

SOUTHERN CONNECTICUT MENSA CHRONICLE

If you or someone you know would like to be a speaker at our monthly dinner, please contact Jim Mizera at 203-522-1959 or Jmizera@hotmail.com. The dinner is held the third Saturday of the month.



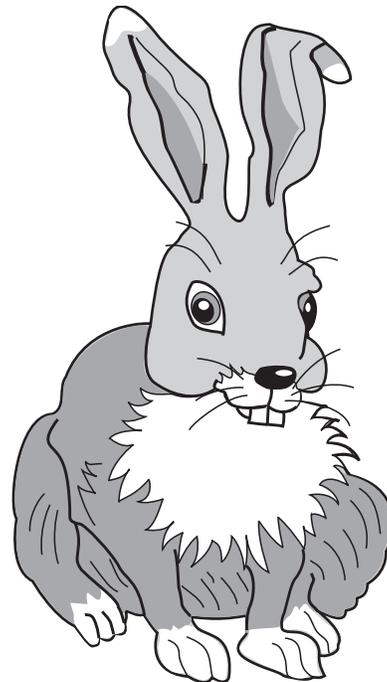
MEMBERSHIP RENEWAL: If you have an annual Mensa membership, your membership will be expiring at the end of April. You should have received a renewal notice in the mail in January. You can return that form or visit www.us.mensa.org to renew.

ARCHIVED COPIES OF THE CHRONICLE

going back to 2000 are available on the Internet at <http://scm66.org> (Note: this is a new URL). 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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ATTENTION SOUTHERN CT MENSANS: *The Southern CT Mensa Executive Committee needs three members to assume the open positions of President, Secretary and Treasurer. We also need a Proctor, who administers admissions tests to local candidates for Mensa. This is your chance to put ideas that can help our local chapter into action. Please notify one of the current board members to volunteer for these positions.*

SCHEDULE OF CHAPTER EVENTS - APRIL

INTERESTED IN CHESS?

Check our website www.scm66.org during the coming month for more info.

Saturday, April 11, 8:00

Theater Event: Gilbert and Sullivan's comic operas, Trial by Jury and HMS Pinafore performed by The Troupers Light Opera at New Canaan High School, 11 Farm Road New Canaan, CT. Tickets are \$25. Contact Jim Mizera at jmizera@hotmail.com or (203) 522-1959 for info or reservations.

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Saturday, April 21, 6:30

Monthly Dinner

TONELLI'S RESTAURANT, 41 Grassy Plain St., Bethel, CT 06801. Southern CT Mensan Ian Woll will speak on "THE BEST WEBSITES YOU'VE NEVER HEARD OF." Check our website www.scm66.org for more details. Dress is casual. Before the presentation, we will enjoy dinner. Choose what you like from the menu; restaurant adds tip onto the bill. You can bring a donation of money or food to benefit the Connecticut Food Bank. Contact Jim Mizera, jmizera@hotmail.com, 203-522-1959, for information and reservations. Guests are welcome. Restaurant review: <http://acorn-online.net/acornonline/bestbets/bbets05-04-21.htm>.

FROM STAMFORD:

1. Take I-95. Merge onto US-7 Connector NORTH via EXIT 15 toward NORWALK.
 2. Take US-7 Connector to MAIN AVE / US-7. Continue to follow US-7 North about 2 miles.
 3. Turn LEFT onto US-7 / CT-33 / WESTPORT RD & continue to follow US-7 about 5.5 miles.
 4. Turn RIGHT onto SCHOOL ST / CT-107 / CT-57. Follow CT-107 about 1.5 miles.
 5. Turn SLIGHT RIGHT onto REDDING RD / CT-107. Follow REDDING RD. 5.7 miles. REDDING RD becomes CT-53. Go about 3 miles to the Restaurant, on the left at 41 Grassy Plain St. Bethel, CT 06801-2001
- FROM BRIDGEPORT:
1. Take CT-15 SOUTH / MERRITT PKWY Exit 44 toward CT-58 / FAIRFIELD / REDDING.
 2. Turn LEFT onto CONGRESS ST.
 3. Turn RIGHT onto BLACK ROCK TURNPIKE / CT-58. Follow CT-58 about 15 miles.
 4. Turn LEFT onto CT-302 / MILWAUKEE AVE.
 5. Turn LEFT onto GREENWOOD AVE / CT-302 and go about 1.5 miles.
 6. Turn SLIGHT RIGHT onto GRASSY PLAIN ST / CT-53. Go about .1 miles to the Restaurant, at 41 Grassy Plain St.

FROM HARTFORD & I-84:

1. Take I-84 to Exit 5, the Route 53 exit.
2. Take Route 53 south about 3.3 miles.
3. Tonelli's Restaurant is on the right, shortly before the light and intersection.

Thursday, April 16, 7:30

Southern CT Mensa Billiards Event

Come and join So. CT Mensa billiard enthusiasts for an evening of billiards, conversation and food. The "Pool Party" this month will be held at ON CUE BILLIARDS, 50 W. Washington St., SOUTH NORWALK, CT.

The pool hall is in the basement at the far inner corner of the 50 Washington Street office building. Easy access via either I-95 (Exit 15) or the Merritt (via the Route 7 Extension). The parking lot costs \$2 to park in, through 10:30pm - then the rate goes to \$5. There is nearby street parking if you don't mind walking a bit. On Cue Billiards Web Site:

www.uncuebilliardsandmusic.com Google Maps link: <http://tinyurl.com/2tfunq>. Questions? Contact Tom O'Neill, doctec2@gmail.com.

Monday, April 27, 7:00 pm

The Friends of the Woodbridge Library Annual Meeting

Woodbridge Library Meeting Room. Southern CT Mensan member and author Bob Liftig will speak on his first novel, *The Baby Bomber Chronicles* (See advertisement in back.) Dr. Liftig is a Writing Fellow at Quinnipiac University. He holds a doctorate in the Teaching of Writing from Columbia University and has taught English and Writing in high school and college for over 40 years. He lives with his wife and two daughters in Westport, Connecticut. Books will be available for purchase the evening of the event, and also at the Circulation Desk and the Friends Bookstore. This event is FREE & OPEN to the Public

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LOOKING AHEAD TO MAY

Saturday, May 16, 6:30

Monthly Dinner

TONELLI'S RESTAURANT, 41 Grassy Plain St., Bethel, CT 06801. CT and Western Mass.

Mensa member Manny Ratafia will give a presentation "AN OVERVIEW OF NEW SOURCES OF ENERGY." Check our website www.scm66.org for more details.

CONNECTICUT AND WESTERN MASSACHUSETTS

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, 860-888-9867, email: lilith@beadylittleskies.com.

APRIL

2, 23, 30 Thursdays 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 pm

Happy Hour in Wallingford

(ME, 1st Fridays) Ann Polanski (contact her at 203-269-4565 or ann.polanski@rfsworld.com) hosts us upstairs at George's II Restaurant, 950 Yale Avenue, Wallingford, CT 06492 Phone: 203-269-1059. Directions: Exit 66 off Wilbur Cross Parkway. Turn left (south) onto Rte 5. Take first left that's not a highway entrance onto Yale Ave. George's II is in the Yale Plaza on the right.

