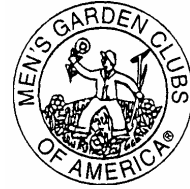


THE GARDENERS OF AMERICA MEN'S GARDEN CLUBS OF AMERICA



Gardener Insert

4-Page Newsletter

**September-October
2003**



**Gardeners Gone to Rest
2003**

Toni Sena, Kansas City, MO
David Kennemur, Spartanburg, SC
Renda Lammers, Fostoria, OH
Bill Cross, Indianola, IA
Armin Massin, Libertyville, IL
Carl Tucker, Kansas City, MO
Asaph G. Waterman, Camillus, NY
C. Albert Pratt, Bernardston, MA
James W. Stewart, Edmond, OK
Bob McGarraugh, Port Townsend, WA
Glenn Leonard, St. Simons Island, GA
A.R. Goldsby, New York, NY
Charles T. Rhoades, Caldwell, OH
Harry C. Rowe, Santa Rosa, CA

BUILDING & GROUNDS

The following clubs and members as a result of a special appeal for funds at the national convention in Albany for non-budgeted repairs and projects made generous donations to national headquarters' building and grounds fund for this purpose:

Men's Garden Club of Des Moines
Men's Garden Club of Grosse Pointe
Gardeners Club of Green Bay
Boone County Gardeners of America
Men's Garden Club of Van Wert

Leyton Youngclaus
Col. Clyde Wooten
Chuck & Grace Brasher
Kay Elliott
Merrill Nuss
Louis & Jerry Jones
F. Don Lewis
Jerry Miller
Alana Holste

Donations received from the Greater Kansas City Gardeners of America in memory of members Carl Tucker and Toni Sena

ENDOWMENT & INVESTMENT

Donation received from Leyton Youngclaus, Santa Rosa, CA
Donation received from the Men's Garden Club of Santa Rosa in memory of member Harry C. Rowe



**GARDENING FROM THE
HEART
DONATIONS**

**Richard C. Garcia
Donald A. Draveck
Ray S. Stoudemire
Robert L. Yoder
Ernest B. Osier, Jr
Ace Waterman
Alice E. Olin
Charles W. Taylor, Jr.
Elizabeth Brindak
Frieda L. Sands
Helen E. Fatcheric
Helen L. Gardner
Lois Aull
Dorcas Mills
Loretta McEnery
Stanley Kowalewski
Norbert Evens
Lola Workman
Ilya Kozitskiy
Donald McCarthy
Thomas Levison, Jr.
Ruth DeVoldre
Karen Sherman
George Wruck
Lora Leccarde
Zilpha Murphy
Alexander Walewski
Leona Wandschneider**

Sincere thanks to
Mr. & Mrs. Samuel Buranich, Jr
for their continued support

*****MEMBERSHIP*****

The following clubs have a 10% or more membership increase in paid members from January 2003 through June 2003

MO-KAN REGION

Mission Springs GOA	46.2%
Excelsior Springs Garden Club	14.3%
Greater Kansas City GOA	10.5%

CENTRAL GREAT LAKES REGION

Fort Wayne GOA	31.6%
Maple City Men's Garden Club	18.8%
Fulton County Garden Club	12.5%

NORTHWEST REGION

Gallatin County MGCA	12.5%
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NORTHERN CALIFORNIA REGION

Santa Rosa MGC	12.1%
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Each year at the National Convention the club with the highest percentage of membership increase receives the GEORGE SPADER AWARD

NOTE:
Membership cards for new members are mailed directly to them with a letter from the National President. Renewal membership cards are mailed to the club treasurer for distribution.

Marcia: tgoa.mgca.mmp@juno.com
Bob: mgcambr@dwx.

LIFE MEMBERSHIP DUES UPDATE

Good News! By a majority vote of 89% of votes cast, the by laws change reducing the one time payment of life membership dues to \$200 for all ages was passed.

Sunbody Hats anyone?

More Good News! We now have available smaller (3") brimmed Sunbody hats in addition to our current 4" brim. The crown is slightly shorter as well. This hat resembles a "fedora" and would look splendid on either a male or female. The cost is smaller as well. It can be purchased for \$15 plus S&H.

**The Web Site Is Growing
by Frank Mitch, Web Master**
<http://www.gardenersofamerica.org>
<http://www.gardenersofamerica.com>
<http://www.tgoa-mgca.org>

What's New?

TGOA COMMITTEE NEWS on the web site! A survey early this year indicated many members wish to know more about what the National committees are doing. A new page in Members Only, "TGOA Committee News" is a good place to find such information. Each Committee was asked to submit an annual committee report for the National Convention. These 2003 reports are now available on this new page. Those committees not reporting or that gave oral reports are listed. You can also find a listing of all committee chairs and members with their contact addresses, phones, and e-mails in the "Directory" in Members only. They will likely welcome any further questions or suggestions.

WE NEED YOUR INPUT

If you haven't sent in your Evaluation Form from the Albany Convention, (included in your packet) please do so. Mail to TGOA-MGCA, P. O. Box 241, Johnston, IA 50131

We value your opinion - pro and con. It's your convention, and we want to make it as fun and memorable as possible. Help future host clubs by letting them know what you liked, didn't like or would like to see different. Your opinion does count.

A very nice thank you letter was received from scholarship winner Johnathan D. Scott on July 14th. Johnathan was sponsored by MGC of Akron and is attending Ohio State University Agricultural Technical Institute in Wooster, OH. He is a second year student dual majoring in Turfgrass Mgt and Commercial Turf Equipment Repair. He has a 3.97 grade point average, and is an invited member of Phi Theta Kappa. He is also VP of the Turf Club. His ultimate goal is to become a golf course superintendent. We wish him all the best.

