

# Approved Minutes

## Board Meeting of the Geological Society of Minnesota, 11-FEB-2021 (Minutes compiled by Dave Kelso)

**Opening and Welcome:** The meeting held by videoconference at 7:00 P.M.

- A. Minutes for the November 2020 Board meeting were previously approved by e-mail and posted to the GSM website. FYI: Board members have 10 days to review the preliminary minutes after the Secretary sends them out. Please be sure to do so by the date set by the Secretary.
- B. Review and agree on the agenda for 11-FEB.
  - 1. Agenda was agreed upon.
- C. Future Board Meetings (check your calendars):
  - 1. 13-MAY-2021
  - 2. 12-AUG-2021
- D. Board Status – Joe N
  - 1. Current Board membership.

a) Pete Hesse	2021 to 2024
b) Nancy Jannik	2021 to 2024
c) Patrick Pfundstein	2020 to 2023
d) John Westgaard	2020 to 2023
e) Wolf Bielefeld	2019 to 2022
f) Roxy (Knuttila) Janezich	2019 to 2022
g) Frank Janezich	2019 to 2022
h) Joe Newberg	2018 to 2021
i) Dave Kelso	2018 to 2021
  - 2. Current Officers.
    - a) President – Joe Newberg
    - b) Vice President – Patrick Pfundstein
    - c) Treasurer – Dave Kelso
    - d) Secretary – Dave Kelso
  - 3. Board membership for 2021.
    - a) First terms for Peter and Nancy end December 31, 2022.
    - b) Nancy, Peter, Patrick, and John are eligible for reelection to at least one more term.
    - c) Due to term limits, Joe and Dave K are leaving the Board on Dec 31, 2021 opening two seats and three officer positions.
- E. Board Members present. Pete Hesse, Nancy Jannik, Patrick Pfundstein, John Westgaard, Wolf Bielefeld, Roxy Janezich, Frank Janezich, Joe Newberg, and Dave Kelso.
- F. Non-Board Members present. Dave Wilhelm, Alan Smith, Steve Erickson, and Randy Strobel.

## Agenda items for consideration by the Board:

- A. Treasurer's report – Dave K/Deborah
  - 1. Financial Reports
    - a) Financial reports were submitted to the distribution list prior to the Board Meeting and have been uploaded to the website.
    - b) Please see "Financial Info" attached to these minutes for further financial information.
  - 2. Dave K statement detailing investment of \$5,000 with RBC Wealth Management, as directed by the Board at the August 2019 meeting (Is this part of Cash Balances report?)
    - a) Yes. RBC Wealth Management statement balances (net gain/net loss) are incorporated into the Cash Balances report.
  - 3. GSM review of finances – Deborah
    - a) Deborah submitted the following via email – "I reviewed all the financial stuff I was sent by Dave, and it looks OK."
  - 4. Besides Board members (current and elected), to whom should the Treasurer send financial reports?
    - a) A distribution list has been created and includes committee chairs and other interested parties that are part of financial management.
- B. GSM website – Alan
  - 1. Joanie Furlong is backup webmaster for when Alan is unavailable.
  - 2. Alan to supply written report on website upkeep and usage.
    - a) Alan reported that he is working on documentation for website management; nothing else is new.
    - b) Alan suggests that Dave W be considered the "spokesperson" regarding ideas and input for the website. Dave W agreed that he will continue updating the website for announcements, field trips etc. No formal action was taken by the Board.
  - 3. Dave W planning to add past Presidents' list to website.
    - a) Please see "GSM presidents" attached to these minutes which will be added to the website soon.
- C. Long range plan for utilizing GSM funds - Theresa.
  - 1. Nothing to report this quarter.
- D. Lectures and labs – Steve/Dave W
  - 1. As decided at July 2020 meeting, all fall lectures are to be via online webinars. Fall banquet and winter lab will not occur. In November 2020 we decided that lectures will probably be virtual through Apr 2021.
    - a) Lectures WILL be remote through this season, and Spring Banquet will not occur. Steve will talk to Greg Brick about whether he wants to do a remote talk (Greg was scheduled for the Spring Banquet), or bump to next year.
  - 2. We should consider the format of Fall 2021 lectures. We should probably decide on a spring 2020 banquet. (Highly unlikely?)

