

The

SCAM

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*Special
Election
Issue!*

*Official
Ballot
Inside!*





SPACE COAST AREA MENSA



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All submissions must be received by the Editor before the 10th of the month preceding publication. Please allow extra time for mailed submissions, which may be **typed** or **legibly handwritten**. Whenever possible, we prefer submissions via e-mail. They may be in e-mail text or any of most **word processing** formats. All submissions should be sent to the **Editor**, whose contact information appears on Page 2.

Inside the Pocket Protector

Mike Moakley, Editor

Please Note: The following, my monthly Editor's column, because of its subject matter, will also serve as the Chairman's column for the NomElCom. Yes, multitasking is sometimes a beautiful thing!

When I voted in the 2000 Presidential elections, I had cast my ballot for the candidate I believed in the most—a “third party” candidate who shall remain nameless, since this is NOT my political column. Since (surprise!) I am rather outspoken about my political leanings, several of my colleagues knew who I voted for—even before the fact!

Predictably, I was involved in numerous arguments that year. The most often heard case for not voting for my chosen candidate was that it would be a “wasted vote.” Needless to say, I did not concur, and the question remains unresolved to this very day.

So, you may ask, am I writing about this here? Well, elections are at hand, even if it's not for President, Senator, or even Congressman! Of course, I am referring to our annual ExComm Election! So, on this occasion, I am making two requests of you, the SCAM member.

My first request is that you VOTE. The official ballot is in the center of this issue. Please follow the instructions exactly so your vote can be counted. This is your best opportunity to influence the direction of Space Coast Area Mensa. I'm sure you have heard on too many occasions that democracy comes with responsibilities. Suffice it to say this is true here at SCAM as well.

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The SCAM sells classified ad space. SCAM members, non-commercial, no charge. Others: \$20 full page; \$10 half-page; \$5 quarter-page per month, we offer discounts for multiple insertions, and we can help with layout and design.

Subscriptions: SCAM members, included in dues; others, **\$10** for 12 issues.

I'm pretty sure the Roman Empire fell because of an ill-placed wet towel. I've done a lot of research, and I figure, what else could it have been?

Wet towels have been the source of insidious destruction for centuries. They're havens for vile bacteria, cause mildew in carpeting, leave a welt when used as a weapon, and on a daily basis, cause mothers worldwide to morph into claw-fingered witches.

I'm not sure if it's worse finding a wet towel in the laundry basket, infecting with evil spores the adjacent garments, or beside the basket, irreparably maiming the carpet fibers. At any rate, there has to be some maximum upper limit that the universe allows a woman to utter the phrase "Please hang up your wet towel." after which, she evaporates in a purple puff of karmic smoke.

"No one is going out to play with ANYBODY until this wet towel is properly quarantined on the towel hook! The EPA will be here in half an hour. I'm just saying."

Wet towels could be the new secret weapon of mass destruction. They can mildew an entire basket of laundry overnight - they can probably melt through spaceship bulkheads, just like alien saliva. (You can bet those astronauts would be hanging them up without being reminded!)

The most dangerous wet towel of all is the wadded-up wet towel (WWT), often found in unlikely places, and usually discovered by following an unpleasant musty odor. It seems to me that there must be some hard work involved--to wad up the sodden rectangle and work it, inch by inch, into the small area behind the toilet. More, dare I say, than tossing it over the towel rod. But no! This is not a matter of mere laziness, I tell you. It is all part of their evil master plan!

I have personally picked up approximately seventeen million WWTs since I gave birth. This works out to 4902.67 wet towels per day. Enough wet towels to service an entire community, really; Maybe a Third World country. Since I have only two children, it lends credence to the theory that WWTs breed well in captivity, creating mongrel striped wet towels, or even calicos (but only the females).

Of course, this speaks poorly of my skills as both a housekeeper and as a parent. I have no excuses. Either my life-skills instruction leaves a lot to be desired, or the children's genetic makeup handicaps them in this particular area. Either way: my fault. But I tell

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you, if I have to keep hanging up WWTs much longer, I'm probably going to get Carpal Towel Syndrome or something. And you can bet my insurance isn't going to cover it.

