

The

SCAM

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Special April Fools Issue!

**ADVISORY: EXERCISE
EXTREME CAUTION!**



WARNING: The opinions expressed in these pages may induce severe irritation. Reader discretion is strongly advised.



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In Memoriam

It is with the deepest sadness that I must report the passing of a long-time member of SCAM.

Alvin Baker was the first person to greet me at the first SCAM function I ever attended. He was also the first Mensan to give me a hug.

Al was a genuinely nice, gentle person. His accomplishments as a member of SCAM are legendary, most especially his stints as Hospitality Co-Chair with Eric Peabody at numerous SCAM RGs as well as at the Orlando AG.

He was a great gamer, and introduced a number of different games at Helen Lee Moore's poker nights. Games with colorful names as "Capitalist Poker" and "East Texas Cow Flop".

Those of us who were privileged enough to have known him will miss him deeply.

I once wrote, some years back when he moved to Tallahassee, that if ever St. Peter needed a break from greeting new arrivals at the Pearly Gates that he could find no better stand-in than Al.

Hey, Pete... Al's available now.

—J.T. Moran

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 above.

It was a dark and stormy night. Visibility was about 50 yards, and the air was thick and heavy. Clever things, radar and all that landing-in-the-dark stuff.

Ears must be pretty amazing, too, as it was possible, turning your head, to pinpoint each airplane. Air Raid Spotters in wartime London were selected for this ability – some people can locate a sound to within about 1° of spherical arc. During WWII, bombers on both sides would “de-sync” their engines to prevent their being located by sound alone.

To locate the position of a sound, the brain uses the time interval between the signals arriving from each ear. Have you ever dropped a screw while you were taking something apart and known exactly where it landed, just by hearing the sound as it hits the floor?

Yes, it's phase, an amazing attribute of sound that we use all day, everyday, unaware of its contribution in most situations. But it's there, serving us as we drive, walk and work in the office. Phase is an old friend and a powerful ally. That is, until we get home and turn on the stereo.

The Arrival of Stereo

It all started with electric guitars. Until then, all music was acoustic, and recording was simply a matter of sticking a microphone in front of a performer, or quartet or even a large band or orchestra. Later, when the electric guitar arrived, the signal went into the amplifier, to come out of a black box somewhere on stage and join all the other acoustic instruments heard by the one lonely mike.

Later, along came stereo, and gaffer simply taped two microphones together, one for each channel, and stuck them in one mike stand pointing slightly apart. It sounded pretty good, and that's how things remained for a few years.

Eventually, the signal from the guitar preamp became available electrically and was mixed in with the microphone signals. Soon “mixers” sported several channels. Things also got louder, so the mike moved closer to the vocals, and now there were two or more mikes, but all still squeezed into two signals. Do you remember the early Beatles where John and George were on one channel and Paul and Ringo on the other?

It sounds ridiculous, but the principle is the same in practically all music recorded today. We don't have stereo – we really have two channels of mono. And one plus one does not equal stereo. These days, of course, we have at least 32 channels of mono arbitrarily distributed among our two (or four, five, six channels).

The Death of Phase

What is missing from recorded music today is the phase relationship between the various sources of sound information. People spend thousands of dollars on exotic brands of HiFi, but normally listen to pretty much

the same music as the rest of us. Sure, if you put various pieces of equipment in the signal path it will sound different, but the vital phase relationship was lost long before you bought the album, and can never be recovered.

Instead, we play music that contains muddled phase information, because one of those eight microphones on the drumset also picked up the stage monitor for the bass guitar, the sax and some vocals. Sometimes it's in phase, so it adds to the sound, and sometimes it's out of phase, so it subtracts from the sound. Now multiply by that by as many microphones and channels as were used.

This is not to say that early recording techniques were better – in nearly every respect they were far inferior. But often, without the benefit of recent technology, they were simpler. And our ears prefer simple to complex.

When a sound is confused, which is inevitable with muddled phasing, slight changes to the equipment or the listening environment can affect the final sound. With all that mixed-up sound, it's no wonder that changing the amp or the cables can make so much difference. Or leaning 18 inches to the left, or moving last night's pizza box...

Ugly as it is, muddy-phase music has been good for the electronics industry, as years of pseudo-scientific equipment reviews will demonstrate.

Balance Control (The Amplitude Myth)

When you heard that plane in the fog, or heard that tiny screw hit the floor by your left foot, how did you know so precisely where it was? Is it because the sound is louder in one ear? You can test this by getting a friend to drop something behind you. Listen carefully, and you should be able to locate the sound within a few inches. Then cover one ear and repeat the experiment.

Uncanny, isn't it? That's because location is done by phase, not amplitude. There merely has to be enough amplitude to allow your ear to distinguish phase, that's all. Just as well, as our ears are never matched – one



ear can easily be down 3dB compared to the other (that's 50% less sensitive), and the proud owner will believe they have perfect hearing. This level of difference between the ears would be unacceptable in any audio equipment, yet the owner can still locate a tiny sound source with incredible positional accuracy, and this

sound can be behind, above or below the listener, not just to the front.

When we turn our head to locate the bell on a buoy in the fog, can we find it because one ear hears it louder than the other? Of course not, but nobody bothered to tell the guy on the mixing desk about that. He will take each 'flat' mono track and arbitrarily spread it over the left and right channels, and he does this with a pan pot, using only amplitude.

