

Title of Session: Group Learning Methods

Moderator: Fred Steinbroner

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Room: After School Online

BJ waves hi to Fred. Welcome!

BJ: Fred is the discussion leader for this evening.

BJ: One last reminder that if you're new to Tapped In, please read the 10 steps above this chat window

BJ: we usually start the discussions here with introductions

BJ: Welcome to the Group Learning Methods Discussion

BJ: I'm an art teacher in Pennsylvania and a helpdesk volunteer for Tapped In

FredS: I'm Fred Steinbroner and I teach computers for Boise State University and also run a number of educational Websites including www.GroupLearning.org

KatherinF: Pre service teacher at U of H

JenniferMo: I am a pre-service teacher at the University of Houston

CindyT: I teach 5th grade/GATE in San Diego

DevinC: Pre Service at UH

NancyH: Preservice teacher at U of Akron, OH

FeliciteP: Hello everyone, I am a pre-service teacher at the University of Houston.

MoniqueP: I am a pre-service teacher at U of H.

CorinaP: Pre-Serv Teacher in Houston

StaceyFou: 3rd grade teacher in IN

SherryLM: I am Sherry McAdoo and a pre-service teacher at UofH

MannyR: I'm a technology trainer for teachers in Tulsa, OK

LaTonyaV: Preservice teacher at University of Houston (ELA 4-8)

DoraV: I am a pre-service teacher at the University of Houston.

EmilyTK: Pre service teacher at U of H

MelissaRS: I am a pre-service teacher at U of H.

StacyLW: I teach 7th grade math in Indiana.

KellyW: I taught 7th grade life science last year, but am in school in Georgia this year - NGCSU

NatalieO: I am also a preservice teacher at the University of Houston

MerileneM: hi, I'm Merilene. I teach poetry-based arts, technology and business classes. more on my methods at <http://telepoetics.dyndns.org/a1/>

JaNitaJ: Janita Johnson, language arts, Houston

FredS: Please click on www.GroupLearning.org and check it out and then come back here in a few minutes so we can discuss it.

NancyH: I agree that group learning helps students become more task oriented , engaged, and active learners

KatherinF: I think cooperative learning groups are good for students

NatalieO: I liked group learning and I like to learn in groups!

DoraV: I think children learn so much in cooperative learning groups.

MerileneM . o O (I need a definition)

KatherinF: I think that students are more willing to participate in assignments

MelissaRS: I feel that group learning is a great way to get students engaged and getting them to want to learn.

JenniferMo: I think cooperative learning groups help prepare students for their future. Collaboration is everywhere

MoniqueP: It has been proven to be very helpful in my teaching experience

KellyW: agree - I like the jigsaw technique

SherryLM: I think that group learning is great! It really helps some students feel apart of learning and build self-esteem

MerileneM: is there a definition for group learning

DevinC: I think that the reason kids are more engaged is because group learning lets them explore.

MoniqueP: Children can learn a lot from each other in these groups.

MerileneM: I think I'm doing it but want to be sure. any definition?

KatherinF: Most of the lessons we teach in Katy Cluster are cooperatively done

GregC: Jigsaw is good as long as everyone does their part.

JenniferMo: It allows students to slowing come out of a shell that otherwise might restrict them

NancyH: Group learning is also beneficial to students with learning disabilities

StaceyFou: I agree that cooperative groups are great, however it takes a while (depending on your class!) to get them accustomed to working in them

EmilyTK: Cooperative groups are great! Students learn so much from one another and it's so neat to see students learn from one another.

MelissaRS: I also feel that children can learn a lot from each other.

JenniferMo: I think coop learning is good for both the teacher and the students

KellyW: there is a definition of cooperative learning on the cooplearn link that is good

LaTonyaV: It is a great way for students to develop their social skills and a sense of community

FredS: All good points - Group Learning is especially useful for improving social skills.

KatherinF: They can teach each other in the groups

MerileneM: Kelly, where's cooplearn

MelissaRS: I know that I personally learn well in groups but not in all subjects

MoniqueP: Group learning works well especially for young children when it comes to developing social skills.

KatherinF: For me groups work best

MerileneM: Fred, what is group learning briefly?

JenniferMo: Social skills is something that is life learning and starting early only provides an advantage

DoraV: Cooperative learning allows students to work together toward a common goal.