I can see where this is leading. Poor, overworked Mom, sporting horrible terrycloth-covered arm braces from palm to elbow, struggling to wrestle offending towels into proper thirds for hanging, even as the children cackle in the background comfortable in the thought that she will be well worn out before their teens, and therefore unable to enforce rules and curfews and such. A whole generation of children could be wrecked by this phenomenon! And that's not all.

Left unchecked, WWTs could proliferate to so such an extreme, that they might spill out of our homes, and onto roads. The entire US transportation grid is potentially at risk! Remember the alien saliva effect? Poor towel hygiene could bring down this country, make no bones about it. The end of modern civilization!

Archaeologists from millions of years into the future will be digging up petrified wads of wet towel, "Hey Irv! I found another one! Don't leave it on the ground - you know what these things did the last time around!"

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Inside the Pocket Protector

Continued

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My second request is that you do not vote for me. Why? The short answer is that a vote for me IS, indeed, a wasted vote. I am Editor of The SCAM, and I am on the NomElCom. Our Bylaws allow all current SCAM members in good standing (dues current) to run for office with two exceptions: Newsletter Editor and member of the NomElCom. Thus, I am out of the running. This may come as a disappointment for some, while undoubtedly it may bring about a sigh of relief from others. In any case—please—don't vote for me. Yet, by all means, please VOTE.

In closing, you will notice this column has a new name, but will keep the same address (p. 3). If you are curious as to the reason for the name change, please check out last month's "Page Three". The other reason was pure boredom on my part.

—Michael Moakley, Editor...

...and Chairman of the SCAM Nominations and Elections Committee.

So, like, my hearing (which was never really good) has been significantly deteriorating these past couple of years. I'm getting really sick of having to ask everybody to repeat themselves and they are getting pretty sick of having to repeat everything to me. It's gotten to the point where I really have to pay attention to the speaker's lips to be sure I'm understanding them. And places like noisy restaurants... *fuggedaboudit*.

So, I call my friendly, neighborhood audiologist for an appointment only but except I can't do that on accounta if I need a hearing aid, the insurance company won't pay unless I'm referred by a doctor. So, instead of a simple, easy-to-schedule appointment with an audiologist, I have to wait a couple of weeks to get to see my ENT. So, I set up an appointment, saw her, and she declared me worthy of going to see the audiologist in the adjacent office.

So, I takes my test and get officially declared stone deaf and eligible for a hearing aid.

Except there's a teensy complication. The ENT doc is in my insurance network. The audiologist is in my network, too. But only for the hearing tests. The hardware they provide is not covered by my insurance company.

So, I wade through the menu options of my insurance company's answering droid until I can finally get to a human being who can tell me the difference between the in-network and out-of-network benefits, figuring that if they're not that significant, I'll just stick with these folks and pay the difference.

Hah! Not in this lifetime.

In-network has a \$300 deductible, a \$1,000 out-of-pocket, and then pays 90% of the remainder. Ouch! Out-of-network; however, has a \$500 deductible, \$2,000 out-of-pocket(!), and then pays 70% of the remainder.

"No brainer", sez I. "Hook me up with the nearest in-service hearing aid provider."

She throws me onto hold for a few, then comes back with the bad news that there's nobody in the area of my residence in Melbourne and that my closest option would be some outfit in Titusville. "Fine," I sez. No problem. That's close to work, so I'll just hit the hearing aid doc one day and then make up the morning or afternoon that I miss.

Except the number she gives me is no longer in service. No forwarding number.

Back to the menu options until I can get to a human bean again.

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Tell them the sad tale, then get to wait until they find a number that works. Y'know, a person could really get to hate that music they play for you whilst you're on hold.

Anyways, this agent comes back with the good news that she's found me a hearingaidologist closer to home. She gives me the number and I call and the voice that answers sounds awfully familiar. It's the receptionist for the audiologist I saw the day before. You remember - the one that couldn't give me the stuff and have it covered by the insurance company. Seems the customer service rep gave me the name of my audiologist's associate audiologist!