Another problem is the loudspeaker, the final transducer that converts signals to sound. Loudspeakers have been made to sound "better" by dividing up the audio spectrum and allocating each sound slice to a drive unit. Unfortunately, the crossover components that decide who-gets-what are notorious for mangling the phase. And the kind of speakers that most of us can afford will not have been designed with phase accuracy in mind, simply because there's not much phase-coherent source available for testing.

Let's return to our "stereo" and put on some music. If the image moves from side to side when you turn the balance, then your sound source is a mono signal spread over two channels like peanut butter. If the image hangs in the air, has depth, height and you can distinguish the location of different instruments and voices even when you turn the balance, then you have stereo. If the piano is in front of the drums and is still there when you listen from the patio or the kitchen doorway, then you have stereo.

As you turn the balance there comes a point where the amplitude is insufficient to carry the phase information and the image collapses into one speaker. Up until that point you will be amazed how stable the stereo image remains, despite being obviously louder from one channel.

Very little music carries real stereo information these days. So much so, that you may not find any at all in your entire collection. Nearly everything out there consists of two mono channels. There are a handful of companies producing real stereo, sometimes called point-source, crossed pair or variations such as binaural or in-ear, but it's pretty obscure stuff. If you know someone with early vinyl LPs, or CDs from old masters, then listen carefully, you might get to re-discover stereo – the lost art.

A Reminder from the Editor

- **All Newsletter** submissions are due on the **10th**. Items for the **Calendar** are due on the **8th**.
- **All** correspondence sent to The SCAM may, at the Editor's discretion, be published in The SCAM, **unless** it is marked "**NFP**" or "**Not for publication**".
- **All** opinions on a topic are welcome; none are censored. However, attacks on members, and other offensive material are **not** welcome.
- **Opinions** you disagree with are **not**, solely for such reason, included in the category of offensive material.
- **Please see Page 3** for the Editor's contact info.

EDITOR'S NOTE: This article first appeared in the March 2005 InterLoc. Reprinted by permission of the Author.

A clear symptom of the decline of human values can be seen in the fact that we live in a period where the euphemism rules. Euphemisms are a device we use because of a sometimes considerate, sometimes deceptive wish to call something by a word other than the straightforward truth. Let me quickly dispose of the considerate kind of euphemisms, as in “my mother-in-law didn’t die, she *passed on*,” and dwell on the more widespread habit of hiding or bending the truth through the use of milder language, and thus beautifying for consumption what might be offensive or too revelatory otherwise.

Such not quite honest “marketing” of the truth is practiced everywhere. It starts with our White House, whose boss wants to “privatize” Social Security accounts. It extends all the way to our performing arts organizations that have, among other examples, made opera “relevant by updating the action,” or symphony concerts “accessible” by including more and more selections from the popular-music (read: rock and rap) genre, up to the distribution of “Concert Companions” (CoCos), a recently invented device that is put on your lap and, when turned on, gives you printed information about the music being played *à la* “watch the bouncing ball.” It is a fact that audiences at classical events (chamber and symphonic music, opera, theater) are increasing in age and decreasing in numbers, and we need to look for future fans. But patrons of “updated opera” are shocked by the inclusion in the action, whether called for by the composer or not, of gratuitous sex, violence and pornography. This, in the eyes of many, is degrading and otherwise unacceptable, but it sells big (to nonopera lovers), which, quite likely, is the real motivation for that practice.

Also dramatically larger audiences are expected from increased talk shows and newscasts on the Public Broadcasting System, one of the very few remaining sources we have left to listen to classical music, but now turning little by little into an unending jabbering of “public service announcements” (another euphemism for commercials). News and call-in shows are taking over for many of the same reasons that TV stations have abandoned *Masterpiece Theater* in favor of inane “reality shows.” It does not require brains to watch that type of show, but sometimes it titillates the unrefined mind.

The phenomenon of a society whose quality and values are deteriorating is not only a local factor; it’s happening worldwide. Take our most uncivilized and inhumane endeavor, that of making war. Sure, it’s always been done, but look at how much more efficient we now are at killing each other and at destroying our properties. For centuries, naïve populations have allowed their leaders to bamboozle them into believing that such and

such a nation is an archenemy and must be dealt with “bravely” (meaning: must be eliminated), for which purpose we issue uniforms with shining buttons, stage pompous parades and pin medals on the chests of those who have killed others in the most efficient way. To top it off, this has often been done in the name of some deity or religion, the very institution that is supposed to preach the love for your fellow human being.

Even when they are not being outright malicious, our younger generations have lost manners and respect for fellow human beings. This is also the case, to a large extent, with adults of all ages. It is true that many parents hardly are deserving of “respect” because of their own deteriorated values, but this cycle of being defiant and unloving because of being raised in a defiant and unloving home must end somewhere, or we’ll all wind up in jail (or purgatory). Adults’ ethics today are not much better than their children’s. Thus we have arrived at dishonest judges, for example, the very people in whom we trust that human justice (or fair decisions in sports) would be administered. Parents and educators, often for well-intentioned reasons, are doing our children a disservice by being overprotective: The past few years have seen a fight to lower test standards so that more students would “pass” when, because of their lack of application in class, they often do not deserve to be promoted. The effort should be directed toward encouraging and helping kids to achieve higher goals, not to approve lower standards.

The lack of consideration and crude egotism are visible all around us. Driving on freeways — or even on surface roads — is equivalent with taking your life in your hands, every time you hit the road. Huge vehicles, SUVs, Hummers and monster trucks, often with high-beam headlights not dimmed and “bigger than life-size” so they can serve as symbols of their male drivers’ virility, speed by us even when we are driving at the posted speed limit. Dangerous tailgating, fishtailing, unsafe lane-changing and running red lights (to be the first at the next red stoplight?) are no longer the exception. Fewer and fewer drivers bother to indicate lane changes or turns with their turn signals.

