

# SOUTHERN CONNECTICUT MENSA CHRONICLE

You should have received your **MEMBERSHIP RENEWAL** form in early January. You can renew by mailing in your form, by renewing online at [www.us.mensa.org](http://www.us.mensa.org), or by calling (817) 607-0060, ext. 199 and using your MasterCard or Visa.

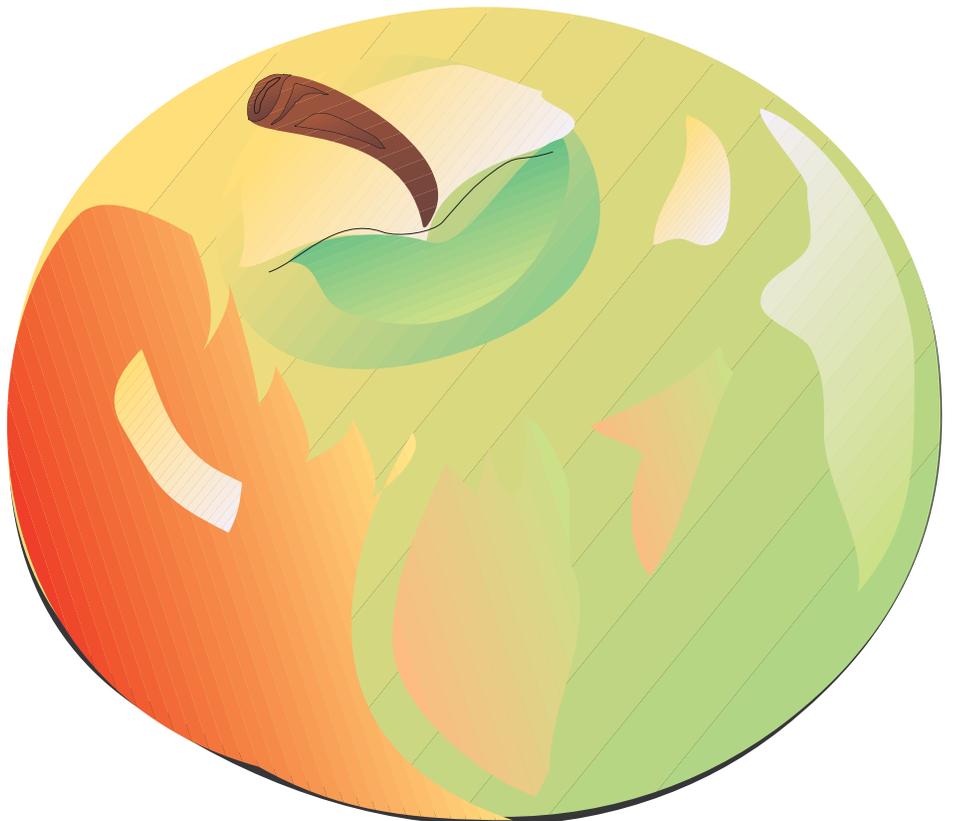
If you or someone you know would like to be a speaker at our monthly dinner, please contact Activities Coordinator Nancy O'Neil at [NancyOneil@aol.com](mailto:NancyOneil@aol.com) or 203-791-1668. The dinner is held the third Saturday of the month.

## ARCHIVED COPIES OF THE CHRONICLE

going back a year to July 2002 are available on the Internet at <http://www.44ellen.com/mensa>. You can download the latest e-mail version of the Chronicle there, as well as previous issues. All issues are in read-only Adobe Acrobat format so there is no chance of viruses accompanying the files.

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**SCHEDULE OF CHAPTER EVENTS FOR OCTOBER**

Friday, October 10, 7:00

**Southern Connecticut and Connecticut/Western Massachusetts Joint Dinner**

This is the new date for this monthly dinner 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, October 18, 7:00

**Monthly Dinner, John's Best Restaurant**

85 New Canaan Ave. (Rt. 123, just off Rt. 7) Norwalk. **COME TRY A NEW MEETING PLACE!** Please contact Nancy O'Neil at nancyoneil@aol.com or 203-791-1668 for information and reservations. Dress is casual and guests are welcome. Directions from I-95: Merge onto US-7 N via exit number 15 toward NORWALK/ DANBURY. Take the CT-123/ NEW CANAAN AVENUE exit - #2. Turn RIGHT onto CT-123/ NEW CANAAN AVE. (0.30 miles). Turn RIGHT onto CT-123/ NEW CANAAN AVE. (0.09 mi). John's is on the left after Wendy's and the bank. FROM DANBURY: Take US-7 / CT-33/ DANBURY RD down to Norwalk. Turn RIGHT onto GRIST MILL RD/ US-7. Continue to follow GRIST MILL RD. 0.16 miles Turn LEFT onto the US-7 S. highway and go 1.68 miles to Exit 2. Turn RIGHT onto CT-123/New Canaan Ave and follow to John's Best.

**TENTATIVE SCHEDULE OF EVENTS FOR NOVEMBER**

Friday, November 7, 7:00

**Southern CT and CT/Western Mass.Joint Dinner**

See above listing for details.

Saturday, November 15, 7:00

**Monthly Dinner**

See above listing for details.

