

**The**

# **SCAM**

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***Endangered Memories of Old Florida***



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.

## Writer's Block

*Mike Moakley, Editor*

**N**ow is the time for all good members to come to the aid of their local group. Yes, as of this writing, there is an urgent need for a new Circulation Coordinator. One of my Editor's responsibilities is to ensure prompt delivery of *The SCAM* to every member. Without a Circulation Coordinator, I cannot do this. Will you step up to the plate to help?

Ideally, the new Circulation person will be from the Cocoa/Merritt Island area, so as to minimize necessary travel. That said, all willing souls may apply. The work entails picking up the completed newsletters from the printer in Merritt Island, labeling and sorting the newsletters (the printer assembles them), then taking them to the Cocoa Post Office. If you are willing, please call or e-mail me or anyone on the ExComm. We need you!

I am in the process of preparing the **2006 SCAM Directory**. The info will be based on the most recent National's membership list for our group. PLEASE be sure your membership information is correct and current. Membership info includes name, address, phone number, and e-mail (the last two will be withheld at your request). Please get back to me no later than March 13. E-mail and phone are the fastest, but snail mail works as well.

We can always use fresh written submissions for *The SCAM*. So long as it is fit to print, there is no limit on subject matter. Let's hear from you.

**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've made a mistake** (and I'm not shy about admitting it). I believed that my membership was to expire this year. It expires in 2007. Regardless of that, I'm still giving up all offices and volunteer positions. The only reason is that I'm tired, completely.

Over the last 5 years I've been very active in SCAM and completed a Master's degree while working 50 to 60 hour weeks. My husband's work schedule causes problems for both of us – the sleeping patterns are not compatible for one spouse working Mid-night to 8AM and the other working 7AM to whenever. JT's days off are Sunday and Monday and I ended up working at least 3 Sundays per month. That was exhausting. Now JT is very close to retirement and I am gearing up for a secondary career – teaching. It is going to eat up all of my spare time while I get teaching credits completed. Work is not slowing down for me at the Space Center so I'm just looking for a break.

There are 190 other members of Mensa on the SCAM Roster. Every membership carries with it the same obligation to the group if the intent is to keep the group alive and well and running along. We've gone over the various jobs that need "hands" to work them – what is required and relatively few have stood up to be counted among those who are willing to lend hands to the work.

Look at the group history. JT was editor for 5 years. Helen Lee Moore has held some sort of job since the inception of Space Coast Area Mensa. I got off to a slow start but started getting involved in the work in 1994...up until then (from 1982 to 1994) I did not do much more than read the bulletin and newsletter. The work has been rewarding...and I got a really great husband out of it so I have no complaints. However, it is time for me to step out of the main and start taking care of myself and my husband.

Please stand up and be counted among those who can show support for the local chapter of Mensa. We have had to give up on several positions. One is our "young Mensan" peer leader – can't get anyone to write from the young Mensan point of view nor can we get an adult to sponsor young Mensan activities. We could not even coordinate with Central Florida's young Mensan group for a field trip.

For all offices and volunteer positions there are terms of office. So there is always a light at the end of the tunnel. Generally the

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**H**ere are some more thoughts on hurricane-resistant design for our mythical building in Brevard County. You will recall the factors that modify or enhance the wind forces I mentioned in the last issue. Let's look at them for a minute. The most important one is the height of the building. I won't go into all the arithmetic but a building 140 feet high on the ocean receives about 50% more wind load from the same wind speed than a building 15 feet high. So, we'll keep our building limited to one story for starters.

Since our mythical building is that dream house on that ocean-front lot, we will start by considering all the factors that influence the actual wind loads on our house. So, including the factors mentioned last time, there are about 8 factors that can influence the loads on our house. Briefly, they are: the basic wind speed, an importance factor, an exposure category, a topographical factor, a gust effect factor, an enclosure classification, and internal and external pressure coefficients. These factors are all able to be computed from elaborate tables in the ASCE code, which is, by the way, officially titled, "American Society of Civil Engineers Standard Minimum Design Loads for Buildings and Other Structures." I will go into detail on one of them, "An importance factor" to illustrate. There are four categories of "Importance":

- I. Low hazard to human life. Minor storage buildings and the like.
- II. Buildings that are not I, III or IV.
- III. Buildings representing a large loss of life such as schools and hospitals.
- IV. Essential facilities such as hospitals, police stations, etc.

