

Arizona Elks News

The Arizona Elks News is an Official Publication of the Arizona Elks Association

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"Be An Elk Everyday"

July has passed far too quickly, and it has been a busy and exciting month for us. We started out the month attending the Grand Lodge Convention in San Antonio, Texas. One of the many joys was the celebration of our Orders 150 years of service with over 8,400 Elks and their guests in attendance. I am honored to have been able to represent our State, learn from the Program, meet new friends and catch up with others from across our great Order. You were all represented well by our State Vice Presidents, District Deputy's, Exalted Rulers, Lodge Secretary's, Past State Presidents and members. We had a great turn out from our membership. Special thanks go to PSP Jerry Grimes and Linda for their excellent support and hospitality. I look forward to working with each of you to continue our 150-year tradition of service and support to our members and communities.



I want to share some of the great news from the convention - if you have not heard the message - To help kick-off another 150 years of service through the BPOE, the ENF has decided to offer the Anniversary Grant for a second grant year! This \$1,500 grant offers an opportunity for Lodges to do even more charitable work. All Lodges are eligible for a 2018-19 Anniversary Grant. Additional detail is available at: <https://www.elks.org/cip/grants/anniversaryGrants.cfm>.

The goals of the AEA include promotion of our State Major Projects in the Steele Research Center and the Elks Youth Camp. Through our committees we promote the Hoop Shoot, Scholarships, Drug Awareness, Membership, and support to our Veterans. I encourage all lodges to promote these strategic programs and get their members more involved.

Reminder of the challenges and goals for the coming year -

Growth in Membership – last year you got us committed to +1 so my goal for each Lodge this year is +2. I am counting on you to see that we get this done.

Supporting our Lodges – we are in the business of growing our Lodges and strengthening support to local communities.

Increasing support to the Elks National Foundation to \$10.00 per member.

My tidbit for the month is to share with you that Deb has chosen "Honor an Arizona Veteran" for her fall fundraiser. Look for a communication from her in the mail.

My quote for the month is from Albert Einstein who once said, "Only a life lived for others is a life worthwhile". To me, these words echo the tenants of our Order in Charity, Justice, Brotherly Love and Fidelity.

Quiz for the month – do you know how many Arizona Lodge were named "2018 All American Lodge"? Answer to come in my September update.

We have a lot of work to do together. I know I can count on your help and support. Let's get busy.

Fraternally,
Mike Murphy
AEA President



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FOR 2017-2018
ARIZONA
ELKS
ASSOCIATION**

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Mike Murphy

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West: Dan Snyder

VICE PRESIDENT

North: Cheryl McKean

South: Ira Cohen

East: Tom Freestone

SECRETARY:

Peter K. Gillespie PSP

TREASURER :

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West-2 Year:

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North- 3 Year:

Leland R. Schwein, PSP

South-4 Years:

Alfred R Skorupski, PSP

East- 5 Years:

John F James, PSP

SERGEANT AT ARMS:

Tony Almeda

CHAPLAIN:

Richard M Ross

TILER:

Sari McQuality

INNER GUARD:

Dennis Dunkirk

ASST. SEC/TREASURER

Richard Seals

PHOTOGRAPHER:

Bill Kabat

ORGANIST:

Nancy Coleman

Elks 2399 Youth Activities Donation

The Elks Youth Activities program donated \$500 to the Parks and Recreation Sunshine Kids Summer Camp. The money will be used for the funding of upcoming summer programs such as Youth Adventure Camp, Wee Play in the Gym, Swim Lessons, Summer Swim League and Junior Life-guard Program.

Pictured left to right:

HR Radtke – Youth Activity Chairman

Janice Brown – Parks and Recreation Supervisor

Article and photo submitted by HD Radtke



Flag Day Ceremony



On Flag Day, June 14th, Boy Scout Troop 33 presented the flags, and inspirational messages of history, sacrifice, and honor were presented by Paul Capps, Exalted Ruler, Ed Vesely, Tiler, Zachary Meier, member, and Mike Wheelis, Esquire.

