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# SCAM

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*Presenting: The SCAM ExComm for 2007-2008*

Harold “Bud” Long

George Patterson

Joseph Smith

Terry Dalek

Thomas Wheat



# 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.

**FROM THE NOMELCOM—ELECTION RESULTS**

*Mike Moakley, Chairman*

**T**he official vote count to determine the composition of the 2007-2008 Space Coast Area Mensa Executive Committee (“ExComm”) was conducted on Saturday, May 19, 2007 at the home of Karen Freiberg. The following candidates, having garnered to most votes, are hereby declared *elected* to the Ex-Comm.

- Harold “Bud” Long.
- George Patterson
- Joseph Smith
- Terry Valek
- Thomas Wheat

Their term of office shall begin once installed at the next regularly scheduled ExComm meeting. Challenges, if any, shall be made in writing to me within 60 calendar days at the address below.

I certify the above to be true and correct.

Michael Moakley, Chairman  
SCAM Nominations and Elections Committee  
808 Wisteria Drive  
Melbourne, Florida 32901

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

**H**old on to your hat, I have an announcement: I . . . Have secret paranormal powers. No, really, I do!

Not that “eyes in back of my head” thing. Or that ability to conjure a band-aid, tissue, or beverage out of nowhere. Or distinguish “MOM!” yelled by my own child from “MOM!” yelled by any one of some 2-billion others. Or function as a reliable household lie-detector, with specific skill regarding exaggerated tales of tooth-brushing.

All Moms have those powers.

*\*I have the power of invisibility!*

The evidence has been mounting. For example, sometimes when I tell my children to clean up their rooms, they act as if they can neither see nor hear me. This also occurs when I tell them to turn off the TV and read a book. Later when questioned, they maintain “What? When? We didn’t hear you...”

I had almost chalked this up to normal kid behavior, when I started noticing that the phenomenon wasn't limited to my children, or even my home environment. It happens in open, public places as well.

I am usually completely unaware that I am invisible until the behavior of others leads me to the invariable conclusion that “it’s happened again!”

Once, I was in the line at the airport, and a man cut right in front of me, like I wasn’t there. This also happened at the post office. Twice!

People sometimes let a door slam shut in my face, when it would take only the tiniest effort to hold it open just one more second. And often in a crowded waiting room, not a single young man will give up his seat - inexplicable if it weren’t the direct result of my invisibility.

In department stores, frequently the salespeople do not see or hear me. Though there seems to be some eerie invisibility side effect of this phenomenon, as some store clerk “sensitives” high-tail it in the other direction.

At the customer service desk in one establishment, the woman behind the counter continued her very loud personal conversation on the telephone, even as I stood right in front of her for nearly 10 minutes.

I wondered, as I waited, if I should pick up the pen and “float it” through the air for her benefit. If nothing else, it would have surely

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made her conversation more interesting.

Ultimately I was forced to leave and come back later, when visible.

I was once seated in a restaurant for some 30 minutes before I finally went in search of a server. She was shocked and apologetic at the oversight. Perhaps it should have been I who apologized. That pesky invisibility thing!

Invisible people should make it a point to keep with them loud and unruly children, or possibly carry an air horn. Out of sheer courtesy.

Once I deduced the obvious cause all of these odd and unsettling experiences (invisibility!) I did a little research. And wouldn't you know it, this is a documented phenomenon. There are many articles on "Human Spontaneous Involuntary Invisibility" (HSII for short.) Scientists and historians have written actual papers on this. It's on the Internet! It **MUST** be true!

In fact, HSII been a documented source of interest for centuries (even before restaurants and department stores came into vogue!)

Invisibility, they write, is usually associated with a person of high spiritual attainment: a group I'm somewhat surprised to find myself in (not that I'm complaining.) I always figured I was pretty middle-of-the-road when it came to enlightenment. But I'll happily accept the suggestion that I'm better than all you little people.

Sadly, this power of invisibility isn't something I have control over. This corresponds with research findings: Only yoga gurus and other extremely flexible spiritualists can wield their invisibility with purposeful skill. I can't even touch my toes.

I just wish it weren't "Involuntary". This invisibility thing would otherwise be quite useful. As it stands, the onus is on me to be extra careful, so as not to be trampled by unsuspecting packs of back-to-school shoppers, or skewered by children running with scissors.

Frankly, I'm not sure I'll have the extra energy to exercise the level of vigilance required of HSII sufferers.