Visits to movie theaters or concert halls and sports arenas have become unpleasant because of the lack of consideration on the part of many patrons. Many toilets, in public venues, are left unflushed, when the simplest of gestures would have solved that. More and more people live everywhere with their cell phones glued to their ears, often carrying on loud conversations in normally silent surroundings.

Sportsmanship has gone out the window. In professional basketball games, for instance, local fans wave and rattle brightly colored Styrofoam sticks, provided free of charge by the home team, to keep free-shot shooters from concentrating, a clear fan interference in the exercise of sporting skills. This should be outlawed. Sports stars, often the so-called role models for our kids, are turning out to be openly dishonest, even to the point of hurting themselves with their deceits. Steroids or other performance-enhancing drugs will have detrimental effects maybe not on their contract figures, but on their own bodies, sometimes even leading to premature death. Baseball

star Jose Canseco, for example, retroactively tattled on his fellow professional ballplayers by writing about who abused outlawed drugs, and when and where. Even the judges and promoters of the once-sacred Olympic games are not free of cheaters. Some judges have been found to alter athletes' scores to comply with gambling interests, and promoters of some winter games recently were caught bribing officials to bring the games to the promoters' home venue. Germany, as another example, is dealing right now with a soccer league scandal in which a field judge — for money reasons, of course — has admitted whistling wrong decisions in order to throw even title games (he was jailed several weeks ago).

How much of this is the fault of the sub- and counter-culture's influence? Nobody reads the classics any more, only crime stories or some form of pornography, disguised as romance. What lessons do the kids who listen to the words of rappers, inciting to disobedience, violence and illicit sex, draw from what surrounds them everywhere? The general disrespect for, and abhorrence of, scholastic efforts is just the beginning. How often have you heard a kid (or adult) who has just misspelled a word say, "But he knows what I mean"? How often do you encounter misspelled words, faulty syntax and inability to form a coherent phrase in commercial advertising? Have those writers not learned the difference between "its" (possessive) and "it's" (contraction for "it is")? Is it not obvious to them that language is the only tool we have to communicate with each other, and miscommunication is the cause of so many problems? Therefore should language not be treated with respect, accuracy and love?

Despite the fact that not a few people have realized the need to worry about and safeguard our environment, by and large society and its leaders do not seem to give a hoot. Lakes and rivers are being polluted to a frightening level; the air in many large cities is barely fit to breathe; and large-scale disregard for the ecology has produced global warming and other dangers that we may not even be conscious of at this time.

Newspapers locally and worldwide contribute to the general lowering of intellectual and ethical standards. "Dumbing down" is the accepted rule for all but a very few American dailies; even (up to a point) at the once standard-bearing *New York Times*, which still is the best paper in the country, although it, too, has declared that it will "popularize" its fine arts coverage. In Arizona, that has meant the almost-total discontinuance of covering performing arts events or visual arts reports from its metropolitan dailies. The papers' managements keep emphasizing that they want to focus on the "young adult" readers because "they're the ones who spend the money," but they are forgetting that "young adults" rarely read newspapers.

Where is all this decline going to lead us? Empires have prospered and fallen before, and we may be witnessing the "Decline of the American Empire." Can it be prevented or slowed down? It's difficult to say, because human nature, whatever *that* is, points in the wrong direction. People are basically lazy (the euphemism here: convenience-minded), greedy and self-centered, and are driven by the quest for more material goods and power.

Those aims are hardly conducive to cumbersome manners and the observance of abstract rules that used to prevail and to help maintain a higher regard for one's fellow human beings.

Perhaps, as Mensans, we might reflect that one hope for change could come from a decision to rely more on our brainpower. As a group, we pride ourselves on high IQs and we usually have enjoyed more than the average level of education. That makes us at least aware of the problems that beset society — not that all of them can be solved by education or with intelligence. But awareness is the first step toward solution, and we can resolve that, starting at once, we will be polite; use cultured language and thoughts; read, enjoy and promote the classics (in literature, music, theater, visual arts, etc.) and be considerate at all levels and toward all people. And if we can stop sinning against the environment, in our own small way we might contribute to making this earth a better place in which to live.

Dimitri Drobatschewsky, a member of Greater Phoenix Mensa since the late 1960s, was born in Berlin of a Russian father and German mother, both Jewish. At the Nazi takeover in 1933, the family was forced to flee to Luxembourg, where both parents worked as musicians, and their two sons attended high school. When in 1940 Nazi troops invaded Luxembourg, Dimitri fled to France and, reaching Paris by bicycle in two days, enlisted in the French Foreign Legion. He saw combat with the Free French Forces against Germany in Africa, Italy and Germany and participated in the (Southern) French landing in August 1944. In 1942, his father, who then lived in Vichy-ruled France, was deported and killed in Auschwitz. After being demobilized in 1945, Dimitri resided in Paris before emigrating to the U.S. in 1947. He first worked as a traveling salesman (in ladies' apparel), then wrote for The Arizona Republic, his city's largest daily newspaper, as classical music critic for 20 years, until his retirement in 1996.

Dimitri has written a book as a memoir to his father. This book is titled My Father's Son. Dimitri can be reached at NoteCritic@aol.com.

