



Chairs Ramble

The nights are definitely getting lighter and February has actually been quite mild during the day and the snowdrops and daffodils are beginning to grace the hedgerows. It makes us feel so much better now we can look forward to the Spring.

In February Vicky Weston of Westons Salvias not only enthused about her favourite plant but amazed us with all that she had had to overcome in her life to get to where she is today. I hope some of you will use her website (<https://www.westonssalvias.co.uk/>) and that later in the year the Garden group will visit her nursery.

The meeting in March will be on Wednesday 1st when Martin and Melita Fowler will talk about 'Their life before Coracles!' They have recently taken over at the Coracle Centre in Cenarth.

You are all amazing! The final total for the collection for generators to go out to Ukraine was £1560 so Newcastle Emlyn u3a members bought 4 and a bit generators! Well done everyone that was fantastic. Here is a picture of one of those generators being loaded into the ambulance heading towards Ukraine



Our groups and membership are growing! We have a new Sketching group and Badminton is now established as well. Also one of our philosophy groups have re-invented themselves as 'Don't get me started ' Please look at the groups pages in the newsletter to see just what we do offer during the month. Our membership is growing towards 170 members as well. Hopefully our outdoor groups, such as Croquet, Bowls and Kayaking will all be getting going again in March/ April.

At the committee meeting in February it was decided to spend some money and upgrade our banners and purchase a new sound system. Hopefully, this will be in use in March! We have also bought a smaller projector for use by groups in smaller halls and homes. We have had another laptop donated to go with this projector. If any groups wish to use this equipment along with a table top screen that we already have please speak to Colin Luker.

We also decided at the meeting that as Newcastle Emlyn is a Fair Trade Town we would start using fair trade tea and coffee at the main meetings once what we have has run out.

Hazel

<p>ART Every Thursday from 10.00am at Penboyr Village Hall</p>	Amanda
<p>ASTRONOMY 3rd Wednesday from 2.00pm at Coracle Hall, Llechryd - Joint with Cardigan u3a.</p>	Malcolm
<p>BADMINTON 2nd and 4th wednesday from 12 - 2 at Llandysul Leisure Centre</p>	Nigel
<p>BOOK CLUB 4th Tuesday from 10.30am at venue to be advised (currently Zoom meetings).</p>	Vicky
<p>BOWLS Suspended for the winter</p>	Julia
<p>BUCKET LIST Date, Activity and Location will vary - see 'What's On In Newcastle Emlyn u3a'</p>	Helen
<p>CRAFTY CRAFTERS 2nd Wednesday from 10.30am at Penboyr Village Hall.</p>	Ruth
<p>CREATIVE WRITING 2nd Thursday from 11.00am at Ali's - venue varies.</p>	Ali
<p>CROQUET Suspended for the winter</p>	Sue
<p>DIGITAL PHOTOGRAPHY 2nd Tuesday from 10.30am at Coracle Hall, Llechryd - Joint with Cardigan U3A.</p>	Dave
<p>DON'T GET ME STARTED 2nd Monday from 2.00pm at Susan's in Pontgarreg</p>	Sue
<p>FAMILY HISTORY 4th Tuesday from 2.30pm at The Church of Latter Day Saints, Newcastle Emlyn.</p>	Margaret
<p>FRENCH 4th Monday - at 11.00am at various private locations.</p>	Ali
<p>GAMES 3rd Tuesday from 10.30am at Penboyr Village Hall.</p>	Hazel
<p>GARDEN 1st Thursday at 2pm venue varies.</p>	Tony Mike

3rd Tuesday from 2.00pm at Hazel's in Waungilwen.

Suspended for the winter

Last Wednesday - venue varies.

2nd Friday from 11.00am at Penboyr Village Hall.

1st Monday and 3rd Tuesday from 2.00pm
George VI playing fields Newcastle Emlyn

3rd Thursday from 11.00am at Penrhiwllan
Village Hall.

4th Monday from 2-00pm at Coracle Hall
Llechryd

1st Tuesday from 10-30am venue to be
confirmed

2nd Wednesday from 10.30am to 12.00noon.

Last Friday of the month from 10.30am, venues vary
- to be decided monthly.

2nd Tuesday from 2.00pm and 4th Thursday from
10.30am at Rhydlewis Village Hall.

1st Monday from 2pm at Ffostrasol Village Hall

2nd Monday from 10.30am venues varies.