**CONNECTICUT AND WESTERN MASSACHUSETTS MENSA CHAPTER UPCOMING EVENTS**

This is not a complete listing WE - Weekly Event, ME - Monthly Event, YE - Yearly Event CT & W. Mass Calendar Editor Gisela Rodriguez, (860) 872-3106,email: lilith@snet.net,

**Mensans on the Radio:** C&WM Mensan Janine Bujalski is on the airwaves every 2nd & 4th Friday 6-10 AM on 89.5FM, WPKN in Bridgeport, CT.

There is a limited internet broadcast — about 25 can listen simultaneously at www.wpkn.org. From 6-9 AM there's jazz, blues & music from Brazil and from 9-10 AM the music is from Louisiana, mostly cajun & zydeco.

Vice LocSec Will Mackey is hosting Friday Evening Classics from 4:00 p.m. until 7:00 p.m. weekly on 91.3 FM, WWUH, in West Hartford. The name of the program is "What You Will" and its focus is chamber music.

What better company to get out of the week and ready for the weekend?

2, 9, 16, 23, 30 Thursday 7:00 PM

**Scrabble (WE) at Emmanuel Synagogue**

160 Mohegan Drive, West Hartford Ellen Leonard, (860) 667-1966 (Please call first to make sure this is happening today).

3, Friday 5:30 - 7:00 PM

**Happy Hour (ME, first Friday) at the Ramada Inn, Meriden**

Ann Polanski, (203) 269-4565 We warmly welcome newcomers, and it's 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!

*Admitted in CT, NY & OR*

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sharon@oberstlaw.com

17 Friday 4 PM - Sunday 19th at Noon

### **Mensautumn 2003**

is here at last! Radisson Hotel, 100 berling Road, Cromwell, CT, east of I-91 at Exit #21. 860-635-2000. See display ad for more details or call Bill Vencent at 860-646-3007, wpvincent@aol.com.

24 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.

25 Saturday 9:30 - 11:30 AM

### **Mensa Qualification Test**

The supervised test for membership in Mensa will be held (finally) at the Windsor Public Library, 323 Broad Street (Rt. 159 at Batchelder Road, south end of the town green), Windsor, CT. Please bring check for \$30 made out to American Mensa, Ltd., or use cash, Visa, or MasterCard. If you have any questions, you may call me at 860-688-0484 or e-mail Deck Dolliver, proctor, at rdolli8239@aol.com.

29 Wednesday Noon

### **Middlebury Lunch** (ME, last Wednesday)

Good food and good conversation available! Where? At Maggie McFly's in Middlebury, visible on the right from Rte. 63 just south of the Rte 63 and Rte 64 intersection. This intersection is at the end of a long ramp at Exit 17 on Rte 84 west. From this exit, turn left at the 63/64 intersection.

If you use Exit 17 on Rte. 84 east (heading toward Hartford), turn left off the exit ramp and see Maggie McFly's on your left. When? On the last Wednesday of any month from 12 noon to about 1:30 p.m. The number of attendees is growing; so, join the fun. Become a McFlyer. Maggie, in goggles and leather helmet, flying a red biplane, soars over your head. She is either your wingman or she provides ground support as you advance into your lunch! Please call Richard Fogg at 860-274-2370 if you will attend for the first time. This will give him time to scramble for a larger table, or a longer lunch trench, as needed.

### **MENSAUTUMN 2003**

**OCTOBER 17 - 19**

Cromwell, CT. Connecticut & Western Massachusetts Mensa is hosting its 26th annual Regional Gathering. Enjoy food and beverages galore, fascinating speakers, and wonderful conversation. Join us for a great weekend.

Radisson Hotel & Conference Center, 100 Berlin Road, Cromwell, CT 06416. (860) 635-2000. SR/DR \$84. TR/QR \$94 + tax. Room rates guaranteed to 9/24. Hotel is off I-91, south of Hartford, north of New Haven.

Checks payable to C & WM Mensa RG. Contact William Vincent, 70 Weaver Rd., Manchester, CT 06040. (860) 646-3007, wpvincent@aol.com

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## FROM THE REGIONAL VICE CHAIRMAN MARGHRETTA McBEAN

### WHAT'S COOKING IN REGION 1

September is here and already the days are getting cooler. I got to see Mother Nature up close and personal at Mid-Hudson Mensa's Animal Kingdom RG. For 16 years this group has held their gathering at a beautiful nature preserve in the Catskills. The food was superb and bounteous - cooked by a Culinary Institute of America-trained chef. Our Saturday night speaker, Dr. Uldis Roze, a mammology professor from Queens College, spoke about porcupines. This prickly topic had us totally enthralled! Kudos to all of the Mid-Hudson RG team for putting on a wonderful weekend!

From September 18th - 21st I will be in Arlington Texas, where an AMC (American Mensa Committee, Mensa's board of directors) meeting will be held. We RVCs will get to meet Mensa's national office staff, and of course, attend back-to-back meetings. I'll have a report next month. Unfortunately I get to miss two local events: the annual International Coastal Cleanup, coordinated by the American Littoral Society ([www.als.org](http://www.als.org)). For those of you who live near coastal waters, this is an excellent opportunity to get involved in a worthwhile environmental project. The other is the visit of the Dalai Lama to New York City. When he last spoke in Central Park four years ago, the first words he said were: "The purpose of life is to be happy." Too often we forget this simple but essential point.

In the Answered Prayers Department, a big thank you goes to Father William Loring of Connecticut and Western Massachusetts Mensa, for agreeing to be Region 1's Scholarship Chair. After participating local groups select their finalists, there is more judging on a regional level. Fr. Bill is looking for volunteers who would be interested in reading and judging the regional essays.

