

<b>MINUTES</b>	<b>Hawaii Writers Guild</b>	<b>March 24, 2021</b>
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Hawaii Writers Guild (HWG) Board of Directors (BOD) Meeting  
Held via Zoom to comply with Hawaii’s virus-related “stay at home” directive.

Officers and Directors of the Guild present via Zoom:

Carol McMillan – *President*, Bruce Stern – *Vice President*, Diane Revell – *Secretary*,  
Bob Lupo – *Treasurer*, Joy Fisher – *Public Relations*, Louise Riofrio – *Events Director*,

Others Present via Zoom:

Donna Beumler, Jada Rufo (*Public Relations/Social Media*), Linda Heath

[Note: Items in **bold** indicate decisions made or actions required. Items in square brackets are usually information that became available after the meeting had been adjourned.]

Prior to the meeting Vice President Bruce Stern had posted the current membership rosters (order of joining the Guild and alphabetized order) to the Board’s Google Group. Also, prior to the meeting Treasurer Bob Lupo had e-mailed the **final Treasurer’s log for February 2021 (Attachment 1) and the interim Treasurer’s log for March (Attachment 2) and the latest draft of the HWG 2021 Budget (Attachment 3)**.

President, Carol McMillan was the Zoom host and **called the meeting to order at 1:03pm**. She welcomed all.

Carol had previously raised a concern about the Bylaws she wanted discussed with the Board:

**The standing committee directors once appointed and approved by the Board are not subject to re-election, so seem appointed for life while officers go through an election each year; why and is that valid?** Discussion points covered the following: the Bylaws include a procedure for removing non-performing directors; directors can resign if they want to stop their role and then the Board would need to recruit, appoint, and approve a replacement; it is difficult to find members willing to serve, so subjecting standing committee directors to full membership annual elections was deemed impractical when the Bylaws were written; and for some tasks, ad-hoc committees are formed that only last for the period of the task’s work for example, a nomination committee. **After this discussion there was no proposal to make a change to the Bylaws on this topic.**

Carol **deferred until next meeting reporting out on** 1) contacting Diann Wilson to see if she would serve as **manager of the Writing Buddies program** or have an alternate candidate, and 2) contacting Laura Burkhart to see if she would serve as **manager of a new Mentorship program** or have an alternate candidate.

Carol initiated the **discussion of the proposed brochure “Are You an Emerging (or Hopeful) Writer?”** (see Attachment 4). Eila Algood had forwarded this brochure idea from member Nancy Baenziger as something we might want to include with our trifold brochure or separately to encourage writing and membership in the Guild. In general this was **greeted positively**, but it

was suggested it be **reduced in some manner to fit on a single sheet of paper**. **Diane Revell agreed to take that on**. The version in Attachment 4 is the result with it converted to a single sheet, double-sided printout. [**Diane will send a PDF version to Board members for future use.**]

**Secretary, Diane Revell called for approval of the Minutes of the February 24<sup>th</sup>, 2021 HWG Board of Directors Meeting**. The measure passed unanimously. The minutes **will be posted to the Guild's website** in an archive location for minutes. When this is done by the Webmaster, **the Secretary will send an e-mail to all members with the link**. [Both posting and e-mail completed 3/29.]

**Bruce Stern, Vice President**, provided a summary of the **membership status with 72 active members that includes two student members** with no change since the prior meeting report on active membership. There are 5 members listed as inactive as their dues are delinquent for 3 or more months. Bruce had **updated the initial release of the Opt-In Contact List and e-mailed it March 3<sup>rd</sup> to those on the list after the most recent additions were incorporated**. He won't send out another update until April. There are now had 34 members on the list.

**Treasurer, Bob Lupo provided a summary of the final February Treasurer's log with details provided in Attachment 1 and the interim March log with details in Attachment 2**. We ended February and began March with an ASB Balance of \$4,130.18. March as of the 23<sup>rd</sup> had 7 full membership renewals for \$280 inflow with no outflow though the bank service fee of \$5 will come due at the end of the month. March ASB balance as of the 23<sup>rd</sup> was \$4,410.18.

