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# SCAM

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**Announcing...**

## **The SCAM**

**“Back in Business”**

# RG

**Opening Fall 2008**

**Details Inside...**



# SPACE COAST AREA MENSA



Website: [www.spacecoast.us.mensa.org](http://www.spacecoast.us.mensa.org)

(All Area Codes are 321 except as noted)

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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

**H**appy Labor Day to all! This all but forgotten holiday will be celebrated on Monday September 3rd—while you're enjoying that cookout, why not pause a moment to thank those who work the most menial tasks to help make our daily lives easier and more enjoyable. Too often these people go unnoticed.

Some good news this month—the SCAM RG Committee has formed, and Bud Long has volunteered to chair the committee. The “SCAM Back in Business RG” is scheduled for Fall 2008. This will be our first RG in six years (they're usually biennial events). The 2004 RG was derailed due to Hurricanes Frances and Jeanne, and no one volunteered to put together an RG on 2006. So, next year, *with your help*, we will indeed be “back in business”.

In 2008, Space Coast Area Mensa will be celebrating its 25th Anniversary as a Mensa Local Group. So, let's pitch in, and make next year's RG the best ever! Bud's contact info is on Page 2.

Meanwhile, on September 15th, why not join Suzanne and Marc Leichtling at the Brevard Zoo for a fantastic food event: The Great Taste of Suntime. From 5 to 8:30 PM, 35 restaurants will share food with us, while the whole zoo is open and ready to be enjoyed. Wear good walking shoes, bring your cameras, hats, sunglasses, sunscreen, and bug spray for the outdoor environment. Tickets are \$30. If you want to save \$5, let Marc and Suzanne know ASAP as they are zoo members. Check our calendar for more on this event and contact information.

**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.

**A** co-worker recently related a story wherein his daughter discovered that colorful language was just the thing to “push mom’s buttons” - and at 10 years old, had skipped all the way to some real doozies.

It’s these occasions we parents live for: *someone else’s children acting beastly*.

My children, of course, never act beastly. That is, if by “never” you mean “not more than three times an hour, on average, holidays excepted.” But of all their beastly acts (at least the ones I’ve documented) foul language hasn’t yet become an issue.

In fact, I’m confident in the knowledge that MY children will, in fact, never resort to foul language - largely because of a genetic disorder (passed down from their father) which renders them incapable of, for example, correctly interpreting song lyrics, or following movie dialog without asking me to repeat every sentence. “What did he say?” “Um. He said ‘What the *smell* are you up to?’”

You can only repeat it if you’ve heard it correctly in context. Not that I’m suggesting that my co-worker’s daughter heard it at home. There are plenty of places a child might pick up choice vocabulary. Like Catholic school.

Anyway, I think that there’s a whole generation of folk that have positively worn out swear words, such that they no longer elicit the desired result, but instead sort of take the place of conversational pauses the way that the comparatively innocuous “um” or “ah” used to do. They also serve to slow down the gist of a conversation, so that a person can appear to be saying a lot, but actually is conveying little. While good training for a career as an auctioneer or politician, I can think of no other practical application for this skill.

What’s sad, we have almost as many words to refer to “bad” words, as there are *actual* bad words. Curse words, swear words, cuss words, off-color words, dirty words, foul language, inappropriate language, obscenities, expletives, snarl words, just to name a few. We use plenty of brain power to avoid saying those choice phrases, but little in actually using them. I suppose this is because, when one nearly severs one’s toe on the coffee table leg, one isn’t usually in the mood to consult the Library of Congress for the appropriate verbal conveyance.

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Snarl words have to be close to the tip of one's mind at all times, for ease of recall and use as the situation warrants. Because, call me a cretin, but sometimes it does.

I won't answer to the obvious anal retentive compulsions of those who use certain anal related expletives. I'd prefer to have my head somewhere else. Such as on dessert.

Which is why I've implemented a "desserts only" policy on swearing in my household. This alternate swearing protocol serves the dual purpose of conveying appropriate frustration or cynicism, while at the same time turning the minds of those present to things sweet and delectable, sometimes to the beneficial effect of softening the original ire.