I also worry that symptoms will get worse with age. Will I ever find a department store clerk to help me? Will I fade into the background as my children grow up?

***Not as long as I have my trusty air horn!***

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**I'm not a criminologist.** And I don't play one on TV. But don't things like the OJ case or Stella Liebeck (the 79 year old woman who successfully sued McDonalds in August of 1994 for a purported \$2.7 million over her coffee being too hot) just make you want to stick your head out the window and shout "I'm as mad as hell and I'm not going to take this anymore!"

Isn't it time we started to consider victims' and victims' families' rights instead of the poor, misunderstood perps's rights? Isn't it about time to revamp the whole criminal justice (which sounds somewhat oxymoronic) system?

First off, we need to acknowledge the fact that prisons are for punishment and that incarcerating criminals does nothing to rehabilitate them. In fact, if anything, it just gives them the opportunity to hone their skills, network, and expand their knowledge base.

According to the U.S. Department of Justice, Office of Justice Programs, Bureau of Justice Statistics: "Of the 272,111 persons released from prisons in 15 States in 1994, an estimated 67.5% were rearrested for a felony or serious misdemeanor within 3 years, 46.9% were reconvicted, and 25.4% resentenced to prison for a new crime." Not a terribly good batting average to support the argument for rehab.

So, a good first step might be to stop trying to provide a rec center atmosphere for our incarcerated guests and start treating them more like sheriff Joe Arpaio of Maricopa County, Arizona does. Upon his initial election as sheriff of Maricopa County in 1992, Arpaio immediately began instituting changes at county jails. He began to serve inmates surplus food, reducing meal costs to 90 cents per day. He has banned coffee (to save money and to reduce 'coffee attacks' on guards), smoking, and porno magazines. He has removed the weight-lifting equipment and cut off all but G-rated movies.

The cable TV system, which is mandated by court order, has but a few stations Arpaio deems to be "educational", those being Animal Planet, ESPN2, The Weather Channel, and Food Network. Arpaio reinstated chain gangs, and instituted the world's first female chain gang. Inmates are issued pink underwear as part of their uniforms and all guards use pink handcuffs.

Recently, Arpaio has started mandatory 2-week English classes for non-English-speaking inmates at his jails. At the end of the 2-week course, inmates are required to take a test to see how well they have learned about American government, the words to God Bless

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America, and the communication of health and safety needs. "These inmates happen to be incarcerated in the United States of America and in Maricopa County where I run the jails, we speak English here, not foreign languages." This unorthodox treatment of prisoners apparently has not gone unnoticed or unappreciated. His (reported) approval rating among the local citizenry is 85%.

"But, wait!" you cry, "Is this not cruel and unusual punishment, specifically forbidden by our beloved Constitution?" Actually it's not the Constitution. The Eighth Amendment to the U.S. Constitution, part of the Bill of Rights, ratified on December 15, 1791, states (in it's entirety): "Excessive bail shall not be required, nor excessive fines imposed, nor cruel and unusual punishments inflicted."

But if you think about it, what is really wrong with a little of the ol' C&UP?

Remember back at the beginning where I said I'm not a criminologist? Well, I don't have evidence or statistics to justify the following hypothesis, but it seems to me that if we took the really, really bad people who -- beyond a shadow of a doubt -- have perpetrated some heinous offense and, instead of molly-coddling them, we *killed* them, then that would be an extremely strong deterrent against them perpetrating that particular perpetration again. Wouldn't you think? And, in my opinion, I think we should execute these fellows publicly (hell, televise it!), painfully, and gruesomely. Make the message crystal: "Look perp, if you do a really bad thing, then really bad things will happen to you." Bad things should happen to bad people. And the badder they are, the badder the things that happen to them.

Imagine, if you will, keeping the scumbag who bilks little old ladies out of their life's savings in a stock in the middle of the village square. Or lopping a few hands off of thieves. Or publicly hanging a child molester (preferably, by his balls). What kind of a message do you think that would send the potential future perp if he knows that his crime might be punished with something extremely unpleasant instead of a stay in a nice, clean facility with 3 squares, medical care, exercise facilities, cable. What's the problem with bringing back chain gangs? Should the poor, misguided fellow who kills 22 coeds be allowed to stay his execution for 25 years while the wheels of justice grind inexorably, or should he become a "volunteer" for human drug testing? Followed by a complementary brain biopsy immediately after the drug trials. Ask the families of the coeds which they'd prefer.

