

The

SCAM

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SPACE COAST AREA MENSA



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

Inside the Pocket Protector

Mike Moakley, Editor

One of the things I've tried to achieve as Editor is to make *The SCAM* appeal to a wide variety of readers. To this end, our newsletter features articles covering a wide variety of interests. In doing so, not every article in *The SCAM* will be of interest to the reader.

As I gain more experience as Editor, I attempt to balance the offerings we have. In the front portion, the reading matter is "lighter", more suited for entertainment. In the back portion, more serious works are presented. The subject matter is often quite controversial and, occasionally (to some), possibly offensive.

On these works, there are some ground rules. None of the published work ever violates reasonable standards of decency. Personal attacks (especially of fellow Mensans) are never permitted. Nonproductive remarks or expressions, such as racial slurs, will not be published.

On the other hand, all opinions, as a rule, are welcome. Some may find this rather offensive, especially if he or she disagrees with the opinion expressed. Some editorial advice here: For the writer, do *not* expect to convince your audience that your views are correct; the purpose of publishing opinions is to aid in examining the issue by offering other perspectives. For the reader, *The SCAM* always invites rebuttals, or even a fresh view on the topic. One is also, of course, entitled to skip the article he finds offensive (and read another more to his liking).

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

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

How very nice of you to ask!

Hmm. What did I do over the summer? Well, I did a lot, I can tell you. I didn't just sit in front of the TV eating bon-bons (although, truth be told, I often dream about doing just that).

Cultural Enrichment

I schlepped the kids to the produce store twice a week this summer, and tried something new each time. Well, okay, some of them I'd already tried, but the kids hadn't. There's only so many fruits and vegetables to choose from, after all, even when you count the hybrids, genetically-altered fare, and the stuff in the "irradiated" section. (My daughter's favorite: the cellular bananas).

Hey. You can't underestimate the excitement, practicality, and cultural significance of fruit. In fact, fruit has been present in every civilization, since the dawn of time. Every brilliant mind throughout the course of history, bar none, has eaten fruit. And besides, we couldn't afford a trip to Europe. So it's fruit or nothing.

Travel

Actually, we traveled a little. We took a weekend trip to visit the town where I lived when I was 7. We really threw ourselves into the experience - pretended it was a vacation to the Grand Canyon. Which it was (except for the canyon thing): there were lots of kid arguments over who, exactly, touched/looked at/pinched whom; requests to go to the bathroom at particularly inopportune times; ill-considered souvenirs; and insomnia caused by thousand watt motel nightlights and kids' snoring.

Although originally designed as the centerpiece of our trip, we didn't get to visit my old elementary school. It's on a military base, and they're really cracking down on suspicious families poking around 2nd grade classrooms. You can't be too careful these days!

Demonstrating (By Example!) the Importance of Lifelong Education

I took a class this summer. I'm not going to tell you what type of class it was, because then you'll start asking me questions like I'm some expert on the subject, when in fact, I was a complete failure. Again.

See, this always happens. I go into a new course of study with such optimism. Like, I imagine myself a veritable pottery prodigy, instantly turning out astonishing vases by the truckload, while

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onlookers bow to my superior abilities - having never before seen someone with such an amazing gift for sculpture. And then I'll actually get my hands on some clay, and end up making some sad looking drink coasters.

Or I'll imagine I'll be the very best beginning ski student anyone's ever seen - advance almost immediately to the sveltely-clothed black diamond group, who even still are amazed at my newly discovered talent - only to find, as soon as I get my boots on, that I can't even WALK in them, never mind the part where they strap slippery sticks onto the bottoms.

So, I took a class and found something else I'm bad at. Which, I guess, is a good thing to know.

Household Project

I decided to install crown molding in my house this summer. Yes it's a big project, but with a saw and some good old-fashioned elbow grease, one can do remarkable things. Presuming one actually *starts* the project. Which I didn't. But I DECIDED to do it, you see.

