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Southern Connecticut **mensa Chronicle**

SCHEDULE OF CHAPTER EVENTS FOR NOVEMBER

Wednesday, November 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, frbill@mags.net.

Saturday, November 17, 7:00. Monthly dinner, Three Door Restaurant, 1775 Madison Ave., Bridgeport. BRIDGEPORT Night. All Mensans from the Bridgeport area are invited to attend our November dinner to meet fellow members from the area and from other towns. This will be a games night; please bring your favorite games or puzzles to share. (Directions are available at www.threedoor.com.directions.htm .)
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, December 1, 8:00, THEATRE EVENT: *To Kill a Mockingbird*, performed by the Renaissance Theater Company's Actors Ensemble at Tabor Lutheran Church Hall, 45 Tabor Dr., Branford, CT. (www.actorsensemble.com). Tickets are $12 ($10 srs/students). For info or reservations, please call Jim Mizera at (203) 332-2548 or e-mail Jmizera@hotmail.com.

TENTATIVE SCHEDULE OF CHAPTER EVENTS FOR DECEMBER

Wednesday, December 12, 7:00. Southern Connecticut and Connecticut/Western Massachusetts Joint Dinner. See above listing for details.

Saturday, December 15, 7:00. Monthly dinner, Three Door Restaurant, 1775 Madison Ave., Bridgeport.

Saturday, December 28, 8:00, THEATRE EVENT: Moss Hart and George S. Kaufman's comedy The Man Who Came to Dinner, performed by Theatreworks, 5 Brookside Ave., New Milford (www.danbury.org/theatreworks). The uproarious story of what happens when an irascible critic is confined for six weeks with an outrageous family. Tickets are $15 ($13 srs/students). For info or reservations, please call Jim Mizera at (203) 332-2548 or e-mail Jmizera@hotmail.com. To ensure seats, call a week early - I'm not sure how fast tickets sell at this theatre.

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CONNECTICUT AND WESTERN MASSACHUSETTS MENSA CHAPTER UPCOMING EVENTS
This is not a complete listing. WE - Weekly Event , ME - Monthly Event, YE - Yearly Event

NOVEMBER

1, 8, 15, 22 Thursday 7:00 PM
Scrabble (WE) at Emmanuel Synagogue, 160 Mohegan Drive, West Hartford. **Ellen Leonard**, (860) 667-1966

2 Friday 5:30 - 7:00 PM
Happy Hour (ME, first Friday) at the Ramada Inn, Meriden. **Ann Polanski**, (203) 269-4565. This monthly reunion usually draws 10-20 people, warmly welcomes newcomers, and is less than a mile from the I-91 and I-691 interchange.
DIRECTIONS: From I-91 north or south, or Route 15 north or south, take East Main St. (Meriden) exit, head east (away from Meriden Center). After the I-91 interchanges, take a right at the next light. There is a small Ramada sign at the corner. After you pass the Meriden Cinema Complex and the road curves to the left, take a right into the Ramada parking lot. Inside Silver City Grill, ask the host/hostess for the Mensa table - they know us well!

3 Saturday, Noon:
UMass Football, hosting Northeastern University. Join your co-hosts, **Tom Thomas** (UMass '72) and **Otto Kunz** (NU '90, '93G) for an unforgettable football experience. The last time the Huskies came west to play the Minutemen, they lost 77-0, but only a UMass alum would bring that up. More info? Contact Tom at (413) 467-7726 or tom.thomas@the-spa.com

3 Saturday 5:00 PM
Bowling at T-Bowl Lanes, Rte 5 in Wallingford. June's event brought 7 of us to the alleys, (of very varying skills) and we enjoyed 2 strings before we reconvened for dinner. Please call **Beth Collins**, (203) 294-1994 or email Player.Piano@Juno.Com to reserve your place. Cost of $3.00 per string for 2 or 3 strings, shoe rental is $2.50. Please note – the lanes can be a little bit smoky. We seem to go out to dinner afterwards at a local eatery.

