THE HAMPDEN COUNTY RADIO ASS'N. Inc.

SPRINGFIELD, MASSACHUSETTS



CLUB OFFICERS

President	Larry Soltz	WB1CJH	567-6707
Vice-president	Ron Beauchemin	WBlETS	593-9852
Secretary	Frandy Johnson	N1FJ	584-9005
Treasurer	Steve Shore	WAlzev	(203)243-3030

Board of Directors

1978-1980 WALPUX KLBE WBLFIP WBLEMN WLARA	Bruce Felper, 24 Mountain View Dr., W. Hartford, CT 06119 Jeffrey J. Duquette, P.O. Box 346, Southwick, Ma 01077 Moe Beauchemin, 56 Acre Brook Dr., Chicopee, Ma 01020 Al Sittard, 37 Dunn St., Chicopee, Mass 01020 Jim Spates, 106 Meadowbrook Ave., West Spfld, Ma 01089
1977-79 K1YQQ WB1BZW WA1YYW	Chet Wisiolek, 20 Nevada St., Springfield, Ma 01107 Andre Bouchard, 650 Southwick St., Feeding Hills, Ma 01030 Rich Melbourne, 142 Allen St., East Longmeadow, Ma 01028

The Hampden County Radio Association, Inc is a non-profit corporation of radio amateurs interested in the investigation of the technical aspects of the communication arts. The club is the base for the first district QSL bureau. We are affiliated with the American Radio Relay League and endorse their programs. The HCRA is a general interest radio club and does not operate any amateur repeaters. Meetings are held the first Friday of every month, (except July and August) and annual auctions, flea markets, banquets, and general interest programs make up the schedule. The association participates im many radio programs throughout the year and almost every operating event listed in "QST" has at least one club member's call. The club station's call is "WlNY", and is in memory of Hank Baier. "Zero Beat", our club newsletter, is sent out ten times each year to all members. If you would like to join us, we would be pleased to welcome you. Dues are \$5.00 for 12 months and can be paid at the meetings or sent to Steve Shore, 20 Valley view Drive, Bloomfield, Ct. 06002.





HAMPDEN COUNTY RADIO ASSOCIATION, INC

ANNUAL AUCTION!!!

FRIDAY, OCTOBER 6th, 1978
7-11pm



FEEDING HILLS CONGREGATIONAL CHURCH, CORNER OF ROUTES 57 AND 187, FEEDING HILLS MASS. (WEST OF SPRINGFIELD)

SPONSORED BY THE HAMPDEN COUNTY RADIO ASSOCIATION, INC. Club takes 10% of each sale, seller bids to protect item. Heavy publicity should insure a large crowd! See you there.

HAMPDEN COUNTY RADIO ASSOCIATION, INC

MEMBERSHIP APPLICATION

NAME		AMATEUR CALL	
COMPLETE MAILING ADDRESS			
			(zip)
ARE YOU AN ARRL MEMBER?	YES NO		
CIRCLE THE CLASS OF LICENSE	YOU HOLD: N T	G A E	
COMMENTS, SUGGESTIONS			

Dues are \$5.00 for 12 months. Executive Board will vote on this application. Make check or Money Order payable to the HCRA, and return to the treasurer.

Next meeting:

FRIDAY, September 8th doors open at 7:30 Meeting begins at 8 pm.

Topic of Emergency preparadness. Bing Leonard, K1IQA, the Emergency Co-ordinator for Hampden County will speak on the organization of the emergency services in the area. Bob Phoenix, WA1DNB, the Section Emergency Co-ordinator for Western Mass, will speak on the ARES and how to join. A local civil defense official will speak on RACES and the importance of our liason with the CD offices. A new ARRL film on "Hurricane Watch" will be shown and a slide show on handling traffic. If you don't know what's involved in these things, this is the meeting to attend!

New club officers will be introduced and the program for the year will be outlined by our new president, Larry Soltz, WB1CJH.

Our first meeting of the year is on the important topic of preparing for emergencies. In light of this, we are re-printing this article from the March 1949 issue of "Zero Beat". (Updated where necessary by the editor.)

