

NOC GEM & MINERAL SOCIETY NEWS

Vol, 24 No. 7

September 2005

President's Message

by Nancy Bird

Hi Everyone

I hope you all had a wonderful summer. I'm sorry I missed our picnic but had a great time at the Orcutt show in Nipomo where I bought some more fossils and bracelets.

The next meeting should interest everybody. Joe Girtner is a member of the Delvers and a former college professor. A few years ago he gave a lecture/slide show for the Delvers on Cogs. These are pre-historical Indian artifacts shaped like Cogs from Bolsa Chica to San Diego. If you went to the Bowers museum you might have seen some. Don't miss this!

We have to start planning for the next year-new officers and we dearly need a show chair-any volunteers? We need one person to interface with the city and help get up all organized. We also need own cases this next year.

See you in September,

Program

In September, Joe Girtner will provide a slide show program on Pre-Historical Indian Artifacts The artifacts are shaped like Clogs and found from Bolsa Chica to San Diego.

Refreshments

Don and Loretta Ogden will bring the goodies for the September meeting. Thanks to Izzie and Bill Burns for bringing the goodies to the June meeting.

NOC Club Activities

Board Meeting — To be announced

Field Trip —

Show — June 9-11 2006 ** (Same date as CFMS Convention and Show) **

Deadline for NOC News — September 17

September Meeting

Date: September 13

Time: 7:00 p.m.

Place: La Habra Community Center
101 W. La Habra Blvd.

Members in the News

Members in the news in **July**.

Chuck Lortz

Norberto Elicker

Your gemstone is Ruby.

Your flower is Larkspur or Water Lily.

Members in the news in **August**.

Walton Wright

Sandy Mogan

Your gemstone is Sardonyx

Your flower is Poppy or Gladiolus

Members in the news in **September**.

Angie Harwood

Mike Maneth

Irene Veloz

Don Ogden

Loretta Ogden

Don Warthen

Your gemstone is Sapphire.

Your flower is Aster or Morning Glory.

Shows and Events

September 23-25 2005, San Bernardino, CA

Orange Belt Mineralogical Society - Tailgate Western
Regional Little League Park
6707 Little League Drive
Hours: Fri., Sat. 9-6, Sun. 9-4
Mike Woolery (909) 882-6806
Email: ROCKPIK98@aol.com

September 24-25 2005, Downey, CA

Delvers Gem & Mineral Society
Downey Women's Club
9813 Paramont Blvd,
Hours: Sat. 10 - 6 Sun. 10-4
Earl Liston (562) 865-1348
Email: ejliston5@juno.com

October 8-9 2005, Trona, CA

Searles Lake Gem & Mineral Society
13337 Main Street
HOURS: Sat: 7:30 - 5: Sun. 7:30 - 4
Bonnie Fairchild (760) 372-5356
E-MAIL: jbfairchild@verizon.net

October 15 2005, West Hills, CA

Woodland Hills Rock Chippers
First United Methodist Church 22700 Sherma Way,
at Falbrook
101 Fwy off at Falbrook - North & Right on
Sherman Way
Hours: 10 - 5
Virginia Rotramel (818) 790-7598
Email: show@rockchippers.org

October 15-16 2005, Long Beach, CA

Mineralogical Society of Southern California
Long Beach Convention and Expo Center
300 East Ocean Blvd.
Hours: 10 - 5 both days
Jason Butts
Email: msscshow@hotmail.com

October 15-16 2005, Whittier, CA

Whittier Gem & Mineral Society
Whittier Community Center
7630 Washington Ave.
Hours: 10 - 5 both days

November 12-13 2005, Lancaster, CA Palmdale

Gem & Mineral Club
Lancaster Fairgrounds
2551 west Ave. H
Hours: Sat. 9 - 5; Sun. 9 - 4
John Martin (661) 916-9479
Email: pgmc@antelecom.net