Our mythical building is Category II. These categories are relative, of course, and are not meant to indicate how important our building is (to us!).

Other than the height factor, which probably seems self-evident, the most important number to be considered is the wind speed we select to begin with. What should this be? The ASCE code shows a wind speed of 130 mph at the southern tip of Brevard County at the ocean. The hurricane categories we see on the weather TV are listed as:

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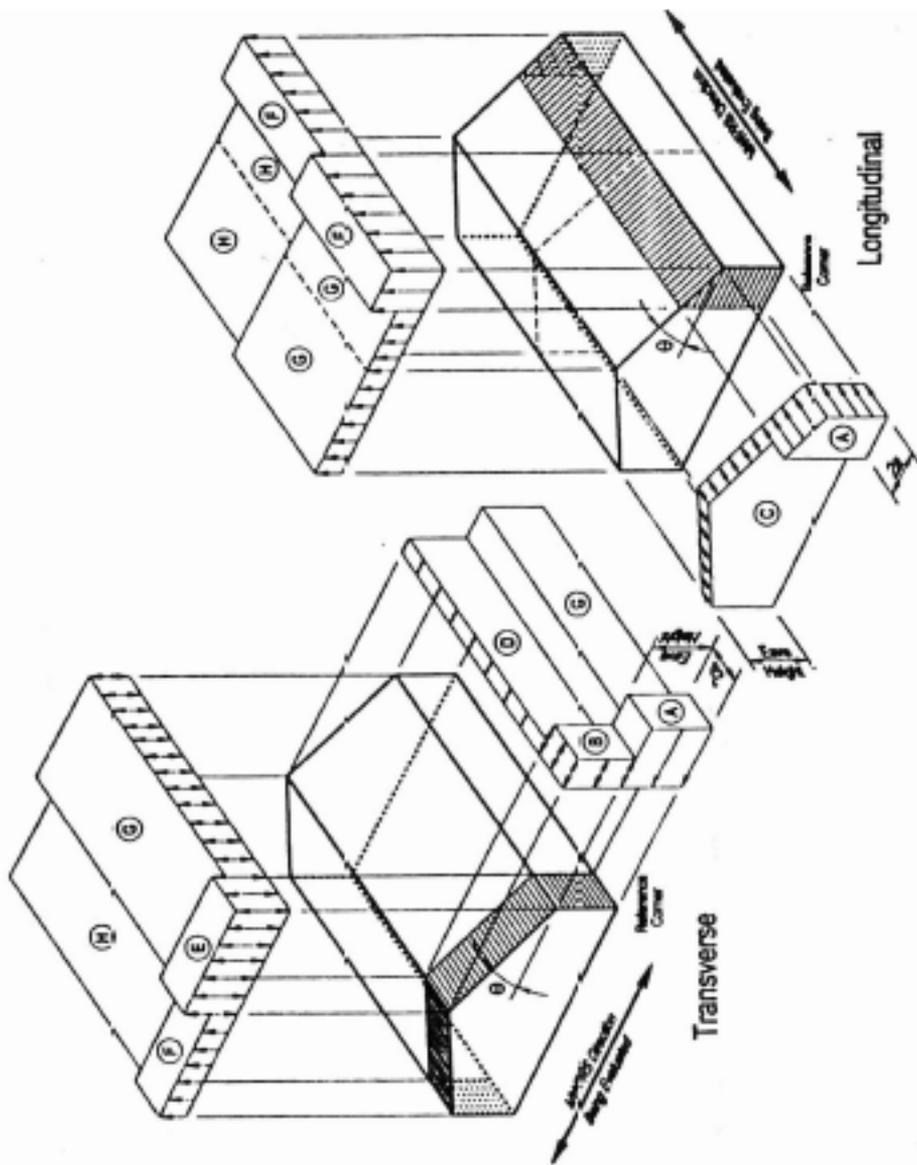
<u>Category</u>	<u>Wind speed in mph</u>
1 Minimal	74-95
2 Moderate	96-110
3 Extensive	111-130
4 Extreme	131-155
5 Catastrophic	>155

I also see where Hurricane Wilma, at one time, had wind speeds of 185 mph. Well, let's be somewhat conservative. If we assume a speed of 170 mph and apply all the factors, we have a design wind load of 74 psf . In the last issue, we saw where a wind speed of 200 mph gave rise to a design pressure of about 100 psf. So, if we're going to blow our life savings on the beach-front house, let's design for the worst likely load. We will use 100 psf for the wind loads to be applied to our new house. Let's take a look at how these pressures are applied to the building.

