

The

Space Coast Area Mensa

MEMBERSHIP LIST

2008

2009

2010

2011

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

2022

2023

2024

2025

2026

2027

2028

2029

2030

2031

2032

2033

2034

2035

2036

2037

2038

2039

2040

2041

2042

2043

2044

2045

2046

2047

2048

2049

2050

2051

2052

2053

2054

2055

2056

2057

2058

2059

2060

2061

2062

2063

2064

2065

2066

2067

2068

2069

2070

2071

2072

2073

2074

2075

2076

2077

2078

2079

2080

2081

2082

2083

2084

2085

2086

2087

2088

2089

2090

2091

2092

2093

2094

2095

2096

2097

2098

2099

2100

2101

2102

2103

2104

2105

2106

2107

2108

2109

2110

2111

2112

2113

2114

2115

2116

2117

2118

2119

2120

2121

2122

2123

2124

2125

2126

2127

2128

2129

2130

2131

2132

2133

2134

2135

2136

2137

2138

2139

2140

2141

2142

2143

2144

2145

2146

2147

2148

2149

2150

2151

2152

2153

2154

2155

2156

2157

2158

2159

2160

2161

2162

2163

2164

2165

2166

2167

2168

2169

2170

2171

2172

2173

2174

2175

2176

2177

2178

2179

2180

2181

2182

2183

2184

2185

2186

2187

2188

2189

2190

2191

2192

2193

2194

2195

2196

2197

2198

2199

2200

2201

2202

2203

2204

2205

2206

2207

2208

2209

2210

2211

2212

2213

2214

2215

2216

2217

2218

2219

2220

2221

2222

2223

2224

2225

2226

2227

2228

2229

2230

2231

2232

2233

2234

2235

2236

2237

2238

2239

2240

2241

2242

2243

2244

2245

2246

2247

2248

2249

2250

2251

2252

2253

2254

2255

2256

2257

2258

2259

2260

2261

2262

2263

2264

2265

2266

2267

2268

2269

2270

2271

2272

2273

2274

2275

2276

2277

2278

2279

2280

2281

2282

2283

2284

2285

2286

2287

2288

2289

2290

2291

2292

2293

2294

2295

2296

2297

2298

2299

2300

2301

2302

2303

2304

2305

2306

2307

2308

2309

2310

2311

2312

2313

2314

2315

2316

2317

2318

2319

2320

2321

2322

2323

2324

2325

2326

2327

2328

2329

2330

2331

2332

2333

2334

2335

2336

2337

2338

2339

2340

2341

2342

2343

2344

2345

2346

2347

2348

2349

2350

2351

2352

2353

2354

2355

2356

2357

2358

2359

2360

2361

2362

2363

2364

2365

2366

2367

2368

2369

2370

2371

2372

2373

2374

2375

2376

2377

2378

2379

2380

2381

2382

2383

2384

2385

2386

2387

2388

2389

2390

2391

2392

2393

2394

2395

2396

2397

2398

2399

2400

2401

2402

2403

2404

2405

2406

2407

2408

2409

2410

2411

2412

2413

2414

2415

2416

2417

2418

2419

2420

2421

2422

2423

2424

2425

2426

2427

2428

2429

2430

2431

2432

2433

2434

2435

2436

2437

2438

2439

2440

2441

2442

2443

2444

2445

2446

2447

2448

2449

2450

2451

2452

2453

2454

2455

2456

2457

2458

2459

2460

2461

2462

2463

2464

2465

2466

2467

2468

2469

2470

2471

2472

2473

2474

2475

2476

2477

2478

2479

2480

2481

2482

2483

2484

2485

2486

2487

2488

2489

2490

2491

2492

2493

2494

2495

2496

2497

2498

2499

2500



SPACE COAST AREA MENSA



Website: www.spacecoast.us.mensa.org

(All Area Codes are 321 except as noted)

