

January, 1997
Our 4th Year!



This Restaurant's Definitely Not for the Birds

You Might Fear It's A Dive, But Think Otherwise

by Donald W. Isaacs and Kris Scherman (328)

Our favorite restaurant for brunch or lunch is the **Diving Pelican**, located in Redwood City, on Bair Island Road at Peninsula Marina. The food is expertly prepared, well varied, and most menu items are priced under \$6.50. The servings are quite adequate for those with large appetites. The service is excellent. They are also quite happy to split an order for those of us with smaller appetites. Try the omelet; it's huge and very tasty.

The owners and operators are Bennett Whitestone and wife, Jancy Limpert. Bennett was retired from the restaurant business but got bored and spotted this vacant location. We guess "the devil made him do it," and he does it well with the able assistance of Jancy.

Any time we have business in the area we always plan for lunch time at the Pelican.

(Donald and Kris also added: We appreciate your effort at keeping the community together with your newsletter. We can appreciate the amount of effort it takes. Editor's reply: Thanks, but it's not really so much effort when I get nice contributions such as this month's! We Lermans are planning to try out the Diving Pelican first chance we get.)

Medical Terminology for the Layman

from Dr. Harmon Brown (345)

Artery - The study of fine paintings **Barium -** What to do when CPR fails

Caesarean Section - A district in Rome

Colic - A sheep dog

Coma - A punctuation mark

Congenital - Friendly

Dilate - To live longer

Fester - Quicker

G.I. Series - Baseball among the soldiers

Hangnail - A coat hook

Medical Staff - A doctor's cane

Minor Operation - Coal digging

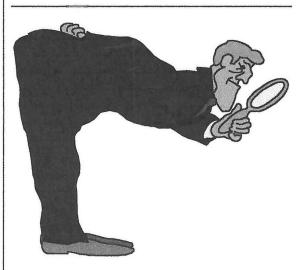
Morbid - A higher offer

Nitrate - Lower than the day rate

Node - Was aware of

Organic - Musical

Outpatient - A person who has fainted



You've got questions... Bowfin Inquirer has something akin to answers.



February, 1997



The Advantages of Being February

Don't Give It Short Shrift; Month Two Can Be a Lift!

by Jerry Lerman (344)

This month will come and go so quickly that some of us won't remember it. But there are reasons to be thankful for having this little feller on our calendar. Polling the Lerman family came up with this - short - list:

If you're paid by the month, as many of us are, your daily wage is higher in February than in any other month. Enjoy your extra earnings!

Children will probably waste less time watching television this month than any other month of the year.

It's much easier predicting what day of the week some day in March will fall on - just check the February calendar. (Warning: do not attempt this during leap years, or when in need of knowing the 29th, 30th, or 31st!)

Baseball's spring training starts in February, and its shortness means even less time waiting for opening day to find out how much the Giants will miss Matt Williams and how crazy the A's were to take Jose Canseco back. (Expressing no bias, of course, but it also means slightly less time to spend with the less than enthralling basketball and hockey.)

It makes me look slightly less stupid when I fail to buy the SamTrans monthly bus pass, the tremendous deal that I somehow ignore month after month.

Looking Forward to Our Library

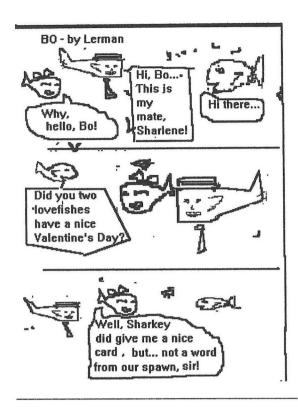
by Jerry Lerman (344)

From all appearances, it's not going to win an architectural award, but the soon-to-be opened Foster City library does look like a winner to me. Given what it will be replacing, this new edifice promises to be a colossal success, in fact.

A few years back when I was braving the rigors of graduate school, I tried to use the FC library to do homework, seeking surcease from the distractions of two growing children. I found that the facility had a total of about eight seats available at tables. Reference materials were sparser than I expected, and I wasn't expecting much (as a former librarian, I know that public libraries can ill afford to purchase materials that only a small fraction of the community might need). Library usage was high, nonetheless, and the staff was a pleasure to work with. They deserved a better place to work, and at last they're getting one!

Our new library building promises to make a contribution to our city that can far surpass the value of a public swimming pool, a new city hall, or a renovated community recreation center. Those other civic improvements may increase our property values more, but the library - if it is utilized - can raise a different and more important set of values: ethical and social ones.

Our children need to learn more than ever, and we cannot count merely upon our schools and teachers to make it happen. The library can be a buoy for the intellectual development of our youngsters and our entire community. Thank you, Foster City, for providing the funding to make this important addition to our lives!



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MONTH'S B.I.: March 9th
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Solution to Last Month's Quiz Vocabulary Builder

- A. billie iambus 9. club foot
- B. biolysis and tythes 3. death and taxes
- C. stygian flatmate 1. gloomy roomie
- D. Pelerine Phobia 7. rejected Deniro title (CAPE FEAR)
- E. rocky balboa 10. trappean coin
- F. Three Yomim of the Coin of Chile 8. rejected Redford title (Three Days of the Condor)
- G. cannula biffs 2. tube socks
- H. unsteel shlemiel -6. soften a bungler
- I. ibogaine tea 4. cuppa upper
- J. vassal hassles 5. leud feuds

This Month's Quiz

Card Tricks

Here's a timely cryptogram using a deck of cards. Each card represents a letter of the alphabet.

(Notation: Cards are designed by a number or A,K,Q, or J, designating rank, followed by a ♥♦♣♠ to represent the suit.

Quotation: from George Washington.)

K → 10 ♠ A + 5 ♣ A + 8 ♥ Q ♠ 5 +

7. A. + 5. 3. ✓

A+5+5+3+5+

K → 10 ♠ Q ♠ 5 + K → 3 →

A+9+K+A+8+K+ 3+5+

8 • Q • 4 • 8 • J • 4 • Q • K • A •

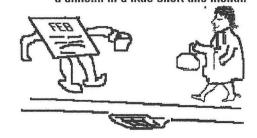
JA K + 3 + 5 + 5 + A + Q + 4 +

Q+Q+6+3+5+2+ Q+5+3+4+

5+ Q+ K+ 7+ 3+ 5+

K ♥ 3 ♥ 5 ♦ Q ♠ K ♥ 7 ♦ 3 ♥ 5 ♦ .

Pardon me, ma'am but can you spare a dime...!'m a little short this month!