As you see from the sketch on the next page, the pressures vary a lot depending on what part of the building they load. In general, the more sensitive areas are the edges and ends of walls and the edges, ridges and eaves of roofs. The sketch shows the schematic variations of pressure with the forces act horizontally and vertically in both the transverse and longitudinal directions. So the actual design is complicated but quite possible. It may be of some comfort to note that stresses in the structural members of buildings due to wind loads, i.e., the beams, walls, columns, and other structural parts, are usually allowed to be 1/3 higher than normal stresses due to the temporary nature of wind loading.

The initials on the sketch, "MWFRS" stand for "Main Wind Force Resisting System" and refers to the structural system resisting the wind in that specific direction. The letters inside circles denote various parts of the building that sustain different loads while "a" represents a function of the least horizontal dimension of the building, both as taken from other graphs and tables. Next time, we'll look at how our house is designed to resist these loads. See you then.

Tom



**A**s a native New Yorker I should know what a proper New York bagel tastes like - and I do. I can recall that in the days before supermarkets and frozen foods how bagels were delivered to the small mom and pop groceries that existed on almost block in the city and how they tasted.

The bagel bakers were up long before dawn, making their bagels for delivery before the groceries opened. The bagels were delivered, strung on a piece of twine, and hung on the door knob of the groceries. No bag, no covering, and no one thought of stealing them. The stores opened just before breakfast so the bagels were fresh. There was only one style of bagel - plain. If you wanted anything special you had to put it on the bagel yourself.

The taste of these fresh bagels was incomparable, a firm but not crisp crust and a chewy interior. No store bought bagel can now compare. Since then bagels have become a national dish with all sorts of variations and flavors, much like pizza in the U. S. that is no longer Italian. But that story must remain for another article.

I have been unsatisfied with the bagels that are available in Brevard County. Good fresh bagels can be had in New York, Los Angeles, and probably in other cities where there is a large Jewish population, but not here.

In order to satisfy myself for a truly New York bagel, I have been making bagels for the past several years. It is not difficult but it does take time. From start to finish it takes me an hour and fifteen minutes. When I want bagels for breakfast I either get up early or have a late breakfast.

There are two "tricks" to making a good bagel. They really aren't tricks but they are basic to the making of a proper bagel. The flour must be bread flour, not all-purpose. Bread flour has more protein to make the gluten than does all-purpose or cake flour. To this I add Vital Wheat Gluten. Gluten is a protein that makes bread chewy and holds the carbon dioxide generated by the yeast in suspension in the dough. If you don't have enough gluten the bagels will taste - well, like bread.

The second is the boiling. Real bagels must be boiled. The largest bagel bakery in England doesn't boil their bagels; they introduce steam into their ovens where the bagels are baking. A cheaper process that I suspect many of our bagel bakeries also follow. This is my recipe for bagels using a bread machine.

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## Ingredients:

3 cups bread flour including 3 tablespoons gluten  
1 teaspoon salt  
1 Package active dried yeast  
1+ cups water

Put all of that in the bread machine and set it on “dough”. As the machine is kneading, add a little water a bit at a time, but probably not more than a quarter of a cup. There is no fixed amount of water to be added. It depends on the flour and the atmosphere. Here in Florida less water is needed than in drier parts of the country. Stored flour will pick up moisture from the air. Watch the dough while it is kneading. It should form a smooth ball without any dryness or wetness. While the kneading is in process, start the water boiling in a pot deep enough so that the bagels will float and not sit on the bottom.

After kneading for about 15 to 20 minutes, take out the ball and roll it on a floured surface until you have a fat sausage shape. Cut the sausage into eight slices. Put your thumb through the middle of each slice and form into the shape of a bagel. Put the bagels into the rapidly boiling water. I do four at a time, it depends on the size of the pot that you have. After boiling a couple of minutes, turn them over and boil on the other side. Take them out and put them on a greased cookie sheet.