Low Interest Rates Got You Down ?

By Steven H. Bush, National TGOA-MGCA Treasurer

Here is a way to help yourself and TGOA at the same time. You can lock in a high rate of income that is substantially tax-sheltered and guaranteed for your life(or for a couple, for both of your lives) with a charitable gift annuity (CGA.) A CGA is a type of gift of cash or appreciated marketable securities to your local Community Foundation with TGOA being the future beneficiary. It is simple to implement and a great way to increase your income and support TGOA's future. As a kicker, you will be entitled to an income tax deduction for a portion of the gift.

EXAMPLE #1

Assume Bob is 75 and has a \$100,000 CD maturing. The bank's renewal rate is much lower than Bob would like. He could guarantee himself about \$7,100 annually for the rest of his life and over half of that would not be taxable. He would also be entitled to a tax deduction of \$40,896. Upon Bob's death, the Foundation would start paying TGOA 5% of the remaining annuity balance. These payments would continue every year.

EXAMPLE #2

John is 75 and married to Mary who is 72. As in the prior example they desire a better income from their maturing CD. Even with current low interest factors, if they establish a \$100,000 gift annuity they can guarantee that as long as either of them shall live, the Community Foundation will pay \$6,200 annually. They would be entitled to an income tax deduction of about \$29,415 on their joint tax return for the year of the gift. As in example 1, a considerable portion of their annual income would be tax-free.

In summary, gift annuities are a win/win concept used for years by many other charitable organizations across America. University foundations especially find them very popular with their donors. I have a client whose late husband very wisely dedicated some of his resources over the last ten years to buying CGAs. Because he had this foresight his wife will be financially secure for the rest of her life. I have no doubt that many of our members are currently seeking higher income, in addition to being pleased to know they could help TGOA for the long term. CGAs offer security for you and TGOA.

Please consult your own tax accountant or estate attorney if you have further questions. If you wish to ask me anything about this topic, I will be happy to visit with you as well.

CALLING ALL CLUBS -----GET ON BOARD!

By Chuck Brasher, National Director MO-KAN Region, Greater Kansas City Gardeners of America

Every Club can and will increase their membership rosters by offering discounts with local merchants! The MO-KAN Region and the Greater Kansas City Gardeners of America can prove it!

Five years ago the Garden Center Association of Greater Kansas City had seven businesses with garden-related merchandise that gave their members a 10% discount. The Association doubled their membership in three years. When I heard this, I thought "Why can't TMGCA/GOA do the same thing?" Everyone is always looking for sales/discounts; it's become a way of life for all of us.

Being in the tree business in this area for 45 years, I already knew most of the Garden Centers and Nurserymen on a first name basis. So I could talk their language and decided to give this idea a chance.

From past contacts and the Yellow Pages, I came up with a list of merchants that sold garden related merchandise and services. These merchants included garden centers, nurseries, landscaping businesses, fencing contractors, stone contractors, etc. I called to make an appointment with people by just saying, "I would like about 15 minutes of your time. I have an idea on how you can increase your business." I explained that I wanted to establish a 10% discount program for our Region entitled Our Garden Partners. I read to them the letter I had written explaining the program and the other business I wanted to add to the list. When the merchants found that the large discount stores were excluded from the list, they were very willing to join the program. A copy of the letter explaining Our Garden Partners Program follows the end of this article.

We first introduced this discount program when the MO-KAN Region participated in the Flower, Lawn, & Garden, and Home Show in Kansas City. We talked with people about our organization and its benefits, including the discount program.

The Greater Kansas City GOA Club signed up 24 new members at our Plant Sale this year, using the Garden Partners discount program as a way to entice buyers to give our club a try. At the checkout table, our salespeople and cashiers always asked customers if they were interested in joining a gardening club, which offers members a 10% discount at various merchants. We gave them the letter explaining the program, membership applications, and a program listing for the coming year. We explained that GOA is a nationwide non-profit organization. Our club uses the plant sale profits to fund scholarships, youth gardening projects, area beautification, community gardens, Gardening from the Heart Programs, etc. Customers received an immediate 10% discount on their plant purchase and a calendar if they joined the club at the sale. We then followed up with customers who expressed an interest, but were not willing to join the club at that time. This resulted in an additional six new members for our Club.

ALL ABOARD!!!!!!

Tips on Starting a Discount Garden Partners Program

In smaller towns and cities, you may need to change the Garden Partners letter to suit your area and you may need to expand the type of merchant you recruit to include hardware stores, lumberyards, food stores, barber shops, beauty shops, handymen, etc.

To get started, establish a committee of 4-6 people with a chairperson who is well known in the area or a business person in the area. At your first meeting, give each person a copy of the printed Garden Partners letter and discuss any changes, deletions, or additions needed to suit your particular area and the recruitment of the businesses. At your second meeting, compile a listing of businesses which you would like to recruit and discuss and finalize any changes to the letter. At a third meeting, discuss each merchant. Any member who has acquaintances, friendships, business contacts with any of the merchants should, of course, contact those merchants. The biggest TIP here is never, never, contact a merchant by phone—eye contact and personal visits are the best way to sell this program.

GET ON BOARD THE DISCOUNT TRAIN!

Every club can increase and retain its membership by using incentives such as a discount program. When starting a new club, the discount program can be a useful tool to recruit members, including business professionals within the community.

We can and we will increase our membership!