



# CHAPTER NEWSLETTER

**NARFE Chapter Number**

Chapter 1350

**Chapter Address**89 Crystal Lake Lane  
The Woodlands TX 77380**Date**Spring  
2010**Volume Number**

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**Chapter News Allen Machart, President**

Spring is here, the leaves are budding, our membership is steady, and all is well for Chapter 1350. With everything going so well, and the health-care debate almost solved, I will take a little liberty and answer a lot of questions about being a native Texan.

I was born in El Campo, TX, seventy miles southwest of Houston. Members from other areas of our wonderful country ask me questions such as, "When do I plant vegetables, seeds, plants, flowers or trees in this area?" Always remember that we live in the sub-tropics. Sometimes we have freezing winters, like our past one, sometimes it will not freeze at all during our winters. And most important of all, our area could have freezing temperatures from December through March 15<sup>th</sup> of each year, so now is the time to plant.

I will be busy tilling my garden and putting in tomato, bell pepper, jalapeno pepper, and eggplant plants now. Also I will plant cucumber, squash, green beans and other spring vegetable seeds now. Corn, lettuce, onion, and beets should have already been planted (Feb. 15 to March 15). In late April I will plant the old favorite Cajun and Texas staple, okra, any summer squash or gourds can also be planted then.

OK, if you are a true "green thumb" you'll want to know that we also have fall gardens in this area, late August is planting time for the fall gardens. Plant only vegetables which will fruit within seventy days, because we can get that first frost sometimes in December. Fall gardens are wonderful times to plant lettuce, Swiss chard, spinach, beets, onions, and any other hardy greens or root vegetables you enjoy. I have never been able to grow potatoes.

I have annual battles with squirrels, raccoons, and birds. I've lost all my pears, peaches, and plums to squirrels, and enjoy their blooms, but get no fruit. "Never!" Nor do I get melons or cantaloupes.

I build a frame over my three rows of tomatoes and peppers using one inch by two inch boards joined by screws with the bird net over that. I now get all the tomatoes and peppers that I can eat. Try it. If you have any questions, call me at 281-367-8310.

**Leadership News/ Message**

Please remember that Chapter 1350 meets on the second Thursday of each month, at 11:30 AM at the Incredible Pizza Restaurant on Loop 336 South and I-45 in Conroe, TX, lunch includes a salad & dessert bar. Please come we really have a good time. \$5.00 each upon entry.

District 7 Convention  
Bellville, TX on Wednesday, April 14,  
2010 at the Senior Activity Center  
9:30AM to 3:00PM. Lunch is \$10.00  
each. Please mail checks to:  
Elizabeth Remmert  
211 Lisa Lane  
Bellville, TX 77418

National Convention  
Grand Rapids, MI on August 29 to  
September 2, 2010.

NARFE has published a new f-100-"Be Prepared for Life's Events" that is bigger and better than the previous editions. Get it on line at [www.narfe.org](http://www.narfe.org)

When reading my AARP Bulletin this month, I discovered a general theme, throughout the March magazine, that I thought would make an excellent article for our current NARFE chapter newsletter. Cuba Gooding Jr. had a famous line in the 1996 "Jerry Maguire" movie that I feel sets the stage for our economic recovery. We need to go back to the basics of what our grandparents lived by.... "Save, save, save for your future". The bulletin had some wonderful ideas that I want to share. The first one that I personally thought was a good idea was, if you are getting a refund on your IRS return, you can fill out an IRS form 8888 indicating how much and what denominations of Series I Savings bonds you wish to have sent to you. The only down side of the idea is that the money is tied up for 5 years, so if you really needed to cash them in, you forfeit all the interest earned on them. It is a great way to reinvest in the economy and set aside money for later.

The magazine had an article called "8 ways to save" that had some very good advice. Things that many of our parents and grandparents taught us before we became a "credit card" driven nation. I will list the ideas they suggested and recommend that if you receive the AARP Bulletin that you read some of the details for yourself.

1. Roll your change: you would be surprised how much you can save.
2. Pay with cash, put your credit and debit cards away.
3. Track every cent you spend. When you have the record of what you have spent the money on, you can determine where you need to make budget changes.
4. Match your money...it suggested a website called Save Together.org. I personally am not as up on how safe this might be, but it might be something worth investigating.
5. Tell your story was one of my personal favorite ideas. It brought up that many times in our lives we have parents/grandparents and even friends who shared their ideas of how saving improved their life skills and helped them learn the value of working hard and saving to pay ourselves from that labor. This is what we as retirees/parents and grandparents should be handing down to the people who will pick our nursing homes.
6. Save to win spoke to the discipline of learning to save and how something as small as \$25.00-50.00 per month can give you the security to have an emergency fund set aside to repair a car or fix things on your home or fund a nice vacation in only a few years.
7. Have a NO spending month, which just means take one month of the year, your choice, to forgo the pleasures of life that add up to great spending in your budget each month. The things they suggested giving up would be, going to restaurants, movies, coffee shop lattes, and replace them with trips to the library, having potluck dinners with friends, checking out the newspaper online or just playing games at home with your family or friends. Last but not the least of the suggestions was.
8. Go automatic pay yourself first, even before the credit card, set aside the amount Every month to save.

We lost the idea in our generation that saving can bring more happiness than "having it all now". I believe if we want to turn the economy around we have to set the example of personal responsibility that our law makers and neighbors have forgotten. So I say... "Show me the money" and that is how we have a more secure future. Save for it.

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