Lodge 499 proudly added the Thin Blue Line flag, representative of the sacrifices made by our national law enforcement officers, to the flags flying in front of the Lodge

Flag Day Ceremony at Payson Elks



June 14, 2018: Flag Day Ceremony at Payson Elks Lodge 2154. Reading of a history of our country's flag by our Exalted Ruler, Adrienne Troutman.

The Payson Military Honor Guard presented the 13 different stages of how our flag evolved over the years. We ended the presentation with all in attendance standing and singing "God Bless America". The ceremony was followed by a pot luck dinner. This Flag Day Ceremony was well attended by Elks members, and Payson residents. Our thanks to all our volunteers who made this event a memorable one.

Article and photos submitted by Bob and Karyn Sitter, Payson Elks Lodge 2154 Public Relations Chairpersons.

Elks Give Boost To Meals On Wheels Program

What if you were not able to fix yourself a meal? For many of the elderly, not having a nutritious meal each day is not uncommon. The Page Elks Lodge is addressing this problem by assisting the local Meals On Wheels Program.

Pictured above are Elks Officers (list names) presenting a check for \$2,500.00 to the Page Community Center board members. From left, Bill Justice, Exalted Ruler, Debbie Winlock, Director of the Community Center, Francine Hoover, president of the board, Dawn Duggins, secretary of the board, Trina Kaltmaier, vice president of the board and Russ Madsen, National Foundation Chairman.



The Page Community Centers Meals on Wheels Program is a holistic nutrition program that provides home delivered prepared meals for seniors and other homebound clients throughout the Page area. Each recipient receives one hot meal per day during the week. This allows the elderly to be at home and not be forced to be prematurely placed in assisted living or nursing homes.

This project was made possible by a grant from the Elks National Foundation, the charitable arm of the Benevolent and Protective Order of Elks. Through its Community Investments Program, the Elks National Foundation awards grants to local Elks Lodges to help the Elks strengthen their communities. This year, the Elks National Foundation will award \$6.5 million in grants to benefit Elks communities.

To get involved with this or other Elks Lodge projects, email Project Manager Russell Madsen at rmadsen@pageamerica.net. For more information about how the Elks National Foundation invests in local communities, visit the Elks National Foundation website at www.elks.org/enf/community

Article and photo submitted by Russel Madsen

Lodge Scholarships and Most Valuable Student Scholarships



Lodge 499 is proud to announce the winners of the 2018 Lodge Scholarships: Kyle McCormick and Dylan Williams. The Most Valuable Student Scholarship winners were: Megan Rockow and Rebecca Sturm, both winners of National Scholarships, as well as Megan Holm, Quintin Norris, Tyler Billingly, and Emmett Hough, all State winners, but not pictured here. Congratulations, scholarship winners! We are proud of you and look forward to hearing from all of you in the future!

L-R: Megan Rockow, Rebecca Sturm, Kyle McCormick, and Dylan Williams, pictured here with Exalted Ruler Paul Capps, following their awards during the Lodge Meeting of June 19, 2018.

Article and photo submitted by Deb Wheelis

Elks Again Treat Local Veterans To A Bowling Event

The Elks and Vets participating in a bowling event is not that unusual in Sun City as the Sun City Elks have been providing this form of entertainment to our Vets for over seven(7) years, what is different this time, is the involvement of the Elks parent lodge located in Chicago, Illinois.

This years event was paid for, in its entirety, from a "Gratitude Grant", which the parent lodge of the B.P.O.E. (Benevolent and Protective order of Elks) issued to the Sun City Lodge.

The parent Lodge, hearing of the great and grand deeds of the Sun City Lodge, awarded the lodge the grant valued at \$2,500. The only stipulation being, that it be used exclusively for the betterment of our vets, and that it be used by the end of July, 2018.

The recent bowling event was the second of four planned for this fiscal year, the last is scheduled to be held during the Christmas holidays, when in addition to the bowling, Santa will arrive bringing with him underwear, socks, toiletries, Christmas cards containing money and most importantly, shoes, which are always in demand.