Executive Committee

Local Secretary

GEORGE PATTERSON

301 Sand Pine Rd., Indialantic, FL 32903
777-3721 george3141@cfl.rr.com

Assistant Local Secretary

JOSEPH SMITH

4317 Sherwood Blvd., Melbourne, FL 32935
259-4966 jsmith@arachnaweb.com

Treasurer

BUD LONG

660 Alaska Rd., Merritt Island, FL 32953
422-5011 budlong@bellsouth.net

Recording Secretary

KAREN FREIBERG

876 Buxmont Ct., Rockledge, FL 32955
633-1636 Karen@freiberg.com

Member-at-Large

TERRY VALEK

626-8523
wb4zuz@amsat.org

SCAM Appointees

Proctor Coordinator

HANK RHODES

MensaTest@cfl.rr.com

Membership

KAREN FREIBERG

Membership@scam.us.mensa.org

S.I.G.H.T.

KAREN FREIBERG

Sight@scam.us.mensa.org

RG Committee Chair

BUD LONG

SCAM Bylaws Committee

MICHAEL MOAKLEY

editor@scam.us.mensa.org

Publicity Committee Chair

GEORGE PATTERSON

Mediator

MICHAEL MOAKLEY

editor@scam.us.mensa.org

The SCAM Editorial Staff

Editor

MICHAEL MOAKLEY
808 Wisteria Dr., Melbourne, FL
32901
editor@scam.us.mensa.org

Webmaster

KAREN FREIBERG
633-1636
Karen@Freiberg.com

Assembly/Circulation

GEORGE PATTERSON
777-3721

Calendar

DOUG STARKE
633-1636
Doug@Starke.com

American Mensa Ltd.

MEL DAHL, RVC10
RVC10@cfl.rr.com

AMERICAN MENSA, LTD.
1229 Corporate Drive West
Arlington, TX 76006-6103
(817) 607-0060
AmericanMensa@mensa.org



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 life's little pleasures for me is an occasion, when on a given weekend, the SciFi (now *SyFy*) Channel decides to run a *Twilight Zone* marathon. These are the better episodes that originally ran during the late Fifties through the first half of the Sixties. In fact, those rare occasions (in *my* opinion) constitute the only justification for "SyFy"'s existence.

I suppose the main reason for enjoying the *Twilight Zone* so much is that the episodes can readily be related to real life experiences. Moreover, unlike most of the network fare of today, they made the viewer *think*—possibly the reason for the series' eventual demise.

Are there any *Twilight Zone* fans in our midst? If so, I'd like to hear from you—drop me an e-mail. This holds true whether or not you are submitting an item for publication (just let me know).

Among the life experiences to which I can relate the *Twilight Zone* are my experiences as Editor of *The SCAM*. There have been a number of episodes addressing the theme of the featured actor being the only one in known existence. Sometimes my experiences putting together an issue runs an approximate (but certainly not an absolute) parallel.

Thankfully, I do have the usual cast of writers who, in essence, make *The SCAM* possible. Then there is our Circulation Coordinator (aka our *LocSec*) who diligently ensures you get a copy each month.

(Continued on page 14)

***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.

Whether it involved pushing or pulling type communications is not too important, but our use of email reminders upped the attendance at a recent SNORT to 23, a record for recent times. This effort will continue.

I hope I can induce a few more folks to become members of Facebook so they can participate in our discussions at our SCAM group. There are now seven or eight discussions going on regarding various topics which should be of interest to SCAMsters. One of these involves the problem of scaring up people to participate in running our organization. We need more members for the RG committee for this fall's RG. Also, we could use some candidates for the upcoming ExComm elections.

It looks like the usual *number of candidates equals number of positions* situation. Current ExComm members are willing to continue for an additional term, but we are considering an approach to add some new blood. We thought to try this for the current term, but before we knew it (we, being the current ExComm) it was April and the term was almost over. The NomElCom, the Nominations and Elections Committee, is tasked with dredging up candidates for the election and their efforts over the last few seasons have met with little success. The current ExComm, all of whose members are running again, have been in place - excuse me while I check the records - for several seasons, and are getting tired.