Argghhhhhhhh!!!

Once again, I get to wade through all my menu options (which have changed, don'tcha know), relate the tale up to this point and wait, wait, wait whilst they get me a fer sure, bona fide, purveyor of fine hearing devices. The wait is quite extended this time and I'm just about at the point where I'm ready to find sources of C4 with which to blow up their corporate orifices, when the friendly, helpful voice comes on the line to assure me that this time we shall not fail. He is going to refer me to their National Provider. This all-seeing, all-knowing, all-powerful National Provider will point me in the direction of the nearest branch of their world-encompassing network of conveniently located facilities, coming to a theater near you, soon.

Now I get to thresh my way through a brand new set of menu options (which have recently changed), wait for a representative (all of whom are busy at this time), and go through my tale of woe yet again. Yes, they do indeed have outlets at virtually every street corner in the habitable universe; however, they do not provide ear horns. Nay, this serviceable device is proffered through the auspices of yet another agency which subcontracts to The National Provider.

Okay. A new set of menu options. Hard as it may be to believe, they have also recently changed. Also hard to believe is that, although my call is very important to them, their customer service representatives are all busy at this time. And just to add the proverbial straw to the proverbial camel's proverbial back, after an inordinate time listening to the on hold Muzak, a series of beeps, whirrs and clicks leads me to believe I'm finally going to speak to a living entity, but -- to my utter dismay -- a recorded voice tells me that they're just too darned busy at the moment and would I be kind enough to leave a message so they can get right back to me?

I DON'T FREAKING THINK SO!

I wait an appropriate interval and redial with a vengeance.

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Punch the option buttons. Wait my wait. The representative sounds like a Valley Girl. I go through my whole spiel. "All we provide is prosthetics," she says. I can almost hear the gum popping.

"No hearing aids?" I ask.

"Nope," she replies "you're going to have to talk to your insurance company."

Now I am not a happy camper any more. Someone is going to die.

For the last time I opt my opts, wait my waits, finally to relate my saga, complete with twenty seven eight-by-ten color glossy photographs with circles and arrows and a paragraph on the back of each one explaining what each one was. At the end of the tale (my voice now icily threatening on the verge of hysteria) I simply told this poor innocent schmuck that happened to have the misfortune to field my call: "Okay, now here's what's going to happen. I'm going to go back to my original audiologist. They're going to hook me up with a set of hearing aids. I'm going to pay them. Then I'm going to file for reimbursement with you and you're going to pay it at the in-network rate. Okay?"

And he says "Okay."

Okay? That's it? Just like that? Okay?

I spend half a day with a phone adhered to my bum aural appendage, chasing black cats in a coal bin at midnight, only to find out that any of the multitude of clerical drones with which I've conducted my futile enquiry could have authorized me to go to that first audiologist right from the get-go.

I love insurance companies!

the george

"Don't knock the weather. If it didn't change once in a while, nine out of ten people couldn't start a conversation."

- Kin Hubbard (American cartoonist, humorist, and journalist, 1868-1930)

Three the hard way:

[Old business: In last month's column about interjections, VUM was omitted. It is used to express surprise, and it was added to The Official SCRABBLE® Players Dictionary in its fourth edition.]

Most words in *The Official SCRABBLE® Players Dictionary, Fourth Edition* (OSPD4) require only one entry. For example, COACH is listed as a verb because although it is also a noun, the plural COACHES coincides with the third person singular present tense of the verb.

Two entries are required for FOOT, however, because FEET (as in “She has two feet”) does not coincide with FOOTS (as in “She foots a mile each morning”). Two entries are also required for FLAT: As a verb, it also takes the forms FLATTED/FLATTING/FLATS, and as an adjective the comparative and superlative forms are FLATTER and FLATTEST respectively. Some nouns need two entries because the plural differs with the definition. For example, a PITMAN can be “a mine worker” or “a connecting rod.” For the first meaning, the plural is PITMEN; for the second meaning, the plural is PITMANS.