One of the oldest means of preserving meat is by salting it. Salt beef is otherwise known as corned beef. Why is salt beef called corned beef? There is no corn in corned beef, or is there? Here is where we stumble upon the differences between British English and American English. To the British, or anyone that speaks British English, corn means a small grain, particularly a cereal grain such as rye, oats, barley, wheat, or maize. In American English, corn is maize. In the U. S., what was once known as 'Indian corn', and is called maize in most of the rest of the world, is now known as simply as 'corn', all the other grains are cereals. What we would call a grain field, users of British English would call a corn field.

By extension, "corn" was applied to any small grain-like particle. Americans generally use the word "kernel" where the British would say "corn". An exception is the compound word barleycorn. 'Corn', 'grain', and 'kernel' are all derived from the same Latin root, thus they are cognates. To say 'a grain of corn' is redundant. Thus, 'corn', in 'corned beef', refers to the salt crystals used in the corning process.

In the U. S., the food product called corned beef is generally associated with two ethnic groups. The Irish, who eat it hot, boiled with cabbage, and the Jews who eat it hot or cold between slices of rye bread. Of course, others eat corned beef in these and other ways. Corned beef hash is a wonderful breakfast food.

Corned beef initially was made by putting a layer of salt corns in a barrel, then a layer of beef, another layer of salt, and so on. The salt, being hygroscopic, drew out the water and blood from the beef thereby preserving it. This produced a very salty product. It was necessary to soak the beef in several changes of water before cooking in order to reduce its saltiness.

Most commercially made corned beef is now cured by pickling the beef in a brine (salt solution) or by injecting the brine directly in the meat. Little is made in the home as we, with our refrigerators and freezers have no need for that kind of meat preservation. However, in the interest of food experimentation and because of the generosity of JT Moran, I have attempted to corn some pieces of venison.



Because I do not have a supply of hypodermics and I would not know where and how to inject the brine, I have made the corned venison by pickling the venison in a brine solution for three weeks. The result may be tasted at the Moran's annual venison feast. I hope that you will like it. In honor of St. Patrick's Day, the corned beef will be served Irish style with boiled potatoes and cabbage.

To make the corned venison for JT's venison party, I followed my usual practice of researching recipes in my collection and elsewhere. I have

determined that the brine most commonly used is made with a ratio of eight to one by volume. That is, one cup of salt to two quarts of water. I use Kosher salt (see my article 'salt' (SCAM, February 2005) and therefore I have increased the salt volume slightly. I added spices in the form of a commercial pickling spice, which consists of mustard seed, whole coriander, bay leaves, dill seed, red pepper, cloves, and allspice to the brine to enhance the flavor of the venison. I have also added some peppercorns (there's that word again), garlic, and sugar as most recipes call for them. Many recipes call for the addition of sodium nitrate (saltpeter) or sodium nitrite to the cure. While these chemicals is often added to enable the beef to retain its red color. There have been reports that these products may be carcinogens. I did not use them in my preparation.

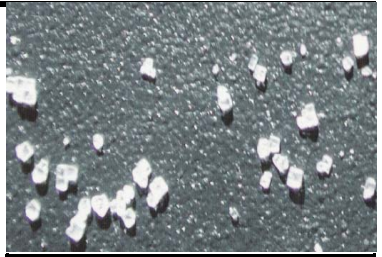



Table Salt

To prepare the corned beef for serving, it is simply drained out of the brine, rinsed off, and boiled. The cabbage and potatoes may be boiled in the same water. The water in which the beef is boiled is usually thrown out, but I have found that it makes an excellent beef stock for soups, particularly green pea or lentil soup. All the protein leached out of the corned beef makes the stock very rich, but sometimes the salt leached out will make the stock too salty for use.




Pretzel Salt



Welcome Back to
SCAM:

Harold Crawford
William Gray
Kathryn Juarez
Jane Saubert
Paul Siefert

April Birthday Greetings!



01-Richard Hussey
01-Aundrea Scott
03-Beth Caswell
05-Douglas Solomon
06-W. Stanford Smith
09-Kelli Gillis
16-Sandra Morgan
17-Suzanne Leichtling
18-Patricia Thornton
21-Carol Lane
23-Mary Ellen Donahue
23-LaVerne Lasobeck
28-Clifford Miller
30-Charlotte Owens

I'm writing this month's column from Columbus, Georgia, where I spent a few days for a family gathering. My younger son graduated from US Army Ranger training, and the whole gang (ex-husband, older son, daughter-in-law and granddaughter) showed up for the affair. The graduation itself was remarkably brief and informal, but the pre-ceremony demo put on by a group from Ranger Training Battalion was interesting and impressive, and even humorous in spots. I have video footage that may wind up in one of my personal websites after I edit the heck out of it (mostly to eliminate some of my more egregious cinematic blunders). If so, I'll publish the link in a future column.

Other travels have kept me out of town recently, and away from Space Coast Area Mensa activities. I spent two weeks in California, where among other things I enjoyed visiting again with the Northcoast group of Redwood Empire Mensa. Now that I'll be home again, C.A.B.A.G.E. South will resume for the full month of April.

There is one ad hoc activity on April's SCAM calendar: on the 23rd, J.T. and Clara Moran are hosting their popular "Venison Feast". See the calendar listing for details. Otherwise, local activities are pretty much as usual this month, with the exception of Mind Games in Tampa on the weekend of 15-17 April. Several SCAM members are planning to attend that, so maybe next month we'll have an article about it from one of them.

With all my gadding about, I have not done anything new in the website recently. However, we do have some results to announce from the poll that was conducted there. Of the few people who voted, the majority seems to wish the blog entry page to be in a private, password protected area of the website, and prefer a web form rather than email submission of new entries by the membership. So, that's what we'll do as soon as I have time to develop the form and software to handle the submissions. What this will do for us is allow any SCAM member to initiate new blog discussion topics. It is already possible for any blog visitor to post comments on existing topics. Right now, only the webmaster can start new topics because the entries must be uploaded to the site manually.