Not literally, because it is not a taxing job, but figuratively because they feel the lack of new blood - especially with the current vampire craze. The new approach is to have one or two of us, the elected ExComm, to retire during the course of the coming year, under which circumstances, the bylaws allow us, the remaining members, to appoint replacements. The idea is that it might be easier to persuade someone to step in and fill a vacancy for a few months than to get someone to present themselves as an election candidate. Do you think this is a good idea? Visit the Facebook website and offer your opinion. We need more than the half dozen current discussion participants. *Please...*

In writing my article “*Table Service*” I ran into a problem. The English language has no rules, only customary usages that vary in time and from authority to authority. Shakespeare’s English is not the best model for contemporary usage, nor is any other writer’s. The *New York Times* has its own style manual as does the U. S. GPO (Government Printing Office) and many other publishers and publications. There are some times significant differences. If you write for any of those that have a style manual, you must follow their requirements. In addition, there are many textbooks written to guide students on how to write and popular books written by authorities such as Mario Pei and Charlton Laird that present their own positions on aspects of English writing. Which brings me to the point of this article.

I need help.

For many years I wrote manuals for NASA and the Air Force. Because these were U. S. Government agencies I was obliged to use the *U.S. GPO (Government Printing Office) Style Manual* as my writing guide. For conveniences’ sake, when writing for other agencies and organizations and for writing engineering reports, when no other style manual was mandated, I used the same GPO style manual as my guide. I use that guide, with some personal idiosyncrasies added, when writing for SCAM, other magazines, and for my books.

In writing about table service for SCAM I mentioned the restaurant called “Applebee’s”. That is the official and common name for the restaurant including the apostrophe and the final *s*. The ending indicates genitive or possessive, virtually the last remnant of case endings in the English language. “Applebee’s” is a noun, in particular a proper noun, the name of the restaurant.

But when writing about the restaurant, I ran into a dilemma. When speaking, to indicate possession or genitive, one adds the sibilant *s* or the voiced sibilant *z* (I cannot use the international phonetic alphabet on my computer so I am rendering the sounds in their common orthography) to the noun, except when the noun ends in an *s* or *z* sound. In my case, “Applebees waiters” is what you would say when referring to the servers at Applebee’s.

However, the rules in writing are more precise. The GPO rule is that if the noun is that of a country or an organized body, and ends

(Continued on page 6)

(Continued from page 5)

in an s or z sound, no apostrophe is added to indicate possession. Thus we have the “United States Army”. The GPO rule is that in firm names, the authentic form is to be followed. Thus *Applebee’s* is always written with the included apostrophe. In another rule, the GPO gives an example of the possessive of a name that ends in an s - *Dumas’* with the final apostrophe added. Applying that rule to the waiters who work for Applebee’s gives us this construction - *Applebee’s’ waiters*, an awkward looking construction.

I can find no authority or reference to state how the genitive of a genitive with an embedded apostrophe should be written. An older rule, as evidenced in the 1944 *College Handbook of Composition*, to put an apostrophe s after any proper name that ends in the sound of s or z to indicate possession would give us this other awkward construction, “Applebee’s’s” which not only would not agree with the common spoken form, but would give us an even more ludicrous look in print.

Textbook rules, as evidenced by 1994 *Harbrace College Handbook* gives us the same two choices, “Applebee’s’s” or Applebee’s’. To violate both rules and just write it as “Applebee’s” as spoken would make it appear that “Applebee” is the name of the restaurant. My dear wife, who taught college English for many years, has suggested a solution, reword the sentence to avoid the issue,

“Applebee’s Restaurant’s waiters”. As good as that suggestion is it still does not resolve the question in my mind. It also implies that the name of the restaurant is Applebee’s Restaurant rather than Applebee’s.

All the above applies only if we are referring to one restaurant. What are the consequences if we are writing about Applebee’s restaurants in the plural? Does that become “Applebee’ses”, does it become “Applebee’s” or does it remain as “Applebee’s”?

Here is where I need your help. Can anyone suggest a solution to my dilemma, and cite some authority for it?