The bowling events are mainly utilized by Veterans with transportation to allow them to attend the event, but fear not, our Vets in the Arizona State Veterans home are never forgotten. Those Vets, most of whom are not ambulatory, will be taken to an Arizona Diamond Back baseball game and treated with all the popcorn peanuts and respect they can handle. This to is an annual event that the Sun City Elks provide to our Vets twice a year.

The fourth of July is as Special to the Sun City Elks Lodge, as it is for most everyone else in the country, and it allows the Elks another special day to honor our Vets. This Fourth of July, The Elks are planning a mammoth B.B.Q. for about eighty (80) Vets and which will be held on the grounds of the Grand Ave. vets for Vets facility on Grand Ave. in Phoenix, Az.

The B.B.Q. will consist of broasted chicken, potato salad, cole slaw, chips, soft drinks and a very liberal amount of camaraderie.

Sun City Elks Lodge #2559 members consider it to be an honor and privilege for them to support our Veterans and they would do so ,with or without, help from the Grand Lodge, but it is always gratifying to be recognized and rewarded by their parent lodge, but it is even more gratifying to use their money rather then the lodge's money, which is always a struggle to obtain.

God Bless our troops, past and present, and God Bless America.

Val Bianchini, Az. West district Veteran Chairman and Sun City Elks P.R. Vice Chairman

Texas 4000



Every year, Page Elks Lodge #2498 hosts the Texas 4000 college students riding their bicycles along the Sierra Route from Austin, Texas to Anchorage, Alaska to raise funds and promote awareness of cancer.

Article and photo submitted by Sharon Tucker, Secretary

Page Elks Gratitude Grant



Page Elks Lodge #2498 awards \$2,500 Elks National Foundation Gratitude Grant to Page Community Center's Meals On Wheels Program.

Pictured from left to right: Page Elks Lodge Exalted Ruler Bill Justice; Page Community Director Debbie Lucero-Winlock; Community Center Advisory Board President Francine Hoover; Secretary Dawn Duggins; Vice President Trina Kaltmaier, and Page Elks National Foundation Chairman Russ Madsen.

Article and photo submitted by Sharon Tucker, Secretary

Elks Lodge 2399 Donation To HSST

The Elks Youth Activities program donated \$300 to the Havasu Stingrays Swim Team in support of the Coach Mike Memorial Lake Swim. Thirty three youngsters swam from the California side of the lake to Windsor State Beach on the Arizona side. The distance was over three miles.

SEATED L to R: Kelsee Sneed, Evan McMillan, Coach Melissa Powell, Kira Pope

STANDING L to R: Rod Herd – Elks Yacht Club, Rick Stilson – Elks Yacht Club, Lisa Stilson – Elks Yacht Club, Julia Cameron – Elks Youth Activities, HR Radtke – Chairman Youth Activities



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Article and photos submitted by Bob and Karyn Sitter, Payson Elks Lodge 2154 Public Relations Chairpersons.

Vets Celebrate July 4th In Grand Fashion



It was 108° on July 4th, 2018. Normally, this is too hot for any sane person to leave an air-conditioned house, but on this day of celebration, Sun City Elks Lodge #2559 hosted more than 100 U.S. Veterans for a huge feast. Ten Elks and four non-Elk members assisted.

However, the heat helped the Elks in one respect; the food never got cold. On this day, the Elks delivered over 300 pieces of “broasted chicken”, baked beans, and potato salad to the Grand Avenue Vets for Vets facility at 3400 Grand Avenue in Phoenix, AZ.

Vets from several facilities around Phoenix and elsewhere showed up to enjoy the meal. They came from M.A.N.A House (Marine, Army, Navy, Air Force) facility, the Cloud Break facility, the Grand Avenue facility, and some from as far away as Prescott, Arizona (a two-hour drive).

The exact count of Vets attending the party could not be accurately made, as they came in a steady stream for over an hour, entering by the front or back door and intermingling with their fellow patriots. The count of course was unimportant. What was important was the fact that they all got fed and all had a great time.