*What in the name of rhubarb cobbler am I talking about?*

I'm talking about getting the point across without reflecting poorly on anyone's mother.

Robin, of Batman fame, was a pioneer of the alternate method of swearing, and I feel he deserves some credit here. Except that his shtick always included a "holy" and I see no reasons to get deities involved here. Chocolate is close enough. I reserve chocolate expletives for my most serious frustrations. "Chocolate cheesecake with a graham cracker crust! That bone isn't supposed to be sticking out like that, is it?"

Bad words may be a fixture in this culture, but that doesn't mean we can't make the best of it. A person could possibly get a sugar-related disease from swearing too much, but other than that, I see no danger in it.

My co-worker thinks it is a losing battle, but he is just being a cannoli.

©2003 Susan Kawa

**W**ell everyone, after six long years without an RG, we will have a SCAM RG in October of 2008. I have taken on the task of putting together this event, and though never attending an RG myself, I am relying on all of our members out there to help me put together an exciting event. We're calling it the "Back in Business" RG, and I hope that it will spark renewed interest in our local club and propel us forward as we move on into the next decade. (It's only three years away)

As I said, I need your help. I know there are many of you out there that have a lot of experience attending and running RG's. After meeting with some of our long established local members, I have determined that I will need at least four key people. I will need a Hospitality Chair, and Games Chair, a Programs Chair, and a Registrar. Each of these people will have to coordinate their respective committee, - get volunteers, plan the events, etc. So I will need people who are committed to putting on a great RG.

Having heard how SCAM's past RG's were, I think we have a lot to live up to, and I welcome the challenge. I believe we will be able to put something good together and have lots of fun in the process. I am looking forward to it, and I will keep everyone updated as often as I can. Please send me an email if you are interested in filling one of these key roles. I would like to have a team together as soon as possible. Thanks again.

—*Bud Long, RG Chair*

*budlong@bellsouth.net*

**T**his is in response to George's rant in the August issue about his atheism. I submit to you that the greatest proof of God's existence is the existence of -- ghosts! Yes, ghosts. They exist. Ghosts and other paranormal phenomenae. To me, that proves that SOME-THING happens after death. What does everybody else think about what happens after death?

-- *Joyce Megginson Kircher*

**E**veryone is looking for that “magic bullet” that will allow them to retire rich or at least comfortable. They want to be able to do what the TV ads show – vacationing in Fiji, fly fishing in Vermont, etc, etc.

It seems so easy on TV. A pretty “financial analyst” from some big company shows the prospect how it is done. The next part of the trick is getting it done – and that ain’t easy.

It usually means a change because the potential retiree must take part of the cash now being spent on present life style and put it away not to be spent until retirement becomes a reality. If the couple shown in the ad do it they will be glad they did. Sacrificing some current pleasantries will have been worth it.

The \$2,000, \$3,000, \$5,000 trip today could be worth twice that amount or more at age 65 if the worker now is lucky enough to have a good broker or planner – one who will not allow loss of principal during subsequent bear markets. Annuities sound good, but 99% are rip offs.

If an annuity is appealing insist on a sample policy. Take it to an attorney and pay \$250 or so to have it translated into English. The most important paragraph is the cancellation clause. Get a letter from him stating the major features. When the policy is delivered compare it line for line with the sample to be sure they are the same. Accept no substitutions or changes.

The persons saving will want to have a financial planner who has an excellent exit strategy. There are very few of them. Ask to see their model portfolio results for the years 2000 to 2003. If they lost 30, 40% or more find another advisor.

Advisors like to show how they did in relation to the S&P500 Index which lost 40%. They show they did “better”. Better still means they would have lost the client’s money. This is the road to disaster as there will be another serious bear market and customers’ money will go down the rat hole again.