(Editor’s Note: For those who do not have Mr. Belefant’s contact info, and would like to respond to the above column, send the response to me (info on Page Two), and I will pass it to him.)

I've been on the Internet for a long time. Back before the time of the World Wide Web even. What was once a slow and cumbersome new technological medium has become one of the most insidiously pervasive and ubiquitous influences in our modern lives.

But in the olden daze, things were a little bit different. Originally designed to be a fault tolerant means of interconnecting computers at various institutions which were doing defense-related work, the internet quickly spread to other institutions as well, and then to the computer-savvy populace.

One of my earliest and longest experiences was with what we then called bulletin boards; electronic message posting systems like Usenet news (when it had only hundreds of entries, not the tens of thousands it has now [and if you don't know what Usenet news is, try Google because it's too long a diversion for me to describe here]).

You would gain access to the board by dialing up your Internet Service Provider (ISP), AOL being one of the earliest, on your acoustic coupled 300 baud (bits/second) modem and connecting to the host computer via a terminal emulator which provided you a white on black (or sometimes, green) 80 character per line window in which to type and read messages. Graphics? Not hardly. Not with just an ASCII character set to work with. However, creativity can never be completely suppressed and every once in a while you might be treated to someone's display of patience and find images composed completely of the ASCII character set, cleverly arranged to create the illusion of a picture. (*One such example appears on this month's cover. -Ed.*)

The board I found in the late 80's was on a server (only then, they were just called plain, old computers) at Case Institute of Technology, hosting The Cleveland Freenet, and was called Boomers. As the name implied, it was a group of (mostly) Baby Boomers, primarily from the Cleveland area, who discussed various and sundry topics and kept up an amazingly active, diverse, interesting, and often personal dialog. Over the course of years, I made a number of very good e-friends there, some of whom later became IRL (In Real Life) friends.

(Continued on page 8)

(Continued from page 7)

After almost 2 years of active participation on the Boomers board, some of the Cleveland locals decided to have a get-together to meet face-to-face. They picked a date and a local restaurant and about a dozen or so replied that they would be going. Welp, I decided that this would be a golden opportunity to finally meet some of the wonderful folk that I'd already "met" but never "met" (if you catch my meaning). Booked a flight from D.C. to Cleveland, rented a car and hied myself hither to yon Designated Eateria.

Now, I knew some of these folk had met each other previously, others not; however none had ever met me, nor I them. So I cleverly fashioned myself a sign saying "Hi! I am The George" (you see, I have been using this nick for quite some time and that was my ID on the Boomer board), tied a string on it, and looped it over my neck to hang on my chest. Walked into the restaurant and saw a group of a dozen or so folks sitting around eating, drinking and chatting and marched right up to the table grinning like the Cheshire Cat and pointing to my sign.

Suddenly, all conversation stopped and they all looked at me like I had just landed on the saucer from Mars and had three heads and antennae. "Hi!" I sez, "I'm The George!" Coulda heard the proverbial pin drop. I'm beginning to realize that I may have just made a tragic and horribly embarrassing mistake. "You're not the Cleveland Freenet Boomers?" Much wagging of heads side-to-side. Oops!

Made for a great laugh when I told the tale to my boomer buddies whom I finally found in private room in the back, though.

But, I digress...

In the early 90's, what we popularly identify as "the Internet," the World Wide Web, came into being. With the advent of the Mosaic browser came the capability to graphically surf this new electronic. Early on, the main problem was where to go. There was no Google or, for that matter, any search engines at all and no one was putting URL's (Uniform Resource Locator - the bit you put into your browser that tells it where to look, frinstance: <http://www.bigbazooms.com>) into their advertisements, so finding web sites was often a matter of word of mouth (or word of type from the good ol' bulletin board) distribution. In fact, in the

(Continued on page 9)

(Continued from page 8)

early daze, you were like as not to use an IP address rather than a descriptive URL. This IP address is a set of unique numbers, like 72.14.207.99, which identify a specific website. When you enter <http://www.bigbazooms.com> into your browser, the URL is automatically translated into an IP address by a handy-dandy little gizmo called a Domain Name System server, thoughtfully provided to you at no charge by the WWW.