DWARF requires **three** entries. As a noun, its plural can be DWARVES as well as DWARFS. DWARFS is also another form of the verb, but so are DWARFED and DWARFING. As an adjective, it takes the additional forms DWARFER and DWARFEST.

OS and LIRA are nouns that require **three** entries each. When OS means “an orifice,” the plural is ORA; when OS means “an esker” (maybe you know that an ESKER is “a narrow ridge of gravel and sand,” but I didn’t until I looked it up), the plural is OSAR; when OS means “a bone,” the plural is OSSA. As “a former monetary unit of Italy,” the plural of LIRA is LIRAS or LIRE; as “a monetary unit of Malta,” the plural of LIRA is LIRI; as “a former monetary unit of Israel,” the plural of LIRA is LIROTH or LIROT.

REAL had **three** entries in OSPD4 -- really! Two of the entries are also for former monetary units. The plurals are REALS or REALES when the country is Spain and REIS when the countries are Portugal and Brazil. (I am reminded of my initial frustration and later amusement regarding REI, “an erroneous English form for a former Portuguese coin”: Why do I need to know what amounts to a foreign word that is no longer used that was wrong in the first

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In order to maintain a healthy economy the birth rate must be 2.1 babies per woman. The consequences of less are considered a societal death spiral.

Many countries are in trouble. According to the Wall Street Journal Australia, Austria, Bulgaria, Estonia, France, Germany, Italy, Latvia, Lithuania, Russia, Singapore and South Korea have all started some kind of benefit program to increase the nation's birth rate.

The U.S. birthrate is just above the 2.1 number thanks to the huge number of immigrants. Unfortunately these are in the less educated and lower income groups.

When the people in the industrialized countries are given a chance they opt for fewer children. The reason is very simple. The cost of raising a child in the U.S. according to the Department of Agriculture is between \$118,000 and \$250,000. It is commensurately as high in other developed countries. Parents prefer to spend those dollars on themselves rather than a huge brood of kids.

As these lower numbers of individuals mature it means a lesser income for the central government as fewer people will be working, creating new enterprises and paying taxes. It also means fewer children for the next generation. The spiral continues down.

The European countries are scared because they had invited in "temporary" workers from many countries who are of different races, cultures and religions. Temporary has become permanent as they don't know how to deport them. They also have found the new residents play by different rules.

The great debate in the U.S. is over illegal immigration said to be in the many millions. Some want them forcibly deported and others want to grant full amnesty. There are strong arguments for each side meaning that nothing will be done. It also means that because of their higher birth rate they will slowly take over the present culture.

Because the numbers of current earners will be declining starting in 2008 and 2009 as they come to retirement the overall economy will slow and the standard of living decline. The stock market will be negatively affected for many years.

There will be more sellers than buyers in the stock market as Boomers will need cash for daily living expenses. Stocks will be passed over in favor of bonds and IPOs (Initial Public Offerings) not looked upon with favor.

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SCAM Calendar of Events for May 2007

2nd - Wednesday 5:30 PM

EXCOMM MEETING

.This is our monthly business meeting. All members are always welcome to attend.

Contact: *George, 777-3721, for details.*

SEE BELOW for Times and Dates

MENSA-TABLE

DINNER—May 1 (Tues.) 6 pm: El Charro's, *Cocoa Village.*

Contact: *Terry, 626-8523 for details.*

** LUNCH—May 5 (Sat.) 12 pm: Panera, *Viera.*

Contact: *Cheryl, 723-3496 for details.*

DINNER—May 10 (Thurs.) 6 pm: Steak-n-Shake, *Viera.*

Contact: *Val, 626-8523 for details.*

DINNER—May 16 (Wed.) 6 pm: Kelsey's, *Port St. John.*

Contact: *Val, 626-8523 for details.*

** LUNCH—May 20 (Sun.) 12:30 pm: Pineapple Bay, *Titusville.*

Contact: *Wynn, 626-3670 for details.*

DINNER—May 22 (Tues.) 6 pm: Steak-n-Shake, *Viera.*

Contact: *Val, 626-8523 for details.*

DINNER—May 27 (Sun.): Red Lobster, *Merritt Island.*

Contact: *Doug, (321) 427-5720 for details.*

DINNER—May 31 (Sun.): Ed's Italian, *Rockledge.*

Contact: *Val, 626-8523 for details.*

11th - Friday 7:00 PM

MOVIE NIGHT!

