



February 2009

Saltire Sentinel

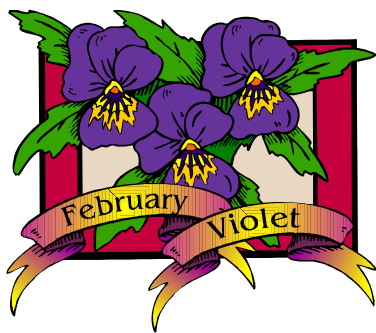
The Newsletter of the St. Andrew's Society of Richmond, Inc.
PO Box 3972, Glen Allen Virginia 23058, www.standrewssociety.org

"If you are receiving this newsletter through the United States Postal Service, it means we do not have an accurate or valid email address. Please email us at

Board@StAndrewsSociety.org with your correct address so that we may save money on postage.

Membership renewal for 2008/2009 is in full swing. Please mail checks to our post office box, or present to a Board member at our next general membership meeting (see calendar). Thanks and we hope to see you at our meetings and fun filled events through out the new season!!

Calendar



NOTE: St. Patrick's Church is making plans to celebrate its 150th anniversary in 2009. They would like to be in touch with all the alumni of St. Patrick's School. Please let them know your name and address. Drop them a note at 213 N. 25th St. Richmond VA 23223, or call 804-648-0504 or email at st.patrickric@aol.com.

Feb. 11 St. Andrew's Society Business Meeting at The Church of the Holy Comforter (Monument Ave. at Staples Mill Rd.) We gather at 6:30 p.m. to socialize and the meeting begins at 7:00 p.m. ***Celtic Buffet, as usual, so please bring a dessert or an appetizer to share.***

This month the presentation will be a **collection of members' favorite stories from their trips to Scotland.** We have several volunteers but need several more. The story should last anywhere from 1-10 minutes. Anything from heart warming to gut wrenching.

Feb. 22 Pub Event - at 4:00 PM - Capital Ale House on **Midlothian Turnpike** near Route 288. This is a beautiful brand new venue with plenty of parking, and carries on the tradition of the other locations. They carry 80 different beers on tap and 250 bottled varieties. We can order off the menu and there are several beer specials until 5:00 PM. They have an excellent website with photos and menus. www.capitalalehouse.com

Mar. 11 St. Andrew's Society Business Meeting at The Church of the Holy Comforter (Monument Ave. at Staples Mill Rd.) We gather at 6:30 p.m. to socialize and the meeting begins at 7:00 p.m. ***Celtic Buffet, as usual, so please bring a dessert or an appetizer to share.***

"Preparation for the upcoming St. Patrick's Church Irish Festival."

Mar. 21 – 22 St. Patrick's Church Irish Festival.

Apr. 8 St. Andrew's Society Business Meeting will be a dinner meeting. The location will be announced. We gather at 6:30 p.m. to socialize and the meeting begins at 7:00 p.m.

May 13 St. Andrew's Society Business Meeting at The Church of the Holy Comforter (Monument Ave. at Staples Mill Rd.) We gather at 6:30 p.m. to socialize and the meeting begins at 7:00 p.m. *Celtic Buffet, as usual, so please bring a dessert or an appetizer to share.*

A speaker will be featured.

Jun. 10 St. Andrew's Society Business Meeting at The Church of the Holy Comforter (Monument Ave. at Staples Mill Rd.) We gather at 6:30 p.m. to socialize and the meeting begins at 7:00 p.m. *Celtic Buffet, as usual, so please bring a dessert or an appetizer to share.*

This will be our annual Election meeting.

The Prez Sez!

Planning Ahead

Most of you know that I have a sideline as a sports announcer. Over the years I have done radio and TV play-by-play, as well as P-A Announcing for various teams in various sports. This year I have done radio play-by-play for Collegiate High School Football and P-A Announcing for University of Richmond Women's Basketball and Trinity Episcopal High School Boys and Girls Basketball.

When I was with the State Fair of Virginia, part of my job was to travel around the Commonwealth and make scholarship presentations to students at School Board Meetings. I found that these young people are concerned with where they, and we, were

headed. They aren't just interested in music and parties.

What does this have to do with the St. Andrew's Society of Richmond? These programs all involve something we need for future plans – young people. The youth I see on the fields and courts, and the young people we all see everyday are our future. Let's face it, we and all groups need infusions of young people to keep moving forward.