March, 1997



Foster City Lions Club

by Donald W. Isaacs (328)

This year, your Foster City Lions Club will be celebrating thirty years of service to the community. I am a member, as well as Fred Sommer (360). Some of our many activities include:

Community Blood Bank
Health Faire and Lions Flu Clinic
Christmas Tree Lot
White Cane Days
Easter Egg Hunt
Financial Aid to Needy Families
Lions Eye Foundation (free eye care for needy people)

We also sponsor the following organizations:

Little League AYSO Soccer Beautification of the Beach Park Fishing Pier Maintenance of the benches along the levee

and much more! Much of the money raised from these events stays in this community.

If you are interested in becoming active in your community with the F.C. Lions Club, please contact me at 341-6814.

This Month's Quiz MONTH 3 IS 4/5 OVER

Four-fifths of March is past, and this paper is just getting published! So, here's a quick puzzle: try to find all the words you can make from 4/5 of the letters in the word MARCH... i.e., all the four letter words you can find. Example: MARC (which means "the residue remaining after a fruit has been pressed"). Using only words found in the Official Scrabble Players Dictionary, there are six other words, not all of which are common.

F.C. - AS "I.C." IT

by Lori Andersen (376)

Pasta Grotto is a light bistro cafe atmosphere with tasty Italian food. We've been there three times and have been very pleased with the relaxed family setting and delicious menu. There are daily specials and they have some nice wines and SUPER desserts (yummm) On nice days, you can eat outside! And, after you've eaten so much you can hardly move, stroll down a few doors and pick up a video. We found Foster City Video store a welcome change from the parking congestion and overwhelming atmosphere at California Video next to Safeway.

I don't know if I'm getting lazy or what - but I find myself shopping at Falletti's more every month. You just can't beat the service! The selection is more than adequate and you can buy one sausage, if that's all you need from the butcher counter. And the parking isn't a nightmare! That's enough incentive for me.

I miss the corner Chevron station. Does anyone know what's going on there?

And, finally, lest you think I'm completely daft... I recommend <u>never</u> going to the laundromat by the Post Office. We had some quilts to wash, and they have enormous washers. However, almost half the washers and dryers were broken (and most were not labelled so), and the place was filthy.

The City receives many complaints about this business, but it can't force them to do any repair. They have constant complaints about the dirty sidewalk out in front of the laundromat and 7-11 store. The City suggests that if you have concerns about the rundown/dirty conditions, that these best be directed to the management of the Charter Square shopping center.

An Open Letter to the President

by Stephen C. Andersen (376)

March 13, 1997

The President of the United States 1600 Pennsylvania Avenue Washington, DC

Dear President Clinton,

Please find a way to stop Maxxam Corporation and the corporate carpet baggers on Pacific Lumber Company's board of directors from destroying northern California's remaining "Headwaters" forests by salvage logging or any other harvesting process.

An ancient climax forest is much more than just so many board feet of lumber and so many local jobs for a few more years. It is a source of oxygen for the atmosphere and a remover of carbon dioxide. It is a filter to clean water and a delayer of water runoff. It is a holder of top soil and a fighter of erosion. It keeps soil and air temperatures down and supports a diversity of plants and animals that are different from those living in non-forested grasslands or deserts and are equally in need of protection and preservation.

"Salvage logging" removes standing and fallen trees. Standing dead trees are nesting sights and food banks for numerous types of birds, including woodpeckers, eagles and osprey. Downed trees are the nutrients and material necessary to build future topsoil and are homes and food to numerous ground based forest creatures. Removing any of these elements results in the weakening and eventual breakdown of the ecosystem and diminishes the diversity it can support until nothing living is left.

The trees in the Headwaters forest have been here on earth for thousands of years. If Maxxam is allowed to continue working in the Headwaters, it will only be a few years before many, if not most of the ancient redwoods in that forest will be gone forever and, tragically, so will most of the local lumbering jobs that cut them down.

What will have been gained in the destruction of the trees and forest habitat? Profits for another two, three, or four years? Some soon-to-be-forgotten numbers on some personal and corporate tax returns? A few beautiful photos of 2000 year old giant Redwoods in Maxxam Corporation's annual report? Pictures of the last ancient Redwood trees on earth being cut down by a few Maxxam loggers that were subsequently laid off after the pictures were taken?

Who will have benefited? The inevitably laid off loggers and their families? The small lumber company towns that refuse to learn or accept the history lessons of abandoned lumber and mining towns and mills near logged over forests and played out gold and silver mines? The shareholders who own stock in a Maxxam Corporation's subsidiary Pacific Lumber without any mature trees left to harvest?

Who will be the losers? The current and future citizens of California, the United States, the earth and all the plants and animals that called the ancient redwood forests home.

How can a supposedly ecologically informed citizenry and world leading country like the United States of America try to encourage Brazil to stop the destruction of their Rain Forests for the good of the world's atmosphere if it doesn't have the political and cultural guts to stand up and save a few thousand acres of the last remaining ancient redwood forest in its own state of California?

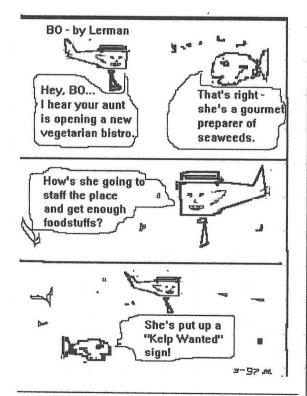
Where would this country be if President Thomas Jefferson had decided not to buy that land that came to be known as the Louisiana Purchase from the French? Or if Secretary of State William Seward didn't see the value of purchasing the lands of Alaska from the Russians? Or if Congress hadn't established and protected that vast and diverse area known

as Yellowstone National Park for the enjoyment of future generations?

Please draw the line now, before the 2,000 year old forest is destroyed forever. Pay Maxxam a fair commercial market price for the lumber and take the forests out of the hands of those corporations and government agencies that are too narrow minded and short sighted to see or comprehend the value of a national treasure except in the most simple economic terms.

Sincerely,

Stephen C. Andersen



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Solution to Last Month's Quiz Card Tricks

"There can be no greater error than to expect or calculate upon real favors from nation to nation." - George Washington

At the Bar Puns

from the Internet - Sent by Correspondent Joyce Newport

A termite walks into a bar and asks, "Is the bar tender here?"

A string walks into a bar. The bartender says, "I'm sorry, we don't serve strings here." So the string walks back out, ties himself into a knot, and goes back into the bar. The bartender looks at him and says, "Hey, weren't you just in here?" The string replies, "No, I'm a frayed knot."

* * *

A mushroom walks into a bar. The bartender says, "I'm sorry, we don't serve mushrooms here." The mushroom replies, "Why not, I'm a fungi?!"



April, 1997
Our 4th Year!



The Casual Bird-Watcher

by Harmon Brown (345)

Even though bird-watching has now become one of the most popular activities in the U.S., I must admit that I have avoided that addiction. However, each morning when my dog Lady drags me forth to make our early rounds, I can't help but be aware of the many beautiful or unusual birds which we encounter, especially during the Spring and Fall migrations.