Domestic Engineering

I did heaps and heaps of laundry this summer, despite the fact that I never saw my children in anything but their bathing suits. I finally put my foot down when I washed 12 kid-towels one week. No pool. No beach. No bath. No shower. No soap. 12 towels. You do the math

Deep Thinking

I worried a lot this summer. I guess lots of people do this, but I like to think I elevate it to an art form. I worry about the kids riding their bikes barefoot. I worry they'll injure themselves on rusty fish-hooks or get poison ivy. I worry that they'll talk to strangers, carry scissors incorrectly, or contract bacterial meningitis from a mud puddle. I worry about continental drift because I figure since I'm worrying anyway, I may as well get as much done as I can.

Getting a Jump on the Competition

I started my holiday shopping this summer. I did! I bought a candle. It's a very nice candle. I'm not sure who it's for, but I'm sure they'll be delighted if it doesn't melt in the attic before summer is over. My grandfather once told me "Well begun is half done!" so I guess I can wait and do the rest of my shopping around December 20th.

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Taking a stance such as this is not without its risks. One member, at least twice, called for my removal as Editor because my *From The Village Idiot* column was not patriotic enough for his tastes. Another member accused me of anti-Muslim bigotry because of two articles I published last year. Incidentally, I never met each member.

Please be reminded that publication in *The SCAM* of an opinion is not an endorsement of, or is agreement with, that opinion. *The SCAM*, like Mensa, has no opinions. Mensans do. Since the month of August has no holidays, I hereby declare it to be "No Censorship Month".

Finally, I would like to call attention to an error that appeared in the July issue. In *From The Village Idiot*, the first paragraph erroneously states, "as we celebrate the 230th birthday..." It is the 231st birthday of our country. I wish I could say this was only a test to see who would notice, but the truth is, I just screwed up.

—Mike Moakley

WHAT I DID LAST SUMMER*Continued*

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Practical Science

I did several science experiments this summer. One had to do with how long a package of boneless chicken, having cleverly concealed itself out of sight in the trunk wheel well while being transported home from the supermarket, will *smell* before the average middle-class couple will 1) pay a mechanic to take the entire chassis apart to find whatever wild animal must have died in there, or 2) sell the car.

The other experiment: how long you can keep broccoli before it turns to liquid in the produce drawer. (Not that long, it turns out; certainly less time than it takes for a chicken breast to decompose).

Summary

So you see, it was a very productive summer. We call it: "Our Summer of Doing Cheap Stuff", since that's what folks do when the economy is in the toilet. Cheap stuff can be very educational, though - especially the "Fruit Around the World" thing.

Next year, I hope, will be "Our Summer of Stuff We Did After Winning the Lottery."

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Your broker is not a crook. He works for a company that will not allow him to do a good and honest job for you. Furthermore, if he tries to learn how to do it he is discouraged and if he actually does it he will probably be fired.

Pretty harsh words, but I'll prove it. Of course, your broker must deny it.

Wall Street wants your money. They want to keep it. They want you to buy something, anything, and never sell. That is the Buy and Hold doctrine that is preached as the *right way* to invest.

This is the biggest lie of all. Go back in history of the stock market as far as you want and during any 10-year period there will be a bear market loss of from 20% to 40% or more. Any half-way intelligent broker can learn how to sell near (I did not say at) the top of the market and buy back in near (same caveat) the bottom.

Brokerage companies prefer you stay fully invested while your account shrinks rather than sell to be in cash to preserve your capital. Even if you don't make any trades they make about 1% each year. That may not sound like much, but multiply it by several hundred billion (that's a B). Mutual funds skim your account 2% each year. That is why ETFs (exchange traded funds) with their minuscule management fee are slowly strangling the mutual fund industry.

The branch manager of most brokerage companies is paid his bonus based on the amount of invested funds. Money markets don't count so.....you can figure that out.

Brokers are not taught an exit strategy. The very simple method of stop loss protection for a customer's account is discouraged. During the 2000-2003 bear market when the NASDAQ dropped 78% and the S&P was down 40% brokers did not know what to do and were told to "HOLD". They really didn't know. Few of their company analysts also did not know and let clients lose half their money or more.

