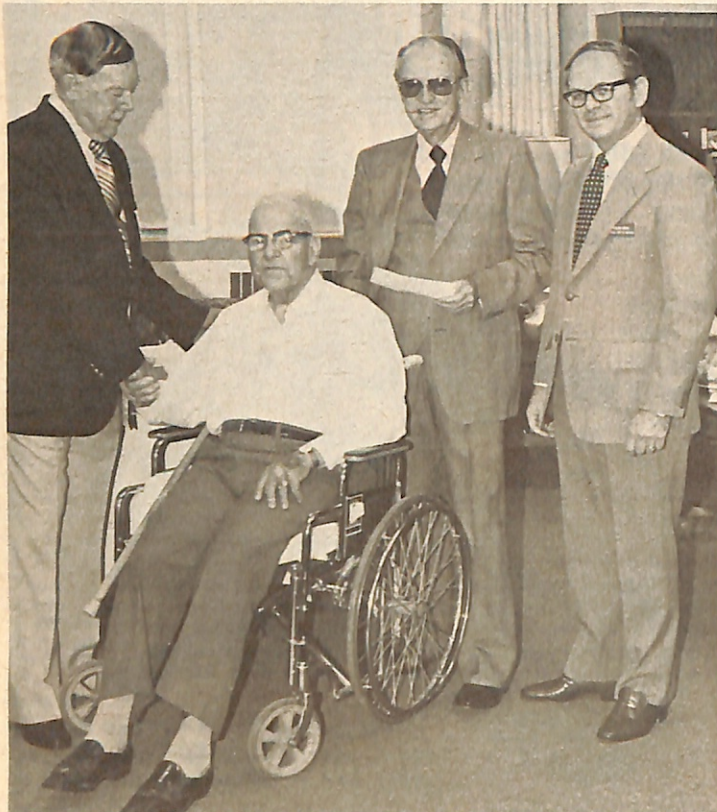
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Sign here \_\_\_\_\_

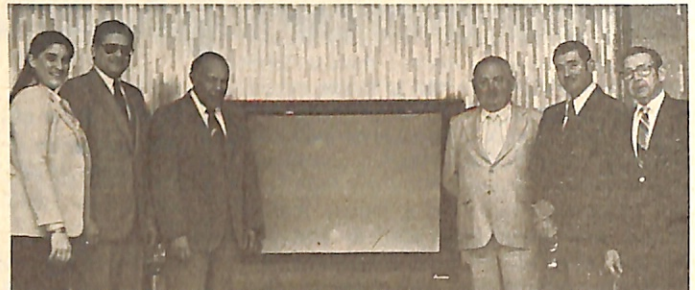
Rural Route Customer: If truck carriers do not normally deliver to your home, include a note with this order stating town address of nearest store, friend or truck terminal to ship to.

# 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."



Lawrence Mitchell (left), Georgia Elks National Service Committee Chm., congratulates a blind patient of the Dublin, GA, VA Medical Center for winning the Elks Arts and Crafts Contest. Waiting to present the patient with his award are James Dixon, Elks VAVS Representative, and William Edgar, director of the center.



A wide-scan video viewer and stereo console were presented to the Martinsburg, WV, VA Medical Center by Arlington-Fairfax, VA, Lodge. Pictured from left are Miss Berry of the medical center, ER Albert Hayes, I.V. Biles of the medical center, Veterans Service Chm. Joe Heath, Trustees Chm. Thomas Stanberry, and Lodge Manager Ray Neat.



Mrs. Barbara Eckert, chief nurse; Mrs. Doris Krieger, chief of volunteers; and Miss Joan MacPharland, associate chief of nursing education, exhibit one of 20 tape recorders donated to the Bedford, MA, VA Hospital by the Wakefield, MA, Lodge Veterans Service Committee. This donation was only one of many gifts of time and money made by the committee to the hospital during the past year.



Ephrata, PA, Lodge donated three color TV sets and a large supply of paperback books and magazines to the Lebanon VA Hospital. From left are Russell Mengel, chief of voluntary services; PER and Chap. Charles Mentzer; Est. Lead. Kt. Warren Specht; then-ER Earl Wentling; Harold Frank, Veterans Affairs, Americanism Chm.; Arthur Moyer, Elks district representative of veterans affairs; and C.S. Beam, acting medical director.

Mechanicville, NY, Lodge presented a popcorn machine and held a \$500 bingo party for Albany, NY, VA Medical Center patients. From left are National Service Chm. Bucky Smith, PDD Larry Rinaldi, Congressman Jerry Solomon, Assemblyman Robert Andrea, and Ed Zacharek, chief, medical administration service.



# Auctions

(Continued from page 20)

magnet will tell you whether an item is iron or bronze.

Never bid on impulse. Decide ahead of time what an item is worth to you, and then stick to that price. Remember, it is easy to get carried away at the bidding.

**Procedure.** The bidder must pay for the item and remove it from the premises as soon as possible. Cash or a certified check is usually the only acceptable method of payment, although most galleries will accept a sizable deposit and allow a day or two for the successful bidder to remove excessively bulky or heavy objects. Personal checks and credit cards are usually not accepted. Some may help you to arrange delivery—at your expense, of course.

**Rules of the Game.** Auctioneers do give this bit of advice for the novice who plans to attend an auction. "Be sure to read the Conditions of Sale." These constitute the "rules of the game," and will be found posted near the auction or in the auction house catalog. The prime condition is usually the same: The highest bidder gets the merchandise. For the rest, each auction house has its own rules concerning the size of deposits, the payment of balances, removal, the sale of merchan-

dise without warranty or how they will dispose of the bids.

We are told about a unique case involving "house rules"—one that will probably never be forgotten by auctioneers throughout the world. About 15 years ago, Park-Bernet in New York auctioned a dazzling jewel collection owned by the daughter of Frederick Gilmar Stanton, who built the *Denver Post*. The main piece in the collection was the "Idol's Eye" necklace, consisting of a brilliant blue 70-carat diamond surrounded by 86 other diamonds.

It was hoped the "Idol's Eye" would bring \$500,000, breaking the record set by the 213-carat Rovensky necklace, which had been sold for \$385,000 several years before.

When the necklace was put into the display box, the bidding was opened at the previously-agreed upon sum of \$250,000. In a matter of seconds, the price was up to \$375,000. Two bids of this same figure were made simultaneously. And after this bid, neither bidder would budge. There was only one thing that could be done. A little-known, but traditional, house rule was announced: "When there is a tie, the bidder nearer the auctioneer is awarded the merchandise." Therefore, the location of his seat—and \$375,000—enabled the bidder to acquire the diamond.

In big cities like New York, Chicago

and Los Angeles, the reputable galleries will often try to point out faults so as to maintain goodwill, but the decision is theirs and is not based on law.

There are also many auctioneering tricks. For instance, when the audience is getting a bit rowdy and restless and not paying attention, the auctioneer will start a lot off and the yell, "Sold!" to the first or second bidder. The effect he produces is marvelous. The audience gasps and immediately quiets down. This is exactly what he is looking for. However, don't look for this tactic at a catalog auction. And if you pay attention, you may be able to sense this coming. Noise in the crowd builds and the auctioneer looks irritated. At this point, when the auctioneer asks for an opening bid, give it to him. Your first bid may be the last on that item.

Once you have bought the item you have to pay the amount you bid, even if the article falls apart, breaks into little pieces or turns out to be nothing but papier mache under that marbled exterior. Further, from the moment that gavel makes it yours, you leave it on the premises at your own risk. Galleries take pains to declare that "no statement, oral or in the catalog, shall be deemed a warranty." (There's a story that a fake Cezanne once deceived Cezanne himself.)

**Sales Tax.** In states with sales tax, said (Continued on page 34)

# Aaaah, the beauty of Spanish Cove

"The advertisement is the truest description of a development I have ever read. We had thought . . . no place could be that nice . . . but it is. It surely is!"

Spanish Cove, a 600-acre development hugging the beautiful waters of Perdido Bay . . . gateway to the Gulf of Mexico and at Florida's front door. A quiet country atmosphere where the beauty of nature has been fiercely protected . . . yet a place with all the amenities and facilities you would want . . . paved streets, sewer, electrical, water and telephone hookups, and security patrol. A community of three distinct and private neighborhoods, one just right for your lifestyle whether it be a permanent home, a weekend retreat, or a seasonal get-away.

**SPANISH OAKS** . . . beautiful homesites filled with moss-draped oaks overlooking the Bay . . . or large shady lots tucked among the rolling hills.

**PERDIDO PINES** . . . not like all those other mobile home parks, it really resembles a quiet residential neighborhood.

**LAND HARBOR** . . . all the name implies in RV campsites. A safe and secure harbor with large tree-covered lots.

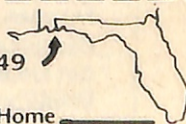
Spanish Cove is not a developer's dream nor a tour through a blueprint binder . . . all the facilities are real . . . from the Clubhouse, to the pool, to the tennis courts, to the private pier extending out into Perdido Bay.

Visit Spanish Cove today . . . where you'll find there's something warm besides the weather . . . It's the people!

Obtain the HUD property report and read it before signing anything. HUD neither approves the merits of the offering nor the value, if any, of the property.



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Residential \_\_\_\_\_ Please send brochure to:  
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Offer void where prohibited by law. e1k9/82



# OFFICIAL CONVENTION REGISTRATION ANNOUNCEMENT



# HAWAII

THE 119TH SESSION OF THE GRAND LODGE BENEVOLENT & PROTECTIVE ORDER OF ELKS  
 Members of the Elks, their families and friends will be provided with a variety of one-week and two-week programs including the Outer islands, a Hawaii/West Coast package and a Hawaiian Islands Cruise. These programs are briefly described below. On receipt of the Announcement Coupon, a full color Official Convention brochure will be forwarded to you. A deposit of \$200 per person guarantees your reservation.

**PLAN NOW TO ATTEND!**  
**YOUR DEPOSIT GUARANTEES YOUR RESERVATION.**

# HONOLULU

## OFFICIAL CONVENTION PROGRAMS INCLUSIVE FEATURES

All Official Convention Programs will include the following:

- Accommodations in hotels as selected
- Transportation from airport to hotel and return to airport, including baggage handling
- Gratuities to airport porters and hotel bell staff on arrival and departure
- Traditional Hawaiian flower Lei greeting on arrival at Honolulu

- Pre-registration at hotels
- Hotel taxes
- Hospitality and Service Desk
- Friendly Hawaiian Escorts
- Briefing on Highlights of Hawaii
- Round-trip transportation between Waikiki Hotels and the Blaisdell Convention Center for members attending the Convention Sessions.

## PROGRAM 1 7 NIGHTS HONOLULU

Honolulu offers a variety of conveniently located hotels, on the beach and in the heart of Waikiki. Hotels have been assigned by the Elks National Convention Director.

### BASIC CONVENTION PROGRAM AIR FARE ADDITIONAL

STATE ASSOCIATIONS	HEADQUARTERS HOTELS	ROOM CATEGORY* RUN OF HOUSE
ALABAMA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, NEW JERSEY, SOUTH CAROLINA	Hilton Hawaiian Village — Tapa Tower	\$375
ALASKA, IDAHO, MINNESOTA, OREGON, SOUTH DAKOTA, WASHINGTON	Hyatt Regency Waikiki	\$395
ARIZONA, CALIFORNIA, HAWAII, NEVADA, GUAM, PHILIPPINES	Hilton Hawaiian Village — Rainbow Tower	\$395
ARKANSAS, LOUISIANA	Royal Hawaiian	\$395
COLORADO, INDIANA, IOWA, KANSAS, NEBRASKA, WYOMING	Pacific Beach	\$295
CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, NEW YORK, RHODE ISLAND, VERMONT	Hawaiian Regent	\$325
FLORIDA, ILLINOIS, MISSISSIPPI, WISCONSIN, PANAMA, PUERTO RICO	Iiikai	\$350
GEORGIA, PENNSYLVANIA, WEST VIRGINIA	Hilton Hawaiian Village — Diamond Head Tower	\$325
OKLAHOMA	Hilton Hawaiian Village — Ocean Tower	\$350
KENTUCKY, TENNESSEE, MISSOURI	Princess Kaiulani	\$295
MICHIGAN, OHIO	Ala Moana	\$295
MONTANA, NORTH DAKOTA	Prince Kuhio	\$325
NORTH CAROLINA, VIRGINIA	Holiday Inn — Waikiki	\$295
NEW MEXICO, UTAH	Sheraton Waikiki	\$395
TEXAS	Surfrider	\$375

**THE HILTON HAWAIIAN VILLAGE IS THE OFFICIAL CONVENTION HEADQUARTERS HOTEL**

NOTE: Deluxe, Oceanfront or Oceanview rooms available. Further details are contained in the Official Convention Brochure.  
 \*Price Per Person, Based on Double Occupancy.

**PROGRAM 2**  
**7 NIGHTS HONOLULU**  
**ECONOMY PLAN**  
**AIR FARE ADDITIONAL**

From \$99 to \$319, per person, based on double occupancy. (\$99 Economy Program is limited to the first 100 reservations.) This will be the lowest priced Basic Convention Program for those who choose not to stay in the Official Association Hotel. These are first class hotels. Accommodations are limited.

# OPTIONAL EXTENDED TOURS

To your Seven Night Basic Convention Program, as chosen, you may add one of the following Optional Extensions:

**PROGRAM 3**  
**INCLUDING AIR FARE**  
**BETWEEN ISLANDS**

**3 NIGHTS ON ONE OUTER ISLAND** From \$199 to \$319, per person based on double occupancy. Your choice of Hawaii, Kauai, Maui or Molokai.

**PROGRAM 4**  
**INCLUDING AIR FARE**  
**BETWEEN ISLANDS**

**6 NIGHTS ON 2 OUTER ISLANDS (3 NIGHTS ON EACH ISLAND) OR 6 NIGHTS ON KAUAI OR MAUI** From \$399 to \$529, per person based on double occupancy. Hawaii, Kauai, or Maui.

**PROGRAM 5**  
**CRUISE TO THE**  
**OUTER ISLANDS**

From \$950 to \$2,250, per person — round-trip from Honolulu, based on double occupancy. Cruise the Hawaiian Islands aboard a magnificent cruise ship... the S.S. CONSTITUTION. Board the luxury liner in Honolulu for a carefree seven-night cruise to the outer islands of Hawaii, Maui and Kauai. At each port-of-call you can disembark and spend the day just the way you choose.