KellyW: the first site listed on the bottom of the site Fred asked us to check out

KatherinF: I learn a lot from my peers about assignments

EmilyTK: I think groups are good but you must plan out what students are in a group because not all students work productively together.

MerileneM: thanks, Kelly.

LeslieA: My SBTW wishes that her students could learn in groups each day

MelissaRS: I think that you all have great ideas and comments.

MerileneM goes to check definition. thanks to Kelly.

SherryLM: I love working in coop groups but when you get into upper grades, I think you'll find some students who are slackers and expect others to do the work

KellyW: agree- grouping students sometimes works better than letting them pick

NancyH: In one of my field experiences, the students also remarked that they learned better in groups

LeslieA: That's true in Middle School you still have some control

KatherinF: What is sad is that some teachers are not using these groups and when PUMA comes in to work with them they do not know how to act

JenniferMo: Not only students work productively together, that is true, but with practice comes improvement

LaTonyaV: True, but you have to work a little harder to engage those older students

StaceyFou: Our entire Science curriculum is ALL in groups, it works well most of the time b/c we practice it day in and day out!

KellyW: maybe have the students evaluate each other

DevinC: In my class, the kids are always in groups.

CorinaP: Cooperative learning helps the students to promote their interactive social skills and also helps them in the learning process as well.

GregC: students in my class work collaboratively on nearly everything they do. It not only helps them learn more, but forces them to work on social skills.

SherryLM: Very true, Katherine

MoniqueP: From my experience observing an ESL class group learning is also helpful when it comes to learning the English language

MerileneM: ok, Kelly. I got this: "Cooperative Learning is a relationship in a group of students that requires positive interdependence (a sense of sink or swim together), individual accountability (each of us has to contribute and learn), interpersonal skills (communication, trust, leadership, decision making, and conflict resolution), face-to-face promotive interaction, and processing (reflecting on how well the team is functioning and how to function even better).

JenniferMo: That is definitely true Katherine, I have been in classrooms were the mere thought of group work was frightening

MerileneM: now, I am clear. I do use group learning.

FredS: Everyone has their own spin on what Group or Cooperative Learning actually is...at its most basic level it is students working and learning in groups -- at the other extreme proponents like Johnson and Johnson have a more narrow definition that involves a number of specific factors...

BJ: Your contributions to the discussion are great, BUT....

BJ: you have barely given Fred a second to get a word in edgewise!

KatherinF: Sorry it seems we have been drilled on this

BJ . o O (considering that Fred is the discussion leader, you might want to listen to what he has to say)

FredS: Check out Johnson and Johnson's Page at

<http://www.cooplearn.org/pages/overviewpaper.html> and then come back here to discuss...

MerileneM: that's what you said last time...

MelissaRS: I am confused just a little. Are we suppose to discuss this or wait for Fred to start the discussion?

BJ: Melissa, Fred is the discussion leader

BJ: Perhaps Fred would like to take questions from the group?

FredS: Especially note the section of Johnson and Johnson's info Webpage that states:
ELEMENTS OF COOPERATIVE LEARNING

FredS: It is only under certain conditions that cooperative efforts may be expected to be more productive than competitive and individualistic efforts. Those conditions are:

FredS: Clearly perceived positive interdependence

FredS: Considerable promotive (face-to-face) interaction

FredS: Clearly perceived individual accountability and personal responsibility to achieve the group's goals

FredS: Frequent use of the relevant interpersonal and small-group skills

FredS: Frequent and regular group processing of current functioning to improve the group's future effectiveness

FredS: All healthy cooperative relationships have these five basic elements present. This is true of peer tutoring, partner learning, peer mediation, adult work groups, families, and other cooperative relationships. This conceptual "yardstick" should define any cooperative relationship

FredS: Personally, I take a flexible approach to Group Learning in that I believe in using whatever works.

KatherinF: I agree with you Fred

StaceyFou: I like to mix cooperative learning and whole-class instruction

KatherinF: You have to do what works for your students

DevinC: Every class is definitely different

NatalieO: do you group your students or is this a choice by the students?

KatherinF: They all learn differently and you have to teach them the way they learn best

SherryLM: Some students do not like to work in groups

JenniferMo: I agree. Cooperatively learning, no matter how noble a thought, does not work for every student. I feel that the teacher should initiate it when possible, but not force it.