"WHY SHOULD I TAKE PART IN TRAFFIC NETS OR EMERGENCY SERVICE NETS? By W1BVR, Perc Noble

Amateur radio has one sole justification for its' existence-it is operated in the Public interest. During the years, it has always operated that way. Since the war, (World War II, ed.) however, it seems to me that many of our newly licensed hams have lost sight of this completely. Perhaps it is the fault of the ARRL for not informing them of this at even more frequent intervals. Even though we buy our equipment and pass our license examinations, we still operate our stations as a privilegenot as a right! When we fail to operate in the Public Interest, then we jeopardize our whole future. Many of the old timers in this game of ours appreciate this fact. But, we need new blood to take the places of these old timers when they are no longer active.

Don't you think you could spare say one night a month (for perhaps an hour) to take part in either a traffic net or an emergency service drill? How about taking a few minutes to look at "Message Handling", Emergency Operation", and League Operating Organizations" sections in the ARRL handbook?

If you are interested in Emergency Service work, see your local Emergency Coordinator. (Bing Leonard, K1IQA and WA1DNB, Bob Phoenix, our Section Emergency Coordinator will both be at the September HCRA meeting. ed) If you're interested in Phone Traffic Nets, see the Western Mass Phone Activities Manager, WA1MJE. (Maybe we can get him at the Sept. meeting. ed) And if you're interested in the CW traffic nets, we need you badly! Most of the control op's send the control signals at about 15-18 wpm. When traffic is being passed to fast operators, a bug is used and high speeds. Many of our present net members are not high speed people, but they seem to enjoy the net! The NCS will QRS if requested. Your code speed will rapidly go up with regular participation. You'll learn how to work in a controlled net and how to handle messages. All free for nuthin'!

73, Percy Noble Editor's note: Although over 30 years old, this is truer today than ever. Western Mass Section is hurting for traffic people and hams to fill League positions that will do a good job. The SCM is the person to see, maybe he'll be at the September meeting too.

FIELD DAY 1978

On Saturday, June 24th, numerous IICRA members began the trek up to Otis, Mass for "Field Day, 1978". Andy, WB1BZW and Jeff, K1BE, arrived at the site to find Art, W1KK and his crew of boy wonders already erecting the first of a vast array of antennas. It was a good location, 1700 feet above sea level, in the midst of rocky fields. Paul, WA1ZKT hacked out a place for his tent and set up his ten meter station. Gerry, WA1PGT and his group set up a dipole and operated on 80 meters from a circus tent. (Somehow appropriate?) Scott, WB1CAC, who passed his general the week before, and John, WB1CAD, had a conglomeration of VHF-UHF goodies on top of the hill. (Where all the bugs also congregated!)

The first station went on the air 3 minutes after the contest started, and it was on 20 meter phone. Jim, W1RBU, and Frandy, N1FJ, really racked up the QSO's on that rig! (Frandy was on his honeymoon and stopped by on his way to New York.) Rich, WA1YYW and Andy operated the 40 meter phone station. Bob, K1BUB set up the 40 cw station in Olie's camper. (WB1GGK) Gary, WA1ECR flew over in his airplane to say "Hi". Mal, W1MQK was in the neighborhood and stopped by to visit. Many of our brand new novices were there and did yeoman's work in setting up. Henry Stallworth, Ray, and Bill Shannon checked out the various rigs, too. Fred, KA1APR, set up the 80 meter cw rig in a tent designed for a small midget. Ed, WA1CYK and his XYL stopped by, and while his wife helped with supper, Ed made a few QSO's. Bob, W1NLE enjoyed the supper immensely. The group dined on steak, baked potatoes, baked onions, french green beans with almonds and mushrooms, mushroom gravy, salad and french bread. The dining area had a tarp over it and in the center of the campsite was a stone fireplace. Kurt burned the popcorn that night but ate it anyway. Eric and Jim roasted marshmellows and kept the fire blazing until bedtime.

Contacts went on until well past two in the morning. Everyone was up at 5:30 am and no one could start the generator! Art, W1KK was our control operator and in charge of the electricity. Even with Bob Ray's help the generator wouldn't kick over. After cooking a delicous breakfast of bacon and scrambled eggs, muffins, coffee, and toast, Jeff, K1BE and Paul, WA1ZKT took the generator's fuel system apart, put it back together, and fired it up! The youngsters saved the oldsters this time!