It was a carefree world devoid of insidious things like pop-ups and advertising. But it was also very limited. That was to change very quickly. Now, the Internet that we all know has become a virtual adjunct to our lives. The Internet, particularly, the WWW, has evolved to become the source of all information. Need the definition of “ubiquitous?” Go to dictionary.com and type it in. Need directions to somewhere (we’re assuming you don’t yet have a GPS)? Get a map from MapQuest or maps.google.com. What’s playing at the local movie theater? Online games? Order a pizza? Find out what your “friends” are doing? It’s all right there. Online. 24/7.

I have a story I’ve repeated many times illustrating how the Internet has essentially replaced all other information gathering sources.

My youngest femchild was a freshman at the University of North Florida, living in the dorms. She called me one evening, frantic: “Dad, you’ve got to help me!”

“Okay, sure, no problem. What’s up?”

“Well, I’ve got an assignment due tomorrow and the communication lines are down so I can’t get to the Internet, so could you look something up for me?”

“Of course,” sez I. “What do you need?”

“We have to do an analysis of *The Love Song of J. Alfred Prufrock* by T. S. Eliot, but the first stanza is in Italian and I need a translation.”

I had a vague recollection of having read this classic poem some time in the long ago (*I grow old... I grow old... I shall wear the bottoms of my trousers rolled*), but didn’t remember the Italian bit. However it was a matter of a mere nonce (p’raps a nonce and a half) to find it on the Internet, as well as a translation of that furrin’ first stanza. But I really didn’t feel like reading it to

(Continued on page 12)

SCAM Calendar of Events for April 2010

5th - Monday 7:00 PM

DINNER WITH A VISITOR...

Join fellow Mensan and visitor to SCAM, Maggie Rubin, for dinner at New Century Chinese Buffet, 735 N. Courtenay Pkwy, Merritt Island.. Good food and friends, what more can you ask?.

Contact: *Karen, 633-1636, or Doug, 427-5720, for details.*

7th - Wednesday 5:30 PM

EXCOMM MEETING

This is our monthly business meeting. All members are always welcome to attend. This month, it will be held at the home of George Patterson in Indialantic. ***RG Committee meeting follows...***

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

24th - Saturday 5:45 PM

SNORT

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, 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". Also, we are putting together a current e-mail notification list of all members who wish to be kept up-to-date on our activities. If you wish to be included, please contact George Patterson at 777-3721 or George3141@cfl.rr.com.

Of CABAGEs and Coffee:

(Our Regular Events)

C.A.B.A.G.E.: *Every Monday at Books-A-Million, Merritt Square Mall
6 p.m. Host: Karen Freiberg, 633-1636*

GO!: *Every Sunday at Books-A-Million, Post Commons, Melbourne.
Host: George Lebovitz, 259-3070, rokkitsci@cfl.rr.com*

Membership Notes for April 2010

WELCOME TO SCAM

Daniel Land

WELCOME BACK!

Harry Falconer

APRIL BIRTHDAY GREETINGS

<i>1st</i>	Richard Hussey	<i>19th</i>	James Dace
<i>3rd</i>	George Lebovitz	<i>20th</i>	Paula Fields- Beckner
<i>3rd</i>	Beth Rutenber		
<i>5th</i>	Douglas Solomon	<i>21st</i>	Carol Schoff Lane
<i>6th</i>	Maribeth Salge	<i>21st</i>	Richard Ward
<i>8th</i>	Stephen Dumolt	<i>22nd</i>	Marlette Berry
<i>11th</i>	Debra Saltzberg.	<i>23rd</i>	Mary Ellen Donahue
<i>16th</i>	Sandra Morgan	<i>25th</i>	Mary Erdmann
<i>18th</i>	Patricia Thornton	<i>28th</i>	Clifford Miller

The "Fine Print" for Calendar Events:

Membership in American Mensa, Ltd. makes you eligible to attend SCAM social functions. Escorted and invited guests of a member or host are welcome. Adult family members of Mensans are encouraged to participate in SCAM activities, as are well behaved children. However, attendance at any social function in a **private home** is subject to the hospitality of the host. Compliance with published house rules is required, and "Kitty" payment is **not optional**. As a courtesy, notify the host if you plan to attend. Announced hosts should attend their events or arrange for a stand-in if unable. When reservations are required, you may not be able to participate if you fail to call.