November 19-20 2005, Victorville, CA

Victor Valley Gem & Mineral Club
San Bernardino County Fairgrounds
4800 Seventh St.
Hours: Sat. 9 - 5; Sun. 9 - 4
Mavis Mushaney (760) 241-8282

November 26-27 2005, Barstow, CA

Mojave Desert Gem & Mineral Society
Barstow Community Center
841 South Barstow Road
Hours: 10-5 both days
Bob Depue (760) 255-1030

March 11-12 2006, San Marino, CA

Pasadena Lapidary Society
San Marino Masonic Center
130 Hunting Drive
Hours: Sat 10 - 6, Sun 10-5
(626) 355-6964 or (626) 914-5030

June 9-11 2006, Angels Camp, CA

CFMS Convention and
Calveras Gem & Mineral Society Show
Calveras Co. Fairgrounds
Hours: 10-5 daily

via CFMS Web Site

Commandmentd for Safe Driving

*Author Unknown
Chuck McKie, Safety Chairman,
via Midwest Federation by Syl Schlageter
Safety Program. (Date unknown)*

- Thou shalt hold nothing but the steering wheel.
- Thou shall not make thee a god of thy horsepower.
- Thou shalt not take the centerline in vain.
- Remember the driver behind to let him pass.
- Honor thy father and mother and thine other passengers.
- Thou shalt not kill any pedestrian.
- Thou shalt not commit drunken driving.
- Thou shalt not steal thy neighbors eyes with thy headlights, nor his ears with thy horn, nor his enjoyment with thy litter.
- Thou shalt not bear false witness with thy signals.
- Thou shalt not covet thy neighbor's right-of-way.

Conrad Grundke's Intarsia



Report on June 18 Bowers Museum Field Trip

By Don Eschback, Field Trip Chairman

The theme of the special Event at the Bowers Museum was "Mummies Death And The Afterlife."

Eight members of the NOC Society met at the museum for a very interesting tour. Those in attendance were Nancy Bird, Don & Ofelia Warthen, Vicki Marks, Kathy & Jay Valle, and Don & Kathy Eschbach.

We had an excellent tour-guide who told us about how the Egyptians embalmed the bodies and how they believed that all knowledge came from the heart and that is why the heart was the only organ left in the body. The brain was considered useless and was extracted during the embalming procedure. It was also interesting to learn that the bodies were wrapped with over 400 yards of linen.

The tour-guide also pointed out through the help of CatScans the possible cause of death of some of the people.

We also toured (on our own) the permanent portion of the Museum which included very interesting artifacts from the Native Americans in our area.

We all had a terrific time.

Recycling

via Orange Bytes
North Orange County Computer Club

For those of you who have computer equipment to discard and don't know what to do with it, there's a company that recycles electronic equipment..

They recycle the entire computer system. Huell Howser had a show on his California Green series that took him through the entire process.

For companies there is a fee for them to pick it up, for consumers they have free events.

<http://www.ease-e-waste.com/events.htm>

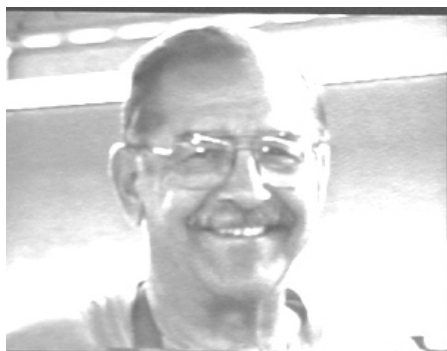
NOC General Meeting Minutes - June 14, 2005

by Susan Hansen, Secretary

The meeting was called to order at 7:01 p.m. by president Nancy Bird, who led the flag salute.

Three guests were introduced, **Judith Hilliary, Marcel Lavique and Sean Getty**

Loretta introduced the **speaker, Conrad Kurt Grundke**, 2nd generation intarsist. Who presented a beautiful slide program on intarsia. Website for American forms is www.americanmastersofstone.com



Refreshments – ice cream and fruit and cookies was were provided by the Burns and Vickie Marks.