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It's time to admit that prisons aren't rehabilitating our criminals and instead orient them toward punishment. If you make incarceration very unpleasant, I believe it will give potential criminals food for thought about the consequences of their deeds and maybe encourage them to find an alternate course of action.

So, first off, we need to clean out our jails by getting rid of the victimless criminals: the kid picked up with a joint in his sock, hookers trying to make an honest living. Next, we take the white collar criminals nailed for embezzling, kiting checks, tax evasion and the like, and we either force them to pay back what they stole (with interest, of course) or give them the option of working off their indebtedness (lots of highways need to be cleaned up y'know).

Then we make our new punishment system swift and effective. Picture, if you will, the new reality series, Perps on Parade: *"Good afternoon, ladies and gentlemen. We're here in Detroit for the execution of Louis Nastypants, the man who was tried and, just moments ago, convicted of kidnapping, sexually assaulting and brutally torturing and murdering at least five young children in Michigan. Yes... Let's pan the camera... They're dragging him out of the courtroom now and down the courthouse steps. You can see the excited crowd enthusiastically kicking and beating on him as he's being taken out back to the Justice Administration Area. The guards have stripped Nastypants and are pouring honey on his genital area before staking him out on a rather large fire ant hill..."*

I figure it would be much more popular than America's Top Pharmacist Aide.

*the george*

*A conference is a gathering of important people who singly can do nothing, but together can decide that nothing can be done.*

- Fred Allen



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

**T**he SCRABBLE® Brand Crossword Game is a game of words, but it is also a game of numbers. A fresh bag of tiles contains twelve Es, nine As, nine Is, eight Os, six Ns, six Rs, and six Ts. There are four or fewer tiles for each of the other letters of the alphabet as well as two blanks. You should therefore not be surprised to find AEINORT on your rack, but unfortunately these tiles cannot be rearranged into a seven-letter word for a fifty-point bonus. If you are looking at these letters early in the game, you might consider playing off or exchanging one of the tiles and keeping the other six. Here are the seven possible sets of six letters you could hold onto, beginning with the worst and ending with the best.

AEIORT: You would need to draw one of only two Cs to form the word EROTICA.

AEINOR: One of the four Ds would allow you to make ANEROID, one of the four Ls would allow you to make AILERON or ALIENOR, and one of the four Ss would allow you to make ERASION. With one of the two Ms you could make MORAINÉ or ROMAINE.

AEINOT: You can form a seven-letter word by adding a B, C, L, M, N, or S. The words are NIOBATE, ACONITE, ELATION or TOENAIL, AMNIOTE, ENATION, and ATONIES respectively.

AINORT: The seven-letter words containing these six letters are TABORIN, CAROTIN/CORTINA, DIATRON, ORATING, JANITOR, ORATION, ATROPIN, AROINTS/RATIONS, RAINOUT, and WAITRON.

AENORT: The words are BARONET/REBOANT, ENACTOR, NEGATOR, ANOTHER, TONEARM, OPERANT/PRONATE/PROTEAN, ATONERS/SANTERO/SENATOR/TREASON, and OUTEARN.

EINORT: BORNITE, COINTER/NOTICER, GENITOR, JOINTER, RETINOL, INTONER/TERNION, POINTER/PROTEIN/TROPINE, NORITES/OESTRIN/ORIENTS/STONIER, TRITONE, ROUTINE.

AEINRT: This is the keeper! Any of the following seventeen letters combines with this six-letter stem to form a seven-letter bingo -- C, D, E, F, G, H, I, K, L, M, N, P, R, S, T, U, W. One way to remember this is to rearrange AEINRT into RETINA and remember the anamonic "The red pupil prefers much winking": Every letter in this sentence is from the previous list of seventeen letter, and both the

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**B**ecause of the shooting at Virginia Tech by a single deranged person another form of crazy will now appear.

There are “bad” crazies and now we will see the “good” crazies.

Because of the action of one person the “good” crazies will want to enact legislation for more strict gun control that will affect 300 million people and many in adverse ways. There are millions of gun owners in this country and 99.9% are responsible in their actions. Those who are not are criminals and mentally off center. Pass all the legislation you wish and the criminals will still have guns and the nuts cases will find a way to get a gun.

he best example is of Australia that passed a law banning firearms and a year ago removed more than 640,000 guns from citizens. Did this solve the “gun problem”? Look at the statistics.