A smart investor will continue due diligence until such an advisor is found. Rarely will it be a stock broker. Occasionally a financial planner can be found. Search on the Internet. Make them prove (and be sure it can be verified) the results. Don’t accept 10-year projections. These are nonsense. Even during the bad 3 years there should

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**SCAM TREASURER'S REPORT***Bud Long, Treasurer***As of 6/30/2007:**

<u>Account</u>	<u>Balance</u>
General Fund	\$727.93
Post Office Acct.	77.07
Reserve Fund	2803.27

Total Funds Available:  
**\$3408.27**

<u>Deposits</u>	
Mensa Funding:	\$187.60

<u>Withdrawals</u>	
Printing Costs	\$146.81
Postage	59.37
Testing Supplies	27.54
Refund to National	291.92

<u>Transfers</u>	
Reserve Fund to General Fund:	\$500.00

**As of 7/31/2007:**

<u>Account</u>	<u>Balance</u>
General Fund	\$771.31
Post Office Acct.	16.74
Reserve Fund	2604.40

Total Funds Available:  
**\$3392.45**

<u>Deposits</u>	
Mensa Funding:	\$205.23
Interest	1.13

<u>Withdrawals</u>	
Printing Costs	\$146.81
Postage	60.33
Postage (tests)	15.04

<u>Transfers</u>	
	None

—*Bud Long, Treasurer*

**MAGIC BULLET TO RETIREMENT***Continued*

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be profits.

When people come to the end of the road and may no longer be able to work for an income the money put away will be their blessing. The great Social Security farce may have blown up by then. People must take personal responsibility for their retirement. Few have done so and think the government will take care of them. Think again or enjoy those canned cat food sandwiches.

Act now. Unless you are the Lone Ranger there will be no magic bullet.

*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 at [www.mutualfundmagic.com](http://www.mutualfundmagic.com) to discover why he's the man that Wall Street does not want you to know. Copyright Williamsburg Investment Co. 2007 All rights reserved.*



Whatever It Is, I'm Against It!

*I don't know what they have to say  
It makes no difference anyway;  
Whatever it is, I'm against it!*

-- sung by Groucho Marx in the film *Horse Feathers*  
(lyrics by Bert Kalmar)

**W**ith 9 As, 9 Is, 6 Ns, and 6 Ts in a fresh bag of tiles used to play the SCRABBLE® Brand Crossword Game, it is worth your while to know some words that begin with ANTI. For starters, ANTI itself is a noun meaning “one that is opposed”; its plural is ANTIS.

The definitions of some adjectives in *The Official Scrabble® Players Dictionary, Fourth Edition* (OSPD4) that begin with ANTI follow a pattern: ANTIBOSS = opposed to bosses, ANTI-CAR = opposed to cars, ANTICITY = opposed to cities, ANTI-GANG = opposed to gangs, and ANTIGUN = opposed to guns. Other adjectives almost follow this pattern: ANTIBIAS = opposed to bias, ANTIDRUG = opposed to illicit drugs, ANTIFUR = opposed to the wearing of animal furs, ANTIMALE = opposed to men, ANTIRED = opposed to communism, ANTITAX = opposing taxes, and so on.

Some of the nouns in OSPD4 beginning with ANTI that can therefore be pluralized are ANTICULT = a group opposed to a cult, ANTINUKE = a person who opposes the use of nuclear power plants or nuclear weapons, and ANTISNOB = one that is opposed to snobbery. Not knowing that an S can be attached to the end of ANTINUKE but not ANTIFUR could mean losing a turn (the penalty for having a phony challenged off the board or for challenging an acceptable word).

A form of the word “oppose” is not necessary for the definition of a word beginning with ANTI. Sometimes the word “against” occurs in the definition (thus the reason for quoting the song): ANTIAIR = directed against attacking aircraft, ANTIBODY = a body protein that produces immunity against certain microorganisms or toxins, ANTIBUG = effective against bugs, and AN-TISHIP = designed for use against ships. Sometimes a word beginning with ANTI is used to define another word beginning with

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ANTI: ANTIATOM = an atom comprised of antiparticles, ANTI-GEN = a substance that stimulates the production of antibodies, and ANTIGENE = antigen.

Some words that begin with ANTI are not used to express being against or in opposition to something: ANTIC = to act in a clownish manner; ANTIMASK = a comic performance between the acts of a masque; ANTIMONY = a metallic element; ANTING = the deliberate placing, by certain birds, of living ants among the feathers; and ANTIQUE = to give the appearance of age to.