- a) The assumption is that even if U Garden is open, we would not have a fall banquet. Lectures through October, at least, will be scheduled as remote. The rest TBD.
- 3. In general, the Board discussed whether we should copy the lectures (the zoom lectures) to DVD for preservation in our Video Library.
- 4. Possibility of Zoom social time before Lecture begins.
  - a) Pre-meeting social time within the same Zoom event causes a couple of serious complications. One is that the pre-meeting time is already used for the moderators and speaker to work through presentation issues. The other is that the lecture is presented as a Zoom seminar rather than a Meeting; the format has higher security, but less ability to be social. Switching the event to a Meeting allows more sociability, but much lower security and ability to control lecture inputs. For now, pre-lecture meetings are probably best handled with smaller groups getting together in their own Meetings.
- 5. Discuss/decide the posting of recorded Zoom lectures on YouTube Channel. A GSM YouTube channel was set up in November by Patrick. It consists of a 33 second “holder” video, and organization information taken from the website. Given that most speakers have given permission to repost the lectures, this would be a good time to discuss both the nuts-and-bolts and strategy of posting videos. Patrick is currently the admin of the YouTube page, but that can be extended (Google ID required, aka the g mail address).
  - a) Randy was made a co-manager, and the first lecture has been published on the YouTube channel. Randy is best set to do uploads because he manages the Zoom meetings and has direct access to the resulting recordings. As soon as we have a video set up to watch, Patrick will notify the board meeting mailing list asking for people to look at the video page and suggest any changes/additions.
  - b) Please see “Patrick Add” attached to these minutes for additional information and clarification.
- E. Status of lecture video recording and distribution – Dave K
  - 1. This section applies only to recording of in-person lectures.
  - 2. Any updates on these lecture recordings?
    - a) No updates except that this is ongoing.
- F. Membership– Joanie
  - 1. Membership is at about 150 which is up a little from last year.
  - 2. Printed Directories have been mailed.
- G. Newsletter –Kate/Mark [UPDATE]
  - 1. Kate Clover, Mark Ryan, Harvey Thorleifson (MGS), and Rich Lively (MGS) continue as Newsletter editors. They have been able to produce

the Newsletter in spite of COVID-19 pandemic, which allows at least one aspect of GSM activities to proceed as normal.

2. February 2021 Newsletter is completed.
3. Our policy is to post a Newsletter to the website when the next Newsletter is released. It is a member perk to get the Newsletter immediately.

#### H. State Fair- Pat P

1. Dan resigned in October 2019 as State Fair Committee chair; we need a new person to fill that role. Patrick Pfundstein has graciously volunteered to fill in that position. Dan has notified the State Fair that Patrick is now the contact person and has received a message from the State Fair confirming this.
2. Dan has received and signed the 2021 GSM State Fair "wish to participate" form. This reserves our booth place in the education building.
3. Volunteer recruitment strategy once/if word comes the Fair is a go.
4. Online signup?
5. See "StateFairRpt02-10-21" attached to these minutes.

#### I. Rental of storage unit for State Fair materials

1. Space rented, and materials moved. Room remains for more GSM material.
2. Dan will get his key to Patrick who will be moving some materials from the Steffners' to the storage space.
3. Dave K currently has the 2<sup>nd</sup> key to the storage space. For more information on the storage space see attachment A (Financial Info).

#### J. Conferences

1. Live geology conferences have been cancelled indefinitely due to COVID-19.
2. Dave W continues to inform the GSM membership of online conferences, webinars, and other opportunities that might interest them. Dave has received favorable feedback for doing this and is willing to continue though he is no longer President.
  - a) The Board agreed that Dave W should retain the title of "Liaison Officer" while carrying out these duties.

#### K. Field Trip plans and feedback – Dave W

1. Thanks to Kate for her two driving/hiking trips this past September/October to explore Platteville limestone in the Twin Cities. Deborah contributed an article for the November Newsletter. Kate needs reimbursement for printing costs.
  - a) Kate has been reimbursed.
2. Dave K: I have found a few GSM Field Trip Info documents from 1995 to 2000. The documents were originally created in an old version of Microsoft Word. Therefore, I "saved" them in the current Word version and attached them for your use. (Dave W has yet to sort through these.)
  - a) Nancy J may be interested in viewing these documents. Dave W will send them to her.