1st Tuesday from 10.30am at Vicky's in Capel Iwan
or Liz's in Cnarth.

3rd Thursday from 7.00pm - venue varies, amongst
the group.

ASTRONOMY

As usual, the Cardigan and Newcastle Emlyn joint u3a Astronomy group met on the 3rd Wednesday afternoon of the month, i.e. on February. 15th. We used the Stellarium planetarium-type computer program to see which planets and stars are easily visible in the coming weeks (where and when) and noted that Venus and Jupiter, the two brightest objects in the sky – other than the Sun and Moon, of course – will, on March 1st, appear to be almost together down in the western sky at 6.30-7.30pm, i.e. just after sunset.

These two very bright, unmissable, objects in the sky just after sunset have been getting closer to each other for some weeks as Jupiter catches up with Venus. After their conjunction on 1 March, and having now passed Venus, Jupiter continues on its westward and downwards path so that by the middle of March it will only be visible for about a half-hour after sunset, before it too sets. By about March 21st, Venus will be the only really bright object visible in the west after sunset.

So if you notice, soon after sunset, two bright objects in west sky between now and about March 10th you will be looking at Venus and Jupiter, but soon after that you will only see Venus. Well before then, however, on 22 Feb there will be three objects – because a thin crescent waxing moon will be passing in front of the two planets - as shown in the graphic.

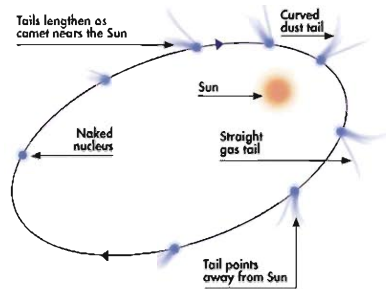
Most of the rest of our meeting concerned comets, particularly the Green Comet (No. C/2022 E3 ZTF) which has been in the news recently. We watched a comet tutorial video and then had

what we have
None of us had
binoculars or
it was only even at
about 3 or 4 weeks
clear.



a Powerpoint presentation about
learned about the Green Comet.
seen the comet, with our
telescope or with the naked eye, as
a just-visible level of brightness for
- and the sky would have to be

So our images were from others more fortunate with their equipment and weather, and mainly from overseas. One example (shown below) is from Switzerland, when, at the very end of its potentially home-viewing brightness, C/2022 E3 ZTF passed close to Mars with the Matterhorn in the foreground. It is now moving towards the southern horizon, dimming all the time, as it starts its return journey to the outermost parts of



Although from the look of the tails, it seems obvious which way a comet is travelling - but this is not the case. The diagram shows that the comet's tails, at least the visible bits close to the nucleus, point away from the Sun rather than indicating the path the comet has just come along. There are usually two tails because as the comet approaches the Sun and it warms up, water and gases like CO₂ evaporate and blow material away from the surface. These released molecules and dust are then blasted by the charged particles of the Solar Wind and by photons of sunlight in two different ways.

The gas molecules which become ionised by the solar radiation are swept directly away from the Sun's direction at enormous speed by the magnetic fields in the Solar Wind – and are visible as excited ions and molecules in the long, thin gas tail. The more solid dust particles and un-ionised molecules are physically pushed away by Sunlight photons, naturally rather more slowly than for charged ions in a magnetic field. This produces a shorter tail which lags behind the ionised-gas tail in its angle to the Sun – but it still roughly points away from the Sun, and not in the direction directly behind the comets motion.

Our next meeting will be on Wed, 15 Mar at 2pm in Llechryd. Please come and join us if you are interested, or ring 01239-891549 if you want more information.

Galileo

BADMINTON

The group is making leaps and bounds in improving despite the double hindrances of a very cold hall and challenging lights. On the positive side having a cold hall has encouraged us all to try running as much as possible to keep warm. We are promised that the heating issues will be sorted, in the meantime its best to turn up with many layers so that some can be taken off once you warm up.

Our next session will be on Wednesday 8 March 12 – 2pm all welcome to give it a go.

Nigel

BUCKET LIST GROUP

It is a while since we last did anything with the Bucket list. With the cost of transport going up it makes things a little more difficult to organise. But we are starting this year off with 3 items we have taken from the list that are not too expensive.

BUCKET LIST 1

17th MARCH 11am.