S-Smoking; **NS**- No Smoking; **SS**-Separate Smoking Area; **P**-Pets in the home; **NP**-No Pets present; **BYO**_-Bring Your Own: _Snacks, _Drinks, _Everything.

(Continued from page 9)

her over the phone while she slowly transcribed it using old-fashioned handwriting(!), so I suggested she trundle down to the library and use the computers there.

“But, pop, the network is down all over campus and I can’t get on the Internet at the library either.”

So I ended up reading her the translation after all. She thanked me and it wasn’t until a bit later that I realized what I’d done: I suggested that she go to the campus library to use the Internet to look something up. The library to look something up. The library. Look something up. Get it? Before the advent of the Internet, the library was where we all went to look something up. Instead of telling her to use the library’s computer to get to the Internet, I should have told her to go to the library and look up what she needed, undoubtedly available in dozens of books. But I didn’t. Because it never even occurred to me.

Seems to me the next act of terrorism perpetrated against our country, designed to have maximum impact, wouldn’t involve explosives or chemical/biological agents. Simply deprive our technologically savvy population of Internet access and watch the whole infrastructure quickly fall apart.

The Internet: *It’s not just for breakfast any more.*

The George

SCAM Treasurer’s Report

As of 2/28/2010:

<u>Account</u>	<u>Balance</u>
General Fund	\$758.41
Post Office Acct.	184.93
Reserve Fund	1616.91
RG Fund	444.24

Total Funds Available:

\$3004.49

Deposits

Mensa Funding:	\$192.33
Interest Income	0.06
RG Registrations	178.00

Withdrawals

Postage	57.77
Printing	142.68

—Bud Long, Treasurer

They were just boys
And then; after a pause
Just men, normal Joes,
Bankers, store clerks, farmers,
Husbands and Dads.
It was said of their generation
The men were anything but gentle,
Hardened; folks used that word.
But I remember men
Who could hit a baseball
And didn't want their turn
Tossing it. Men who could set
To table and curl,
Fill, roll and seal
A tube of tissue
With grace. Maybe
With the same precision
As setting range on torpedoes,
Or calibrating sights on an M-1,
Gently,
Calmly,
Without any hint
Of boyhood, or panic.
Men who would come to say
They had never been anywhere.

Dan Land pub. May, 01

(Continued from page 3)

And, finally, there is our Webmaster (aka our *RecSec*, *Membership* and *SIGHT Coordinator*) who ensures our presence on the Web, and who also plays a large part in our Local Group's continued existence.

Yet, I rarely receive any feedback from the membership in general. I often wonder, *does anyone even read The SCAM*? Or, with the exceptions I have already listed, am I really in the *Twilight Zone*?

On a similar note, our ExComm elections are coming up soon. From what I have been able to determine so far, our ballot, due to be published in these pages next month, is once again reminiscent of that familiar Herman's Hermits tune *Henry VIII*: "Second (or, in this case, subsequent) verse, same as the first!"

Of course, one way to view this state of affairs is that our current leadership is doing such an outstanding job that the rest of us would find it futile to oppose any of them in a regular election. Or is it, in reality, that our esteemed members of the ExComm have also entered the *Twilight Zone*? This one is truly up to you.

I am here to report at this juncture that clouds do occasionally have the proverbial silver lining. For the first time (or so it seems) since I became Editor poetry has been submitted for publication. Dan Land, new to our group, has submitted his work you can read here, in this issue, on Page 13. I hope you enjoy this new feature.

At the risk of sounding like a broken record (or, now, like a CD that skips), the Local Group and the newsletter *belong to you*. Your dues pay for both. How are we doing? Let's hear from you. That's the only way we will truly know. Or...are we truly in the *Twilight Zone*?