No door prizes this month.

Treasurer not available

Minutes were in the bulletin and were approved as printed.

Show report chairman not present. Nancy reported we took in \$330 on the plants and grab bags. The food done by the band group was good. The people who worked to set up did a great job. The “kids room” went over well. Pat mailed out some prizes, brought some in tonight hoping the winners would come for them. If members know any of the winners of the prizes left, please let them know.

Field trip report was given by Don Eschbach. Saturday, 6-18 will be a trip to the Bowers Museum. Meet there at 1 p.m. Featured exhibit is on Mummies and Egyptian life, also have a large Native American artifacts. Address is 2002 North Main St., in Santa Ana. Sign up sheet is available.

The last field trip was to Afton Canyon, 5 members participated and collected a sagenite, jasper, agate.

Pictures are in the bulletin.

Federation report: Loretta just got home at 5 a.m. from Roseville. Izzy said it is the best show in a long time. They had 86 dealers, over 1600 attendance, great advertising. The club is going to use the income to build a shop on the fairgrounds and the space is being donated. The next CFMS show in 2006 will be in Angel’s Camp and the one in 2007 in Palmdale. Both are scheduled for the same weekend as we are planning to have our show. Nancy will talk to Don Warthen about dates and if we can rearrange ours. The CFMS still need a volunteer for 2008.

Librarian – Pat Felix reported we have a new book on Art Clay Silver, already checked out. Additional books are on the back table for checkout.

Next meeting will be September 13, program not yet finalized.

Refreshments: Thanks to Izzie and Bill Burns for bringing the goodies to the June meeting. Don and Loretta Ogden will bring the refreshments in September

Old business: Eleanore Pleines reported she had sent a get well card to Jane Hendrixson, members were pleasantly surprised when Jane came by the show and also came by tonight, but couldn’t stay long. She is doing well.

New business: Culver city show is June 25-26, the lady with Aghanistan Minerals will be there. This Saturday the Monterey Park club is presenting a program on diamonds, lecture, Chinese dinner and dance with guest exhibition dancers. Tickets are \$10. See izzy.

Chalmer said the youngsters at the show did a fantastic job.

Loretta will be writing a ‘review’ of our show for the CFMS newsletter. Requests we send her comments. Mention was made of the beautiful prizes Jonas made.

Nancy brought in the La Habra Days schedule, which seems to be full. Nancy will check with Don Warthen and see about maybe just doing one day.

Cathy Valle volunteered to host a pool and potluck party in August, date to-be-announced. They live in Hacienda Heights. Details to be sent to members once finalized. .

The meeting adjourned at 8:59 p.m.

How to Write an Article for Your Club' Bulletin

by Terry Yoschak, *Roseville Rock Rollers*
based on "Getting Your club to Write,"
Minnesota Mineral Club, in *SCRIBE* 12/04, and
On Writing by Stephen King, , Simon & Schuster

Step 1. Pick a subject that interests you. It could be a story about something you've done (collecting agates, panning for gold), or it could be research about something you've never done (digging up dinosaur fossils in Antarctica).

Step 2. Map it out. Planning is everything. You have to figure out how to get from A to Z in your story. Outline with pencil & paper the bare bones of your story. Jot down important things you "must have" in the article (where the collecting took place, how many gold nuggets you found). Keep in mind the five W's of journalism: Who, What, Where, When, Why. Your outline should include all of them.

Step 3. Start writing. Don't worry about spelling, grammar, or punctuation. That's what editors are for. Refer back to your outline, use your own voice, and let the story flow naturally, as you would tell it to a friend. With your outline, you won't forget all those exciting tidbits you might have left out if you were just spouting off to your friends.