Here is where I depart from tradition. When we have guests for breakfast, I tell them they may have their own designer bagels. They can have poppy seed, sesame seed, dried onions, minced garlic, kosher salt, caraway seed - any of these or all. My oldest son takes poppy seed, sesame seed, and salt, all on the same bagel. Most people seem to prefer sesame seed. I take mine plain.

Sprinkle whatever topping is wanted on the bagels, press the topping in lightly. Bake in a pre-heated oven at 375° F (190° C) for 20 to 25 minutes. The taste of a fresh bagel will amaze you.

If you made more bagels than you can eat at the first sitting, you can freeze the rest. Do not store fresh bagels at room temperature, they will go stale. Wrap the bagels in airtight plastic, refrigerate if you are going to eat them the next day or freeze them if you are not. Thawed out or warmed up to room temperature they will taste very good but not like a freshly made bagel.

**M**y fiancée tells me I have been punning around too much lately, so I am instituting a pun abatement policy for at least an article or two. First, we have an item of possible concern for some. It is my intention to raise at the next ExComm meeting the question of whether we want to continue the SCAM Scholarship, also known as the Jim Johnson / Doug Pearson scholarship. I have noticed that we have been without a chairman for the committee for a long time. Nor have I heard any comments or expressions of concern. I gather from this that it is an item of little interest to the general membership. This would not be a problem if it were not so expensive. The last few scholarships have been at the \$500 level, while the scholarship account has under \$300 in it and we have no fund raising plans. While I don't have strong feelings on this matter, I feel the question should be raised. It will not be brought up for a vote at the March meeting, but I would like to hear (email or phone) from anyone with an opinion on the subject.

Three items that I have on my radar screen are Standing Rules and Guidelines (SR&G), the membership survey, and a membership directory. Other items not on the radar, but floating around somewhere in space are the need for a publicity chair and a gifted children coordinator, and continued low level of social activity, beyond the ever popular Monday night C.A.B.A.G.E.. We currently have eleven members between the ages of seven and seventeen. With regard to the SR&G, I have yet to figure out their status. I have numerous copies of them, with slight or not so slight variations among them. My inclination is to grab an arbitrary set, ask the ExComm declare them the current working version, publish them, and then proceed to modify them as the need arises. The Bylaws are in better shape and do not need tinkering, which in any event is much more difficult to do, requiring AML approval and a membership vote. We also need some guidelines for the maintenance of these items.

The membership survey that the ExComm is contemplating has yet to get off the ground, but some ideas are percolating through the grounds. Firstly, I got an email from national asking me to fill out an online survey regarding the monthly Bulletin. I don't know if this was sent to all members with an email address on record or just to officers, but in any event, if you are interested, the URL is: <http://www.zoomerang.com/survey.zgi?p=WEB224XVRH2TWW> This gives me the idea of conducting a similar survey about our newsletter, conducted from our website, as a preliminary to a full-fledged membership survey about everything. More on this next

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month.

A membership directory may or may not be in the works, depending on the degree of complexity, which is currently at 9.5. One problem is the difficulty in converting the nasty layout in Adobe Acrobat that national distributes into something more useful. A second problem is that the distributed version has a number of entries of addresses and phone numbers marked with an inconspicuous but meaningful carat, which indicates that the info is not to be published in a local directory. Those who are itching to get their hands on an up-to-date listing of the membership can email me and request a copy of the listing I received in October. I will check with national to see if they allow this. I would really like to get some email from members who have requested this degree of anonymity explaining why they feel this need. I certainly haven't been pestered in any way as a result of listing my address and phone number without restrictions.

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<i>MEMBERSHIP NOTES</i>
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**Welcome to SCAM**

R. Kent Buchanan  
Stephen Curtis  
Pepper Stevens

**Welcome to SCAM and Mensa**

Rachel Love

**Welcome Back**

Frank Grieco  
Heather Howard

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<i>MARCH BIRTHDAY GREETINGS</i>
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<i>1st</i>	Frank Grieco	<i>17th</i>	Daryl Smith
<i>2nd</i>	Joseph Smith	<i>18th</i>	Ellen Paul
<i>5th</i>	Stephen Schneider	<i>20th</i>	William Daffron
<i>5th</i>	David Terry	<i>22nd</i>	Jack Harris
<i>11th</i>	Dennis Schindler	<i>23rd</i>	Donald Dalton
<i>16th</i>	Melinda Meers	<i>28th</i>	Cheri Allen
<i>17th</i>	Janice Axelrod	<i>29th</i>	Patricia Caporale
		<i>31st</i>	Francesca Hinson