GOLF DAY

Have you ever wanted to give golf a try? A fun and informative lesson has been arranged at the Carmarthen Golf Club's Driving Range with the resident professional player Robert Ryder.

All equipment will be provided. It is not weather dependant as its undercover.

Time for tea /coffee etc and a chat in the clubhouse after.

There are 8 places available. For an idea of cost if 8 places are taken it will be £6.25 each if 5 people £ 10.00 each

BUCKET LIST 2

26th APRIL. 11am

GUIDED TOUR of the TEIFI MARSHES & WETLANDS, HIDES and HABITATS.

The Welsh Wildlife centre is a reserve covering 264 acres of Teifi marshes. It is one of the richest and most diverse wetland sites in Wales.

We have arranged a 1.5 hour guided tour of the area, lunch or coffee can be had at The Great Glasshouse after if you wish.

There is a minimum number of 12 people needed for this tour and the cost will be £ 3.50 each

BUCKET LIST 3

24th MAY

SOUTH WEST POLICE, MOUNTED and DOG DIVISION, BRIDGEND.

This is an amazing chance to see and learn what goes into training Police dogs and horses with a 2 hour guided tour of this Division of the Dog and Mounted Police.

The only cost of this trip is for the coach, as we can take up to 30 people we will be opening this event up to the rest of the U3A after the Bucket list members have had a chance to book their place.

The plan is to leave NCE car park at approx 8.30am. We will be making a lunch stop at somewhere like a Harvester after our visit and plan to be home around 4pm.

We are unable to give a price for the coach at the moment as it depends on how many want to go but as a guide if 25 people go it will be about £16.00 each.

TO BOOK YOUR PLACE for any or all of these events please email Helen Nolan
helencoedmor@gmail.com

Helen

CRAFTY CRAFTERS

February meeting was an introduction to kantha embroidery. Kantha embroidery is one of the oldest forms of embroidery, originating in parts of India. It is a simple form of embroidery, comprising mainly of running stitch but those proficient in it's use can create amazing patterns and pictures. It was practiced by the females of all rural classes from the rich landlords wife's down to the poorest tenant's wife's. It is still practiced today to create elaborate saris and household linens.



Examples from the Internet

The next Crafty Crafters meeting will be 8th March when we will continue with the kantha embroidery.

Ruth

DIGITAL PHOTOGRAPHY

The aim for February's homework set in January was 'shadows'. To aid with the homework two tutorial videos were shown, which were '50 Awesome Shadow Photography Ideas' and '4 Ideas For Shadow Photography'.

John Leigh**Dave Thomas****Alan Cooper****Janice Hollick****Michele Courtenay****Margaret Taylor****Teresa O'Ryan****Pauline Brown****Malcolm Brown****Adrian Millner**

Everyone had fun experimenting and doing the homework, including our two newest members Janice Hollick and Michele Courtenay.

The homework set for our March meeting is 'Using your camera in the manual setting, but the subjects can be anything of your choice!' and everyone can submit a maximum of 6 photos each for discussion in March.

I am collating a list of photography tutorial videos, tip and books. Currently I have, 23 tutorial videos, 43 tip sheets and 327 e-books for members to choose from and the list keeps growing.

Following the February session I received an email from Jan saying "***fabulous meeting can't wait for the next one***".

Existing and new members are welcome to bring their camera equipment to group for discussion/tips, etc. Beginners, intermediates and advanced digital photographers are welcome to join us. There is a small £2.00 per person fee to cover the cost of the hall, tea/coffee and a biscuit or two, but please email me (Dave) at digitalphotography@cardiganu3a.org.uk or davejthomas66@gmail.com with your name and contact numbers prior to the next meeting. I will then send you a welcome email and links to the tutorial videos to aid you with the months homework.

Our next meeting is 10.30am to 12.30pm on Tuesday 14th March in Coracle Hall, Llechryd. (Please arrive around 10.15am ready for a 10.30 start.)

Since Jim and Anne Sibley left us the remaining members of the afternoon Philosophy group have been considering the best way to move forward.

We have come up with the following idea.

As we already have a Philosophy am group and a Theology Group, both of which cover areas of the rational investigation of truth, one based on reason and the other on faith.

We felt that we would revamp the Philosophy pm group.

We have agreed that we would like to change our group from Philosophy pm to a Topical Discussion/Debating Group to be called "Don't get me Started".

The new group would still happen on 2nd Monday in the month from 2 pm at my house in Pontgarreg.