#### L. Social gatherings

1. Randy is hosting Zoom meetings on non-lecture Monday nights for interested GSM members. About 10-20 participate each time. Joe mentioned this opportunity in the February Newsletter.
  - a) These will be continued.
- M. Video Library – Dave W
  1. No rental activity to report, due to suspension of in-person lectures.
- N. GSM Marker Survey project – Becky
  1. No updates.
- O. Minnehaha marker replacement status – Kate/Patrick/Dick
  1. Please see “MhahaUpdate02.10.21” attached to these minutes but no progress to report.
- P. GSM scholarships and grants – Dave W
  1. Nothing to report.
- Q. GSM Rock Hammer awards – Theresa Tweet
  1. Next rock hammer awards will be considered during 2021.
  2. In the past, approximate cost of the hammers has been \$26 each.
  3. Recognize past winners online?
    - a) Joe will contact Theresa for a list of past recipients.
- R. “Ask GSM” activity – Theresa.
  1. No Ask GSM report provided however Dave W submitted a report on online lecture requests. See “Lecture Requests from non-members” attached to these minutes.
- S. GSM Student Outreach – Report from Joel Renner
  1. No report submitted.
  2. Earmarked contribution: GSM member Tom Schoenecker plans to do the following: a) arrange yearly school student outreach visits to a school in Excelsior, and b) make an earmarked contribution to GSM to pay for such for as long as the funds last.
    - a) There is no update however, Dave K says the funds are secured and reserved for this purpose.
- T. PO Box Status
  1. President, Treasurer, and Membership Chair have keys.
  2. Box is being checked infrequently (every few weeks) since the PO Box is less convenient without live lectures. Dozens of membership applications were received in September/October at start of new membership year. Each keyholder should inform the others when they check the box, so we know how long it has been since it was checked.
- U. GSM Operations Guide
  1. Version 11.0 dated January 29, 2020 distributed by e-mail to Board members, chairpersons, and other members for whom it might be useful. No updates subsequent to that.
  2. VP will check guide for any needed updates, and delegate/report as needed.
- V. In-memoriam contributions, if any – Theresa/Dave K

1. No memorial contributions have been received.
- W. Receiving, acknowledging, appraising, and disposing of material contributions (rocks, tools, etc.) – Dave W
1. Dave has decided to continue storing rock box materials in his garage indefinitely, so GSM will not incur additional cost of paid storage for these.
  2. Materials (field trip itineraries, notebooks, photos) were donated by the family of Judy Hamilton. Dave W does not expect more material, as his contact has also passed away.
    - a) Dave W has made initial inventory November 2018. In May 2020, Dave W took another quick look. There is State Fair info back to 1998, field trip info to 1989, and membership directories to 1990.
    - b) Most newsletters to 1984, some of which we might be missing; need to compare with what is in Harvey's archive; found at least one Newsletter (Winter 1988-89) not in our archive.
    - c) Theresa has volunteered to assist inventory.

X. New topics

1. TBD
  - a) Banking – Dave K will check with our bank, TCF, to get Joe N authorized to sign checks etc.
  - b) Currently Dave K, Steve E, and Dave W are authorized to sign checks.
  - c) There may be some new organizational paperwork to be completed now that TCF bank has been purchased, or merged, with Huntington bank. Dave K will look into this and bring information back to the Board.
2. Nancy J expressed interest in getting involved with field trips.
3. Roxy indicated an opportunity she has for getting \$250 twice a year as a contribution to the GSM. Joe will get additional information out to the Board.

Y. Goals

1. Install new big-picture marker at Minnehaha Falls during 2021.
2. Develop a plan and prioritize marker installation/repair for Minnesota's geological markers based on the recent marker survey.
3. Continue developing a GSM marker database and survey the markers in 2021.
4. Develop video recording crew and optimize the equipment and processes; have first video recording of a lecture available to members in 2021. Note: for online lectures, recording is done via Zoom and videos made available through Zoom for those presenters who consent.
5. Begin posting Zoom lectures to YouTube (Spring '21)
6. Others goals we should add.

Z. Adjournment

**M/S/P (Roxy/Pete) to adjourn**

Attachments:

- A. Financial Info
- B. GSM presidents
- C. StateFairRpt02.10.21
- D. MhahaUpdate02.10.21
- E. Lecture Requests from non-members
- F. Patrick Add

Attachment A  
Financial Info  
Submitted by Dave K

GSM Financial Information  
(Submitted by Dave Kelso)  
Feb 9, 2021

Although the financial spreadsheets have been distributed for comment and review, I thought it would be prudent to submit some additional financial information for the Feb 12, 2021 Board Meeting.