Step 4. Plot, characters, scenery, and dialogue. If you were submitting a movie script, you'd be kicked out of the producer's office for leaving any of these items out. A story can't be a story without them; it won't "sell" to the audience. Let's cover those four items in the next few steps.

Step 5. Plot. Writing is not rambling. The ideas of Beginning, Middle and End are universal to all stories. Usually a normal timeline is followed, where "what happened next" is the rule. The most common exception to this rule is a flashback ("The saber-toothed cat plunged into the sticky tar pit, unaware that his fossilized bones would be left for us to find 20,000 years later.")

Step 6. Characters. The people who are in the story: it's your job to describe them, from height, age, hair color and clothing, to habits and attitude. Simply writing that "Jake drove us as far as Mesquite," is not the same as writing, "With Jake's spiky green hair and his crazy attitude towards other drivers on the

road, we feared we'd never make it to Mesquite." Strictly, only people can be characters, but no one will complain if animals, plants and rocks have personalities in your story as well.

Step 7. Scenery. The setting of the story, including the natural landscape and the man-made objects in it (roads, tools, vehicles, buildings, etc.) This is where you can really get imaginative with descriptions, since no two people see the same object in the same way. If you want to describe a yellow crystal as "lemony" or an empty desert as "filled with the promise of geological secrets," it's up to you.

Step 8. Dialogue. What the characters say in the story. Though many stories are written without dialogue, it's usually more interesting if you include some. Writing that "Julie was excited about her fossil find," is less interesting than writing, "We all heard Julie yell, 'I think I found a complete tooth!'" Internal dialogue — describing your thoughts and emotions -also adds to a story, making it more compelling than a "just the facts, ma'am" report.

Step 9. Go back and revise. You've written your story by now, following Steps I through 8. But it's pretty rough; it could be better. Go back over it, maybe read it out loud to a friend, add a few things you forgot, or cut out some unnecessary sentences. Substitute a better word or phrase for the ones you wrote originally. Polish it. Rockhounds all know that most everything looks better with a good polish on it.

Step 10. Give your story a title. A catchy title is always a plus, and will draw readers to your story. "Titanic" is a better title than "An Interrupted Ocean Voyage." But don't go overboard! A simple, appropriate title is still better than a contrived, overly cute one.

Step 11. Space is a consideration. Everyone who writes for publication in print (bulletins, newspapers, magazines) must deal with space limitations. Cutting your work is often necessary. Writer Stephen King says that you should always cut out or condense at least one-third of everything you've written. It's like over packing for a trip: when you return home, you realize that you didn't need to cart around all that extra baggage. In the real world, an editor will have to cut your story if you don't do it yourself.

Step 12. Prepare for next time. If you weren't entirely happy with your first story, think about future possibilities. Carry a small notebook with you and jot down observations about people, scenery, conversations, etc. You'll be surprised how easily this will guide you in completing Steps 1 through 8.

Museum Corner

By Richard Knox, Museum Committee

San Bernardino County Museum

2024 Orange Tree Lane, Redlands, CA 92374

Hours: Tuesday through Sunday, 9 a.m. to 5 p.m.

The San Bernardino County Museum has many interesting displays of fossils and minerals with an emphasis on San Bernardino and Riverside Counties and other parts of Southern California. The fossil displays include dinosaur tracks from eastern San Bernardino County, mammal bones in ash, petrified wood, mammoth tusks, a buffalo skeleton and a sloth skeleton. It was a crew from the Museum that salvaged the large mammal fossils during the construction of the reservoir at Hemet in Riverside County. Some of these bones make a magnificent display at the museum and at a small museum at the reservoir.

The minerals include displays of the Quartz family, crystal forms, pegmatite minerals, rock forming minerals and mineral chemistry. There are plans to build a new three-story building for paleontology and geological displays. Ground breaking is expected in 2006. Contributions to create this hall are welcome. They can be sent to Janis Brown at the museum. Admission to the museum is \$6 for adults, \$5 for seniors and \$4 for children.