LindsayD: Hi Fred- I actually like group learning but it appears to be somewhat difficult to implement the elements in Kindergarten, they seem to get off task so easily.

StaceyFou: Some days it simply depends on the behavior of the kids whether or not we do cooperative learning!

FredS: That's one reason that I've called my Website www.GroupLearning.org rather than Cooperative Learning which implies a more specific type of Group Learning

EmilyTK: I feel that the article made some very important points on cooperative learning. Thanks Fred!

GregC: I like how the article brings forth the subject of inclusion.

FredS: The good news about Group Learning that studies have shown that it doesn't have to be used all the time to have great benefits

NancyH: Organizing the students in the group are important. Someone also needs to see that everyone stays on task

FeliciteP: I believe that it is important to match the correct approach with the right activity or situation. Some activities call for group work, where others are meant to be done independently.

SherryLM: I have found in some of my classes as a pre-service teacher that not all teachers like inclusion...I think it is so important in group setting and really helps these students

KatherinF: Are we not taught to be flexible

JenniferMo: Flexibility is key

LeslieA: We are taught to be very flexible

SherryLM: Flexibility is so important!

MoniqueP: If children learn to work together in groups then this will help them when they become adults in the real world where they will have jobs. If a child always works alone then this may hurt him or her socially when it comes to the working world. You have to be able to get along with others.

LindsayD: Good point Felicite, in matching students together for groups, though, is it best to pair the highest with the lowest and then the middle ones together?

KatherinF: I also feel that group learning can help them to rely on their own problem solving skills

KatherinF: instead of the teacher telling them everything

MelissaRS: I agree with you Sherry that being flexible is important.

SherryLM: I think it is not to group students by ability

FredS: Yes, Elliot Aronson, the inventor of the Jigsaw Grouping Method, has done research that shows that even occasional use of Jigsaw Grouping can have great benefits, especially in improving social skills

EmilyTK: I enjoyed the individual accountability portion of the article. I feel that many times students don't realize that they are a contributing factor in the success of the assignment. When implementing this in to a classroom I feel that it is important to stress this point no matter what grade level you are teaching in.

JenniferMo: Is it possible for there to be group learning taking place and not have all involved benefit?

KatherinF: Yes, I think so Jenn

SherryLM: I think so too

MerileneM: Lindsay, is pairing necessary? I think the article was talking a little about finding resources each individual can contribute to a group project and giving a person in the group a chance to give what they can

CindyT: Fred, what do you think about the benefits of grouping for improving language skills, especially among ESL learners?

KatherinF: Some people do not learn that way

LindsayD: I agree with Monique, it is not necessarily about the immediate results, there is so much to be taken from working in groups. These children have to know that later in life they are going to have to learn to cooperate, divide roles, and even work with people they do not necessarily like or get along with. It is just part of life.

DevinC: I think that happens all of the time. Not all students work well that way.

JenniferMo: Then what do you do in those situations?

KatherinF: The ESL questions was good

MoniqueP: In the ESL class working in groups helps children to get on task when they are able to look over and see what their group members are doing.

KatherinF: I would like to know your stance Fred

MerileneM: I agree. Sherry. it is to group by project interest

FredS: Does everyone know what Jigsaw Grouping is?

MannyR: Fred, you mentioned improved social skills. Are there other benefits which are backed by hard research?

KatherinF: In the ESL class I think they really work together b/c not all speak English

GregC: I definitely think that the social aspect benefits everyone. I think that everyone from the group can take away at least one beneficial thing from the experience.

StaceyFou: I have to keep close tabs on my ESL kids in groups- some of them like to sit back and let others do the work b/c they know that it will get done even without them

KatherinF: This is what I have observed

NancyH: Yes I know about Jigsaw

JenniferMo: I have found that main stream students have great patients and understanding when it comes to helping a fellow classmate, IE: ESL, special ed, etc

LindsayD: Fred, will you please explain jigsaw grouping?

FeliciteP: I remember loving group work in school when I was unsure of what I was doing. It helped to have the input of your fellow classmates.

FredS: Yes, there is a huge amount of evidence that shows group learning to be a benefit both socially and academically

SherryLM: Fred...I'm sure I know what it is but just don't know it by that term

MoniqueP: Some of the kids in my class pay attention and really want to learn English so it works for them.

EmilyTK: We have used Jigsaw grouping in our Math Methods class.