1. Storage Space. As some of you are aware, we have procured a “storage space” with Public Storage on Transfer Road in St. Paul. The primary purpose is to store state fair materials. A month ago, I was informed that Public Storage is under new management (Extra Space Storage). All this means is that we will receive a new contract and will have to arrange a new payment method. I have not received the new contract, but I have arranged payment as a direct debit from our checking account. I am not sure of the payment amount, but it should match the original contract which is about \$80/month including insurance.
2. Taxes – federal. As required by the IRS, I have renewed form 990-N for our last fiscal year. Form 990-N is a simplified process for non-profits with little income and assets.
3. Taxes - State. The only requirement from the state of Minnesota is to certify, annually, that we are still a non-profit organization. This has been completed.
4. RBC Wealth Management – Statements from RBC Wealth Management are compiled monthly but are usually not available until a month or so after the current month. I report the current statement, or current balance, in the financial spreadsheet that I send to the Board prior to each meeting. I then backfill the details one statements are available.

5. Honorariums – Since the last Board meeting there has not been any honorarium contributions. Any other “contributions” are listed on the income spreadsheet.

Attachment B  
GSM presidents  
Submitted by Dave W

**Past  
Presidents of the  
GSM**

Junior F Hayen	1938-40
Alger R Syme	1940-42
Charles H Preston	1942-44
Joseph W Zalusky	1944-46
Dr E H Mandell	1946-48
Dr H N Reinking	1948-49
H E McWethy	1949-51
Elmer L Koppen	1958-60
George A Rickert	1960-62
Clark Pettengill	1962-64
William F Schroeder	1964
Clyde Case	1965
Fred W Hallberg	1966-68
Mary Kimball	1968-69
Paul J Vogt	1969-70
Samuel B Mayo	1971
Paul J Vogt	1972
Samuel B Mayo	1972
Mary Kimball	1973
Robert Gunville	1974
Dr Alex Lowe	1975
Dr J S Lewis	1976
Allen L Lundgren	1977
Marlys Lowe	1978
Robert Handschin	1979
Barbara Gudmundson	1980
Henry Gangl	1981
Dwight Robinson	1982
Rick Uthe	1983
George Johnson	1984
Eva Selander	1985
Warren K Mitchell	1986-87
Marion Marien	1988
Francine Corcoran	1989
Walt Blowers	1990
J Allen Cox	1991
Dwight Robinson	1992
Judy Hamilton	1993
Douglas Zbikowski	1994-96
Marlys Lowe	1997
Sylvia Huppler	1998-99

William Robbins	2000-01
Steve Erickson	2002
Paul Martin	2003-04
Roger Benepe	2005-06
Janet Hopper	2007
Ly Preece	2008-09
Dick Bottenberg	2010-11
Roger Benepe	2012
Theresa Tweet	2013
David Wilhelm	2014-15
Dick Bottenberg	
2016-17	
David Wilhelm	2018-20
Joe Newberg	2021

**Honorary  
Lifetime Members**

Robert Sloan, Ph.D.  
Richard Uthe, Ph.D

Attachment C  
StateFairRpt02.10.21  
Submitted by Patrick P

**State Fair Report 02.10.21**

The search for a new State Fair Chair has been long and arduous, but after consideration of all of the various strengths and weaknesses of the various candidates it came down to the last (well, only) person standing, and Patrick Pfundstein is that new chair. He is understandably nervous given the seriously high bar established by Dan's excellent tenure, but (dropping the third person) Dan has promised to be a resource, and will continue to serve on the State Fair Committee.

As reported to the last meeting, the initial step of reserving our space and indicating interest has been taken. The next steps are scheduled for April as detailed in the GSM manual (billing/payment, insurance certification, booth volunteer recruitment) though that is a non-pandemic timeline. Most vaccination estimates I've seen hope for 'herd immunity' levels of protection in late summer/early fall, so possibly the Fair may push some decision deadlines back a bit.

We'll adapt as needed. I expect the committee will meet in May via Zoom, and short of any cancellation, I plan to start getting some "Interested in volunteering?" announcements in the lectures maybe starting the end of March. I'm not sure we'd sign up for dates that early, but I'd love to have a list of people definitely interested in the booth, the setup/teardown, or both.