16 Friday 7:30 PM
C&WM Solomon Welles Meeting. Calling all brewmeisters and vintners, join us at the official C&WM meeting at in Wethersfield! Here is your chance to show off your craft. We'd love to taste your wares. We're going to have a beer and wine tasting featuring the liquid art of Mensans. Okay, you secret brewers and vintners out there, 'fess up and give **Liz Carabillo** a call at 860-236-4457 to sign up and get the low down. And if you are not a brewer or vintner, come on down anyway and enjoy.
DIRECTIONS: I-91 to exit 26. Follow the signs to the Dept of Motor Vehicles. Pass DMV to next intersection. House is on the right. Park in back.

16 Friday 6:30 - 9:30 PM
Hosts **Gail and Don Trowbridge** invite you to join a wine and micro brew tasting to benefit the Milford Audubon Society, with "elegant appetizers" catered by Grassy Hill Country Club. Don and I went last year and it was excellent! It's a bit pricey at $35 per person, but it's a good time and a good cause. You reserve with the Audubon society directly, they'll even take your credit card.
Contact (203) 878-7440 for reservations and more info. If you want to let me know that you'll be there, call or leave a message at (203) 877-4472.

23 Friday 5:00 PM
Fourth Friday Happy Hour, (ME, fourth Friday) Colonial Tymes, 2389 Dixwell Ave Hamden. Located about 1/2 mile north of Exit 60, Wilbur Cross Parkway. We have been able to sit at a nice big table and enjoy the good free food for a few months now. Come on down and join us. We also seem to be going out to dinner after, so if you plan to come and want dinner, too, let us know so we can reserve. **Gail Trowbridge** (203) 877-4472 or Gail.Trowbridge@att.com. I send out an e-mail reminder every month. Let me know if you'd like to be on the list.

28 Wednesday Noon
Waterbury Last Wednesday of the Month Lunch (ME) at Maggie McFly's, Rt. 63, Middlebury, **Dick Fogg**, (860) 274-2370.

Sunday Dec. 9 – Temporary date, definite event, Tree Trimming at **Beth and Charlie's** in Wallingford!

Seven Mutual Fund Traps Every Investor Should Avoid

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Mutual funds are a great way to invest, but for the unwary there are plenty of pitfalls. For example, did you know that 2,311 mutual funds lost money in 2000 yet still made capital gain distributions? Are you aware that the average annual pretax return for the 10 years ended 12/31/99 was 15.4%, but the after-tax annual return was only 12.9%? Are you familiar with the performance statistics for investors that hold their mutual funds for less than three years? If you answered no to any of these questions, this article will help you avoid seven traps and put you ahead of the average investor.

Trap #1 Don't Lose Patience With Good Managers

Just about every mutual fund will eventually experience a slump in performance. It's tempting to jettison a lagging fund for one that has a head of steam. A study done by the financial research firm DALBAR shows this could be a costly mistake. They found that from 1984 through the end of 1998, the average stock fund gained 12.8% per year. On the other hand, stock fund investors whose average holding period was less than three years earned an average of 7.25% per year. Warren Buffet's company, Berkshire Hathaway, exemplifies this principle best. In 1973 it lost 11.3% while the Dow lost 16.6%. In 1974 it lost 43.7% while the Dow lost 27.6%. In 1975 it lost 5.0%, but this time the Dow gained 38.3%. By the end of 1975, many people had enough and jumped ship. Those who stayed on were rewarded with a 147.3% gain in 1976. From 1973 through the end of 1998, Warren Buffet provided investors with a 29.8% annual rate of return. Those who thought the master had lost his touch in 1975 learned an expensive lesson.

Solution: Before selling a fund, ask yourself if it is lagging because its style of investing is out of favor. Does it focus on small companies versus large? Does it look for rapidly growing companies versus undervalued oversold companies? If the same manager is still running the fund without a change in strategy, think of Warren Buffet before you sell.

Trap #2 your purchase or selling price is not based on *when* you put the order in

When you buy or sell a mutual fund, its share price is determined by the value of the stocks in the portfolio at the 4:00 pm close each day. Consequently, if you put in an order to buy at noontime because the market is down, your purchase price will be considerably higher than expected if the market turns around and closes higher.