## SCAM Calendar of Events for March 2006

**1st - Wednesday 6:00 PM**

### COFFEE, ETC.

Come join us at the House of Joe, 1224 W. New Haven Ave., Melbourne. Great place for a get-together over coffee; a free Wi-fi connection is featured for those so inclined. *One of our best regular events.*

**Contact:** *Trish Thornton, e-mail: [coffeetc@scam.us.mensa.org](mailto:coffeetc@scam.us.mensa.org)*

**11th - Saturday 10:00 AM**

### MENSA TESTING

Mensa testing is scheduled at the Central Brevard Library, 307 Forrest Ave., Cocoa. Fee is \$30. Candidates must contact the Testing Coordinator, listed below, in advance of the test.

**Contact:** *Helen Lee Moore, 632-1831, or [testing@scam.us.mensa.org](mailto:testing@scam.us.mensa.org).*

**14th - Tuesday 12:00 Noon**

### SCRABBLE AT GRETCHEN'S

Join Gretchen for a challenging game of SCRABBLE at her home in Melbourne. Be sure to call for directions. We also meet at the same place and time **on the 28th**.

**Contact:** *Gretchen Zimmerman, 242-7257.*

**25th - 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:** *Your Newsletter Editor, or e-mail: [snort@scam.us.mensa.org](mailto:snort@scam.us.mensa.org).*

**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 [scam.us.mensa.org](http://scam.us.mensa.org) and click on "Calendar".

**I**f you are under 50 years of age and have not lost money in the stock market I don't think you will find this article interesting. Why? Because you still think you can make a killing in the market. Until you have lost a lot more this method of investment will not interest you.

Dad and Mom can try to get the kids to pay attention, but it is doubtful that they will. Each will have to learn on his own, but maybe a few will see the wisdom of slow but sure.

Every professional trader I know (I was an exchange member and floor trader for 17 years) will tell that you must have a plan for both buying and selling. Any plan must minimize risk for the professional and for the nonprofessional it must be so simple that even a retired widow with no market knowledge can execute.

Wall Street prefers to keep investors confused with financial terms so they will have to go to a broker or financial planner for "advice". Advice from a broker is a eulogy for your money. They have been taught by the big brokerage companies and they have been taught wrong. They do not make you rich; they get rich off of you.

Now let's go through the steps to make money and protect your investments. This very simple method is as foolproof as any I have ever seen. It is one you can do by yourself with no help from any broker. In fact, most of them will not want you to do this as there is no commission and very little trading.

Turn on your computer; make the connection to the Internet. In the address box type in [www.bigcharts.com](http://www.bigcharts.com). In the white box type in JAVLX. That is the symbol for a mutual fund. Click on the red box. On the left is a blue column. Under Time frame select the down arrow and click on "1 decade". Scroll down. Click on "indicators". Scroll down a little more. Click the down arrow for Moving Averages. Select SMA. In the box to the right type in 200. Go back to the top and click on Draw Chart.

Note when the 200-day line turned down (November 2000) it was a sell signal and time to put your cash in a money market account. Wait. Collect interest. When the line turned up (April 2003) it gave a buy signal. Buy your no-load fund back. (Only buy no-load, no commission funds.) This buy/sell 200-day line will work for almost ANY mutual fund. Follow the little red line to wealth.

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**I**t's always intriguing when an ancient myth is retold in a new setting, or at least retold via a new medium. In recent years, we've seen movies retelling the Trojan war, the Crusades, even *"Tristan and Isolde."* Of course, one of the reasons why these stories endure is that they feature recognizable archetypes- selfless heroes, alluring heroines, devious and despicable villains.

We must acknowledge, however, that these archetypes are rarely found in the real world. Even worse, we must admit that not all myths ring true. We all confront a flood of misinformation that includes the ever-popular urban legends.

A popular, persistent, common, but completely false myth has been recirculating lately. This is the myth that modern conservatives are fiscally responsible. Rarely has there been such a great gap between rhetoric and reality.

For the past five years President Bush has preached financial restraint and less government, while presiding over the largest deficits in the history of the United States. For the past eleven years, the Republican Party has controlled the House of Representatives, and has also controlled the Senate for most of Mr. Bush's term.