Making the meal even greater was the vast amount of pastries the Vets could choose from. Fry’s Market (Kroger’s), a large national grocery chain, provided about 110 fruit pies of every variety, and each Vet had more than their fill of dessert; many carrying off extra slices to be eaten later in their individual units. The Elks and the Vets thank the Fry’s Markets in the cities of Peoria and Mesa, Arizona for their extreme generosity.

God bless all our troops, past and present. Bless them for their service and keep all our troops well who continue to serve. Most of all God Bless America.

Picture (left to right) Gary Drumheller, Elks AZ State Veterans Chairman; Bev Webster, Tammy Vernon, Jackie Drumheller, Claire Hudson, Ellen Ortega, and Jennifer Jehorek.

Article and photo submitted by Val Bianchini, Public Relations Chair

Malcom In The Middle

Chandler Lodge #2429, enjoying a moment with the then GER Malcom J. McPherson, photo dubbed “Malcom in the Middle”. Great photo for both the AEA news and the web site.

L-R: Brian Gorski (Loyal Knight, Greg Smith (Exalted Ruler, Mary Like, Melanie Smith, GER Malcom McPherson, Steve Like (Leading Knight), Dennis Apple (PER). Deb Apple, Vicki Hyde (Treasurer), Karen Koble (Secretary).



Kingman Home and Garden Expo



On June 9, 2018, Kingman ELKS Lodge #468 hosted a Home & Garden Expo to raise funds for JAVC Operation 6 Veterans Center which helps homeless veterans find housing, medical services for their needs, jobs and more. Kingman ELKS Lodge 468 raised \$950 on that day which went to JAVC and also raised \$200 for the Elks Lodge by selling hamburger meals which included



drinks and chips. Some vendors who participated in selling their crafts were veterans themselves. Private donations by Elks members were also accepted for the JAVC Operation 6 Veterans Center. Go ELKS!

Article and photo submitted by Sarah Pleth,

Elks Help Vets



Bullhead City Elks Veterans chairman Susie Stillabower recently donated \$2,000 in support of our veterans in the community. The Memorial Day Chili Cook Off events raised these funds over the last two years and now it will be going to the newly formed Veterans Court Resource Team and the Jerry Ambrose Veterans Council. Shown accepting the check for \$1,000 from Stillabower is Michael Meyers Exec.V.P. of the Jerry Ambrose Veterans Council and another \$1,000 check to the Veterans Court

Resource Team, Albert and Susan Olvera and Military Moms Cindy Frizelle. All groups are working together to serve our veterans of the tri-state area.

Article and photo submitted by Terri Frear, Public Relations Chair



Ajo School Supplies



Ajo #1576 donated over \$150 worth of school supplies for Desert Senita's Local Healthy Start Back to School Program. The assorted supplies will help fill more backpacks for the Clinic to hand out. These packs are going to kids who that come in for school check-ups. Community Outreach Manager, Lily Williams along with her associate Oscar Reyes, accepted the supplies from Exalted Ruler Kord Klinefelter.



Article and photos submitted by Shali Haas, Public Relations Chair

Holbrook Elks Flag Day Service



Holbrook Elks hold Flag Day Service on Sunday, June 10th. Girl Scouts and Brownie Scouts participate in Elks annual Flag Day Service, holding flags as officers tell the history of our flag.

Widows Betty Heward, Barbara DeSpain & Bunny Nimtz with ER Phil Cobb
Article and photos submitted by Bev Goodnight PER, Secretary



Melissa's Cupboard

Melissa's Cupboard is a Wickenburg Elks funded program that provides food and toiletry items to local elementary and middle school children.

The idea for the program all started when Elks Lodge member Nathan Ellis was approached by his son Shelden after school one day.

Shelden had made friends with a neighbor girl whose parents were not able to provide her with meals outside of school. Shelden often took food to the girl so that she would not have to wait until lunch the following day. When Nathan transferred to the Wickenburg Elks lodges he learned the Elks National Foundation sponsors a yearly Impact Grant.

Along with the Lodge Secretary, Lisa Rivers and member Melissa Haymore the Lodge applied and received \$10,000.00 grant last October.