Here are all of the seven-letter words in OSPD4 (valuable because of the 50-point bonus for using all seven tiles on your rack) that begin with ANTI, some of which have already been given: ANTIAIR, ANTIARS, ANTIBUG, ANTICAR, ANTICKS, ANTICLY, ANTIFAT, ANTIFLU, ANTIFOG, ANTIFUR, ANTIGAY, ANTIGEN, ANTIGUN, ANTIJAM, ANTILOG, ANTIMAN, ANTINGS, ANTIPOT, ANTIQUE, ANTIRED, ANTISAG, ANTISEX, ANTITAX, and ANTIWAR. Of all the seven-letter words beginning with ANTI, the one with the highest probability factor by far is the aforementioned ANTIRED. Its anagrams are DETRAIN (which takes a back hook of S to form DETRAINS) and TRAINED (which takes a front hook of S to form STRAINED). ANTIRED can be thought of as one of the 20 words formed by DETAIN plus another letter, 27 words formed by RAINED plus another letter, 30 words formed by TIRADE plus another letter, and 55 words formed by RETINA plus another letter.

As long as we have looked at words that begin with ANTI, let's finish by looking at the words that end with ANTI: ANTI itself, CHIANTI (a dry red wine), DILETTANTI (too long to appear in OSPD4 but acceptable), and SHANTI (peace).

Here's hoping you won't have anything "against" playing some Scrabble in the near future.

**Next month:** *Everyone Makes Mistakes*

## SCAM Calendar of Events for September 2007

**5th - 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.*

**15th - Saturday 5 PM - 8 PM**

### THE GREAT TASTE OF SUNTREE

Come join Suzanne & Marc Leichtling at the Brevard Zoo for this fantastic event, where 35 restaurants will share food with us, while the whole zoo is open and ready to be enjoyed. Lots of food and drink; be prepared with empty hands. Tickets are \$30; order in advance at 321-254-WILD. We will meet at the front entrance at 5 pm.

**Contact:** *Suzanne or Marc, 258-5437, for more details.*

**29th - 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.*

### *MEMBERSHIP NOTES*

#### Welcome to SCAM and Mensa

Gisela Bahr  
Jefrey Engel

#### Welcome Back to SCAM

Jennifer Duggan  
David Garutti  
Wade Hollowell

### *SEPTEMBER BIRTHDAY GREETINGS*

<i>2nd</i>	George Patterson	<i>15th</i>	Joseph Cittadini
<i>6th</i>	Cheryl McDonald- Canan	<i>17th</i>	Michael Fuller
<i>7th</i>	Leah Simpson	<i>18th</i>	Sarah Okeson
<i>9th</i>	Bradley Carlson	<i>22nd</i>	Paul Siefert
<i>10th</i>	Kent Buchanan	<i>27th</i>	Alan Ferguson
<i>12th</i>	Janet Mueck	<i>28th</i>	Vivek Sharma
<i>13th</i>	Eric Swiechowski	<i>30th</i>	Jeremy Moore

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

# We're Baaack!!



Announcing  
The 2008 SCAM  
“Back in Business”  
RG



After six long years of waiting, the Space Coast  
Area Mensa is proud to present a  
special Halloween themed RG tentatively  
scheduled for the weekend of  
October 24-26th, 2008 in  
Cocoa Beach, Florida

## Costume Party!!

To be held Saturday Oct 25th  
Prizes awarded for most creative costumes  
Games, programs, and of course, our famous  
hospitality suites! Don't miss it!  
More details to follow in upcoming  
SCAM newsletters

**I**n the July issue of SCAM, Mommarama (Susan Kawa) wrote a piece entitled “Make Them Squirm.” I hated it. Oh, not that it wasn’t brilliant and excruciatingly funny, just that *I* didn’t write it!

Anyhow, Susan’s (is it okay if I call you Susan, Susan?) article got me to thinking about TV. I’m one of the early boomers and was among the first generation to be raised with (on?) TV. I can clearly remember episodes of Andy’s Gang with Froggy the Gremlin, Red Skelton, Sullivan, The Honeymooners, Milton Berle, and many others. And watching with rapt fascination as Annette grew boobs on the Mickey Mouse Club.