4 Saturday 11:00 am

Clark Art Museum Trip

Williamsburg, MA: A group of Mensans (6 at the moment from CT, MA and NY) is planning to take a trip that morning to the Clark Art Museum in Williamstown, Mass. and then coming up to Bennington (about a 20 minute drive) to join us for late lunch (see 2 pm below). The Museum has a special exhibit of Toulouse-Lautrec as well as one called "The Power of Women in the Arts". http://www.clarkart.edu/visit/calendar_of_events.

cfm?date=04/4/2009 They are meeting at the Museum at 11:00. If you want to join up with them, contact Bill "Zig" Zigo at bzigo@optonline.net

April 4 Saturday 2:30pm

Book Discussion Group

will be meeting at Pam Guinan's home, 323 Griswold Road, Wethersfield CT, to discuss **THE CURIOUS INCIDENT OF THE DOG IN THE NIGHT-TIME** by Mark Haddon (fiction) Christopher Boone, the autistic 15-year-old narrator of this revelatory novel, relaxes by groaning and doing math problems in his head, eats red-but not yellow or brown-foods and screams when he is touched. When his neighbor's pool is killed and Christopher is falsely accused of the crime, he decides that he will take a page from Sherlock Holmes (one of his favorite characters) and track down the killer. Christopher can only make sense of the chaos of stimuli by imposing arbitrary patterns ("4 yellow cars in a row made it a Black Day, which is a day when I don't speak to anyone and sit on my own reading books and don't eat my lunch and Take No Risks"). His literal-minded observations make for a kind of poetic sensibility and a poignant evocation of character. Though Christopher insists, "This will not be a funny book. I cannot tell jokes because I do not understand them," the novel brims with touching, ironic humor. The result is an eye-opening work in a unique and compelling literary voice.

Directions to Pam's: Get thee to Wethersfield, CT at the intersection of Route 287 (Prospect Street) and either Route 3 (Maple Street) or Routes 5&15 (Berlin Turnpike [near McDonald's]).

From Route 3 (Maple Street) at the intersection of Prospect Street (Route 287): Turn west onto Prospect Street (Route 287). Proceed over and down the hill and past Millwood Park on your left to the second light, and then turn left onto Griswold Road.

From Routes 5&15 (Berlin Turnpike) at the intersection of Prospect Street (Route 287): Turn east onto Prospect Street (Route 287). Follow the roads zigs and zags and soon you will pass the golf course on your right and Ridge Road on your left, and then, as you go down the

last hill, you will pass a big sycamore tree on the right and you will come to a traffic light at the next four way intersection where you turn right onto Griswold Road.

From Griswold Road at the intersection of Prospect Street (Route 287): Griswold Road has an elbow and by approaching from this direction you will avoid the hazard of crossing the street on foot. Proceed down Griswold Road. Just past the stop sign the road turns to the left (this is the elbow). As you come out of the turn you will see on the right, a green raised ranch sporting yellow balloons (if I remember them). Please park on the driveway or on the road past the house. Contact Pamela Guinan at (860) 563-5761 or email Pamela.cwm@hotmail.com

8 Wednesday 5:30 pm

Happy Hour in Branford

(ME, 2nd Wed) Donovan's Reef 1212 Main Street, Branford Conn. 06405. The Donovan's Reef <http://donovans-reef.com> web site has a small map, and here are some directions with distances - from I-95 take exit 54/Cedar Street. Go south on Cedar Street crossing Rt. 1/Boston Post Road for about 0.5 mi. to Rose Street. Take a left on Rose and go 0.25 mi. to a driveway on the right which has a low sign that says "1188 - 1238" where you will enter a parking lot for a number of businesses in a complex known as Lockworks Square. Drive part way through the lot and look for Donovan's Reef on the left. Locals can also enter Lockworks Square from the Ivy Street side just off of Main Street where Shoreline Foods faces Ivy. The lounge is on the left inside. I'll see about a table reservation and will likely have an "M" sign visible. We start around 6. I'm told there is some sort of daily bar goodie along with any menu items that you may want to order. Donovan's phone number is 203-488-5573. Questions? Contact Joe Wonowski at 203-785-2998 weekdays, and 203-457-9770 evenings. Hope to see you there!

10 Friday 6:30 pm

Diner Dinner

(semimonthly, 2nd and 4th Fridays) at Olympia Diner, Rte 5, Newington, just north of the Berlin town line and North East Utilities. Menu ranges from toasted cheese sandwich to steak and fish dinners. Basic bar menu available, no happy

hour prices, but the food is good and very reasonable. Questions? For info, contact Howard Brender at 860-635-5673 or howiebren@aol.com
Subject: Diner Dinner

16 Thursday 5:00-7:00 pm

Kidcity Childrens Museum Trip

119 Washington Street, Middletown CT. Family Friendly jaunt to hands on museum for kids aged 1 through 8 and their grown-ups (at least 1 adult per 4 children). Explore themed exhibits like Space Age Roadtrip, Musical Planet, Fishery and Clipper Ship, The Cornfield, Main Street, Farm, and the Toddler Sea Caves (age 3 and under only). Free admission on Thursdays from 5pm-7pm. www.KidcityMuseum.com Contact Ann Fitzgerald 860-388-1893 or annelly@comcast.net Look for the Yellow balloon!

16 Thursday 6:30 pm

Pioneer Valley Dinner

(ME, 3rd Thursday)) at Roberto's on Pleasant Street in Northampton, Mass. Questions? Ian Fraser ianfraser@usa.net

24 Friday 5:00 pm

Happy Hour

(ME, 4th Friday) Colonial Tymes, 2389 Dixwell Ave, Hamden. Located about 1/2 mile north of Exit 60, Wilbur Cross Parkway. We are now reserving the middle tables on the left as you walk in the bar. Dinner is a possibility if enough people are interested. Come on down and join us this month, we'd love to see ya. Contact Gail Trowbridge

24 Friday 6:30 pm

Diner Dinner

(semimonthly, 2nd and 4th Fridays) at Olympia Diner, Rte 5, Newington, just north of the Berlin town line and North East Utilities. Menu ranges from toasted cheese sandwich to steak and fish dinners. Basic bar menu available, no happy hour prices, but the food is good and very reasonable. Questions? For info, contact Howard Brender at 860-635-5673 or howiebren@aol.com
Subject: Diner Dinner

25 Saturday 5:00-9:00 pm

A CELEBRATION PARTY! Celebrate Spring

Celebrate good friends and loved ones.

Celebrate all of our New Members! The entire Chapter is invited to welcome new Chapter members at Barb Holstein's in Cromwell. This will be a pot luck supper, so bring your favorite dish to share, \$2 for the wine and soda kitty, and your most welcoming smile. New members do not have to contribute to the kitty, and if this party is the first Chapter event you're attending, you're considered a new member no matter how long ago you joined. We welcome you! RSVP required from everyone to coordinate menu. Call Barb at 860-632-7873 or BarbCPA@att.net

Directions: 2 Old Colony Lane, Cromwell: I-91 North or South to Exit 22S onto Rte 9 South. First exit off Rte 9 = West St, Cromwell. Right at end of exit ramp, first Right on Rte 3 North, first Right on Evergreen Rd, second Right on Old Colony Lane. # 2 is the first house on the right - gray colonial, salmon colored door, and gargoyles.