### THE REGION 1 WEBSITE

(<http://region1.us.mensa.org/>) has been up for a month, with a new design. You can find Region 1 news, my past articles and recipes (with pictures!), and ... well go there and find out for

yourself.

A lot of people comment on my high energy level. I like to think that besides good health, credit should be given to its foundation - a good breakfast. Scientists say breakfast is the most important meal of the day. Taking in a good protein, carbohydrate and fat source can get anyone off to a good start. Blood-sugar levels stay stable and there is a steady four- to six-hour energy boost. Here's how I usually start:

### BREAKFAST OF CHAMPIONS PROTEIN SHAKE

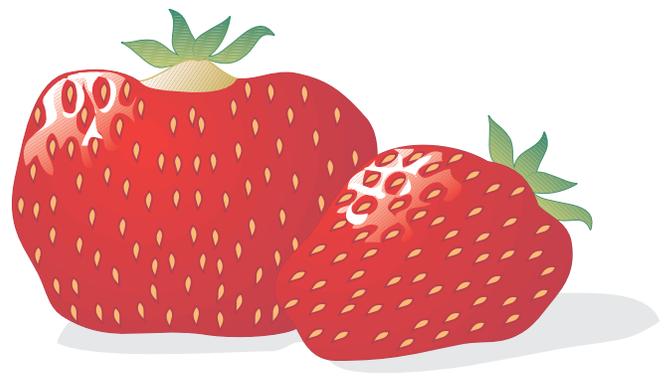
[optional substitutes]

- 16 oz. water [nonfat milk or 1% milk: 16 g. protein; 12 g. carbs; 160 calories]
- 1 scoop soy protein powder (available in health food stores): 25 g. protein, 1 g. fat; 80 calories
- 1 Tbl. lecithin granules: 4 g. fat; 60 calories [1 Tbl. flaxseed oil: 14 g. fat; 130 calories]
- 1 cup raw fruit, fresh or frozen (bananas and strawberries are great): approx. 25 g. carbs; 55-150 calories
- dash of cinnamon, nutmeg

Place in a blender and whirl 30 - 45 seconds. Instant Energy!!!!

Marghretta McBean  
Region 1 Vice Chair  
<http://region1.us.mensa.org/>  
American Mensa Ltd.

*"Genius is an African who dreams up snow."*  
- Vladimir Nabokov



**COLLEGE COSTS**

It is a familiar ritual. Every year, newspaper headlines announce that tuition and charges at colleges increased more than the general inflation rate - usually a good deal more. Special attention is given to the "shocking" expenses at elite colleges such as the Ivy League schools.

There is no doubt that official tuition and room and board prices have been increasing more than the consumer price index for several decades. Over the last century, the estimated college inflation index has exceeded the CPI by 2-3 percentage points annually. College prices have risen faster than overall prices ever year since 1981. Since 1970, the average tuition has doubled in real dollars, jumping up 7.5% annually. The average annual tuition bill took about 10% of median family income in 1994 compared with 6% in 1976. Recent annual increases have tapered off to 5% but this is still well above the inflation rate. Over the last 10 years, tuition at four-year public colleges increased 38% after inflation, while four-year private college tuition rose by 37%.

With all the alarm over these statistics, it may surprise readers that college is not nearly as expensive for most students as the news stories report and that the cost of going to college has not changed much over the past few decades. How can this be? There are two main reasons: 1) most students do not go to elite, selective, or private schools, they go to relatively inexpensive state-run schools; 2) Many students do not pay the official "sticker price", they pay a price deeply discounted by financial aid.

Some people claim that only the rich or affluent can afford to go to college nowadays but statistics clearly refute this notion. In 1980, 45.8% of 22 year olds had completed some college but by 2000, 56.5% had. In 1980, 17% of 25 - 64 year olds had completed a college degree, but by 2000 25.6% had achieved this, more than in any other country. About 66% of this year's high school graduates will enroll immediately in college, and about 20% of this 66% will come from families earning less than \$25,000 per year. Even at private schools, as David L. Warren, president of the National Association of Independent Colleges and Universities, points out, 40% of students come from families that earn less than \$40,000. All in all, six million more Americans were in institutions of higher learning in 1998 than in 1970 and this is not due to a mere increase in population. Obviously, students have found ways to pay for college.

One way of cutting costs has been to attend less expensive colleges. With all the attention given to the price of top-flight schools such as Harvard, Yale, and Stanford, and leading regional liberal arts colleges, it is important to note that about 80% of all college students attend State or other government schools. Consequently, more than 40% of students attending four-year schools pay less than \$4,000 a year for tuition and fees, and about 70% pay less than \$8,000. Even more significantly, 45% of students attend two-year colleges where the average tuition is less than \$2,000. Only about 6% of all collegians go to schools that charge tuition over \$25,000. (See Table 2.)

**TABLE 1 THE COLLEGE PRICE INDEX VS. THE CONSUMER PRICE INDEX**

Years	College	General Inflation	Ratio Inflation
1958-1996	7.24%	4.49%	1.61
1977-1986	9.85%	6.72%	1.47
1987-1996	6.68%	3.67%	1.82
1958-2001	6.98%	4.30%	1.62
1979-2001	7.37%	3.96%	1.86
1992-2001	4.77%	2.37%	2.01
1985-2001	6.39%	3.18%	2.01

**TABLE 2 COLLEGE PRICING AVERAGES 2002 - 2003**  
Based on data from the College Board

Type of College	Tuition and Fees	Room & Board
4-year private	\$18,273	\$6,779
4-year public	\$4,081	\$5,582
2-year private	\$9,890	\$5,327
2-year public	\$1,735	NA

\* NOTE: The average surcharge for out-of-state at state schools is \$3,319 at two-year colleges and \$5,764 at four-year colleges.