**PROGRAM 6**  
**TRI-CITY PROGRAM**  
**(5 NIGHTS)**

\$249 per person, double occupancy; \$375 single occupancy. Triples not available. 2 Nights San Francisco at the Hilton Hotel. Run of House Rooms. (Honolulu — add Basic Convention Program 1 or 2.) 3 Nights Las Vegas at the Hilton Hotel, Run of House Rooms.

## CONVENTION PROGRAM AIR FARE

DEPARTURE CITY TO HONOLULU AND RETURN TO DEPARTURE CITY. ADD THIS AIR FARE TO BASIC CONVENTION PROGRAM 1 OR 2. Listed below are a sampling of departure cities together with applicable group air fares in effect at the time of printing (May 1, 1982). Space does not permit listing of all cities. Additional cities are available in the Official Convention Brochure and on request.

DEPARTURE CITY	AIR FARE	DEPARTURE CITY	AIR FARE	DEPARTURE CITY	AIR FARE	DEPARTURE CITY	AIR FARE
ALBUQUERQUE, NM	\$648.40	CLEVELAND, OH	\$689.08	KANSAS CITY, MO	\$615.78	PHILADELPHIA, PA	\$647.28
ATLANTA, GA	643.60	DALLAS/FT. WORTH, TX	670.76	LOS ANGELES, CA	290.06	PITTSBURGH, PA	689.42
BALTIMORE, MD	690.10	DENVER, CO	537.69	MIAMI, FL	705.46	ST. LOUIS, MO	567.64
BOSTON, MA	690.96	DES MOINES, IA	590.64	MINNEAPOLIS/ST. PAUL, MN	579.42	SALT LAKE CITY, UT	486.96
CHARLESTON, SC	717.76	DETROIT, MI	645.76	NEW ORLEANS, LA	718.96	SAN DIEGO, CA	290.06
CHARLOTTE, NC	738.24	INDIANAPOLIS, IN	667.26	NEW YORK, NY	647.46	SAN FRANCISCO, CA	408.08
CHICAGO, IL	559.00	JUNEAU, AK	675.34	PHOENIX, AZ	410.60	SEATTLE, WA	420.84

Rates shown above are for mid-week departures — Monday through Thursday. For departures Friday, Saturday or Sunday add \$20 per person. Note: depending on airline tariffs in effect, there may be a \$30 charge for stopovers on the West Coast.

**DETAILS OF ALL PROGRAMS ARE FULLY DESCRIBED IN THE OFFICIAL CONVENTION BROCHURE WHICH WILL BE MAILED ON RECEIPT OF ANNOUNCEMENT COUPON.**

TOUR BY ANCHOR INTERNATIONAL, A DIVISION OF P & O, INC.



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 206-382-4205

## OFFICIAL ELKS CONVENTION ANNOUNCEMENT COUPON

PLEASE RUSH ME THE OFFICIAL ELKS CONVENTION REGISTRATION BROCHURE AND FORM!

Enclosed is deposit of \$ \_\_\_\_\_ (\$200 per person for guaranteed reservation) for the 1983 Elks Convention.

Make checks payable to: **ELKS HAWAII CONVENTION**

Check one: I am interested in  Convention Program 1  Convention Program 2

I am also interested in Optional Extended Tour \_\_\_\_\_

Name \_\_\_\_\_ Lodge # \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Business Phone ( \_\_\_\_\_ ) \_\_\_\_\_

CHECK ONE:  Single Occupancy  Double Occupancy  Triple Occupancy  Child under 12 yrs.

I will be sharing my room with: \_\_\_\_\_

Reservation Enclosed  Reservation to be sent under separate cover.

My Departure City is (city) \_\_\_\_\_ (airport) \_\_\_\_\_

If necessary, arrange overnight accommodations and bill me.

I would like  SMOKING  NO-SMOKING seats on the aircraft.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

ings in some lodges have been both time-consuming and financially burdensome to the lodge, sometimes to the point of almost being devastating. There is a need for a method to be devised wherein this practice can be prevented or discouraged.

3. I recommend that a community, state and national mailing list be developed for Public Relations purposes, with mailings of appropriate normal Elk communications, and of especially designated and developed materials. (Example—sending appropriate Veterans material to the U.S. Senate Committee Members on Veterans affairs, or charity work to the Human Resources Committee, or Youth Activities and Scholarships to . . .)
4. It is recommended that we encourage and strengthen State Major Projects. It gives the members a state rallying point, and a strong state pride of membership.
5. It is recommended that a study be made of the underlying reasons for lapsation, and then a concentrated effort to educate our leaders, especially at the lodge level on both the causes and the cure.

The results of your leadership, teamwork and support in doing all that was necessary to "Tell America About Elkdom" was beyond my fondest expectation. You did a fine job, and I thank each of you for your active contribution to the accomplishments and successes this year.

My wife Eleanor was my constant companion on all my visits across our great nation, and shares with me a deep love and understanding of Elkdom. She joins with me in thanking you, and I in turn thank her.

Raymond C. Dobson  
Chairman



## National Memorial and Publication Commission

During the past year, 59,283 people visited the Elks National Memorial Building. Since its erection in 1926, the total number of visitors to the building is over 3,100,000.

The Fidelity Appraisal Company of Milwaukee, WI, in its report of March 1, 1981, has appraised the Memorial and Magazine Buildings at a combined replacement value of \$22,256,280, and at a sound value of \$14,651,797. Appropriate insurance coverage is maintained at all times by the Commission, and a new appraisal is obtained every two years.

Each year, the magazine's computer department reviews the membership list of every lodge. A computer print-out is sent to each lodge secretary with an urgent request to add new members, delete those dropped, and make necessary corrections in names and addresses.

This annual update saves the magazine thousands of dollars in Postal Service change-of-address fees, and provides each lodge with a convenient control list of its membership.

The Memorial and Publication Commission greatly appreciates the efforts of each lodge secretary in this most important project.

May 31, 1982, concluded the 60th year of the publication of *The Elks Magazine*. During the year ended on that date, there were printed 16,872,242 copies of the magazine. Total pages in the ten issues for the period being reported,

including covers, totaled 544, an average of 54 pages per copy.

*The Elks Magazine*, in its constant effort to service advertisers with information as to market characteristics of our membership, frequently calls on the officers and members of subordinate lodges to supply such information. Their cooperation is of immeasurable value and has enabled the magazine to maintain a healthy, competitive position in the publishing field.

A total of \$1,369,222 was realized from the sale of advertising space during the past fiscal year. Comparable advertising revenue for the preceding five years was as follows:

1976-77:	\$1,055,243
1977-78:	\$1,181,169
1978-79:	\$1,269,600
1979-80:	\$1,427,816
1980-81:	\$1,292,060

*The Elks Magazine* was established for three purposes: to publish news of the Order's activities on local, state, and Grand Lodge levels; to provide articles and features, both interesting and informative, for its readers so as to encourage their interest; and to maintain the best production standards in the interest of its advertisers, by providing them with a suitable medium in which to display their messages to full advantage, thereby obtaining revenue over and above subscription income, to defray costs and produce a surplus.

"News of Lodges," a regular monthly feature in picture-story style, presents news of local lodge activities. Each issue carries several pages of this material. However, the growth of the Order has made it necessary for the editors to be selective in choosing material for these pages. During the months in which they convene, the state associations are given special coverage.

Coverage of the Grand Lodge news includes reports of the visits of the Grand Exalted Ruler, and results of various Grand Lodge programs and competitions.

During the early months of the year prior to the National Convention, the magazine prints the official proclamation, the convention program, the nominating petitions for Grand Lodge offices, and general information on activities.

In the October issue, there is a detailed report of the Grand Lodge Convention with extensive photographic coverage.

During the past year, *The Elks Magazine* has continued to strive for the highest standards in its articles and feature material. Our editors, in reviewing scores of manuscripts per year, seek material of the greatest appeal to Elks and their families.

Emphasis in articles during the past 12 months continued to be on such areas as business, human interest, medical technology, sports, and current events. In the area of current events, for example, the magazine carried articles such as "Bring Back The Heroes," "How Much Do We Owe Our Kids?" and "The Foods We Eat—Facts and Fallacies." Reader mail was heavy following these features.

The editors chose general interest articles such as "The Hyperinflation of 1923," "Your I.Q.," "Common Indigestion—or Hiatal Hernia?" and "Heroism: A Moment of High Nobility." Articles of humor and history were selected to add variety.

The monthly travel feature, "For Elks Who Travel," by Pulitzer Prize nominee Jerry Hulse, remains popular, while reader input continues to make "It's Your Business" by John Behrens and "You and Retirement" by Grace Weinstein, responsive and informative monthly departments. "Medicine and You" by Larry Holden keeps the reader up-to-date on new developments in the medical field.

In its 60 years of existence, *The Elks Magazine* has earned an aggregate surplus amounting to \$14,617,526. Of this sum, the Commission has turned over to or paid out for

the Grand Lodge a total of \$11,898,766, or an average of nearly \$200,000 per year.

Had it not been for the payments so realized from the magazine by the Grand Lodge, the per capita tax for many years would, of necessity, have had to be increased; but 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, such as heretofore set forth, have been made.

We desire to express our sincere appreciation and thanks to our entire staff of *The Elks Magazine* and the Memorial Building for the loyalty, energy, and ability with which they have discharged their duties throughout the past year.



William A. Wall  
Chairman

## Elks National Foundation

Increased contributions, a conservative investment program, and sales of securities have resulted in another record year financially for the Elks National Foundation. The Foundation's annual report for the fiscal year April 1, 1981, through March 31, 1982, reveals contributions totaling \$3,586,948.07, bringing the 54-year cumulative figure to \$45,737,470.00 in donations. Sales during the year brought the cumulative gain on sales of securities to \$9,601,225.00.

During the 1981-1982 fiscal year the Foundation experienced its fourth largest year of contributions in the history of the Foundation, an indication that the individual member is becoming apprised of the importance of the benevolent agency which has been created in our Order.

The following report of disbursements, made possible through the gifts of members and philanthropic-minded individuals outside our Order, contains no item of expense for administrative purposes. The Foundation emphasizes again that as the Order's principal benevolent trust it makes no deduction from income to defray administrative costs which amounted to \$590,143.51 and were paid by the Grand Lodge.

Disbursements from Foundation income in 1981-1982 totaled \$3,121,174.13 and were distributed in the following manner:

State Association Projects \$1,000,000.00. Foundation Funds annually assist State Associations with established major projects and those being organized.

Scholarships Allocated to States—\$581,847.96. Scholarship awards to students nominated by State Association Scholarship Committee judges.

"Most Valuable Student" Awards—\$555,389.00. This program provided scholarship awards, ranging from \$1,000.00 to \$5,000.00, to outstanding students.

Emergency Educational Fund Grants—\$272,837.17. This fund makes scholarship assistance available to the children of any Elk in good standing who lost his life or has become totally incapacitated.

"Hoop Shoot" Free Throw Competition \$200,000.00. The Foundation made this sum

available to the Grand Lodge for its youth program recognizing boys and girls in younger age brackets.

The Elks National Home—\$500,000.00. The Foundation made this sum available to assist in defraying the ever rising costs of maintaining the Home for our retired Elk Brothers.

T. L. Bear Fund (Grants for Vocational Training) \$1,000.00.

Nathan O. Noah Scholarship Trust Fund \$10,100.00.

The annual report states that no part of the principal fund is distributed for any purposes; it is income earned through wise investment that perpetuates our charitable programs.

We invite our members to read the statistics of the Foundation's annual report, particularly those holding office and charged with leadership, and decide for themselves whether they and the areas under their Elks guidance are supporting the Elks National Foundation as generously as they should.

Alex M. Harman, Jr.  
Chairman



## Board of Grand Trustees

After adjournment of the Grand Lodge Session and Installation of Officers in Las Vegas, NV, on July 16, 1981, the Board of Grand Trustees met to organize itself. The Board named Alex M. Harman, Jr., Chairman; Alfred J. Mattei, Vice-Chairman; John T. Traynor, Approving Member; Robert J. Tancredi, Secretary; Kenneth V. Cantoli, Home Member; Robert L. Smith, Pension Member; Gerald L. Powell, Building Application Member-East; and Vern Huck, Building Application Member-West.

The Board has held the following meetings since its last report to you: October, 1981, Elks National Home, Bedford, VA; February, 1982, Long Beach, CA; May, 1982, Elks National Home, Bedford, VA; and July, 1982, Conrad Hilton Hotel, Chicago, IL, with the latter meeting to adjourn at the conclusion of this Grand Lodge Session.

By direction of the Grand Lodge at its session in Las Vegas, NV, the Board procured and presented suitable testimonials to retiring Grand Exalted Ruler, H. Foster Sears; retiring Chairman of the Board of Grand Trustees, Marvin M. Lewis; and retiring Vice-Chairman of the Board of Grand Trustees, Larry McBee.

The Board reviewed the Fidelity Bond covering all officers, officials and employees of the Grand Lodge and considered the limits to be adequate.

The Board made its annual review and adjustment of the coverage and amounts of insurance on the buildings and other property of the Elks National Home and its operations. The Board deems this coverage to be adequate and in accordance with good business practices.

The Bank of New England, N. A., formerly known as the New England Merchants National Bank of Boston, MA, continues to act as investment counselors for the investments of the Grand Lodge.

The significant activity of the Elks Employees Pension Trust since the last National Convention in Las Vegas in July, 1981, consists of the following:

1. Total administrative expenses approved by this pension member during the year amounted to \$7,350.00 as compared to \$8,605.00 the previous year. Part of the savings was due to no required modifications of the Plan.
2. During the past year there were 55 former employees receiving pensions from the Elks Pension Trust in the amount of approximately \$7,439.04 a month, for a total of \$89,268.48 for the year.
3. Contributions made to the Trust by the Grand Lodge during the past year totaled \$105,966.00. This compares with the contributions made in the previous year of \$114,000.00.
4. The book value of the Trust as of May 31, 1982, was \$1,588,386.00. The return on the investment was 7.3 percent, according to the report prepared by Stein, Roe and Farnham. The return last year was 5.9 percent.

From May 1, 1981, to May 1, 1982, the Board received and reviewed 256 applications from Subordinate Lodges requesting approval to purchase, sell, erect new buildings, make alterations or additions to existing buildings, purchase new furnishings, and to place mortgages upon their property. Authorization was granted by the Board and concurred in by the Grand Exalted Ruler for all of said applications in an amount totaling \$63,328,056.53, of which \$28,220,825.95 was for capital expenditures.

The Board has continued its efforts to guide all Subordinate Lodges to prosper and to avoid the undesirable pitfalls of indebtedness.