Country-wide homicides up 6.2%, assaults up 9.2%, armed robberies up a whopping 44%. The state of Victoria has an increase in homicides of 300%. Armed robberies have been slowly decreasing during the previous 25 years. Now criminals know the honest citizens no longer have a defense against them. Politicians pandering to the “good” crazies created a bigger problem than they solved.

There are currently enough laws limiting gun ownership by honest people and it won't make a twit in crime statistics with more anti-gun laws - or the murder rate. An example is Washington, DC that has a very restrictive gun law yet one of the highest murder rates in the nation. New York is another yet you can buy a gun on the street within minutes if you want to.

The “bad” crazies are easy to identify. It is the “good” crazies that hide behind altruistic words and actually believe that legislation will solve a psychological problem. Their thinking is as far off center as the nut who kills school children for his imagined reason.

What is the difference in a gun crazy person who shoots people and the leader of a country that threatens his neighbors with bigger guns and nukes? For the same reason you cannot legislate a gun nut you cannot legislate a crazy dictator with U.N. resolutions. Neither is effective. Police are allowed to kill the individual gun nut on campus, but the world is not allowed to take out a country leader. Each one kills people, but just on a different scale.

Good people will continue to be good people without legislation and bad people will continue to be bad no matter what the

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## SCAM Calendar of Events for June 2007

**6th - 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.*

**16th - Saturday 10:00 AM**

### MENSA TESTING

Mensa testing is scheduled at the Central Brevard Library, 307 Forrest Ave., Cocoa. 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).*

**30th - 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

Ahmed Ibrahim

#### Welcome to SCAM and Mensa

Ethan Potter

Kai Gilmore

#### Welcome Back

Ryan Gilmore

Mary Erdmann

Mary Artz

### JUNE BIRTHDAY GREETINGS

<i>2nd</i>	Bill Emmons	<i>12th</i>	Reid Windle
<i>2nd</i>	S. Glen Martinie	<i>20th</i>	Alexandra Windle
<i>3rd</i>	Joyce Drew	<i>21st</i>	Richard Kerlin
<i>8th</i>	Robert Ruhge	<i>24th</i>	Sam Kirschten
<i>11th</i>	Zachary Whitten	<i>26th</i>	Judith Wiksten

A belated Birthday Greetings to SCAM member *Michael Friedman*, who celebrated his birthday on *May 14*. *Sorry we missed you!*

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

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legislation.

The best advice for the kids at Virginia Tech or any college campus is learn to live in the real world and not be upset by the occasional crazy. More laws will not solve the problem.

*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 2007 All rights reserved.*

## LETTER TO THE EDITOR

Bobbye Wicke

**Re: The Great Bank Robbery**

**T**hanks for your well-researched and presented commentary. You can add to this scenario the pricing of automobile insurance. I recently discovered that I was paying more for coverage identical to that of younger friends who drove cars worth two to three times more than my car, and we used the same insurer. We all had equal good driving records. So I began collecting quotes from other insurers.

What a surprise - these quotes were 50% or more higher. Two companies even volunteered that higher rates are based on age and credit reports - and one agent proudly stated that his company would require a physical exam for auto insurance.

It took weeks to get my credit report. After filling in all the blanks online, all three credit reporting companies informed me that I'd have to apply in writing - although I could pay for a "credit score" and get a credit report. I applied in writing. My credit report showed that all bills have always been paid on time, and the only adverse entry was a bankruptcy filing six years ago (ref: *Justice Denied: the destruction of the life and legacy of the He-Coon* for gory details).

Age and credit discrimination are in direct violation of federal law in this and other financial transactions. Which brings us back to the bottom line: Is the fox minding the henhouse?

Keep writing!

Bobbye Sikes Wicke  
Editor, *PensaMensa*

**A**lbert Einstein borrowed Planck's quantum to describe his hypothesis of light as a particle. His original name for lumps of light was *lichtquanten* - in English, light quanta. This term was widely used in physics until it was replaced many years later by the current name, photon.

In time, quantum theory was to develop a life of its own and poor Albert watched as his precocious neonate grew into a rebellious adolescent and eventually, with a little help from strangers bearing candy, spurned its creator.

The born-again quantum was ultimately destined for greatness in a direction that Albert Einstein could never have imagined: New Age Woo-Woo Snake Oil Security Blanket. And this is how it happened.