Additional funds from the Wickenburg Elks Trustees and the Rio Rancho Ropers organization allowed the distribution of boxes to begin early this year.

The program was named Melissa's Cupboard in honor of Melissa Haymore who passed away in August of 2017.

The program is a perfect representation of her always generous and great hearted demeanor.

Boxes will continue to be distributed through the summer months and well into the next school year, according to member Sarah Allmonrticle. Article submitted by Ronald Wilson

Ajo Flag Day

Ajo #1576 held a well attended Flag Day Service, lead by PER James Antone with the help of Local Boy Scout Troop 692. Our partnership with the Troop has been an excellent way to help them gain confidence speaking in front of the public, learn more about our Nation's history and demonstrate the respect they already have for our country's Flag.

Article and photo submitted by Shali Haas, Public Relations Chair.



Sahuarita Lodge 2851 Youth Soccer Gift



Sahuarita Elks Lodge 2851 presented a \$2,500 check to Sahuarita/Green Valley Region 837 of the American Youth Soccer Organization July 21 at Anamax Park. The funds were made available through an Arizona Elks Major Projects grant. Lodge trustee and AEMP Board Representative John Doucette, standing, left, delivered the check and soccer ball to Brent Jackman, AYSO regional commissioner. League players on hand were, from left, Dallin (cq) Spear, 5, Taylor Jackman, 8, Alden Jackman, 9, Maya Vivas, 8, Logan Spear, 8, and Liana Vivas, 11. The funds will be used to purchase equipment and cover some registration costs, Brent Jackman said. -- Article submitted by Carol Jean Schultz, photo by Jerry Schultz.

American Legion Donation

"Elks 2399 Veterans Committee donated \$500.00 to the American Legion Post #81 Auxiliary in Lake Havasu City. The money will be used to send care packages to American Troops deployed around the world. Pictured are Elks 2399 Veterans Committee Chair Bud Watts and American Legion Post #81 Auxiliary Secretary and Troop Care Package Coordinator Judy Harvey."

Article and photo submitted by Jackie Turcott, Public Relations Chair



Arizona Elk's Members and Spouses

Historically the 1st Ladies of Arizona have selected a charitable fundraiser to benefit communities across our great State. In keeping with this tradition, I am excited to share with you that I have chosen a fall fundraiser to support Arizona Veterans who are living in our State Veteran Homes.

My theme for the fall Fundraiser is "Honoring an Arizona Veteran". I have chosen this to demonstrate our personal commitment to the Elks promise that "So long as there are veterans, the Benevolent and Protective Order of Elks will never forget them".

As many of you know Arizona is the home to two Veteran's homes. The home in Phoenix provides housing and care to 200 of Veterans and the home in Tucson provides housing and care to 120 Veterans. Both homes provide services to eligible veterans from across our State.

I am planning for us to provide 320 gift bags - one for each Veteran in these homes. Each Veteran will receive a \$20.00 gift card to Walmart, a deck of playing cards, Life Saver Candy, Lip Balm, other goodies that you may suggest and a thank you note from us for their service. The gift card will permit each Veteran to select items they need to meet their everyday living needs.

To meet the goal of supporting each of these deserving Veterans I am asking for Lodges and individual members to participate by donating toward the individual \$20.00 adoption costs. To meet this goal our donations will total over \$6,400.00. Donations of any denomination are appreciated. This is a lofty goal, and to meet it we will need at least 320 of us to participate. I know that together the members and spouses from 44 lodges we can meet the need of supporting those who have served us well with this token of our appreciation.

Donors can participate by sending individual Walmart gift cards or by check/cash in the enclosed donation envelopes mailed to: 1st Lady's "Honoring an Arizona Veteran" Fall Fundraiser, C/O Tempe Elks Lodge #2251, 2320 S. Hardy Drive, Tempe, AZ 85282. Checks should be made to Debra Murphy with a notation to the Fall Fundraiser. Receipts will be provided, reported to the AEA, and recognized at the Luncheon I will host at the October AEA Convention. Individual donors will be entered to win raffle prizes at the luncheon event.