Frank Hise  
Chairman



## Elks National Service Commission

The year 1981-1982 was one in which the National Service Commission sustained the loss of its long-time associate and beloved Chairman, PGER William J. Jernick. Brother Jernick was the Order's most ardent supporter of hospitalized Veterans, and his leadership was directly responsible for the high quality of services the Service Commission now provides.

Shortly after the untimely passing of Brother Jernick, the Commission met to elect new officers. The results of that session were as follows: Chairman, Frank Hise, PGER; Secretary-Treasurer, Homer Huhn, Jr., PGER; Vice Chairman, Gerald Strohm, PGER. Grand Exalted Ruler Raymond V. Arnold appointed Leonard Bristol, PGER, to fill the unexpired term of Brother Jernick.

These dedicated Brothers, along with commission members Ronald J. Dunn, PGER, Robert Grafton, PGER, and H. Foster Sears, PGER, have vast knowledge and experience in the field of service to hospitalized Veterans and will insure that the Order maintains its position of leadership in this humanitarian endeavor.

Another significant change effected was the relocation of the Service Commission Headquarters. Tremendous increases in costs of maintaining an office in New York City made it necessary to investigate other areas. After careful consideration it was determined that the best interests of the Commission would be served by moving to New Jersey.

This year the Commission gave support to

Elk committees in 172 VA Medical Centers in the form of \$285,864.00 in allocations. Individual Lodges responded by donating \$1,073,833.00, making a total of \$1,359,697.00 disbursed by the Order for the care, comfort and entertainment of hospitalized Veterans.

Computers in VA Medical Centers recorded that in the period April 1, 1981 to March 31, 1982, Elks made 38,777 hospital visits and gave 147,547 hours of voluntary service. It is estimated that these figures would almost double if nursing homes, state homes and community care centers were taken into account.

The total monies spent represents a 17 percent increase over the previous year. Hospital visits for the year increased by 23 percent, volunteers hours were up 33 percent. This is Elksdom's positive response to the President's call for increased volunteerism.

Under the capable guidance of Brother Marland Deen of the Grand Lodge State Associations Committee, the seventh annual Veterans Remembrance Report enjoyed its most successful year. Achieving the coveted goal of 100 percent participation were a record 33 state associations and 209 districts. Successful State Chairmen and District Deputies will be given special recognition in the form of plaques and listing on an Honor Roll in *The Elks Magazine*.

Among the first official acts of GER Raymond V. Arnold was to proclaim November as Veterans Remembrance Month. The purpose being to motivate state associations, lodges and members to sponsor special events for the approaching holidays. That this action was effective was confirmed by the hundreds of letters of appreciation received by the home office.

Leather continues to be the most sought after commodity for use in occupational therapy, and the Elks have established themselves as the major supplier to VA Medical Centers. This program is ably supervised by Brother John Jordan, National Service Chairman of California. It is estimated that the value of hides provided by the National Service Commission in 1981-1982 is in excess of \$100,000.00, although the actual cost to the Commission amounted to \$12,162.00 for tanning and shipping.

This year the Service Commission purchased and distributed 4,500 cloth patches representing the new logo. They are being worn on jackets and hats and, for the first time, Elk volunteers are properly identified.

Revenues for the fiscal period April 1, 1981 to March 31, 1982, totaled \$418,968.85 from the following sources: Grand Lodge Per Capita Assessment, \$328,185.22, Interest on Investments, \$89,708.63, and Donations, \$1,075.00.

Expenditures for the Veterans Hospital Service Program for the same period totaled \$394,389.34, making a net gain in funds of \$24,579.51.

It should be noted here that for the first time the entire cost of office operations was paid for out of interest income.

The financial records for 1981-1982 were audited by the National Accounting Firm of Ernst & Whinney and is published in the printed Annual Report.

The new headquarters is located in Brielle, New Jersey, where our Director, Diron "Step" Avedisian attends to the operation of the Commission under the supervision of Chairman Frank Hise, PGER. The move to New Jersey marked the retirement of Mrs. Helene Probst, who served both Service and Convention Commissions faithfully for more than a decade.

Our time honored pledge, "So Long As There Are Veterans In Our Hospitals, The Benevolent And Protective Order Of Elks Will Never Forget Them," is a public commitment. Whoever has entered a VA Medical Center, be they patients, hospital staff members, volunteers or visitors, know of the Pledge. Veterans Administration Central Office Employees know of this Pledge. The members of this Commission are keenly aware that if the

Order is to maintain its integrity and credibility, every letter of that Pledge must be adhered to 365 days a year.

With this thought in mind the members of this Commission commit themselves to seek with diligence ways to expand upon and improve existing programs, and persistently search for innovations that would upgrade the quality of life for our nation's former heroes.



Stanley Kocur

## Grand Secretary

During the year ended March 31, 1982, our Subordinate Lodges added to their membership rolls 102,929 by initiation, 21,818 by dimit and 13,198 by reinstatement. In the same period 89,796 were dropped from the rolls for non-payment of dues, 323 expelled, 31,548 granted dimit and 25,017 lost by death—a loss of 146,684. The total membership of the Order as of March 31, 1982 is 1,631,508. The total number of lodges on March 31, 1982 is 2,265. We have instituted eight new lodges since the

last Annual Report.

The net assets of the Subordinate Lodges have reached the total of \$861,743,500, an increase of more than \$98,648,200 over last year. The reports indicate that while some lodges are experiencing financial difficulties, many others are enjoying a healthy financial condition due to the establishing of good business practices.

The lodges are annually increasing their contributions in Charitable, Welfare and Patriotic Work. This year \$28,641,021 was expended in these worthwhile endeavors. Also, this year the lodges have estimated the number of hours donated by members and their wives to these charitable activities. They amounted to 6,109,392 hours, and figured at \$3.00 per hour it amounts to an additional \$18,328,176 for the benefit of humankind.

Once again, it is the sad duty of this office to tabulate and publish the figures which bear witness to a net loss in our membership. Yet, while we may be dismayed for the moment, we cannot permit ourselves to become so disheartened that we lose sight of the positive side of Elksdom's ledger. Because Elks still number over a million and a half strong, and because Elks still carry the message of Benevolence and Fraternal Love, we continue to labor and trust that, beyond this cloudy time, there awaits tomorrow's brighter day.

Unlike any other organization, the spirit of Elksdom lives and thrives solely due to the will and efforts of each and every Brother.

The pages of our Order's history tell of countless setbacks which Elksdom's Founders and Builders could have accepted as final, but didn't. Instead, they took their dreams for a blueprint and built a Fraternal Order out of the

granite of their spirits, cementing it with Brotherly Love, illuminating it with Charity, aligning its walls and portals with Justice, and anchoring it firmly with Fidelity. For over a hundred years it has stood as testimony to the nobility of the human soul, while less worthy creations became whispers in the passages of time.

There are many who have taken up the duties left by those who pass from our Order with renewed dedication. In 1981, with 9,020 less Elks to perform our work, the Benevolent and Protective Order of Elks, through the dedicated efforts of its members and lodges, increased its contributions to \$28,641,021 and 6,109,392 hours. This is an increase of \$3,949,965 and 1,200,473 hours over the previous year's contributions for Charity and Welfare. In 1982, we must all continue to spread the message of Elksdom to worthy hearts and willing hands. By inviting new hands to share in our endeavors, we make ourselves ready for the triumphs of the future; and by giving our lives to Elksdom's noble pursuits we make ourselves worthy of its heritage of caring. As membership is the basic ingredient in the success of any of our endeavors, we must continue to introduce Elksdom into new communities in the form of new lodges.

We must, by increasing patriotic endeavors and community service, maintain and enhance the public image of all our lodges, thus attracting new members and strengthening pride in membership which is so important a factor in keeping members off the delinquent rolls. Membership in its various phases—Procurement, Indoctrination and Lapsation should be of paramount concern to all.

## New Lodges

GRANTED DISPENSATION	NAME AND NUMBER OF LODGE	INSTITUTED
Granted by Grand Exalted Ruler Raymond V. Arnold		
	Charlotte-Mecklenberg, NC, No. 2631	9-20-81
11- 2-81	North Port, FL, No. 2632	1-31-82
11-25-81	Mansfield, MA, No. 2633	2- 6-82
12-23-81	Haines, AK, No. 2634	1-25-82
1-18-82	Afton, MD, No. 2635	3-14-82
1-25-82	El Paso (East), TX, No. 2636	2-21-82
2-22-82	Woodburn, OR, No. 2637	3-13-82
2-16-82	Vacaville, CA, No. 2638	
3-12-82	Desert Hot Springs, CA, No. 2639	4-10-82
3-11-82	Santa Ynez Valley, CA, No. 2640	
5- 3-82	Decatur County, TN, No. 2641	



## Benevolent Activities

Below is a list of Charitable, Educational, Welfare and Patriotic activities in which Subordinate Lodges are engaged, together with the total monies expended for the same during the Lodge year from April 1, 1981 to March 31, 1982.

ACTIVITIES	AMOUNT
Handicapped children	\$ 2,071,705
Needy family (includes Thanksgiving and Christmas baskets)	1,870,048
Youth Program	1,685,344
Hoop Shoot	557,757
Scholarships	1,471,402
Athletic teams	1,086,344
Scouting activities (Boy Scouts, Girl Scouts, etc.)	424,044
Other	887,336
Major Project	4,560,333
Elks National Foundation	1,553,968
Veterans Programs	1,073,833
Support of hospitals and other charitable institutions	907,340
Camps and outings, etc.	461,214
Patriotic programs	554,119
Community projects	1,559,786
Miscellaneous	1,461,282
<b>Total</b>	<b>\$22,185,855</b>

## Membership Gains And Losses By States

Lodge Year ended March 31, 1982

STATE	GAIN	LOSS
Alabama		2
Alaska	367	
Arizona	804	
Arkansas	95	
California		369
Canal Zone		162
Colorado	885	
Connecticut	52	
Florida	3,029	
Georgia		288
Hawaii (Incl. Guam and Rep. of Philippines)	87	
Idaho	1,494	
Illinois	1,044	
Indiana	906	
Iowa	996	
Kansas	581	
Kentucky	76	
Louisiana		54
Maine	295	
Maryland, Delaware and Dist. of Columbia		
Massachusetts	765	
Michigan		1,104
Minnesota	329	
Mississippi		197
Missouri	121	
Montana	435	
Nebraska	242	
Nevada	272	
New Hampshire	107	
New Jersey	62	
New Mexico	285	
New York	279	
North Carolina		2
North Dakota	260	
Ohio		148
Oklahoma	1,488	
Oregon		907
Pennsylvania		820
Puerto Rico		27
Rhode Island	107	
South Carolina	348	
South Dakota	714	
Tennessee	425	
Texas	348	
Utah		244
Vermont		95
Virginia		111
Washington		3,863
West Virginia		634
Wisconsin		241
Wyoming	176	
<b>TOTALS</b>	<b>9,291</b>	<b>18,030</b>
	<b>NET LOSS</b>	<b>8,739</b>

## Charitable Activities By States

The following table shows the amount expended in Charitable work by each State and Special Jurisdiction, during the period from April 1, 1981 to March 31, 1982 (including cash, travel and hours donated).

State	Amount	State	Amount
Alabama	\$ 381,264	Nebraska	\$ 288,202
Alaska	312,034	Nevada	547,945
Arizona	1,420,190	New Hampshire	448,586
Arkansas	166,818	New Jersey	3,766,885
California	6,414,947	New Mexico	650,548
Canal Zone	66,740	New York	2,608,160
Colorado	1,233,236	North Carolina	331,133
Connecticut	461,858	North Dakota	716,536
Florida	3,665,314	Ohio	966,714
Georgia	404,972	Oklahoma	751,376
Guam	10,207	Oregon	1,788,579
Hawaii	127,481	Pennsylvania	1,374,430
Idaho	730,567	Philippine Islands	2,580
Illinois	1,541,007	Puerto Rico	47,339
Indiana	625,411	Rhode Island	410,802
Iowa	308,894	South Carolina	222,817
Kansas	354,889	South Dakota	156,178
Kentucky	183,117	Tennessee	715,429
Louisiana	205,699	Texas	1,710,091
Maine	370,660	Utah	617,025
MD/DE/DC	1,062,806	Vermont	403,663
Massachusetts	2,891,188	Virginia	493,599
Michigan	1,210,353	Washington	1,451,234
Minnesota	385,121	West Virginia	193,022
Mississippi	118,192	Wisconsin	479,614
Missouri	745,738	Wyoming	210,980
Montana	217,027	<b>Total</b>	<b>\$46,969,197</b>

The foregoing Digest of Annual Reports was prepared by the staff of *The Elks Magazine* from texts of the official reports involved. Each of the reports was published separately in its entirety. In addition, The Grand Exalted Ruler, The Grand Secretary, and the several Chairmen presented supplementary remarks at the Grand Lodge Session held in Chicago, Illinois, July 18-22. These remarks appear in the printed Proceedings of the Grand Lodge Session. ■

S. H. (Bo) Roberts, Jr. was in an expansive mood as he faced a hastily called press conference inside his World's Fair office in downtown Knoxville last April. With radio and TV microphones strung across his desk, he joined reporters listening intently to the voice of his World's Fair cohort, Jake F. Butcher, booming over the executive speaker on Bo's telephone.

"Can you hear me, Bo?" Butcher cried excitedly.

"Sure can," replied Roberts. "Loud and clear."

"Got good news," Butcher shouted, the excitement rising in his voice.

Bo Roberts whispered conspiratorially to the circle of reporters. "Call's coming from Peru."

Butcher interrupted. "Bo, we got them—Peru's signed!"

Smiling hugely, Bo Roberts, president of the 1982 World's Fair in Knoxville,

spoke to reporters again: "Isn't this wonderful—isn't that wonderful news—South America's joined us." Later, as the reporters filed out of his office, Bo Roberts still smiled. More than six years of exhaustive effort had paid off. Altogether, more than 20 nations were now committed. They'd join a lineup of U.S. states and dozens of major corporations in a spruced-up, formerly blighted downtown section of Knoxville that the local citizenry now calls Glitter Gulch.

As World's Fairs go, Knoxville's show is a mere puddle in the verdant Tennessee countryside. It covers barely 72 acres. Disneyland, by comparison, is just over 76

acres (Montreal's fair was spread across more than 1,000 acres). Still, with the enthusiasm that's been generated, Knoxville's exposition is sure to be a success before gates slam shut for the last time on October 31.