Glenn, WA1PVB and Bruce, WA1PUX continued making points. Bruce sent messages to the SCM and SEC through the WMEN. Around noon, the dismantling began and we were off the air. W1NY/1 had another fun field day. Fond memories for those who were there, and expectations of an even greater time next year! Where should we go? The top of a high mountain? A boat in the ocean? Or maybe we could rent a hot air balloon and.......

Attention All Club Members!

This newsletter costs you over 50¢to type, print, and mail out. Even if this was the only expense we had, your dues are not enough to cover it. So it's very important that each one of us support the club at the auctions, raffles, and coffee counter to keep the dues low. Help sign up friends for the club. When you're done reading this issue, give it to a fellow ham with an invitation to attend a club meeting. Everybody doing a little bit gets the big job done! Many thanks.

CQ, CQ de W1NY

CIVIL PREPAREDNESS

This is the first of a series of articles on the topic of civil preparedness. We hams are one of the few segments of society that actively concern ourselves with preparations for national disasters. (See Field Day report) I'd like to outline in this article some definitions and in the following issues explore preparations that you can make for various emergencies.

Civil defense as defined by the government concerns protecting the civilian population against nuclear war. This has fallen apart in the past ten years and is inadequate to meet most emergencies right now. Civil preparedness in this series of articles means the ability to cope with local or national disasters of varying scope. Some of the possible catastrophes might be:

Type I

All out nuclear war (superpowers)

Limited nuclear war (India vs China, etc)

Terrorist detonation of a nuclear device in an American city Failure of a nuclear generating plant's safeguards, releasing radioactivity

Type II Collapse of the economic system with resulting civil strife. (Remember what happened in New York when the lights went off for the night???) Threat of nuclear war (Nuclear blackmail)

Regional Natural disasters (Like last winter's East Coast blizzard.)

Type III

Local weather disasters. (hurricanes, tornadoes, floods, etc) Local industrial accident (Spilled toxic chemical from truck or train; Chemical plant fire, etc.)

Local Civil strife. (Remember the North End of Springfield riots and burning in '73)

It will be very important to maintain communications locally and nationally after a castastrophe, and amateur radio operators are the ones to do it best. Do you belong to the ARES? RACES? Which frequencies would you go onto to maintain contact with the Civil Defense agencies? What's needed in your home to keep the vital communication link open? Next month we'll look at preparations for a Type I disaster.

Jeff K1BE

(Comments, letters, and information on this topic are requested. Send them to JJ Duquette, PO Box 346, Southwick, Mass. 01077)

Editor's Comment: This article was written before the first meeting was set up for September. It is exactly what you'll need to know if you are to help your country and yourself in an emergency.

We welcome the following new club members:

Heather, WB1ABF A1, WB1HLO Stan Cohen

Les, W1NDY

Tracy Carmen Bill Shannon

Chris Peznola Doug, KA1AVI Guy Peznola Don, WA1PHR

Henry Stallworth Bernice, WB1DHA ************************

Bob, WB1FUV

SKYDIVERS/PILOTS I have three parachutes to sell/trade. Two mains, complete, and a 24' unmodified white reserve. I would prefer to trade for ham gear but will sell outright. Guaranteed to pass inspection by a licensed rigger or money back. Contact K1BE, Jeff after 6 pm at 569-6739

For Sale Yaesu FT221R, with pre-amp, all mode, all band 2 mtr rig contact Frank Potts, WA1RWU

JUNE BANQUET REPORT

Our annual banquet was held at the Westfield YMCA in June. We were sold out and had a large crowd there to eat the roast beef dinner that was delicious! John Sullivan, W1HHR, our New England Director, gave a talk about the importance of WARC. Many nice door prizes were given out and Rudy, WB1CXC, was the lucky ham that won the main prize, a TR7200A. New club officers were eleted and Larry Soltz, our new president presented Jeff, K1BE a nice award plaque for his hard work. Many awards were given out from the year of active hamming. Percy Noble, W1BVR was made a life member of the club and presented with a membership card that was 2'X3'. Maybe he can wallpaper his garage with it? Percy was also presented with a certificate of appreciation for being the "Venerable OM of Western Mass". Not one person complained about anything, and everyone had a great time. Other awards that were given out were:

"Zero Beat"

Best operating article- N1FJ, Frandy Johnson Best technical article-W1NPL, Ed White Best article- W1KK, Art Zavarella Best technical project- WA1ZKT, Paul Kress Best history article- W1KUE, Tom Barrett

