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Archived copies of the Chronicle going back to 2000 are available on the web at <http://scm66.org>. 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. In addition, you can find copies of our group’s newsletters and other groups’ newsletters at <http://www.us.mensa.org/read/group-newsletters>.



SCM Chapter Events – January 2016

Tuesday, January 5, 6:00 pm

Post Road Dining and Discussion

Barnes & Noble Cafe, Post Plaza Shopping Center, 1076 Post Road East, Westport, CT

Topic: *REM and Other Sleepy Thoughts*. Contact **Jim Mizera** at jmizera@hotmail.com or text or call (203) 522-1959.

Thursday, January 14, 7:00 pm

Southern Connecticut and Connecticut/Western Massachusetts Joint Dinner

John's Best Pizza, Shop Rite Plaza, Federal Road, Danbury, CT

Interested M's should contact **Ward Mazzucco** at 203-744-1929, ext. 25, wjm@danburylaw.com or **Rev. Bill Loring** at 203-794-1389, fr.bill@comcast.net for more info on location and/or reservations.

Saturday, January 16, 6:30 pm

Southern Connecticut Mensa Monthly Dinner - New Members Dinner

The Putnam House Restaurant, 12 Depot Place, Bethel, CT

There is parking in the rear of the restaurant and in the nearby Old Railroad Station lot. Dress is casual. Before the presentation, we will enjoy dinner. Members who have not attended a monthly dinner before will get dinner for free.

After dinner, there will be an open discussion on *"Failure – Is There Much That Can Be Learned From It?"*

Contact **Jim Mizera** at jmizera@hotmail.com or text or call (203) 522-1959 for reservations or info. Reservations strongly encouraged but not required. You can bring a donation of money or food to benefit the Connecticut Food Bank.

Tuesday, January 19, 6:30 pm

County Corner Dining and Discussion

Panera Bread, 2320 Black Rock Tpke., Fairfield, CT (Note the New Location!)

Topic: *Sports Analytics – Using Data to Analyze Baseball, Football, Basketball, Hockey, and Other Sports*. Contact **Jim Mizera** at jmizera@hotmail.com or text or call (203) 522-1959.

CT & Western MA Mensa Chapter - Upcoming Events

This is not a complete listing. Details regarding these and other C&WM events can be found at: <http://www.cwm.us.mensa.org/members/member-page.htm> (Mensa ID and Password required).

Friday, January 1, 5:30 pm

First Friday Happy Hour

Brother's Restaurant, 33 North Cherry Street, Wallingford, (203) 641-2408

Contact **Ann Polanski**: home (203) 269-4565 or cell (860) 817-9910.

Sunday, January 3, 12:00 noon

Indian Lunch

Haveli India Restaurant, 1300 South Main Street, Rte 17 in South Middletown

(<http://www.haveliindia.com/>)

The food is enticing, the staff is friendly, and the company is the best to be had anywhere! Join us at Haveli India Restaurant for an all-you-can-eat \$9.95 buffet. RSVP required. Contact **Barb Holstein** for a reservation: 860-632-7873 or BarbCPA@att.net.

Thursday, January 21, 6:30 pm

Shoreline Third Thursday

Old Saybrook area

Come join us for dinner. Spouses and families are always welcome. RSVPs appreciated, so I can give them an accurate count for our reservation. Contact **Mike Milius** at miliuslondon@netzero.com or (860) 392-9917 for more information or to RSVP.

Thursday, January 21, 6:30 pm

Pioneer Valley Dinner

Email **Ian Fraser** (mensanian@ianfraser.net) for more information, directions, or to RSVP (very much appreciated but not required). This is a perfect opportunity to see what a Mensa get-together is like if you've never been to one. New members and guests are encouraged to attend this always friendly and interesting event. We hope to see you there!