We have room for 3 more people. If you would like to join us my contact details are :- email susanedmunds@hotmail.co.uk.

FAMILY HISTORY

As our February meeting is on 28th, I am writing this before it has taken place. We are continuing with last month's topic when we brought something belonging to or relating to one of our ancestors and told the story of it. I am sure this month's session will include some more very interesting items. I am always amazed at the variety of memorabilia we have between us.

Next month I plan to go back to World War One – we had a meeting on this subject by Zoom during the pandemic but this time we will be able to bring in items to show the rest of the Group.

If you would like to join the group next month, please contact me first in case the topic has changed by then.

Margaret

GARDENING GROUP

Again the group did something different for this month - no set time was made to meet up but instead members could choose which days to visit the "Llandysul Gardening Weekend" run by the Farmyard Nursery in conjunction with the Llandysul Community Council and the Llandysul and Pont-Tyweli Ymlaen Cyf.

The event ran for 4 days and featured a huge range of plants for sale, an impressive on stage display, talks from gardening experts on a variety of topics and a tea shop serving home made cakes.



The event was very well received by the members that visited with comments including:

"Great event and worth attending every year"

"I was completely overwhelmed"

"Quite amazing"

"Fantastic stage display"

"Thoroughly enjoyed myself"

"Coffee and cakes very tasty"

There were however mixed reviews of the talks from the experts

The plant of the month is Sue Phillips' Strelitzia "Bird of Paradise" (see photo) which she has been nurturing for 10 years, and her efforts have finally been rewarded as it now has flowering stems for the first time. In her words its the longest awaited plant pregnancies in history



Our next meeting will be another quiz at the Bunch of Grapes NCE where extremely difficult (only joking) gardening and plant based questions will be flung at the contestants who will be arranged in 4 teams.

The quiz will take place at 2pm on Thursday 2nd March and hopefully will be a fun competition.

We are currently working on an exciting programme of visits for the upcoming season including possible visits to Picton Castle and Gardens and a revisit to Norwood

Mike

ICT SUPPORT

The ICT support group is designed to help people on an almost one to one basis with any problems they have using their phones, tablets or laptops.

It takes place usually in Waungilwen, near Drefach Felindre, on the 3rd Tuesday afternoon of the month at 2pm. Because Ruth and I try to give one to one help we ask that you give me a ring to book a place. Details in the groups list.



We cater for Apple, Android and Windows machines. We don't profess to be experts but will have a good go!

Hazel

PATCHWORK GROUP

Unfortunately, I was unable to attend the group in February but the meeting went ahead as usual with members working on their projects. The next meeting will be 10th March at Penboyr Village Hall 11-00am

If patchwork is something you have fancied trying, why not come along and have a go. Contact me for more information.

Ruth

PETANQUE GROUP

Now that the spring weather has arrived the Petanque Group will be restarting at the George VI playing fields in Newcastle Emlyn their first gathering being on 6 March at 2pm followed by 21 March, with sessions thereafter on the first Monday and third Tuesday each month.



If you would like any further details please contact John on 01559 371842.

John

SKETCH GROUP

The new sketch group met on 7th February for an initial discussion about the kind of group we envisioned. After a debate and looking at the U3A diary it was decided that it was near impossible to meet when there was a free spot owing to other commitments. Therefore to meet on Tuesday morning seemed the best option. 10.30-12.30 After some dubious coffee we had a brief sketching session using what was available in the venue.



The next meeting will be on the 14th, 10.30 at Cwtch Cafe Newcastle Emlyn followed by the 28th at the Botanic Gardens, Carmarthen. Car sharing will be an option and we will meet in the Mart car park at 10.00

Contact Millie Thomas for further information.
milliethomas946@gmail.com

Millie

STROLLERS

Nine members and two dogs set off from Cardigan to walk to the Wildlife Centre at Cilgerran and back. The weather was overcast but dry as we set off and we hoped it would stay that way. On the way there, we took the boardwalk route, detouring to the second of the hides to allow one of the group, who hadn't been able to join us for some time, a short rest. Unfortunately, there were no water buffalos to see as they are taken away for winter. Before we reached the centre, we had a light drizzle but were rewarded with a rainbow.



After a coffee at the centre, we took the shorter route back to the cars, getting back there just as the rain started.