Picture this: You turn on the news and the top story is the Dow Jones Industrial Average is down 500 points. This is the opportunity you have been waiting for. You quickly place an order to buy your favorite mutual fund. However by the end of the day, the market makes a miraculous comeback, and actually closes higher. Your great buying opportunity slipped away because mutual funds receive just one price during the day. It is based on the value of all stocks in the portfolio at the close of trading.

Solution: Consider using Exchange-Traded Funds (ETFs). They track the performance of a specific index, but trade on an exchange just like stocks. Therefore, if you find the Dow is down 500 points during the day, you can be absolutely sure to take advantage of this weakness by placing a real time order to buy the Dow Jones Industrial Average, symbol DIA. This is one of many exchange-traded funds. They exist for the S&P 500, various sectors of the market, and even for different countries. ETF's are just like mutual funds except that their prices change minute by minute as stock prices do.

Trap #3 Ignoring Dividend and Capital Distributions Prior to Purchasing a Fund

Each year all mutual funds are required to pass on to their shareholders their interest, dividends, and capital gains from the sale of stock. This means that if you purchase a fund in December and it makes its dividend and capital gains distribution before year-end, you will be required to pay tax on the full distribution, even if the fund has gone down in value since you had purchased it. Here is a real example: The Janus Fund distributed $4.39 per share on 12-15-00. If you purchased 1,000 shares on 12-01-00, you will have additional taxable income of $4,390. Even at the favorable capital gains rate of 20%, that will add $878 to your tax bill.

Solution: Ask the fund company for the record date of the next distribution. Make your purchase after the record date, unless there is a compelling reason to buy beforehand.

Trap #4 Incorrectly Computing Gain or Loss When You Sell

Most people reinvest dividend and capital gain distributions, thus receiving additional shares instead of cash. It is very important to keep track of all distributions because they are added to your cost basis when you sell. That's a fancy way of saying the total of all the distributions will lower your gain or increase your loss. Here is how it works. You purchased a mutual fund 5 years ago for $10,000. Every year it made capital gain distributions in the amount of $1,000 for a total of $5,000. Furthermore, all distributions were reinvested in the form of additional shares. If you sell the fund for $12,000, you have a loss of $3,000. The $10,000 purchase price, plus the $5,000 total capital gain distributions, equals a cost basis of $15,000. Subtract the $12,000 proceeds from the sale in order to arrive at a loss of $3,000. If you don't think it's important to keep an eye on fund distributions, consider this: the Liberty Funds reported that during 1999, investors paid $42.68 billion in taxes on $187.6 billion in taxable mutual fund distributions.

Solution: Ask your broker or mutual fund company if they keep track of your cost basis. If not, it's up to you to do the record keeping. Make sure you ask your accountant if the gain or loss includes all reinvested dividend and capital gain distributions.

Trap #5 Purchasing B shares instead of A shares:

Many people balk at the thought of paying a hefty 5.75% load (commission) up front. To assuage investors, mutual fund companies created A shares and B shares. The A shares carry a load up front while the B shares have a deferred load, payable only if you cash out, usually before 7 years. On the surface the B shares sound like the better deal. After all, as long as you stay in the fund 7 years or more the load disappears. Here's the trap: the B shares have substantially higher management fees than the A shares. Let's look at an actual fund. The B shares for the Fidelity Advisor Balanced Fund, has annual expenses of 1.70%. The A shares have annual expenses of .91%. That's a difference of .81% per year. If you hold the B shares long enough, you will eventually wind up paying more than if you just paid the 5.75% load with the A shares.

Solution: Compare the annual expenses for each share class, or purchase no load funds, which have just one class of shares.

Trap #6 The Wash Sale Rule

With the tremendous decline in the technology sector, many people have funds with substantial losses. One idea might be to sell the fund in order to claim a loss for tax purposes, and immediately buy it back so you don't lose your position in the fund. Nice try, but the IRS has something called the "wash sale rule". It states that if you buy back the same stock or mutual fund within 30 days of selling it, the loss on the sale is disregarded. If you think that's harsh, there's more. If you first buy a stock or mutual fund that you already own, thereby doubling your position, and sell within 30 days, the loss will also be disregarded. For example: you own 100 shares of the XYZ Fund, and on June 1 you purchase another 100 shares. If you sell 100 shares before July 2, your loss will be disallowed, once again due to the wash sale rule.

