

Southern Connecticut mensa Chronicle

REMINDER!!! DON'T FORGET TO RENEW YOUR MENSA MEMBERSHIP! RENEWAL NOTICES WERE MAILED OUT IN JANUARY. You may renew by mailing in your membership form, or by calling (817) 607-0060, x199 between 8:30 and 5:00 P.M., Central Standard Time, and using your MasterCard or Visa.

SCHEDULE OF CHAPTER EVENTS FOR FEBUARY

Wednesday, Feb. 14, 7:00. Southern Connecticut and Connecticut/Western Massachusetts Joint Dinner. This regular dinner is now being held the 2nd Wednesday of each month at the Old Sorrento Restaurant, Newtown Road, Danbury, CT. Interested Mensans should contact Ward Mazzucco at (203) 744-1929, ext. 25, wjm@danburylaw.com, or Rev. Bill Loring at (203) 794-1389.

Saturday, Feb. 17, 7:00. Monthly dinner, Three Door Restaurant, 1775 Madison Ave., Bridgeport.

Please call Lee Steuber at 203-730-1634 for information and reservations. Dinner is \$10.00 and includes everything but the cash bar. Dress is casual and guests are welcome.

Saturday, Feb. 24, 8:00. Jean Anouilh's *Antigone*, performed by the Renaissance Theatre Company's Actors' Ensemble, at Tabor Lutheran Church Hall, 45 Tabor Dr., Branford, CT. (www.actorsensemble.com). Anouilh's 1942 retelling of Sophocles' 5th century B.C. tragedy. Tickets are \$10. For info or reservations, please call Jim Mizera at (203) 332-2548 or e-mail Jmizera@hotmail.com

TENTATIVE SCHEDULE OF CHAPTER EVENTS FOR MARCH

Wednesday, March 14, 7:00. Southern Connecticut and Connecticut/Western Massachusetts Joint Dinner. See above listing for details.

Saturday, March 17, 7:00. Monthly dinner, Three Door Restaurant, 1775 Madison Ave., Bridgeport.

Saturday, March 24, 8:00. THEATRE EVENT: Shakespeare's *The Taming of the Shrew*, performed by the West End Theater Co. of New York at the Black Box Theatre, Fairfield Univ., Fairfield. This is a classical "back-stage" production done in a small 120-seat theater. Tickets are \$20. For info or reservations, please call Jim Mizera at (203) 332-2548 or e-mail Jmizera@hotmail.com, preferably before Monday, Jan. 22.

Admitted in CT, NY & OR

Sharon T. Oberst
ATTORNEY AT LAW

Law Offices
Gary Oberst
A Professional Corporation
111 East Avenue
Norwalk, CT 06851

Office (203) 866-4646
Home (203) 852-9571
Fax (203) 852-1574
oberst@idt.net

THE FLYNN EFFECT - ARE WE GETTING SMARTER?

Most people don't realize it but IQ scores have been increasing for over fifty years. Since IQ scores are normalized for the current population, the IQ average has remained at 100, and this has obscured the fact that the raw scores are improving. This rising IQ curve is known as the "Flynn Effect", after James Flynn, a political scientist living in New Zealand, who in the 1980s was the first to systematically make cross-generational IQ comparisons. What Flynn found and what has been confirmed by numerous studies, is that IQ scores have been rising about 3 points per decade since at least the 1930s. Virtually every type of intelligence test given to every type of group in some twenty countries shows gains. The increase has varied from nation to nation but has grown between 5 and 25 points a generation for every country. The effect holds not just for children but for adults such as army recruits as well.

This phenomenon has puzzled many psychologists and sociologists, including Flynn himself, who finds it implausible that his generation is significantly more intelligent than that of his parents. Why, asks Flynn, have we not seen a corresponding "cultural renaissance too great to be overlooked"? While cultural estimates are somewhat subjective, the rising IQ contradicts a more objective piece of evidence: SAT (Scholastic Aptitude Test) scores have been declining or static at the same time that intelligence test scores have been rising. SAT scores peaked in 1963 and then plunged dramatically over the next decade. Was this because the SAT was becoming more difficult? No, independent tests show the opposite: from 1963 to 1967, SAT scales got easier by an estimated 8 to 13 points on the verbal test, and 10 to 17 points on the math section. What's more, the National Assessment of Educational Progress (NAEP) tests of higher-level reasoning abilities show the same negative or stagnant trend as the SAT. Could the drop be because the test-taking pool broadened dramatically? No, the student population taking the SAT actually expanded most rapidly in the 1950s before the decline in scores began. The percentage of white high-school seniors taking the test is estimated to have declined from 33% to 28% from 1963-1972, and slightly further until 1976. Also, SAT scores have improved somewhat among lower-scoring students while declining for higher-scoring students. Since the SAT was until this decade considered an IQ test, this leaves perplexing questions.