Brokers and customers were continually told, "Never try to time the market". It is easy to do, but not told to brokers or financial planners.

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Occasionally there will be an independent broker who will leave the shelter of his big brother brokerage company that is Wall Street dominated and go out on his own. They work from a small office or their home. They usually manage customer's accounts on a fee basis and hardly ever lose a customer because they know how to protect client money.

Ask a broker or financial planner if they have an exit strategy. Then get them to put it in writing on company letterhead. (Bet he won't.) During the next bear market, and there will be one, remind him not to lose your money and to follow the plan he previously wrote.

It is the investor's money. He must be sure he is being protected and not lied to.

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

A Mensan in the family?

Are you the Mensan in your family? Or, is your spouse, child, parent or sibling the Mensan in your household? Are two or more (maybe all) in your household Mensans? If any of these apply, The SCAM is soliciting an article from you. All members of SCAM or family members are invited to respond. What are your impressions and experiences?

Coins of the Realm

In my younger days I did a bit of a coin collecting; now my only connection with this former hobby is noting the names of coins while studying *The Official SCRABBLE® Players Dictionary, Fourth Edition* (OSPD4).

If you are interested in American history, you might like to know the three words defined as “a former coin of the United States” (I was unfamiliar with all of them but did a little research): DISME (the mintage of a disme, one-tenth the silver weight and value of a dollar, was authorized by the Coinage Act of 1792), FUGIO (fugio cents were issued in 1787), and STELLA (this United States four dollar coin was produced in 1879 and 1880).

For playing the SCRABBLE® Brand Crossword Game, knowledge of three-letter words is essential. It is not necessary to know their meanings, but several of these words are names of coins: ECU (an old French coin), FIL (a coin of Iraq and Jordan), JUN (a coin of North Korea), PUL (a coin of Afghanistan), PYA (a copper coin of Myanmar [Burma]), REI (an erroneous English form for a former Portuguese coin), and SOU (a formerly used French coin). Most of these are pluralized by adding an S, with PULI being another plural of PUL, but be careful because the plural of JUN is JUN.

Since using all seven tiles earns a player a fifty-point bonus, knowledge of seven- and eight-letter words is important. (Longer words are rarely played and are not defined in OSPD4.) As a rule of thumb, if all or all but one of the letters in a seven- or eight-letter word are A, D, E, G, I, L, N, O, R, S, T, or U then it is worth making the effort to try to remember such a word. (GAGGING falls into this category but would require a blank since a fresh bag of tiles contains only three Gs; however, in general the guideline is useful.)

DINERO is “a former silver coin of Peru,” and its plural is DINEROS. There is a good chance that you will have DEINORS on your rack someday because a fresh bag of tiles contains 12 Es, 9 Is, 8 Os, 6Ns, 6 Rs, 4 Ds, and 4 Ss. If DINEROS will not fit on the board, perhaps you can rearrange the letters to play INDORSE, ORDINES, ROSINED, or SORDINE.

DENARII is the plural of DENARIUS, “a coin of ancient Rome.” I have played it several times since taking the game seriously, having learned the list of seven-letter words that can be made by adding a

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letter to RAINED.

The following list makes use of the rule of thumb given above. Remember to include STELLAS, DINEROS, DENARII, and DENARIUS.