Sunday, January 24, 12:15 pm

Indian Lunch & Movie

Naatiya Indian Restaurant, 8 Mountain Avenue, Bloomfield (<http://www.naatiyarestaurant.com>)

Join us for a lunch buffet, followed by an authentic Bollywood movie at the theater next door! Directions on the restaurant website. The event is being arranged by our resident Indian experts, **Jeet & Melissa Chattaraj** (jeet78@hotmail.com), so let us know if you can join us. The movie details will be sent later to those who RSVP.

Region 1 RVC Roundup

On December 5-6, 2015, a two-day meeting of the American Mensa Committee (AMC) was held in Grapevine TX. Day one was spent reviewing and revising our Strategic Plan for the next five years. Day two was our quarterly board meeting. In between (on Saturday evening), several committees held meetings.

During the Strategic Planning meeting on December 5, the board and national office directors worked through a process to review/modify and further define the goals for American Mensa Ltd. (AML) as an organization. The final version, along with specific assignments for each committee toward meeting those goals, are under final review and should be made available soon.

Highlights from presentations given at the quarterly board meeting on December 6:

- David Peery, Director of Finance, was recognized for his 20 years of service to the American Mensa National Office.
- It was announced that Metropolitan Washington Mensa will host Mind Games® 2017.
- Membership Leadership Survey results are in and will be made available in the near future.
- Testing - We discussed a new test to replace the Mensa Admission Test. Dr. Lawlis has determined that our new test will be the Reynolds Adaptive Intelligence Test. Implementation for the new test will begin next year and Proctor training should begin in April 2016. The new test should be available by June 2016.
- Technology update - The National Office (NO) will be updating their Association Management System (AMS) in 2016. A presentation was given on the process of identifying a vendor.

The AMC: (from the mini-minutes)

- Passed a motion to amend the Local Group Charter.
- Passed a motion to amend the ASIEs to reflect changes resulting from the 2015 bylaws amendments.
- Passed a motion to establish a Name and Logo Usage Review Committee.
- Approved the following statement regarding Chicago Area Mensa:
Earlier this year, a group of Chicago Area Mensans marched as a group in the Chicago Pride Parade. They wore shirts that included a Mensa symbol used in conjunction with a rainbow, and marched with a Chicago Area Mensa banner obtained from the National Office. As we know now, this has raised concerns among some members that in doing so, the group was “expressing an opinion” as representing that of Mensa, which is not allowed under our constitution.

The AMC takes this very seriously, and has listened to as well as solicited comments from members. Comments have run the gamut from positive to negative, and from supportive to those asking for some sort of sanction against Chicago Area Mensa. We are working hard to reconcile the different points of view, and to amend, enhance, and clarify our rules and guidelines.

In the meantime, let it be clear that no reprimands or sanctions are warranted, nor will any be issued against Chicago Area Mensa. In all ways, they followed the rules as they understood them, asked for the appropriate guidance and approvals, and acted in good faith in their activities. If we now, in retrospect, decide that these actions were inadvisable or inappropriate, it is up to us to find a way to fix it going forward. We can't change the past, but we can work toward the future.

- Passed a motion to amend the existing policy on the recording of AMC meetings.
- Passed a motion to set equity restoration for the 2016–2017 fiscal year at \$25,000.
- Approved the minutes of the October 25, 2105 AMC teleconference.

Do you have: Questions? Concerns? Ideas?