The bags will be put together during the convention at a complimentary continental breakfast in the hospitality room. Details on the date and time will be forthcoming.

I am so proud of all the Fundraisers of Past State President First Ladies and look forward to our success in this project. If you have suggestions, questions or need additional information please let me know.

Kind Regards,

Debra Murphy
AEA First Lady

The Differences Between Alzheimer's and Dementia

What are the differences between Alzheimer's disease and dementia? My aunt has dementia, but my family members do not know if she has Alzheimer's disease. This is very confusing to me. Can you help me understand?

Many people use the words "Alzheimer's disease" and "dementia" interchangeably, but they are not the same conditions. In fact, there is a form of dementia that is completely unrelated to Alzheimer's disease. Here is what you should know.

Dementia versus Alzheimer's

Dementia is a general term for a set of symptoms that includes memory loss, impaired communication skills, a decline in reasoning and changes in behavior. It is typically more common in people over the age of 65.

Alzheimer's disease is a specific illness that is the most common cause of dementia. Though many diseases can cause dementia, Alzheimer's - which affects 5.7 million Americans today - accounts for 60% to 80% of dementia cases, which is why you often hear the terms used interchangeably.

There are, however, many other conditions that can cause symptoms of dementia. Vascular dementia, which is the second most common cause, accounting for about 10% of dementia cases. Vascular dementia is caused by a stroke or poor blood flow to the brain.

Other degenerative disorders that can cause dementia include Lewy body dementia, Parkinson's disease, Frontotemporal dementia, Creutzfeldt-Jakob disease, Chronic Traumatic Encephalopathy (CTE), Huntington's disease and Korsakoff Syndrome. Some patients may also have more than one form of dementia, which is known as mixed dementia.

Dementia is caused by damage to brain cells, but the symptoms can vary depending on the cause. In the case of Alzheimer's disease, damage is caused by protein fragments or plaque that accumulates in the space between nerve cells and twisted tangles of another protein that build up inside cells.

In Alzheimer's disease, dementia gets progressively worse. It can progress to the point where patients cannot carry out daily activities, speak, respond to their environment, swallow or walk. Although some treatments may temporarily ease symptoms, the downward progression of the disease continues and there is no known cure.

Some forms of dementia, however, are reversible, which is why it's important to be evaluated by a physician early on. Vitamin deficiencies, thyroid problems, brain tumors, depression, excessive alcohol use, medication side effects and certain infectious diseases can cause reversible forms of dementia.

Another treatable form of dementia is a condition known as normal pressure hydrocephalus, which is caused by a buildup of cerebrospinal fluid in the brain. This may be relieved by surgically implanting a shunt to drain off excess fluid. This type of dementia is often preceded or accompanied by difficulty walking and incontinence.

To learn more about different types of dementia, including the symptoms, risks, causes and treatments visit the Alzheimer's Association's website.

Alfred R. Skorupski, PSP
Planned Giving Coordinator
Arizona Elks Major Projects.

Elks Youth Activity Donation



The Elks Lodge 2399 donated \$300 to the Special Needs Golf Club. The money will be used and was much needed so the golfers could play throughout the rest of the summer at the London Bridge Golf Course. The golf team decided to have their picture made saying that the Elks Club was number 1 with them!

Pictured left to right:

Back row: Sherrie Fisher – Golfer, Ron Allen – Golfer, Nick Olson – Golfer, Brianna Rule – Golfer, Kristen Matthews – Golfer, Jeff Cowell – Golfer
Seated: HR Radtke – Elks Youth Activity Chairman, Donni Cook – Coach, Brian Strain – Coach, Jane Strain – Coach

Article and photo submitted HR Radtke.

Can a Debt Collector Take My Social Security Benefits?

Can my Social Security benefits be garnished if I have outstanding debts? I just turned 62 and would like to start collecting my retirement benefits, but I want to find this out before I apply.