CAROLUS: an old English coin

CONDORS: plural of CONDOR, a coin of Chile

CONDORES: plural of CONDOR

CRUSADO: an old Portuguese coin

CRUSADOS: plural of CRUSADO

DIOBOLS: plural of DIOBOL, a coin of ancient Greece

DOBLONS: plural of DOBLON, a former gold coin of Spain and Spanish America

DOBLONES: plural of DOBLON

DOUBLOON: a former Spanish gold coin

FLORENS: plural of FLORIN, a former gold coin of Europe

FOLLISES: plural of FOLLIS, a coin of ancient Rome

GUINEAS: plural of GUINEA, a formerly used British coin

HALALAS: plural of HALALA, a Saudi Arabian coin

MOIDORE: a former gold coin of Portugal

MOIDORES: plural of MOIDORE

PENNIES: plural of PENNY, a coin of the United Kingdom

PISTOLE: a formerly used European gold coin

PISTOLES: plural of PISTOLE

QUADRANS: an ancient Roman coin

SANTIMS: a formerly used coin of Latvia

SANTIMI: plural of SANTIMS

SANTIMU: plural of SANTIMS

SEMISES: plural of SEMIS, a coin of ancient Rome

SESTERCE: a coin of ancient Rome

SKILLING: a former coin of Scandinavian countries

SOLIDUS: a coin of ancient Rome

STIVERS: plural of STIVER, a formerly used Dutch coin

TESTONS: plural of TESTON, a former French coin

TRIENTES: plural of TRIENS, a coin of ancient Rome

Even if you don't have an ANNA (a former coin of India and Pakistan) or a BAWBEE (a Scottish coin), you can "spend" some time playing Scrabble.

Next month: *Whatever It Is, I'm Against It!*

SCAM Calendar of Events for August 2007

1st - 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.*

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: *George Patterson, 777-3721.*

Calendar Updates

ATTENTION SCAM MEMBERS!

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

MEMBERSHIP NOTES

Welcome Back to SCAM

David Muszynski

AUGUST BIRTHDAY GREETINGS

<i>2nd</i>	James Vanaman	<i>22nd</i>	Shirley Jones
<i>4th</i>	William Armstrong	<i>26th</i>	Ronald Wallace
<i>9th</i>	James McNamara	<i>27th</i>	Cheryl Russell
<i>11th</i>	Cypryan Klish II	<i>29th</i>	Chester Young
<i>13th</i>	Ronald Gaynor	<i>30th</i>	David MacMakin
<i>15th</i>	William Lamoureux		

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

[Author's note: If you are a religious person (which may be different from being a righteous person), you will undoubtedly be offended by this article. If you are not offended, I shall endeavor to rectify this oversight in some future rant. Should you decide to read on, please keep in mind that I am entitled to express my opinion, courtesy of the Constitution, and that you are free to stop reading at any time. TYVM.]

Many years ago, my mother (now, only a fond memory) convinced me to accompany her to the synagogue for something-or-other Jewish holiday and a very strange thing happened: I had an epiphany!

Consider that for many years before my bar mitzvah (at age 13), I attended a Hebrew School every day after regular school to learn how to become a proper Jewish male adult and to learn all the stuff I needed to learn in order to properly perform the requirements of the Bar Mitzvah ceremony. Much of this indoctrination was the endless repetition of the various and sundry prayers attendant to various and sundry functions within the mumbo-jumbo entailing Jewish prayer - in Hebrew, of course. Years and years of this brainwashing in Hebrew School, plus years and years of repetition on the High Holidays with my parents, and you have a classic textbook case of stimulus/response. I know certain prayers just by their relative location within the particular ceremony, the opening chord of a musical number, or the first word of the incantation the shaman... oops, I mean - rabbi... is reciting. And, like a good, little indoctrinee, I begin chanting the ritual phrases, just like all the other good sheep in the flock. These things are burned into my brain. Doesn't matter how long it's been since last I dusted them off and used them. They can't be forgotten.

But at that moment, it occurred to me that I read the Hebrew, I recite the Hebrew, but I don't understand Hebrew! Was I pledging money to the men's club? Or praying for the fruitfulness and multiplicity of the rabbi's family? Or reciting some recipe for matzo ball soup? Who knew? So I glanced over at the left hand page where the English translation of what you're reading on the right hand page is. And that didn't make any sense either! Endless repetition of how wonderful and fragrant art thou O Lord, King of the Universe, father of Abraham, Isaac, and Jacob and munificent and benevolent and how much you love your favorite people, the Jews, and we'll all have a jolly old time in Jerusalem.

But what did it all mean?