I’ve seen television mature. The fifteen-minute newscast has become 24/7 CNN coverage with live feeds of catastrophes. MTV changed the concept of what TV could deliver. Reality programming is broadcasting how ridiculous our species can be, given the opportunity to make complete fools of ourselves on the air.

My initial take was to go on a tirade about the “Vast Wasteland” and how Jack Paar devolved into Jerry Springer, Hallmark’s Hall of Fame was replaced by The Real Life, and how everything was just a heckuva lot better before sound bites and film at eleven. But that’s been done to death and me putting in my too sense worth isn’t going to contribute any valuable insight.

So, instead, I’d just like to comment on a couple of particular programming trends that seem to be evolving on TV today. I call them “Who Cares” or -- more accurately: “Who Gives A Flying F\*\*\*” (WGAFF) and “Look How Stupid I Am” (LHSIA) programming.

In the first category, we find such exemplary shows as “America’s Top Model,” “The Girls Next Door,” and “The Osbournes.”

For those of you who may be unfamiliar with any or all of these broadcast delights, let me now enlighten you. “America’s Top Model” has a bevy of beauties vying for the sanctified achievement of being chosen as the exemplar of pulchritude from among the cadre of malnourished young females found on the pages of fashion magazines. In order to attain this lofty aspiration, they must endure such hardships as having to match their finger and toenail polish to their outfits; withstand criticisms of their posture; and survive such harsh environments as beaches, hotel lobbies, and the hot-hot spotlights of the photography studio. It’s a wonder any of them survive! Meanwhile,

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we are afforded glimpses of their behind-the-scenes lives and enjoy such vicarious thrills as watching them eat a contraband, forbidden chocolate bar or play peeping Tom as they wriggle into impossibly tight clothing. What amazes me about this program is that other than four anorexic pre-teen females in a suburb of Chicago who may be regular viewers, I can't for the life of me imagine why anyone would watch this show.

Then we have "The Girls Next Door," a no-holds-barred, rip-roaring, roller coaster ride peep show into the life of Hugh Hefner and his three live-in bimbos. What excitement! Keep in mind that these three girls are *exactly* Hef's age. Added together, of course. Not bad for a guy who buys his Viagra by the truckload. We get to be flies on the wall as the girls agonize over which bikini to wear, whose turn it is to sleep with Hef, and debate whether Tuesday night's party was better than the one Thursday afternoon. Non-stop thrills-a-minute say I.

And then we come to "The Osbournes." Now, unless you've been living in a cave, you know that this is the day-to-day, action-packed adventures of possibly the most dysfunctional family on the face of the Earth. For one thing, every other word that *any* of them say is bleeped! Now, you can more or less expect this from Ozzie, the ex front man for Black Sabbath who once bit the head off a live dove during a meeting with Columbia Records executives, who is just *barely* ambulatory, and who has probably consumed more drugs and booze than most people have ever seen. But what about Sharon, his sweet, little, doggie-loving wife who, to some, is an inspiration for her courageous battle against colon cancer? She swears like a sailor just like her old man does. And the dear little children, Kelly and Jack, who are just trying to lead normal lives, jet-setting to Europe for lunch or just lounging around in their media room. So I ask: Why do people watch this show? To see how young Jack get his driver's license? To watch Ozzie stumble, mumble, and bumble? To hear - yet again - how the puppies pooped in the house? It's called reality programming, but it couldn't be farther from reality. Not even for the Osbournes themselves!

*So, you get the picture on WGAF programming. On to LHSIA TV.*

I have watched this medium metamorphose from it's naïve beginnings in the late 40's and early 50's with such programs as I Love Lucy, Arthur Godfrey, The Huntley-Brinkley Report, and the Law-

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**A**fter reading “The George’s” *My Summer Vacation: A Religion Rant*, I have a rant of my own. George, evidently reared in the Jewish faith, recollected his childhood experiences and found Judaism wanting. He then continues his rampage targeting the Catholic Church (and the “steenkin’ Pope”), arriving at a similar conclusion. He sums it up: “Anyway, what this all boils down to is that all these religious sects seem to have lost sight of what it’s all about.” I did fail to learn from his lengthy rant what “it” was supposed to be “all about”. For this reason, George declares himself an atheist.