Whether your Social Security benefits can be garnished depends on who you owe. Banks and other financial creditors, for example, cannot touch your Social Security checks. But if Uncle Sam is collecting on a debt, some of your benefits are fair game. Here is what you should know.

Creditor Protections

If you have credit card debts, medical bills, unpaid personal loans or pay day loans, you will be happy to know that your Social Security benefits are safe from your creditors. **Section 207 of the Social Security Act** prohibits debt collectors or a bankruptcy court from dipping into your bank account to take Social Security money for purposes of paying off what you owe.

In addition, Supplemental Security Income (SSI), veterans' benefits, federal employee and civil service retirement benefits and benefits administered by the Railroad Retirement Board Administration cannot be touched either.

Do be aware, however, that creditors can still take legal action against you to recover what you owe. Depending on your state's laws, creditors may be able to garnish your wages and tap into other allowable assets, if you have any.

Government Garnishment

If, however, you owe money to Uncle Sam, it is a very different story. The federal government can garnish a portion of your Social Security benefits to repay several types of debts, including federal income taxes, federal student loans, state-ordered child support and alimony, nontax debt owed to other federal agencies, defaulted federal home loans and certain civil penalties. Note that, if you receive SSI, those benefits cannot be garnished under any circumstance.

The amount that can be taken depends on the type of debt. In most situations, the government can claim 15% of your benefits to cover your debt, but under the Debt Collection Improvement Act of 1996, it must leave you at least \$750 each month, unless the levy is for federal income taxes. In that case, the government is not required to leave \$750 behind.

The outcome is different if the debt is for child support or alimony payments. Depending on your state laws, the court may be able to take half of your benefits or more to pay your obligations to your children or ex-spouse.

If you think your Social Security benefits might be claimed to pay overdue government debts, you need to address the problem rather than ignore it. Most government agencies are happy to work with you, so long as you are willing to work with them.

The government typically sends several letters before it acts to collect a debt. The final letter will inform you of the intent to levy Social Security payments and, after that, you typically will have 30 days to contact the agency and work out a payment plan.

Get Help

To get a handle on your debt problems, consider contacting a financial counseling agency that offers free or low-cost services to help you manage your financial problems. To locate a credible agency in your area, contact the National Foundation for Credit Counseling by visiting its website or calling 800-388-2227

You should also make sure you are not missing out on any financial assistance programs. The National Council on Aging's website contains a database of more than 2,500 federal, state and local programs that can help seniors with prescription drug costs, health care, food, utilities and other basic needs. The site will help you locate programs that you may be eligible for and will show you how to apply.

Faternally,

Al Skorupski, PSP
Planned Giving Coordinator
Arizona Elks Major Projects

Bullhead City Auxiliary's Ice Cream Social



Bullhead City Elks Auxiliary hosted an *Ice Cream Social* recently followed by Bunco. It's good to have fun in a cool place with cold ice cream and lots of toppings. Shown dishing out the cold stuff to Betty Lou Williams is President Kathleen Clemens while Nola Bennett tops hers with chocolate and sprinkles. Charlene Lawrence takes the money and Christine Moore and Karen Bouse sell the tickets.

Article and photo submitted by Terri Frear, Public Relations Chair.

Ajo 4th Of July Parade

Ajo #1576 was once again in this year's 4th of July Parade. The theme was American Patriots! Adorned in festive red, white and blue with a large Constitution manning the float in Colonial attire our Elks braved the Heat! Our Americanism Chair Bryan Bencic and his fiancée Amy Kerr helped pass out treat bags stuffed with candy & goodies!! Many thanks to our DAP Chair Kori Tevere, PER Bridget Rendon for decorating the trailer and PELK Helon Pyron for stuffing the bags! Although the Lodge did not win this year- it was a great event for everyone involved!!

Article and photo submitted by Shali Haas



Tucson East Flag Day Service



Tucson East #2532 Lodge Officers performed the Flag Day Service at the Arizona State Veteran Home-Tucson; they were assisted by Scouts from Catalina Council Troop 007 who paraded in the flags. After the Service the residents were treated to an Ice Cream Social; assorted cookies and ice cream sundaes with all the fixings were served. Thirty-one residents attended and each received an American flag as a keepsake.