Lisa Maxwell

Regional Vice Chair, Region 1 - American Mensa
617-335-1484 - RVC1@us.mensa.org



SCM Treasurer's Report

<u>Southern Connecticut Mensa Treasury</u>		
Fiscal Year 4/1/2015 - 3/31/2016		
	<u>Opening treasury balance at 4/1/2015</u>	\$ 13,339.18
<u>INFLOWS</u>		
American Mensa Member support:		
	Current members @ \$0.82 (Mar = 306)	250.92
	Current members @ \$0.82 (Apr = 265)	217.30
	Current members @ \$0.82 (May = 271)	222.22
	Current members @ \$0.82 (June = 280)	229.60
	Current members @ \$0.82 (July = 288)	236.16
	Current members @ \$0.82 (Aug = 291)	238.62
	New members @ \$1/\$5*	39.00
	* \$1 in Mar 2015, \$5 in Apr-Aug 2015	
	Reinstated members @1 each	11.00
	Testing Rate @\$15	45.00
	Testing Stipend @\$25	75.00
	TOTAL INFLOWS	\$ 1,564.82
<u>OUTFLOWS</u>		
	Chronicle postage	488.37
	Chronicle printing/supplies	483.36
	Test Expenses	195.00
	Holiday gathering expenses for 12/2014	12.40
	Harvest weekend postcards	155.88
	Harvest Games night food/supplies	209.68
	Speakers	50.00
	TOTAL OUTFLOWS	\$ 1,594.69
	2nd Qtr Treasury Balance at 9/30/2015	\$ 13,309.31
		o/s ck#1180 50.00
		o/s ck#1181 209.68
	2nd Qtr Bank Balance at 9/30/2015	\$ 13,568.99

The November Dinner – Retirement Investing

It was over six years ago that Mensa last had a speaker talk about investing (see the April, 2009 issue of the Chronicle online). We were still officially in the Great Recession then and many people had lost 30% of their retirement funds in the stock market plunge. At our November dinner, we revisited the subject of retirement investing with speaker Jonathan Baron, a broker for Edward Jones in Westport. Mr. Baron gave a comprehensive talk about the different facets of saving for retirement and making your money last.

Jonathan (John) Baron has been with Edward Jones for five years. The firm, which is based in Missouri, is employee-owned, and Mr. Baron said that makes it keep the long-term interests of its customers in mind. Mr. Baron discussed much of the long-range planning he does with clients. He gave us a folder with worksheets, charts, and explanations that clearly outlined the retirement questions, strategies, and calculations and neatly complemented his Power Point presentation.

The Retirement L.E.N.S.

“Your life is not going to necessarily change dramatically when you retire,” Mr. Baron cautioned us. “You will have more free time but not a free lunch.” He emphasized that you will still have to pay for food, housing, utilities, and other regular expenses, and probably also pay higher medical bills. The problem is that you just don’t know how long you will have to provide for yourself.

Edward Jones advises clients to look at retirement through the acronym L.E.N.S. (Life Expectancy, Employment, Needs, and Spouse). “It’s not uncommon to be in retirement for 30 to 40 years,” Mr. Baron explained. “If a couple reaches age 65, there is a 50% chance that one of them will live until 90. You have to ask, what do you want to do in retirement? Are you going to retire early or work until you’re 66 or 67 or even later? Are you going to work part-time or full-time? When will you start taking your social security or pension? If you die, what will your spouse get? Then you have to sit down, figure your income, and budget for your needs – your expected expenses. How much will you spend on groceries? On travel? On your Starbucks habit?” All of these choices have costs and benefits. John provided us with a Monthly Budget Worksheet to help estimate the amounts that would be spend in retirement.

Retirement Risks

However they spend their later years, people face two financial risks with their retirement funds – market volatility risk and longevity risk (the risk that they will outlive their savings). John discussed strategies for dealing with each of these risks.

The performance of the stock market in recent years may have made many investors a little complacent about risks. It’s been unusual, John said, because we haven’t had a bear market (a stock market decline of 20%) or even a stock market correction (a decline of 10% or more) since 2009. But he stressed that we can’t ignore volatility risk because what the market is doing when someone retires can make a big difference in how much a person accumulates. As an illustration, he showed us Chart 1 (below) of two sequences of returns over an 8-year market cycle. Both sequences had the same 7% average annual return, yet the first sequence accumulated more than \$100,000 more over the cycle because it started during a market upswing while the second sequence, despite rising returns, started in a year with a 12% drop.