FeliciteP: Yes, I think I have an idea of what Jigsaw Grouping is. I believe that some of my professors have used this method in some of my classes.

JaNitaJ: Fred what is jigsaw grouping please?

BJ waits for Fred to explain jigsaw grouping

MannyR: each member of the group learns a part of the lesson and comes back to teach the rest of the group? This is what I recall about Jigsaw. Is that even close?

FredS: There are many names for Group Learning

FredS: Group Learning is the most general term

MoniqueP: Would this work for ESL students?

MerileneM: that's cool. jigsaw grouping.

FredS: Yes, Group Learning can work for most any students including ESL

FredS: However, there are some limitations...

JenniferMo: such as?

LeokadiaR: I have found jigsaw grouping wonderful in social studies where each student can take one aspect of a project and go into depth on it and then have the group blend their information together.

KatherinF: Don't you feel that this may be better for older children vs. elementary

MelissaRS: We have done the Jigsaw approach in our classes and I feel that it is a great way to meet other people in the class and learn something in a new way.

FredS: At least one student in each group usually needs to be able to read...

JaNitaJ: Thank you Leokadia

CindyT waits for Fred to be able to explain limitations

JenniferMo: I think so. Older children tend to have a better grasp on direction

JenniferMo: Good point Fred

FredS: In Jigsaw Grouping, the topics must not build on each other like in a math problem

SherryLM: I'm not sure that this method would work for my grade level

LindsayD: I am not so sure this would work for my age level either

KellyW: but they piece together to form a whole?

JenniferMo: Fred, If a student is to teach a part of the lesson that he/she has learned, doesn't this allow for error on the students ability to decode the original lesson

FredS: I use an adaptation of Jigsaw Grouping where the Experts don't go back to teach there original Home Groups, but rather each Expert Group gives their presentation to the whole class on a Smart Board

LindsayD: I like the jigsaw approach, but I do not think early grades have the ability to make it effective

FeliciteP: I think it all depends on the activity. I think you could use jigsaw grouping in the lower level grades, but maybe on simple activities.

MelissaRS: I do not think so if the teacher walks around and makes sure that the students understand what they are about to explain.

EmilyTK: Sherry I agree not all grade levels would benefit from the Jigsaw Method

MoniqueP: I know kindergarteners can't do that

NatalieO: I agree with Sherry also, this would be hard for the little ones

StaceyFou: I use this when the lesson is not vital...such as math...more for reading or social science for example

LindsayD: This approach could be modified to maybe the simplest tasks, but the management might be a nightmare

KatherinF: Or at least this would take a lot of training

DoraV: Fred, can you define Smart Board???

JenniferMo: Katherine brought up a good point. What about training? Is there ample training for teachers who wish to employ these methods?

SherryLM: Not that I know of

MerileneM waits on **FredS'** smartboard definition, too

KatherinF: O reven how do we begin to train the students

FredS: The less skilled the learners and the less on task they are, the more they need to use an adapted Jigsaw approach, where the teacher helps the Experts present to the class

DevinC: I think that it is hard to get ample training for a lot of things.

StacyLW: Fred-What do you want us to know about group learning?

KatherinF: How long do you think it would take?

SherryLM: How do you choose the experts?

MoniqueP: don't get me wrong the jigsaw groups sounds great, but who would train these teachers

EmilyTK: Kindergarten is all about working in groups but its a different kind of grouping. It's more natural they work on individual projects but within their tables and the conversation that go on allow you to see how students learn from one another.

MoniqueP: I totally agree

KellyW: aren't you getting training now?

LindsayD: I agree Devin, I feel like a lot that we do is trial and error. As far as training, we might all leave here tonight with a slightly different idea than the rest of how this might work..this is why our profession is really cool

FredS: I let the Home Groups pick their own Experts by Consensus, but other teachers assign Experts

SherryLM: OK

StaceyFou: I found the best training was getting into the classroom!

EmilyTK: I agree with you Stacey.

FredS: I like to have them select their own groups, because they end up in random Expert Groups anyway by selecting Expert Topics to learn about by their interest area

CindyT: I will usually let students pick their own Experts, but if I really need to focus a student or feel that the area is in a student's particular strength, I choose the experts to give individual's a chance to shine

MelissaRS: I agree. I have learned so much in PUMA since I have been in the classroom half of the week.