Ham Activities

NCS for W1NY- WB1CAD, John Balboni QSL Bureau Manager (for over five years!)- Eleanor Gray Most Enthusiastic Board Member- K1YQQ, Chet Wisiolek Hardest Working Board Member- W1KK, Art Zavarella

"Worked 25 HCRA Members Award"

Barb, WB1EHS John, WB1CAD

Jack, WB1APD A1, WA1SMH

MISCELLANEOUS NOTES

SET this year was the biggest ever! Bob, WA1DNB is doing a good job as the SEC and has always been an HCRA member that participates...Tom, WA1SCO, is now K1TF...The January VHF sweepstakes scores in the July QST listed the HCRA as 15th in the country. Good job by all, let's be in the top ten in '79...Fred Stefanick is now KA1APR, the club's first "KA" call...Andy, WB1BZW and Rich, WA1YYW passed their generals. Rich is now on 2 meters with a "memorizor"... If you've paid your dues and stop getting ZB, let us know. The new mailing list will start next month. Articles, letters, comments and complaints about "Zero Beat" should be sent to Box 346, Southwick, Ma 01077. Do not send your QSL cards, or membership dues to this address, please... The MTARA picnic at W1JP's and WB1ABF's was a blast! Many thanks, Bill and Heather...Ron, WB1ETS and Moe, WB1FIP are now operating a 901 DM and will soon put up a new beam. They haven't decided yet who has to climb the tower...Jeff, K1BE has had his article about the HCRA accepted for publication by the "Ham Radio Horizons" magazine. About 20 pictures were sent in so don't be surprized to see yourself. Should appear in October or November... Bob, WB1BPL passed Technician. Ollie, WB1GGK, passed his general. So did Al, WB1GLZ!.... The licensing classes at the Jewish community Center had 15 take the Novice exam and 8 have upgraded so far from the General course. If you're interested in a Novice, general, or advanced course, send a postcard into Zero Beat........
The HCRA "bailed out" the Mt. Tom club by loaning them our box of repeater directories for their picnic! FB job done by W10JA and his crew at the picnic....

OFFICE OF THE SECTION EMERGENCY COÖRDINATOR

WEST. HASS. SECTION

In all of my explanations of the purpose and function of the Amateur Radio Emergency Service, I initially point out that, as defined by the American Radio Relay League, the ARES is a serving agency. This means that our service exists to provide emergency communications to private, public and governmental agencies such as the Red Cross, Salvation Army, Medical facilities, Civil Defense and local law enforcement units when requested by these organizations.

At a time when community, county or section level units of ARES have achieved the organizational and operational quality necessary to provide adequate emergency radio communications, the above-mentioned organizations or agencies are contacted and informed of this available service. Operational formats are usually developed between the served agency or agencies, and the local ARES unit.

Although no formal written emergency communications plan has been distributed for the Western Massachusetts Section, our ARES Emergency Coordinators, their assistants and active ARES members, along with NTS Section - level officials and members are familiar with the current ARES, NTS and repeaters network which functions at least weekly, to coordinate and familiarize ARES participants within this Section.

For emergency communications operations at the Section-wide level, the established primary ARES net is the Western Mass. Emergency (WMEN) which operates on 3.937 KH2. This net holds a session each Sunday at 0830 on the frequency. Appointed net members are assigned as liaison stations each Sunday and at 0900 these liaison members call in on five member repeaters, WRIAEY Mt. Greylock, WRIABX Mt. Tom, WRIAEF Provin Mt., WRIAEK Fitchburg and WRIABE Worcester. The liaison function provides multiple benefits to ARES and non-ARES participants. Amateurs who are not equipped for 75 meter operation at the time (they may be mobile or Tech class licenses) can still be logged as net members; they can, if they wish, originate formal traffic into the NTS, incoming traffic can be routed to destination via the repeater if no 75 meter station coverage is available and finally, this regularly scheduled operation acquaints all participants with the system and the personnel likely to be active in the event of an actual emergency situation.

Disaster situations, either simulated or real, when of localized nature would be covered by whatever local ARES units have been developed in the area concerned. Emergency communications requirements that expand to county or section area proportions would dictate the activation of additional repeaters which, if unable to establish 2 meter liaison between them, would then call for the activation of the WMEN on 75 meters. The WMEN would provide over-all section coverage with liaison capability between the 5 member repeaters. WMEN can also be activated to provide NTS capability from any or all member repeaters.