Within a few presumptuous years others had picked up the quantum ball and extrapolated the basic idea into areas that could not have been anticipated by its anxious parent. The problem was, in many respects it didn't work - the graduation from hypothesis to theory requiring substantial tweaks. In other words, observations failed to satisfy the equations which were fine-tuned to fit the results. This is how science works, although in any other area of life this "renormalization correction factor" approach would be called cheating.

Einstein had gone from *persona non grata* to wunderkind and back again in a handful of years. At an age when baseball players would be considered still in their prime, he was already old news. Confronted with "elegance dissonance", Einstein was an old school Determinist, buried for posterity with and by his famous phrase, "God does not play dice".

What upset Einstein so much was that the new physics had gone flaky. He found this curious state of affairs unsatisfying because it meant that from now on things were not known, not because we hadn't discovered them yet, but because they are ultimately unknowable.

One significant piece of the new physics was even given the tongue-in-cheek title of QED, for Quantum Electro Dynamics. QED normally stands for *quod erat demonstrandum* (Latin for "yup, that showed 'em"). Which of course it singularly failed so to do. Even Feynman wasn't happy with it, despite the demonstrably high probability of it being head and shoulders the pick of the bunch. (It's not good, but all the other theories are much worse.)

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While modern physics (including quantum mechanics) has served us well and given us so much - the transistor, the LED, fibre optics and donuts, for example - it is not without its detractors. Latter-day mavericks such as Randell Mills have posited some substantial alternative hypotheses, in his case arguing that Einstein and Maxwell were right all along. As a closet iconoclast, I'm shaving my legs, cheerleading for Mills and prefer to imagine that I would have done as much during those five long early years when Albert, too, was in the wacko wilderness.

Only time will tell which doctrine is destined for canonization in high school books, for, make no mistake, science is also rife with high priests, dogma, heresies and sacrificial virgins. One good example is *The Clovis Police: Man came to America on the Vladivostok express in 12,000 BC*. Therefore, if you dig up any artifacts older than that, you must be mistaken or you won't get a grant next year. Across the border in Mexico they regularly dig up human remains earlier than 20,000 BC. Ergo, Border Patrol were more effective back then.

Perhaps it doesn't really matter if Einstein or Heisenberg got it right, for in the meantime something quite remarkable happened. The flaky, indefinable, irrational and unknowable parts of quantum mechanics were embraced by a religion. And not just any religion, but the most flaky, indefinable, irrational and unknowable of all: New Age.

As awkward as it is to conduct a reasoned discussion with someone of the New Age persuasion (and God knows, I've tried...), it is now ten times more difficult because, you guessed it, spurning the inconsistencies of scripture, they now have science on their side. Indeed, quantum physics has apparently proven just about anything upon which the herd mentality can briefly focus its all-too-finite attention. An unscrupulous physicist could really clean up on the seminar circuit.

It would be nice to know where this collective substitute for rational thought originated, if only to return to its source and deliver a retrospective dope slap. Wherever it started, it is now nothing short of a full-blown epidemic. As much as I'd love to believe it, Quantum Physics is not a mechanism to help us grasp the purpose of our existence, nor is it an excuse for our congenital inability to do so.

Yes, we all seek meaning and it would be quite lovely to know what makes the universe tick.

No, it doesn't work like that.

*Go read a physics book.*

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stem and the anamonic are related to the eye. Fifty-five words can be formed, including the nine that can be made from AEINRST: ANESTRI, ANTSIER, NASTIER, RATINES, RETAINS, RETINAS, RETSINA, STAINER, and STEARIN.

It would also be possible to form an eight-letter word using AEINORT if the right letter is on the board in the right location: A (AERATION), B (BARITONE, OBTAINER, REOBTAIN, or TABORINE), C (ACTIONER, ANORETIC, CREATION, or REACTION), D (AROINTED, ORDINATE, or RATIONED), H (ANTIHERO), L (ORIENTAL or RELATION), N (ANOINTER or REANOINT), P (ATROPINE), R (ANTERIOR), S (NOTARIES or SENORITA), T (TENTORIA), or Z (NOTARIZE).