This evening, come share your favorite movie with us! ***\$3 kitty.***

Contact: *Val, 626-8523 for details.*

13th - Sunday 11:00 AM

BRUNCH & GAMES IN ROCKLEDGE

Join us for brunch and games in Rockledge. ***\$3 kitty.***

Contact: *Val, 636-1952, for details and directions.*

19th - Saturday 7:00 PM

POTLUCK

This event (its name says it all) is at the home of Karen and Doug in Rockledge. ***The ExComm VOTE COUNT will also be held here.***

Contact: *Karen, 633-1636 for details and directions.*

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SCAM Calendar of Events for May 2007

26th - Saturday 6:00 PM

S.N.O.R.T.

Join us for some sushi and tempura at The SCAM's best attended event at Miyako's, 1411 S. Harbor City Blvd. (US#1) in Melbourne.

Contact: *George Patterson, 777-3721.*

Any Date—Any Time

YOUR EVENT HERE

Why not host that Mensa event you always wanted? It may be easier than you think...

Contact: *Doug Starke, your Calendar Coordinator*

Calendar Updates

ATTENTION SCAM MEMBERS!

Every effort is made to bring to you an accurate up-to-date Calendar of Events. However, last minute changes can and do occur past newsletter deadline. For up-to-date info, visit spacecoast.us.mensa.org and click on "Calendar".

MEMBERSHIP NOTES

Welcome to SCAM

Charles Anth III

Welcome to SCAM and Mensa

Timothy Cerny

Welcome Back

Lourdes Crespo

Janice Axelrod

John McKeown

MAY BIRTHDAY GREETINGS

<i>1st</i>	Paul Barry	<i>17th</i>	Douglas Dial
<i>3rd</i>	Brian Conway	<i>25th</i>	James Stewart
<i>7th</i>	Kenneth Kline	<i>27th</i>	Karen Freiberg
<i>12th</i>	Martin Vanoy	<i>30th</i>	Francis Stump
<i>15th</i>	Rondal Halter		

Note: If your birthday is not listed, and you want it to be, please let us know.



**Tampa Bay Mensa's Regional Gathering
May 25-28, 2007 (Memorial Day weekend)**

- ☛ **SEEK HIDDEN BOOTY** in the Trolley Treasure Hunt!
- ☛ **PERFORM FEATS** of fearless fun in The Plank Show talent contest!
- ☛ **SHARE TALES OF BRAVADO** in the Hospitality Pirate Galley!
- ☛ **INVADE** the local museums, restaurants and bars!
- ☛ **MATCH WITS** in Games, Tournaments, the Trash Bowl and more!

St. Petersburg Hilton Bayfront
333 First Street South
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www.stpetersburg.hilton.com

Special Mensa rate is \$82 (+ tax and \$5 parking) for a double plus \$10 per additional person. Visit the special hotel registration site for our event online at http://www.hilton.com/en/hi/groups/personalized/sptshhf_men/index.jhtml or call (727) 894-5000 or (800) 445-8667, mentioning that you are part of the Mensa group. Last day to reserve at this special rate is May 11, 2007.

ARRR-R G! Registration Form

Prices: \$75 before May 12 *Meals included in registration!*
\$85 thereafter

Make check payable to: Tampa Bay Mensa
Mail check to: Kathy Crum, Registrar
7164 Quail Hollow Blvd
Wesley Chapel, FL 33544

Name: _____ Nametag(s): _____

Address: _____

Phone: _____ E-mail: _____

(Choose a pirate name for your nametag at <http://www.piratequiz.com> !)

**SPACE
AVAILABLE
(EVEN NOW)
INQUIRE WITHIN...**

Several of you have “stepped up” and answered the call for new material to be published in *The SCAM*. We appreciate that, and urge you to keep your contributions coming. For those of you who have not yet done so, this is a reminder that there’s still plenty of room...