In the meantime, though, if there is something you would like to post in the blog, email it to webmaster@spacecoastareamensa.org and I'll put it in the site for you. Meanwhile, please do visit the blog via the link on the site's homepage at <http://spacecoastareamensa.org> to add your own discussion comments, and to see what this is all about.

Calendar reminder: please let me know if you want to schedule an event. Email is preferred, calendar@spacecoastareamensa.org, but you can also phone me at 432-9703 with the information. To get your event in the SCAM I need to have the information by 5 pm on the 8th of the month, but you can send it any time for inclusion in the online calendar.

Till next month, ciao-miaow!

Kat

Dou all know what CYA stands for. Of course, Cover Your Assets. And everyone does it. You have protection against losing your car in an accident. You have protection against being sued from that car accident. You have locks on the doors to your home to protect against theft and personal injury. Question. Do you have a lock to protect from loss in your retirement portfolio?

Bet you didn't even know there is one. You sure aren't going to hear about it from your stock broker or financial planner. If there is such a thing why hasn't he told me? Maybe it is because it is too expensive.

No, there is no charge for this type of protection and your brokerage company will do it. It is free. Then why don't brokers and financial planners provide this as part of their service? The simple answer is it is too much work. If you decide to use the service they will then have to watch your account.

Oh, did he say he was going to watch your account? Unless your account in seven figures or close to it you do not appear on his radar screen. The average broker has 300 accounts. Could you watch what is going on in each one if you had his job? It is not possible so there must be a way to protect your money. Yes, and it is automatic.

When your stocks are going up and you are making money you don't want to give back those profits, do you? Of course not. There is a simple method known to every broker and financial planner, but you must insist it is done – or you will transfer your account to someone who will. Money talks and he will understand that.

First you must determine what your risk level is. Are you willing to give back 5, 10, 15% of the price of your stock when it starts down? If you say 10% then each week tell your broker you want an Open Stop Loss Order placed on the closing price of each Friday (or Monday, Tuesday, whatever) as it moves higher and not to reduce that price.

This way he does not have to watch all the different stocks you have in your portfolio and you are protected against any big losses. He may not even want to do this and ask you to place those orders which you can easily do on the Internet.

Instead of trying to figure out where or when to sell your equity you let the price action of your stock tell you when it is getting weak. There are many ways of placing Stop Loss Orders and you may wish to use another method. Many can be found by using a search on Google by typing in the words "stop loss orders". Your library should have books on the subject.

For a person who is working or cannot take the time to follow the market this is the best way to protect your investments. Consider it a lock on your profits. Go back and see how this would have worked if you had done it for the past 5 years. You would be money ahead.

CYA – cover your assets.

*F*R*E*E investment letter www.mutualfundmagic.com Author of best seller "IF IT DOESN'T GO UP, DON'T BUY IT!" Never lose money in the market. Copyright 2004 Albert W. Thomas All rights reserved. Former 17-year exchange member, floor trader and brokerage company owner.*

“Hey, Dick, what do you think of the idea of ‘ownership’ -- you know, owning things!”

“Ownership?”

“Yeah, like owning instead of renting, owning instead of not having it at all. After all, I am the leader of the free world and it is my responsibility to teach our people about concepts like owning things.”

“Oh, yeah, owning things! Brilliant idea, Mr. President!”

“I thought you’d like it. And now that I’ve discovered the magic of ownership, I’m on to the salvation of Social Security, you know.”

“But Mr. President, the Social Security thing is not a viable crisis at all, you know. All we need do is rescind some of those tax things, you know.”

“Don’t ever speak to me like that, Mr. Vice President. You know how important loyalty is to me! If I say the sky is falling, the sky *IS* falling, make no mistake about that!”

“Sorry, Sir! *OF COURSE*, the sky is falling!”

“You see, if we privatize everything, everything will be all right. It’s that *OWNERSHIP* thing, you know!”

“Yes, yes, privatize everything! But do you think that just might possibly become another government boonie doggle?”

“Never! I am the leader if the free world and I can assure everyone 55 and older that I’ll never screw ‘em, Social Security wise.”


“How about otherwise, Sir?”

“My mother said not to. Know what I’m going to discover next, Dick?”

“What’s that, Sir?”

“Bread! It’s absolutely the staff of life, and it’s my responsibility, as the leader of the free world, to spread -- (chuckle, chuckle) -- the word.”

And the word was George. And on the eighth day, he

 In March 7, 2005, at about 6:30 PM, I was listening to my car radio to "Community Focus", an NPR program where the host was interviewing, among other state legislators, Senator Mike Haridopolos, regarding his priorities as the legislative session was set to begin the next day. The Senator stated his top priority is to abolish the Intangible Personal Property Tax, a tax based on the value of the taxpayer's investments.

As a former tax preparer, I have had some experience in filling out the necessary returns for the Intangibles Tax. As he explained his reasons for abolishing the tax, some of the Senator's statements did not square with my understanding of how the tax worked. So I sent the Senator an e-mail message asking for clarification of some of his statements. The text of the e-mail appears below. My concerns are cited within that message.

"Sen. Haridopolos,

I listened with great interest to some of your comments on the radio interview. Among the things you mentioned was that one of your legislative priorities is to abolish what you term as the "Retirement Tax", known officially as the Intangible Personal Property Tax.