**College Costs (cont.)**

What about students going to independent schools? Table 2 seems to show some scary numbers. According to these figures, the average price of attending a 4-year private college last year was over \$25,000 (not including expensive textbooks and travel costs). But this table leaves out a basic fact: at four-year private colleges and universities, the vast majority of students receive some type of financial aid and the average amount of that aid is over \$10,000. (See Table 3.) Much of the aid comes from the college itself, but significant amounts come from government programs. So the true price differs dramatically from the "list price." In fact, at the 25 most prestigious colleges, the average discount is 50%. The reduction can be even greater at many private colleges that are a notch below

**TABLE 3 COLLEGE FINANCIAL AID 2002 - 2003** Based on data from the College Board

Type of College	% of Students Receiving Financial Aid	Average Amount
4-year private	76%	\$11,600
4-year public	62%	\$ 6,200
2-year public	38%	\$ 2,300
<b>TOTAL</b>	<b>44%</b>	<b>\$ 3,500</b>

the best schools. Financial aid reduces the cost of college drastically for many students, not only at private schools but also at government schools. A total of \$89 billion of aid is available to students each year. This includes low-interest loans (54% of the total), grants (39%), scholarships, and tax credits. Approximately 44% of college students receive grants, and these grants average nearly \$3,500. For full-time students, grants cover about one-third of tuition and about 20% of their total budget. Although the price of college has outrun inflation and family income over the last 30 years, so has the amount of financial aid. From 1970-2000, financial aid increased more than nine-fold, nearly five times the rate of increased tuition. Thirty years ago, most students at private colleges paid full tuition but today only about 25% do. Much has changed since 1970, but the average real price of college hasn't changed that much.

Over the last decade, the trend is much the same. According to the College Board, the average annual cost of college, after subtracting grants and scholarships, went from \$7,313 in 1992-93 to \$7,750 in 1999-2000. But after adjusting for inflation, the real cost dropped 10%! If loans and work-study programs are considered, the cost dropped even more. Although the loans must be paid back, they often carry below market interest rates. So taking everything into account, the net price has not increased. While other studies over different periods dispute this conclusion, the College Board data is the best available on costs right now.

Contrary to the belief of many middle-class parents, assistance is not only for the poor. More than half of families with incomes of \$50,000 or more receive grants, scholarships, or low-interest loans. At one eastern liberal arts university, even a family with an income of \$120,000 and two children could receive as much as \$7,000 in need-based grants for each child.

The increase in student debt may be a worrisome trend. The amount of financial aid doubled in the 1990s, but two-thirds of the increase was due to greater student borrowing. Grants formerly covered half of aid, but now loans make up 58% of total assistance. The percentage of undergraduates borrowing from national government loans programs increased from 30% to 43% from 1992-1999, and the average loan increased from \$3900 to \$4800 in real terms. The average debt load of graduates more than doubled over the last decade. But students are not borrowing more because of higher net college prices; the College Board data mentioned earlier belie this notion. Instead, they seem to be borrowing more because loans are more easily available. A change in 1992 Higher Education Act (HEA) increased maximum loan amounts and made unsubsidized loans avail to all families regardless of income. This new program, the Stafford Unsubsidized Loan Program, quickly tripled from \$4.1 billion at its inception in 1993-1994 to \$12.9 billion in 1999-2000. Borrowing increased mostly among middle- and high-income students. About half of the poorest 1/4 of students borrowed under government programs in both 1992-1993 and

**TABLE 4**

Type of College/Institution	% of Students who Borrowed	Median Amount Borrowed
Certificate Community College	23	\$ 4,610
Proprietary School	74	\$ 6,364
Associate Community College	28	\$ 5,194
Bachelor's Public Four-year	60	\$15,375
Private Four-year	67	\$17,250

\* Data is from the 1999-2000 National Postsecondary Student Aid Study.

**College Costs (cont.)**

1999-2000. But the percentage of middle-income students borrowing rose from 32% to 45% and the percentage of high-income students borrowing grew from 15% to 31%. Apparently, students were choosing to shift expenses or buy now and pay later.

Many people will ask, "Why do colleges charge so much and then offer dramatic discounts? Why don't they just charge a lower price to begin with?" There are a number of possible answers to this question, but one must start with the fact that colleges are spending much more per student than they are charging. Almost every college is getting revenue from other sources and adds part of this to tuition income to pay for instruction, upkeep, and expansion.

Astonishing as it may seem, the average private school is actually spending at least twice the stated tuition price and the average state school is paying more than five times the posted tuition. (See Table 5 below, which includes 2-year colleges, for enrollment and expense trends.)

Where is the money going? Much of it is going for financial aid. Not every student at selective colleges is getting a discount. Students whose

families can afford to pay full price are paying full price and less affluent students are paying less. The tuition from full-paying students is helping to underwrite tuition for poorer students. Of every \$100 private colleges collect in tuition, they give about \$38 back out in scholarships. But alumni, charitable trusts, and governments also contribute, so nearly every student is subsidized. There really are no "full-paying" students. For instance, Harvard spends more than \$70,000 per student a year - about \$2,700 for each week of the school year! So even those students who pay full tuition and room and board are getting a huge subsidy. At government schools, which are considerably less expensive, taxpayers are doing most of the subsidizing.