To our readers, you may have noticed there are different topics than before as we publish new columns. Why not add to the variety of topics by writing that column you’ve always wanted to write?

We invite just about any topic. For those among us who are poets or writers of fiction, *The SCAM* also has plenty of space. Contributions for cover art are also welcome.

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China's One Child Policy will change the face of conflict. Shooting war will not be the choice as mothers will not want to send their only son to combat. Economic war will replace bombs and bullets. It has already started.

No more millions for aircraft carriers and tanks. Instead education for all citizens as people will be the backbone for a country's defense.

Al Thomas' best selling book, "If It Doesn't Go Up, Don't Buy It!" has helped thousands of people make money and keep their profits with his simple 2-step method. Read the first chapter and receive his market letter for 3 months at no charge at www.mutualfundmagic.com and discover why he's the man that Wall Street does not want you to know. Copyright 2007 All rights reserved.

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place?) The adjective REAL also takes the forms REALER and REALEST. (Now I am reminded that the letters in REALEST can be rearranged to form four other words that are acceptable when playing the SCRABBLE® Brand Crossword Game, and the probability of getting these seven letters is rather good.)

Finally, the word BAD has **three** entries. You are familiar with the word as an adjective, of course: BAD/WORSE/WORST. As a noun, it is defined as "something that is bad" with a plural of BADS. As an adjective meaning "very good," however, the comparative is BADDER and the superlative is BADDEST.

And -- although this is beside the point -- if something is "exceedingly bad," it is SUPERBAD!

Next month: A, E, I, O, N, R, T

Part One: "We've Got Your Number!"

Imagine, if you will, that you are standing in a cashier's line with your selected merchandise at your local Wal-Mart. Among your purchases is a bottle of your favorite laundry detergent for only \$4.94. Three customers are ahead of you in line.

During your wait, you notice that each customer each has the same detergent that you had just picked up moments before. In fact, they are identical in every respect. You hear the "blip" of the scanner as the cashier rings up the items for the first customer in line.

As you glance at the cash register, you notice the \$4.94 ring up as the detergent passes through the scanner. Shortly afterward, everything is totaled, and the customer pays for the purchases, then leaves. Next! The same routine continues until the detergent gets scanned. This time, however, it rings up at \$6.94. You start to say something, but decide discretion is the better part of valor.

The cashier is now ringing up the purchases of the customer in front of you. Again you hear the familiar "blip". You observe with interest as the detergent is scanned - \$5.94! What is going on here?? Again you remain silent. Now it's your turn. Your bottle of laundry detergent rings up at \$7.94.

Now *you're* affected. You have to ask. "You are charged based on your personal score," the cashier explains. "It is now embedded in your Master Card or Visa." "The highest scores pay the posted prices, the lower your score, the higher the price you must pay," she continues. "Suppose I pay cash?" You ask, incredulous. "What would be my price then?" "You would be charged \$9.94 (the highest price), since only the lowest scorers would pay cash."

And so it goes. While the preceding is strictly a product of my imagination –Wal-Mart currently has no such policy - is such a scenario really so farfetched? Now consider this factual scenario:

In 2004, TXU Energy Corp., an electric utility, had devised a plan where its customers would pay different rates for service based on their credit scores. Under the plan, customers with the lowest credit ratings would pay the highest rates, while those with the best rating would pay the cheapest rates for the same service. According to the *Dallas Business Journal*:

"Under TXU's new credit-based pricing plan, ... TXU's South

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Texas customers – who switched from their area providers to save money on their electric bills – were evaluated and placed in categories based on their histories of paying telephone, electric and cable TV bills.⁽¹⁾

TXU put their plan on hold when the plan drew protest from many quarters, and a complaint was filed with the Texas Office of Public Utility Counsel.