The impetus for this month's column is an Op-ed piece that appeared in the February 21 issue of *Florida Today*. Alex Sanchez, President and CEO of the Florida Bankers Association, states that it is "Time for Noncourt Foreclosures" mainly due to the case backlog in Florida courts. Sanchez states that "With overloaded courts and drawn-out timelines, most are in agreement that the state's foreclosure process is in desperate need of change." According to the column, the current judicial process in Florida takes one to two years. Sanchez proposes a nonjudicial procedure which, he states, would reduce the time to 4 - 12 months.

On March 2nd, the annual Florida legislative session began. Presumably in response to the concerns of the Florida Bankers Association, two bills proposing such a procedure have been filed. Both provide that the lender, instead of the courts, arrive at the foreclosure judgment from which the same lender can repossess the property. The Senate bill, S. 2270, is entitled "Foreclosure Proceedings for Nonhomestead Property", while its House companion, H. 1523, bears this rather curious title: "Homeowner Relief and Housing Recovery Act". My specific comments herein will reference the Senate bill.

Both bills, on the surface, preclude the proposed nonjudicial procedure from being used to foreclose on a homestead property. One might be tempted to sigh, What a relief! Really? Let's consider Page 19, lines 529 - 550, proposed Florida Statute 702.209, "Abandonment of Homestead". Paragraph (1) reads:
"Notwithstanding any exemption of homestead property from the scope of this part (new proposal), any homestead property that has been abandoned by the mortgagor of the property is subject to foreclosure pursuant to this part if the owner of the property has abandoned the mortgaged property."

What determines if the property has been abandoned? Here are a couple of examples from the list in Paragraph (2):

- "Affirmatively acts in a manner that manifests the intent to surrender the property owner's interest in the property to the secured creditor." Would this include not paying the mortgage payments? *Who decides what acts manifest such an intent?*

(Continued on page 16)

(Continued from page 15)

“Fails to pay ad valorem taxes and maintain property insurance on the property for a period of one year.” Many mortgages also provide an escrow fund from which these items are paid. How difficult would it be for the lender to fail to use the debtor’s escrow funds to pay these items in order to effect “abandonment of homestead”?

The point here is that homesteads are not necessarily exempt from nonjudicial proceedings under the Senate proposal. Then there is another issue. Residential rental properties, including apartment complexes, are not considered homesteads. One (*normally*) unintended consequence of foreclosure of a rental property is that one or more tenants, even though they have faithfully paid their rent, may well find themselves homeless because the landlord did not pay his mortgage. Who will protect the tenants’ interests? You can bet the lender will not, even in his “judicial” role.

What happens if the debtor challenges the foreclosure? For example, in the life of a mortgage, it is not unusual for the note to pass through the hands of several lenders. While there is nothing inherently illegal about this, sometimes the transition is not properly made. In a few cases, the lender you pay is not the holder of the note. Some cases exist where the homeowner has successfully challenged the right of the lender to foreclose. What is the remedy in such cases under the proposed law?

The property owner (*who already cannot pay his mortgage*) would then have to take the lender to court, but could do so only after meeting with the lender’s representative. Presumably, the associated costs would have to be paid up front by the debtor.

Finally, and most importantly, there is the question of due process. The Fifth Amendment to the U.S. Constitution provides that no person shall “...*be deprived of life, liberty, or property, without due process of law.*” Further, the Seventh Amendment provides that “*In suits at common law, where the value in controversy shall exceed twenty dollars, the right of trial by jury shall be preserved...*” As far as I know, the Bill of Rights has not yet been repealed.

In the long term, if legislation such as this passes and survives the legal challenges, what will be next? Will credit card lenders be able to seize their claimed debt from your bank ac-

(Continued on page 17)

(Continued from page 16)

count without bothering to sue you? Will anyone who decides you owe him money be able to simply steal from you what he claims is due him? If he steals too much, is the excess “*finance charges*” or “*penalty fees*”?