Its theme, "Energy Turns the World," makes it a lively topic, although it's likely to be best remembered for the huge helping of entertainment its promoters have assembled: folk artists, jugglers, country and bluegrass bands, cloggers, storytellers and spiritual singers. They're from the hills of Tennessee and Kentucky; from Knoxville's own Mechanicsville neighborhood. There are hillbilly fiddlers and

by Jerry Hulse

# THE KNOXVILLE WORLD'S FAIR



*More than 20 nations are participating in the World's Fair at Knoxville, with Energy as the theme and the Sunsphere, a 266 foot tower, the theme structure.*

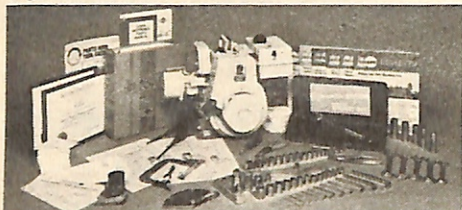
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No doubt about it... as a small engine pro, you can cash in on the huge demand for qualified men in one of America's fastest growing industries. You'll be able to command top hourly rates of from \$10.00 to \$15.00 per hour — and that's just for labor.

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# FAIR

spiritual singers, folk sculptors and buck dancers. One thing they share: a spirited desire to make the South's first-ever World's Fair a rousing success.

Knoxville, an industrial/university town (population 180,000), is pleasant, peaceful. Neat rows of white frame houses rise along its elm-shaded streets. It's friendly. Its citizens are mostly good-natured, fine people, with the exception of a few rent gougers. They hunt and fish, read their Bible, speak with a Southern twang and seem content to keep the status quo. It's the sort of low-key, down-home place one envisages when conjuring up images of a laid-back Southern village. Sidewalks fold at sunset. The theaters frequently screen dated films. Folks passing on the streets are cheery, relaxed. That's Knoxville.

It took nerve even to suggest the idea, but Knoxville was determined to go for the brass ring. The result: the flags of more than 20 nations flutter above the fairgrounds, a one-time slum area and dilapidated railroad yard geared for posterity. Energy being the theme, the focal point is an immense golden Sunsphere balanced atop a 266-foot shaft. Here, fairgoers dine inside a revolving restaurant with a commanding view of the fairgrounds. Another high point: the \$21-million, solar-powered U.S. pavilion with its talk-back computers. Over at Japan's pavilion, robots not only talk, they walk. Saudi Arabia is featuring a solar display, and the People's Republic of China features a hunk of the Great Wall, along with a solar-powered dragon boat. The result: Expo is being hailed as the greatest show ever to hit Tennessee.

Meanwhile, the fair is expected to generate \$500 million in new business. More than 20,000 jobs is one plus. Of the figure, 12,000 probably will be permanent. Several of the 54 restaurants operating on the fairgrounds will remain open after the fair. Other jobs are being generated by three new hotels: the 18-story Hilton, the 200-room Quality Inn and the 300-room Holiday Inn (the latter on the fairgrounds). Surprisingly, rates at the new hotels are cheaper than those charged at many of the town's motels: \$88 a night at the Hilton, \$75.50 at the high-rise Quality Inn, \$69 at the Holiday Inn.

"We're looking beyond the fair when business returns to normal," said Quality's Thomas M. Jackson. "We want our guests to return." The town's leading hotel, the Hyatt Regency, boosted its rates only modestly. Said manager Paul Sherbakoff: "We've got to do business when this fair's history."

Expo's most vocal opponent is an angry University of Tennessee professor, Joe Dodd, who formed the Citizens for a Better Knoxville to oppose a multimillion-

dollar bond issue to help fund the fair. Dodd considers a new high-rise office building on the fairgrounds "an unnecessary waste" and continues to trade shots with Jake Butcher, the fair's chief promoter.

Meanwhile, there are dividends. A traffic bottleneck known for years as Malfunction Junction has been repaired. Old buildings were spruced up. Already millions of dollars are pouring into the city. The old Louisville & Nashville Railroad Station has been transformed into a souped-up Victorian attraction containing restaurants and offices. Craft exhibits and other restaurants were unveiled at the remodeled L&N hotel nearby. Knoxville's old freight depot is now the scene of an international bazaar. And a pre-Civil War railroad foundry operates as a beer garden—complete with waiters in lederhosen and an oompah band. In the same revitalized slum section, an abandoned candy factory features shops and restaurants. One of the attractions: a confectionery turning out the world's biggest lollipop.

Knoxville's residents agree this is more of a fun fair than a serious exposition. The United States and Japan will play baseball. A team from the People's Republic of China will face Americans. It's showtime in the other foreign pavilions—Australia, Canada, the Federal Republic of Germany, France, the Republic of Korea, Saudi Arabia, the United Kingdom, the Hungarian People's Republic, Panama, the Philippines, etc. While they entertain fairgoers, the world's biggest Ferris wheel spins overhead. Among other thrill rides: a double-loop roller coaster that "scares the dickens out of everybody." There also are name stars: Johnny Cash, Debby Boone, Bill Cosby, Bob Hope.

Still, the Appalachian Folk Festival is the fair's top attraction. Moonshiners have flocked out of the hills to set up stills. There are quilting bees and Southern home cooking (grits, blackeyed peas, biscuits, spoon bread and gravy). Director Richard Van Kleeck recruited gandy dancers, country fiddlers, string bands, old-time medicine shows (cures for baldness and impotence), folk artists, Afro/American storytellers. The lineup includes a 91-year-old cooper, an 81-year-old bubblegum sculptor and white-haired Ethel Mohamed, the Grandma Moses of stitchery. Appalachia's talented folk are putting on various acts featuring Eppling, singing (railroad oldies and spirituals), folk preaching and nonsense verse. Three-finger and drop-thumb banjo artists accompany buck dancers and cloggers.

Tips for Fairgoers: For hotel/motel and apartment reservations, telephone (615) 971-1000, or write to P.O. Box 2229, Knoxville, TN 37901. Arthur Frommer has gotten into the housing act. He's pro-

viding more than 600 Winnebago recreation homes to fairgoers at a trailer park 10 miles outside of town. A 27-foot motor home costs \$99 per person for two adults and two youngsters for four nights. In other words, roughly \$100 a night for a family of four. Frommer provides free pickup for guests arriving by plane, a free shuttle to the fairgrounds. For reservations call toll-free (800) 221-9688. If you don't mind being outside town, deluxe two-bedroom apartments are renting for \$156 a night in Oak Ridge ("The Energy Capital of the World"). That's about a 25-mile drive from Knoxville. Contact Castlewood, 117 Amanda Place, Oak Ridge, Tennessee 37830 or telephone (615) 483-3794.

Shuttles are provided by many of the hotels and motels, even in Knoxville. Our advice: Take the shuttle. Local parking lots and garages are doubling, tripling their rates. The city is threatening to tow away cars over-parked at meters in downtown Knoxville. Everybody's steamed up about it.

Admissions—Adults pay \$9.95 to get onto the fairgrounds; rates for senior citizens, \$9.25; youngsters, \$8.25. Or there's a special two-day admission price of \$15.95 for anybody. There are marching bands, fireworks nightly. Entertainment 12 hours a day: bluegrass and country music, oldtime string bands, square dancing, banjo contests. Lots of demonstrations: blacksmithing, tinsmithing, woodcarving, doll making, quilting, rifle making. Eastman Kodak is providing larger-than-life cartoon characters, just as they do at Disneyland.

Anheuser-Busch is displaying a menagerie of animals from around the world. The same brew people brought along the famous Budweiser Clydesdale horses to lead the World's Fair's daily parade. A total of 369 marching bands from schools and universities across America are putting in appearances. In keeping with the theme, "Energy Turns the World," churches play up "spiritual energy." And appetites are satisfied at 54 restaurants.

#### Side Trips

Oak Ridge, Great Smokys, Nashville—Knoxville is the home of the Tennessee Valley Authority, the nation's largest electric utility. Oak Ridge, the town that built the world's first atom bomb, is 30 minutes away (Oak Ridge National Laboratory remains a prominent energy research facility).

Gatlinburg, the gateway to Great Smoky Mountains National Park, is usually booked tight during summer, even without a fair. For accommodations call ahead: (800) 251-9868. The Great Smoky is the nation's most visited national park. More than 600 miles of trails, seven campgrounds, daily nature walks from visitors centers during summer months.

Nashville—This is Music City, U.S.A. The town's also famous for The Grand Ole Opry as well as Opryland, U.S.A., a 110-acre theme park of American music.

#### Useful Addresses

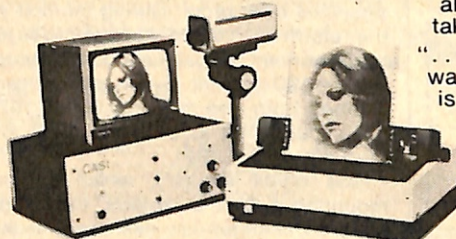
- For general information write to World's Fair, Box 1982, Knoxville, TN 37901.
- Tennessee Tourist Development, Box 23170, Nashville, TN 37202.
- Division of Parks and Recreation, 2611 West End Ave., Nashville, TN 37203.
- Daniel Boone National Forest, 100 Vaught Road, Winchester, KY 40391.
- Cherokee National Forest, Box 2010, Cleveland, TN 37311.
- Chattahoochee National Forest, 601 Broad St., N.E., Gainesville, GA 30501.
- Pisgah and Nantahala National Forests, Box 2750, Asheville, NC 28802.

- Blue Ridge Parkway, National Park Service, 700 Northwestern Bank Building, Asheville, NC 28801.
- Chamber of Commerce, Box 527, Gatlinburg, TN 37738.
- Great Smoky Mountains National Park, Gatlinburg, TN 37738.
- Nashville Area Chamber of Commerce, 161 4th Ave., N., Nashville, TN 37219.
- Grand Ole Opry Information, Room 2802, Opryland Drive, Nashville, TN 37214.
- Museum of Appalachia, Box 359, Norris, TN 37828.
- Upper Tennessee Tourist Council, Box 375, Jonesboro, TN 37659.

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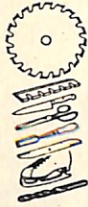
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**BANKRUPTCY LAW CRITICISMS**

Who files for bankruptcy these days?

Finance company officials are convinced that liberalized legislation has encouraged far too many people to take such action. Bankruptcy judges, on the other hand, contend the law isn't the problem.

Yet, according to the *New York Times*, the 1978 Bankruptcy Reform Act literally opened the dikes and "a staggering number of people and businesses are going bankrupt..." Calculations by various organizations and agencies offer proof. During the first year of the reform act, personal bankruptcies jumped by 75 percent. Repayment plans skyrocketed to over 100 percent. Bankruptcy proceedings climbed from less than 200,000 in 1979 (the act became law in October, 1979) to more than 400,000 in 1981.

The credit industry, which is currently mounting a drive to "reform" the reform act, believes changes are necessary. If the proposal Congress is studying passes, it would be the sixth piece of legislation in U.S. bankruptcy law history; the second law in four years.

What appears to bother businessmen, congressmen and credit company managers is that the 1978 law removed too much of the debtor's responsibility and created a costly problem for the creditor. A few businessmen are more candid; they contend a number of those who are now filing for relief of their debts had little intention of paying what they owed in the first place. Some have noted an increase in the number who file more than once.

"That sort of thing is happening a lot," a department store manager in New Jersey told the United Press International a few months ago. "People who have a lot of money are finding out they can run up their debts, then file for bankruptcy and get out of paying. The worst thing is, they can start over again, the same way, in a couple of years."

It contributes to inflation, the manager insists. "Bankruptcy means operating losses for businesses, which means we must pass it on to consumers in the form of higher prices. What people have to realize about it is, they're being hurt by their neighbors. And a lot of these people really don't need the help."

How has it become easier for those in debt? The use of chapters 7 and 13 of the Reform Act. Chapter 7 contains what is called the "Straight bankruptcy" provision that permits the court to collect, sell and distribute the seller's assets. The statute gives those declaring bankruptcy the right to retain certain property, however. It exempts \$7,500 in real or personal property, up to \$1,200 equity

in a car, all household furnishings valued under \$200 each, \$500 in jewelry, \$750 in professional tools or books and up to \$4,000 in accrued cash value of insurance and a variety of government and retirement benefits.

Chapter 13, by contrast, encourages debtors to reorganize and repay their creditors. People with regular incomes and debts under \$450,000 may prepare a plan for repayment of all or part of their debts within three years. The debtor, whose credit is not affected, decides which creditors will be paid. A monthly budgeting plan covers necessary expenses such as food, housing, clothing, utilities and some leisure activities. The debtor is obligated to make an effort to repay in good faith.

Knowledgeable sources say that Chapter 13 has increased business for attorneys. A lawyer on the West Coast said that his firm is now filing more Chapter 13 cases than those that were registered by all attorneys in a month in his county before the reform act.

Which, some insist, is part of the problem. Such promises as those found in Chapter 13 bankruptcies today are simply too easily broken, a number of business owners charge. "Isolated cases would be tolerable but the numbers have reached crisis proportions in various areas. I suppose it could be understandable in communities of high unemployment. But it's happening in areas of stable employment, too. It's a problem for large and small businesses," said one who is familiar with the issue.

A coalition of 700 credit companies contends that since most of those who file for bankruptcy now are young wage earners, a substantial amount of their debts could be paid back if the law was changed to make the repayment period, among other things, five years instead of three. The *New York Times* noted that a study prepared by the industry-supported Credit Research Center of Purdue University concluded that \$1.6 billion of the estimated \$5.2 billion lost in bankruptcies in 1981 could have been recovered if the five-year plan had been used.

But opponents insist that the credit industry is trying to change the fundamental concept of the bankruptcy law. The act, they point out, was not established merely to protect creditors. A careful analysis of the law that has evolved since its inception in 1800 shows that legislators over the decades have shaped statutes to provide relief for honest people to meet overwhelming debt. The purpose of the reform measure is to help citizens become productive members of society again.

Rehabilitation by reinstatement in the

business world has been the goal of much federal legislation, it appears. It's a principle that will continue, I believe.

Prior to 1978, the typical debtor forced to take a Chapter 7 bankruptcy had most of his possessions liquidated—taken from him and sold—and secured creditors (attorneys, the court and the IRS) were paid first. A Chapter 13 in the pre-reform days was prepared subject to the approval of the creditor. The pressure was on the debtor, consequently, to make full payment or the creditor wouldn't approve the plan.