“According to the OPC complaint, ‘The use of credit scores as a proxy for income levels, race, national origin, marital status, or other prohibited factors places the most vulnerable population groups at risk for its electricity services, such as the elderly and the poor, when those scores are used to deny service or to discriminate in the price of the service.’”⁽²⁾

To date, fortunately, no public utility has adopted such a credit-based rate plan. Rest assured, the issue, while dormant, is far from dead. Central to this issue is the consumer’s credit score (sometimes known as a FICO score) used to determine credit risk. Now, however, the uses of that score has widened considerably in scope. Consider the home mortgage, originally regarded as virtually risk-free, since the home remained as collateral for the term of the loan. The main concern of the lender is twofold:

1. *Is the value of the home sufficient for the amount of the proposed loan?*
2. *Does the customer earn enough income to make the monthly payments?*

Here, the credit score is used to determine the amount the customer will pay for the mortgage on his home; the lower the score, the higher the payment. Consider the following example for a 30-year fixed-rate mortgage for \$150,000 (enough to buy a modest home) taken March 8, 2007 from the MyFICO.com website:

The BEST scorers (720-850) had an APR of 6.051%, a monthly payment of \$1326, with a total interest of \$257,444 over the 30-year term. The WORST scorers (500-559) had an APR of 10.892% (80% higher), a monthly payment of \$2077 (57% higher), with a total interest of \$527,784 (105% higher – *more than double!*) over the 30-year term.⁽³⁾ Since the credit score factors in “debt/income ratio,” what could possibly be the logic behind this state of affairs? Would someone with a lower score (and probably lower income) be *better* able to make higher payments than his colleague with the higher score? I doubt it.

It is evident to me that, rather than determining creditworthi-

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ness, the credit score serves as justification for price discrimination. But, what, exactly, is this “credit score,” and how is it determined? One of the most common, is known as the FICO® score, using software developed by Fair Isaac Company. However, Fair Isaac’s *my-FICO.com* website, which purports to explain credit scores, offers no clue of what such a score actually is, or how it is calculated.

According to Wikipedia, regarding the makeup of the credit score: “*Credit scores are designed to measure the risk of default by taking into account various factors in a person’s financial history. Although the exact formulas for calculating credit scores are closely guarded secrets (emphasis mine), ...*”⁽⁴⁾

It turns out all credit scores are the product of proprietary information that is not to be divulged to us. This being the case, do they reflect the truth of what they are supposed to be measuring? Is the true use of such a score merely a pretext for a business to extract more money from us for its product or service? *How would we know?*

What, then, should be done? A good start would be to demand legislation on two items. The first item is to standardize credit scoring, and to clearly inform the consumer on the specifics on how they were scored. The formula, instead of being secret, must be readily available to the public provided on demand, free of charge or obligation. The second item would require businesses that charge customers different prices based on their credit to clearly post, including in their advertising, all prices with their corresponding credit scores. If we cannot eliminate price discrimination, at least we are entitled to know, and to be able to verify, the basis for such discrimination. Since the credit industry maintains that we, as consumers, ultimately control our own fate, perhaps it is time to ensure that our decisions be, in fact, informed decisions.

Sources

1. “TXU’s Credit-based Rate Plan Put On Hold,” *Dallas Business Journal*, September 15, 2004.
2. “Texas OPC Says TXU Credit Scoring Puts Poor at Risk,” September 2004 press release, Texas Office of Public Utility Counsel.
3. “myFICO – About Credit Scores,” www.myfico.com/CreditEducation/CreditScores.aspx
4. “Credit Score (United States),” Wikipedia, en.wikipedia.org/wiki/Credit_score.

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Old Business: There was no old business.

New Business: After brief discussion, George moved that Mike Moakley be appointed as the Mediator/Ombudsman for S.C. A.M. Seconded by Terry and passed unanimously.

The move to adjourn was passed by unanimous vote at 5:55 pm. The next meeting of the ExComm is scheduled for **Wednesday, May 2, at 5:30 pm** at **George Patterson's** house, 301 Sand Pine Road, Indialantic. (321-777-3721)

A Mensan in the Workplace?