This morning we were awed by the presence of two huge white swans preening themselves on the shore of the Marlin Cove Park. They seemed disdainful of our approach, and ignored our encroaching presence and my clicking camera. Another of our dog-walking neighbors told of their arrival, flying in like a pair of 747's.

Though not so spectacular, we have seen a number of other strikingly attractive species who have graced our shores during the Spring migration. Recently we encountered two California black-neck stilts, with their long legs the color of "bubble-gum" red. The black and red make for an eye-catching combination.

For the early riser, we always have the night heron. These squat gray creatures feed in low light during the early morning, and can even be seen at night, searching for bugs in the grass by the light of the street lamps. If you can't get up that early, look for them snoozing in the pine trees which hang over the northwest corner of the Cod Street canal bridge. This is also the time when the shore birds (willets, godwits, avocets, sanderlings, etc.) begin to arrive on the bayfront on their way north. They come flying in by the hundreds, swooping and wheeling in

(continued on page 2)

Some of Life's Trickier Ouestions

(continued from B.I., November, 1996) contributed by Harmon Brown (345)

If a book about failures doesn't sell, is it a success?

Do cemetery workers prefer the graveyard shift?

Is it possible to be "totally partial"?

Why do steam irons have a permanent press setting?

Why do people who know the least know it the loudest?

Should vegetarians eat animal crackers?

This Month's Quiz ESSAY TEASE

These should be easier than the S.A.T.s: scrambled here are the last names of famous essayists and columnists from the past and present. Can you straighten these folks out?

- 1. AEGIMNNOT
- 2. EEELST
- 3. MBLA
- 4. NIDSODA
- 5. ANBCO
- 6. EHPOP
- 7. ROOKY
- 8. EBLINSR
- 9. KVONA
- 10. POLAS
- 11. ACEN
- 12. DENANRSO

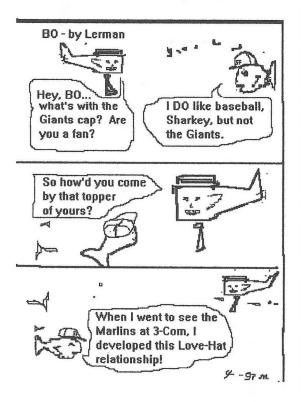
(Bird Watcher continued)

large flocks, yet never seeming to get in each other's way.

As you can see, even the avowed non-bird-watcher can't help being impressed if he lives surrounded by so many of nature's attractions. Who knows? I might even break out my binoculars and buy a bird guide one day!



My mamma always said not to make a speckle of myself!



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Solution to Last Month's Quiz MONTH 3 IS 4/5 OVER

CHAM (a "khan" - an Asian ruler),
MACH (ratio of the speed of a body to the
speed of sound),
CHAR (to burn slightly),
ARCH (a curved structure spanning an
opening),
CRAM (to pack tightly), and
HARM (to injure)

are the other six 4-letter words (besides MARC) which can made from the five letters, M-A-R-C-H.

Q&A With the IRS

by Jerry Lerman (344)

My E-mail to the IRS:

Every year I fill out the worksheet (p. 24) to determine whether I need to file a form 6251 (Alternative Minimum Tax) and every year it says yes....at which point I fill it out and I owe no Alternative Minimum tax. What's the point of this? Form 6251 is not in the standard packet.(...). I think it is odd that there is this requirement that I fill in a form that brings the IRS no revenue, and brings me a lot of problems!

IRS' Response (4 days later):

The alternative minimum tax was institued (sic) to insure that everyone pays some tax. The form is on the web site under the Publications and Instructions and forms area.

(That is, no answer at all.)



May, 1997 Our 4th Year!



"Road" Scholarship

by Jerry Lerman (344)

One of the most pleasant memories I have from my childhood is the car trips my family took when I was nearing my teens. Our destinations were not particularly exciting - mostly traveling from Rockford, Illinois to Detroit - but the getting there in our crowded car was fun because we played our favorite travel games along the way: "geography," "ghost," and spotting the Burma Shave signs - and trying to read them first.

For those readers who are too young to remember these, the Burma Shave signs were poems on signposts, evenly spaced along highways throughout the countryside. Travelers would encounter the first sign - e.g., "IF YOU" and then perhaps an eighth of a mile down the road would spot the next, "DON'T KNOW", and so on, (the remainder of this verse went: "WHOSE SIGNS", "THESE ARE", "YOU CAN'T HAVE", "DRIVEN VERY FAR") until arriving at the final sign, which was always "BURMA SHAVE" - the sponsor of this most fascinating form of outdoor advertising. (On occasion, actually, BURMA SHAVE was the first sign - when you were craning your neck to read the signs on the other side of the road!)

For 38 years, this fair-to-middling brand of shaving cream, entertained voyagers with its clever signs. The last signs were taken down in 1963 (no small effort I imagine, given their ubiquity), a casualty of the rapidly spreading Interstate highway system. Evelyn Wood speedreading hadn't reached the masses in time to permit them to read the far more rapidly passing signs!

The story of the Burma Shave signs is nicely told in a small paperback, "The Verse by the Side of the Road," by Frank Rowsome, Jr.

(Lexington, Mass., Stephen Greene Press, 1965) which I'll be happy to lend out to anyone interested. What follows is a few of the over 600 rhymes which spotted the landscapes in days gone by:

THE SAFEST RULE /
NO IFS OR BUTS /
JUST DRIVE /
LIKE EVERYONE ELSE /
IS NUTS!

PAST /
SCHOOLHOUSES /
TAKE IT SLOW /
LET THE LITTLE /
SHAVERS GROW

IF ANYTHING / WILL PLEASE / YOUR JILL / A LITTLE JACK / FOR THIS JAR WILL

THE HERO /
WAS BRAVE AND STRONG /
AND WILLIN' /
SHE FELT HIS CHIN -- /
THEN WED THE VILLAIN

A BEARD /
THAT'S ROUGH /
AND OVERGROWN /
IS BETTER THAN /
A CHAPERONE

BEN / MET ANNA/ MADE A HIT / NEGLECTED BEARD / BEN-ANNA SPLIT



Solution to Last Month's Quiz

ESSAY TEASE

- 1. MONTAIGNE
- 2. STEELE
- 3. LAMB
- 4. ADDISON
- 5. BACON
- 6. HOPPE
- 7. ROYKO
- 8. BRESLIN
- 9. NOVAK
- 10. ALSOP
- 11. CAEN
- 12. ANDERSON

This Month's Quiz

MAY HEM

Fill in the blanks on the following clues, then transfer the circled letters to one of the corresponding answer grid spots with the same number as the word, to get the special message.