Chart 1: Sequence of Returns and Withdrawal Rate

BEGINNING PORTFOLIO VALUE: \$500,000										ENDING PORTFOLIO VALUE		
ANNUAL PORTFOLIO RETURNS										AVG. RETURN	4% Withdrawal Rate	8% Withdrawal Rate
YEAR	1	2	3	4	5	6	7	8				
Scenario 1	29%	19%	8%	16%	0%	-8%	4%	-12%		7%	\$638,000	\$552,000
Scenario 2	-12%	4%	-8%	0%	16%	8%	19%	29%		7%	\$525,000	\$383,000

Source: Edward Jones. Hypothetical Illustration. Examples assume withdrawals increased by 3% each year. "Ending Portfolio Value" rounded to nearest thousand.

Someone asked John if, given the risks of market volatility, investors should follow a traditional rule of thumb and decrease the percentage of their portfolio stocks by 5 percentage points every 5 years. "No," John said, "You have to look at interest rates. Rates have been near zero for several years, so stocks make more sense now." Still, he recommended that retirees calculate their reliance rate (the percentage of their retirement income that they are getting from their portfolio of investments, as opposed to income from outside sources such as pension and Social Security payments). If your reliance rate is greater than 50%, he suggested, you should be cautious.

Of course, interest rates can change, so investors in certificates of deposits face risk too: reinvestment risk, or the chance that rates could go upward while you are locked into a low-interest CD. To cover this risk, John suggested that investors ladder their CD holdings: buy several CDs that mature at different dates, perhaps 6 months apart.

All investments face inflation risk. A 3% inflation rate, which is the long term average in the U.S., will double prices in 25 years. Many conservative investments will not grow that fast. Annuities in particular usually do not offer inflation protection.

Retirees also face the risk that they will outlive their savings. "You either have to budget for the risk or insure for it," John said. If you try to budget, you have to gauge your withdrawal rate. People often use 4% as a rule of thumb for their annual withdrawal rate, but if interest rates are as anemic as they have been since the crash, their interest income will be meager. Retirees may have to invest more in stocks or cut back on their withdrawals to get the income they need for normal monthly expenses.

You can guard against longevity risk, John advised, by buying an income annuity that guarantees you payments as long as you live. But these can be expensive; fees can take up to 3–4% of your investment. Edward Jones has lower fees than other firms, but these charges will still take a bite and policies don't pay off till retirement. (Edward Jones, in fact, won't allow the sale of annuities to customers unless they will begin taking income within 10 years.) John called annuities "a horrible hedge against inflation;" you have to look carefully at the fee structure of annuities and their benefits and not rely solely on them. "We never recommend that retirees put more than one-third of their investment funds into annuities," John stressed. "You always have to leave yourself liquidity." There has been a great change in annuities since 2007, he added, so there are a lot of options to consider in buying one. He went into the characteristics of different annuities, discussing single premium income annuities (SPIA), deferred annuities with guaranteed lifetime withdrawal benefits (GLWBs),

variable annuities to protect against market swings, and annuities with increasing income riders to protect against inflation.

Social Security, Medicare, and Long-Term Care

“For the average retired person,” John said, “Social Security is 35% of their income.” Timing on Social Security can be important. It looks like full retirement age (the age at which you can take a full Social Security payment) may be changed to age 66 or 67. But if you delay your retirement one year, you can increase your annual payment by 8%. Couples can balance their current and later needs for income by having one of them retire on time and the other delay retirement.