Solution: If you want to do some tax loss selling, buy back a similar mutual fund. This way you will participate if that segment of the market goes up without running into the wash sale rule.

Trap #7 Using a method to identify shares sold that benefits the IRS instead of you

The IRS allows you to figure the gain or loss on the sale of mutual fund shares by using one of four methods, each of which has its own benefits and drawbacks.

First-in, first-out (FIFO). **This is the method that normally benefits the IRS. It assumes that shares sold were the first shares you purchased. While fairly easy to understand, this method often leads to the largest capital gains, because the longer you hold shares, the more time they have to rise in value. If you do not specify a method for calculating your cost basis, the IRS assumes that you use the FIFO approach.**

Average cost (single category). **This method considers the cost basis of your mutual fund**

investment to be the average purchase price of all the shares you own; a figure that changes as you continue investing in a fund. Most mutual fund companies use this method to calculate average cost. Keep in mind that if you transfer mutual fund shares from one broker to another, the cost basis information could get lost. There are still mutual fund companies out there that don't provide cost basis information. Once you begin using an average cost method for the sale of shares of a particular fund, the IRS prohibits a switch to another method without prior approval. However, you may employ different methods for different funds

For example, let's say that you started out with 100 shares of the XYZ Fund, purchased for $10 each. Later, you bought 100 more shares, at $14 each. In the meantime, your dividends have been reinvested and you get a notice that you received five shares, purchased at $12 each. With the single category method, you average them as follows:

1000	**shares**	**@**	**$10**	**=**	**$10,000**
1000	**shares**	**@**	**$14**	**=**	**$14,000**
100	**shares**	**@**	**$12**	**=**	**$ 1,200**
2100	**shares totaling**				**$25,200**

$25,200 divided by 2100 equals a cost basis of $12 per share.

If you sell 1,000 shares at $15, your gain is computed as follows under <u>the average cost method</u>:
1,000 shares @ $15 = $15,000 proceeds
1,000 shares @ $12 = <u>$12,000</u> cost basis
Gain on sale $ 3,000

If you sell 1,000 shares at $15, your gain under <u>the FIFO method</u> is computed as follows:
1,000 shares @ $15 = $15,000 proceeds
1,000 shares @ $10 = <u>$10,000</u> cost basis
Gain on sale $ 5,000

Now you can see why the IRS uses the FIFO method unless you specify otherwise. The taxable gain is $2,000 more. Once you select an averaging method for a particular mutual fund, you cannot change to one of the other methods. In determining whether a sale generated a short-term gain or a long-term gain, the IRS considers the shares sold to be the shares acquired first.

Average cost (double category). **This approach is similar to the single category method except that you must separate your shares into two categories — shares held for a year or less (short-term) and shares held for more than a year (long-term). With this method, when selling shares, you simply use the cost basis that corresponds to the holding period of the shares you're selling. The advantage gained with this method is that you get to choose whether the shares are sold from the long-term group or the short-term group.**

Specific identification. **This method provides the most flexibility and therefore the best chance to minimize taxable gains. The first step is to identify the specific shares you want to sell. In most cases, these would be the shares bought at the highest price so that you can minimize your gain. To use the specific identification method, notify your mutual fund company in writing and provide detailed instructions about which shares you are selling each time you sell or exchange shares. The mutual fund company or brokerage firm needs to provide you with a written confirmation of the specific shares sold.**

<u>Solution:</u> Calculate the gain or loss for each method available. Pick the method most advantageous for your situation. If you have an accountant prepare your taxes, ask him which method is used, and why?

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FOSSIL FUELS?