It is hard for students and parents who are paying the full price of over \$30,000 a year at the most expensive schools to believe that they are being subsidized, yet that is what is happening, although it is often hard to tell from the notoriously confusing accounting reports of colleges. How can expenditures have gotten so far ahead of prices when prices themselves have been increasing at double the inflation rate? Some popular reasons offered are inadequate or make little sense. For instance, laymen and

**TABLE 5 STUDENT ENROLLMENT AND EDUCATIONAL EXPENDITURE PER STUDENT**

YEAR	# COLLEGES	# STUDENTS	# FACULTY	\$ SPENT PER STUDENT
1940	1,700	1,500,000	147,000	\$ 450
1960	2,000	3,600,000	234,000	\$ 1,555
1980	3,150	11,600,000	675,000	\$ 4,914
2000	3,700	14,400,000	833,000	\$15,000

\* # Colleges includes community colleges.

**College Costs (cont.)**

journalists will often jump on anecdotes of waste, stories like those of university presidents buying luxury boats with grants. But it is not enough to point out waste; one must uncover systematic waste and explain how these costs can be passed on to consumers without reducing demand. This is what anecdotes fail to do.

Academic faculty and administrators often have their own pet explanations. They may simply repeat the maxim, "If you think education is expensive, try ignorance." But this is a little like saying, "If you think food is important, try malnutrition." No one questions that education, like food, is important, but that does not explain why college tuition prices, unlike food prices, are soaring. Another justification given by college administrators is to give a laundry list of increased expenses for things like technology and state that prices are rising because college costs are rising. Again, this explains almost nothing. Most businesses have to buy many of the same things, including technology, which colleges do. Their prices have not gone up anywhere near as fast as college tuition has for the last thirty years. Besides, a specially constructed price index of items that colleges purchase shows no rampant inflation. The cost of technology, such as computers, is often declining. More fundamentally though, this explanation simply assumes that costs are carved in stone and that costs determine prices. If this were true, prices would always go up and no business would ever fail; it is more accurate to say that prices determine costs. In the real world, you cannot simply pass on costs to consumers - sometimes you can but that depends on the elasticity of demand. When particular costs rise, businesses often eat the increase, cut costs in other areas, substitute less expensive alternatives, or go out of business altogether. This does not seem to happen in education and that is what needs explaining. Colleges act as if they had an inflexible list of expenses that inevitably rises. But there is no fixed, objective cost of college. The fact that different colleges vary in their pricing belies this idea. Better explanations are needed.

Economists such as George Winston of Williams College, Robert Ehrenberg of Cornell, the late Howard Bowen, and others have sought answers

to the question of tuition inflation in the peculiar incentives and decision making of colleges and students. The explanations fall into two categories: 1) reasons why students are relatively insensitive to college costs; 2) reasons why colleges have little incentive to cut costs.

There is a lot of evidence that despite the sharp increases in college prices, the demand for college keeps growing. A higher percentage of high-school graduates, approximately two-thirds, are going to college than ever before. So great was the increase in the 1980s that enrollment rose even though high school enrollment was declining after the Baby Boom. The future seems to hold more of the same; the college-age population is expected to grow by 15% over the next dozen years.

Demand for college education is increasing in general, but especially at the more exclusive colleges. Students and their families seem to want the best regardless of cost. The percentage of top-scoring students enrolling in top schools has increased considerably. Even with all the headlines about "sticker shock", the number of applications at elite schools continues to spiral upward. For example, in 1991 Columbia University's Columbia College had fewer than 6,000 students applying but by 2001, that figure jumped to 14,000. In 1972, The University of Pennsylvania had about 8,000 applicants; recently, it has had more than 16,000. At "hot" schools like NYU, there are ten candidates for every seat. Overall, the Ivy League schools get more than 110,000 students applying each year and accept fewer than 25,000.

Why are students flocking to get into even the most expensive schools? There are several fairly good explanations: 1) Since most students are going to college nowadays and most schools take almost anyone who applies, better students are trying to distinguish themselves by attending the more selective schools. This means the 50 or so colleges that reject more applicants than they accept and the approximately 200 that reject 10%-50% of applicants. 2) Some students simply want to attend the school their parents attended or something very similar, even though the tuition is not their father's tuition. 3) Students are increasingly guided by highly publicized college rankings published in

**College Costs (cont.)**

magazines and special college guides. Statistics show that when a college's ranking in the U.S. News & World Report improves, the number of applicants swells and the percentage accepted declines. 4) Many, though not all, parents and students equate quality with cost. Since tuition is not a frequent repeated purchase, consumers cannot easily judge quality by trial and error. Hence, they tend to accept indicators like price instead. If a college approaches Yale and Harvard in tuition, many people figure it must be worth it. 5) Many less-affluent students realize that the official price is not the actual price they will pay. They know that they may have to pay only half the stated price because of extensive financial aid. 6) There has been widespread publicity about the increased payoff from attending college. Every newspaper publishes at least one major story every year reporting that college graduates make considerably more than high school graduates. One estimate is that while in 1975 bachelors degree recipients earned 37% more than high school grads, by 2000 they were earning 71% more. Some studies also report enormous payoffs from attending Ivy League and highly rated schools, although other economists dispute this. 7) Since the quality education students get from college depends in part on the quality of their peers, talented students want to go where other "academic stars" go. They prize the camaraderie and valuable contacts they make with similar students and they are willing to pay for it. For all of these reasons, demand for expensive schools has become more inelastic. Students have become less sensitive to high tuition prices.