Next **Bob Lupo went over a summary of the proposed budget for 2021 with the finance history actuals of the prior years included for reference**. The Guild's ASB balance to date in March totals \$4,410.18 as of 3/23/21. Aggregate 2020 operating expenses totaled \$2,282.41--markedly lower than 2019's total expenses of \$3,940.26. The *savings* was due obviously to Covid-19's impact. He kept 2021 Gross Receipts estimates low, staying with 55 paying members (see [Note\\*](#) below for rationale) for this year, and estimated cash donations and other gross receipts in-line with last year to arrive at 2021 estimated revenues of \$3,336. He increased estimated operating expenses year-over-year to accommodate potentially higher Legal Expenses and in anticipation of a return to some semblance of normalcy in 2021. Hence, he projected increases in our annual dinner event, increased participation in local island festivals, and estimated outlays for Website Domain expenses, YouTube, and Zoom link costs. Hence, estimated 2021 operating expenses aggregate \$3,120 (up ~37% year-over-year) to produce estimated net operating income of \$216, and estimated Retained Earnings (ASB Account) of \$3,695.18 at year-end.

([NOTE\\*](#): Presently, we have ~65 regular paying members not more than 2 months past due, but membership renewals and new member initiations have exhibited notoriously irregular payment patterns in past years. Of members current to date, ~ 14 have been tardy renewing their membership in previous years. Hence, the reason for maintaining estimated 2021 paying members at 55--the same as in 2020.)

**Joy raised the question about the HANO dues being in the budget as she (and others agreed) it would be good to continue our membership with them**. Bob said they were not a

separate line item, but to fit all but the budget items on 1 page **he combined some items.** **Included in the 2<sup>nd</sup> line of operating expenses** are listed the 501 c-3 legal expenses plus some other items **including HANO membership.** There were no other questions.

[Diane realized well after the Board meeting that **we did not propose a resolution to approve the budget, so initiated that via e-mail exchanges on March 28<sup>th</sup>. By March 30<sup>th</sup> she had received six “ayes” that exceeded the quorum requirement of at least 5 as all votes returned were positive.** We need to approve our 2021 budget so that those agreed expenses can be paid as they occur without again seeking Board approval and only unanticipated 2021 expenses would need to be brought up for separate approval. On **March 30<sup>th</sup>, Bob Lupo made one more update** accounting for a recent expense and donation that he provided to the Secretary. This is **also part of Attachment 3 labeled as the March 30<sup>th</sup> update.** Per Bob, this Guild's 2021 Budget was updated to reflect the actual \$104.71 expense for the Trifold, Joy's donation to cover it, and an estimated additional \$50.00 in the Vinyl Banner/T-Shirts/Trifold line item to cover potential additional expenses in that category. **The result is the total estimated 2021 operating income increases to \$270.71 from \$216.00, and estimated year-end '21 Retained Earnings rises to \$3,749.89 vs. \$3,695.18 previously.** Diane sent a follow-up e-mail to the Board on March 31<sup>st</sup> with the update to see if any issues and if their prior votes remained the same.]

Committee Reports/Updates:

**Louise Riofrio, Events Director** said members are holding a **pop-up bookstore at Kamuela's Pukalani Stables Wednesday Farmers Market** including today. **Since March 9<sup>th</sup>, they are also holding one at the Waikoloa King's Shops Tuesday Farmers Market** and hope to return to Saturdays at Pukalani Stable sometime when space opens again. **She has continued to send out an invitation to our members to come** with their books to sell or just visit at any of these events and feels it pays for itself even though no longer Guild sponsored.

Currently any other festival events or public readings we have participated in the past are on hold or cancelled due to the pandemic. It was suggested by Joy the **likely first public reading event will be in Volcano by the writers group there that published their own anthology** and have held off on a public reading event so far due to the pandemic. Since the venue at Ira Ono's location is tented but not completely enclosed, it would be suitable sooner than holding it in an indoor location.

**The Public Relations Director, Joy Fisher,** said the **PR release about our 2<sup>nd</sup> edition of Latitudes recently appeared in the Kohala Mountain News** (previously appeared in other publications on her Media Links list).

Regarding the **Newsletter Editor** job that Joy will do along with Cece Johansen, she and Cece have had **some further discussions but no issue put out yet.**

1. They plan to **use a format similar to the latest Latitudes edition with table of contents links to each section.** Carol McMillan mentioned a recent Guild member, Charles Roberts has done web design and seems interested in helping the Guild, so might help Joy with this.