LOOKING AHEAD

May 3 Sunday 1:35 pm

Mensa Goes to a Ballgame

Meet the inimitable Tom Thomas in Section 213, about four rows from the top, in New Britain Stadium to watch the host Rock Cats play the Trenton Thunder, Double-A farm team of the New York Yankees. For more information, contact Tom.thomas@the-spa.com. Other info at www.rockcats.com

REGIONAL GATHERINGS

April 24-26

MENSA MIND GAMES® 2009

at the Drawbridge Inn & Convention Center, 2477 Royal Dr., Fort Mitchell, KY 41017, 1-800-354-9793. Combining the charm of a European village with Southern hospitality at its best, this unique hotel features a blend of Old World ambiance and contemporary convenience. Many areas of the hotel were upgraded in 2008, and more improvements are planned for 2009.

... to play Mind Games® 2009 registration for judges is \$75 through April 3.

Register online now at

http://mindgames.us.mensa.org/AM/Template.cfm?Section=Player_Registration&Template=/CustomSource/cfauthnet_sim/forms/mindgames/players_1.cfm.

On-site registration is not available as the event frequently sells out!

To get the special Mensan room rate of \$75, call and mention Mensa or visit the "Group Reservations" page at www.drawbridgeinn.com and use the attendee code CAM4.

The Drawbridge Inn is easily accessible from the Greater Cincinnati/Northern Kentucky International Airport.

May 1-3

Metropolitan Washington Mensa's

MATRIX 1: PARTY IN SPACE Regional Gathering

will be held May 1-3, 2009, and we want you to join us! Our RG hotel is the newly renovated Hyatt Dulles in Herndon, Virginia. This beautiful facility is just minutes from Dulles International Airport and the Udvar-Hazy Air and Space Museum. The Hyatt Dulles is an all-suites hotel. Rooms are comfortable and spacious - and we're able to offer them at the unbelievably low price of only \$89.00 (plus tax) per night. That's a ten dollar nightly saving over last year's room rate! To see the hotel, go to www.Dulles.Hyatt.com.

To keep up with plans for our RG, keep checking back with <http://mwmrg.org> - the official Website

of the MATRIX 1: PARTY IN SPACE RG. Here you'll find information about our prices, our speakers, our banquet, and our tour of the Udvar-Hazy Air and Space Museum. Our information will be updated frequently so check back often. We'll see you at the RG!--the most thrilling RG in this - or any other - quadrant of the galaxy

July 1 - 5

MENSA NATIONAL ANNUAL GATHERING

Pittsburgh, PA. Omni William Penn Hotel.

Full registration rates, according to date received by the National Office:

\$85 by March 31, 2009

\$95 by June 26, 2009

\$110 after June 26, 2009

Young Mensan rates, by age:

4 and under: free

Ages 5-12: \$30

Ages 13-20: \$50

Day rates:

Adults: \$30 per calendar day

Young Mensans: \$15

<http://www.ag2009.us.mensa.org//AM/Template.cfm?Section=Home8>

September 11-13

Please join us at the

Banff Regional Gathering

hosted by Mensa Calgary in one of the most beautiful parts of the world. Combine world-class scenery, a great program, the low Canadian dollar and top minds: the result is a memorable experience. Check out our RG web site at www.mensabanffrg.com for more info.



*FROM THE REGIONAL VICE CHAIRMAN**LORI NORRIS**RVCHAT*

April Fools Day is upon us. I haven't celebrated that in years. I'll have to think of a good prank to pull on Ron this year since he won't be expecting it. Proctors are one of our most important assets in Mensa. They are usually the first Mensan a potential member meets. Proctors give up their valuable free time to administer tests and, occasionally, no one will show up. Their service is greatly appreciated. They are patient and friendly. Does your group have a proctor who is especially wonderful? April 18th is the deadline to nominate that person for the Proctor of the Year Award. Last year, MoNNY's own Joe O'Malley was awarded that honor. Also the Mensa Education and Research Foundation is seeking nominations for the Copper Black Award (self-nominations are welcome) and Distinguished Teach Award. The deadline is April 15th. Speaking of the Foundation, I was honored to be included as a judge in the regional scholarship event. Does your group participate?

Speaking of MoNNY, preliminary plans are underway for them to host a Leadership Development Workshop (LDW) in Fall 2009. If you have any suggestions, let me know. The last LDW held here in Rhode Island in May 2008 was a success and I even learned a few (okay, many) things I was not aware of beforehand. There's always something new to learn.

Elections: MIL and AML are both holding elections this year. While I have already been declared elected as RVC1, the elections are still important as national officers are being elected and there are several important referendums on bylaws. Should you have any questions about the current election, you may contact the election committee or me and I will put you in touch with the appropriate person.

Testing: Do you know anyone who might qualify for membership but is a little bit shy about taking the test? During the month of April, the home test is discounted by \$5 and if candidates return the completed test by May 31, they'll receive a \$5 off coupon (valid until July 31) for the Mensa Admission Test. Buy the home test in April, maybe as a Mother's Day gift OR have your adult children take the test as a gift to you.

Upcoming Events: Boston Mensa's Cape Cod weekend will be held the second weekend of May. Mind Games® will be held in Fort Mitchell, Kentucky the weekend of April 24 through 26. It's not too late to think about attending; it's a great time for the gamer in you.

- Lori

THE VOTE ON AMENDMENTS 8 AND 9 TO AMERICAN MENSA BYLAWS

by Jared Levine, Life Member, Metropolitan Washington Mensa
boxmaster@alumni.williams.edu

This year's election cycle is important, especially because of the large number of bylaw amendment proposals placed before the membership. While most of the pro and con statements I wrote for the March issue of the Mensa Bulletin should suffice to fully inform your vote on those particular amendments, Amendments #9 and 8 require a bit more. I'm pleased your editor has sufficient space and clearly believes that national issues deserve a place in your newsletter.

Proposed Amendment 9 revamps American Mensa's "justice system." One of the largest drawbacks in the current system is the National Hearings Committee (NHC)'s dependence on the American Mensa Committee (AMC). The people who create the rules (AMC) are the people who judge members for violations, too. Amendment 9 seeks to remove the AMC from the NHC. Instead, wholly independent individuals (local group Ombudsmen) will sit on the NHC.

Generally speaking, Ombudsmen are chosen because they are seen as fair, well reasoned, capable of good judgment, knowledgeable of the rules (or at least where to find them), and able to apply the rules. Clearly, these attributes are essential in bringing two sides of a dispute to compromise. However, this compromise, which a few seem wary of, should be when the parties coming to a mutually agreed upon resolution for ending the situation, not determining the underlying facts. The "offending party" either committed a specified act or didn't, and they acted either within or against the rules. Determining the facts of a local dispute is essential for all Ombudsmen to help guide any possible compromise; the same is needed in a national hearing.

Negotiating well and not alienating anyone from the group is arguably more difficult than merely stating "not guilty" or "guilty" to each "charge," giving a rationale for these votes, and levying appropriate punishment for someone found guilty. After all, an Ombudsman needs to perform the first two functions when he is attempting to mediate a dispute before it escalates. If an Ombudsman can work with two or more parties to a dispute in his local group, he can do the same with other local groups' disputes, if called upon.

Contrary to what some would have you believe, local group Ombudsmen were not polled on this matter. A casual question was asked on the largely dormant Ombudsman's e-mail server and, as typical, few spoke up at all. There were multiple people on both sides of the issue, as Mensans are wont to be. Also note, at a discussion group preceding the Annual Business Meeting (ABM) of the 2008 AG, which was open to all attendees, several people came forward to volunteer to be their local group Ombudsman specifically because of the proposals being brought to the ABM and their hope to help out.