Why haven't colleges tried to cut costs to gain "market share?" Economists have put forth a number of plausible reasons. Some apply to colleges generally, while others apply only to the best schools.

Many analysts see college as necessarily expensive because it is a labor-intensive personal service. According to this view, colleges can't cut prices because they can't increase productivity much; technology can't change the teacher-student ratio and students need to meet together in class to benefit from each other. However, costs in other labor-intensive industries haven't risen nearly as fast.

Meanwhile, some have speculated that teaching over the Internet or replacing degrees with exams for certification could reduce costs, but it is hard for entrepreneurs who might challenge the conventional view to get accreditation.

Economic theorists also stress that colleges are not businesses, they are a mixed breed - non-profit commercial-charitable enterprises with fuzzy objectives. Non-profits may have profits but they have no owners, no one to distribute profits to. They don't have shareholders who stand to gain from cost cutting or managers holding options that can appreciate when they improve productivity and profits. No outside investor or company is going to try to take over a school that is wasting money. Hence, colleges must spend whatever "profits" they have, often distributing them as perks and amenities to faculty, administrators, or students. Colleges are also different from businesses in that they have multiple units pursuing different objectives. Governing is fragmented; administrators, faculty, trustees, students, and alumni share control or influence but none of these groups is much interested in cutting costs because they don't have much to gain from it. There is nowhere where the buck really stops, and the many separate departments, schools, and centers, and the transfers and cross-subsidies between them make the dollar hard to follow. Major donors like to see new buildings with their family name, alumni like to see a winning football team, and trustees just want to play it safe. Since tenured faculty do much of the governing, university presidents do not like to disturb the collegial atmosphere by pushing efficiency. They don't try to shift money from one area to a better one, and they don't try to eliminate duplication. They just spend whatever they are given. Tradition prevents colleges from picking up and moving when real estate prices climb, and they must engage in protracted discussion with their diverse interests to decide anything. Hence, there is not much motivation to operate more efficiently.

Weak cost control from diffuse decision making plagues almost all of America's colleges but other factors apply only to certain classes of schools. America's 3700 colleges don't all compete with each other in a national market but instead tend to compete with schools in

**College Costs (cont.)**

their class within their region. Colleges may generally be classified as 1) State and/or government schools; 2) Ordinary private schools; 3) The cream-of-the-crop private schools.

Government schools have special problems. Since they get so much of their revenue from the state (perhaps as much as 88%), even a small percentage cutback in state funds causes a large increase in tuition and price. For instance, if the state is paying 80% of the \$10,000 cost of educating a student and cuts this level back to 75%, the student's payment must rise 25% from \$2,000 to \$2,500 to make up for the loss.

Among independent colleges, there are basically elite schools and everyone else. These two types of colleges raise prices above inflation for different reasons. Schools without huge endowments use much of their tuition increases to finance student aid to non-affluent students. Since the top 1% of schools have 50% of the endowment assets, most independent schools fall in this category. They are need-blind in admissions but they give discounts based on need. Hence, they charge a high official price to wealthier students and give a lower price to students of modest income. For instance, from 1986-1991, the average private school used 42% of its price increases to increase financial aid. In the following four years, they used 60% for this purpose.

What about the top schools? Why are their prices skyrocketing when they have large endowments that made great investment gains in the 1990s? Because of their reputations, elite colleges are really the only colleges that compete in a national market. Hence, they get a greater number of applicants, eager to gain status for many of the reasons mentioned earlier. Unlike other schools, Ivy League institutions and the like don't have to work to attract a sufficient number of applicants. But as non-profits, they don't compete on price either. They don't increase their enrollments much to meet demand; they prefer to remain choosy so they can shape their student population to fit the modern image of excellence. What they compete on is prestige, which means they compete for relative position amongst themselves in order to attract the biggest donors

and the brightest faculty and students. The annual rankings don't usually rate the top schools on how affordable they are. On the contrary, the US News and World Report ranking uses expense as a measure of quality! In general, the ratings rank universities on "excellence", which usually means educational class, the "total college experience."

The elite institutions defend their positions in the rankings jealously. They don't want to be passed out in rankings by any college below them, so they spend more and more to attract the highest scoring students, which is one of the prominent criteria by which they are ranked. Harvard doesn't restrain its price increases much even though it has the endowment funds to do so because it doesn't want to be seen as offering a discounted price to everyone. It wants to preserve its image. So it spends and it grows. It and its institutional peers compete on extras - more research centers, new labs, new or better libraries, new courses, new majors, new recreational, student, dining, and multi-media centers, new football stadiums, new counseling services, better cable systems in dorms - anything that looks and sounds beautiful in the U.S. News and World Report rankings. Professor Winston of Williams pondered the situation and ventured, "If everyone agreed to cut physical plant and amenities by half, could we still provide the same education? The answer is yes." But no Ivy League or similar-level college has ever broken from the mold to try anything remotely like that.

There is not much price competition among select schools. They have found that they can charge a lot more without losing many students. Hence, they charge more to feed their spending without touching much of their large endowments and investment income. Although a common rule of thumb is for non-profits to spend 5% of their endowments annually, the rich schools only spend about 3.7%. They combine charity with luxury - generous financial aid to the poorest with extravagant offerings.