Potential medical expenses during retirement can be a concern, particularly nursing home care or assisted living costs, and the options can be confusing. John explained that Medicaid is for the financially challenged, while Medicare is for the elderly. But Medicare doesn’t cover dental, hearing, or eye care expenses, and it doesn’t cover long-term care in a nursing home. The cost of nursing home care in Connecticut is the second highest in the nation, John reported—it can exceed \$80,000 a year. Since the average nursing home stay is over 2.5 years (more for women), this can swallow up much of a person’s wealth. The state of Connecticut, he added, allows citizens to protect \$300,000 of their estate before calculating whether they are eligible for Medicaid funding for nursing home care. If you don’t qualify for Medicaid, there are three types of healthcare policies available to save for long-term care: traditional long-term care insurance, life insurance with a long-term care rider, and hybrid policies that combine life insurance with long-term care insurance

Someone asked John if he recommended any long-term care insurers, and he replied that Edward Jones is very conservative in that area; it only sells policies from firms that have an agreement with them—established, well-funded firms like John Hancock and MetLife.” We won’t have the cheapest policies,” he said, “but we will have the soundest ones.”

In summary, Mr. Baron said that it’s important to build some strategies to save for retirement, to budget for retirement living costs, and to prepare for medical expenses. To do so, you should sit down with a financial advisor regularly to review your investments and insurance, set clear and measurable goals, and find ways to stay on track even if conditions change.

You can learn more about retirement planning by visiting Edward Jones’ website at <https://www.edwardjones.com/preparing-for-your-future>. They have a Retirement Savings Calculator and many explanations of retirement and medical plans that can help you understand the choices.



The next Monthly Dinner will be on Saturday, January 16, at our customary location, The Putnam House Restaurant, 32 Depot Place, in downtown Bethel.

Upcoming National and Regional Events

The Blizzard at the End of the Universe – New Hampshire Mensa RG

February 12–14, 2016

Best Western Wynwood, 580 US Hwy 1 Bypass (Portsmouth Traffic Circle), Portsmouth, NH

<http://www.nh.us.mensa.org/rq2016.shtm>

Yes, on President's Day Weekend in 2016 we shall again meet in the Best Western in Portsmouth, NH. Escape the winter and enjoy the warmth of our company! Come enjoy the coolest RG ever!

Snowball – Central New Jersey Mensa RG

March 18–20, 2016

APA Hotel Woodbridge (formerly the Woodbridge Hilton), 120 Wood Avenue, South Iselin, NJ

<http://www.cnj.us.mensa.org/snowball.html>

You are invited to the longest running and best RG: CNJM's Snowball 42! Enjoy the abundant 24-hour hospitality suite, the excellent game room, and the massive speaker track. Dance the night away on Saturday and spend Sunday morning snapping up treasures at the multimedia swap.

A Whale of a Good Time! – Boston Mensa Mini-RG

May 6-8, 2016

Corsair and Crossrip, 41 Chase Avenue, Dennisport, MA

<http://cape.bostonmensa.org/home.aspx>

Join us on beautiful Cape Cod for a relaxing, unstructured weekend of socializing and hospitality with old friends and new. Visit Provincetown, enjoy great seafood, go whale watching, antiquing, or bicycling, or just sit back and listen to the ocean. Play games while overlooking the sea. Enjoy drinks on an oceanfront deck. A great RG for first-timers!

Two Ways to Reach Out to Your Fellow SC Mensans

The Southern Connecticut Mensa Blog <https://scm66.wordpress.com/>
and the Southern Connecticut Facebook Page <https://www.facebook.com/groups/SCM066/>

If you would like to post any last-minute events or information on the blog, email Merrill at SCMensa66@gmail.com. Anything posted on the blog will be mirrored on the Facebook page unless otherwise requested.

If you hit the Follow button on the blog and add your email address, you will be automatically notified of all new updates.

Puzzles & Questions

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

1. How might World War III start?
2. When was the Canadian transcontinental railroad completed?
3. What are the most distinct or unusual regional accents in the United States?
4. About what percentage of the earth's land area do the ten largest nations in area occupy?
5. Name factors that influence long-term interest rates.
6. How many novels did the Western writer Zane Grey write?
7. Describe some contracts, policies, or programs that carefully combine carrots and sticks.
8. Who wrote these popular songs of the 1960's?: a) Scarborough Fair; b) Gentle on My Mind; c) Downtown; d) Hit the Road Jack.
9. Name some novelists who learned from their critics.
10. In the 2014–2015 NFL (National Football League) regular season, what percentage of rushing plays gained ten or more yards and what percentage of passing plays gained twenty-five or more yards?