In discussing the tax, you contend it unnecessarily penalizes those who save money, and it places an onerous burden on investors, thus discouraging needed investment. In fact, your website (senatormike.com) states your priority as abolishing this tax as it "punishes" investors. Since I have never been subject to the Intangible Personal Property Tax during the whole time I've lived in Florida, I visited the Department of Revenue website, where I read an overview of the tax.

Given your statements and implications I heard on the radio and the info from the DOR, I must admit to being somewhat bewildered. For example, early in the interview, you stated, "I call it the RETIREMENT TAX." According to DOR, exemptions from the tax include: "All intangible property held in:

- "An employee ... retirement plan (including 401-Ks)"*
- "An individual retirement account (IRA) ... (Roth IRA)"*
- "A deferred compensation plan".*

Why then do you term it a "retirement tax"?

You then contend it penalizes those who save money. Again, according to DOR, exemptions include:

- "Money, (including cash-on-hand and in checking or savings accounts), certificates of deposit (CDs), annuities, and cash values of insurance policies."*
- "Bonds, notes ... issued by the State of Florida ... the U.S. government..."*

Where are the penalties on savings?

(Continued from page 15)

Finally, you contend that it places an onerous burden on investors, thus tending to discourage investments by Floridians.

For illustrative purposes, let us assume a married couple in Florida has \$1 Million in intangible assets NOT exempt from the tax. According to DOR, the first \$500 thousand of taxable assets are exempt. The remaining \$500 thousand is taxed at \$1 per thousand dollars in value, or a total tax of \$500. This represents a 1/20 of 1 percent tax on assets! Onerous? Discouraging investment? This is equivalent to stating that if a worker were to buy a can of soda each payday, the expense involved would discourage him from working.

I just do not get it; would you please explain? I look forward to hearing from you.”

Senator Haridopolos replied to my e-mail two days later, not answering any of my questions, but stating:

“The tax is on those who own investments. All other taxes are on the sale of such investments. The repeal of this tax is a good idea.”

I then replied to his message, asking him if Florida taxed capital gains arising from sales of investments. His reply was that Florida does not.

While I do not favor the repeal (or further reduction of) the rather modest Florida Intangible Personal Property Tax, the larger issue is how the case for repeal is being made by the good Senator. He knows, as do his fellow Republican colleagues, that the average Florida voter (other than those who have sufficient investments to be subject to the tax) most likely has no clue whatsoever of any of the provisions of this tax.

The real issue is the utter lack of honesty in presenting these Republican issues. The Senator calls it a “retirement tax” when clearly it is not; he says it penalizes those who save money when this, likewise, is not true. I could go on, but the e-mails quoted above sufficiently make my point.

If ever there was a case for “reading the fine print”, this surely is such a case.

Sources:

- “Community Focus”, aired on WQCS on March 7, 2005 at 6:30 pm.
- Senator Mike Haridopolos’s website: <http://senatormike.com>, “Issues” page.
- Florida Department of Revenue website: www.myflorida.com/dor/taxes/ippt.html.

Just a few days ago, the US Supreme Court handed down a decision that may, in future analyses, possibly be regarded as one of the worst in its history.

In the case of *Roper v. Simmons* the Court, in a 5-4 decision, declared that killers who had committed their murders prior to the age of 18 were henceforth immune from the death penalty for those crimes.

While there may be those out there who applaud this decision as being “civilized” and “fair” because of the killer’s tender years, the reality of it all is that there is and was nothing tender about this rabid predator.

In part, the majority based their decision upon a report by the American Psychological Association. The APA claimed that *“scientific evidence shows persons under 18 lack the ability to take moral responsibility for their decisions.”* Justice Kennedy, speaking for the majority, stated that *“Juveniles are less mature than adults and, no matter how heinous their crimes, they are not among ‘the worst offenders’ who deserve to die.”*

Now, let’s just take a look at this “not-worst offender” who doesn’t deserve to die.

Seventeen year old Christopher Simmons did not simply kill 46-year old Shirley Ann Crook. Testimony revealed that long before the deed was done he had told friends that he thought it would be “cool” to murder someone. He wanted to break in to someone’s home, tie up the occupant, kidnap him or her, and throw the victim off a railroad bridge. He bragged that he would be able to get away with it because of his age.

So, with the premeditated plan in place he broke into the Fenton, MO home of Shirley Ann Crook, kicked and beat her viciously, breaking several of her ribs, tied her with duct tape and wire, kidnapped her in her own vehicle, and drove to the Meramec River in St. Louis County, MO. Ignoring, perhaps reveling in Crook’s pleading for her life, Simmons kicked her in her already fractured ribs, thereby knocking her from a train trestle, still conscious, into the murky waters below. *“Bubble, bubble,”* said Simmons as Shirley Ann Crook sank to her agonizing death-by-drowning. He later bragged to a friend about how well the murder went off: *“I had to kill the bitch,”* he said. *“She seen my face.”*

After Simmons had been found guilty, the trial judge instructed the jury that it could only consider imposing the death penalty if it found aggravating circumstances attending the murder - the plain, everyday, run-of-the-mill murder just won’t cut it for execution.

The jury found not just one aggravating circumstance, but *three*: The defendant committed the crime for monetary gain; he killed Shirley Ann Crook to avoid a lawful arrest; and he killed in a manner vile, horrible and inhuman. Along with the aggravating factors, the jury was instructed to consider the defense’s presented mitigating factors, foremost of which was the fact that Christopher Simmons was only 17 when he committed the heinous act.