There is evidence that independent colleges a rung or two below top levels are adopting the pursuit of prestige more and more. They try to narrow competition to only those regional schools in their class, sell their image, and, above

**College Costs (cont.)**

all, keep expenditures rising.

All in all, it is a confusing picture and this may explain why students and parents believe the costs are gargantuan but colleges insist they are offering a bargain. If colleges are spending \$60,000 per student and only charging \$30,000, they consider it a good deal for students. But the money may be making the university better mostly for administrators and faculty. Even if students benefit from the additional expense, they may not want it; they may consider the extra \$30,000 an unwanted gift, something they would be very unwilling to pay for if faced with the bill. Of course, they may be in denial about even the bills they are paying.

Why worry about any the expense if students are getting such a good return on their college education? Doesn't that make college a good investment? Maybe and maybe not. If you drop out and don't complete any degree, as is the

case with many enrollees, your return won't be good and your debt will be burdensome. But even if a student completes the degree, it must be remembered that the consumers of college education are often not the purchasers of the service. Factoring in the money spent by donors and others may reduce the reported return on education to the population in general. If the actual cost of an education is \$60,000 instead of a quoted \$20,000 or \$30,000, the returns don't look as good.

Colleges compete in a peculiar market. They keep raising the cost of production but they sell their product far below cost. They give different subsidies to different customers. They pursue fuzzy goals and practice fuzzy accounting. They dispense both philanthropy and extravagance. Their customers frequently look at the labels but ignore the price labels. Consequently, prices will probably continue rising. It would be more business as usual in this unusual business.

**POETRY CORNER****THE ARROW AND THE SONG**

by Henry Wadsworth Longfellow (1807 - 1882)

I SHOT an arrow into the air,  
It fell to earth, I knew not where:  
For so swiftly it flew, the sight  
Could not follow it in its flight.

I breathed a song into the air,  
It fell to earth I knew not where;  
For who has sight so keen and strong,  
That it can follow the flight of song?

Long, long afterward, in an oak,  
I found the arrow still unbroke;  
And the song, from beginning to end,  
I found again in the heart of a friend.

**RIVERS TO THE SEA**

by Sara Teasdale

Broadway

THIS is the quiet hour; the theaters  
Have gathered in their crowds, and steadily  
The million lights blaze on for few to see,  
Robbing the sky of stars that should be hers.  
A woman waits with bag and shabby furs,  
A somber man drifts by, and only we  
Pass up the street unwearied, warm and free,  
For over us the olden magic stirs.  
Beneath the liquid splendor of the lights  
We live a little ere the charm is spent;  
This night is ours, of all the golden nights,  
The pavement an enchanted palace floor,  
And Youth the player on the viol, who sent  
A strain of music thru an open door.

## WORD ORIGINS

Many words used in mathematics have interesting origins. Here are a few of them.

**abacus** - this word comes to us from ancient Greek. The Greek word "abax" meant a small tray used to hold pebbles for counting and calculating. The bottom of the tray was covered with sand to keep the pebbles steady as people were counting.

**census** - this word derives from a Latin word which probably came from a Greek word. The Latin word censere was the term for one who judged or assessed a penalty for a wrong. The words "censor" and "censure" have origins in this Latin root. The Latin word probably traces back to the Greek word "cosmos" meaning origin.

**sum** - the Latin word for "highest" was "summus", which was possibly a contraction of "supremus." The Latin word "supra" is the root of modern words beginning with "super-." The Greeks and Romans used to add columns of numbers from bottom top and write the result at the top as the "summus." Our word "summit" derives from this.

**zero** - the Hindus are credited with the invention of zero although the Egyptians may have used the concept earlier. The Arabs borrowed the concept from the Hindus. The Arabic word for zero was "sifre", the root of our word "cipher." The word became Latinized as "zepherium", which eventually became zero in English.

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## PUZZLES & QUESTIONS

(Answers may be in next month's Chronicle.)

1. Which would you rather have, a trunk full of nickels or a trunk half full of dimes?
2. Who are the five greatest philosophers of all time? Who are the five best living philosophers?
3. Define tragedy.
4. What are the world's most monumental monuments?
5. Name as many misused words as you can.

## ANSWERS TO LAST MONTH'S PUZZLES:

5. In a school, the ratio of large classrooms to small classrooms is 3:4. The ratio of moderate size classrooms to small classrooms is 1:8. What is the ratio of large classrooms to moderate size classrooms?

A: The ratio of large classrooms to small is 3:4, which can be expressed as the fraction  $\frac{3}{4}$  or  $\frac{6}{8}$ . The ratio of moderate size classrooms to small classrooms can be written as  $\frac{1}{8}$ . You can divide these two ratios to get the ratio of large classrooms to moderate classrooms:  $\text{Large} / \text{Small} = (\frac{6}{8}) / (\frac{1}{8}) = 6/1$  or 6:1, meaning that there are 6 large classrooms for every moderate classrooms.

## THE READING EDGE ^ WHAT'S YOUR READING SPEED?

Do you know what your reading speed is? There is an online test that can give you a quick estimate. The Reading Edge, a Wallingford, CT company, has a test at their website [www.the-reading-edge.com](http://www.the-reading-edge.com). The tests take only a minute and calculate your reading speed instantly. For a more comprehensive test, the company a free demo that you can download that will test not only your speed but also your comprehension. The software can be set for different grade levels to test children as well as adults.