- a. Related to the Latitudes format, Bruce Stern said it was a nit, but he hoped they would change one thing by not having the link to each item as in Latitudes where it opens a new window and instead make it so it doesn't leave the computer screen left with many open browser windows.
- b. Instead it would be better to have the window opened be such when going to "Return to Index Page →" it returns to the original window, not open another one, and closes the item page window, too.
2. **Joy wants to do a feature story on how the Volcano Writers Group worked together to put out their anthology of short stories; *Out of Our Minds: Voices from the Mist*.**
3. **The plan is to also include in the Newsletter interviews with new members and reviews of members' recently published books.**
4. Also, she and Cece are considering having **genre columns written by members**, so the Newsletter could have a Poetry Corner as an example. These genre columns would rotate so not all genres in each newsletter.
5. Joy also mentioned to Carol a suggestion for a **HWG President's column for incorporation as a type of short introduction to each Newsletter; Carol indicated she'd be willing to do that.**
6. With the recent withdrawal of Peter Georgas due to family health and issues making travel to Hawaii difficult, **Joy thought a feature article on Peter and his past role in the Guild would make a fitting farewell.**

We became an official associate of the Berkeley branch of the CWC, to exchange information on our events including our HWG YouTube Channel series. **Our members can check their event tickets page for upcoming events** that as an Association Affiliate our members can attend now we are approved. <https://www.ticketsource.us/california-writers-club-berkeley-branch>. **Joy attended a recent Berkeley CWC event on Grant Writing for Writers** and the kinks seen for a prior event have been worked out. She will continue to inform the members as they add new events. **For the grant writing session she attended the one big takeaway was to make in person contact (via phone is okay) to get more information** such as the types of proposals of prior grant winners.

Joy is working on **updating our HWG tri-fold brochure** used to hand out information on the Guild and its activities as well as how to join. She made lots of progress on the brochure and expects to send it to Board members for approval soon. [Joy sent it out for comments and after one more iteration felt it was completed and had **100 copies printed that are now available as of March 30<sup>th</sup>.**]

We had a discussion of the **opportunity to apply for next year's Laura Jane Musser Fund grant**. It was agreed this looked like a good fit for the Guild and its mission. Joy had found that all of the past grants were given for operating expenses so no specific details that would help us were evident. **We would need a person to lead the effort to create the grant proposal for submittal in the February-March 2022 time frame.** Joy said she looked and all the prior grants were given for the maximum amount of \$10,000. Carol McMillan mentioned she had worked some years ago on a grant and thought some of that experience might be useful; she

thought promotion of writing/reading in the native Hawaiian language for children could be one idea for a grant. A children's writing contest (not necessarily specific to the Hawaiian language) was suggested as it had been raised early in HWG's existence as a goal. Someone mentioned our member Holly Algood had experience in grant writing and fundraising. **It was suggested a message should be sent to the full membership to see who would like to work on defining a project and working on the grant proposal. Joy agreed to send this message.** We do not usually get much response to those types of messages, but it is a starting point.

**Our Webmaster, Duncan Dempster,** had previously let us know he would be **unable to attend.** Carol had said she had hoped to talk with him about **how we might use our website to participate in the National Poetry Writing Month that is April of each year:** <https://www.napowrimo.net/>. She thought a **moderator** would not be necessary, but Bruce and others said it **would be necessary.** She thought it could be just for members to post poems and others though could read them as had been done with a prior writing group she'd been involved in. Our website is open to the public and as we do not have member login ability activated, **we could not control poetry posting to just members if we opened the website up to posting. Facebook was mentioned as an option for poem posting as we have a HWG Members Facebook page,** but not all members are on nor want to be on Facebook.

Another item on the agenda had been a discussion of **the role of a diversity coordinator. Johnson Kahili was not able to join us, but Carol planned to invite him to the next meeting.**

An item raised to the Board via e-mails had been **whether or not we should grant an emeritus status with no dues requirement to Peter Georgas** (see comments previously in the minutes relative to Peter leaving the Guild). It was generally agreed **we did not want to create a new category of member.** We do offer at times to sponsor some members unable to pay due to hardship, but that did not seem to fit this situation. It was raised that **we could leave him on the HWG mailing list** and there was no objection to that, **but only if he wanted to remain on the distribution list; many folks get too much e-mail and he may not be interested, but if asked and he wants that, it was agreed to be okay.**

The **next regular Board meeting date** is set for **Wednesday, April 28<sup>th</sup> at 1:00pm-2:30pm via the Guild's own Zoom account.**

The meeting was adjourned near 2:17pm.