Falbrook Gem & Mineral Society Museum

The Falbrook Gem & Mineral society is one of the few societies that maintain a museum. In fact they maintain two museums. The Rocky Crest Children's Museum located at 200 Rocky Crest Road, Falbrook and the Alverado Street Museum at 123 W. Alverado Street, Falbrook, CA.

The Rocky Crest Museum displays a fine collection of mineral specimens, geological specimens, fossils and various phases of the lapidary arts. The Alvarado Street Museum displays mineral specimens with an emphasis, on San Diego County specimens. There are also cases on paleontology. Look for the CFMS intarsias of Chochise, Wild Bill Hickock, John F. Kennedy and the CFMS areas that rotate between the two museums. Mineral specimens and publications are for sale at both museums. It is anticipated that a "paliological" garden will be established next to the Alvarado Street museum displaying modern relatives of fossil plants.

Currently the Alvarado Street Museum is open on Tuesdays and Thursdays from 11 a.m. to 3 p.m. and the Rocky Crest Museum on Thursdays and Sundays from 1 p.m. to 4 p.m. It is anticipated that the museums will be open from Thursday through Saturday starting in September if enough volunteers are available. If tours of the museums are desired, call Garth Bricker at 760-728-1333.

San Diego Mineral and Gem Society

1770 Village Place, Balbala Park, San Diego

Another Society that maintains its own museum is the San Diego Mineral and Gem Society in its own building in Spanish Village. This is located one block away from the San Diego Museum of Natural History.

The Society maintains an extensive lapidary shop in the building where classes are given in faceting, capping, silver fabrication, casting, rock carving and other lapidary arts six days a week, Monday through Saturday. Visiting on these days I have found it possible to arrange a tour of the shops between 11 a.m. and 3 p.m.

There are displays of large mineral specimens, geodes and nodules, faceting, carvings, a range of fossils including a fossil whale skull, a case from the Kingston Lapidary in Hull, England and many other displays. There is also a shop in the building where books, minerals, rough and finished products can be purchased.

Tax Exempt Status

By Mike Kokinos, Tax Advisor

Is your tax exempt status in Jeopardy? - Effect of Private Inurement on Tax Exempt Organizations -

In the past, I have been concerned about any personal benefits that a society provides to members only. After discussion with the IRS, review of IRS Publication 1771 and research in other publications, I felt it was important to write this article for the benefit of our societies.

Mineral and gem societies are often concerned about the effect on their tax-exempt status for providing benefits solely to members. The term used for examining these benefits is private inurement. There is another term called private benefit that is applied to independent outsiders. This article will deal solely with benefits to members.

Private inurement lacks precise definition by the IRS and the courts but it is used to ensure that tax-exempt organizations are serving their exempt purposes rather than personal benefits and other forms of “nonexempt” uses and purposes.

On the other hand, IRS publication 1771 allows for some personal benefits. It states that an annual membership benefit is considered to be insubstantial if it is provided in exchange for an annual payment of \$75.00 or less and consists of annual recurring rights or privileges such as: free or discounted admissions to the charitable organization’s facilities or events discounts on purchases from the organization’s gift shop free or discounted parking free or discounted admission to member-only events sponsored by an organization where a per-person cost (not including overhead) is within the “low-cost articles” limit.

As you can see these four items would primarily involve museums and similar organizations. The term “low-cost articles” is similar to veteran organizations sending return address stamps. The term will be further defined in a future article.

Even these items could be construed as inurement if they are more than an insubstantial part of the gross receipts or net profits. In the case of Spokane Motorcycle Club v. U.S. 222 f. Supp. 151, net profits for the year were found to inure to private individuals when refreshments, goods and services amounting to \$825.00 (representing 8% of gross revenues) were furnished to members during the year.

Gem and mineral societies have several policies to review to determine if they would be considered insubstantial benefits to members.