The rising IQ scores contrast with another demographic fact: lower-IQ mothers usually have more children than higher-IQ mothers. This holds for just about every ethnic group regardless of educational status. According to studies done by Daniel Vining, Jr., demographer at the University of Pennsylvania Population Research Center, this should imply an IQ drop of .6 to 1.5 points per generation. But just the opposite has happened.

The rising IQ level has led some scholars to doubt the validity of the IQ test. Professor Flynn for one, believes the tests are unable to provide meaningful comparisons across generations. In 1987, he stated that, "The hypothesis that best fits the results is that IQ tests do not measure intelligence but rather correlate with a weak causal link to intelligence." He suggests that what has risen is not intelligence itself but some kind of "abstract problem solving ability". But for other observers, this is just another name for intelligence or intellectual capability since, regardless of the Flynn Effect, the predictive power of the IQ test on educational and occupational success appears to have remained strong.

Some students of the Flynn Effect believe that increased familiarity with test-taking, especially timed tests, has caused the increase. But the tests have been around since World War I, so that argument loses credibility as time goes on. Moreover, experiments have shown that even children taking an identical test over gain only about five points, so how can students' experience explain the sizeable gains of the Flynn Effect?

Another explanation for rising IQ scores is better nutrition. Irish scholar Richard Lynn, the leading proponent of this theory, points out that numerous studies have shown that height, head size, and brain size have all increased since the 1930s, and that the gain, like the IQ gains, is about one standard deviation. Tests have generally found fair correlation between these three factors and IQ. The number of low birth weight babies is declining as well, and low birth-weights correspond to lower IQs. However, other researchers, such as Ulric Neisser, a psychology professor at Cornell, believe that it is too difficult in tests to separate the effects of nutrition from other factors, since cultural deprivation often accompanies nutritional deficiencies. They think that the nutritional correlation with IQ is more inconsistent and shakier than Lynn claims.

Even if the intelligence gains are real, as Lynn and other believe, the question remains why SAT scores have not increased. Charles Locurto, psychology professor at Holy Cross, Worcester, MA, argues that intelligence was rising in the 1960s and 1970s but it was offset by failures in the educational system. This may be borne out by the fact that performance has generally increased more on tests such as the Raven Progressive Matrices, which uses patterns instead of verbal or mathematical problems. This suggests that youngsters may be gaining in their visual analytical abilities by living in a world where television and travel have given them more visual stimulation.

Dr. Locurto's hypothesis is strengthened by investigative work done by Charles Murray and the late Dr. Richard Herrnstein. In 1992, Murray and Herrnstein looked at national norm studies done every 7-8 yrs by the Educational Testing Service (ETS). These tests are Preliminary Scholastic Aptitude Tests (PSATs) given to high-school juniors. PSAT scores can be adjusted to provide SAT scores. Since the PSAT is given to most of the high-school age population except those who have already dropped out, these studies cover a broader sample of students than the SAT, which is mostly taken by college-bound students. These studies show that while the SAT scores of college-bound students slipped between 1960 and 1976 and never fully recovered, the scores of high-school students in general held up. This means that the gains by non-college bound students offset the losses by college-bound students. This could explain why the SAT scores declined while IQ scores, which are given to a wider range of students, increased. Murray and Herrnstein also point out contrasting trends in the verbal and math SAT results: the percentage of students scoring above 700 on the math increased from the early 1980s to the early 1990s, while the proportion in the 700-verbal club declined from the 1970s to the 1980s and then slightly further in the next decade. Since the verbal portion of the SAT reflects education more than the math section, this is consistent with the improving intelligence-deteriorating education hypothesis. Murray and Herrnstein also noted that it is probably more difficult to dumb-down math courses than English or humanities courses.

The data for some arguments seems good but not conclusive, so the debate on the Flynn Effect continues. Is the population getting more intelligent? Is verbal intelligence increasing or decreasing? What about mathematical and visual-analytical capabilities? Are we gaining in raw intelligence but becoming less knowledgeable and less able in reasoning? Can statistical analysis tell us why test scores are changing? It may be that we will need an increase in intelligence to settle these questions.