Respectfully submitted,  
Diane Revell, Secretary

Announcements:

1. **The next regular Board meeting time and place: Wednesday, April 28<sup>th</sup> at 1:00pm – 2:30pm. Meetings will all be via Zoom for the foreseeable future.** Attendance via internet or phone via Zoom will be offered and if still under “stay at home” restrictions it will be the sole method used.

2. **Requests for items to be added to the agenda for the next regular Board meeting** should be sent to the **President Carol McMillan and Secretary Diane Revell at their e-mail addresses** ([sylvanease@msn.com](mailto:sylvanease@msn.com) and [diane.b.revell@gmail.com](mailto:diane.b.revell@gmail.com)) 10-days prior to the next meeting, so **by April 18<sup>th</sup>**. The **agenda will be e-mailed April 23<sup>rd</sup>** to the full membership five days prior to the meeting.

Attachment 1: Hawaii Writers Guild Final Treasurer's Log for February 2021

Attachment 2: Hawaii Writers Guild Interim Treasurer's Log for March 2021

Attachment 3: Hawaii Writers Guild 2021 Budget (2<sup>nd</sup> Draft & 30 March 2021 Update)

Attachment 4: Hawaii Writers Guild – Writer Encouragement Brochure

Parking Lot:

1. **Determine who and how we will renew our Zoom and YouTube accounts for a smooth transition.** The current Zoom annual account (\$150) will **need to be renewed in April**. If we have a media manager and use the website admin e-mail address that might do it.
2. **Review approved HWG 2021 budget.** Confirm vote done via e-mail to approve the most recent 2021 HWG budget dated March 30, 2021.
3. **Review actions pending from the Feb. 10, Special Board 2021 Planning Meeting:**
  - a. **Carol to check with Diann Wilson to see if she'd be willing to continue in managing Writing Buddies activity** and if not, who she might suggest.
  - b. **Carol McMillan check if Laura Burkhart willing to help develop guidelines and manage a mentor program.**
  - c. **Duncan Dempster draft of a HWG Media Manager job description.**
  - d. **Duncan agreed to create a message to our members to point to our current writing resource information and ask the members what else they would like to see.**
  - e. **Who? - Local Resources, will need to have rules set to be sure we do not violate our 501(c)(3) commitments to avoid personally benefiting a member by providing advertising for paid services.**
  - f. **Johnson Kahili role as Diversity Coordinator: new standing committee requiring a Bylaws update or part of one of the existing committees (PR or other)? Define job description or at least reporting to Board expectation**

Attachment 1: Hawaii Writers Guild Final Treasurer’s Log for February 2021

<b>Hawaii Writers Guild Treasurer's Log as of February 26, 2021</b>						
<b>ASB Operating Balance as of January 29, 2021</b>						<b>\$4,004.18</b>
<b>February Inflows</b>						
Kendra Bruno--Membership Renewal (PayPal)						40.00
Carol McMillan--Membership Renewal						40.00
Tamara Hynd--Membership Renewal						40.00
Amazon Smiles Tax-Exempt Rebate						11.00
<b>Total February Inflows</b>						<b>131.00</b>
<b>February Outflows</b>						
ASB Monthly Service Fee						-5.00
<b>Total February Outflows</b>						<b>-5.00</b>
<b>ASB Operating Balance as of February 26, 2021</b>						<b>\$ 4,130.18</b>

Attachment 2: Hawaii Writers Guild Interim Treasurer's Log for March 2021

<b>Interim Hawaii Writers Guild Treasurer's Log, as of March 23, 2021</b>						
<b>ASB Operating Balance as of February 26, 2021</b>						<b>\$4,130.18</b>
<b>Interim March Inflows</b>						
Steve Foster						40.00
Cece Johansen						40.00
Eila Algood						40.00
Don Kennedy						40.00
Jim Gibbons						40.00
Jada Rufo						40.00
Virginia Fortner						40.00
<b>Total Interim March Inflows</b>						<b>\$ 280.00</b>
<b>Interim March Outflows</b>						
ASB Monthly Service Fee						<b>0.00</b>
<b>Total Interim March Outflows</b>						<b>0.00</b>
<b>Interim ASB Operating Balance as of March 23, 2021</b>						<b>\$ 4,410.18</b>