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If ever there were a piece of “human” detritus deserving of the death penalty, it was Christopher Simmons. Yet the Supreme Court decided that solely due to the fact that he was some months short of the somehow magical age of 18 when he committed this gruesome act he should avoid the doom he so richly deserves.

This results of this decision were bad enough. But it was not the worst to come out of the Court’s deliberations on this case.

In 1989, the same Court found in *Stanford v. Kentucky* that it was not a violation of the Eighth Amendment stricture against cruel and inhuman punishment for states to execute 16 and 17 year old killers. Yet this time they reversed themselves. Why?

It is the answer to that “why” that caused me, and should cause you the most anxiety. Because of the way it was derived.

The role of the Supreme Court is quite clearly defined: it can tell a President that his actions are not allowed by the U.S. Constitution. Or, it can tell Congress that a law it passed violated the U.S. Constitution and is, therefore, no longer a law.

Note the defining term: U.S. Constitution. For that is the bible of the Supreme Court. The decisions of the Court are based solely upon the constitutionality of an issue. Or, at least they are supposed to be.

Stanford v. Kentucky was decided in this manner, but *Roper v. Simmons* was not. In his writing for the majority, Justice Kennedy noted that the Court can and should consider “*the overwhelming weight of international opinion against the juvenile death penalty,*” including the opposition of “*leading members of the Western European community.*”

Kennedy also cited a “*national consensus*” in the US against the death penalty for “juveniles”.

And, to add insult to injury, he also made reference to the United Nations’ *Convention on the Rights of the Child*, which prohibits the execution of children.

None of these factors have anything to do with the constitutionality of our laws. Those leading Europeans not only don’t have a death penalty, they also oppose life-without-parole sentencing. The United States is not a party to the UN Convention, having wisely rejected that treaty, and since when does the popularity of an issue affect its constitutionality? If that were the case, the 1954 *Brown v. Board of Education* would have gone the other way, and we would all still be “separate, but equal”.

This should frighten all Americans. The same Court that will uphold a 15 year old as being mature enough to decide to have an abortion without a waiting period or parental knowledge believes a planned and premeditated murder is the work of an incompetent juvenile.

We need more Justices who can read and understand the Constitution, and fewer activists who would rule by judicial fiat and appoint themselves as the Supreme arbiters of moral relativism.

Author's note: This is part of an irregular but recurring series of articles discussing the irregular and recurring dispersion of public resources.

Here is a lesson in right-wing math from the website* of an organization called “Citizens Against Government Waste.” The following is an excerpt:

SOCIAL SECURITY CALCULATOR

The Heritage Foundation has a great link on their website to help young workers understand why we need to reform social security.

*According to the Heritage calculator, I, as an average American of my age and gender, can expect to pay **\$206,304** in Social Security taxes over my working life for retirement and survivors benefits.*

*For those taxes, I can expect to receive **\$1,743** a month in Social Security retirement benefits. **My rate of return under today's Social Security is 1.93%.***

*However, if I were able to invest my Social Security taxes in a Personal Retirement Account (PRA) like the President and other members of congress are proposing, I would have had a total of \$636,521 when I retired. My monthly benefits would be \$5,185. **Thus, under the current system I stand to lose \$3,442 a month.** And that's just an average!*

Posted by the Webmaster

----(End of excerpt)----

Let us assume the Webmaster's numbers (as attributed to The Heritage Foundation) are correct. The Webmaster pays \$206,304 over his (or her) lifetime, and upon retirement, receives \$1743 each month. Let us also assume this individual retires at age 65 (typical retirement age), and lives to age 76 (typical life expectancy).

Total lifetime benefits are calculated as follows:

11 years x 12 months/year x \$1743/month = **\$230,076** total lifetime benefit

Since benefits exceed contributions (\$230076-\$206304 = \$23772), the Webmaster actually receives **11.5%** more than what was paid into the system! Obviously, if the Webmaster beats the average and lives longer than 76 years, the excess benefit is even greater.

One would think that taking back 11.5% more than what one pays in would not be reason for complaint!

This example illustrates the biggest problem with the Social Security System. Where does this excess \$23772 come from? It comes from what has already been paid into Social Security, which includes the contributions of younger workers who are decades away from drawing into Social Security- and who have a right to expect to get their money back someday. Draining money away from this pool for the stock market means the system will run out of money much faster.

Another problem is what is not being disclosed about the President's proposed Personal Retirement Accounts. Any mutual fund prospectus or periodic report contains a disclaimer with words to this effect: PAST RESULTS ARE NOT INDICATIVE OF FUTURE PERFORMANCE. YOU MAY LOSE MONEY, INCLUDING YOUR ORIGINAL INVESTMENT. Why aren't the proponents of the Personal Retirement Accounts providing such a warning? Shouldn't the government of the United States at least meet the same standards of disclosure as private industry?

If the stock market tanks, the retiree will have considerably less than their initial investment. Perhaps the CAGW Webmaster can't remember the long bear market of the 1970s, nor the crash of 1987, but everyone who has a stake in this debate should be able to recall the stock market meltdown of 2000-2003.

And if one's Personal Retirement Account assets are invested in rapidly-rising firms like Enron or World Com, you would have \$0 to retire on. You would have lost your lifetime contributions of \$206,304. (And conservatives would, no doubt, be complaining about how the "liberals" in Congress allowed this situation to occur!)

The CAGW's analysis is a poor defense of President Bush's shell game scheme to "reform" Social Security. (For the man who supposedly says-what-he-means-and-means-what-he-says, "reform" means the transfer of wealth from individual taxpayers to corporations.) This analysis actually demonstrates why right-wing politicians can not be trusted to truly reform Social Security.