If this scenario is, indeed, acceptable, then why have laws at all? Why do we need a country? The wealthy can certainly afford to protect themselves (as many now do). But what about the rest of us: *Survival of the “fittest”*?

<i>THE TENTH STORY</i>

Continued

(Continued from page 18)

I am opposed to combining regions, only because I think some of the most important work I do is to visit all of my local groups, and doubling the number of local groups in the region would make this very difficult. The local groups could expect to see less of their national representative if that proposal passes. So I will likely oppose combining regions. Remember, it isn't that long ago Florida split off from the old Southeast Region because it was too large and unwieldy for a single RVC to effectively handle.

I also think it's important to have regional representation on the board, and the only way to guarantee that is by keeping the RVCs as voting reps. So I will likely oppose that as well.

Mel Dahl, RVC-10

As usual, Orlando and Destin put on fantastic RGs, and it was great to see so many people there. It was also nice to have RVCs from other regions as our guests; RVC-3 Betsy Marks joined us for both the Orlando and Destin RGs, and RVC-5 Nick Sanford was there for Destin. It was also nice to have our national chair, Elissa Rudolph, with us for the Orlando RG.

Meantime, the work of the AMC continues apace, and this month I want to bring you up to date on another issue we're going to be taking up.

The first involves a possible reconfiguration of the AMC. As of now, we have five nationally-elected officeholders: Chair, First and Second Vice Chairs, Secretary and Treasurer. In addition to that, the ten regional vice chairs are members of the AMC, as are four appointed members: The membership officer, communications officer, development officer and science and education director. In addition, the two most recent national chairs are also board members. Together, those 21 individuals make up Mensa's national board.

There are some who think this board is too large, and it should have fewer members, mostly to save money. A number of proposals are being floated about to change this. One idea would be to combine the ten existing regions into five. Another would be for the regional vice chairs to no longer be members of the AMC. Still another would be for the former national chairs to no longer be members. Among those who seek to reduce the number of AMC members, nine rather than 21 seems to be the goal.

Any changes to the makeup of the AMC would require amending our bylaws, which means that the AMC can only make recommendations to the membership. Ultimately, the members will decide.

As usual, I welcome your input. My preliminary views are as follows: In the scheme of Mensa's total budget, reducing a few seats on the board is chump change and we should only do it if the monetary savings isn't offset by having a less effective board. A consensus seems to be developing that we don't need the two former chairs, so I expect the AMC probably will recommend those two seats be eliminated.

(Continued on page 17)

Minutes of the ExComm Meeting.

The ExComm met at the home of George Patterson on Wednesday, March 3, 2010. Called to order at 5:30 pm by LocSec George Patterson.

Attendees: ExComm members George Patterson, Karen Freiberg, and Terry Valek. Bud Long and Joe Smith were unable to attend. Three is considered a quorum.

Minutes for the February 3, 2010 meeting were approved as published in the March 2010 SCAM.

LocSec Report: George reported that Helen Lee Moore had tendered her resignation from the position of Proctor Coordinator, effective on or before this ExComm meeting. Hank Rhodes will take over those duties. He also volunteered that he had found three volunteers for the NomElCom and further noted that the late delivery of the March SCAM was due to some carelessness at the Orlando Post Office.

Treasurer: Bud submitted the Treasurer's Reports for February via email and it showed a final balance of \$3,004.49.

Testing: Hank Rhodes (proctor coordinator) reported via email that no one showed up to take the test on Saturday, February 20. 6 prospects were contacted for the 1st time and 15 other prospects for 2nd or 3rd time. A test was scheduled for April 17 at the Central Brevard Library in Cocoa.

RG Report: Bud reported via email that an RG committee would be held following the April ExComm meeting.

Old Business: George moved that Wynn Rostek, Barbara Crawford, and Suzanne Leichtling be appointed as the NomElCom. Seconded by Terry, passed unanimously.

There was no new business.

The meeting was adjourned at 5:33 pm. Fast work. Next meeting will be at George Patterson's house at 301 Sand Pine Rd., Indialantic on Wednesday, April 7, 2010 at 5:30 pm.