Attachment 3: Hawaii Writers Guild 2021 Budget (2<sup>nd</sup> Draft & 30 March 2021 Update)

<b>Hawaii Writers Guild Budget (2nd DRAFT)--2017 Actual to 2020; 2021 Estimated:</b>					
<b>Revenues - Expenses = Retained Earnings Surplus / (DEFICIT)</b>					
	2017A	2018 A	2019 A	2020 A	Draft 2021 E *
<b>Retained Earnings Balance as of January 1</b>		\$958.43	\$2,737.35	\$ 2,392.63	\$ 3,479.18
<b>Revenues (Gross Receipts):</b>					
<i>Dues--Existing Members (43 , '17; 51 , '18, 60 , '19, 55 '20, 55 E, '21 )</i>	\$1,710.00	\$2,040.00	\$2,414.76	\$ 2,199.37	\$ 2,200.00
<i>Cash Donations + Year Ahead Dues (paid 2020 for '21 Dues)</i>		\$2,320.00	\$709.98	380.00	400.00
<i>T-Shirt Revenues + C Card Expense Donations + Refinds + Rebates</i>			\$470.80	789.59	736.00
<b>Total Operating Revenues</b>	<b>\$1,710.00</b>	<b>\$4,360.00</b>	<b>\$3,595.54</b>	<b>\$ 3,368.96</b>	<b>\$ 3,336.00</b>
<b>Less Operating Expenses:</b>					
ASB Setup Deposit + Monthly Account Fee			157.85	60.00	60.00
501-c-3 Legal Expenses/Misc. Legal / Tax, Hano Membership		\$ 600.00	1,300.00	372.25	400.00
Anna Ranch-- Dinner Rental	\$156.24	\$208.33	\$250.66	0.00	275.00
Dinner Supplies / Program Expenses		\$560.00	\$774.87	886.08	1000.00
Pop-Up Events		\$0.00	\$511.81	275.36	0.00
Thelma Parker Library Rental		\$275.00	\$0.00	0.00	0.00
Room Workshop Rentals/BOD Meetings		\$50.00	\$100.00	25.00	50.00
Speaker/Microphone Rental/TV Setup		\$0.00	\$100.00	0.00	50.00
Kamehameha Christmas / July Festival		\$0.00	\$110.00	0.00	125.00
Kamehameha Christmas / November Festival(JoAnn Williams)		\$225.00	\$200.00	0.00	225.00
Cherry Blossom Festival		\$0.00	\$90.00	100.00	100.00
Vinyl Banner/T-Shirts/Trifold		\$490.80	\$49.22	0.00	100.00
Zoom Link		\$0.00	\$0.00	180.00	180.00
Website Hosting/Net Setup Fees	\$351.89	\$0.00	\$0.00	149.22	280.00
Domain Email Accounts (2 in '18, 4 in '19)		\$0.00	\$0.00	100.00	75.00
Posters (6 in '18, 8 in '19))		\$89.95	\$65.00	0.00	50.00
New Business Cards/Expense Reimbursements/Supplies/P.O.Box	\$243.44	\$82.00	\$230.85	134.50	150.00
<b>Total Operating Expenses</b>	<b>\$751.57</b>	<b>\$2,581.08</b>	<b>\$3,940.26</b>	<b>\$ 2,282.41</b>	<b>\$ 3,120.00</b>
<b>Total Operating Income</b>	<b>\$958.43</b>	<b>\$1,778.92</b>	<b>(\$344.72)</b>	<b>\$ 1,086.55</b>	<b>\$ 216.00</b>
<b>Estimated Retained Earnings</b>	<b>\$958.43</b>	<b>\$2,737.35</b>	<b>\$2,392.63</b>	<b>\$ 3,479.18</b>	<b>\$ 3,695.18</b>
<b>Notes:</b>					
The Guild's ASB balance totaled \$4,130.18 at February's-end. To date in March, 7 member renewals totaling \$280 have been deposited.					
Hence, the Guild's bank balance totals \$4,410.18 as of 3/23/21.					
Aggregate 2020 operating expenses totaled \$2,282.41--markedly lower than 2019's total expenses of \$3,940.26. The 'savings' was due obviously to Covid-19's impact. * I've kept 2021 Gross Receipts estimates low, staying with 55 paying members (1) for this year, and estimated cash donations and other gross receipts in-line with last year to arrive at 2021 estimated revenues of \$3,336. I increased estimated operating expenses year-over-year to accommodate potentially higher Legal Expenses and in anticipation of a return to some semblance of normalcy in 2021.					
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Attachment 3: Hawaii Writers Guild 2021 Budget (2<sup>nd</sup> Draft & 30 March 2021 Update)