JenniferMo: I agree with you too Stacey

FeliciteP: That's a good idea. Do you utilize the idea of having each jigsaw group member meet with people who have the same jigsaw piece as they do to verify their findings?

LindsayD: I think the Kindergarteners group themselves, even in individual work. The higher level ones take on that role and from what I have seen in my class are more than willing to help the ones who are lower level

SherryLM: I have learned more this semester in the classroom that all four years prior...

DevinC: I see that in my K class to Lindsay.

KatherinF: Yes this semester has definitely been eye opening

DevinC: Sometimes the higher ones get tired of helping the lower ones though

GregC: that sounds like a good idea, Felicite.

SherryLM: I don't think so

MelissaRS: I agree with you also Sherry. This has been such a great semester because I have learned so much from the Pre-k teacher that I observed.

FeliciteP: I read it on the Jigsaw Grouping site.

FredS: The main thing to know about Group Learning is that it exists and is a useful alternative to traditional lecture and test teaching

KatherinF: Lindsay I have also noticed that in many of the grades that the students help one another

LindsayD: I think letting the members from different groups meet to verify their findings is an excellent idea...we do want them to have somewhat of the same information

MoniqueP: The high level learners in my class are helpful, but this will not always be the case

CindyT: Yes, I think it is important that the students arrive at the desired point through consensus and sharing, rather than me teaching all the time

JenniferMo: I don't think that we could have truly understood what lies ahead for us , without our PUMA training. it has proved to be invaluable

SherryLM: I think that higher level children love to help...it doesn't become inconvenient for them until teachers make a deal out of it

KatherinF: True

CindyT: they tend to tune out if I spend too much time talking

LaTonyaV: Can you elaborate Fred?

LeslieA: It all links together...even though we do not see it at times!

FeliciteP: Fred, I'm not fully understanding what you mean by Group Learning is an alternative to test teaching?

FredS: I'm a big believer in Consensus which I define as When everyone theoretically agrees, but in reality, no one actually objects -- or cries

KatherinF: Yes there is an alternative

LindsayD: I hope that we have all moved away from lecturing and test teaching as much as possible, and this is such an excellent way for children to learn when the task is appropriate...just like anything else

MannyR: test teaching = teaching to the test

LeslieA: That happens a lot in our classes

FeliciteP: Thanks Manny, I was thinking that.

KatherinF: Really, I have seen a lot less of test teaching

JenniferMo: unfortunately many teachers teach to the test

FredS: It is very encouraging to me to see all of you so interested in Group Learning, as it has been out of favor for so long

LaTonyaV: Fred, why is that?

DevinC: All of our training has stressed group learning.

FeliciteP: That's a great teacher definition for consensus.

KatherinF: I think it really is a better way to teach

CindyT: I really don't know any other way to teach. It feels the most natural.

SherryLM: All my 3rd graders do is test

LeslieA: Yes it has

JenniferMo: This idea of group learning has been embedded throughout our instruction at UofH

KatherinF: It is much more positive

MoniqueP: Many teachers are afraid if they don't then the students will not do well and that reflects on them

LindsayD: Children learn so much from one another, I do not know why it would be completely out of favor

StaceyFou: test teaching is still around..especially because of no child left behind..

FredS: Group Learning runs in cycles, like everything else in life, and it has had its historical highs and lows, and now is a low...

KatherinF: And then teachers really miss out on teaching

NancyH: It makes a difference in learning - lecturing and test teaching can become boring - group learning makes learning fun!

LeslieA: My site based teacher wants all group learning with higher level skills and no tests

DevinC: Everything in education seems to run in cycles

CindyT: even though it is so effective for all my learners, but especially ELD

KatherinF: Then it is not enjoyable

LindsayD: I agree Monique, the older generation of teachers seem to be afraid to step out on a limb and try some new things

FeliciteP: Not only have we been taught to use group learning, we have also been taught by the group learning approach.

LindsayD: Yes, in almost every class I have taken in college, there has been at least one group project of some sort, especially in our education classes

FeliciteP: Fred I don't think it is at a low, I just think that it has different titles such as group learning, jigsaw grouping, etc.

FredS: It is ironic that education, or at least politicians, are so high on the lecture and test approach to teaching, when the business world is going more and more toward work groups...