The two NTS section nets, W. Mass., Phone Net and WMN (cw) can be called on to activate as back-up for WMEN if need be to handle excessive traffic loads.

Concluding is a listing of NTS/ARES nets in Western Mass., Net Managers, Emergency Coordinators and Member Repeaters. Further details and/or coordination efforts may be provided by the E.C. for the county involved.

NTS SECTION NETS

WMPN -- 3.935 KH2 - 1630 Mon. - Fri. PAM - T. Jaworski, WAIMJE

WMN -- 3.562 KH2 - 1900 Daily ARES Section Net

WMEN -- 3.937 KH2 - 0830 Sunday Mgs. - R. Phoenix, WA1DNB

Member Repeaters

WRIAEY -- 146.31/.91 - Berk. ARES Net, 1430 Sundays WRIABX -- 146.34/.94 - MTARA Info Net, 1900 Wednesday WRIAEF -- 146.10/.70 - Spfld. Chapter A.R.C. Communications

WRIAEK -- 146.46/7.46 - Fitchburg WRIABO -- 146.37/.97 - Worcester

Emergency Coordinators

Berkshire - E. Curry, W1KZS -- 121 Laurel St., Lee

Franklin - None at present

Hampden - W. Leonard, K1IQA -- 340 Glendale Road, Wilbraham Hampshire - D. Schwartz, W1GAJ -- 1183 Southeast St., Amherst

Worcester - R. Armstrong, WIJTL -- 318 Cathy St., Fitchburg 01420 Phone: 342-7467 Asst. E.C. -- L. Bay, WIDOY -- 45 Henry St., West Boylston 01605 Phone: 835-4054

If you did not understand any of this you really should make an effort to be at the September meeting. Some of the best people in the field will be there to answer all of your questions!

Bob Phoenix, WAIDNB
S.E.C. Western Mass. Section
121 North Main Street, Apt. K-7
Belchertown, Mass. 01007

Phone -- 413-323-7383

IMPORTANT TO YOU!

Larry Soltz, WB1CJH, our president this season, has an important series of topics lined up for this year. One of these will be on station safety. We want to mention this now because we almost lost one of members to an electrical accident. This ham installed his new tower well away from power lines and other hazards. However, while attaching a guy wire to its' anchor, the trailing edge of the wire shorted out the power lines coming into the house. It's only because of his guardian angel's protection that he was not killed.

Please! We hate to lose members due to natural causes; don't QRT permanantly due to stupidity/poor judgement. Review the ARRL safety procedures. Make sure you're going to be here to here the guest speaker on station safety.

MISCELLANEOUS NOTES

Bob, WA1QHR is now married and living in Westfield with his XYL. Frandy, N1FJ, also took the big step this summer and resides in Northampton...Gary, WA1ECR and Bill, WIJP, continue to enjoy radio-controlled airplanes. Would you be interested in a guest speaker on this subject?...Frank, WA1RWU has been under the weather for most of the year and spent a short time in the hospital. Hope you're health is back, Frank...The FCC will be giving exams at the ARRL convention October 14-15 and also in Hartford around October 25th. You must apply early to take one of these. If you need a 610, send an s.a.s.e. to ZB...We need donations of paper, or printing to keep this newsletter solvent. Let us know where you can help!... Want ads are free for members. Get them in early, though...Send info on your ham activities to Bill Lowe, W1TM our SCM for Western Mass. The section report in QST needs a lot of help...The HCRA ten meter net starts Monday at 8 pm on September 11th on 28.650 mhz. See you there... Is it true that all good cw traffic men are over 90 years of age in Western Mass? Are they trying to interest the newcomers in traffic nets in cw?...Jack, WB1APD and Barb, WB1EHS spent a good summer with ham radio on an island off the coast of Maine...Dick, W1QWJ is building a new QTH in New Hampshire... Anthony Roncalli, WIAPL became a Silent Key in July. He is missed by all of his brother hams in the club...The first meeting of the MTARA is September 25th. They meet at the Valley Bank in Ludlow at 7:30 pm. Listen to their info net on Wednesday at 7:30 on .34/.94..WB1CAD passed his Extra! John has applied for a 1x2, (maybe N1KK?) ...Art, WB1FIJ, passed his advanced...