Are you the Mensan at work? Do you work with other Mensans...or...are you the only one? If the latter is true, do your coworkers know you're in Mensa? What about your boss? What are your impressions and experiences at work? Do you have a leadership position? Do you serve in any kind of "support" (formal or informal) role? Does your status as a Mensan have a positive or negative impact on your work relationships? Finally, if preparing a resume, would you include your Mensa membership as an item (or would you state that you qualified to join Mensa)? Why or why not? Let's hear from *you*.

Here is an interesting tidbit for you: As part of the MIL budget process, Stacey Kirsch did an analysis of all the national Mensas and their dues rates, converted to British pounds for comparison's sake, as well as the testing costs. UK was at the top of the list for dues, charging 45 pounds. US is 9th on the list, charging the equivalent to 29.89 pounds. For testing costs, Canada was at the top of the list, charging the equivalent of 44.31 pounds. US is 7th, charging the equivalent of 17.24 pounds. I am probably as surprised as you are to see how many other national Mensas actually charge more than American Mensa does for both dues and testing, but 'tis true.

American Mensa is growing well! The membership numbers are up, retention is up, to the point that we almost hit the 55,000 mark in membership by the end of the fiscal year, which coincides with the end of the dues year, March 31. There is another special promotion for testing going on in May. Please do spread the word to friends you think are qualified, as this would be a good time for them to save a bit of money. During the month of May, Home Tests will be sold for \$13 (as opposed to the usual \$18). Then returning the Home Test before June 30 earns a coupon worth \$5 off the Mensa Admission Test, valid until August 31.

Janice Johnson of Palm Beach Mensa is helping me organize a Leadership Development Workshop (LDW) for this coming fall, probably in November. Current plans are to hold it in the Orlando area, based on its central location in the state. Questionnaires were sent to officers and others around the state, inquiring about areas of interest and need, but that doesn't mean that those are the only members able to attend. If you have any interest in learning more about being an active Mensan, please do consider attending. More information will be forthcoming; for now, just keep it in mind.

Have you checked out www.mensaforkids.org yet? Sponsored by the Foundation, this website is for young Mensans and other bright kids everywhere. There are games and activities, learning activities, and all sorts of child-oriented things. So check it out yourself, or let the bright kids in your world know about it! Spread the word!

See you Memorial Day Weekend at ARRR-G (Tampa Bay's RG), 4th of July in Birmingham (the Annual Gathering), and Labor Day Weekend at Florange a Trois (Broward's RG).

Maggie Truelove

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The ExComm met at the home of George Patterson on Wednesday, April 4, 2007. Called to order at 5:40pm by LocSec George Patterson.

Members present: George Patterson, Joe Smith, Terry Valek, Bud Long, and Thomas Wheat.

Welcome Guests: None. .

Minutes of the March 7 meeting, as published in the April 2007 SCAM, were approved unanimously. It should be noted that the March issue of the SCAM, which was delayed in the mail, eventually showed up around mid-March. A reminder about the website is again included in the minutes and here it is: The URL is <http://spacecoast.us.mensa.org/>

Officer Reports:

LocSec: George reported that he received correspondence in the form of an email from Maggie Truelove, RVC10, about a member's several concerns. The matter of the tardy appointment of a NomElCom was discussed in last month's minutes. There were concerns about the recording of minutes, the use of Robert's Rules of Order, and the posting of ExComm meetings on the monthly calendar. George responded to these items to Maggie's satisfaction. George also reported that we were in need of an Audit Committee, which should be designated, and appointed at the next meeting, so the Audit can be conducted before the new Ex-Comm is seated at the June meeting. George will seek out recruits.

RecSec: Terry reported that the calendar in the April SCAM did not show the April 14 picnic so prominently covered in the last two issues. It was decided that we, the various ExComm members, were remiss in that none of us specifically informed the calendar coordinator of the event. We can't assume that Doug (Doug@Starke.com) will just glean this information out of thin air.

Treasurer: Bud submitted the March Treasurer's Report. The report showed total funds of \$3633.77

Testing: Helen Lee Moore (proctor coordinator) reported by email that the Mensa Admission Test was given to one candidate on March 17. Because he seemed interested, she invited him to check the on-line calendar and attend anything that appealed to him.

Committee Reports: There were no committee reports.

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