Bankruptcy judges, consumer groups and academicians argue that the growth of filings in the past few years haven't been caused by loopholes. Bankruptcies have increased, they claim, because of a depressed economy, escalating unemployment, large, unanticipated medical expenses, divorce and other family crises, natural as well as human catastrophes, increased availability of credit, the reduced stigma of bankruptcy and lawyers who advertise for bankruptcy clients.

But finance industry arguments and evidence have been persuasive thus far. After listening to debate on the subject a few months ago, the Senate Committee on the Judiciary approved an industry-endorsed bill. It would deny bankruptcies to those who can afford to repay a reasonable amount of their debt in five years.

The House accepted a similar bill. Both proposals would repeal federal exemptions for personal property since 32 states have elected not to follow the schedule or already provide basic amounts.

"I'm deeply troubled by the number of debtors who appear to be taking advantage of the bankruptcy process," Rep. Billy L. Evans (D.-GA), author of the House measure told the *Times*. "Today, it is fashionable for these debtors to take straight bankruptcy, not as a matter of need but of convenience."

Those who handle such cases daily disagree.

In a letter to the Senate Judiciary Committee, Dean M Gandy, the president of the National Conference of Bankruptcy Judges and a bankruptcy judge in Dallas, said: "There is no basis for any conclusion that the increase in consumer filings is directly related to the change in the bankruptcy law."

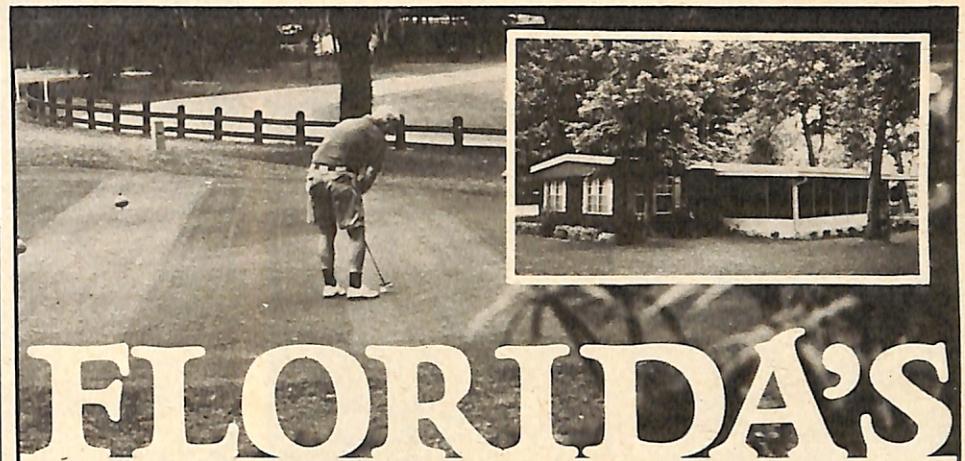
There is a point to remember, however. It took Congress 40 years to overhaul an antiquated bankruptcy law; let's not return to the economic dark ages. It may be wise to give the reform minor adjustments...not radical surgery. ■

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# NEWS OF THE LODGES

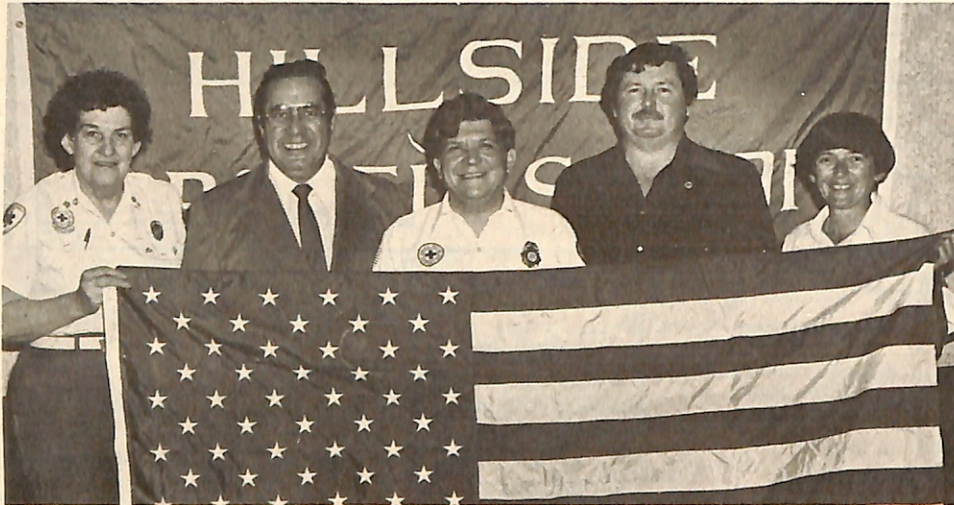
(Continued from page 15)



**GREENWOOD LAKE, NY.** A new door was presented to Greenwood Lake, NY, Lodge by outgoing ER Peter O'Connor. The door, painted by his wife, Ilona, will serve to welcome all visitors to the Hospitality Room. From left are then-ER and Mrs. O'Connor and then-DDGER William Lockett.



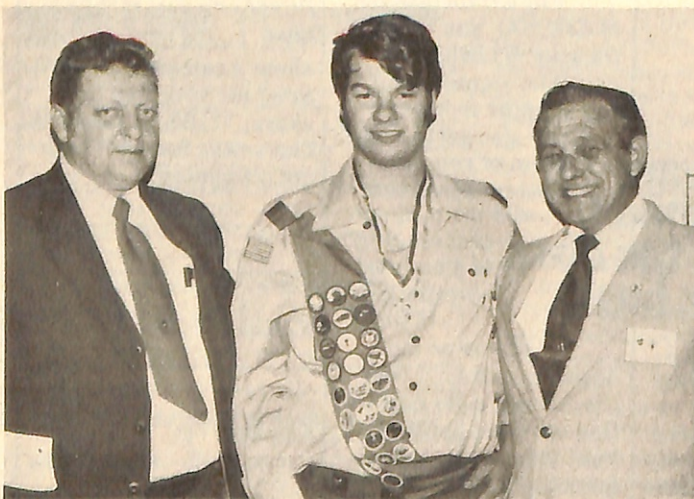
**MARIETTA, GA.** For its outstanding contributions in time and money to the Elks Aidmore Children's Home in Conyers, GA, Marietta Lodge, through the efforts of its ladies auxiliary, won first place and a silver bowl at the state convention at Jekyll Island. From left are Lorine Banister, auxiliary past president; Barbara Foster, 1981-82 Aidmore Chm.; and Lois Leslie, current auxiliary president.



**HILLSIDE, NJ,** Lodge presented a new flag to the Hillside Ambulance Squad. From left are President Eleanor O'Neil, ER Vincent Gucci, Treasurer Allan Zimmerman, Americanism Chm. Robert Baise, and Lt. Diana Stokes.



**NORTH ADAMS, MA,** Lodge had the distinction of having two district deputies. Brother Alfred George was DDGER of Massachusetts West for 1981-82. Mrs. Dorothy Roche of Emblem Club No. 20, North Adams Lodge, is Supreme District Deputy for District Six of the Emblem Club. Her term expires in October, 1982.



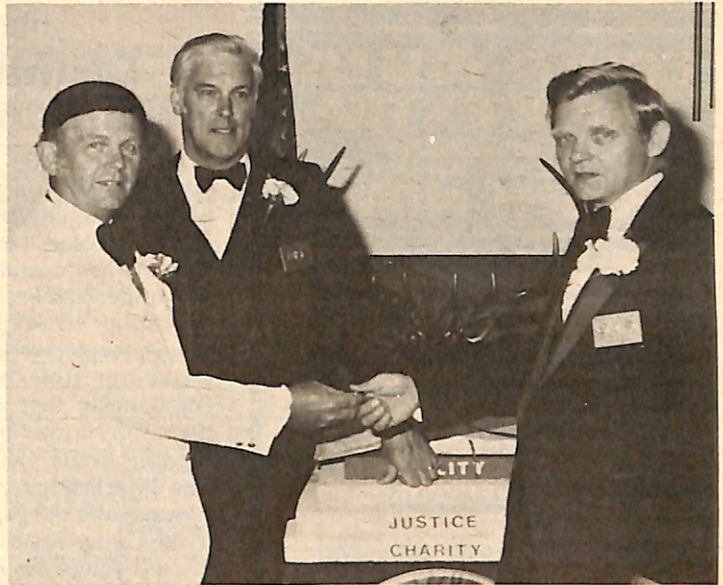
**ATTLEBORO, MA.** An Eagle Scout Court of Honor and Banquet were held by Attleboro, MA, Lodge for David Haron, the first special needs Eagle Scout in New England. From left are Charles Haron, David's father; David Haron; and then-ER Robert Blanchard.



**SKOWHEGAN-MADISON, ME.** Maroon Nemer (left), PER of Skowhegan-Madison, ME, Lodge and first vice-president of the Maine Elks Association, presents a check for \$500 to Ralph Madore, father of infant Keith Madore, being held by his mother Georgette. Keith was born with Degeorges Syndrome Disease. The community has started a Madore Baby Fund. At right is ER Richard Plourde.



**OSWEGO, NY.** Students from two local high schools participated in "Turnabout Day in City Government," sponsored by Oswego, NY, Lodge. From left are In. Gd. Charles Smith, Youth Activities Chm. Robert Farrell, Acting Mayor Kevin Caraccioli, Mayor William Cahill, Acting Mayor Jerry Barry, and ER Richard Coyer.



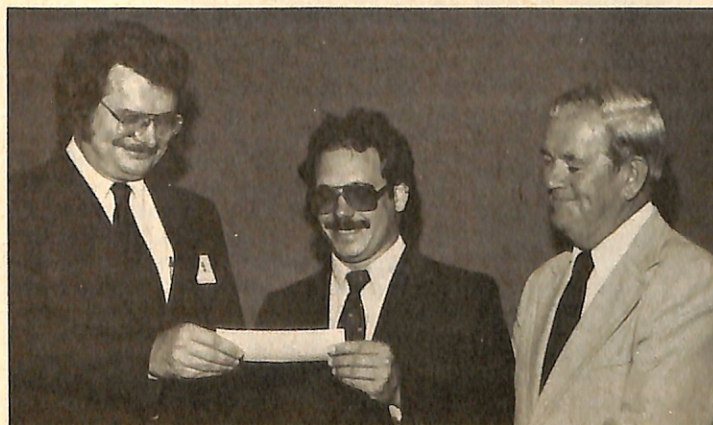
**GUILDERLAND, NY,** Lodge recently dedicated its new lodge building. PER Leo Nolan (left), building chm., presented the keys to ER Edward Gifford, as Planning Chm. Mike Mullaney, trustee, looked on.



**SOUTHERN PINES, NC,** Lodge held a mortgage-burning ceremony, at which the three-quarter-million dollar mortgage on the lodge building, completed in 1970, was burned. From left are Tommy Jessup, Elk Home, Inc. board member and city executive, Southern National Bank, mortgage holder; Chap. John Bartlett; Est. Lect. Kt. Jamie Guin; then-ER Larry Boles; Est. Loyal Kt. Dick Craver; Secy. John Sullivan, Elk Home, Inc. president during lodge building construction; Trustee Tom Johnson; and O. John Valentine, current Elk Home, Inc. president.



**GOVERNEUR, NY,** Lodge celebrated its silver anniversary with visiting dignitaries from throughout the state. From left are Ronald McReynolds, lodge and district Public Relations-Publicity Chm.; PVP Richard Heveron, state Public Relations-Publicity Chm.; PSP Theodore Laventure; SP Lawrence Haase; immediate PSP John Flannery; PDD George Cougler, first ER of the lodge; and SDGER Francis Hart.



**MONTPELIER, VT.** Joe Choquette (center) president of the Vermont Sportswriters and Sportscasters Association, presents a check for \$660, net proceeds of the 17th Annual Vermont Sports Award Banquet, to ER William Rose of Montpelier Lodge. Looking on is banquet chm. Albert Fraser. The lodge and the association co-sponsor the annual banquet. The proceeds are given to Silver Towers, a summer camp for exceptional children at Ripton, VT, the principal charity of Vermont Elks.

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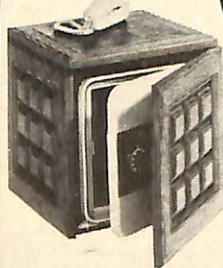
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## ... CRIME

(Continued from page 27)

said was part of a war between two rival undertakers in the capital city. Investigators said it was the second fire attack at the funeral home in three days. The owner had been threatened by a rival for cutting his prices.

Croatian terrorists hijacked an airplane on its way from New York to Chicago. Announcing they had a bomb aboard, they forced the pilot to fly to Paris, France, where they were apprehended. The hijacked plane was flown back to Chicago and the passengers were returned to the United States on another plane. But the still-dangerous bomb was missing. No one seemed to know what had become of it. Finally, while being questioned by police in Paris, the pilot and a stewardess confessed. They had taken the bomb, thinking it would make a nice souvenir of their experience.

A man phoned the police station in Lyckesele, Sweden, to report that his car had been stolen, with his wife in it. Police drove the worried husband around for about an hour as they looked for his missing car and wife. Then the man told the police to stop, as he had seen his car in a parking lot near where he had reported the theft. Now the man remembered. He had parked the car there himself, but had forgotten it along with his wife. His wife was none too pleased, since she had sat waiting for her husband all that time in 5-below-zero weather. Police did not name the man, figuring he was in enough trouble as it was.

In Salisbury, Rhodesia, a woman called police when a strange man entered her home and she was alone with her eight children. She didn't know that the police were already there, a dozen of them having come into her home in dress uniform with the stranger. When they told her there was no cause for alarm, and introduced who they had with them on a tour of her neighborhood, she replied, "How was I to know he was Prince Charles of Britain? I thought it was a raid!"

Dogs sometimes lead police to stolen property. The first known case of ants assisting police on a case happened recently in the village of Prodomos, Greece. They were on the trail of \$1.2 million worth of sesame seeds, stolen from a maker of halva, a sweet made from sesame seed oil. Villagers noticed a line of ants busily carrying sesame seeds from a warehouse and notified police who followed the ants to the million-dollar cache.

In Argentina, a burglar had eluded police all night. The thief hid in a bathtub until dawn, in someone's backyard. At first light, the thief panicked when he read a sign on the tub which warned that it was

the bed of the owner's pet alligator. The thief's cries, upon fleeing the yard, brought the police.

Meanwhile, back in the United States, Officer Ray Bedal, 29, of the Metro-Dade Police Department serving the Miami area in Florida, has a lot to live down because he is so short. At only five feet tall, he is the shortest of 1,725 officers on the force.