- 1. $\Theta\Theta\Theta$ HEM National song
- 2. $\Theta_{HEM}\Theta_{-}\Theta_{-}\Theta_{-}$ A physical science
- 3. _HEM An expository writing
- 4. HEM O O Blood constituent
- 5. HE OM_O Messenger of Greek Gods
- 6. $\Theta_{\text{HEM}}\Theta_{\text{-A medieval science}}$
- 7. HEMOOOO-A blood-filled swelling
- 8. HE_M_\text{\text{\$\ext{\$\text{\$\exititt{\$\}\$}}\ext{\$\text{\$\}}}}}}}}}} \exiting_{\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\}}}}}}}} \exiting_{\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\}}}}}}}}} \exiting_{\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\exitint{\$\text{\$\}}}}}}}} \exitinoutinned{\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\}
- 9. $_{\rm H\,E\,M}$ Θ Θ $_{\rm -}$ Θ A type of fever
- 10. O_HEMO-To plan or plot
- 11. OOHEMO__-Ardent
- 12. HEM_QQQ__Q-Half a globe
- 13. QQQHE_M-To submerge

Special Message -

(a sign of the times)

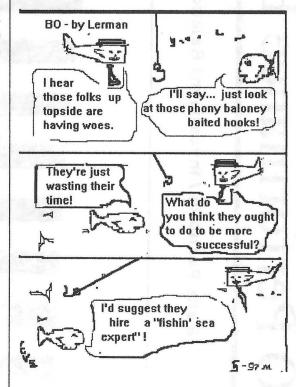
3

 $\overline{1}1\overline{1}$

4 13

 $\overline{1}3$ $\overline{7}$ $1\overline{1}$ $1\overline{1}$ 2

2 7 13



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June, 1997 Our 4th Yearl



Bid Farewell to 415

by Jerry Lerman (344)

If you've been listening through the grapevine - or the party line - you know something "phoney" is afoot. Get out your eraser and be prepared to wear it thin correcting your address book - G-d help you if you have been inking in your entries! We have a bad case of "die area" code heading our way.

We're seeing the fallout of the technological revolution, I guess, with all those modem-only and fax lines, although the more mundane fact that teenagers continue to tie up their families' phone lines may also be a contributor.

The response of the three-digit sloths running the phone industry appears to be: "So many phone lines, so few combinations of seven numbers - so let's start working with those other three placeholders!" Space makes waste.

A more creative approach might be to take advantage of the 0 as a first digit (perhaps prefixed by a # or * to differentiate it from a call for the Operator). There'd be a lot less need for new area codes if we used more of the 10 million combinations available in the 7 digits.

What other effects besides inconvenience might we see? My Uncle Nick, who lives in Detroit, a city which has been unmercifully gerrymandered into numerous phone fiefdoms, claims that he pays as much to call across town as to call us Bowfinians, and that's not to say it's cheap. If he's right (and Nick is the sort of uncle who will assure me that he IS), it should be hard to get excited about the grand opening of the nifty "650."

Some others outside the phone industry will also profit. Stationers in the area will do well printing new business cards, letterhead

envelopes, etc., and certain businesses in the marketing industry will find it profitable helping corporations update their customer databases with the new area codes. And just possibly, memory experts will find some new customers knocking on their doors, trying to learn how to keep all the new numbers straight!



Solution to Last Month's Quiz MAY HEM

- 1. ANThem
- 2. ChemISTRY
- 3. ThemE
- 4. hemOGLOBIN
- 5. heRmES
- 6. ALChemY
- 7. hemATOMA
- 8. heRmIONE
- 9. RheUmATIC
- 10. scHEMe
- 11. VEhemENT
- 12. hemISPHERE
- 13. OVERWheLm

Special Message:

CAN'T SEE POETRY; IT'S GONE. TRAVEL HAS BECOME A YAWN.

This Month's Quiz

I'VE GOT YOUR NUMBER!

Fill in the blanks on the following clues, then transfer the circled letters to one of the corresponding answer grid spots with the same number as the word, to get the special message.

- 1. JUN QQQ 11th graders
- 2. J_UN_O-Showing self-confidence
- 3. _ O _ O _ _ _ O _ _ _ O _ _
 - J_U_N O _- Dow-Jones newspaper
- 4. _ O J U N Spicy Louisiana-style
- 5. J U N G Moving roughly up and down
- 6. O JUN JUN Sitcom with Betty, Bobbi, and Billie Jo
- 7. JU___ O NO_ To cut food in long, thin strips
- 8. $\int Q_{UN}Q_{-}Q$ Skin yellowing
- 9. JUOON_O-Robin Williams movie
- J U O_N__- A young bird's plumage Special Message -

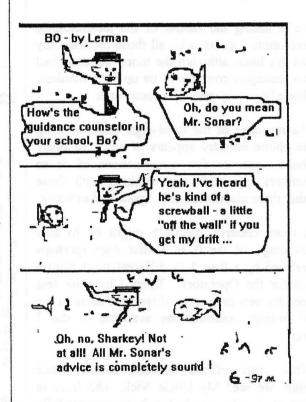
(I hope you cad udderstad dis!)

- 1 3 8 10 6 3 7
- 4 1 3 9 6 1 8 7
- 9 6 9 2
- _ _ _ _ !

LOCAL HEROES

Congratulations to Bowfin's June Graduates - including Eric Tapper (341) - CSU Long Beach; Beth Lerman (344) and Patrick Duggan (308) - Bowditch Middle School; David Lau (373) and Jacob Lerman (344) - Audubon Elementary.





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July, 1997 Our 4th Year!



Whither Goes the Economy?

One Neighbor's Inflated Opinion by Jerry Lerman (344)

It's time to fess up and admit the sad fact that while our buoyant stock market has been making many of us wealthier than we'd ever hoped to imagine. this Bowfin-based household has been faring only so-so. My employer, Wells Fargo, has been taking it on the chin; its merger-generated growth pains and somewhat-ahead-of-its-time strategy lowering costs by swapping "brick and mortar" branches for convenient, grocery store "banking centers," has pummeled both its stock and a chunk of my investment dollars. Retirement for me still lies many years off, partially from being too timid with my investments, and partially from being too trusting of my firm's fortunes.

Now let us suppose that this were not the case (a fellow can still dream!): instead of my modest profits, I make "beaucoup bucks" (a la Bill Gates, who recently made \$2.8 billion in one day because Microsoft's stock went up several points). Specifically, let's imagine a scenario where a large group of American investors - including me - had invested in a Standard & Poor's 500 Index fund, designed to track the stock movements of 500 pretty large In the first six months of 1997, this index climbed more than 20%. A \$50,000 per annum salaried employee with \$100,000 invested in that index on New Year's Day, would now have earned an additional \$20,560, almost matching his/her salary over the same period.