The super-religious Chassidic Jews espouse the notion that all you have to do is to follow the 613 laws enumerated in the Old Testament and everything is then hunky-dory between you and God. But I haven't seen (or heard of) one, single solitary Chassidic Jew (or anyone else with the exception of maybe a few lunatic devil-worshipping fanatics), actually doing any of these patently ridiculous laws in the last several centuries. Like all the freaking sacrificing. Try to read Leviticus, Numbers, Deuteronomy, others, for more than 2/3 of a page without some poor lamb/kid/goat/sheaf/wine being offered up as sacrifice (sometimes burnt, sometimes raw). Not by choice, mind you, as gifts to the great and powerful Oz, but by MANDATE of the one who wrote the book. Very explicit. Thou shalt, y'know. It doesn't say these are optional. So, who decided one from column A and maybe two from column B? The Chassids say "Hey, we give the 613 laws a good run for their money, and that's pretty good, eh? So we're the real Jews."

Apparently, it never occurred to these "Real Jews" that what they were doing was also "not kosher" enough to qualify as a Jew. I mean ... they arbitrarily selected a subset of rules/regulations/customs to live by and decreed that "This you must do to be a Jew." (Nice rhyming, no?). All other aggregations of submenu selections are invalid, null and (of course) void.

For instance, in the synagogue that my mother hauled me off to, they had a lady cantor! A woman person! Cantor? Yeah, really! Now, she sang bee-yoo-tiful, like a opera lady (which is probably what she was a failed one of which), and she wasn't bad looking either. But a lady cantor? This, too is a Jew? In the eyes of the Chassids, it would have been an abomination (btw, this was a Conservative congregation, not Reformed). In Orthodox Judaism women are second class citizens. But overall, it doesn't matter what any of the branches believe is the right way to worship because, basically, they're all full of it!

The way I see it, none of them are Jewish. Not really. If you want to be a Jew, you have to follow God's rules for rilly, rilly, being a Jewish person. And they're all laid out for you, nice as can be, in that really swell instruction manual he left us. No exceptions or waivers.

So, I'm listening to the nice lady sing the nice songs along with the nice choir (which is so good, I'm thinking these people sound like pros, only to find out they ARE professionals! They're paid for their services and many of them AREN'T EVEN JEWISH!), and I'm think-

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ing where in the book is the part about the freaking choir? This is not Jewish! This is just entertainment for the masses to keep them emptying their wallets on this block instead of on the other block!

So who's right? Who is following the path of righteousness?

For that matter, let's not exclude all the other religions in this quest for the truth. I am, after all, an equal-opportunity skeptic and would hate to pass on the possibility of offending and upsetting more than just my Jewish brethren.

It seems to me that none of these sundry flavors of The True Path is even remotely trying to follow the Word of God. They're all too busy promoting the "Word of **MY** Church, Not Yours!"

At least the Christians and Messianic Jews have a reasonable excuse for not abiding by "The Rules." They invented this Christianity business which absolves them of all writs of habeas corpus pertaining to forthwith and herein referred to as the partying of the first parts, since The Blood of The Lamb has been sacrificed on their behalf telling them that it's all right now, go ahead and have a good time, just make sure you repent later so the books will come out balanced.

But, guess what? There's no single interpretation of what Uncle Jesus wants us to do either! The warring parties all claim to have the inside track on the way to Infernal Salvation, but no two of them are the same! Know why? 'Cause they're all full of it too! Just like us Jews!

First off, their entire fundamental belief system is based on a nice, Jewish boy from some podunk town in Israel. We all know this. This is not a revelation. Then, there's the fact that all of his buds (aka, Apostles), were all Hebes, too! Also, a known fact. But then things get really freaky. From this Jewish boy and his Jewish friends, preaching Judaism to the Jews comes this **WHOLE NEW THING** that not only has nothing to do with Judaism, but also is in direct conflict with Judaism (whatever that may be).

"GO FIGGER!"