Yet, for all his bluster about controlling wasteful spending, President Bush has not vetoed a single spending bill. If Mr. Bush

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**THE ALCHEMIST**

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Go back. Check this out for any mutual fund or index fund you might have owned in 2000. Being in cash from 2000 to 2003 would have saved your retirement account; a money market account had a greater return than being "invested".

Never lose money in the stock market again.

*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](http://www.mutualfundmagic.com) and discover why he's the man that Wall Street does not want you to know. Copyright 2006 All rights reserved.*

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is serious about curbing spending, one wonders why he has waited so long to find his well-advertised sense of conviction?

A look at the record shows some remarkable trends:<sup>1</sup>

- Under President Bush the deficit has been over \$400 billion. (Under President Clinton the government had a \$236 billion *surplus*.)
- Under President Bush, federal spending has increased 21%. (Under President Clinton government spending increased 7%. Surprisingly, the second biggest spender of the last 30 years was none other than President Reagan, at 19%!)
- Under President Bush, federal spending has increased to 20% of the Gross Domestic Product (GDP). (Under President Clinton, this figure steadily declined to 18%.)
- Under President Bush, the total national debt has increased 40%, to a total of \$8 trillion!

Even with our country sinking deeper and deeper into debt, President Bush continues to tout tax cuts that foster the continuing concentration of wealth among the elite.

The central irony is that, at least until President Reagan, fiscal responsibility was one of the sensible principles that conservatives espoused. Now they just talk about it, presumably because they think the rest of us are too stupid or too apathetic to recognize reality. At least Mr. Reagan and the first President Bush had the courage and good sense to raise taxes when their programs caused the deficit to spiral out of control.

Of course, even without President Bush's profligate example, the Republican-dominated Congress has contributed significantly to the mess that we are in. The recent lobbying scandals are only a reminder of the fact that we may elect a Congress, but the Congress does not necessarily work for us (and won't until we hold the members accountable for their actions).

Some measures that might help Congress restrain its own tendency to overspend:

- Limits on earmarking money for specific projects (i.e. "pork").
- Greater transparency imposed on lobbying activities.
- Tighter restrictions on gifts and travel provided to members of Congress.

A major step in helping to rein in the abuses would be enacting

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comprehensive campaign financing restrictions. This, however, is probably too much to hope for, since so many modern conservatives regard the buying of favors from our government as a practice protected by the First Amendment. It is interesting to note that these are the same conservatives who argue for a “strict” interpretation of the U.S. Constitution when selecting federal judges and Supreme Court nominees.

Unless these is a miraculous reduction in the accumulated government debt, sooner or later the government will have to renege on its promises to veterans, the elderly, children, and other ordinary Americans, just as large corporations are disavowing their promises to their workforce in the name of “competitiveness.” When this happens, there will be massive upheaval and chaos.

Sure, the patent solution to the debt crisis is to “grow the economy.” How much growth is needed? The Republicans will turn around and tell us that the economy is already booming (and this is probably true if you are the CEO of a big pharmaceutical company, an oil futures trader, or a Halliburton stockholder).

The truth is that in 2005, the American worker actually lost money when the modest raise in wages is adjusted for inflation.<sup>2</sup> No doubt, thousands of auto workers who recently received notices of impending plant closings will be somewhat skeptical of the Republican Party’s rosy assessment of the economy and its prospects for the future.

Regardless of how the Republicans spin the state of the economy, after a five year binge of government spending, the economy will have to grow phenomenally to get us out of this hole.

Think the Republicans are the ones who will solve the deficit and restore fiscal discipline? Try asking for help from the tooth fairy.

### **Notes:**

1. Unless otherwise noted, statistics on the deficit and recent government spending are taken from “*Hey Big Spender...*” by Mike Allen and Matthew Cooper, *Time*, January 30, 2006 pages 34-36. These figures are adjusted for inflation.
2. “*Wages Up By The Smallest Amount In Nine Years,*” Associated Press, January 31, 2006.

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committee or elected position is active for only the seating of one full ExComm. One committee is seated longer than the ExComm that names it originally and that is the RG committee. The Regional Gathering committee's term is for one month after the end of the RG – the committee is often together for 2 years. The NomElCom and the Audit committees are seated for a shorter time – NomElCom from January through August (provided no one protests the election). The Audit committee sits for only about 3 months provided no problem with the books is found. But, regardless of problems with the books or not the committee gets the books closed and approved by between the end of April and The beginning of July and it only needs to meet once. (If you can balance a checkbook you can help perform a reconciliation type audit of the SCAM accounts.)