Now this scenario is not so far-fetched at all; a lot of folks are buying into S&P 500 Index funds, and quite a few hold sizable sums in them. If there were only 50,000 such investors, we're talking about an additional \$1

billion in stored value - in "paper profits." Clearly, the number is much bigger than that!

While all this wealth has been created, what is there we can spend it on? No highly-sought after consumer electronics, luxury items, no foodstuffs, clothing, or shelter, just about nothing was created while all this wealth was manufactured. To make this point even clearer, ask yourself what Bill Gates did that day he made \$2.8 billion which could possibly result in \$2.8 billion worth of goods.

When the amount of circulating money climbs in proportion to the quantity of purchaseable goods and services, the predicted result is **inflation.** Economists often call inflation a case of "too many dollars chasing too few goods." Inflation is, in a sense, the market economy's way of making sure that we can't make ourselves richer by just printing money.

Inflation could be a "double whammy" for the investor. On one hand, interest rates would be ratcheted up, reducing profits of firms and triggering a market decline. Secondly, those shrinking "paper profits" would have their purchasing power erode even further as stores raise prices.

Inflation sometimes becomes a self-fulfilling prophecy. Our expectations of inflation often trigger actions on our part which prove, themselves, to be inflationary. The vicious cycle of spiraling wages and prices some of us saw in the 1970's was not aberrant; it was a probable scenario. It could happen again. Those of us who remember those days, should also recall that it proved very difficult to correct the problem.

What may be a saving grace here is that "paper profits" don't go out into circulation until investors cash in. Today's market is so hot that

it may be quite a while before many of us do that!

(An afterthought, occurred to me on the commute bus: One might think that since the selling of stock by one investor implies the buying by some other, the net dollars entering circulation will be zero even when the selling begins. But if the buyers of the stocks would not otherwise be using their money to buy goods, while the sellers intend to use the funds from their sales to purchase goods, an imbalance will occur and prices of goods should climb.)

ss ss ss ss \$\$ \$\$ \$\$

Solution to Last Month's Quiz I'VE GOT YOUR NUMBER!

- 1. junIORS
- 2. iAunTY
- 3. THE WALL STREET jOuRnAL
- 4. CAjun
- 5. jOunCING
- 6. PETTICOAT junCTION
- 7. juLIENnE
- 8. jAunDICE
- 9. juMAnJI
- 10.juVEnAL

Special Message:

I HAVE AN AREA CODE IN MY NEWS!

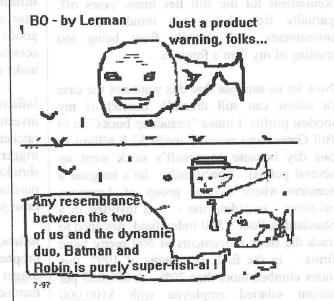
This Month's Quiz STATE MATES

An unfair quiz if ever there was one: the Lerman family just returned from a driving trip through nine states and Washington, D.C., visiting towns and cities we'd never heard of before. Have you heard of them, neighbors? Try to match these dinky little towns, cities, and tourist attractions we visited to the states or districts in which they are located.

- A. Warren Harding Memorial
- B. Greenfield Village
- C. Wheeling
- D. Intercourse
- E. Michigan City
- F. Kenosha
- G. Lincoln's Home
- H. Arlington
- I. National Museum of Natural History

One Neighbor's Inflated (

- J. Cumberland and surply box questo of some a'il
- 1. Illinois b's w made residulative au to guard guidan
- 2. Indiana
- 3. Maryland
- 4. Michigan and most and logue allow revolution
- the chin, its unerger-generated growth pains oidO d.5
- 6. Pennsylvania
- 7. Virginia
- 8. Washington, D.C.
- 9. West Virginia
- 10. Wisconsin



TARGET DATE FOR CONTRIBUTIONS TO NEXT

MONTH'S B.I.: August 15th

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or E-Mail us at

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August, 1997
Our 4th Year!



Hi, School Reunions!

by Jerry Lerman (344)

My wife, Eve and I, recently attended the 30th reunions of our high schools: hers, in Santa Monica for the 1967 class of Palisades H.S. and mine near Detroit for the graduating class of Oak Park H.S. Each of us enjoyed the events - and I may even have preferred being the "third wheel" at the Pali reunion to seeing my own old buddies in Michigan.

Neither of us had been an "in with the incrowd" type during our teens, and we expected that we'd have to face that anew when we came face-to-face with our former classmates. Surprisingly, though, the past was not as much a predictor of who would speak with whom as we'd thought. Sure, each of us started out seeking out the folks we knew well in days past, but each of us found that some of the more scintillating discussions sprung from meeting folks we'd never really known at all. For instance, at Eve's reunion, I sat down beside another "lost soul," another Pali spouse, and started up a chat that went on for twenty minutes once we learned that our careers gave us a lot in common. At my reunion, meanwhile, one of our longer talks was with a fellow whom I knew only from one year's gym class; our link was that he and his family now reside nearby, in Belmont, CA.

It occurred to me after the events that a budding Ph.D. student in sociology might find the reunion to be a worthwhile area for a dissertation. Questions to study might include:

1. What kinds of people cluster more with their previous friends, and which folks cluster more with those people who have things in common presently?

- 2. What kinds of spouses find reunions enjoyable, which do not, and which avoid attendance altogether?
- 3. What determines willingness to show up at these events (current income/wealth, looks, distance from site, ...)?

The list certainly could go on; those sociologists really know how to take simple common-sense concepts and produce weighty intellectual tomes. (Even some editors can do that, I'm afraid!)

In the future, Eve and I hope to attend ever more of our high school reunions. We may even head off across the bay to Eve's UC Berkeley, class of '71 reunion next month. We're not sure why they're holding one after twenty-six years, but we wouldn't want to miss the chance to see how all those revolutionaries have turned out!

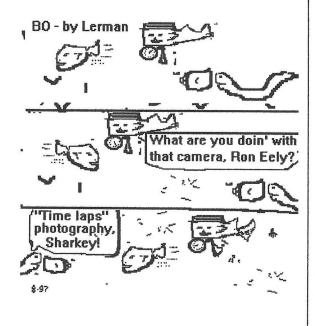
Solution to Last Month's Quiz STATE MATES

- A. Warren Harding Memorial 5. Ohio
- B. Greenfield Village 4. Michigan
- C. Wheeling 9. West Virginia
- D. Intercourse 6. Pennsylvania
- E. Michigan City- 2. Indiana
- F. Kenosha 10. Wisconsin
- G. Lincoln's Home 1. Illinois
- H. Arlington 7. Virginia
- I. Nat'l Mus, of Nat. Hist. 8 Washington, D.C.
- J. Cumberland 3. Maryland

This Month's Quiz

FOUR-NAMES

A short, but tricky one: Which of the U.S. state names use only 4 different letters of the alphabet? (Hint: Includes one of the aforementioned states.)