Exalted Ruler Maynard Stout recites the Pledge of Allegiance during the Flag Day Service performed at the Arizona State Veteran Home-Tucson

Article and photo submitted by Mary Shaffer, Public Relations Chair,

What a great way to spend someone else's money!



On Sunday July 22, and Monday July 23, the Sun City Elks lodge gave it's all in the endeavor to do just that, spend someone else's money, doing it wisely and having a great time in the process. The wind fall of which we speak, was a "Gratitude Grant", worth \$2,500. It was a gift to the Sun City Lodge, by its Parent Lodge located in Chicago, to carry on their good deeds in support for our local veterans.

Part of the grant had been previously used for a bowling outing for our vets on June 23, 2018, a mammoth 4th of July bash where more than 100 veterans attended, and a veterans breakfast, where nine vets were "pushed", in wheel chairs, from the Arizona State Veterans Home, to the Phoenix, Arizona veterans hospital, where there is a full cafeteria. There is no cafeteria in the Veterans Home, meals



yes, but no specialized cafeteria.

The only criteria for the grant, was the stipulation that the money would be spent on veterans, in the attempt to make their lives better, and to be spent by the end of July, 2018. After those previous events, and by negotiating good deals, there was enough money left over for additional events and the Sun City Elks were determined to spend every penny of it, in bringing as much cheer to vets as possible.

On Sunday, July 22, the Elks put on another bowling event where 48 vets attended from four different veterans facilities in the surrounding area. There were even six veterans from the ranks of the Sun City Elks, who showed up to lend their support to veterans less fortunate than they.

Included in the event, the vets were provided a hot lunch of a cheese burgers, ham and cheese sandwich or a pulled pork sandwich. Each came with fries and a soft drink.

It was a rousing good time for the vets as well as the eight Elk members and four volunteers.

A surprise visit was made to the event by Mr. Bill Bingham, an Elk member and Viet Nam Vet, who also just happened to belong to the V.F.W. Bill, as a spokesman for the V.F.W., promised to deliver two power wheel chairs and two power lifts for veterans in need of them.

The next day after the bowling event, the Sun City Elks made their monthly trek down to the Arizona State Veterans home, where they put on their monthly bingo party. Twenty seven veterans took part, and I can assure you that each vet won each and every game. The bingo consisted of four games (all that time would allow), the cards were not cleared after the first bingo, but continued until each vet had won.

An added attraction to that event was the distribution of six, "hand crafted patriotic lap robes".

The robes were hand crafted by the "Quilts of love group", a group of patriotic women in the Arizona Traditions Community, in Surprise Arizona. Each stitch was done with love and respect for our veterans. Each quilt was valued at approximately \$75.00.

Thank you ladies for your love and generosity.

A final tally showed that the Sun City Elks Veterans chairman, as diligent as he was in controlling his spending, over spent his \$2,500 dollars, by seventy five cents. No fear, three Elk members each kicked in a quarter.

God Bless our veterans, past and present, and God Bless the U.S.A.

Pictured Left to right:

Bob McKleven, air force vet(blue shirt); John valentine, army, Viet Nam, and Purple Heart recipient; Hal Whitaker, WW11 and Korean war vet, and Elk member; Rita Clark, Elk member and army Lt. Colonel nurse(retired); James Freeman, army; Roberta Rodriquez, case worker for "Victory Place Veterans Facility" in Phoenix; Brian Lee Ouelette, army and Randy Roberts, army vet, Case worker at Grand Ave. Vets for Vets Facility in Phoenix and Gary Drumheller, Az. Elks State Veterans Chairman and Sun City Elk Member.

(2) (left to right as viewed)

Trevor Brown, 12 year navy vet and case worker for M.A.N.A. house facility in Phoenix; Roberta Rodriquez; Hope Po-deoll, veteran volunteer and Michell Brown, Trevors spouse and volunteer. All enjoying a meal on the Elks parent Lodge.

Article and photo submitted by Val Bianchini, Public Relations Chair