GregC: that's an interesting observation

CindyT: But, what do we do about those students who don't work well in groups, or for one reason or another, can't?

EmilyTK: I personally feel that the reason why test teaching is done so much in the upper elementary grades is because of the TAKS test. Right now most of us in this room are pre service teachers and have not experienced the stress of making sure our students receive high grades on the TAKS test. There is a point where we must teach our students HOW to take this test so they can be successful. Regardless group learning is more engaging for students.

KatherinF: I think we are still hung up on grades vs. concept

MerileneM: also I have used it as project-based learning and hands-on workshops, Fred.

JenniferMo: Fred, the business world and the education and politician work always seem to be opposites of each other

LindsayD: It is nice to have reinforcements... like I mentioned earlier, the different views people have on the same set of directions is what gives us flavor in our classes

LeslieA: They have to test to have a way to judge where the federal money goes

MelissaRS: I highly agree with you Emily and I wish we did not have to worry about the TAKS as much as we do.

NancyH: It is challenging to incorporate standards into teaching and still make learning active and engaging but it can be done - we can't forget best practice

StacyLW: Fred-Do you think parents will question grades given with a group learning based classroom?

SherryLM: I agree, Emily. We can't just give them the test without practice

StaceyFou: our school does not do grades, however because of state and national tests we still do a lot of pre

JenniferMo: Good point Stacey

DoraV: I agree, Fred, businesses today rely on people being able to work together to solve a problem.

LindsayD: One group has a completely different project than another group and they both had the same directions, it is the difference in perception

KatherinF: Yes, I do because they have a hard time understanding that their child is learning something without the use of a test

MoniqueP: There are so many children that pass those tests and still don't know a thing when they graduate

KatherinF: Ever wonder how all these kids make to 5th without knowing how to read

FredS: My goal is not to make education into a Group Learning environment, but rather just to get some teachers to try it sometimes...

LindsayD: test.... how about portfolios, performance tasks, or records of action using manipulatives

SherryLM: And the opposite...some children are brilliant but are not good test takers

FeliciteP: I think this has been said already, but in response to Fred's comment, I think education hasn't embraced group learning so much because of grading.

LeslieA: All children can be brilliant

KatherinF: Well we have been taught to make it a part of everyday Fred

MoniqueP: I am a horrible test taker

GregC: that's definitely true, Sherry.

MelissaRS: I am a horrible test taker to. I can memorize with no problem but am I truly learning what I need to.

JenniferMo: Fred - Aren't you afraid that they will try it just for the sake of trying it and not really understand its potential therefore, dismiss it

GregC: and those tests can often make the children feel dumb.

EmilyTK: and that's why they teach students how to take tests.

FeliciteP: We are so hung up on what kind of grades our kids get instead of whether or not they are really learning the material.

StacyLW: Fred-I think that approach promotes students to be more well-rounded in the subject areas as well as socially.

BJ: I NEED YOUR ATTENTION AGAIN, PLEASE

BJ: we seem to have lost focus again

KatherinF: But if you could sit in a room and discuss education I bet many of us would come out with flying colors

SherryLM: BJ...I don't think we have lost focus at all

BJ: Please take some time to read the 10 steps to a successful chat in Tapped in before you participate in discussions here. Your enthusiasm is wonderful...

SherryLM: I already read them

JenniferMo: Read them

BJ: but people who log in to learn what the discussion leaders have to share, are not benefiting too much

MelissaRS: I have read them to. Several times to make sure that I understood them clearly.

BJ: Fred, do you have any closing comments?

MoniqueP: Oh yea, we are supposed to be discussing group learning

StacyLW: Thank you BJ

JenniferMo: I think it is a great discussion

FredS: Please check out www.Jigsaw.org and my www.JigsawHelper.org Website before you go and bookmark or favorite them for future reference on the use and value of the Jigsaw Grouping Method

GregC: Thanks a lot, Fred.

MelissaRS: Thank you Fred. I have enjoyed this and have received great information.

JenniferMo: Thanks Fred, I appreciate you expertise

KellyW: thank you Fred - I will spend more time on the websites

NancyH: Thanks Fred for the great websites and guiding our discussion

BJ: The next Group Learning Methods discussion is December 16

LaTonyaV: Fred thanks, your comments have been insightful.

FredS: See you all next month -- 3rd Tuesday of every month

FredS: Goodnight Everyone!