TARGET DATE FOR CONTRIBUTIONS TO NEXT

MONTH'S B.I.: September 15th

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Summer Somethings

(Quotations from Bartlett's)

O! who can hold a fire in his hand
By thinking on the frosty Caucasus?
Or cloy the hungry edge of appetite
By bare imagination of a feast?
Or wallow naked in December snow
By thinking on fantastic summer's heat?
O, no! the apprehension of the good
Gives but the greater feeling to the worse.

(Shakespeare, King Richard the Second)

The woods decay, the woods decay and fall,
The vapors weep their burthen to the ground,
Man comes and tills the field and lies beneath,
And after many a summer dies the swan.

(Tennyson, Tithonus)

It was a summer evening;
Old Kaspar's work was done,
And he before his cottage door
Was sitting in the sun;
And by him sported on the green
His little grandchild Wilhelmine.

(Southey, The Battle of Blenheim)

The Queen of Hearts
She made some tarts,
All on a summer's day;
The Knave of Hearts
He stole the tarts,
And took them clean away.

(Anonymous)

The summer that I was ten -- Can it be there was only one summer that I was ten?

(May Swenson, The Centaur)

Summer ends now; now, barbarous in beauty, the stooks arise

Around; up above, what wind-walks! what lovely behavior

Of silk-sack clouds! Has wilder, willfulwavier

Meal-drift molded ever and melted across skies?

(Gerard Manley Hopkins, Hurrahing in Harvest)

That (Sigh) Sign!

Someone had a brilliant idea: replace the hand-lettered bulletin board at Shell and Hillsdale with something a bit flashier. What we got is not quite a "neon Deion," but it is almost as hard to figure out. Because of the peculiar angle at which its faces the intersection, and the reflective characteristics of its protective covering (and perhaps because James Watt's good name has never been been used so parsimoniously), the darn sign is virtually illegible to all but the few people waiting to use the Wells Fargo ATMs.

We understand this wasn't cheap, and frankly are wondering: didn't it come with any "satisfaction-guaranteed" clause? Did they look first, or did the council just "sign here?"





September, 1997



Rats! They're Back

by Lori Andersen (376)

Who's back? The rats. that's who. Small furry grey rats. They live under the house, in the wood pile and in dense plants like ivy and juniper. They eat pet food, pond fish, snails, worms, dropped fruit and garbage, if they can get into the cans.

They carry diseases and can harm pets and children with their bites.

The solution is simple: cheap rat traps baited with peanut butter. (Traps look like spring loaded mouse traps, just larger.)

Then, to keep the yard free of the critters you need to do a few other things:

- 1. Repair the screens around the foundation of your house.
- 2. Don't leave pet food outside, or in your garage.
- 3. Pick up fruit from under the trees.
- 4. Clean up your yard of debris
- 5. Prune ivy and juniper plants.
- 6. Stack the firewood 12" off the ground.

If they have no place to live and nothing to eat, they won't multiply.

Trap and dispose of the ones you can.

Fall clean up by B.F.I. is in early October. A great opportunity to clean up, pitch out, and tidy up the place..

Lets make it One for Bowfin Street and Zero for the RATS!

GO BOWFIN!!!

This Month's Quiz THOUGHT FOR FOOD

We hope this word puzzle whets your appetites. Add these ingredients together to see what's on the menu.

- 1) 3.14159... + Midday Snooze + Influence
- 2) Committee Head + Korea's Syngman
- 3) Car Starter + Fifth Little Piggy's Interjection
- 4) Sepulchre + Partner + Pedal Digit
- 5) Rent Out + We Folks
- 6) Pool Stick + Arrive + "It's Cold!!!"
- 7) Native Amer. Woman + Librarian's Warning
- 8) Health Resort + Oil Magnate
- 9) Jail Compartment + Lake Near Cleveland
- 10) Ancient Prognosticator + Lamprey

Prices Look Good, but are Looks Deceiving?

Computer Monopoly? by Jerry Lerman (344)

I'm an experienced buyer of computers. I've done a lot of buying since my first \$5,000 investment in an Apple II Plus system with two floppies and 64KB RAM. I've spent more than I should and obtained less, time after time. Many others have shared my plight.

But this modern day "tragedy" may soon come to an end. Ads in papers today offer computers twice to three times as powerful as mine; that is as it has always has been. But NOW, these adds are printing 3-digit prices. For the first time, I believe, the \$1,000 barrier has been broken convincingly, and we're seeing prices as low as \$700 for very powerful new systems. I'm trying to understand why.

The economics of the personal computer business must be a very complex subject. The concept of "price inflation," for example, makes virtually no sense at all in this domain; the only times prices go UP by a factor x are when products' capabilities go UP by a factor of x-squared!

Meanwhile, competitive trends in the industry are making the Federal Trade Commission antsy; Intel and Microsoft are both being investigated for monopolistic practices. Monopoly formation is usually found in its early stages to involve predatory pricing (slashing prices to keep others from entering markets) and efforts at restraint-of-trade (requiring purchasers of a company's products to buy exclusively from them).

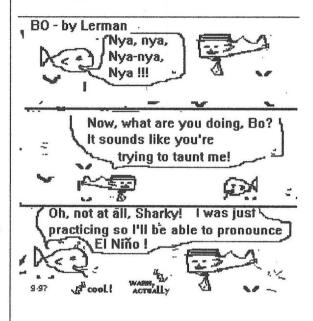
These early stages result in very favorable price trends for the consumer. In the long run, however, consumers will lose out as monopolists will set prices where they maximize revenue, which will often be well above the costs of production. Competitive forces would have kept prices more in line with costs, but those forces will have been "forced" out of the picture by then.

There are reasons to think that we are in the early stages of a monopolistic take-over of the industry. An important step toward making personal computers a success story of the 1980's was the development of standards. Microsoft and Intel originated many of these standards, and were obviously very good at it. Now, however, the FTC is checking to see whether these firms are working to create standards designed so that no one but they themselves can adhere to them.

For example, Intel is making its new chips so they fit into slots which will not accommodate the current chip designs of its competitors. Its foes will have to develop a chip that DOES fit, without violating any of Intel's patents.

Meanwhile, Intel has been cutting prices on its products for which competition does exist, drying up profit margins for Applied Micro Devices, Cyrix, and the rest.

I imagine that you, like I, are finding today's computer prices unbelievable and hard to resist. Knowing why they might have been dropping so much, however, could add some perspective: that we may end up paying for today's opportunities sometime later!



Solution to Last Month's Quiz FOUR-NAMES

Nine states' names employ only 4 different letters: ALABAMA, ALASKA, HAWAII, INDIANA, IOWA, KANSAS, MISSISSIPPI, TENNESSEE, and UTAH. (Note: OHIO only uses THREE different letters!)