George’s rant is reminiscent of an earlier (and far more brief) piece, a guest column by Miami Mensan Carol McDonald, entitled, *Atheism*. In contrast, Carol tells us up front *her* conclusion, “I am a card-carrying atheist.” No beating around the bush for her. Carol then gives her reasons. She blames organized religion for just about every atrocity committed by mankind. She then narrows her focus to the Catholic Church and its tenets.

Finally, she blames the Christian Right for the reelection of President Bush because they are in mutual accord on such earth-shattering issues as gay marriage, abortion, and “faith-based initiatives.” Presumably, this is why she concludes God does not exist.

I do share the disdain both writers express toward organized religion, but I cannot arrive at the same conclusion. Moreover, for years I have read and heard of the concept of two mutually exclusive groups, “thinkers” (who rely on logic) and “believers” (who rely on faith). The atheists I have known generally believe themselves to be the “thinkers”.

Their logic is flawed. Atheists flatly deny the existence of any God, since no one can prove God exists. Many “believers,” on the other hand, assert God exists – you guessed it – because no one can prove God *doesn’t* exist! Ironically, both groups are correct in their premises – *no one can prove or disprove* the existence of God. But, in deductive logic, *neither group* is entitled to reach their respective conclusions, as the inability to prove a conclusion does *not* constitute proof of its contrary.

The worship of God is based on *faith*. What is faith? One of the definitions in my dictionary states *faith* is *the firm belief in some-*

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rence Welk Show to perhaps the most shining recent example of this genre, the epitome, the very zenith of the evolution of television: “*Are You Smarter Than A Fifth Grader?*” This program, to me, represents the absolute epitome of preposterous broadcasting.

Consider. Adults come on to the show and are asked questions from material which is taught in elementary school. They are then pitted against actual fifth grade students to produce the correct answers.

Think about this for a minute. If the contestant succeeds, he or she has proven that they know more about the mundane, basic facts of life than an eleven or twelve year old child. Whoopee! Truly an achievement to be worthy of everlasting adulation. On the other hand, failure indicates that however many million viewers have just seen someone prove that they are basically incapable of functioning in the everyday world. The truly worrisome aspect of this is that I know adults whom I consider relatively responsible and intelligent who claim that this program is entertaining!

*It makes me anxious about the future of our civilization.*

*the george*

*No matter what side of the argument you are on, you always find people on your side that you wish were on the other.*

*- Jascha Heifetz*

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*thing that cannot be proven.* So what about atheism? Atheism is *also* based on faith, *ergo*; atheists are “believers” as well.

From the above, I conclude that both authors failed to make their case for atheism.

I do have one question: Can atheists band together and advance a “faith-based initiative” of some sort (and be eligible for President Bush’s favors)?



**Part Four: Gang Rape!**

**T**his month, let's meet Pete, who has been enjoying his Scientific American for the last three months now. What brings this to mind is last week's mail – Pete finally received a bill for his subscription. Finally, Pete muses, they got around to sending a bill (wonder if it can be paid online?). Opening the bill, he notices something is not quite right. The first clue is the phrase, "Second Notice".

This piques Pete's curiosity, as he never recalled seeing a "first notice". No big deal, he figures, as he promptly pays the bill. The next four bills are for his credit cards. Opening the first of these, Pete notices Capone Bank and Trust has doubled his minimum monthly payment. A closer look reveals the interest rate has now increased an extra 6%. This perplexes Pete, as he's always paid Capone on time.

A bit alarmed, Pete opened the remaining three bills. From all three, it's much the same news; one notable exception is that Bugsy Federal also reduced Pete's credit limit to about \$50 above his current balance (payment of only the minimum payment will surely result in the "overlimit fee").

A check of Pete's credit report shows the 60-day "late payment" to Lansky enterprises, the magazine "discount" sales firm he signed up with that fateful day when that pesky kid made his pitch (with the standard "I could win a college scholarship if I sell 100 subscriptions"). At least the Scientific American makes for good reading.