Answers to Some of the December 2015 Chronicle Questions

2. What is the life expectancy of polar bears?

A: In the wild, polar bears live for about 15–18 years, although some have lived over 30 years. In captivity, some have lived even longer. One in Canada lived 42 years.

4. What are the 8 types of intelligences that Harvard psychologist Howard Gardner proposes in his model of multiple intelligences?

A: 1) Verbal-Linguistic; 2) Logical-Mathematical; 3) Visual-Spatial; 4) Musical; 5) Bodily-Kinesthetic—movement; 6) Intrapersonal—introspection and reflection; 7) Interpersonal; and 8) Naturalistic—sensitivity to nature (Gardner added this intelligence later - in 1999).

6. Name the 12 Apostles.

A: The original 12 Apostles were 1) Andrew—a fisherman who lived in Bethsaida and Capernaum and brother of the apostle Peter; 2) Bartholomew (also known as Nathanael)—lived in Cana of Galilee; 3) James the Elder—a fisherman who lived in Bethsaida, Capernaum, and Jerusalem, and brother of the apostle John; 4) James the Lesser or Younger—lived in Galilee, brother of the apostle Jude; 5) John—a fisherman and brother of James the Elder; 6) Judas—from somewhere near Jericho in Judah (he was the only apostle who was not from Galilee. After

Judas' death, Matthias, a man who had known Jesus since his baptism. was selected to replace him); 7) Jude or Thaddeus—brother of James the Younger; 8) Matthew or Levi—a tax collector from Capernaum; 9) Peter or Simon Peter—a fisherman who lived in Bethsaida and Capernaum; 10) Philip—from Bethsaida; 11) Simon the Zealot—from Galilee; 12) Thomas (Didymus was his Greek name)—from Galilee.

8. In the 2014–2015 National Football League (NFL) season, what percentage of the points were scored in the first quarter of the game, in the second quarter, in the third quarter, and in the fourth quarter?

A: In 2014 – 2015, NFL teams scored 19.3% of their points in the first quarter, 30.2% in the 2nd quarter, 20.3% in the 3rd, and 30.2 in the 4th.

Word Check

See if you can define these reduplicative and flip-flop words.

1. bulbul -
2. cagmag -
3. flubdub -
4. fofarraw -
5. foofaraw -
6. holus-bolus -
7. kuduor or koodoo -
8. muckluck or mukluk -
9. wing-ding or wing ding -
10. zero-zero -

Answers:

1. bulbul - a songbird often mentioned in Persian poetry, regarded as being a nightingale.
2. cagmag - 1. done shoddily; left incomplete. 2. to chat idly; gossip.
3. flubdub - pretentious nonsense or show; airs.
4. fofooraw - a folk singer or folk-music devotee; a folkie.
5. foofaraw – 1. a great fuss or disturbance about something very insignificant. 2. an excessive amount of decoration or ornamentation, as on a piece of clothing, a building, etc.
6. holus-bolus - all at once; altogether.
7. kuduor or koodoo - a large African antelope, the male of which has large corkscrewlike horns.
8. muckluck or mukluk - 1. a soft boot worn by Eskimos, often lined with fur and usually made of sealskin or reindeer skin. 2. a similar boot with a soft sole, usually worn for lounging.
9. wing-ding or wing ding - 1. a noisy, exciting celebration or party. 2. a fit, either induced by drugs or feigned. 3. a fit of anger; a rage.
10. zero-zero - having or characterized by zero visibility horizontally and vertically.



Noted & Quoted

The gardening season officially begins on January 1st, and ends on December 31.

- Marie Huston, U.S. gardener, painter, novelist, short-story writer

The menu is not the meal.