Some acknowledgements are in order. The book *Word Freak: Heartbreak, Triumph, Genius, and Obsession in the World of Competitive Scrabble Players* by Stefan Fatsis first made me aware of anamonic and LeXpert. The word “anamonic” is a blend of “anagram” and “mnemonic” and refers to a phrase containing letters that can be combined with another set of letters known as a “stem” to form an acceptable word. (By remembering the anamonic for RETINA, you’ll never again waste time trying to form a seven-letter word with ABEINRT.) John Chew maintains a list of anamonic online. The LeXpert software for word study is very helpful. It was available for download from Carol and M.G. Ravichandran until recently. However, another word study program, *Zyzzzyva*, can be downloaded. It has many of the features of LeXpert and definitions as well.

(Observant readers may have noticed that last month I promised *A, E, I, O, N, R, T* but delivered *A, E, I, N, O, R, T*. I usually arrange my tiles strictly alphabetically, but sometimes putting the vowels first offers a fresh perspective.)

Next month: *Captain Hook*

**Part Two: “The Double-Crossers!”**

*“Buying on credit is so nice ...”*

*“One look at us and they charge twice ...”*

*“I have a new washing machine ...”*

*“What will you have though to keep clean?”*

—Leonard Bernstein and Stephen Sondheim,  
*“America,” West Side Story (1961)*

**O**ne of the greatest conveniences we enjoy in this century is the debit card, especially those with the MasterCard® or Visa® logos affixed to them. The traditional personal check, thankfully, is largely a relic from the past. However, these magical cards do have a downside. It is far too easy to overdraw from a checking account when using a debit card. Of course, much of this can be avoided by keeping meticulous records that are updated with each transaction. Even so, there are still pitfalls. Anytime the debit card is used to make a payment, the party you just paid becomes “authorized” to make periodic automatic debits without notice from your account. A complaint to your bank under those circumstances will generally fall on unsympathetic ears.

Of course, if you are unfortunate (or foolish) enough to have an overdraft, the bank will charge you a penalty (“fee”) of about \$30 for each transaction. Right? Not quite. Debit card transactions are a two-part affair. When the card is used, the transaction is listed as a “pending” item – your account balance is not reduced, but your “available funds” are reduced by the transaction amount. One to three days later, the money actually changes hands. When your debit card transaction exceeds the “available” funds, you are charged the \$30 fee at that time. Once the same transaction is finalized, you are charged *another* \$30. Thus, the real fee for one such transaction is \$60. Moreover, your bank decides the order in which pending transactions are paid; often several small transactions are “stacked” for maximum number of overdraft penalties. It is not uncommon for one error to wind up costing over \$500.

While we are on the subject of “miracle plastic”, let us now turn our attention to the credit card. Far more traditional than the debit

*(Continued on page 19)*



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card, it is a staple of the working class American in making ends meet on a too-modest paycheck. Too often, the amount owed is too close to the established credit limit. This is sometimes due to spending too much, but it can also be due to an arbitrary reduction of the credit limit. One ploy some credit card companies use to increase revenues is to hold a payment until after the posted due date, triggering a “late fee” of \$30-\$35. This, of course, often triggers a higher interest rate. The interest is then applied to the “late fee” as a financed item. This often brings the balance over the credit limit, triggering an “overlimit fee”. If this happens to you, don’t be too surprised if the interest on your other credit transactions also rises. This is due to the “universal default” doctrine, a subject for another column.

Not surprisingly, increasing numbers of consumers are forced to default on their debts. One of the consequences of a default is a negative entry on the consumer’s credit report. It’s not the end of the world, some may surmise, due to a law passed in the 1970s to protect consumers that limits most such negative entries to a 7-year life. But is this really the case? The law does exist, and is seldom violated. In the past, once an account is in default (“charged off” is the jargon), it was referred to collection agencies that then harass the debtor to pay up. Such collection agencies were paid a percentage of the take. Today, it is more common to sell the “charge-off” account to a collector (exempting them from fair debt collection laws). The collector then lists the account as a “new” account on the credit report. Once collection efforts fail, the consumer receives a “double-whammy”. Initially, the same debt now has *two* negative listings. Then, when the “original” account’s 7-year period expires, the “new” account remains listed until its own 7 years expire, often several years later.

These are but a few examples of how the working American is double-crossed, often with exponentially damaging consequences, by our banking and credit industry. Due to space considerations, I will reserve discussions of possible solutions to these and other problems to future installments of this series. In the next installment in this series, we’ll discuss some laws designed to protect the consumer from credit and collection abuses.