What has just happened to Pete is what the credit industry terms "universal default", which is described on the website of Bankrate.com as follows: "Even if you make your credit card payments on time, the credit card bank can raise your interest rate automatically if you're late on payments elsewhere -- such as on another credit card or on a phone, car, or house payment -- or simply because the bank feels you have taken on too much debt."

Perhaps a more descriptive term for universal default is gang rape. According to Merriam-Webster Online ([www.m-w.com](http://www.m-w.com)), gang rape is defined as, "rape of one person by several attackers in succession." In the Universal Default example above, Pete has certainly been victimized by several attackers. Moreover, Merriam-Webster Online offers several definitions of rape, two of which apply here:

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To the SCAM Membership and ExComm:

The Audit Committee has examined the records and documentation of financial transactions of Space Coast Area Mensa for the period of June 1, 2006 to April 30, 2007.

Examination of all journals, receipts, bank statements and Treasurer’s reports revealed no discrepancies.

Account balances as of April 30, 2007 were as follows:

General Account:	\$329.76
Reserve Account:	\$3,101.95
Post Office Account:	\$45.07

Additionally, the Audit Committee commends Bud Long for his diligence and meticulous records.

Respectfully Submitted:

<u>Joe Smith</u> Name	<u>[Signature]</u> Signature	<u>5/15/07</u> Date
<u>A. BELLEFANT</u> Name	<u>[Signature]</u> Signature	<u>5/15/07</u> Date
<u>Val Valek</u> Name	<u>[Signature]</u> Signature	<u>5/15/2007</u> Date

**FROM THE VILLAGE IDIOT**

*Continued*

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- “An act or instance of robbing or despoiling or carrying away a person by force”
- “An outrageous violation.”

It is quite evident from the above definitions that these creditors have, indeed, been having their way with our friend Pete. Clearly, he has been gang-raped. All who fall victim to what the credit industry refers to euphemistically as “universal default” are in reality victims of gang rape. The fact that such a practice remains “legal” does not make it any less a rape.

We should not believe for one moment that such a practice is acceptable simply because it is not yet forbidden by law. After all, I remember not too many years ago that it was legal for a husband (and thus, “acceptable”) to rape his wife. Fortunately, spousal rape is neither any longer. *Nor should such be the case for “universal default”.*

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*Forming and Using Committees  
Special Events and Speaker Meetings*

Previously I mentioned that our meeting room has a maximum capacity of 50. If you already know you plan to attend, please let me know NOW, so that you are assured of a reserved space. Reserve your space by October 26, as I must in turn reserve and pay for our lunch buffet. And do let me know if you are planning to attend the dinner and party on Saturday night, so we can make sure there will be enough for all.

If you are a current, former, or prospective volunteer leader in Mensa, please do make plans to attend.

Maggie Truelove  
[rvc10@cfl.rr.com](mailto:rvc10@cfl.rr.com) or [truluvs@cfl.rr.com](mailto:truluvs@cfl.rr.com)  
3333 Honeysuckle Lane, Orlando, Florida 32812  
407-855-9078

P.S.: I am pleased to announce the following awards in Region 10:

**NEWSLETTER**

Outstanding Newsletter (Large Group) - Thomas Thomas, editor - *Tampa Bay Sounding*, Tampa Bay Mensa, Group 10/335

Cool-Excellent-Wonderful Member Directory - Thomas Thomas, editor - *Tampa Bay Sounding*, Tampa Bay Mensa, Group 10/335

Outstanding Newsletter (Medium Group) Edgar Coudal, editor - *The 4M*, Manasota Mensa, Group 10/342

OWL - Edgar Coudal, editor - *The 4M*, - Manasota Mensa, Group 10/342

**WEBSITE**

*Overall Entertainment* - Jill Russ, webmaster - Northwest Florida Mensa - Group 10/325

**CHAIRMAN'S CERTIFICATE OF APPRECIATION**

Elissa Rudolph - Palm Beach Mensa - Group 10/334

**ABBIE PROCTOR OF THE YEAR CERTIFICATE**

Glenn L Davis - Southwest by South Florida Mensa - Group 10/339

**T**HE LDW IS COMING! It is official now - Region 10 will be holding a Leadership Development Workshop **November 3, 2007.**