If you wish to submit material, please write or e-mail Jim Mizera at PMB #181, 7365 Main St., Stratford, CT. 06614-1300, Jmizera@hotmail.com. E-mail submissions are preferred. Please include your name, address, and telephone number. Anonymous material will be rejected, although names will be withheld on request. Items will be returned if accompanied by a self-addressed, stamped envelope. Currently, the deadline for postal submissions is the 15th of the month preceding publication, and the 20th of the month for e-mail submissions.

WOMEN, MEN, AND INVESTING

A study of more than 35,000 discount-brokerage customers by economists at the University of California at Davis found that between 1991 and 1997, women's portfolios earned, on average, 1.4 percentage points on a risk-adjusted basis more a year than men's did. Although this may seem like a modest margin, because of the sample size, it is statistically significant. The UC research and several other studies in the last few years have brought out other differences in how the sexes invest:

- Single women outperform single men by an even greater margin - 2.3 percentage points annually (U.C. Davis).
- Women did better than men primarily because the men churned their portfolios more. Men invested in smaller, riskier companies, and traded 45% more on average (U.C. Davis). Single men traded their stocks an astonishing 67% more than single women did.
- All-female investment clubs outperformed all-male investment clubs with annual gains of 23.8% compared to the men's 19.2% (NAIC - Natl. Assoc. of Investment Clubs). Another study of investment-club results during a 10-year period ending in 1997 found that mixed-gender clubs outperformed single-sex clubs.
- Women now make up about 42% (Paine Webber report, 1998) or 47% (NASD, Natl. Assoc. of Securities Dealers) of investors
- 52% of men express confidence in their ability to invest wisely, compared to only 38% of the women (survey of retirement planning sponsored by the American Savings Economic Council and the Employee Benefits Research Institute). This confidence gap begins early. Among young teens, boys are twice as likely as girls to express confidence about their financial skills (study of ninth-, tenth-, and eleventh-grade students by Girls Inc., a not-for-profit group in New York City).
- Women are more likely to have investment advisors, 56%, than men, 46% (PaineWebber report based on quarterly poll of investor attitudes). Women are also more likely to think that they need investment advisors by a 57% to 38% margin (Charles Schwab & Co.).
- Women of all ages spend an average of 40% more time than men researching a mutual fund before investing (Long Island University's National Center for Women & Retirement Research Study). Fear of making a mistake was 50% to 60% higher among females than among males.
- When adjusted for asset holdings, the sexes are similarly optimistic. Men and women with assets of \$100,000 or more are substantially more optimistic than other investors. Levels of optimism among women with less than \$100,000 are closer to those of men with similar means than to those of other women (PaineWebber).
- Female investors are more likely to compare their investments with the previous year's performance, 37%, compared with men who benchmark against the Dow Jones Industrial Average, 19% (PaineWebber).
- Women tend to have lower risk portfolios, and hold a higher percentage of bonds than stocks and mutual funds (PaineWebber). Men are three times more likely to put their savings into growth-oriented stocks (Long Island U.).
- Men tend to get investment ideas from the workplace or from an outside source like the Internet or a cable TV show. Women invest bases more on personal or consumer experience (studies by Brooke Harrington, assistant professor of sociology at Brown University).
- Both women and men invest about 7% of their income in 401k plans, but women are more likely to participate in these retirement plans (Watson Wyatt Worldwide study of 156,000 employees). Of people earning \$75,000 or more, 87% of women enrolled versus 75% of the men.
- For retirement plans offering the employer's stock as an option, both sexes seemed to place an excessive portion of their assets in the company's stock, with the women allocating 29%, and the men placing 45%. (Watson Wyatt Worldwide).
- 41% of women have yet to save any money for retirement, compared with 32% of men (annual Retirement Confidence Survey sponsored by the American Savings Education Council and the Employee Benefits Research Institute).

MENSA REGIONAL GATHERINGS

Snowball XXVII, Central New Jersey's Regional Gathering, will take place the weekend of March 2-4, at the Four Points Sheraton Hotel, Piscataway, NJ. Featuring Weird New Jersey, a magazine and travel guide to New Jersey's local legends and best kept secrets. The editors/publishers will be the keynote speakers. Registration is \$50 until 2/23, and \$55 afterwards. If you want to stay at the hotel, \$73/night before 2/9/01. 1-800-325-3535, www.sheraton.com. To register, please send info below and check or money order, payable to **SNOWBALL**, to: Andrea Gallini Giarnieri, 632 Salem Ave., Apt. 102, Elizabeth, NJ 07208. Phone: 908-351-1583, andreabgg@aol.com.