"I had to arrest a guy who was 7 feet, 3 inches tall and weighed close to 300 pounds, almost three times my weight," Bedal recalls. "The guy had knocked around some other officers, so I tried a new approach. I tried a few jokes on him, and talked him into going down to the jail with me. No problem."

It seems that crooks like a little laugh, too, once in a while.

"The only problem I've had, being a short cop, is at the station house," says Bedal. "They gave me the mailbox on top. It's been that way all my life!"

The milk was too warm, the pizzas too small. So the grammar school pupils in Chicago went out on strike and police were called in to settle the dispute.

Someone stole a man's front lawn in Pittsburgh. A landscaper's crew had gone to the wrong address to remove a sick lawn.

A woman called the police in Indianapolis complaining that her butcher had cut the salt pork too thick.

How would you like to be the cop to explain to a four-year-old boy who thought it was Christmas that it wasn't? The boy woke up one morning in Chicago in early December to see snow outside his window. When he heard his father was home, and not at work, he shouted, "It must be Christmas!"

But Jackie's father tried to explain. It wasn't Christmas, even though there was four inches of snow on the ground. He was home because nobody would need a car polisher during a snowstorm.

But Jackie insisted it still *had* to be Christmas, and threatened to call the police if his father didn't put up a Christmas tree. Giving up, his father told Jackie to go ahead and call them.

Shortly after, two policemen came to the house. Jackie's mother tried to convince them there was no trouble at the address, but they weren't so sure. They were answering a complaint someone called in to the police department squad operator. A child had been crying for help.

At that moment, Jackie came to the door, saw the policemen, and bolted. Now everyone knew what had happened. Jackie really had called the cops.

And then, of course, there's the one about the cop who stopped the speeding car and discovered that he had given a ticket to the mayor's son. It happens every so often and, to the arresting officer, may not be funny at all.

But it's all in a day's, or night's, work, to the men and women in blue. ■

# Auctions

(Continued from page 34)

with the value of the article.

Auctions are generally classified as *restricted* with the minimum starting price announced in advance, or *unrestricted* with the auctioneer deciding at what level the bidding should start. In such cases, if the auctioneer doesn't get a high enough starting bid, he might decide not to auction the item. However, once he permits a starting bid and receives a second bid after that, he must sell the item.

The auctioneer also sets the amount of the bid increase in advance. For example, on an item which opens around \$100, he may say that he will take \$10 increases. That means if the bidding goes up to \$140 and you offer \$145, your bid won't take it. The auctioneer will probably ask you to go up to \$150.

**"Shill"**—This is a house employee who mingles with the buyers to stimulate bids. (This practice is no longer used by reputable firms.)

**"Signaled bids"**—This means the buyer's signals have been prearranged with the auctioneer so that he may remain anonymous. For instance, a nod of the head, a touch of the nose, etc. may signify a bid.

Auction-goers are equipped with tales that have been handed down through the years regarding successes and failures. An early one concerns a Roman named Aponious, who is said to have fallen asleep while Caligula's estate was being auctioned and woke to find that his nodding had bought him property that he had never seen. Ever since, novices have been cautioned against tugging an earlobe or waving a catalog.

(Continued on page 49)

## Honolulu Rescinds Entrance Fee Requirement

For the past several years, due to a Honolulu City and County Liquor License Law affecting private clubs, the Honolulu, HI, Lodge No. 616 has been obligated to administer the issuance of a temporary (7 day) Elks card to all Elks (non-Honolulu members) who enter the premises. A fee of \$1.00 has been charged for this card and parking permit.

Although the same requirement is still in effect, commencing April, 1982, the charge has been rescinded. Henceforth, Honolulu, HI, Lodge No. 616 will absorb the cost of this function. In so doing, they wish to apologize for the inconvenience and member cost of the past and welcome (with a warm Aloha) all Elks, their ladies, families and guests to enter the premises *free of charge*.

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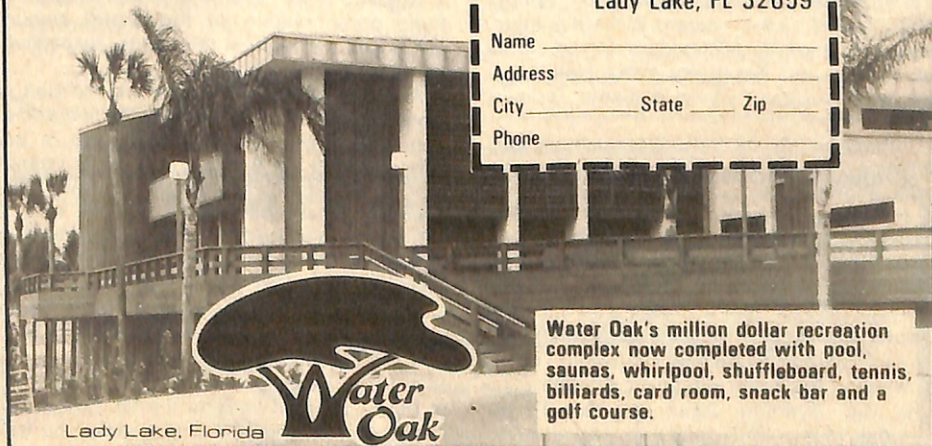
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# NEWS OF THE STATE ASSOCIATIONS

Beautiful Jekyll Island was the scene of the 81st Annual Convention of the **Georgia Elks Association** held June 9-12. Over 1,000 Elks and their wives attended the largest convention ever held by the association.

In attendance at the confab were PGER Robert Pruitt, GL Americanism Committee Chm. J. W. Wortman, Jr., and SDGER Arch Wallace of South Carolina.

Fred Boska of Albany Lodge was installed as the new association president. Elected to the position of president-elect was William King of Cascade-East Point. Roy Jaeckel of Albany was re-elected Secretary-Treasurer. The four new district vice-presidents are Richard Morris, Decatur; Melvin Lake, Dalton; Tony Batten, Waycross; and Duncan Thomas, Jr., Albany.

Dalton Lodge won the Ritualistic Contest for the fourth consecutive year, closely followed by Albany and Valdosta. Toccoa Lodge won both the Membership and National Foundation Awards.

A report on the association's major project, Elks Aidmore Childrens Home, showed that the lodges set a modern record for donations to the project. Georgia's other project—Drug Abuse—was reported making great progress in conjunction with the Georgia Bureau of Investigation.

The Association will hold its fall meeting in Griffin in October, while Albany will host the spring meeting in March, which will feature the visit of the Grand Exalted Ruler. Jekyll Island will again be visited for the annual convention in June, 1983.

The **Vermont Elks Association** held its 55th Annual Convention June 4-6 in Whitefield, NH. In attendance were 151 delegates, 11 alternates, and 138 guests, for a total of 300.

Distinguished guests included the Hon. Peter Affatato as guest speaker, SDGER Raymond Quesnel, and GL Committeeman Gilbert Currier.

The annual midyear meeting of the association will be held October 23-24 at St. Johnsbury. The dates of the 56th Annual Meeting will be announced at that time.

Newly elected officers of the association are President John Carroll, St. Johnsbury; First Vice-President Robert Goodrich, Springfield; Second Vice-President William Caputo, Newport; Third Vice-President Percy Birchard, Montpelier; Secretary Peter Hall, Hartford; and Treasurer Owen Williams, Bellows Falls.

Committee reports at the first business session attested to the very successful year the association had completed. Efforts in support of the Silver Towers Camp for Retarded Children produced a record of \$98,813.

For the fifth straight year, Vermont lodges contributed over \$20,000 to the Elks National Foundation. The total this year was \$25,177.

Burlington Lodge officers were presented the new Raymond Quesnel Ritualistic Trophy for winning the State Ritualistic Contest.

At the evening banquet, the Roger Sheridan Memorial Trophy was presented to

the lodge that best exemplified the principles of the Order and the ideals of the late 33-year secretary of the association in whose name it is given. Noni Sheridan presented the trophy to Bellows Falls Lodge.

Hartford Lodge was presented the Membership Trophy for the largest percentage increase in membership for the year.

A total of 748 persons attended the annual convention of the **Indiana Elks Association** at French Lick, IN, June 3-6. The convention was honored by the visitation of then-GER Raymond V. Arnold and PGERs Glenn Miller and Edward McCabe.

Next year's convention will again be held in French Lick June 2-5, 1983. The fall meeting will be held in Indianapolis September 17-19.

New officers of the association are President Russell Phillips, Jeffersonville; First Vice-President Pat Blaughner, Marion; Second Vice-President Joe Douglas, Angola; Third Vice-President Gordon Mefford, Crawfordsville; Fourth Vice-President Kenneth Canner, Whiting; Fifth Vice-President John Delworth, Jr., Rochester; and Sixth Vice-President Harry Sherer, Brazil.

On Thursday evening outgoing President Robert Gillan and the six outgoing vice-presidents presented their reports covering activities in their respective districts. It was revealed that National Foundation pledges were the greatest in the association's history. La Porte Lodge led the way with more than \$10 per capita.

In the West District, 10 of the 15 lodges bettered the \$1.75 per capita goal set by outgoing GER Arnold.

Cancer Fund contributions of approximately \$96,000 were reported, with the West District again leading with some \$21,000, of which Kokomo Lodge reported over \$9,000. As a result, large contributions were made to the medical schools of Indiana University and Purdue University.

At the Saturday morning session, presentations were made by various committees for jobs well done. Plainfield Lodge received the Traveling Gavel Award for still another year and was also voted the outstanding lodge in the state.

Kokomo and Columbus received Cancer Fund presentations for the largest amount given and the highest per capita, respectively.

After these ceremonies were completed, a general revision of the by-laws of the association was discussed, which resulted in the elimination of the Auditing and Laws committees to be replaced by single individuals appointed by the president.

It was also voted to retain the provision that the secretary of the association be allowed expense money to attend the Grand Lodge Convention and that a two-thirds majority would be necessary to amend any by-laws.

A noon luncheon was held for exalted rulers and leading knights. Richard Stropes of Pekin, IL, then-chm. of the GL Lodge Activities Committee, led a discussion on the

various training guides developed by the national organization.

That evening ritualistic awards were presented at the banquet, with Indianapolis Lodge finishing first for the second straight year.

Scottsbluff, NE, Lodge hosted the 70th annual convention of the **Nebraska Elks Association** May 21-23. Total registration was 555.

Honored guests were PGER and Mrs. Edward McCabe, PGER and Mrs. George Klein, and Past Grand Chap. Father John Moeder.

The Memorial Service was conducted by Chadron Lodge. Father Moeder gave the Memorial Service.

The following officers were elected for the 1982-83 association year: President Ken Green, Scottsbluff; First Vice-President Aaron Walter, Norfolk; Second Vice-President Jerry Just, Holdrege; Third Vice-President Stanley Quigley, McCook; Treasurer Robert Burkley, Fairbury; and Secretary Chester Marshall, Kearney.

Saturday noon was highlighted by the PER, ER, and their Ladies Luncheon. The annual auction held at this occasion more than adequately provided funds for two scholarships in the amount of \$250 each. Luncheons were also held for all chair officers and their ladies.

Mark Walker of Kearney, sponsored by Kearney Lodge, was the winner of the J.B. Ferguson Golf Scholarship for \$250. Patrick Flower of Nelson, sponsored by Superior Lodge, and Vicky Wittstruck of Lincoln, sponsored by Lincoln Lodge, won the PER Scholarships of \$250 each.

A total of \$3,905 was collected at the Exalted Rulers' March for use in the work of the Benevolence Commission.

PGER Klein spoke at the business session Saturday, reviewing activities at the national level. Announcements of committee appointments and district deputy designates were made at the Saturday evening banquet. The featured speaker of the banquet was PGER McCabe. His address was both informative and entertaining.

In ritualistic competition, Ogallala Lodge upset last year's national champions, Kearney, to win the state championship and the H.L. Blackledge Ritualistic Trophy.

Darrel Henderson of York was the winner of the Dr. William E. Nutzman Trophy, which is given to the highest-scoring individual. Robert Eckwert of Kearney was the winner of the Eleven O'Clock Toast Contest.

The George B. Klein Award for outstanding work as a ritualistic coach was won by Leo McCoy, a PER of Kearney Lodge, who is the coach for the Cozad team. The Duke Kirwan Award, given by Scottsbluff Lodge to the officer receiving the highest score in the Western District, was won by Est. Lect. Kt. Larry Boyd of Scottsbluff.

The association's fall conference was scheduled for August 21-22 at Lincoln. Next year's convention will be held at Norfolk May 27-29, 1983. ■

## Auctions

(Continued from page 47)

However, today's auction-goer doesn't have to worry much about this, since all such signs are prearranged with the auctioneer. A typical sign might be that the person is in the bidding as long as he has his glasses on; when he takes them off, he is through. Or another might be that as long as the bidder looks at the auctioneer he's in the bidding; when he turns away, he is finished.

Thus, contrary to popular notions, auctioneers will *not* ensnare you if you absent-mindedly scratch an itch. They are pretty astute at discerning who is bidding and who is itching.

Should you use your voice or your hand to bid? Theories vary. However, you must remember that bidding at an auction is oftentimes an emotional thing—rather than rational. So the advantage to shouting may be the only way, especially at a country auction. However, a voice bid tends to carry the ring of urgency and your eagerness may persuade others that the product is a lot better than they thought.

For most buyers, the best way to bid is by simply raising your bidding number or

your hand and look the auctioneer straight in the eye until he has acknowledged you.

However, if you should make a gesture like *scratching your head or itching your nose and it is taken for a bid, don't sit there praying desperately* that someone will bid higher and save you. Pipe up immediately, say: "I wasn't bidding." The auctioneer may act uppity, but it is better to endure the embarrassment than to pay for what you don't want or can't use.

There are more auctions today and bigger crowds at every one of them. More magazines and books to guide the amateur collector, too. Almost any way you measure it, antiques are booming.

Finally, if despite your very best efforts that magnificent hand-carved oak desk with the gold leaf trim goes to someone else, don't despair. You might find an even nicer desk at the next auction. And who knows? If you are lucky enough to find it at a Customs auction, a government auction or even a post office auction, it may come in a lot with a fish tank, 100 assorted airplane parts, eight cans of mackerel and an old sequin evening bag. Can you beat that for a variety package—if the price is right?

Remember, auctions aren't just for buying treasures and antiques—they are full of entertaining drama and are a lot of fun! ■

## did you know.



Order is contributing so much through the Elks National Foundation and our youth programs to the development of our future citizens who hold the American ideals so close to their hearts.