- Field trips for members only:

I am concerned that exclusion of the public may consider this item as being for private rather than exempt purposes but it is defensible. If it were considered private, then it would have to be tested for inurement.

- Classes (such as lapidary) for members only:

I have the same concerns as for Field Trips

- Reduced Fees for members:

Assuming members receive a discount, as long as the discounts are insubstantial in relations to the gross receipts or net income the discounts should pass muster.

- Member only potlucks or dinners:

The statement concerning reduced fees would apply but the activity must be substantiated as serving the exempt rather than a private purpose.

- Dinners with the public paying more than the members:

The statement concerning reduced fees would apply.

- Reduced membership fees for services performed at shows:

I could not find any guidelines for this item. One

problem is that the reduced fee could be considered a payment for services and taxable income to the recipient. Since the amount would be less than \$600.00, IRS Form 1099 misc would not be filed. Members receiving discounts on bus fares but not the public:

The statement concerning reduced fees would apply.

- Sales for others with a percentage retained by the Society:

- If the sales are items belonging to members only or members and guests and the sales are insignificant, the transactions should pass muster.

- However, the IRS denied exemption where a group of art patrons formed an organization to promote understanding of the arts.

- The organization’s primary revenues were from commissions on sales of items exhibited. If a combination of these items is provided to members, a society should take the total benefits and see if they are insubstantial.

- The courts have refused to list a percentage of gross receipts or net income in determining whether events are insubstantial.

- However, the Spokane Motorcycle Club mentioned above provides a rough guideline.

- The IRS can test member benefits against gross receipts (including a show) or against net income. I would expect to be checked against net come.

- I would feel safer defending a society if their member benefits were less than 5% of their net income; this is just a guess.

Though in recent times the Service has yielded some benefits to members, they remained very concerned that organizations operate within their stated charitable purposes. My experience has been that a society seeking exemption for the first time or changing exemption, has a greater burden concerning these activities than a society being audited by the Service.

For small organizations, such as our societies, it is unlikely to have audits of operations. However, if a disgruntled member or ex-member complains to the California Attorney General or the IRS, it is possible they would review the society’s operations. If any of our societies are contacted for an examination, I highly recommend you contact me before scheduling an appointment with any governmental agency.

I would appreciate any feedback you might have had regarding contacts with the IRS on inurement. I will use the information to build a file that provides defenses against inurement.

Rock of Ages - Granite

*By Bill Gissler, CFMS Slide, Video
and CD Librarian*

Late spring is a wonderful time of the year to visit Vermont and New Hampshire. Trees and foliage are in every shade of green imaginable. The summer holiday traffic has not begun. For a rock hound it is a Mecca of interest from the granite quarries in Barre, Vermont, to the marble manufacturing plant in Proctor, Vermont, and to the field trip areas in the White Mountains in search of smoky quartz crystals. All are educational, interesting and unique experiences.

The granite quarry manufacturing and historic displays at the Rock of the Ages exhibit center in Barre, Vermont was a special destination. Having read the book "Men Against Granite," stories about the rugged granite pioneers, Barre was a must to visit. The town of Barre, initially called Wildersburgh, was chartered in 1780. During the 1820's Robert Parker was the first professional quarryman and granite manufacturer to recognize the economic potential that lay beneath the earth.

Barre granite is an igneous rock composed of minerals that cooled and crystallized relatively deeply within the earth's crust. Some of the main minerals that comprise Rock of Ages' Barre granite are quartz, feldspar and micas. Quartz is the hardest of these minerals; twenty-three to thirty percent of Barre granite is quartz. Quartz gives Rock of Ages' Barre granite its hardness, luster and durability. Rock of Ages' Barre granite has long been prized for use in memorials, mausoleums and architecture because of its beauty and durability. The depth of Barre granites beautiful gray color, derived from its plagioclase feldspar, is enriched by the biotite, giving Barre granite a warmth and richness that established its reputation as the premier gray granite.