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Hospitality _____ Registration _____ Presenting a Program _____

Greater New York Regional Gathering: "A New York State of Mind", April 27-29, 2001. Food, games, speakers, chocolate, socializing. At the Staten Island Hotel, just off the Staten Island Expressway, convenient from the Manhattan, Westchester, and Connecticut. Saturday Buffet Dinner and Sunday Brunch options. Registration rate \$55 until 3/31/01, \$60 after. For details and registration form, visit <http://www.mensa-ny.org/rg2001.asp>.

2001: The Annual Gathering. Tue., July 3 - Sun., July 8, Dallas, TX. Registration \$65 until 4/30, 75\$ to 6/30, \$85 after. Hotel Intercontinental, 15201 Dallas Pkwy, Dallas, TX, 75248, (972) 386-6000. Registrar: Debbie Kittenbacher, 1504 Auburn Drive, Richardson, TX 75081, (972) 669-8436. Checks payable to: AG 2001. Send registrations to: American Mensa Ltd., 1229 Corporate Drive West, Arlington, TX 76006-6103. Web Site: www.ag.us.mensa.org.

ADVERTISEMENTS

FALL 2001 NOTICE The Connecticut Association for the Gifted needs people who are willing to teach youngsters in grades K-8 for their Minds in Motion classes tentatively planned for October, 2001, at Danbury High School. The CAG, a non-profit organization, sponsors classes in subjects such as rocketry, chess, math, drama, dance, the environment, art, and foreign languages. If you are interested or want more information, please call Susan Chapman at 778-0194 or Chris Cuhnick at 778-0002.

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*Great gift for a man! **Pre-Publication Special: Mail \$25 + \$4 postage (\$9 int'l) to: Carole Bell, 2269 Chestnut Street, pmb#174C, San Francisco, CA, 94123. carolebell@compuserve.com**

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(Monthly)

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Please allow four weeks for the change in MENSА Bulletin (the National Magazine) delivery, and eight weeks for the Chronicle. Remember to give your membership number to facilitate this process. (This number appears on your membership card and labels affixed to the Chronicle and MENSА Bulletin.)

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Membership Department
1229 Corporate Dr. West
Arlington, TX 76006-6103**

LIST OF SOUTHERN CONNECTICUT MENSA OFFICERS

TITLE	NAME	PHONE	E-MAIL	ADDRESS
President	Lee Steuber	203-730-1634	Lee@steuber.com	40 Well Ave., Danbury, CT 06810
Vice-President	Jerry Shike	203-743-9700	Shike@prodigy.net	16 Starr Lane, Bethel, CT 06801-2911
Treasurer	Paul Passarelli	203-846-1623	paul@44ellen.com	44 Ellen St. Norwalk, CT 06851-2520
Secretary	Nancy O'Neil	203-791-1668	Nancyoneil@aol.com	8B Beach St., Bethel, CT 06801-2429
Member-at-Large				
Editor	Jim Mizera	203-375-9504	Jmizera@hotmail.com	PMB #181, 7365 Main St, Stratford, CT 06614-1300
Activities Coordinator	Jim Mizera	203-375-9504	Jmizera@hotmail.com	PMB #181, 7365 Main St, Stratford, CT 06614-1300
Gifted Children Coordinator	Jim Wood	203-876-0031	Shambalajim@netscape.net	17 Clinton St. Milford, CT 06460
Web Master	Thomas O'Neill	203-336-5254	Doctec@snet.net	68 Pierce Ave, Bridgeport, CT 06604-1607
Proctor	Joseph Howells	203-775-4291	Drjoe@snet.net	10 Old Woods Rd, Brookfield, CT 06804-3630
Ombudsman	Gary Oberst	203-853-1810	oberst@idt.net	111 East Ave, Norwalk, CT 06851-5014
Membership Officer	Jim Mizera	203-375-9504	Jmizera@hotmail.com	PMB #181, 7365 Main St, Stratford, CT 06614-1300
Publisher				
Scholarship				
Reg. Vice Chairman	Betsey Burke	845-889-4588	rvcl@us.mensa.org	3 North Cross St., Staatsburg, NY 12580