The company reports that the average person reads at a speed of between 200-300 words a minute but that people who enjoy reading can read more than 400 words per minute, and that some people can even read well at more than 800 words a minute.

The Reading Edge also offers books, tapes, tele-classes, and personal lessons to help people read faster and more efficiently. For more information, visit their website at [www.the-reading-edge.com](http://www.the-reading-edge.com) or contact them at [info@the-reading-edge.com](mailto:info@the-reading-edge.com)

## GOOD WINE CHEAP (AND GOOD FOOD TO GO WITH IT)

By John Grover

Real men do eat quiche. This month's recipe uses bacon, eggs, cheese, onions and green peppers. What else could make a manlier snack during the half time of your favorite football game? And, if you want to break away briefly from the Molson's, we have a couple of wines that should complement the dish very nicely.

The wines this time come from our recent trip past Cayuga Lake in New York's Finger Lakes. Both are 100% from the Cayuga grape developed at the Geneva experimental station. The first is from Hosmer Winery. Their 2001 Cayuga White is an elegant semi-dry wine that is light and fruity with a subtle floral nose. This wine is unusual complex, with hints of apricot and pineapple across the mouth, and just the right balance of acidity to cut across the 2.6% residual sugar and dry the finish. It's a wonderful wine for only \$8 a bottle.

Our second selection, the 2001 Cayuga White from Lake Shore Winery, is a very different wine. It is lightly oaked, quite fruity but with a distinctively herbal and spice taste and nose. While this wine has less residual sugar than our first choice, its fruitiness makes it seem just as sweet if not more so. Cayuga White is a particularly good match with a zesty Asian stir-fry. It was reasonably priced at \$7 a bottle.



## BACON AND GREEN CHILI QUICHE (FROM JUNE 1996 BON APPETIT)

Ingredients:

1 refrigerated pie crust (room temperature);  
8 strips bacon;  
4 ounce can of diced green chilies, drained;  
4 green onions, chopped;  
1 cup shredded Monterey Jack cheese (about 4 ounces);  
1 cup shredded sharp cheddar cheese;  
1 1/4 cups half and half;  
4 eggs;  
1/2 tsp. salt

Preheat oven to 425 F. Unfold crust. Using wet fingertips, press together any tears. Press crust into 9-inch deep dish pie plate. Press foil over crust to hold shape. Bake 5 minutes. Remove from oven; remove foil. Reduce temperature to 400F.

Cook bacon in heavy skillet over a medium high heat until crisp and brown. Transfer to paper towel and drain. Crumble bacon. Sprinkle bacon, chilies and green onion over crust. Combine the cheeses and sprinkle over crust. Beat half and half, eggs and salt in a bowl to blend; and add this mixture into crust.

Bake quiche until knife inserted in center comes out clean, about 45 minutes. Let quiche stand 5 minutes. Cut quiche into wedges and serve. Serves 6 as a main course or 12 as an appetizer.

I hope that you will contact me with your comments and favorite wines at [jgrover@berk.com](mailto:jgrover@berk.com). I will be happy to share them with the broader Mensa group.

*John Grover is a member of Mensa of Northeastern New York. He lives with his wife Sharon in the Hudson Valley of New York.*

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](mailto: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.

## NOTED AND QUOTED

Don't be afraid to go on an occasional wild goose chase. That's what wild geese are for.

- Unknown

Science fiction is no more written for scientists that ghost stories are written for ghosts.

- Brian Aldiss, (1925 - ), English science-fiction writer

The world is a bridge: cross it, but build no house upon it.

- Akbar the Great, Mughal Emperor of India (1542-1605)

If other people are going to talk, conversation becomes impossible.

- James McNeill Whistler, (1834 - 1903), U.S. painter

It is always incomprehensible to a man that a woman should ever refuse an offer of marriage.

- Jane Austen, (1775 - 1817)

The streets are safe in Philadelphia. It's only the people who make them unsafe.

- Frank Rizzo, (1920 - 1991), ex-police chief and mayor of Philadelphia

Only those who risk going too far can possibly find out how far one can go.

-T.S. Eliot, (1888 - 1965)

Everyone wants to save the planet but no one wants to help Mom clean the dishes.

- P.J. O'Rourke, in *All the Trouble in the World*

Perhaps an editor might begin a reformation in some such way as this. Divide his paper into four chapters, heading the 1st, Truths; 2nd, Probabilities; 3rd Possibilities; 4th, Lies.

- Thomas Jefferson, in a letter to John Norvell, June 11, 1807

All art is but imitation of nature.

- Seneca, (5? B.C. - 65), Roman dramatist & philosopher

The main thing for the critics who believes in literature as self-expression is that the literary work be "sincere." It doesn't matter whether it is sincerely vicious or sincerely ridiculous or sincerely idiotic, so long as it is sincere.

- Arthur S. Trace, *The Future of Literature*, 1972

Tradition has a way of hanging on even after it is, for all practical purposes, dead.

- Frank Chodorov, (1887 - 1966), U.S. author

There are no mistakes, only new recipes.

- Anonymous

It is no bad thing to be a king.

- Homer, (8th - 7th century B.C.)

I hate mankind, for I think myself to be one of them, and I know how bad I am.

- Samuel Johnson, (1709 - 1784)

Morning comes whether you set the alarm or not.

- Ursula LeGuin, (1929 - ), sci-fi author

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**CHAPTER NOTES**

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**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.

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