I've read the New Testament. I'm not a good chapter/verse quoter, but I have a pretty good memory and enough intelligence to understand what I'm reading without having to have some witch doctor of a theologian interpret for me. (Besides which, as we all know, quoting chapter and verse is ridiculous unless you do it in the original Hebrew, Aramaic, Latin or Greek. Jesus and his buds, and all the old timey folks like Abraham and his cronies, didn't speak English, f'r Chrissakes!) So near as I can tell, what these boys were trying to do

was to make this really complicated Jewish thingie more palatable for the Jewish people who were -- let's face it -- busy enough just trying to get by, much less try to keep up with all The Laws, plus sacrifices, holidays, when to have sex, and all the other obligations they got burdened with as the "chosen folk." So Yeshua (that's "Jesus" the way he called himself) is telling them, "Look, chill bro's, just be nice to each other. Try not to hurt each other, help out when you can, and if you stay out of your neighbor's bidniz, he'll stay out of yours. Okay? Then you don't really have to worry about 'Let's see, today must be Tuesday 'cause I'm supposed to kill these three perfect lambs, not eat this absolutely succulent lobster, wrap this ridiculous looking leather thingie around my arm and across my forehead, and then go down to "Mohel's am Us" and arrange for little Shlomo's peepee to get mutilated.' I feel your pain! I know how hard it is to follow The Boss's orders to the letter. So I'm here to tell you, I have it on good authority that he says: Just do what I meant, not necessarily what I **said**."

Well, we all know what happened then. The local powerbrokers were feeling threatened by this guy telling people they no longer had to pony up to the "wise men" to find out what God wanted them to do, that they could do it just by living God's intent instead of trying to follow the overly-complicated (and suspectly accurate) instruction manual they'd been given. And, of course, it was all downhill from there, what with the dilution of "The Word" to the gentiles, and all that nasty business with crucifixes and all.

So then, entering stage left, comes what I credit as the second most messed up religion of them all...

THE CATHOLIC CHURCH

I mean... like who the hell made them Queen of the Walk? What with all the waving vestibules and fragrant incests and funny hats and -- best of all -- The Pope! Now, I've scabbled frantically through every friggin' Testament I can find and, for the life of me, I can't find where it says anything about no steenkin' Pope!

There's no denying that they give you the best entertainment value for the buck -- choreography, costumes, set design, censors, crosses, missal stands, confession booths, and the dearly missed nuns's habits. But the idea that a bunch of celibate, old farts can get away with telling a woman what she ought or ought not to do with her body is absolutely appalling! And where the hell did they get the notion that they were qualified to do something like marriage counseling? Really! I've been married 30 years and I sure as hell don't

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feel qualified to tell anyone else how their marriage should be run for optimal efficiency, so where do these guys get off thinking they have some special skills at the job? I'm here to tell you: pulling your gherkin under yer jerkin certain don't make you an expert on marital relations. And puh-leeze don't give me any horse pucky about how they get divine inspiration from God, okay? I feel certain that if JC were to come back today, the Catholic Church would make him want to head for the nearest bush to have a good heave.

But what gives me the greatest heartburn about the Catholic Church (and please, people - be assured that I have nothing but great admiration for the Catholic PEOPLE who feel they receive comfort and solace from their religion) - - repeat, CHURCH - is that these are the folks that had the audacity some time ago to formally publish the startling news that they no longer blame the Jews for the death of Christ! Well, thank you very much and up yours, too! I mean, look fellas, without the Jews, you ain't got no steenkin' church. Your head honcho was a Jewish boy. Oh, sorry, your head honcho isn't really god, is it? It's really that old fart in the Vatican who intercedes on your behalf with god and tells you what he really means, not what it says in that there book that I can't even find in your church. Well, I hate to be the one to break the bad news to you fellas again, but even that job -- The Fisherman Dude -- derives from the Apostle Paul, aka Rav Shaul, which translates as RABBI Paul. Yes, rabbi. Another Jewish boy!

Okay, enough about my Catholic non-brethren. I feel my blood pressure skyrocketing.

Anyway, what this all boils down to is that all these religious sects seem to have lost sight of what it's all about.