<i>Hawaii Writers Guild Budget, 2017 Actual to 2020; 2021 Estimated:</i>		<i>Updated: 30 March 2021</i>			
<i>Revenues - Expenses = Retained Earnings Surplus / (DEFICIT)</i>					
					<b>Draft</b>
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# **Are You An Emerging (Or Hopeful) Writer?**

**We can help.**

**The Hawaii Writers Guild**

<https://www.hawaiiwritersguild.com>

## **From Timid To Intrepid: The Budding Writer's Self-Assessment Tool**

Where are you on the Writers Spectrum? Check all that apply:

- 1) \_\_\_ I can't even write a coherent grocery list.
- 2) \_\_\_ My Muse keeps nudging me.
- 3) \_\_\_ My Muse keeps me awake at night.
- 4) \_\_\_ I am working on/mulling over a project.
- 5) \_\_\_ I am working on/mulling over a zillion projects.
- 6) \_\_\_ I seek critique.
- 7) \_\_\_ Or not.
- 8) \_\_\_ I don't know how or where to publish/market my work.
- 9) \_\_\_ I've had some success, eager to branch out.
- 10) \_\_\_ I have my car trunk full of my published unsold books.

Check out tips and tricks for the above from fellow creative souls in the Hawaii Writers Guild: insights from our experience, brain-based neurobiological perspectives, and more.

**#1 - #3:** Know your own creative process. Everyone has one (or more), that may translate to realms other than the grocery list. For some, the words come unbidden, whereas others actively press to call them forth. You don't owe anyone else any explanations for how your mind works. Digital resources are a key adjunct to writing, but paper and pen can be a good starting place on the path to getting your work out, transitioning the latter to digital with time.

**#4 - #5:** Find your own way to move beyond mulling to capturing, whatever works (dictate to your phone?). Set aside a defined time to write? If that's your style; it's not for everyone. If you're currently coming up with just fragments, save them in an initial Word (or whatever) file; you never know when they'll come in handy. Never throw them away. If images will grace your writing, capture them in PowerPoint for initial storage and simple editing. Organize a space structure for your stuff, even if it's just piles. Label the piles! Boxes, lauhala baskets, stackable trays, color-coding topics via files, folders, or colored papers, all can be helpful. Specific calming or attention-focusing sensory cues may provide neurobiological help to keep you on track. Discovering yours may be serendipitous (i.e. the bunch of lavender, offered as impromptu aromatherapy in a poetry-writing event, that facilitated emergence of an *entire book*.....).

**#6 - #7:** Gather your inner strength to Get Out There as a first step. Some writers feel they benefit from a formal critique group. But not everyone does; it depends on your inclinations, experiences, and the specific creative directions you're taking. The Hawaii Writers Guild is working to establish additional mechanisms such as a writing buddy system and seasoned writer to beginner mentorship. Find the optimal supportive environment for your work. If you can't find one, make one. Consider starting or contributing to a blog or other site, initially not to market your work but just to get you out there and writing. Free sites such as wordpress.com have ads on them that may be tacky, but that's what makes them free and hence worth a try.

**#7 - # 10:** What is the drive for you? What are the stakes? There are many motivations for taking up writing, and they may evolve with time. For some writers the drive originates with life experience(s) and the desire to share in order to help others. Some just write for themselves to process life experiences or because they love putting thoughts and words together. Yet others begin in that sort of mode and move toward sharing to help people with problems, after perhaps decades of just writing for self. For some writers reading this, your efforts may not be needed to pay the bills but rather for a form of personal and psychic fulfillment. In any case, there's no feeling quite like having someone introduce you as "This is my friend who's a writer."

So, get in touch with us! We're here to help.

<https://www.hawaiiwritersguild.com/contact.html>