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QSL BUREAU OPENINGS

Our association has been the incoming DX QSL bureau for the past ten years. We are responsible for sorting and sending out these cards every month. They are sorted by first letter suffix, and individuals handle one letter group. i.e. Jean Peacor handles the "B"s. Eleanore Gray, our bureau manager for the past five years has five letters available for those who want to help. While you are not required to be a club member to participate, members will be given preferance on the waiting list. If you or someone you know would like to help, contact the bureau directly or phone Larry, WB1CJH at 567-6707. ****** *****

30 YEARS AGO IN "ZERO BEAT"- MISCELLANEOUS JOTTINGS FROM 48 AND '49!

Sept, '48- Gil Williams, W1APA is the prez. It cost $1\frac{1}{2}$ ¢ to mail out the newsletter, which lacked a name. W1PHU and W1KZU were elected to membership...Nov. '48- The auction raised \$16.65 for the club. Membership in the Emergency Corps is being pushed. W1MOK became a member. Jan.'49- Prez is now Vic Paounoff, W1EOB, VP is W1QWJ. Dues were \$3.00 and it now costs 2¢ to mail out Zero Beat, which was named by Gil Williams, W1APA. The HCRC is now officially affiliated with the ARRL...Feb. '49 W1RRW elected to membership...W1CJK tops in the 20 mtr phone contest...June '49 Myles, W1MOK worked W1BVB with whom he used to rag chew on spark over 25 years before...July'49 Mal, W1MQK kept the BC 610 (?) running smoothly on Field Day... Dec.'49- Art, W1MNG (W1KK) is spending all of his spare time unravelling wires so he can put antennas back up.(so what else is new?..ed) W1QWJ submitting many fb technical articles. (Some of which we might re-print because they are still current..ed)

Feb '49- W1RRW is now operating 10 mtrs mobile... W1QWJ leading the club in most confirmed states on 6 mtrs... W1RDR running a full kw with 304TL's... W1LRE and W1KZU have built their own television sets from scatch. (Did they work?..ed) **Many thanks to Wes Thayer, W1NLE for the three years of ZB. Next month we'll do some jottings from the year 1950. We are very interested in getting your old Zero Beats, and pictures of club members. When you've gone to your reward, your valuable collection of memorabilia will probably be thrown out as trash.) ****** ******

ZERO BEAT c/o J.J. Duquette P.G. Box 346 Southwick, Mass 01077



TO:



FIRST CLASS MAIL

MEETING SCHEDULE/OPERATING EVENTS

Sept 8th- HCRA meeting at 8 pm, topic of Emergency Preparations! How and what to do as a ham. Bing Leonard, K1IQA, emergency co-ordinator for Hampden county, will speak on the organization of the emergency services. Bob Phoenix, WA1DNB is the SEC and will speak on the ARES. A Civil Defense officer will speak on RACES and the importance of CD liason. A new ARRL film on "Hurricane Watch" will be shown. This meeting is being geared for the new people that do not understand the emergency aspects of ham radio, and we would like a big turnout of these people. New club officers will be introduced and the programs for the year outlined.

Sept 24-25th Nostalgia exchange! Details in the August QST.

Sept. 25th Mt. Tom meeting at the Valley Bank in Ludlow at 7:30 pm.

Oct. 6th- HCRA annual Auction! Big crowd and mucho goodies. Don't miss it. Starts at 8 pm. Oct 1st- MTARA Fox Hunt on the air.

Oct 14th, 15th- ARRL New England Convention in Boxboro, Mass. Car pool with club members. Nov. 3rd- HCRA meeting at 8pm. Five different home computors will be demonstrated by Gerry Griffin, WA1PGT. He will discuss the strengths and weaknesses and allow you to play with them. Bob McCormick will be assisting him.

Dec. 8th- HCRA/MTARA joint Christmas Party. WB1ETS and his committee is doing a great job putting this together and it promises to be a fun time.

Jan 20, 21st-VHF Sweepstakes!!!! See July 78 QST. We were 15th in the country last year and with the new scoring system we are going to win number ONE this year.

MORE INFORMATION WILL BE IN FUTURE ISSUES. We will be pleased to print meeting notices, and operating events for any club. Get them to us early, deadline is usually the 15th of the preceeding month.