Oil, natural gas, and coal supplies are commonly called "fossil fuels" because scientists believe that these fuels formed from the decomposition of living things. Although this theory has been widely accepted for a long time, it has always poorly explained the composition and sheer quantity of these energy sources. For the last two decades, a renowned scientist from outside the geological field, astrophysicist Thomas Gold, has sought a better explanation. Dr. Gold postulates that oil and gas come not from decaying biological life on the earth's surface but from the earth itself. They are not deposited into the earth but bubble up from hundreds of miles below. If right, his ideas mean that oil supplies are vastly larger than the enormous quantities already discovered and are continuously growing.

The conventional theory holds that the hydrocarbons in buried life from forests were transformed by high heat and pressure into petroleum, gas, and coal. In this scenario, animals and plants were buried in the sediments of the seabed. When this sediment was compressed into sedimentary rock (rock formed from sand, silt, and mud), the organic chemicals – the hydrocarbons – formed droplets of petroleum, and filled in rock pores, creating oil pools.

Many Russian scientists have distrusted this organic theory that Dr. Gold characterizes as "nonsense" without "a shred of evidence" for it. Alternative theories were meager in the West, however, until Gold, the retired director of Cornell's Center for Radiophysics and Space Research and an honorary fellow at Trinity College, England, began investigating. He noticed many failings in the standard view. One problem is that the oil and gas available are hundreds of times the estimated decayed biomass. Another glaring fault, as the Russian scientist Kudryavtsev pointed out, is that no petroleum resembling the chemical composition of natural crude oils has ever been made from genuine plant material in the laboratory. Also arguing against the fossil or organic theory is the lack of fossil remnants in oil. Moreover, the deepest fossil ever found was 16,000 feet below sea level, whereas oil is now found in rock formations over 30,000 feet deep. This is surprising since oil is lighter than water yet it is far below the water tables. More puzzling still, oil and gas are sometimes found below virtually impenetrable sedimentary beds. They are also found in diverse geological areas, many with no large sources of biological debris. Usually, they consist of large uniform pools that follow the patterns of the earth's crust well, rather than the patchwork pattern one would expect from carbon decay. Finally, the fossil theory cannot explain the presence of certain elements in oil fields. While one would expect biological remnants to be low in hydrogen, petroleum is saturated with hydrogen. Both oil and gas are rich in the inert gas helium, which is not in biological matter.

Oil and gas discoveries over the last 30 years have produced another startling result. Several of the deep wells found, such as in the gas finds of Oklahoma, and in the oil fields of the Middle East and the Gulf of Mexico, seem to be refilling themselves. In Eugene Island, a subsurface mountain in the Gulf of Mexico that started producing oil in 1973, the reservoir was estimated to have 60 million barrels of oil. At first, it produced 15,000 barrels per day. By 1989, the production had dropped to only 4000 barrels per day. But then, output rose to 13,000 barrels daily, and now reserves are estimated to be 400 million barrels. Dr. Roger Anderson used 3-D seismic technology to map the Eugene Island facility over time and discovered that crude oil is entering the oil well site from a very deep source.

How does Prof. Gold's new theory explain the geology and chemistry of oil, gas, and coal? To begin with, it is abiogenic, meaning that these reserves do not come from biological matter. Instead, it posits that hydrocarbon fluids rise through the earth, lifted by methane gases. Meanwhile, decaying uranium deep inside the earth continuously generates helium, which accumulates in rocks. When methane flows through porous rocks, it brings the helium with it. As the mixture rises, it becomes more carbon enriched through chemical reactions with oxygen atoms. At lower levels, the mix produces gas, at higher levels with more carbon, it produces oil, and at the highest levels it accumulates more carbon and produces coal. This process explains why, below the earth's surface, the inert gas helium is always found mixed with methane, and why coal is usually associated with methane.

The pattern of oil, gas, and coal maps lends credence to Dr. Gold's theory. In many parts of the globe, searchers find gas at the deepest levels, oil above it, perhaps another gas pool above the oil, and finally coal at the shallowest level. Many oil fields in Iran, Java, and Sumatra lie just below coal beds. In the Mexican Gulf Coast, many huge gas fields are deep beneath the oil wells. Often the deep gas fields of Oklahoma reside below coal. Generally, as you go up, you find fuels of increased hydrocarbon content.