So how do we reach the "young set?" I wish I could tell you I had the answer, but I don't. I think there are many answers and some will work and some might not. One suggestion is to listen to them and see what it is they are looking for. What are their interests? What programs might be mutually beneficial? I know that pipe bands are always looking for young people, as are the various Celtic dance groups. That's a good start. How can we add to that? Do we work towards setting up a scholarship program of our own? That might be more than we can afford at this time, but it is worth looking into.

What do you think? How can we attract more young people to our organization? Your suggestions are encouraged and welcomed. Give us some feedback. If you are involved with young people on a daily basis, you have a good insight to what interests them. Pass it along.

We have a great organization in the St. Andrew's Society of Richmond and we all want to see it continue for years and years to come. This is one way to insure that it does. Give it some thought and let us know what you think.

See you on February 11th!

Aye!

Dick

February Fridays In Scots History

6 February

Today in 1665, Queen Anne, last of the Stuart monarchs, was born. Anne had seventeen children during her life but not one survived to succeed her. In 1707, she presided over the union of the parliaments of Scotland and England into the parliament of Great Britain, which first sat on 1 May 1707.

13 February

On this day in 1692, a Royalist force, under the command of Captain Robert Campbell of Glenlyon, carried out the Massacre of Glencoe. The massacre of 38 MacDonalads was carried out on direct orders from Dalrymple of Stair, orders which were counter-signed twice by King William. Scotland was shocked when news of the massacre reached the general public. Dalrymple lost his position but no action was taken against William and Dalrymple soon returned to favour. The massacre undoubtedly helped the Jacobites gain more support, particularly in the Highlands.

20 February

On 20 February 1472 Orkney and Shetland became part of Scotland by act of Parliament. The islands were provided as security for the dowry of Princess Margaret, the prospective wife of James III of Scotland and daughter of King Christian of Norway and Denmark. Margaret married James III of Scotland in 1469. The money was never paid and the islands have remained a part of Scotland ever since. Both islands have strong links to their previous owners, the Norwegians, as can be seen each year in Shetland at the Up Helly Aa Viking winter festival or in the numerous ancient sites that dot both islands.

27 February

On this day in 1735, John Arbuthnot, Scottish mathematician, physicist and author died. He was a close friend of Johnathan Swift and Alexander Pope. His work, History of John

Bull, popularized Bull as the proto-typical Englishman, although he probably did not invent the character. Arbuthnot was also co-founder, along with Jonathan Swift, Alexander Pope, John Gay and Thomas Parnell, of the satirical Scriblerus Club, founded "to ridicule false learning and bad teaching".

Thanks to John Scott, Clan Scott, and BBC Scotland (<http://www.bbc.co.uk/scotland/history/onthisday/>), and Scotsman.com (<http://heritage.scotsman.com/>), About.com, and other miscellaneous sources.

Tradition of Valentine's Day in Scotland

Similar to here, it is a day for both young and old. However for me, the notable difference is that unlike here where cards ("Valentines") are given to friends, mums, dads, relatives, pets and so on, in Scotland it is reserved exclusively for declaring your Love for your Partner or intended Partner.

As a school kid you didn't really understand "Love" for one of your classmates, it was more a matter of sending a Valentine to one you "Fancied"!!! On the big day at home, it was a big deal as you eagerly awaited the postman, hoping he was going to deliver a Valentine's card full of rhyming messages from an anonymous admirer. It was tradition that you NEVER signed the card. The rhyme I always remembered from about age 7 was written on the envelope and directed at the Postman.

*"Postie Postie
don't be slow,
be like Elvis,
go Man go."*

– Well you didn't expect me to reveal my favourite "sloppy" love rhyme did you.

History of Valentine's Day

The history of St Valentine's Day dates back to Roman times when St Valentine was martyred for refusing to give up his Christian faith. It is believed that on the night before he died, he left a wee note to the jailer's daughter signed 'Your Valentine'. He died on 14th February which some see as the onset of spring, with new buds and spring flowers shooting through the winter ground; and this is a time traditionally associated with finding new love.