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October, 1997



Our 5th Year!

Bowfin Street - Not Tobacco Road!

The text of a letter to JAG Productions dated October 28, 1997 by Stephen C. Andersen (376)

To Whom It Should Concern:

I have been a loyal JAG watcher since the first season the program was broadcast. What attracted me to the program was the positive moral values reflected in the character of the lead actor and actress and the positive image the program portrayed of the US Navy and Marines. The story lines have almost always been interesting and semi-plausible if not humanly possible and have commendably avoided excessive violence, profanity, t&a, and pyrotechnics.

In view of all the good things about the program, I am seriously disgusted with your production's blatant promotion of the Tobacco Industry over the last two seasons. I'm sure you know exactly what you are doing and why. What is sad is that you are doing it anyway.

From my perspective, JAG is about honesty, morality and ethics in the personal conduct of its lead characters and in the conduct of the military. Should I assume that the people who are making sure that the smoking scenes get into each JAG episode are the same people who would look their own children in the eye and tell them that nicotine IS addictive? Can I also assume that these same people

(see Andersen - page 2)

Panning the City Center Planning

Letter to the F.C. Progress

by Fred I. Sommer (360)

Having seen the official plans for the city center, and having read the comments by the City Council, I would like to go on record that I strongly disagree with the proposed direction.

Among my concerns is the northern addition to the newly rebuilt Recreation Center. This is planned as a Senior Center, but has a woefully inadequate number of parking spaces. Are seniors expected to walk from the southern parking lot, through the entire building? What is wrong with the old library being adapted and used by the seniors for far less money than new construction? Alternately, what is wrong with a southern addition closer to parking?

A second concern is Councilman Townsend's proposal to tear down the existing Fire and Police stations and rebuild along Shell Boulevard. His claim that the buildings are old and need to be torn down does not appear to be logical. My house is older than both buildings, but just because my roof leaks, I don't plan to tear it down. I replace the roof. Why not do the same thing for the existing buildings? Is this not far less expensive than to rebuild?

In my opinion, there has been inadequate public input to the official plans, nor has there been sufficient scrutiny by experts. Why has the Planning Commission not been involved? Is this not part of their responsibility? I would like to urge the City Council to defer any decisions until there has been more public input and until the voters understand both the financial and the usage impact of the plan.

(Andersen continued)

would be willing to stand up in high school auditoriums all across America and encourage teenagers NOT to start or to QUIT smoking even though the show does its best to make smoking look manly and enjoyable? Would they be willing to explain to the young adults that the tobacco industry needs their cigarette, cigar, and chewing tobacco money to make up for the lost sales of thousands of tobacco industry customers that die each week from smoking induced lung cancer and other lung destroying diseases?

Maybe I should just sit back and learn to accept the reality that advertising is actually the "oldest profession."

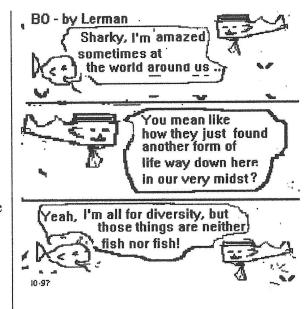
Sleep well.

Sincerely,

Stephen C. Andersen

Solution to Last Month's Quiz THOUGHT FOR FOOD

- 1) PINEAPPLE
- 2) CHERRY
- 3) KIWI
- 4) TOMATO
- 5) LETTUCE
- 6) CUCUMBER
- 7) SQUASH
- 8) SPAGHETTI
- 9) CELERY
- 10) CEREAL



This Month's Quiz

WHAT GOES UP ... AND DOWN

Here's one based upon the extraordinary volatility we're seeing in the stock exchanges: Suppose a market index starts at a point P and on the following 6 days of trading does the

following:

- (1) Drops 7 %
- (2) Rises 7 %
- (3) Drops 6 %
- (4) Rises 6 %
- (5) Drops 5%
- (6) Rises 5%

At the end of these six days, the index stands at 7500.

The question: What was P - that is, what was the market index at the beginning of the 6 day period?

TARGET DATE FOR CONTRIBUTIONS TO NEXT

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November, 1997



Our 5th Year!

On Global Warming

by Jerry Lerman (344)

The most recent issue of Fortune magazine includes a roundtable discussion among business and political figures on the challenges we face responding to the buildup of carbon dioxide in the atmosphere. I found these among the most interesting questions raised:

- 1) Can we be sure that the cause of the buildup is man-made? Such atmospheric changes may have occurred earlier in earth's history.
- 2) Notwithstanding (1), since it is quite possible that man is responsible for the changes in CO₂ levels, how can we garner cooperation among countries to combat heat emissive activities, like coal burning?
- 3) Should less-developed countries fear that a call for them to reduce fossil fuel consumption will consign them to slow growth? It might force them to operate under a crippling disadvantage that industrialized countries never had to face.
- 4) Is it wiser for businesses to invest in today's technologies for reducing heat emissions or to postpone purchases until more cost-effective and efficient processes become available? Business leaders are leaning, perhaps predictably so, toward the latter.
- 5) Can we afford to wait any longer to take concerted action? The article makes me think the answer is a definite "No."

Thanksgiving Thoughts

from Bartlett's Familiar Quotations

Lord, for the erring thought
Not into evil wrought;
Lord, for the wicked will
Betrayed and baffled still:
For the heart from itself kept,
Our thanksgiving accept.

William Dean Howells (A Thanksgiving)

From too much love of living,
From hope and fear set free,
We thank with brief thanksgiving
Whatever gods may be
That no life lives forever,
That dead men rise up never,
That even the weariest river
Winds somewhere safe to sea.

A. C. Swinburne (The Garden of Proserpine)

Come, ye thankful people, come,
Raise the song of Harvest-home;
All is safely gathered in,
Ere the winter storms begin.

Henry Alford (Come, Ye Faithful People, Come)

'Twas founded be th' Puritans to give thanks f'r bein' presarved fr'm th' Indyans, an' we keep it to give thanks we are presarved fr'm th' Puritans.

Finley Peter Dunne [Mr. Dooley] Thanksgiving

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Solution to Last Month's Quiz WHAT GOES UP ... AND DOWN

Let S be the starting point of the market index. A 7% decline from this point leaves the index at (0.93) x S.

Then a 7% increase from this point leaves the index at $(1.07) \times (.93) \times S$.

We continue in this fashion to obtain the formula:

 $(1.05) \times (1.06) \times (1.07) \times (.95) \times (.94) \times (.93) S = 7500$

We can solve this for S by dividing 7500 by the product of the 6 factors, thus obtaining:

S = 7583.12

Did you mistakenly think S would be 7500?