I also plan to explore the possibilities of having folks sign up in an active form online with the option of having me fill people in if they can't do it in person. The plan will definitely be more definite (just to reinforce the definite-ness) in May.

(The new storage space is in a prime location for a smooth move; just a dash up Pierce Butler and across the bridge on Snelling to the Fair Grounds.)

And to second Dan's earlier email to those involved, thanks to the following for helping with the transfer from Dan's garage to the new facility: Dave Wilhelm, Dave Kelso, Joe Newberg, Rebecca Galkiewicz, Roger Benepe, Dan Japuntich, and Patrick Pfundstein. And to Mary Helen Inskeep for finding the spot!

And thanks especially to outgoing Chair Dan Japuntich. Seriously big shoes to fill!

Patrick

Attachment D  
MhahaUpdate02.10.21  
Submitted by Patrick P

## **Minnehaha Panel Update 2/10/21**

The GSM work essentially finished in November as reported at the last Board Meeting, and the assembly/design of the final panel files is now up to the Park Board.

Most of the basic design positions are set as recent GSM work was based on the Park design template of August 2019, but each of the pieces have been finalized as to artwork, and text has undergone extensive review by both GSM folks, MN Geological Survey staff (Thanks to Harvey and Carrie if either/both are reading this!) as well as former colleagues of Kate Clover's (MN Science Museum), and mine (Mill City Museum).

So by design work I mean assembly of the elements into a digital publishing file that both works spatially, and adheres to the Park Board's design/brand standards. The latter part of that involves specific fonts and sizes for headers and body text, as well several of the colors being set to specific color codes, and ensuring all pieces are of the required resolution for clean printing.

(While the base files I have worked on will form the main elements of the final design, the composites I have been making and sharing for review are what I call Frankensteins; they are relatively crudely cut and stitched together in digital photo editing software (GraphicConverter and Affinity Photo.)

So good news, we are mostly done with our part other than approving final design and paying the manufacturer. Bad news is the Park Board is caught up in the budget crisis facing most government's in the pandemic-capsized tax revenues. Right now they are waiting for the budgeting to pay for a graphic designer to finish the work. And like a lot right now, this is up in the air.

Always interested in learning something new, I did pick up a copy of Affinity Publisher (the cousin of the vector art program I tackled last spring to make the Find It map for the panel, and the wildly less expensive counterpart to QuarkXPress and Adobe InDesign), but I need to get savvier at it before pitching to the Park Board that I take a first swing at designing the panel. That probably wouldn't eliminate the need for Park work, but maybe it would lower the cost and therefore the threshold for finishing things.

In answer to a direct question from our former President, 'Do you think it will get done this year?' I firmly believe the answer is 'yes'. But the answer to exactly when is still in the air; it might depend on the success of federal aid to local governments, or possibly for a new fiscal period (which for the state ends on June 30th). I will do my best to lower the threshold, and always to keep folks informed.

Patrick

Attachment E  
Lecture Requests from non-members  
Submitted by Dave W

This document includes requests for GSM online lectures 2020-2021. Only requests that include extra information are included. Last names have been redacted.

**October 5**

I enjoyed the last seminar and would like to be able to listen again as a guest tomorrow night. Thank you for allowing guests to "attend". Fred, **Rochester, NY**

I would like to join the lecture tonight - I'll be viewing from **Rochester, MN**. Thank-you, Carrie Nancy, **St. Paul MN**. Thank you

**October 19**

Doug: Request sign in code for virtual lecture. Will be attending from **Stillwater, Washington County, MN**

**November 2**

Stephen: I will be viewing this lecture from **Minneapolis, MN**. I found this lecture by seeing it listed as an event on the University of Minnesota's College of Science and Engineering website.

Wesley: I am interested in attending your online lecture this evening at 7 pm with my father William as well as another water well contractor Butch. We find your information interesting! We will need certification of attendance for our **MN Dept of Health license renewals**. Thank you!

Hello, I am a professor at UMN and learned of this seminar on the College of Science and Engineering homepage. I would appreciate a link to watch the lecture. I will be watching the lecture from my home in **Chanhassen, MN**. Thanks! Russ

**November 16**

Craig: Stonebay Drive, **Orono, MN 55356**. Found lecture on website.