These awards, incidentally, are the result of the Elks National Foundation. The Foundation was born of an idea of John F. Malley of Springfield, MA, Lodge. It came into existence in 1928. PGER Malley served as the first chairman of the Foundation's Board of Trustees and held the post until his death on May 16, 1966, when he was succeeded by PGER L.A. Lewis. But PGER Lewis died just five months later on October 16, 1966. PGER John L. Walker filled the chairmanship until his resignation recently due to ill health. He was succeeded by PGER William Wall, who continues as chairman.

Talk about long-time officers, the Brothers of Taunton, MA, Lodge are extremely proud of their treasurer. PER Charles A. Perry has served in the office for 40 consecutive years. Now that's dedication.

Frank D. O'Connell, secretary of Marietta, OH, Lodge tells us that their lodge building has an unusual significance. The U.S. Department of the Interior has placed their lodge building on the National Register of Historic Places. The building was constructed in 1899 and, of course, has been remodeled extensively many times over the years. It is located on the banks of the beautiful Muskingum River, just before it empties into the mighty Ohio.

Its second story front porch (now glass enclosed and air-conditioned) is an ideal place to watch regattas and boat races.

One of the thrilling moments at any Grand Lodge Session comes on Wednesday morning when the boy and girl winners of the Elks Most Valuable Student Contest are presented. The event is open to ladies as well as delegates, and they give the young winners a standing ovation. Then the winners address the convention and "bring down the house" as they thank the Elks for their generosity.

There is hardly a dry eye in the huge convention hall when these young people speak of their plans for the future and their hopes for the nation. They speak of their feelings of responsibility to become citizens who contribute to the progress of society.

These young people are not typical. Their talents as measured by their achievements are superior. Yet surely there are thousands more like them; and it is safe to say that in the ideals, hopes and aspirations they voice, they indeed typify the majority of this country's youth.

Then the boy and girl winners of the Elks "Hoop Shoot" Free Throw Contest are presented to the audience. These youngsters capture the hearts of those in attendance and really take the audience by storm.

Every Elk should be proud that the

## All-American Lodge Contest

The Lodge Activities Committee of the Grand Lodge is proud to establish the "All-American Lodge" Award, which will be based on statistics compiled during the 1982-83 lodge year. The award will be presented by GER Marvin Lewis at the Grand Lodge Convention in Hawaii in July, 1983.

Will yours be the "All-American Lodge"? It will take the dedicated effort of every member in every lodge to be the winner, but all lodges have an equal chance.

Ask your exalted ruler what you can do to help...get involved! Work on committees...bring in new members...subscribe to the Elks National Foundation...save a Brother on the Lapsation list...donate articles for your Veterans Program ... and WORK ... WORK ... WORK!

How long has it been since you attended your lodge? How long has it been since you worked for your lodge?

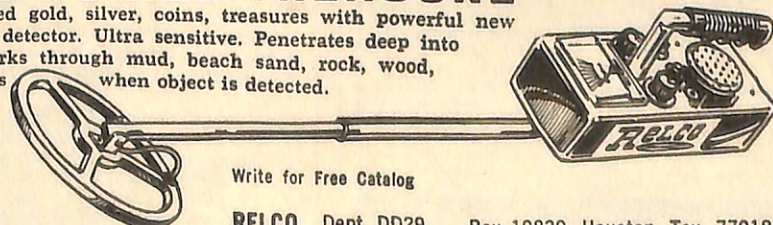
Let's all get involved! You can help your lodge be the "All-American Lodge!" There will be an All-District Winner in each district. There will be an All-State Winner in each state association. And there will be ONE "All-American Lodge."

Will it be your lodge?

Robert J. McLain, Chairman  
GL Lodge Activities Committee

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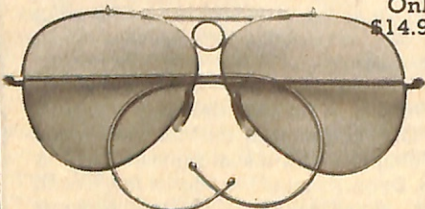
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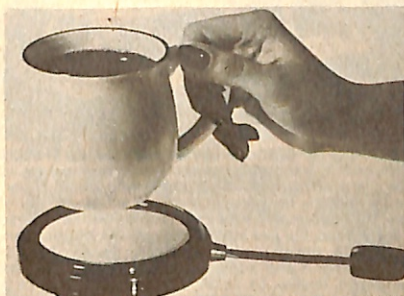
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What I overlooked was the English idea of central heating. After I left London the weather suddenly turned shivering cold and wet. By the time I got to Denton Hall I was too tired and miserable to care about picturesque charm and history. All I could think of was how uncomfortable I was going to be in an old, drafty castle.

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Then and there I decided I was going to have sheets like that at home. What a great way to save on heating costs at night and still feel rich and special!

When I got back to the United States I soon learned that the flannel sheets in stores didn't feel or look the same at all. The polyester in them made such a difference.


Finally, I got so frustrated I went to Damart, a company in my home town, and suggested they sell real English flannel sheets and pillowcases. They loved the idea.

And that's how Agatha's Cozy Corner was born. We talked it over and added heavenly down comforters and some other things as well as the sheets. And now I'd be happy to send you my catalog. It's printed in color, and gives you the pictures and story of everything we sell. Just use the coupon for your free copy.



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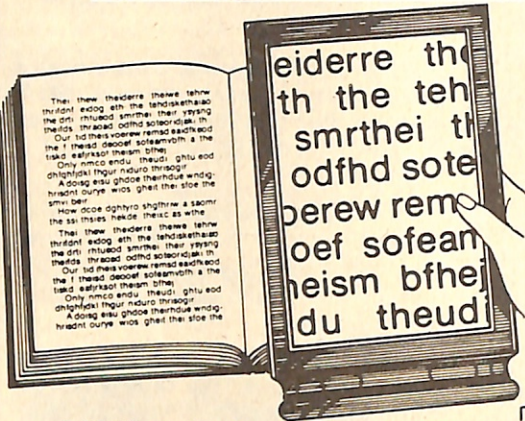
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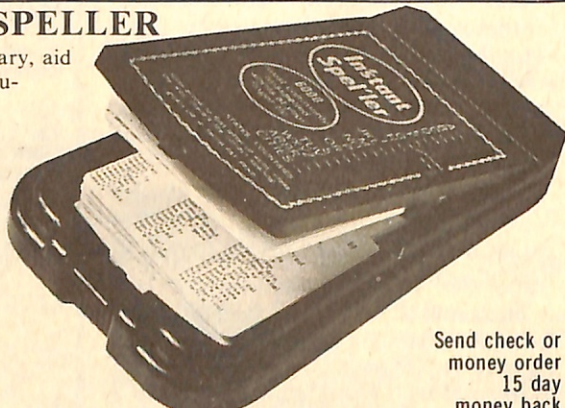
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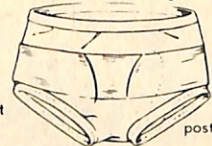
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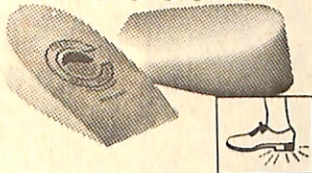
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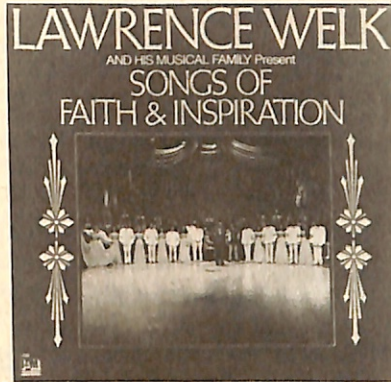
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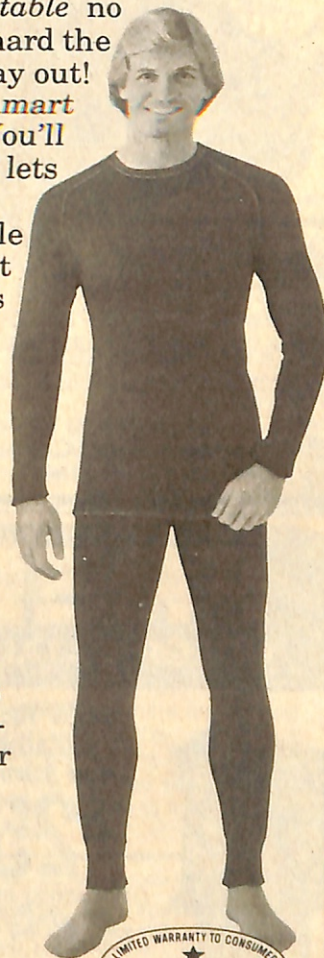
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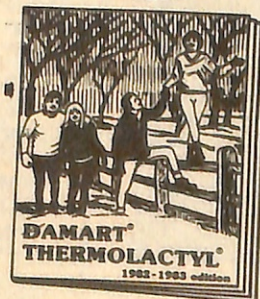
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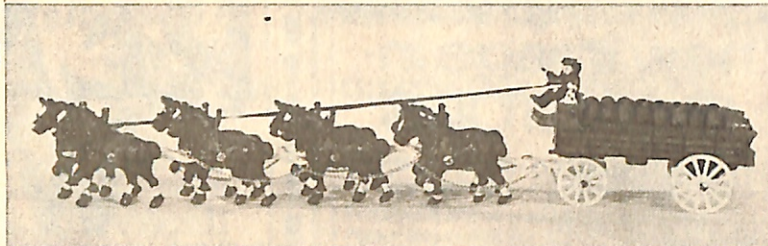


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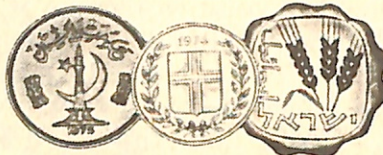
Our authentic cast iron Beer Wagon is a classic replica/investment for the collector. 8 chunky cast iron Clydesdale horses pull a vividly hand-painted wagon with 27 individual wood barrels. Complete with drivers, reins and dog. 31" overall. Weighs 14 lbs. Looks striking on a Bar, Mantlepiece or Television set. Makes a perfect gift. Although similar wagons sell for \$70-\$80 in gift shops, our price is: **\$29.95 ea. plus please add \$3.00 for shpg.**

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\*\*\* SPECIAL PREMIUM OFFER \*\*\*

Mention this ad and send it with your order and we will send you FREE a set of BEER BOTTLE salt and pepper shakers.

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We'll send you, for 10¢, seldom seen coins from Iceland, Israel, Pakistan, Algeria, etc. In addition to your coins, you'll receive price lists of foreign coins and supplies, PLUS a fine selection of unique coins to examine for purchase. It's a great collecting opportunity — but you're under no obligation to buy. And you can cancel at any time. Satisfaction Guaranteed or your money back. **ADULTS ONLY.** Send name, address, zip and 10¢ to:

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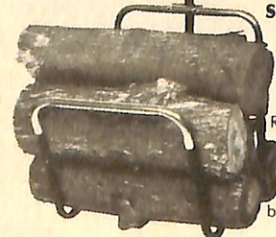
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# Is Lower Back Pain Making You An On-Again, Off-Again Cripple?

by Eugene Griffin

## Read how one man freed himself from this crippling pain.

It happened aboard a Lufthansa flight to Frankfurt, Germany where I was going for a business meeting. The plane hit an air pocket and suddenly my back "went out."

If you've ever suffered from lower back pain, you know what this can mean. In my case, the stewardess had to lead me off the plane when we landed. "This is the first time this has happened?" she asked. When I told her no, she said:

**"Oh, then you should have a Prosana Belt."** She then told me she had lower back trouble, too, and without the Prosana Belt, she didn't think she could hold her job. "It practically saved my life!" she went on.

I'll be sure to get one, I told her. But what I was really thinking was how could a belt that helped her—a woman about 110 pounds—help a slightly overweight guy of six feet like me? Besides, I thought, I've tried practically everything short of an operation. So I went to my hotel room, took a hot bath, several aspirin and laid down for the night hoping for the best.

### Couldn't get out of bed

The next morning the pain was worse than I could ever remember. I had to roll out of bed onto my knees and crawl to a doorknob to get to my feet. Again, I took a hot bath and some aspirin, but again, it didn't do much good. If I had been back home, I would have called and canceled the meeting. But here I was in Germany and scheduled for a meeting with five other businessmen I had set up. So there was nothing I could do but go through with it.

### Lunch Included, Too!

The pain must have been apparent the moment I walked into the room because the first man I met smiled sympathetically and said, "You look like your back is bothering you." It is, I answered. "Haven't you heard of the Prosana Belt?" he asked. I nodded yes. "And you don't have one?" he persisted. No, I said, continuing around the room, anxious only to get the meeting over with and go back home. After the meeting, the man who asked me about the Prosana Belt suggested I join him for lunch. Since he was the key man on the deal, I accepted. But instead of driving me to the restaurant, he took me first to a surgical supply store where he bought me a Prosana Belt. I had no other choice but to put it on right there, though all I

could think of after thanking him was to say, Is that it?

"That's it," he replied. "Now let us take a little walk to a nearby restaurant I know you'll enjoy."

### The Most Amazing Walk Of My Life

If I had known the "little walk" was going to take almost a half hour, I never would have gone—business deal or no. But that was all part of his plan! Because by the time we reached the restaurant, my pain was gone! I even reached down and touched my shoelaces just to see if I wasn't imagining things. I can't believe it, I said. It's like a miracle. "Yes, I know," he answered. "I said the same thing when I first wore the Prosana Belt. Occasionally," he added, "I still say it, although any troublesome condition or pain that persists should be brought to the attention of your doctor."

### Tested & Proved In Hospitals

Over lunch my friend proceeded to tell me about the Prosana Belt. How it was invented by a doctor, tested and proved in hospitals and clinics; even on people so crippled with lower back pain, they had to wear steel braces! How it was, and is, used throughout Europe by tennis champions, Olympic bobsled medalists, soccer players—by all kinds of people who are constantly putting incredible strains and stresses on their backs. In fact, he concluded, its effectiveness has been so proven, its purchase is included under Germany's national health coverage plan.