- Alan Watts, Anglo-American Zen philosopher

I am a solitary wave in the dark and desolate sea: and the sparkling glass I drank was drugged with misery.

- Adelbert Von Chamisso, German botanist, poet

The whole world's a bottle, and life's but a dram.

- Bob Dylan, "Moonshiner" (1963)

No one ever finds life worth living; one has to make it worth living

- Winston Churchill

When you've suffered a great deal in life, each additional pain is both unbearable and trifling.
- Yann Martel, "Life of Pi" (2001)

The only good luck many great men ever had was being born with the ability and determination to overcome bad luck.
- Channing Pollock, U.S. playwright, critic

Music is meant to be admired, not to be enjoyed.
- Igor Stravinsky, Russian-American composer, pianist, and conductor

O! for a horse with wings!
- William Shakespeare, Cymbeline

The engine is the heart of an aeroplane, but the pilot is its soul.
- Sir Walter Alexander Raleigh, English poet, author

But to my questions he gave replies so vague that one could not tell whether they came from the mountains or the sea.
- Natsume Soseki, *Kokoro* (1916)

Everything is vague to a degree you do not realize till you have tried to make it precise.
- Bertrand Russell, British philosopher, mathematician

A little magic can take you a long way.
- Roald Dahl, British novelist, children's author

The sea complains upon a thousand shores.
- Alexander Smith, Scottish poet, essayist

We are not strangers to ourselves, we only try to be.
- Dean Koontz, *Odd Thomas* (2013)

There's a difference between wishful thinking, which we all indulge occasionally, and thoughtful wishing.
- Frank Stewart, U.S. bridge columnist

There are as many pillows of illusion as flakes in a snowstorm. We wake from one dream into another dream.
- Ralph Waldo Emerson

The absence of alternatives clears the mind marvelously.
- Henry A. Kissinger, U.S. diplomat

Progressive improvement beats delayed perfection.
- Mark Twain

There are, it seems, two muses: the Muse of Inspiration, who gives us inarticulate visions and desires, and the Muse of Realization, who returns again and again to say, "It is yet more difficult than you thought." This is the muse of form.
- Wendell Berry, U.S. novelist, poet, critic, environmentalist

The only time you really live fully is from thirty to sixty. The young are slaves to dreams; the old servants of regrets. Only the middle-aged have all their five senses in the keeping of their wits.

- Gaston Bachelard, French philosopher

That men saw his mask, but the bishop saw his face. That men saw his life, but the bishop saw his conscience.

- Victor Hugo, *Les Misérables* (1862)



Announcements & Notices



Structural Integrations Sessions

<http://structuraltransformations.com/>

Special Promotion for the months of October and November!

Yonathan Hormadaly - Mensan and advanced practitioner of the Rolf Method of Structural Integration with offices in Stamford, CT, and Redding, CT. In practice since 2002.

For new clients, I am offering a free first session at my office in Connecticut (\$150 value). No strings attached, no commitments necessary. Structural Integration is something that must be experienced as words so often do it no justice, and there is no better way to experience it than to have a session.

Call to schedule an appointment or for a free phone consultation. 203-550-6888,

yonathan@structuraltransformations.com.



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by Elsa Peterson

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My first article is an interview with the author of “How I Avoided Dialysis and You Can Too!”

Dr. Jenna Henderson

Holistic Kidney - A Safe, Natural Approach for all stages of Kidney Disease



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by Gerard Brooker

Waiting for the Red Cow is the last in the trilogy about Tyszka and Sarah. We watched them survive Auschwitz and fall in love in *The Illustrator*, move to Palestine to help found Israel in *Oh, Israel, My Heart Yearns for Thee*. And now, in *Waiting for the Red Cow*, we follow them on the most perilous of all their journeys, from the statehood of Israel through the many Israeli-Palestinian conflicts.

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by Randye Kaye

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