The Barre granite industry grew slowly between 1830 and 1880. With the arrival of the railroad in 1875 and subsequent spur tracks completed in 1888, Barre's granite industry was poised for explosive growth. Waves of immigrants came from the granite production areas of Scotland, Italy, Sweden and French Canada.

To learn more about the past and present granite industry, the 20-minute video, V-113 entitled "Rock of Ages, a legacy of excellence" can be borrowed from the CFMS Library.

Reminder. To order library material between August 23 and September 29 contact Colleen McGann, CFMS First Vice President.

Dancing with a Rattler

*by Bob Fitzpatric, Field Trip Chair South
via Rocky Review 8/2005*

This short story is about a field trip that I will never forget. A few years back about 20 CFMS club members were in the Rainbow Ridge area on a 3-day trip.

On the first night, about 10:00 p.m., I was walking to my truck after visiting with everyone around the campfire. It was very dark with no light of any kind, and I had left my flashlight in my truck. As I got near my truck, I stopped to unlock it and stepped on a rattlesnake.

Boy, did I do a two-step dance with him. I couldn't see a thing but I felt him when I stepped down and heard his hissing and rattling. I don't know who was scared the most – the rattlesnake or me; I just knew I had been bitten. He won't scare anyone anymore, because after I got away from him and got my flashlight, we had a fight and he lost. He was around 4 feet long and had a lot of rattles.

I looked myself over and luckily, found I hadn't been bitten after all. I didn't sleep much that night thinking about the night's events and thinking about things that I and other people could do to prevent such an incident.

The best advice I could give is always take a flashlight with you if you are going to be anywhere after dark and keep your eyes to the ground to make sure your path is free — not only of snakes but also rocks and holes. This could have been a really bad event that can certainly be avoided. Aside from that, it was a great field trip.

CFMS Directors Meeting November 12, 2005 Fresno, CA

by Colleen McGann, First VP

The **ANNUAL FALL BUSINESS MEETING** and election of officers for 2006 will be held at the Quality Inn at 4278 West Ashlan Avenue, Fresno, CA on Saturday, November 12, 2005 at 9 a.m.

The Business meeting will be held on Saturday, November 12 at 9:00 AM in the banquet room behind the restaurant. Directors bring your copy of the Agenda you receive in the mail. Any CFMS club/society member may attend the meeting and are encouraged to do so, but only delegates may vote.

ROOM RESERVATIONS must be made directly with the Quality Inns at 4278 West Ashlan Avenue, Fresno. Phone 1-559-275-2727. Please make your reservations by Nov. 1, 2005.

Be sure to tell them you are with CFMS in order to get special rates. Our special rate is \$62.00, plus tax per night for 2 persons, with additional charges for 3 or more.

Take the Ashlan Avenue exit from Hwy 99 in Fresno. The Quality Inn is located on the west side of the freeway. RV camping is available for \$20.00 per night.

QUALITY INNS ACCEPTS NO PETS.

THE CRACKER BARREL SOCIAL will be held Friday night November 11, 2005 at 7:30 PM in the Banquet room behind the hotel restaurant. Coffee will be served. Directors, please bring cookies, fruit, or other healthy munchies. Societies A through M bring snacks to the Cracker Barrel on Friday evening and N through Z bring snacks to the Saturday Directors meeting.

BANQUET AND INSTALLATION OF 2006 OFFICERS - Our Saturday Evening Banquet will begin at 6:00 PM with a no-host bar and Get-together. Dinner will be served at 7:00 PM. Cost is \$24.00 per person (includes tax and tip). Banquet reservations are due by Nov. 1, 2005. Mail your check (made out to CFMS) with dinner choice reservation to: CFMS, P.O. BOX 1657, Rialto, CA 92377-1657.

MENU

Brooks Ranch green Salad
Halibut steak or Prime Rib
Vegetable medley, mashed potatoes,
bread and butter
Cheese cake
Coffee and Iced Tea

To schedule CFMS Committee meetings, please contact Colleen McGann at (831) 212 - 1951 or colleen.mcgann@hds.com.