Future schedule as follows :-

31 March Pengelli Woods

28 April Henllan

26 May Hafod estate

30 June Ffynonne Waterfalls

Cyndy

THEOLOGY GROUP

Not eating chocolate in Lent? Letting your opponent take your pawn because you have a better plan up your sleeve? Giving up a lucrative career in favour of something of greater human value? From feasting with the gods to fasting for the good of our souls and bodies, sacrifice has from ancient times been part and parcel of religious observance; but why? Never shy of a challenge, U3A's theological hitch-hikers explored the subject at our meeting in February.

Some religions – those with more bloodthirsty, jealous and temperamental gods than the Judeo-Christian version – expected their followers to placate or feed them with offerings of prize stock and valuable possessions; but on a more cheerful note, sharing a massive barbecue between the whole community and its godly overlords brought people and gods together in a table-fellowship not unlike the understanding of 'sacrament' in Christianity today. The practice of making sacrifices for thanksgiving, celebration, or forgiveness runs through the whole Bible – albeit gradually becoming more ritualised and tokenistic, so that by New Testament times it was done only on special occasions by priests in the Jerusalem Temple, and was so far removed from the principle of offering the best specimen of your flock or the first-fruits of your harvest that you had to use special Temple currency to buy specially-bred Temple animals. Modern people like Mary and Joseph chose the modest option of 'two young pigeons' in thanksgiving for the birth of their baby, whilst the rip-off money-changers and inflated prices so angered radical Rabbis like Jesus that he later denounced the Temple



hangers-on as 'a den of thieves' – and the practice of physical sacrifices stopped altogether when the Romans destroyed the Temple in 70CE. The grisly practice of human sacrifice was roundly condemned from the very beginning, so whatever Abraham thought he was doing when he

believed God wanted him to kill his longed-for son and heir, the story of Isaac's near-miss on the altar serves as stern reminder that this is definitely not the character of the Hebrew God.

The complicated notion of Jesus' self-sacrifice – not just his death on the cross, but his whole life as a human being, and how it relates to forgiveness and reconciliation ('the atonement') – is perhaps a topic for another day; but we discussed how sacrifice still finds its place, from family life to warfare, humanitarian action to public service, as ordinary people prove capable of setting aside personal advantage for the sake of others, or in order to concentrate on something more valuable. Giving up chocolate for Lent may bring more benefits than a slimmer waistline!

Looking forward to brighter weather, longer days and a sense of adventure, our topic for April will be Pilgrimage. Whether it's something you've tried or not, come and share your thoughts on April 3rd (2pm in Ffostrasol Village Hall).

Carol

WALKING GROUP

Our walk this month took us to the Hafod estate near to Devils Bridge. Having never been prior to doing a reccie walk the week before it turned out to be a real eye opener of an Estate.



The estate was purchased and created by Colonel Thomas Johnes in the late 18C, and has been described as one of the best examples in the world of a historic 'picturesque' landscape. The estate stretches to over 500 acres of rivers, waterfalls and wooded hills. The footpaths around the estate were created along with designed vistas so that visitors to the estate could enjoy the landscapes.

There are 5 marked walks around the estate ranging from 1 to just under 4 miles. On what was an ideal day for what was in the main a moderately difficult walk we were very well led by Tony Barker who had lived just outside the estate for a number of years and had taken daily walks in the estate lucky man. He took us along a number of the walks ensuring that we saw all the wonderful viewpoints; his knowledge of the history of the estate was fascinating. Tony has agreed to also lead the Ramblers trip to Hafod in May when the walk will follow the Lady's Walk which is just over 2 miles long and includes the restored formal Mrs Johnes Flower garden which will hopefully be in full bloom towards the end of May.

Tony took us to a number of spectacular locations not least being the Cavern Cascade that involved going through a tunnel blasted into the rocks by Thomas Johnes so that visitors could appreciate the incredible waterfalls. My photographic efforts showing the cavern waterfalls really don't do it justice hence using a photo from the web, this is a challenge better suited to those in the Digital Camera group. Our walk of around 10k ended up with the group adjourning to the Hafod Inn at Devils Bridge for some suitable refreshments and planning for future walks.



Our walk in March will be based around the coastline probably heading south from Poppit area ,more details to follow.

Nigel

WELSH GROUP

It was great to welcome several new members to our group in February, when the topic for discussion centred on clothing. As we have a number of relative beginners to Welsh, we are going right back to basics for our session next month and will concentrate on Welsh pronunciation. Good practice for us all.