If the origin of oil is non-biological, where does the organic matter found in it come from? Gold proposes it comes from within the earth itself. Just as there is life in the extreme climate on the floors of the oceans, making use of the chemicals gushing out of volcanic vents, there are heat-loving microbes deep in the earth. They feed on the oil and gas bubbling up. So oil was not formed from microbes, but was "contaminated" by them.

According to the abiogenic theory, you should be able to strike oil anywhere on earth if you drill deep enough. To test his idea, Gold got backing from the Swedish State Power Board and the American Gas Research Institute for a major drilling operation in the Siljan Ring, the site of a giant meteorite crash in northern Sweden, a country hardly considered an oil mecca. Since this rock was solid granite and not sedimentary, it probably would contain neither oil nor organic remains according to the fossil theory. The explorers found eighty barrels of oil four miles deep at two sites seven miles apart, a find not big enough or deep enough to convince many. However, they also found combustible gas that included methane and heavier hydrocarbons, as well as free hydrogen. Even more importantly, they found bacteria. Since bacteria also has turned up in deep holes all around the world - in the Columbia River basalts of Washington, in oil wells in the North Sea, in South African gold mines - this has added support for the new theory. Encouraged by these results, the Russians drilled in the crystalline rock of the Baltic Shield, and struck deep wells of oil, another positive sign.

Current deep-well gas drilling projects are succeeding 70% of the time, To better test the non-biologic theory of oil formation, however, prospectors will need to explore more of the non-sedimentary rock areas, which they have generally avoided so far. According to Gold's theory, as long as these locations are porous, they should be promising. Also, explorers should prospect based on the concentration of methane in the soil. If oil and gas drillers can find new discoveries in far-flung areas with these characteristics, it will strengthen the case for deep-earth origins.

What does all this mean for future energy supplies? First, one must realize that

regardless of the truth of the abiogenic theory, the world is in no danger of running out of oil soon as some foolish forecasts have suggested. In the 1920s, the Federal Oil Conservation Board predicted that the U.S. supply of oil would last only seven years. This estimate was seconded by National Geographic magazine. A few decades later, the Secretary of Interior made a similar forecast. Then in the 1970s, the Club of Rome and Science magazine warned that the world would run out of oil before the turn of the century. All of these erroneous projections have confused economic estimates of reserves with scientific facts. Estimates of known reserves are simply measures of what has been economical to count, not exhaustive global inventories. Since estimating resources takes time and money, energy companies do not find it worthwhile to investigate every spot on the globe anymore than a person would count every blade of grass in his yard. Nonetheless, current estimates of available oil and gas reserves are 100 times the estimated amounts at the beginning of the 20th century, and have been steady or increasing for decades despite growing usage. More importantly, inflation adjusted prices have been declining over the long run. Prices are the best indicator of future supplies because markets look ahead, especially oil and gas markets, which have futures markets. If prices were too low now given future demand, speculators would profit by holding off supplies for tomorrow. In other words, if future supplies were growing scarcer, prices would go up now not later, thereby discouraging demand and encouraging substitution. To think that the world could suddenly run out of oil and gas one day is sheer folly. No "scientific" projection that ignores economic principles will be realistic.

Although we are not going to run out of oil, gas, or coal anytime soon, Dr. Gold's ideas, if correct, could make these supplies enormously more plentiful. A good guess is that hydrocarbon reserves would multiply several hundred fold. These deep resources would not be easy to reach right now, but tracking and drilling advances have boosted success rates in conventional prospecting from 10% to about 50% over the last two decades. Continued improvements could make the new deep wells quite economical. Deeper gas pools would not only be more abundant, but, since the deeper gas is under more pressure and has higher density, they would be of better quality as well. Hence, bigger and better oil and gas reserves beckon. Because of Thomas Gold's deep insights, we may be able to leave the "fossil fuel" era behind and enter a golden age of oil and gas exploration.

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.