Optional Insurance Coverage Offerings/Renewals

by Fred Ott, Insurance Chairperson

Effective with this year's renewal of the Federation's General Liability Insurance policy (October 16th), the procedure for renewing or starting insurance coverage will change for:

premises liability (lapidary/workshop locations, meeting locations, claims, etc.) and/or property coverage (equipment, supplies, buildings).

The Federation's insurance agent, McDaniel Insurance Agency, Inc., will now be mailing notices directly to each club in the Federation regarding this process.

For those clubs that purchased Optional Additional Insurance coverage during the 10-16-04 through 10-16-05 policy year, it's imperative that they renew their insurance in a timely manner.

For all other clubs, it is strongly recommended that they review the coverage offered by McDaniel Insurance Services and determine if their club would benefit by beginning such coverage.

Either way, it's VERY important that each club provide McDaniel Insurance Services with the requested information in a timely manner. When in doubt, contact the McDaniel Insurance Services, Inc. at (805) 646-9948 or (800) 400-7288 on email at mcins@west.net. Also, please check the Federation's website, www.cfmsinc.org, for valuable information regarding the Federation's insurance program.

Help Your Children Succeed in Life

adapted from the U.S. Department of Education Web site

If you want your children to have a good shake at succeeding at life, the best thing to do is to encourage them to read. Reading is that one skill essential in all areas of achievement. Here are a few tips gleaned from the U.S. Department of Education's Web site:

- Read aloud to your children often. Start reading to your children when they are babies and keep reading as they grow up. As you read, talk with your child. Encourage them to ask questions and to talk about the story. Ask them to predict what will come next.
- Encourage your children to read on their own. Children who spend at least 30 minutes a day reading for fun develop the skills to be better readers at school.
- Set aside quiet time for family reading. Some families even enjoy reading aloud to each other, with each family member choosing a book, story, poem or article to read to the others. Helping children become—and remain—readers is the single most important thing that parents and families can do to help their children succeed in school and in life.
- Visit the library often. Begin making weekly trips to the library when your child is very young. See that your child gets his own library card as soon as possible.
- Buy a children's dictionary and start the "let's look it up" habit.
- Make writing materials, such as crayons, pencils and paper available.
- Ask family members and friends to consider giving your children books and magazine subscriptions as gifts for birthdays or other special occasions. Set aside a special place for your children to keep their own library of books.
- Get help for your children if they have a reading problem. If you think that your children need extra help, ask their teachers about special services, such as after-school or summer reading programs. Also ask teachers or your local librarian for names of community organizations and local literacy volunteer groups that offer tutoring services.

Geology Basics

By LGField

One can learn a good deal about geology by observing his/her surroundings and applying common sense.

Five of the most basic principles of the science of geology use this logic. They include:

Uniformitarianism:

Geologic processes taking place today probably took place in the past. If water flows downhill today, it probably did the same yesterday, last week, last century and last eon. Observations made today explain the past.

Superposition:

When looking at the layers of the earth, the one at the bottom of the sequence must have been deposited first and the one at the top last. From the top downward the deposits become progressively older. If you planned to stack five books on the floor, it would be difficult to place the top one first, what would hold it up? The others must be below it first.

Cross Cutting: For an igneous intrusion (such as the neck of a volcano) to cut through other layers of earth, the other layers must exist. Stated differently, the layers cut by the intrusion must be older than the intrusion.

Fossil Sequence:

No matter where you are on earth, if the beds are in their original order, the least advanced fossil organisms will be at the bottom of the sequence and the most advanced at the top. Algae & one celled organisms deepest, mammals highest.

Horizontality and Forebeds:

Under normal conditions, when deposited beds will be laid down in horizontal layers. The exception are the forebeds in dunes and deltas where the clastic sediments drop over a sharp edge while being deposited.