God/Buddha/Mohammed/Rama/Gaia/CosmicConsciousness... whatever you want to call him/her/it ... didn't ordain any churches, no physical structures with rigid regimentation and hierarchical politics. In the beginning was the concept of "Hey, cut me some slack so I can do my thing and take care of my family, and if I have a chance I'll try to be a nice person to boot and maybe help someone less fortunate if I can, okay?" Then along come these churches (and synagogues and mosques, et al) telling us all: "No, no that's not quite right really. Come in with us and for only 10% of your gross (15% of your adjusted, low down, easy monthly payments, credit cards accepted, whatever) we'll lead you along the true path of righteousness." And

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Part Three: Do We Have Protection?

Abuse of consumers at the hands of creditors and their agents is nothing new. Neither are some of such abuses any great secret. Over a generation ago, abusive credit and collection practices had gotten so out of hand that the U.S. Congress passed legislation aimed at stemming such practices. Two major examples of such legislation are: *The Fair Credit Reporting Act* (15 U.S.C. § 1681 et. seq.), and *The Fair Debt Collection Practices Act* (15 U.S.C. § 1601, Title VIII). This part will limit discussion to these two laws.

In general, the purpose of the *Fair Credit Reporting Act* is to ensure that credit bureaus only report items relevant to determine a consumer's creditworthiness, that the information is accurate and it establishes time limits for adverse reports from creditors, normally 7 years (10 years for a bankruptcy). It also provides a mechanism for consumers to check their own credit reports, to have errors corrected, and to have outdated adverse information removed.

For years the law has provided that, if a creditor has denied your request for credit (or taken other adverse action) on the basis of your credit report, you are legally entitled to a free credit report from the credit bureau in question. Today, in addition, the consumer is entitled to a free credit report once a year from the three credit bureaus.

The second example, *The Fair Debt Collection Practices Act*, was enacted to ensure that debt collectors do not use abusive practices in their attempts to collect from the consumer. The term "debt collector" refers to a third party who, on behalf of a creditor, attempts to collect money from a consumer. Some brief examples of forbidden practices include:

- Contacting the consumer at any unusual time or place, generally, neither before 8 a.m. nor after 9 p.m. local time of the consumer.
- Calling at the consumer's place of employment if the collector knows or has reason to know the employer forbids such calls.
- Contacting third parties (not involved with the debt) without prior consent of the consumer.
- Contacting the consumer once notified by the consumer in writing to stop such communications.

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This is by no means a complete list, and there are exceptions. One *major* exception is that such provisions generally do not apply to the creditor in *his* attempt to collect a debt. Employees of a creditor, while conducting the creditor's business, are likewise treated as a creditor.

Now that you know some of each law's provisions, do you feel you are safe from credit abuses? Perhaps a more thorough reading is in order (as I did not cover everything)? The full text of each law is available at www.ftc.gov. If after reviewing the provisions I covered here (or after reading the full text of the laws), you believe you're well protected, I would encourage you to consider the following scenario:

You had a credit card with Capone Bank and Trust from 1990 until 1997, at which time you were laid off from the Cape. Since that time, you have subsisted on \$8 an hour at various convenience store jobs that seem to be always competing with the local McDonalds for those willing to humiliate themselves at poverty-level jobs. You continue to be unable to pay anything to Capone B & T. Despite this, you've never filed for bankruptcy.

In the summer of 2002, you receive a letter from Amalgamated Asset Acquisitions, LLC stating, "*This is an attempt to collect a debt...*" referencing the debt with Capone Bank. Amalgamated now "owns" the "charge-off" account (the term is "collection account") and expects payment. Shortly thereafter, you receive a telephone call at 10:30 each night for months. The attempt is renewed perhaps 3 times between then and now.

You check your credit report. Since ten years have passed since the Capone B & T charge-off, under the *Fair Credit Reporting Act*, the matter should not affect your credit standing, right...? Sure enough, Capone is not listed, but there is an interesting entry from Amalgamated: In 2002, you "opened" an account with them. The following year, the "new" account was listed as a "charge-off". You dispute the account with the credit bureau (as you never had a business relationship with Amalgamated) only to be notified that Amalgamated has your name, address, and Social Security Number on file (from Capone), thus your "account" is "verified".