So what do you say folks...can about 10 of the 190 folks out there take over some of these minor tasks? The RG seems to be a mere memory now – the LocSec and ExComm feels no one wants work this vital committee. Those of us who have actually put on an RG know this is the hardest committee work to perform. However, this is also the most rewarding. I've served on 1994, 1996 and 1998. Don't ask Helen how many she has worked – you will be surprised. She only stopped doing the heavy lifting of the RG when her health failed her.

Helen and I have been talking about getting out the old Newsletters and reprinting some of the articles from them. When JT was editor he had an abundance of authors. Lately, I've been writing a lot because I want more than political pundits in the newsletter. Where are the rest of you – I can't believe that you don't have anything to say. I've been hoping someone would disagree about one of my book reviews but apparently they are not controversial enough.

If someone out there has the gumption to collect books, magazines and videos (and DVDs) for the troops overseas, let me know – I've got a ton of such material. I just don't have the wherewithal to get them packaged and sent. Please respond in the newsletter if we can start an Inkslinger project to either the troops or to Mississippi and Louisiana.

It has occurred to me that folks might actually be afraid to have fun. I don't know the reason, I just know the results.

**Once again our Fearless Leader has spoken.** As I write this column, it is the night after the President’s annual State of the Union Address. Of course, despite our many problems, the state of our Union is diagnosed as “strong and confident”...and anyone who says otherwise is just being a pessimist. As expected, the focus of the speech was on the “War on Terrorism”. With that said, the President did not neglect to touch on some domestic issues.

One domestic issue, the subject of this column, is how we should resolve our country’s health care crisis. The cost of health care continues to rise, while increasing numbers of Americans find themselves without health care coverage. According to the U. S. Census, as of 2004 (the latest available figures), the number of uninsured Americans is 45.82 *million*. Almost two-thirds of that number (29.9 million) are in households with total annual income of less than \$50,000. Slightly more than half of *that* number (15.1 million) are in households where the total annual income is less than \$25,000.<sup>(1)</sup> The median household income of all Americans as of 2004 is \$44,389.<sup>(2)</sup>

The solution, our President declares, is for us to spend our medical dollars more wisely. In order to make this happen, “Dr. W” is prescribing that we open and maintain “Health Savings Accounts” (HSAs) to take care of our health care needs. According to the U.S. Department of the Treasury, an HSA “is an account that you can put money into to save for future medical expenses. There are certain advantages to putting money into these accounts, including favorable tax treatment.”<sup>(3)</sup> The way such an account works is that you must purchase a “High Deductible Health Plan” (for family coverage, the deductible would range from \$2100 to \$10,500 annually depending on the plan) and open an HSA to deposit funds to draw on to cover qualified medical expenses, including deductibles and co-payments. The deposits made to the HSAs are exempt from income tax. It is this tax break, the President argues, will help cover these health care expenses.

Is this so, will “Dr. W’s Rx” work? Let’s find out. As it is tax time, I shall prepare a 2005 tax return for a mythical family of four with the median household income of \$44,389. Let’s meet them: Mike Median works as a manager at Midland Bank. Mike has contributed \$3400 to his company 401(k) plan. His wife,

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Midge, is a part-time secretary at the Midway Christian Church. They have two children, Heather, 10, and Justin, 12.

For their tax return, I am presented with two W-2 forms totaling \$40,989 (Mike's \$3400 contribution to the 401(k) is excluded). They have no other income, and will not be itemizing deductions. The standard deduction is \$10,000; they have 4 exemptions of \$3200 each (total exemption: \$12,800). \$40,989 minus \$22,800 equals \$18,189, their taxable income. Using the Tax Tables provided with their Form 1040, their tax is \$1996.<sup>(4)</sup> Next, the Child Tax Credit is applied (\$1000 each child). The \$2000 subtracted brings the tax liability to \$0 (the Credit is "nonrefundable"). Their tax return finished, the Medians get their entire income tax withholding refunded.

Now, let us pose a question: If the Medians had no health care coverage, would an HSA help? Remember, the President stated the tax break associated with the HSA would be key in handling the medical expenses. How much of a tax break could the Medians get? What about their fellow citizens (in this case, real—not hypothetical—Americans)? The half of the American population with lower income than the Medians represents the overwhelming majority of uninsured Americans. Where is the benefit to them? I believe we've been had.