We will be meeting on Tuesday 7th March at Vicky's in Capel Iwan.

Vicky

WINE APPRECIATION GROUP

Our Twelve members had a very interesting evening at Lesley and Les's house in February. We had decided to carry on tasting Côtes du Rhône wines and Vicky and Brian had very kindly sourced four different reds priced from £5 to £24 for us to blind taste to see if we could tell the difference and work out which was the most expensive etc. Secondly we scored the wines following our usual scoring system to see if our favourite wine was the most costly or not! Three of the wines were from the Wine Society and one from Aldi. They were Aldi Côtes du Rhône £5.07, Societies Côtes du Rhône £8.75, Hermitage £14.50 and a Chateau Neuf du Papes £24.00.

A number of us managed to work out which was the Chateau Neuf and also got the Societies Côtes du Rhône correct. The favourite wine was The Societies Côtes du Rhône at £8.75 with a score of 44 1/2 points. Closely followed by the Chateau Neuf du Papes at 43 points The least favorite was the Hermitage which we felt lacked depth and flavour We also tried a Côtes du Rhône Blanc (white) which was very well liked but not so easy to find and not so well known.



At our next meeting on Thursday 16th March we will be tasting Beaujolais wines as we continue our tour around the French wine regions. The meeting will be at Hazel and John's in Waungilwen.

Hazel

Wednesday	1	March main meeting, talk from Coracle Centre - NCE Rugby Club	10-30am
Thursday	2	Art - Penboyr Village Hall	10-00am
Thursday	2	Gardening - Bunch of Grapes NCE	2-00pm
Monday	6	Petanque - George VI playing fields NCE	2-00pm
Monday	6	Theology - Ffostrasol Village Hall	2-00pm
Tuesday	7	Sketching - venue TBC	10-30am
Tuesday	7	Welsh- Vicky's Capel Iwan	10-30am
Wednesday	8	Badminton Llandysul Leisure Centre	12-00am
Wednesday	8	Crafty Crafters – Penboyr Village Hall	10-30am
Wednesday	8	Strictly Basic Ballroom – NCE Holy Trinity Church Hall	10-30am
Thursday	9	Art - Penboyr Village Hall	10-00am
Thursday	9	Creative Writing - at Rhydlewisl Village Hall	11-00am
Friday	10	Patchwork and Quilting - Penboyr Village Hall	11-00am
Monday	13	Walkers - TBA	10-30am
Monday	13	Don't get me started– at Sue's in Pontgarreg	2-00pm
Tuesday	14	Digital Photography - Coracle Hall Llechryd	10-30am
Tuesday	14	Table Tennis – Rhydlewisl Village Hall	2-00pm
Wednesday	15	Astronomy – Coracle Hall Llechryd	2-00pm
Thursday	16	Art- Penboyr Village Hall	10-00am
Thursday	16	Philosophy am – Penrhiwllan Village Hall	11-00am
Thursday	16	Wine Appreciation - Hazel + John's Waungilwen	7-00pm
Tuesday	21	Games – Penboyr Village Hall	10-30am
Tuesday	21	ICT Support Session - as required contact Hazel	2-00pm
Tuesday	21	Petanque - George VI playing fields NCE	2-00pm
Wednesday	22	Badminton Llandysul Leisure Centre	12-00am
Thursday	23	Art- Penboyr Village Hall	10-00am
Thursday	23	Table Tennis – Rhydlewisl Village Hall	10-30am
Monday	27	French – at various private locations	11-00am
Monday	27	Science and Technology - Coracle Hall Llechryd	02-00pm
Tuesday	28	Book Club – Zoom meeting	10-30am
Tuesday	28	Family History – Church of Latter Day Saints NCE	2-30pm
Wednesday	29	Lunch Club - Various venues	12-00am
Thursday	30	Art - Penboyr Village Hall	10-00am
Friday	31	Strollers - Pengelli Woods	10-30am
April			
Wednesday	5	Main Meeting - NCE Rugby Club	10-30 am
Thursday	6	Art - Penboyr Village Hall	10-00am
Thursday	6	Gardening	

To add events to this monthly calendar please contact Nigel neu3anewsletter@hotmail.com giving date, venue and time, plus any further information to assist those wishing to attend. Closing date for newsletter contributions will be on the 24th of the month, at the latest.