**LOCATION:** The Red Rose Inn and Suites (formerly Ramada Inn Plantation), 2011 North Wheeler Street, Plant City, 33563 - at Exit 19 on Interstate 4. We have a \$75 nightly room rate, for up to 4 in a room. Staying at the hotel does include a full breakfast buffet. To allow for 4 in a room, they are blocking 20 guest rooms with 2 double beds for us, but you can have a king bed if you request it. Call 813-752-3141 to book your room. Mention "Mensa Leadership Workshop" to get the \$75 rate.

**FRIDAY EVENING:** We will have light hospitality (sodas and snacks) from 6:00 to midnight in the Abbey 1 room at the hotel. Purely social (We cannot use LDW funds for alcohol, so you must bring your own if you want it).

**SATURDAY MORNING:** Breakfast buffet is included with your room if you are staying at the hotel.

**SATURDAY:** We will be presenting pertinent topics from 9:00 a.m. to 1:00 p.m. and from 2:00 p.m. to 6:00 p.m. in the Twelve Oaks Room, which has a maximum capacity of 50 people.

**SATURDAY 1:00 - 2:00 p.m.:** Attendees will be treated to a hot buffet lunch in the hotel's excellent restaurant. (NOTE: They don't usually serve lunch on Saturday, so this will be just for us).

**SATURDAY EVENING:** Jerry and Merrell Fortner, who live 15 minutes from the hotel, are graciously hosting a party with dinner for all attendees of the LDW. We will carpool and caravan from the hotel to the Fortners.

You may attend the LDW without staying at the hotel, but for those at a distance, this is a good value. No registration fee. Meals provided all day Saturday, including breakfast if you are staying at the hotel. Sunday Breakfast provided if you stay over Saturday night.

**TOPICS:** Speakers will be dealing with all or most of these topics: Getting Public Relations for Mensa

*National Office Services*

*Welcoming New Members*

*Whole Family/ Child Friendly Activities*

*ExComm Basics*

*(Continued on page 21)*

**T**he ExComm met at the home of George Patterson on Wednesday, August 1, 2007. Called to order at 6:17 pm by LocSec George Patterson. Members present: George Patterson, Joe Smith, Terry Valek, and Bud Long. Thomas Wheat as unable to attend. Minutes for the June 6, 2007 meeting were approved as published in the July 2007 SCAM.

**Officer Reports:**

LocSec: George reported that he and Terry had prepared a first draft of the new Bylaws. The new draft version has few changes from the current Bylaws, but there was some reordering and additions to align them with the current Minimum Standard Bylaws from the notional office. Copies of the draft were distributed and comments requested. A three member Bylaws Committee is needed to manage various aspects of Bylaws changes. We have a couple of volunteers and would like to hear from anyone else interested in serving. We hope to appoint such a committee at the next meeting. Responsibilities of the Bylaws Committee are outlined in Article VIII, Item 2 of the current Bylaws, available online at the SCAM website.

Treasurer: Bud handed out the June and July Treasurers Reports which showed total funds at the end of July of \$3392.45

Testing: Helen Lee Moore (proctor coordinator) reported by email that she gave the Mensa Qualifying Tests to two candidates in June. There was no test given in July because of the Annual Gathering.

Audit Committee Report: Joe Smith reported that the Audit Committee's audit of the fiscal year ending April 30, 2007 had yet to be published in the SCAM. George promised to send a facsimile copy to Mike Moakley, for September publication.

RG Committee Report: Bud Long, the RG committee chairman announced that a tentative date for a 2008 RG had been set; October 24-26, 2008. He distributed several sample fliers for the event. Bud met with several past RG chairpersons and said the meeting was very helpful and informative. He will elaborate details and needs for volunteers in upcoming SCAM issues.

Old Business: There was no old business.

New Business: There was no new business.

The meeting was adjourned at 6:45. Next meeting will be at **George Patterson's** house at 301 Sand Pine Rd., Indialantic on Wednesday, **Sept. 5, 2007 at 5:30 pm.**