So, what can be done?

- Raise the cap on wages subject to social security taxes. This would increase revenue going into the Social Security Trust Fund, which will benefit all Americans in the long run.
- Gradually raise the retirement age by a few years. Given the aging of the population, in the future labor will be at a premium, and the contributions of older workers will be valued more. In an information-processing economy, this will not place an excessive burden on the older worker.
- Link increases in benefits paid out to the Consumer Price Index. The CPI is a more accurate basis for cost of living adjustments.

For younger workers, allow optional Personal Investment Accounts for wealth accumulation above the solid foundation of Social Security. Here's how it would work:

- Younger workers would have the *option* of deducting a percentage of their earnings *in addition to what they pay in social security tax*, to a maximum of \$4000 per year.
- This money would be invested in index mutual funds.
- The participant would have the option of choosing among the funds offered, or a default “age-appropriate” blend. The age-appropriate blend would emphasize aggressive investments (small caps and international) early on, and shift to a more conservative mix (large cap value and high grade bonds) later in life.
- The participant would receive regular statements and have opportunity to reallocate resources.
- Most importantly, the participant would be given a good understanding of the risks involved.

Private investment is certainly to be encouraged. In our time, it is especially important that individuals actively plan their retirement and manage their assets, both in view of the efforts to “fix” Social Security and the recent trend by large businesses to underfund their pension plans and disavow their obligations to retired workers (which is a situation that doesn't seem to concern the Bush Administration at all). Unfortunately, a promise made by a large institution- public or private- means nothing these days.

* This website is located at: <http://www.cawg.org>

WE GET LETTERS!

I shall not be renewing my Mensa membership this year. No one in SCAM will care, but here's why:

Despite my belief that each is entitled to his own slant on “things”, I shall not subject myself to reading about the ever-increasing liberal philosophies expounded in ‘M’ publications.

My conclusion is based on the realization that I have nothing in common with anyone but J. T. Moran.

Nonetheless, I am proud to have qualified for membership, but at this stage in life, need no further irritations.

Aging is sufficient!!

Pat Bender

I can report to you that our intrepid RVC, Elissa Rudolph, is making great progress on her master's thesis - which is the reason I am presently Acting RVC. This has given her the time to apply herself and focus on finishing that thesis. Way to go, Elissa! There are many things to think of this month. First of them should be to make sure that you have renewed your membership. This April issue of your newsletter is the last you will receive if you let your membership lapse. And if you haven't renewed yet, this might be a good time to consider doing a multi-year or even a lifetime membership.

And then there is our date with Uncle Sam, which we each face on or near April 15. Enough about that. April also brings us MINDGAMES, hosted this year by Tampa Bay Mensa, April 15-17. Just think, you could be one of the Mensan "judges" to play brand new games, only breaking to eat, drink, and sleep. The results of this weekend will determine which five games released in the past year are granted the coveted "Mensa Select" seal. If you are a games player, as so many Mensans are, here is your perfect opportunity, as MINDGAMES is generally a lot farther away than Tampa! Find out more about this event at <http://mindgames.us.mensa.org>.

Moving ahead to May, do plan to join us at Broward Mensa's FLoRaNGe RG, Memorial Day weekend, May 27-30. I can't think of a better way to spend a holiday weekend with our wonderful Broward Mensans. Find out more about this event at <http://broward.us.mensa.org>. I recently received an email telling me that as an unopposed candidate for Region 10 Vice-Chairman, I am "declared elected". I will be seated as RVC10 effective at the New Orleans AG in July. I am both delighted and in awe of the responsibility I will have to all of you. I promise to put forth my best efforts to work with each and every group in the region. This doesn't mean you don't still need to vote in the Mensa National election. Consider carefully the qualifications and words of each candidate and VOTE!

Have a happy spring!

—*Maggie Truelove, Acting RVC*

The ExComm met at the Cocoa Public Library on Saturday, March 5, 2005. Called to order at 3:10 pm by LocSec Sam Kirschten.

Members present: Sam Kirschten, Joe Smith, and George Patterson. Helen Lee Moore and Suzanne Leichtling were unable to attend. Minutes for the February 6, 2005 meeting were approved as published. Moved by Sam, approved unanimously.

Officer Reports:

Treasurer: It was noted that the February 28, 2005 report had been distributed to ExComm members via Email by Helen.

Testing: Helen (Proctor Coordinator) also reported via email that two people were tested in February by Proctor Hank Rhodes and that currently, three people were tentatively scheduled for March. There were no other officer reports.

Committee Reports:

There were no committee reports.

Old Business:

George reported that he had had a discussion with the Webmaster and that some recommended corrections to items on the Web Site had been made.

The next **meeting of the ExComm** is scheduled for **Sunday, April 3, at 3:00 pm** at the **Cocoa Public Library** (307 Forrest Ave., Cocoa). George moved to adjourn at 3:15 pm, passed by unanimous vote.

NOMELCOM DESK

In next month's issue of The SCAM, you will be called upon once again to cast your ballot to elect a new ExComm to serve for the 2005-06 term. The people you choose to serve will conduct the business of Space Coast Area Mensa and make the necessary decisions to determine the direction of this fine group.

Thus far, the following candidates will appear on next month's ballot.

- Bud Long
- Cliff Miller
- George Patterson*
- Joe Smith*
- Thomas Wheat

All SCAM members in good standing may vote and may serve on the ExComm, *except* that the members of the NomElCom and the Newsletter Editor are *not* eligible to serve on the ExComm.

(*Incumbents)