Finally, while an earlier version of Amendment 9 (which itself had "publicly"-solicited input) was voted down at the 2008 ABM, all the concerns raised at the ABM were incorporated into an updated version, which is Amendment 9, currently up for your vote. Do not be misled - this amendment is NOT the same proposal presented at the ABM. Over 250 grass-roots members nationwide signed the petition to put this new amendment on the ballot. No such concern, courtesy or even implicit request for input was given to the membership on Amendment 8. That amendment was created by the AMC-appointed Hearings Process Review Committee (HPRC) chaired by the NHC chairman (who doesn't exactly have a fresh or independent eye to review how the NHC works) and approved by the AMC for balloting. While the HPRC and the AMC would have you believe Amendment 8's procedures for hearings are independent of the AMC, their arguments are disingenuous at best. Amendment 8 retains strong AMC influence over the hearings, since the AMC appoints the individuals on the review panel and the variable number of people eligible to serve on the NHC.

To cleanly break from AMC influence over national hearings, vote YES on Amendment 9 and NO on 8. Since these two amendments conflict with each other, if both pass with the necessary 2/3 majority vote, the one with the higher percentage vote will be implemented. This is why it is essential to make sure to vote YES on 9 *and* vote NO on 8. For more information on Amendment 9 not addressed here, go to www.amyx.org/mensa/hearings/petitions and look at the FAQ for the second petition. E-mail me with any questions about the amendments.

CAMPAIGN STATEMENT ON THE PROPOSED AMENDMENTS TO THE NATIONAL MENSA BYLAWS

by *Dave Swanka, Mensa Region 3 Vice-Chairman
Candidate for American Mensa Chairman*

The sum of all the well meaning and well thought out bylaws and ASIE's (Actions Still in Effect) is considerably less than the individual parts. It's as if a team of skilled auto engineers took high quality auto parts and assembled them into a Checker cab. What we get is a venerable vehicle but something that is not state of art nor what the average person today really wants or needs.

With your help, as Mensa's chairman I intend to launch a comprehensive reworking of our governance and committee structure and a rewriting of our bylaws and ASIE's. I will capitalize on the recommendations of our retained consulting firm, study the proposals of our current committees, and with input from you, the membership, draft, discuss, and finalize the necessary

changes and reforms to be presented to you for vote in the 2011 election. This is a radically different approach from the minor tweaking of policy that infrequently occurs now.

The end result will be a more efficient, less expensive Mensa government, a smaller, trimmer American Mensa Committee more responsive to the membership, and the most professional National Office possible, an organization capable of serving you better for another fifty years. Together, we can get the job done and get it done right.

SUDOKUGRAMS by official American Mensa Puzzle Book authors Alan Stillson and Frank Longo

Logic and Language Linked! A sudoku variation that truly combines logic and wordplay.

The rules of Sudokugrams (see <http://sudokugrams.com> for more details and sample puzzles) in a nutshell:

1. Fill in the empty squares with the letters in the Letter Pool, using each letter only once.
2. Make sure there are no repeating letters in any of the rows, columns, or heavily outlined 2 x 2 boxes.
3. Form twelve different sets of four letters in the rows, columns, and 2 x 2 boxes so that each set can be anagrammed (unscrambled) into a common, clean, non-capitalized word.

E	P		S
G		I	T
M		C	O

Letter pool: A N A L Y Z E

Answer on page 14

THE MARCH DINNER

In the wake of the world economic crisis, many people are worried about their retirement savings. Those who thought they had a secure nest egg have seen the value of their investments plunge and may wonder if they can retire at all. "Now what can I do?" is the question on everyone's mind. At our March dinner, speakers Bob Burkarth and his colleague Dan Scalzi provided some helpful guidance

Bob and Dan bring several decades of financial experience to the topic. Bob Burkarth, a long-time member of Southern CT Mensa, is certified as an accountant (CPA), life underwriter (CLU), and financial consultant (ChFC). He is a co-founder and principal of U.S. Wealth Advisors, NELLC, in Southport (Fairfield), where he helps clients with their investments, insurance, taxes, and retirement and estate planning. Dan Scalzi is president and chief investment officer of the firm.

Dan led off the evening by reviewing the course of the crisis, comparing it to previous recessions and market crashes, and projecting three scenarios for the next five years. He made no bones about the uncertainty we face. Before asking how do we make sense of today's market, he said, "We have to ask can we make sense of it?" He added, "You will not hear predictions from me tonight," It was hard to find fault with him on this, for, as he noted, the consensus forecasts for 2008 grossly underestimated how bad this recession would be. Many prominent forecasters missed it entirely.

Dan outlined the events in the market crisis, which began in 2006 when BNP Paribas, France's largest bank, froze withdrawals from three of its investment funds. In previous post-war recessions, housing prices had never fallen, but starting in 2007, housing prices declined and haven't stopped since, falling 30% by some measures. The reversal in real estate undermined heavily leveraged firms. Bear Stearns collapsed in March 2008 under the weight of sub-prime holdings. The crisis then came to a head as U.S. defaults in mortgage securities soared. In September, the U.S. government seized Fannie Mae and Freddie Mac, Washington Mutual Bank collapsed, Lehman Brothers filed for bankruptcy, and AIG took emergency loans from the Federal Reserve. Bank failures hit Europe and the crisis deepened.

The losses hit all markets hard. The Dow Jones Industrial Average (DJIA) fell 34% in 2008 and the NASDAQ 40%. The Dow has fallen another 16% this year. The NASDAQ hasn't dropped as harshly as the Dow or S&P this year only because it doesn't have as many financial stocks listed. Investors can't get much income from Treasuries now either. 2-year U.S. Treasury notes currently yield an anemic .879.

If there is a recovery, what could happen? Reviewing past recessions and recoveries, Dan displayed some surprising statistics. "Since 1950, there have been 11 market declines of 15% or more," he noted. "The average time for the market to return to its previous peak has been nine months. The average return in the year after the market hit bottom has been a huge 37%." Consumer confidence levels are at a record low of 35 now, but another of Dan's charts showed that since 1969, when the consumer confidence index has slid below 66, the Dow Jones Industrial Average has subsequently risen 27%.

A recovery is unlikely to be without anxiety, however. Even during normal times, the market swings surprisingly frequently. Dan pointed out that the market declines by 5% or more 3.3 times per year. The Dow vacillates no less during recoveries. During the Great Depression years of 1929 – 1934, there were nine bear and bull markets. Investors should be aware that we could face such wide swings in the years to come.

Spooked by the frightening plunge in equities, many investors are just holding cash. There is an astonishing \$4 trillion in cash on the sidelines now, Dan stated, 40% of the S&P market cap. The last two times this much money has sat idle was in 1982 and 2003, years that followed crisis and preceded bull markets.

"What will the Dow Jones be five years from today?" Dan asked. He offered three scenarios. In scenario 1, we suffer through a severe and prolonged recession bordering on depression. The market plunges further. Housing prices continue to fall, unemployment climbs still higher, and perhaps inflation rises.

Scenario 2 is better but hardly encouraging. The recession is a major one and depresses corporate earnings for years. In five years, the Dow will be just where it is now. There would still be profit-making opportunities, but they would be scarce. As in previous recessions, there could be several bear and bull markets, but timing them would be highly improbable.

Scenario 3 is the most optimistic one. In this view, the market has overreacted, and is now undervalued and poised for recovery. This opinion is held by famous value investors such as John Hussman, Warren Buffet, and Peter Lynch, all disciples of the late Benjamin Graham. Graham, author of the investment classics, *The Intelligent Investor* and *Security Analysis*, firmly believed that the stock market was given to irrational and excessive price fluctuations in both directions, leaving opportunities for patient value investors. This may be just such an opening.