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

**S**everal 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.

**I find it hard** to believe that this was Maggie Truelove's first year as RVC 10. I met her last August at the World Gathering and her spunk, enthusiasm, and helpfulness made her seem like a pro that's been at it for a while. I hereby accept her kind thanks - which she sent out in her June column- on behalf the Miami Ex-Comm and all our other officers. Yes, it is a group effort that keeps the ball rolling; and everyone's role is crucial.

I also want to take this opportunity to congratulate Maggie on completing her first term, and to thank her for her endless help. Never have I seen someone reply to my emails with such speed, kindness, encouragement, and help (And as a new LocSec, the encouragement was most helpful! Thanks again Maggie!).

All of us in Region 10 owe a truckload of thanks to Maggie for the many things she does behind the scenes, to keep our many local groups running; some of which include: answering endless questions, helping solve assorted problems and conflicts (including emotional support with personal problems), keeping us in check, and even helping us tow the line!

How fortunate we are to have her!!!!

Thank YOU, Thank YOU, Maggie!

With a warm Miami hug,

--Liz Hernandez

LocSec, Miami Mensa

### A Mensan in the Workplace?

**A**re 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*.

**T**his column marks the last month of my first term as Region 10 Vice Chair, or RVC 10. I had very high hopes for things to accomplish, at the start of my term, very much like any freshman office holder, I imagine, full of big ideas. Some of those things did come to pass, like the Region 10 website. Some of them didn't, such as my plan to have local groups share ideas in my column. It didn't happen, because there was very little feedback. I took for granted that the local officers would have lots of time and energy to respond, and they didn't always have the time.

Which brings me to another thing I do want to mention in this column - all those local officers who are the unsung heroes of Mensa. Without them, local groups wouldn't function. Without the editors (bless them) spending many hours each month putting together the local group newsletters, we wouldn't have said newsletters. Without the proctors testing potential new members, local groups would wither away to nothing eventually. The LocSecs and other members of the ExComm are the veritable glue that hold a local group together. The membership officer is often the one who makes first contact with new members and determines whether that new member gains a bond with the local group. Gifted Children Coordinators, who coordinate activities and information to our youngest members, are encouraging a future generation for Mensa. So from me personally to all current, past, and future local officers of Region 10- a huge THANK YOU for all you do for Mensa. (And, yes, this includes those who host local group events, whether you are an officer or not. You are not forgotten!)

One thing I didn't do that I plan to do in the next term is to visit all the groups. Some groups have RGs, and they are easy to visit because of that. But I know I have neglected many other groups who don't have an RG. So count on the fact that sometime soon I want to come to an event in your group, not because there is a problem that needs fixing, but because we just need to get to know each other. I look forward to it.

Of course, in the meantime, please don't hesitate to initiate a chat with me at an RG. I would love to hear what is going on in your group.

Maggie Truelove

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**T**he ExComm met at the home of George Patterson on Wednesday, May 7, 2007. Called to order at 5:55pm by LocSec George Patterson. The meeting had been scheduled for May 2, but was postponed due to lack of a quorum.

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

Welcome Guests: None. .

Minutes of the April 4 meeting, as published in the May 2007 SCAM, were approved unanimously

**Officer Reports:**

Treasurer: Bud submitted the April Treasurer's Report. The report showed total funds of \$3476.78. It featured a line item of \$120.00 for supplies for the April 14 picnic, which was sponsored by the ExComm and attended by about 25 people.

Testing: Helen Lee Moore (proctor coordinator) reported by email that Proctor Hank Rhodes tested one candidate in April. In addition, she reported that the testing fee has been raised to \$40.00 effective 1 April, and SCAM's portion of the fee has also been increased to \$15.00 per person tested.

Committee Reports: There were no committee reports.

Old Business: There was no old business.

New Business: George moved that we appoint an Audit Committee consisting of Art Belefant, Joe Smith, and Terry Valek. George remarked that he had reviewed the Bylaws and talked with several people regarding ExComm members performing an audit. General opinion was that it was acceptable, although preferably not the LocSec and definitely not the Treasurer. The three candidates were voted on separately and were accepted unanimously but with Joe and Terry abstaining from the vote on themselves. The committee is expected to complete their audit before the next ExComm meeting.

The next meeting of the ExComm is scheduled for Wednesday, June 6, at 5:30 pm at **George Patterson's house, 301 Sand Pine Road**, Indialantic (321-777-3721). This meeting will feature the installation of the new ExComm, which will probably resemble the old ExComm unless there is an unusual flurry of write-in votes. The move to adjourn was passed by unanimous vote at 6:05 pm.