CHAPTER NOTES

Southern Connecticut Mensa has an e-mail server list on Topica where members can discuss topics with other Mensans on the list. To subscribe, just send a blank e-mail to: **MensaSCT- subscribe@topica.com**

BETHEL CINEMA FILM GROUP. The Bethel Cinema is an independent art house movie theater in the town of Bethel, CT, just outside Danbury. The Cinema will be running a Freudian Flicks psychological-film discussion group from now until May or June. Meetings are held on the second Saturday of the month at 11:00 am. (Bethel Cinema 778-2100). If you are interested in participating in a Mensa group to see films in this series or any of the films on the theater's regular schedule, please contact Nancy O'Neil at Nancyoneil@aol.com.

If you would like to organize or sponsor a Mensa event, please contact Jim Mizera at Jmizera@hotmail.com. The event can be posted in the Chronicle and announced at monthly dinners. It can also be listed in the newsletter of the Connecticut and Western Massachusetts Mensa chapter, the Media, if enough lead time is available.

S.I.G.H.T COORDINATOR VOLUNTEER POSITION

Southern CT Mensa has an opening for a volunteer to serve as the Coordinator of the Service of Information, Guidance and Hospitality to Travelers (S.I.G.H.T) program. SIGHT is set up to assist travelers on short visits to our area. The SIGHT coordinator would respond to queries by Mensans from other chapters who want to visit our area and need information about places to stay, points of interest, and local Mensa events, and would also work with chapter members who can pick the traveler up at the airport, provide accommodations, or take visiting Mensans sightseeing.

If you can answer an email, talk on the phone, respond to a letter, you can be a SIGHT Coordinator.

Southern CT. Mensa members can also use the SIGHT program to check for travel assistance. Just contact sight@us.mensa.org when you're ready to travel and you will receive info on the SIGHT coordinator at your destination. Fill out the Guest Form on-line and the coordinator can provide you with info and perhaps find a host.

To volunteer for the S.I.G.H.T. Coordinator, contact Lee Steuber at (203) 730-1634, or e-mail lee@steuber.com.

NOTED AND QUOTED

The reason people blame things on the previous generations is that there's only one other choice. - Doug Larson

Nothing is more singular about this generation than its addiction to music. - Allan Bloom

They say golf is like life, but don't believe them. Golf is more complicated than that.
- Gardner Dickinson

Following the light of the sun, we left the Old World. - Christopher Columbus

The question is not whether we will be extremists, but what kind of extremists we will be... The nation and the world are in dire need of creative extremists. - Martin Luther King

Some people like my advice so much that they frame it upon the wall instead of using it.
- Gordon R. Dickson

Inanimate objects can be classified scientifically into three major categories; those that don't work, those that break down and those that get lost. - Russell Baker

Too many people miss the silver lining because they're expecting gold. - Maurice Setter

After the game, the king and pawn go into the same box. - Italian proverb

When destiny has a sense of humor, you call it serendipity. - Anonymous

Even if a farmer intends to loaf, he gets up in time to get an early start.
- Edgar Watson Howe

I saw the angel in the marble and carved until I set him free. - Michelangelo

I've never known a person to live to be one hundred and be remarkable for anything else.
- Josh Billings

We are here on Earth to do good to others. What the others are here for, I don't know.
- W. H. Auden

Why are our days numbered and not, say, lettered? - Woody Allen

One of my chief regrets during my years in the theater is that I couldn't sit in the audience and watch me. - John Barrymore

Reality is merely an illusion, albeit a very persistent one. - Albert Einstein

I don't want to be interesting. I want to be good. - Ludwig Mies van der Rohe

It is the mark of an educated mind to be able to entertain a thought without accepting it.
- Aristotle

ADVERTISEMENTS

Wanted: Child who loves science as much as Willy! Our son Willy, 7 years old, loves science. There's lots of it he understands on a college level. We're looking for other kids with similar interests/abilities to hang out and pretend they're subatomic particles or invent new viruses (not the computer kind!). You can reach Willy's parents (Lisa and Steve) at: lsawin@optonline.net or (203) 335-4389

In Don't Forget to Write!, The 6' Ferret Writers' Group shares more than ten years' experience on how to start a local writers' group, add members, and avoid common problems. Also included are writing exercises, events, recommended reading, and stories from a few exercises. Order through your favorite on-line or local bookstore. ISBN 0-7388-3698-2
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