Given the uncertainty, how should we think about our retirement investments? This was the question Bob Burkarth took up. He started off by describing the three retirement paradigms he said that we all fight. The first is the view that we have one big pile money and it's got to last us the rest of our lifetime. The second is that we should never spend the principal. The third is the need to have access to our money all the time. Bob outlined a different philosophy, embodied in his Income for Life Model.

Bob's strategy for retirement is comprised of five parts. The first is asset allocation. Here he sets up a portfolio of diversified funds, only about 40% of which is managed. He doesn't practice sector rotation or pick individual stocks, instead relying on a careful selection of mutual funds.

The second point of his strategy is to select the top-performing fund managers. Since 80% of mutual fund managers don't beat their indexes, he concentrates on the 20% who do. Here, Bob relies on Morningstar ratings and picks the managers who have the best risk-adjusted returns.

The third component is alternative investments. Bob advises clients to devote about 20% of their portfolio to assets such as real estate, natural resources, and gold. He looks for investments

that have a weak correlation with the stock and bond markets. These funds are not publicly traded. Although they are illiquid, over a six to ten year holding period, they typically produce yields similar to bonds' and total returns comparable to those of equities.

The fourth and crucial element of Bob's Life Income Model is protected equity strategies that minimize the downside risk that investors face. Bob does not like one type of insurance many investors use - put options, which give you the right to sell a stock at a target price. Citing their approximately 8% cost and the attention they require, he called these the "complicated, expensive way" to protect one's holdings. Instead, he recommended annuities that guarantee some principal or income. They can provide income protection at a lower cost, with expenses running only 1 - 3%. In his model, he devotes about 40% of the portfolio to these protected equity investments.

Fifth and finally, Bob models when his clients need money. The key here, he stated, is that someone planning retirement should not ask, "How much is my balance?" but "How much income will I get?" They need to think about what their expenses will be, how much they should withdraw from their retirement accounts each year, and what investments can provide the income stream they need. Bob does just this type of planning with his clients, using spreadsheets that model cash flow under various "What If?" scenarios.

Bob concluded by giving us a chart showing a performance summary for 2008 for a typical client, a retired couple, who used his protected equity strategy. The variable annuities in their portfolio put a downside floor on their annual benefits while preserving 97% of the upside. Hence, even during this crisis year, their payout fell by only 14%. While the broad market declined 36%, the client's portfolio lost only 30% and, much more importantly, they maintained a good income.

A recession is no time to stop planning. We still have to prepare for retirement and there are strategies that can provide income to live on. This is the message that Dan Scalzi and Bob Burkarth gave us at the March dinner and it was good to hear their practical advice.

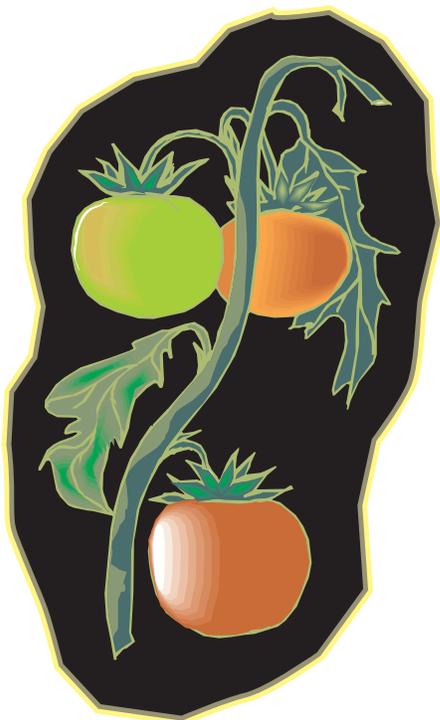
GOOD WINE CHEAP

(and good food to go with it)

By John Grover

It is time to say goodbye to winter's last chill. The prospect of beautiful spring days helps me to focus upon two of my numerous obsessions. These are, of course, the wines from New York's Finger Lakes region and a good meal peacefully bubbling away in our slow cooker. What else does a fellow need?

This month's wine is the 2007 Vidal Blanc from the Thirsty Owl Wine Company on New York's Cayuga Lake. The Vidal grape is a French-American hybrid, and the source of much of the sweet dessert ice wines produced in New York State and Ontario. I prefer the way this particular example is made, which produces an elegant semi-dry white wine. It starts with a nose that has pineapple, orange zest, and hints of flowers. In the mouth, this wine balances the lively fruit of green apples and grapefruit with a refreshing acidity. The taste is not too sweet and not too tart, but "JUST RIGHT" (Can you guess the last bedtime story that I read to my grandson?). This wine matches well with many Southwestern and Asian dishes. I have found it locally for about \$9 to \$12 a bottle.



CHICKEN CHILI

(From the Best of Country Slow Cooker Recipes, Volume II from the publisher of Taste of Home magazine; and, available for sale on numerous internet websites.)

Ingredients:

1-1/2 lb. boneless chicken breasts cut into 1/2-inch cubes
 1 cup chopped onion
 3 tbsp vegetable oil
 1 can (15 oz.) cannelloni or white kidney beans, rinsed and drained
 1 can (14 1/2 oz.) diced tomatoes, not drained
 1 can (14 1/2 oz.) diced tomatoes with mild green chilies, not drained
 1 cup frozen corn
 1 tsp salt
 1 tsp. ground cumin
 1 tsp. minced garlic
 1/2 tsp. celery salt
 1/4 tsp. ground coriander
 1/2 tsp. pepper
 Optional: serve with sour cream and shredded cheddar cheese.

Instructions: In a large skillet, sauté chicken and onion in oil for 5 minutes or until chicken is browned. Transfer to a 5 qt. slow cooker. Stir in beans, tomatoes, corn and seasonings. Cover and cook on low for 5 hours or until chicken is no longer pink (You may want to turn the cooker up to high for the last 20 minutes for a higher serving temperature.). Garnish with sour cream and cheese if desired. This should produce about 6 servings.

Cooking/ Serving Tips: If you can't find the tomatoes with chilies, just use the corresponding amount of regular diced tomatoes and add a small can (3 or 4 oz.) of the green chilies found almost everywhere. Also, serving with tortilla chips or crusty bread is a nice addition. For you who are tempted to add hot sauce, go right ahead, but I think that you will find that there is already a lot of flavor in this dish.

PUZZLES & QUESTIONS

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

1. Explain the difference between rationalism and empiricism.
2. Which of the major art forms do you think is the least creative?
3. What is a trapezium?
4. What paradoxes puzzle people the most?
5. Which is colder and windier: the Arctic (the north pole) or the Antarctic (the south pole)?
6. What is the best intelligence test?
7. What desert has the greatest difference between yearly high and low temperatures?
8. How can people improve their stamina?