It is believed that the remains of St Valentine's remains are in the church of Blessed St John Duns Scotus in Glasgow', a little-known fact that has led to Glasgow styling itself as the '*City of Love*' in recent years. Scotland's reputation for romantic venues is already well known with the small village of Gretna Green being famous as THE place for romantic weddings. The village is just over the Scottish border from England and is renowned for being the place where young English couples in particular eloped; as English Law said they could not marry until they were 18 years old, whereas in Scotland marriage is allowed at 16.

Aye for Scotland
Bill Cooper



SAVE OUR STARS ; Scotland's Darkest Spot Joins Battle Against Light Pollution Wrecking our Night Sky

January 4, 2009

Sunday Mail; Glasgow (UK)

By GAYLE RITCHIE

It is one of the darkest places in the world a cold and lonely wilderness in the south of Scotland.

On a clear night the heart of Galloway Forest Park offers one of Earth's clearest views of the cosmos.

Stargazers flock there to gaze at the Milky Way, planets, meteors and asteroids.

But spots like it are an endangered species as light pollution obscures the natural beauty of our night skies.

More than 70 per cent of the UK population can no longer see the Milky Way as a result of careless and wasteful use of outdoor light beaming into the sky.

By 2024 only the very brightest stars, the moon and vivid planets such as Venus will be visible.

Officials at the forest want to make the Galloway site Europe's first official Dark Sky Park.

There are only two other parks in the world, in Pennsylvania and Utah.

The American sites have been recognized by the International Dark- Sky Association, a US-based organisation that preserves the darkest corners of the Earth.

Stargazers from Wigtownshire Astronomical Society are often to be found gazing at the night skies in Galloway.

At the group's observatory two miles from Newton Stewart, Robin Bellerby said: "So much light encroaches on our skies that most people don't even bother to look up any more. But here, miles from any city, you can see so many stars and planets that you couldn't even begin to count.

"With good binoculars or a telescope, you can see distant planets, asteroids, meteor showers, supernovas and constellations. It's an astronomer's dream.

"But observing the natural beauty of our night skies is a part of our heritage that we're rapidly losing."

Dark Sky Scotland estimate that light pollution from major cities in Scotland has increased by more than 10 per cent in the last five years.

All we see in and around cities is a pinky orange glow which only the brightest stars can penetrate.

Robin and up to 30 fellow group members meet to observe the sky at sites across Galloway every few nights. They spend all night shivering in their open-roofed observatory, watching for stars, meteor storms, asteroids and comets.

The best time to view the night sky, especially in Scotland, is in winter when nights are darker and longer.

Robin, 67, said: "Some people might think we're mad but they've probably never seen the beauty of the night sky.

"Darkness at night is one of the things that defines the countryside and makes it so different from towns and cities. But that darkness is

disappearing, and with it our view of the stars and planets."

Things are not looking good for the future.

Data obtained from US Air Force weather satellites reveals light pollution is increasing and spreading.

It was the dark Galloway skies that tempted Mike Alexander from Bradford in West Yorkshire to Glasserton, near Whithorn, where he set up the Galloway Astronomy Centre in 2003.

He reckons we can all play a part in cutting light pollution. Bed and breakfast owner Mike, 50, said: "People need to be more aware of the way they are using, and often wasting, lights.

"Lights that beam up dramatically reduce the magic of what we can see and if we're not careful we won't see anything but the very brightest planets. It's so important to preserve this beauty."

The darkness of the night sky is judged on the Bortle scale, where illumination over London ranks as a 10, while that over an oil rig in the Pacific ranks as one.

Galloway scores around three, making its skies the darkest in Europe.

To earn Dark Sky Park status, officials in Galloway will submit digital photographs of the night sky taken through a fisheye lens.

Their application will be supported by readings from light meters around the park and a list of measures that are being taken in the forest to prevent lights from nearby farm buildings from spilling upwards and ruining the view.

Registering the park will be a British highlight of Unesco's International Year of Astronomy (IYA) in 2009.

Exmoor National Park, the Brecon Beacons and Peak District are expected to follow suit.

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TIMELY WORDS OF ADVISE

Six Common Investor Mistakes

When it comes to investing, consumers often make the same mistakes time and time again, according to a recent survey by the Chartered Financial Analysts Institute (CFA). Below are six of the most common investor mistakes and some tips for how to avoid repeating these blunders.