### Special Free Trial Offer!

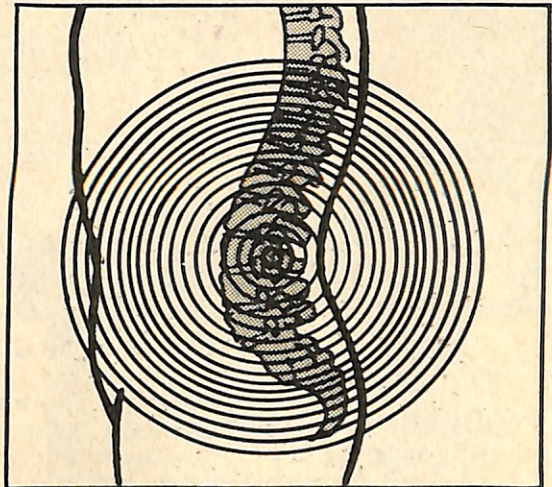
When I returned home, I told all my friends with bad backs about this marvelous belt. But when they tried to buy one, they found no one in the United States had even heard of it! So, I called my friend in Germany (incidentally, I got that order) and told him I'd like to import some Prosana Belts. He told me the cost of one in Germany was \$44.00 in American money. Since I would have shipping costs, taxes, handling and so forth, I decided to see if I could make a special bulk importing deal with the manufacturer. And, I'm happy to add, I was able to. Yes, you can now try the Prosana Belt for \$39.95—less than what you would actually pay in Germany. What's more...

### You Can Prove Its Effectiveness To Yourself Risk-Free For 30 Days!

If you suffer lower back pain like me, you've probably tried every "cure" there is and so you're probably skeptical. Which is why I'm making this iron-clad, no-risk guarantee: If you're not convinced that the Prosana Belt relieves your lower back pain fast...that it works where other methods and devices have failed...that it lets you bend over, garden, do household chores, even play sports pain-free, I'll return your money in full.

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HERE'S HOW THE AMAZING PROSANA BELT WORKS. Every time you move or take a step, the up, down and sideways motion of the patented, orthopedic-designed "massaging pads" soothes away aches and pains almost like a chiropractor's hands. (Yet the Prosana Belt is invisible even under summer clothes. Soft, lightweight and washable, too, with no metal parts. And one size fits all!)



## If You Read Nothing Else Read This Doctor's Report:

"I've turned from my initial skepticism, indeed rejection of the Prosana belt, to an eager proponent of it. I now have checked more than 40 cases from my practice and after studying a file with more than 100 statements, I have no doubts about the effectiveness of the belt." Dr. Ludwig Hecht

### HERE'S WHAT USERS SAY:

"I have been suffering from lower back pain for years. Nothing helped, not even a steel corset. After wearing the belt, I am freed from the pain and it has never come back." Mr. H. Kilian, Olympic Medalist & 3-Time World Bobsled Champion

"I suffered from severe back pain caused by tennis, and since I did not want to take any medication, I have begun to wear your belt. It is hard to believe how quickly I have got rid of my back pain."

Mr. D. Sturdza, Swiss Tennis Champion

"Often I could tolerate the pain only with strong medication. The Prosana Belt has freed me from taking pills."

Mrs. F. Polenz, Housewife

**FREE ILLUSTRATED MANUAL.** For a limited time only, Lumbar Research Institute Div. will include **FREE** with each order of the Prosana Belt, its \$3.95 illustrated manual, "How To Free Yourself From Crippling Low Back Pain," yours to keep, regardless. But hurry. Act now!

Lumbar Research Institute Div., Dept. EL-982  
37 Brompton Rd., P.O. Box 458, Great Neck, NY 11022

I, too, want to prove to myself for 30 days, risk-free that the amazing Prosana Belt can free me from lower back pain. Rush me my belt at the special import price of only \$39.95 plus \$2 for postage and handling. **SAVE!** Order 2 Prosana Belts for only \$65.95 plus \$3 postage and handling. Same money-back guarantee. Also, send me absolutely **FREE** your \$3.95 illustrated manual, "How To Free Yourself From Crippling Low Back Pain." If I am not 100% satisfied with the dramatic relief I experience, I may keep the manual, regardless, and return the Prosana Belt(s) within 30 days for a full, prompt refund with no questions asked. (Excluding postage and handling, of course).

Check or Money Order enclosed. (New York residents add 8% sales tax.)

Charge to:  VISA  Master Charge

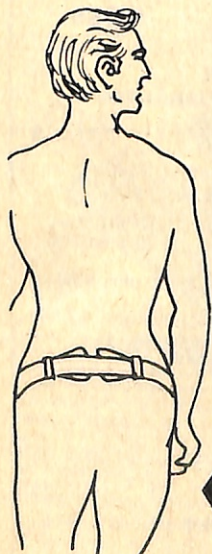
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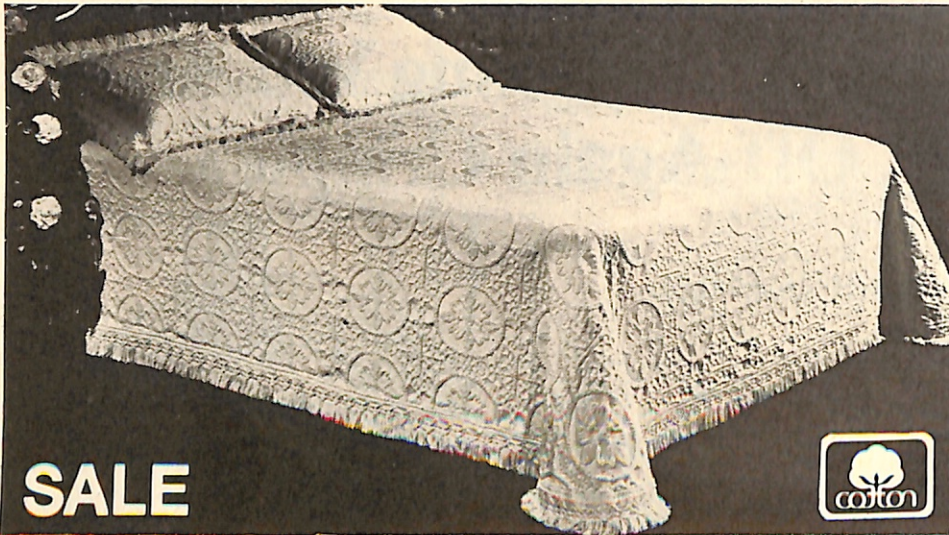
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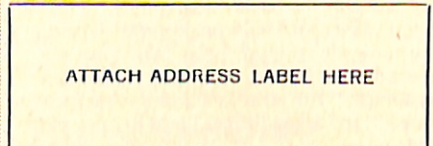
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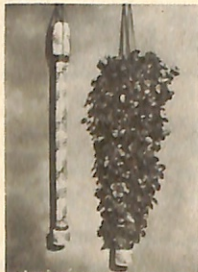
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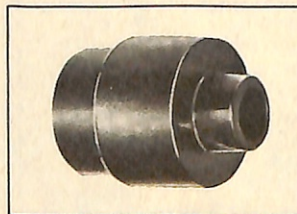


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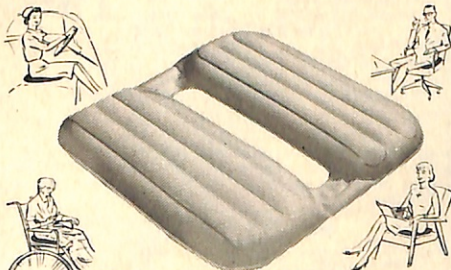
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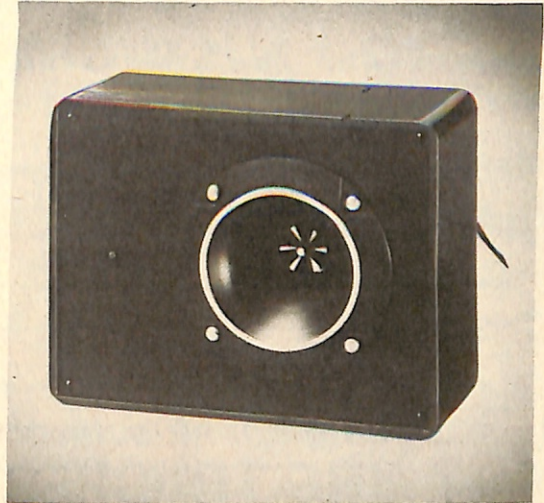
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SMOOTH OR SUEDED  
**Genuine Leather**

NOW! BLISSFUL COMFORT MORNING TO NIGHT! The closest thing to going barefoot! Handsomely-styled CosmoPedic shoes are the ultimate in comfort... and quality-crafted with features you'd expect to find in a \$50 or \$25 shoe! Luxurious genuine leather uppers in deer-tanned smooth or sueded leather are incredibly soft, yet amazingly shape-holding. The unique CosmoPedic arch support assures comfort thru long hours of standing or walking. A stitched collar prevents annoying chafing around the ankles. And for that walking-on-air feeling... comfort insoles and crepe soles pamper your feet from heel to toe! In Tan or Black smooth leather. Brown or Sand sueded leather... just **\$14.88**.



Tan Smooth Leather

for Men and Women

**MEN'S SIZES**

6½, 7, 7½, 8, 8½, 9, 9½, 10, 10½, 11, 11½, 12, also 13  
WIDTHS: C, D, E, EE, EEE

**WOMEN'S SIZES**

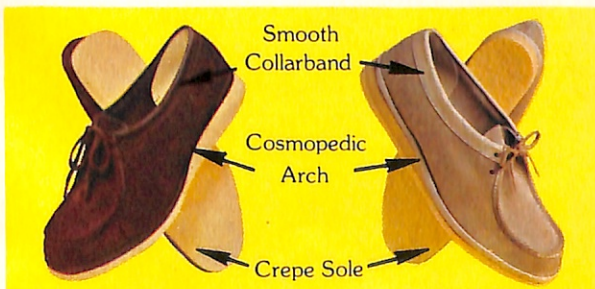
5, 5½, 6, 6½, 7, 7½, 8, 8½, 9, 9½, 10; ALSO 11  
WIDTHS: B, C, D, E, EE, EEE

**FAMOUS 14 DAY COSMOPEDIC GUARANTEE**

If these CosmoPedic shoes are not the most comfortable, the finest quality pair of shoes you've ever owned, simply return them within 14 days for a full refund of purchase price (except postage & handling), no questions asked. Now that's a guarantee in writing.

Brown Sueded Leather

Sand Sueded Leather



**FREE GIFT**  
Up To A \$10 Value!

**ORDER WITHIN THE NEXT 10 DAYS AND RECEIVE A FREE GIFT!**

OLD VILLAGE SHOP, Hanover, PA 17331

**SATISFACTION GUARANTEED! MAIL TODAY!**

OLD VILLAGE SHOP, Dept. VM-3811, 340 Poplar St., Hanover, PA 17331

Yes, I'll try the world's most comfortable shoes, also enclose my Free Gift with my order (Z545111).

**MEN'S SHOE**     prs. Men's Tan Leather (M242578B) Size \_\_\_\_\_ Width \_\_\_\_\_  
                    prs. Men's Black Leather (M236802B) Size \_\_\_\_\_ Width \_\_\_\_\_  
                    prs. Men's Brown Sueded (M242586B) Size \_\_\_\_\_ Width \_\_\_\_\_  
                    prs. Men's Sand Sueded Leather (M233361B) Size \_\_\_\_\_ Width \_\_\_\_\_

**WOMEN'S SHOE**     prs. Women's Tan Leather (M203562B) Size \_\_\_\_\_ Width \_\_\_\_\_  
                            prs. Women's Black Leather (M203687B) Size \_\_\_\_\_ Width \_\_\_\_\_  
                            prs. Women's White Leather (M223693B) Size \_\_\_\_\_ Width \_\_\_\_\_  
                            prs. Women's Brown Sueded (M223784B) Size \_\_\_\_\_ Width \_\_\_\_\_

for just \$14.88 pr., plus \$2.90 per pr. postage and handling.  
**SAVE MORE!** Order TWO pair for just \$28.99 plus \$5.00 postage and handling.

**CHARGE**  American Express     Carte Blanche     MasterCard  
 VISA                                     Diners' Club

Enclosed is \$ \_\_\_\_\_ Acc't # \_\_\_\_\_ Date Exp. \_\_\_\_\_

PRINT NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

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

Check here and send 50¢ for a year's subscription to our full-color catalog of fine gifts (Z389965X). Our policy is to process all orders promptly. Credit card orders are processed upon credit approval. Delays notified promptly. Shipment guaranteed within 60 days.

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TO KEEP THIS COVER INTACT—USE COUPON ON PAGE 60

# EXECUTIVES: IMPORTANT NOTICE!

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 slacks at

**TWO** Pairs for Only **19<sup>95</sup>**  
**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!

**Fortrel® deluxe polyester s-t-r-e-t-c-h doubleknit. FORTREL! That's good!**

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

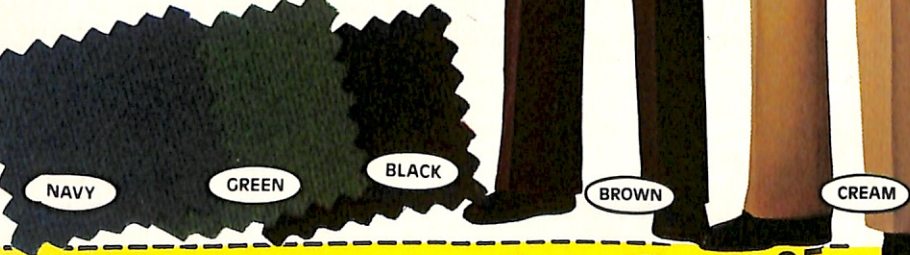
**TALON® unbreakable nylon zephyr zipper.**

**NO HOLE** tough long-wearing pocketing.  
**Hookflex®** Double secure top closure.

**2 PAIRS for 19<sup>95</sup>**

No wonder more than two million important American executives rely on Haband for all their clothing needs. We've got by far the best style, best executive colors, and best executive fit. **BUT MOST IMPORTANT, here's the PRICE YOU'VE BEEN WAITING FOR:**

**2 PAIRS 19<sup>95</sup> HURRY!**



**LESS THAN \$10 PER PAIR!**

HABAND is a conscientious family business operating by U.S. Mail since 1925. We deal direct to you and specialize in top values and fast, efficient service. We will be proud to show you what we can do at absolutely No Risk! Read our guarantee and then mail the coupon at right!

SLATE BLUE

**To LIQUIDATE ENTIRE STOCK**

**2 PAIRS 19<sup>95</sup>**  
 3 for \$29.75  
 4 for \$39.50

**HABAND Executive Division**  
 265 N. 9th St., Paterson, N.J. 07530

OK! Please send ..... pairs of Haband's 1982 Executive 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.  
 720-044

Name \_\_\_\_\_  
 Street \_\_\_\_\_  
 City/State \_\_\_\_\_ Zip \_\_\_\_\_

**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