Lemon-Poppy Seed Biscotti

(From Better Homes and Gardens, 9/96) contributed by Eve Lerman (344)

Prep: 30 minutes Bake: 36 minutes Cool: 1 hr.

1/3 cup butter or margarine

2/3 cup sugar

4 tsp. finely shredded lemon peel

1 Tbsp. poppy seed

1 tsp. baking powder

1/2 tsp. baking soda

2 eggs

2-1/2 cups all-purpose flour

This Month's Quiz Rank Calls

8

Fill in the blanks, as you climb the ranks of the ARMY/MARINE/AIR FORCE commissioned officers. Initial letters are provided for the first and last few.

5
F L
C
L G
G

In large mixing bowl beat butter or margarine with an electric mixer on medium to high speed about 30 seconds or till softened. Add sugar, shredded lemon peel, poppy seed, baking powder, and baking soda; beat till combined. Add eggs; beat till combined. Beat in as much of the flour as you can with the electric mixer. Using a wooden spoon, stir in any remaining flour.

Divide dough in half. Shape into two 9 x 1-1/2 inch rolls. Place rolls on an ungreased cookie sheet, flattening each slightly. Bake in a 375-degree oven about 20 min. or till a wooden toothpick inserted in the center comes out clean. Cool on cookie sheet on a wire rack for 1 hour.

Cut each roll crosswise into 1/2-inch-thick slices. Arrange the slices flat about 4 inches apart on the cooled cookie sheet. Bake in a 325-degree oven for 8 min.; turn slices and bake about 8 min. more or till surfaces are crisp and light brown. Remove biscotti from cookie sheet; cool on a wire rack. Makes about 36 biscotti.





December, 1997





A New Computer For the New Year
by Jerry Lerman (344)

After spending a three year stint with my trusty AST Advantage computer, a 486 PC which ran at what seemed like a dizzying speed of 66 megahertz when I bought it, we finally ran into a critical need for another computer: the arrival of a copy of a new computer game, "Riven." This worthy successor to the popular game, "Myst," comes with system requirements for at least a 100 MHz processor, as well as Windows 95, over 150 megabytes of hard disk, and, I suspect, 150 hours of leisure time to fathom its intricacies. My daughter, Beth, received this game as her holiday present, and so immediately turned to me to resolve this problem incompatibility.

Aiming to avoid incompatibility with my offspring at all costs, I headed off for the T-Zone, the computer retailer that just set up shop at Bridgepointe. As a very experienced user of PCs, I expected not to be too lost heading into the crowded aisles of equipment with my children in tow. Beth had prepared a list of the required minimums for Riven, and I had a price in

my head I didn't plan to exceed. I wasn't about to fall head-over-heels for the next 3-D graphics monitor that came along!

The first salesperson I met at T-Zone saw me ogling the Sony, the one priced well above that limit I'd set but with a lovely monitor, and he soon had me asking what software came with it. All its features sounded great, but then my conscience tugged me over to a nearby aisle, to see what was available for half as much.

Once there, I saw my magic numbers - 200 MHz, 3.2 GB Disk, 56 KB Modem, and well under my \$1500 limit - and I had to look no further: I was stuck on the Compaq Presario, 4508. Another salesperson helped us determine that the only one in stock was the floor model itself, and that would get an additional 5% off the price. Now the deal was made; we would be able to pick up a 17" Acerview monitor and still stay below my limit. Then the news that either a scanner or printer comes free with the purchase of any Compaq system, and I was felled. What did I ever do to deserve such luck!

Within a few hours, however, I had a bad case of buyer's remorse. First off, the monitor, which was not a floor model, seemed to have come with inadequate packaging and was completely absent a power cord and warranty documentation. So, I was off to the store again, where they apologized and gave me an unpackaged power cord, but no warranty information. Like a sheep, I took what was given to me gratefully and left.

Upon the return home, I hooked up the power cord to the monitor and turned it on. Beth then asked me if the crackling sound she heard was supposed to be what happened, and Jacob began yelling, "Smoke! Smoke!" I fumbled to find the power-off button and turned off the machine as quickly as I could, but not before a nasty smell filled a corner of the room. Trip # 3 to the store, where I got more apologies, and from which I emerged with a properly boxed, thoroughly checked out monitor.

With everything functioning now, I was able to see that in their haste to give me the floor model, the T-Zone folks had neglected to remove the Armor-All software which is loaded on each demo to keep inquisitive shoppers from destroying the computer set-up. A password was required to remove that software, and no one had told me what it was! But by this time it was already 9:00 PM, their closing time, and so I resolved to call them in the morning.

My morning phone calls reminded me of why I'm no fan of voice mail: I couldn't reach a person in 4 separate calls, and no one from their store would respond to the messages I was leaving. Thinking I'd have to make yet another trip (and by this time, I was VERY glad that I'd bought my computer close to home) I called one last time, hit paydirt, and learned a technique for getting the machine to work.

Putting that process to work, I finally was able to see what the machine's configuration actually was, and it appeared to differ significantly from the specifications given on the machine's exterior: a smaller hard disk and slower modem. Another phone call and I clarified with them that I wasn't misinterpreting the information on the screen; there probably was a problem; bring it in for an upgrade.

On trip #4 I exhibited little patience. I was greeted with "what's the problem?" I snapped back the whole miserable story. A fellow named Jay who seemed quite skilled in customer service recognized immediately that T-Zone hadn't made a friend. Rather than merely upgrade the machine, he pulled out a Compaq 4528, which has a full 32 MB of RAM, as well as a 233 MHz processor, and asked me if I'd accept this instead of a mere upgrade.

That's the machine I'm writing this new edition of the Inquirer on. You'll note that I haven't quite gotten the hang of it, but I've no choice but to try to use it: my old AST (with all the old issues of the BI and a lot of other important software and files) gave up the ghost the very afternoon that this new machine

arrived to take its place (a case of jealousy?) So now, the AST desperately needs some repair work; It'll be a while before I consider using T-Zone for the job!

Solution to Last Month's Quiz

Rank Calls

Second Lieutenant

First Lieutenant

Captain

Major

Lieutenant Colonel

Colonel

Brigadier General

Major General

Lieutenant General

General

This Month's Quiz

Holiday Mixers

Are these holidays, or am I just mixed up?

- 1. YES AND WEARY
- 2. ITS CHARMS
- 3. PARTY IS DENSE
- 4. VERANDAS YET
- 5. CLOUDY AS BUM
- 6. KNIGHT AND IVY GAS
- 7. LAY BOARD
- 8. IN CANDY DEEPENED
- 9. WHOLE LANE
- 10. MEDIAL MAYOR

TARGET DATE FOR CONTRIBUTIONS TO NEXT MONTH'S B.I.: JANUARY 16TH

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