Wes: We would like to sign up for your 7 pm program tonight—Nov 16. There will be a few of us attending for our **MN Dept of Health Water Well Contractor CE**. We love your programs!!!

Cheryl: **Center City, Minnesota**. Information regarding this seminar was sent to me by a friend. Sue Leaf is one of my favorite authors and I respect and appreciate her work.

**November 30**

Robert: **Lombard, IL 60148**. Learned about this from the U of M website.

Hello Sir/Madam, Please permit me to attend the meeting via Webex. I am resident of Plymouth, MN 55446, I heard about this from UofMN website. Thank you. Sreedhar

Walter, **Streamwood, IL**

Will: **Roseville MN**. Found on the U of M CSE page.

Lynnea: I am in **Okemos, Michigan**. I found out about this meeting through contact with Dr. Makovicky.

Alfred: **St Paul, MN**. I am a member

**December 14**

Robert: **Lombard, IL 60148**. Found out about this from the GSM website.

Robert: Ramsey, MN 55303

Sondra: Hi, I'd like to attend the lecture tonight at 7pm. I am in **St. Paul** and found this lecture on the website.

**February 1**

Dennis: **Coon Rapids MN**. I found the information about this lecture on your website. Prior to the pandemic, I attended a few of your live lectures.

Mary Victoria: I would like to see the virtual lecture on glaciation. A friend told me about it and I saw it on your website. I'm from **Robbinsdale, MN 55422**

Fred: **Rochester, NY**, invited by Kate Clover

Michael: **St. Paul, Minnesota, USA**. Geotechnical Engineer whose coworker suggested I attend.

Deborah: **St. Paul, MN**. A friend told me about this lecture and I would love to have access.

Mike: **New Brighton MN**. 55112

Robert: **Lombard, IL USA**. Found this on your website.

Kyle: Hello! I'm a geotechnical engineer based in **Minneapolis**. I'd like to improve my geology knowledge, and I think these lectures are a great way for me to do so. I've downloaded the membership application, but I don't think I will get it submitted in time for tomorrow's lecture. Could you send me meeting access information via email?

Tom: **Minnetonka, Minnesota**. From a friend who is a member of the Geological Society.

Reuben: **St. Paul, MN**. I am a GSM member, and SMM employee.

Attachment F  
Patrick Add  
Submitted by Patrick

Dear All

Randy successfully uploaded the unedited 9/21/20 lecture by Dr Latisha Brengman to the Geological Society of Minnesota YouTube channel.

I've made a few setting changes (taking the video unlisted until it can be edited and changing the base setting to Not Made For Kids, because that disables comments and promotes the video for kids), and tried my hand at the basic editing tools in YouTube Studio by trimming off the pre-Announcement setup section (first 17:05 of the video), and also a few minutes off the end (finishing with a thank you to Dr Brengman and to her students).

As soon as the edits finish processing, I'll post the video for public viewing. To start with, I have all comments being held for review (because this is the internet); I'll check in on that regularly. I'm also going to add some tags to help the video come up in searches more often (geology, geochemistry, Earth History, geochemical are some that pop to mind). Also to help with that, the channel itself is globally set as Science and Technology.

Probably add a timeline sentence near the top (so it shows without expanding the Detail section; something like Announcements until 9:05, Lecture 9:05 to xx:xx, questions/answers after xx:xx

Once it is up, it would be great if we can encourage GSM members to subscribe if possible, and post suggestions/comments!

To start, I left in the Announcements; they have a lot of value, I think, to people unfamiliar with our organization (including the pitch to join and support the lectures: maybe we get some outside donors as well as speakers?). But if we decide not to do that, it is click/drag easy to trim off the ends.

Two other things to consider;

1. Steve, if the presenters have a website they want to promote (educationally), we can post those in the lecture Details section.
2. Randy, whenever it works for you to upload without disrupting your regular workload, you can add more as Private or Unlisted, and I can work on them, then Schedule releases on whatever schedule we like. (I like this one coming the weekend before Social Monday; maybe we can do that as a way to promote the new ones being "released".

There are some other tools in the Editor section to explore; I'll update you all for possibilities like adding an opening or ending credit card.

Dave, you can probably add this email or a summary to the Board Meeting notes as a further development on the YouTube lectures discussion.