- 1. False Sense of Diversification** – Many investors often believe they are fully diversified, when in fact they are not. Many investors frequently confuse mutual fund diversity with investment portfolio diversity. They believe that if they are invested in many different mutual funds, they must be well diversified. However, in many cases, numerous investments may share the same assets, which means your portfolio can be over-weighted with overlapping shares.

Tip: A truly diversified portfolio will have investments in many different asset classes, including bonds, bond funds, stocks, cash and or cash equivalents as well as in holdings that encompass different types of risk. In other words, diversification, works hand in hand with asset allocation by increasing the chance that, if and when the return of one investment is falling, the return of another in your portfolio may be rising.

Warning: If you participate in your company's stock option program, it is important to make sure that your portfolio is not overly invested in these shares. If the company should see a downturn or go into bankruptcy, you could find yourself out of a job with a demolished portfolio.

- 2. Buying High/Selling Low** - Investors know this time-honored advice, but consistently make this error over and over again. It is easy to get excited about a sector of the market or stock that is hot. The tendency is to go in like gangbusters, but you may be too late and this hot investment may have already reached its peak. Likewise, it is easy to get discouraged when your investments are

sinking, but this might just be a temporary downturn.

Tip: Take the emotion out of your investing. One way to do this is by practicing **dollar-cost-averaging**, which is the practice of investing a set amount of money on a set timeline, say every month or quarter. This strategy will help ensure that your money is purchasing more shares when prices are low and fewer when prices are high. It will also help you view your investments in the long-term and take advantage of compounding. (*Dollar Cost averaging does not assure a profit or protect against loss in declining markets*).

- 3. Market Timing** – Many investors take the strategy of buying high and selling low to an extreme by deciding which stocks to buy on a day-by-day, sometimes minute-by-minute basis. This strategy is called Day Trading. Other investors try to predict the ups and downs of the market based on past stock market patterns such as the “Santa Clause Rally or January Effect” – a common seasonal spike in the market after Christmas and through January. The biggest risk associated with marketing timing is the possibility of missing out on the best performing cycles. Missing just a couple months could substantially affect your portfolio.

Tip: Day trading and guessing which way the market will go based on the month is usually a losing battle. Your best bet is to think long-term. A better alternative over the long run may be a buy and hold strategy while considering both your time horizon and your goals.

- 4. Buying and holding – but not forgetting** – While “buy and hold” is generally a common and sound strategy, it shouldn’t mean you should forget about your investments. If you are not paying attention, your portfolio may diverge from your set asset allocation leading to more risk than you may be willing to take.

Tip: A buy and hold strategy should include regular portfolio checkups and rebalancing at least once a year. Rebalancing is the act of selling some of your well performing investments to purchase under-performing investments. Doing regular check-ups and taking appropriate action will keep your portfolio in-check and help prevent incurring more risk.

- 5. Investing in Stock, Not in Companies** – Some investors get caught up in the rationale that if they love a company’s product or service, the company would therefore make a great investment. Many other investors ignore the company altogether and focus only on financial charts. However, focusing solely on the charts does not allow for in-depth, critical analysis.

Tip: Before you invest ask yourself some key questions focused on the company not the stock. For example, is the company becoming more profitable each year? Are the company’s products in demand? Who are their major competitors? Is the company keeping up with industry changes? Instead of individual stocks, many investors prefer to buy stock mutual funds, which provide instant diversification and spread risk among many different securities.

- 6. No Investment Plan** – According to Personal Economy Index, survey conducted by American Express Financial Advisors in November 2004, just one in ten Americans have a formal, written financial plan. Most experts agree that both small and large investors should have a financial plan which includes an in-depth view of your financial goals. Your plan should also take into consideration your time horizon for these goals, how much you are realistically able to invest, and how much risk you are willing to take.

Tip: Seek some professional help. A qualified financial advisor can help you

develop a comprehensive plan that includes a detailed investment strategy.

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You can email the Officers and Board at Board@StAndrewsSociety.org. Each of the officers can be directly emailed at President@..., VicePresident@..., Secretary@... and Treasurer@....

Contributions Please!

Please send any articles, music/book reviews, jokes, recipes or information on upcoming events (of a Celtic nature) to **Analee Evans** at analee_e@hotmail.com or P.O. Box 3972, Glen Allen, VA 23058, **by the end of February for the March issue**. This is *your* St. Andrew's Society newsletter . . . so please send something you would like to see in it! Thank you!