ANSWERS TO LAST MONTH'S PUZZLES:

2. Estimate what percentage of the world's land mass each of the following continents occupies: Asia, Africa, North America, South America, Europe, Antarctica, and Australia.
 A: The approximate percentages are Asia, 29.4%; Africa 20.4%, North America 14.7% - 16.4%; South America 11.8% - 12%; Antarctica 9.2%; Europe 6.8%; and Australia/Oceania 5.1 - 5.7%. Continents cover 29% of the earth's surface, and continental shelves cover 5%.
4. What percentage of the earth's moving water does the Amazon carry?
 A: The Amazon carries about 20% of the Earth's moving water.
6. What is the temperature on the ocean floor?
 A: The average temperature on the ocean floor is about 36 Fahrenheit or 2 Celsius. The average temperature of the ocean surface water is about 62.6 °F or 17 °C. In the Persian Gulf, which is located near the equator, the surface water temperature can be as warm as 98.6 degrees F or 36 Celsius. In the Arctic and Antarctic Seas, the surface temperature can be as low as 28.4 F or -2 C.
8. What was the total attendance at major league baseball games in 2008?
 At National Football League games? At National Basketball Association Games (2007 - 2008)? At National Hockey League games (2007 - 2008)? At minor league baseball games?
 A: Total major league baseball attendance for the 30 teams in 2008 was 78,614,880, an average of 32,539 per game. Minor League Baseball attendance last year was 43,263,740.

 National Football League attendance (32 teams) for 2008 was an estimated 17,350,000, about 67,773 per game.

 National Basketball Association (NBA) attendance (30 teams) in 2007 - 2008 was 21,394,757, an average of 17,394 per game. National Hockey League (NHL) attendance (30 teams) for 2007 - 2008 was 21, 236, 255, which was 17,265 per game.

WORD CHECK

See if you can define these literary terms.
Answers are at right.

1. anaphora (uh NAF er uh)
2. apologue (AP uh lawg)
3. assonance (AS uh nuhns)
4. consonance (KON suh nuhns)
5. enjambment (en JAM muhnt)
6. metonymy (mi TON uh mee)
7. paronomasia (par uh noh MAY zhuh)
8. prosody (PROS uh dee)
9. syllepsis (si LEP sis)
10. synecdoche (si NEK duh kee)

1. anaphora - the repetition of a word or phrase at the beginning of successive phrases, clauses, lines, or paragraphs.
2. apologue - an allegory or moral fable, usually featuring personified animals or inanimate objects which act like people to allow the author to comment on the human condition.
3. assonance - resemblance of sounds between words; the repetition of stressed vowel sounds in nearby words that do not end the same way, e.g., wild time.
4. consonance - a common type of near rhyme that consists of identical consonant sounds preceded by different vowel sounds, e.g., home, same; worth, breath.
5. enjambment - In poetry, when one line ends without a pause and continues into the next line for its meaning - a run-on line.
6. metonymy - substitution of one word for another which it suggests. Examples: "He is a man of the cloth." "The pen is mightier than the sword."
7. paronomasia - the use of a word in different senses or the use of words similar in sound for double meaning or humor; a pun.
8. prosody - the overall metrical (rhythm) structure of a poem, or of prose
9. syllepsis - (a) a figure of speech by which a word is used in a literal and metaphorical sense at the same time. Ex: "We must all hang together or assuredly we will all hang separately;" (Benjamin Franklin)
- b) a figure of speech in which the clauses are not parallel either in meaning or grammar.
10. synecdoche - usually, the use of a part for the whole, or the whole for the part. (A form of metonymy.) Ex: 'hands' for 'sailors', 'policemen' for 'the law'.

Sudokogram answer

E	P	N	S
G	A	I	T
A	L	Z	Y
M	E	C	O

Letter Pool: ANALYZE

- Across: PENS, GAIT, LAZY, COME
 Down: GAME, PALE, ZINC, TOYS
 Boxes: PAGE, SNIT, MEAL, COZY
 Note: Other anagrams like LEAP are okay

Answers

NOTED & QUOTED

I've always been interested in people, but I've never liked them. - *Somerset Maugham, (1874 - 1965), English novelist and dramatist*

Men do not differ much about what things they will call evils; they differ enormously about what evils they will call excusable. - *G.K. Chesterton, (1874 - 1936), Illustrated London News, 10/23/09*

I'm a controversial figure: my friends either dislike me or hate me.
- *Oscar Levant, (1906 - 1972), U.S. composer*

Essentially, all models are wrong, but some are useful.
- *George Box, (1919 -), British-American statistician*

Camels never forget an injury.
- *Greek proverb*

It is better to be defeated on principle than to win on lies.
- *Arthur Calwell, (1896 - 1973), Australian politician*

Those who realize their folly are not true fools.
- *Chuang-Tzu, (c. 369 - c. 286 B.C.E.), Chinese philosopher, teacher*

It's only words . . . unless they're true.
- *David Mamet, (1947 -), U.S. playwright, essayist,*

Any writer who believes in the 'lucky creative accident' in writing is pushing elephants on roller skates up greased ramps. - *Leonard Bishop, (1922 - 2002), U.S. novelist, columnist, teacher*

To choose rationally, one must choose morally.
- *David Gauthier, (1932 -), Canadian-American moral philosopher*

Journalism consists in buying white paper at two cents a pound and selling it at ten cents a pound. - *Charles Anderson Dana, (1819 - 1897), U.S. journalist, author, and official*

It is only in literature that coincidences seem unnatural. - *Robert Lynd, (1879 - 1949), Irish writer, essayist, nationalist*

How beautiful it is to do nothing, and then rest afterward. - *Spanish proverb*

Who goeth a-borrowing Goeth a-sorrowing.
- *Thomas Tusserhad, (1524 - 1580), English poet and farmer, "Five Hundreth Pointes of Good Husbandrie"*

Life more often teaches us how to perfect our weaknesses than how to develop our strengths.
- *Elizabeth Bibesco, (1897 - 1945), English novelist and poet*

I'm afraid that if you look at a thing long enough, it loses all of its meaning.
- *Andy Warhol, (1928 - 1987)*

While we look to the dramatist to give romance to realism, we ask of the actor to give realism to romance. - *Nicolas Cage, (1964 -), U.S. actor*

If suffering brings wisdom, I would wish to be less wise. - *William Butler Yeats, (1865 - 1939), Irish poet and dramatist*

We are never prepared for what we expect.
- *James Michener, (1907 - 1997), U.S. novelist*

It infuriates me to be wrong when I know I'm right. - *Moliere, (1622 - 1673), French dramatist*

We live by our imagination, our admirations, and our sentiments.
- *Ralph Waldo Emerson, (1803 - 1882)*

When hospitality becomes an art it loses its very soul. - *Max Beerbohm, (1872 - 1956), English caricaturist and author*

The more data we have, the more likely we are to drown in it. - *Nassim Taleb, (1960 -)*

There is no such thing as inner peace. There is only nervousness and death.
- *Fran Lebowitz, (1951 -), U.S. writer, humorist*

The most successful businessman is the man who holds onto the old just as long as it is good, and grabs the new just as soon as it is better. - *Robert P. Vanderpoel, financial writer for the old Chicago Evening American*

We only see clearly when we have reached the depths of woe. - *Ouida, (1839 - 1908), English novelist and social critic*

NOTED & QUOTED

Life must be a constant education; one must learn everything, from speaking to dying.

- *Gustave Flaubert, (1821 - 1880), French novelist*

Paranoia is the delusion that your enemies are organized.

- *Arthur D. Hlavaty, (1942 -), science fiction writer, critic, editor, publisher*

I am against using death as a punishment. I am also against using it as a reward.

- *Stanislaw Lec, (1909 - 1966), Polish writer, aphorist*

Argue for your limitations, and you get to keep them.

- *Richard Bach, (1936 -), U.S. novelist*

The test of literature is, I suppose, whether we ourselves live more intensely for the reading of it.