What, then, about the late night calls? Do they not violate the *Fair Debt Collection Practices Act*? As this law applies only to "third party" collectors, and Amalgamated is now your "creditor", the Act

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For several years, you have heard from me each month on these pages. Now I want to hear from *you*. My current series, *The Great Bank Robbery*, was created because I believe that few people are left untouched by abuses at the hands of unscrupulous lenders.

One of the biggest challenges of writing such a series is the sensitive nature of the topic. When we are abused by one or more lenders, we often feel rather ashamed for our less-than-perfect credit experiences. Our reluctance to shed light on lender abuses, in a sense, reminds me of the days when abused spouses and rape victims were also reluctant to come forward.

I look to you to share your experiences of abuse at the hands of an unscrupulous lender. Be assured, should you choose to do so, I will use the utmost discretion to protect your privacy. Please contact me at mensanidiot@yahoo.com. Thank you.

—Mike Moakley

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does not apply.

Do these laws actually protect you? In my opinion, while these laws are better than no protection at all, they are very limited in their value. I believe, however, that it would not be too difficult to make these laws much more effective. These are two ideas:

- No account can be “opened” more than once. Opening an account means that account is created. An account that is bought or sold is not “created” at the time of sale, especially since the debtor is not party to the sale. Moreover, a credit account cannot be opened except as initiated by the debtor and approved by the creditor.
- Any purchaser of a “charge-off” account should fall under the *Fair Debt Collection Practices Act*, since, in all other respects, the purchaser really acts as a collection agency. The original “charge-off” date must be used to calculate all time limitations under the *Fair Credit Reporting Act*.

Perhaps, then we might begin to have some meaningful legal protection from unscrupulous creditors.

Between attending the AG and the vacation we have attached to it, I am not sure I will have computer access when it is the normal time to write my column. We are leaving on said vacation in a matter of minutes. OOPS! This will need to be quite brief.

I do want to let you know that the LDW plans are set. Mark your calendar for November 3. (I made sure we miss the weekend of the Micro-G in the Keys.) Set your GPS for Plant City. We found a terrific hotel (thanks to Merrell Fortner) right at an I-4 exit, and we contracted a \$75 room rate (which includes full breakfast buffet) for those of you staying over. Your lunch will be provided by the LDW - a lovely full buffet meal.

There will be a maximum of 50 able to attend, including speakers, so make your decision about attending early. Next month will include full details, including topics planned, hotel info, and how to reserve your space at the LDW.

See you Labor Day Weekend in Ft. Lauderdale for the FLorange a Trois. Details and link to the registration form are on the Region 10 website. (region10.us.mensa.org)

And now off to the AG!

Maggie Truelove

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A Mensan in the Workplace?

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

The ExComm did not meet during the month of July. The next meeting will be held on Wednesday, August 1, at George Patterson's home, 301 Sand Pine Road, Indialantic at 5:30 p.m. All interested SCAM members are welcome to attend.

My Summer Vacation:

A RELIGION RANT

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damned if the shysters didn't suck us in, one way or the other, until we ended up believing that this was the only way to salvation. Bullshit, I say! It's the way to Chapter 11 moral bankruptcy. Spiritual liquidation sale.

So then, am I an atheist?

Yup.

Am I spiritual?

I like to think so.

Am I religious?

HELL NO!

I feel strangely better now.

Peace, love, Woodstock....

the george

"Religion has actually convinced people that there's an invisible man living in the sky who watches everything you do, every minute of every day. And the invisible man has a special list of ten things he does not want you to do. And if you do any of these ten things, he has a special place, full of fire and smoke and burning and torture and anguish, where he will send you to live and suffer and burn and choke and scream and cry forever and ever "til the end of time!"

"But He loves you. He loves you, and He needs money!"

-- George Carlin