**Sources:**

1. U.S. Census Bureau, Current Population Reports, P60-229, *Income, Poverty, and Health Insurance Coverage in the United States: 2004*, U.S. Government Printing Office, Washington, DC, 2005.
2. *Economic Statistics Briefing Room*, <http://www.whitehouse.gov/fsbr/income.html> (printed 2/1/2006).
3. U.S. Department of the Treasury, pamphlet: *Health Savings Accounts*,(4/05). Internal Revenue Service, *2005 (Form) 1040: Forms and Instructions*. Includes Tax Tables.

**A**s previewed last month, we have taken another step into the 21st century; there is a new elist for folks in Region 10. To subscribe to the list, send an email to [region10-request@lists.us.mensa.org](mailto:region10-request@lists.us.mensa.org) with the word subscribe in the subject line or visit <http://lists.us.mensa.org/mailman/listinfo/region10>. If you are already subscribed, you can send an email at any time to [region10@lists.us.mensa.org](mailto:region10@lists.us.mensa.org) to reach others subscribed to the list. This will be a good way for us to communicate with the rest of region 10 in an oh, so timely manner.

Are you planning to attend the WG? Wanna be a star? Daniel Gilmore is looking for a few good Mensans to perform at the WG in The Two Percent Show. Instrumentalists are especially encouraged to apply, and music reading ability is a huge plus. If you have a song, sketch or act that's both humorous and Mensa-oriented, that's even better. For details, or to volunteer, email Daniel at [himself@att.net](mailto:himself@att.net) or call him at (206) 248-0100 [Be mindful of the time, please; Daniel is on the West Coast, in Seattle.]

There is some interesting news from National about testing. Local groups will receive a bit of a bonus (20%) for every candidate they test during February and March. Instead of local groups receiving \$12.50 per test, they will receive \$15.00! It must be received at National Office by no later than the end of March. Testing fee is still \$30.00. To make it even sweeter, in addition to the test rebate, local groups also get \$1.00 extra for every new member that joins. That can really add up!

Last summer, there was a month during which having prior evidence evaluated was FREE! That was a good thing. The only problem was that there was no advance notice of this, and it was difficult to get the word out. Well, this time we have advance notice. Pass the word along to your friends that APRIL WILL HAVE FREE EVALUATION OF PRIOR EVIDENCE FOR MEMBERSHIP.

It is a very good thing that we have the World Gathering right here in Region 10 this year, as there seems to be a developing shortage of Regional Gatherings. Central Florida Mensa didn't hold their usual RG in January. Reason? Not enough volunteers to put it on. Now I hear that Space Coast Area Mensa isn't holding their RG in October. Reason? Not enough volunteers to put it on. Let's all hope that this is a temporary situation, and 2007 will show Region 10 back up to speed with several wonderful RGs to keep us sane. Maybe this is a good time for some new people to step up to the plate and volunteer to put on these Regional Gatherings.

Maggie Truelove, RVC 10

407-855-9078 or [rvc10@cfl.rr.com](mailto:rvc10@cfl.rr.com) or [rvc10@us.mensa.org](mailto:rvc10@us.mensa.org)

**T**he ExComm meeting for February was **cancelled**, due to various modes of indisposition by several members. There was only one piece of pressing business that needed attending to and this was handled by phone. Suzanne Leichtling and Sam Kirschten were appointed to the NomElCom, accompanying the previously appointed Mike Moakley. The appointments will be formally confirmed at the next meeting, which is scheduled for **4:00 pm, Saturday, March 4, 2006** at my (George Patterson's) house at 301 Sand Pine Rd., Indialantic. (321-777-3721)

After a previous cancellation, I expressed concern that someone might show up to sit in on the meeting and be (rightfully) irked that there was no meeting. I plan to accompany future meeting announcements, usually at the end of the minutes, with a telephone number to call to verify that the meeting will be held. While such a number may be readily found on the inside front cover, it will serve as a reminder to prospective attendees to call in advance, as a precaution. All ExComm meetings are open to the general membership (and their friends) and such attendance is encouraged. Please refer to my LocSec column for a few upcoming items of interest.

Good Night, and Good Luck,  
George Patterson