- *Elizabeth Drew, (1887 - 1965), British-American author, critic*

We have deep depth.

- *Yogi Berra, (1925 -), U.S. baseball player, manager*

A team that has character doesn't need stimulation.

- *Tom Landry, (1924 - 2000), U.S. professional football player, coach*

It is fortunate that each generation does not comprehend its own ignorance. We are thus enabled to call our ancestors barbarous.

- *Charles Dudley Warner, (1829 - 1900), U.S. editor, essayist*

A mathematician may say anything he pleases, but a physicist must be at least partially sane.

- *Josiah Willard Gibbs, (1839 - 1903), U.S. physicist*

New York is an exciting town where something is happening all the time, most of it unsolved.

- *Johnny Carson, (1925 - 2005), U.S. television host and comedian*

We have met too late. You are too old for me to have any effect on you.

- *James Joyce, (1882 - 1941)*

We know nothing about motivation. All we can do is write books about it.

- *Peter Drucker, (1909 - 2005), U.S. economist and management sociologist*

All you have to do is close your eyes and wait for the symbols.

- *Tennessee Williams, (1911 - 1983), U.S. playwright*

The unconscious mind has a habit of asserting itself in the afternoon.

- *Anthony Burgess, (1917 - 1993), English novelist and literary critic*

Among those who dislike oppression are many who like to oppress.

- *Napoleon I, (1769 - 1821)*

If we examine each individual ... we shall find that at bottom he is filled with the influences of his environment, as the skin of a sausage is filled with sausage meat

- *Mikhail Bukharin, (1888 - 1938), Soviet official*

There is one spectacle grander than the sea, that is the sky; there is one spectacle grander than the sky, that is the interior of the soul.

- *Victor Hugo, (1802 - 1885)*

Without tradition, art is a flock of sheep without a shepherd. Without innovation, it is a corpse.

- *Winston Churchill, (1874 - 1965)*

To be cynical is not the same as avoiding illusion, for cynicism is just another kind of illusion. All formulas for meeting life - even many philosophies - are illusion.

- *Robertson Davies, (1913 - 1995), Canadian novelist, playwright, critic, and journalist*

The body travels more easily than the mind, and until we have limbered up our imagination, we continue to think as though we had stayed home. We have not really budged a step until we take up residence in someone else's point of view.

- *John Erskine, (1879 - 1951), U.S. writer, educator*

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BYLAWS

Of Southern Connecticut Mensa

ARTICLE I: NAME

A. The name of this organization is Southern Connecticut Mensa, also referred to as SC Mensa.

B. SC Mensa is a local group of American Mensa Ltd. (herein referred to as AML) and is subject to the Mensa constitution and bylaws of AML, the resolutions adopted by the American Mensa Committee and the bylaws of SC Mensa.

ARTICLE II: MEMBERSHIP

A. Membership in SC Mensa is open to all members in good standing of American Mensa who reside in the area assigned by AML.

B. Mensa Members in good standing who are not also members of SC Mensa are welcome to participate in the social activities of SC Mensa but may not vote, hold office, or participate in its business activities unless they be the National Ombudsman or his surrogate, members of the American Mensa Committee in discharge of their responsibilities; or at the invitation of the SC Mensa Board of Directors.

ARTICLE IV: OFFICERS

A. The elected officers of SC Mensa shall be: a President; a Vice-President; a Secretary; a Treasurer; a General Representative.

The electoral term shall be two years. All elected and appointed officers shall be current members in good standing of AML and SC Mensa. All elected officers shall be elected at large in even-numbered years. A person appointed to fill the unexpired term of an elected officer shall be considered to be an elected officer.

B. The elected officers shall constitute the governing body of SC Mensa. This governing body shall be known as the Board of Directors, also referred to as the Board.

C. The appointed officers of SC Mensa (non-voting) shall be the Editor and any officers proposed by the President and approved by the Board, including committee heads.

ARTICLE IV: OFFICER DUTIES

A. The duties of the President are:

1. To administer the business of SC Mensa in accord with the SC Mensa bylaws and the actions of the Board.
2. To preside at meetings of the Board and Business Meetings of the Membership.
3. To appoint appointive officers subject to the approval of the Board, and to delegate appropriate duties to them. (EXCEPTION: Officers working under another officer shall be appointed by that officer, such as members of the newsletter staff under the Editor.)
4. To supply to any SCM member, for non-commercial use, legible copies of the most recent SCM membership list, at cost, within 10 days of receipt of a written request.
5. To apply to AML for discretionary funds to facilitate the goals and efforts of the group.
6. To inform promptly, in writing, the national office of AML of any changes in elected or appointed officers as appropriate.

B. The duties of the Vice-President are:

1. To preside in the absence of the President, and to succeed to that office if that office becomes vacant.
2. To assist the President as that officer may request.
3. To participate in the deliberations and actions of the board.

C. The duties of the Secretary are:

1. To prepare and furnish copies of the minutes of Board and General Business Meetings to all Board members and to any member of SC Mensa who requests them. Original Minutes shall be in the form of a hardbound book containing all voted actions, the date they take effect and the names of those officers supporting and opposing the action.
2. To report all official actions of the Board along with a summary of meeting minutes to the membership through the newsletter.
3. To respond or correspond with other groups or individuals as requested by the Board or President.

4. To maintain and update the group's bylaws including revisions as required by AML actions and to make these documents available for members' review.

5. To participate in the deliberations and actions of the Board.

D. The duties of the Treasurer are:

1. To act as custodian of SC Mensa funds.
2. To deposit these funds in such banking institutions as the Board directs, in the name of SC Mensa.
3. To be responsible for the financial records.
4. To render to the Board a financial report when requested by it and to publish a financial report, which shall contain schedules of income, expenses, and balances for all funds under control of the group including RG, scholarship and other special funds, in the SC Mensa Newsletter at least every six months.
5. To act in accordance with such financial policies and procedures as may be established by the AMC and as directed by the Board.

6. To participate in the deliberations and actions of the Board.

E. The duties of the General Representative are:

1. To act as requested by the Board or President.
2. To participate in the deliberations and actions of the Board.

F. The duties of the editor are:

1. To produce or assume the responsibility for producing the SC Mensa newsletter in accord with the SC Mensa bylaws, editorial policy established by the Board, and other actions of the Board.
2. To print in full the reports of all officers except as may be otherwise decided by the Board.

G. The duties of all officers elected and appointed include turning all files, office equipment, and materials pertaining to their officers to their successors or to the President within four weeks of leaving office.

ARTICLE V: BOARD OF DIRECTORS (BOARD)

A. The Board shall be the governing body of SC Mensa and shall decide all matters of allocation of funds, policy, grievances and disputes. All officers are bound by the decisions and instructions of the Board.

B. All elected officers are required to attend the regularly scheduled Board meetings. Any officer who fails to attend three consecutive meetings or fails to attend 60% of the meetings in a 12-month period shall be considered to have resigned, unless the absences are excused by a unanimous decision of the Board. A so resigned individual may not be immediately reappointed to the Board.

C. Regular Board meetings shall be held at least once each quarter. The time and place of regular meetings shall be announced in the SC Mensa newsletter. Meetings shall be open to all members of SC Mensa. Any member of SC Mensa may place an item on the agenda of the Board meeting.

D. A special meeting of the Board (not scheduled in the newsletter) may be called by any Board member, for the sole purpose of attending to business which, because of its nature cannot be put off to the next scheduled meeting. The President or Vice-President is responsible for informing all Board members at least 72 hours in advance by direct conversation (not by answering machine) or by certified mail. The special meeting shall include only the business for which the meeting is called and shall be fully reported in the newsletter.

E. A quorum of the Board shall consist of a majority of the voting members.

F. No general proxies are allowed. Proxies given in writing on a specific issue for a given meeting are allowed. Proxies are not counted towards obtaining a quorum.

G. Any vacancy on the Board shall be filled by the Board. When the resignation or removal of a Board member would result in a fourth elected position being filled by an appointed individual and there are more than eleven full months remaining in the term of office,

the appointed individual shall serve only until a special election is held to fill that position for the balance of the term. In so far as possible, the format and rules of the special election shall follow those for a regular election.

H. Appointed officers may be removed only by the Board. The appointed officers' term of office is the same as the Board.

ARTICLE VI: MEETINGS

A. A Business meeting of the Membership may be called by the President, the Board, or by a petition of at least 15 members. The time and place shall be determined by the Board, but it shall be prompt and reasonable. The time and place shall be published in the SC Mensa newsletter. At least one meeting shall be held annually. A meeting may also be called to:

1. Start the process for amending the bylaws (see article X).
2. Start the process for recalling an elected officer (see article IX).
3. Change any Board policy.

B. A Business Meeting called by petition shall include only the business for which the meeting is being called.

C. The members at a Business Meeting for which notice has been duly given constitute a quorum. Signed and dated proxies on a specific issue shall be accepted at a Business Meeting. Proxy forms on the issue to be decided shall be published in the newsletter for mailing to the Ombudsman. Proxies shall be counted in Public, when the vote is taken at the meeting.

ARTICLE VII: OMBUDSMAN

A. There shall be an Ombudsman for SC Mensa, who shall be appointed by the Board, and who shall serve a term of six years from the date of appointment. The Ombudsman shall have been deemed to resign if he/she is no longer a member in good standing of SC Mensa or he/she runs for office or is appointed to any SC Mensa office.

B. The Ombudsman will not be considered an elected officer, but will receive all material circulated to officers and shall have access to all materials pertaining to the operation or activities of

SC Mensa.

C. The Ombudsman shall have all normal avenues of communication open to him/her including the newsletter. The Editor shall deem any communication from the Ombudsman marked "for publication" as of the highest priority, including material relating to a recall petition.

D. The Ombudsman may express opinions, settle disputes, render justice and promote the welfare of SC Mensa. The Ombudsman may act as an arbitrator or arrange for another person to do so either at the Ombudsman's own volition or at the request of one or more of the parties. The Ombudsman's or other arbitrator's decision may be appealed to the AMC or American Mensa Ombudsman, unless the parties agree in advance that the decision will be binding.

ARTICLE VIII: ELECTIONS

A. No later than April 1 of even-numbered years, the Board will appoint an Election Committee of at least three members. Neither SC Mensa officers or candidates may be on the Election Committee. The Election Committee shall supervise the conduct of the election.

B. The Election Committee shall publish in the June issue of the Newsletter:

1. The qualifications and requirements for candidates.
2. The rules and deadlines for nominations.
3. The rules for the election process.
4. A listing of all available aids for candidates from SC Mensa and AML, including resources such as membership lists and mailing labels.
5. That the ballots will be mailed to the membership on or before 1 September and instructions on obtaining replacement ballots in the event that the original ballots are not received by 10 September.

6. After publication of the June newsletter, no election rules or definitions may be changed during the election without instructions or justification from AML or the Ombudsman.

C. A member in good standing of Sc Mensa may run for elective office upon submission of a statement of intent signed by the candidate. Such statement must be received by the Election Committee before the published deadline. If only one person is nominated for any office, that person is elected.

(Alternate proposal to be added if approved by membership vote:) Any candidate must be resident within the geographic limits of the group, and elected officer shall be considered to have resigned upon moving their residence out of the geographic limits of the group.

D. A candidate may run for only one office.

E. The ballot shall be included in the September issue of the newsletter and contain all necessary instructions to the voter, including:

1. Names and cities of residence of all candidates.
2. The address to which they must be mailed, and the place and time where they may be returned in person.
3. Any instructions for sealing required by the Election Committee.
4. Ballots may not contain any voting suggestions, marks, logos, or identifying symbols relating to any candidate.

Mailed ballots must be received by the third Sunday in October and counted in public by the Election Committee on the next day.

F. Each voter will cast one vote for each contested position except an Australian preferential ballot shall be used where there are more than two candidates for an office. A majority of the votes shall constitute election. A coin flip shall be held in case of a tie. Those elected shall take office on the first day of November.

G. If there is no candidate for an office, the new board shall name someone to fill the office for the term.

H. Challenges to the election shall be made in writing by December 15th. Copies shall be presented to the Board, the Ombudsman, and the Regional Vice-Chairman.

ARTICLE IX: RECALL

A. Any elective officer or the Ombudsman may be removed from office by vote of the membership by letter ballot. The letter ballot shall be ordered by a Membership Meeting. The Membership Meeting shall be requested by a petition signed by at least 15 members of SC Mensa in good standing. The petition shall contain a description of the events, actions, or charges of misfeasance, malfeasance, or nonfeasance justifying recall.

B. A separate petition must be presented for each officer to be recalled.

C. Upon receipt of the recall petition, the Board shall notify the membership in the next issue of the newsletter of the charges and the time and location of the Business Meeting at which the charges and defense may be presented. A good-faith effort shall be made to find a date agreeable to the petitioners, the charged officer, and the Ombudsman.

D. At least one representative of the petitioners must be present at the Business Meeting.

E. A summary of the Business Meeting prepared by the Sc Ombudsman, the National Ombudsman or his/her representative shall be published in the newsletter and each party involved shall have the opportunity to publish an additional statement.

F. An Election Committee of three members acceptable to all parties shall be appointed by the Ombudsman or the National Ombudsman. The ballot shall be published in the same issue as the summary of the Business Meeting. Ballots shall be counted in public on a date selected by the Election Committee.

G. A recalled member may not be appointed to be an officer for the remainder of the current term.

ARTICLE X: AMENDMENTS TO THE BYLAWS

A. A motion to amend the bylaws may be made by any member in good standing, in writing, to the board.

B. Notice of the amendment shall be included with the announcement of a Business Meeting in the SC Mensa newsletter. Upon the favorable vote of a majority of those present and voting at the Business Meeting, the amendment

shall be submitted to the American Mensa Committee for approval and then submitted to the membership for a referendum.

C. The referendum ballot shall be included in the next issue of the SC Mensa newsletter. Insofar as possible, the procedure for a referendum shall be the same as for an election. At least 90 days shall be provided between the first publication of the amendment and the end of the election period. The amendment shall be enacted upon the favorable vote of a majority of those voting.

ARTICLE XI: MENSА NAME AND LOGO

A. AML has granted a royalty-free nonexclusive license to SC Mensa for the use of the mark "Mensa" and a logo, consisting of a globe over a stylized "M" within a border, in connection with the services and purposes of SC Mensa. AML retains full ownership of the mark and logo and all statutory and common law rights in the mark and logo.

ARTICLE XII: TEMPORARY BOARD

A. Should the group be without a viable Board because of resignations or recalls, the Regional Vice-Chairman shall be requested to appoint a Temporary Board and Election Committee if required. The temporary officers shall finish the term and handle all group business.