

#### The Newsletter of Woodchuck Turners of Northern Vermont

An Affiliate of American Association of Woodturners

Website: WWW.WOODCHUCKSVT.org

September 12, 2020



Volume 17, Number 9

# brid Meeting—9/15/20

## Inside this issue: Woodchuck Board Info 2 Random Shots—Searching For 2 Wood Treasurer's Report -Karen 3 Drennen Board meeting—9/9/2020 3 Harvie Porter August Meeting Continued August Demo -Russ Fellows Sawdust Session 9/2/2020 Karen Drennen & chip from Skunk Hollow Abrasives—Ted Fink, from 8 More sanding—Ted Fink, 2007 Resource Page Want Ads 11 Call For Mentors 11 Liability Insurance 11 **Upcoming Demos** 11 Mentor List 11

This month the site of our meeting is Skunk Hollow Studios. We will have Show and Tell and a raffle. Please have an meetings once Russ's shop closes up for item you have worked on ready to show, either by ZOOM or if you attend in body. Only a few should attend in person. We do need a cameraman (that's the title) to aid in any presentations. The rest of us are invited to attend by ZOOM. Woodchucks want to gather, but we still need to do so safely. This month, Brad Blaisdell will work on his infills with epoxy to make damaged and bark-included turnings good and attractive.

We hope to have a discussion among all the present members about our future the winter.

Two items of Club business are on the table, also. We are opening up nominations for Board positions for the coming year. If you have an interest in moving the club forward, please volunteer. No one will be insulted if you do.

Second, we have a change in Bylaws coming up in October, as well as final Board elections. The change puts the Newsletter Editor on the Board. That is up for debate. If you don't like the idea, please speak up.

## Hybrid Meeting—8/19/20 On-site photos by Karen Drennen

President Jay Bailey called the online meeting to order at 7 PM.

Jay thanked Russ Fellows for once again hosting the meeting. Jay ordered masks for the club and they are available for \$5 each.

Show and Tell: Karen Drennan showed a natural edge maple bowl with a beeswax finish, a toothpick holder and a butternut bowl. Russ Fellows showed an ash bowl with a walnut base necessitated by a McNaughton corer mistake. He also shared an open segment bowl with lacquer finish.

Brad Blaisdell showed two pieces of cherry and box elder where epoxy was used in their creation. The epoxy used was Tabletop epoxy.)



Dave Buchholz shared a butternut bowl with outside decoration and an ash platter with a spiderweb etched into the bowl using a laser. He also showed a walnut vase with skeletonized leaves on outside perimeter created using the laser engraver. Additionally, he showed a fruit bowl with insects crawling out of its edge and a large ash bowl

The raffle items were showed to the view-(Continued on page 4)

## **Random Shots: Searching For Wood**

Woodchuck Turners of Northern Vermont **Board of Directors** 

President: and Web Master Jay Bailey 22 Cobble Hill Meadows Barre, VT 05641 (802) 479-1458 tjaybailey@yahoo.com

Vice-President: Dave Buchholz 5 Randolph Road Keeseville, NY, 12944 518 834 9524 dbuchholz@northwestern.edu

Secretary: Harvie Porter 39 Randolph Ave. Randolph, VT 05060 802-728-4265 weltradler@gmail.com

Treasurer: Karen Drennen 12 Winters Court Swanton, VT 05488 kd11@myfairpoint.net 802 868 6161

Member-At-Large Andrew Duling 2432 Ballard Rd. Georgia, VT 05478 AEDuling@gmail.com 802 999 4491

Member-At-Large: **Bob Martin** 36 Calais Rd. Worcester, VT 05682 Phone: 802-223-7475 martrlm@yahoo.com

Member-At-large & Newsletter Editor: Arny Spahn Reporter, Assistant Editor, and Proof Reader: Cil Spahn 89Tom Wicker Lane #229 Randolph CTR., VT 05061 802-728-4799 woodchuck5540@gmail.com I have had the opportunity to help out some of the residents of what I fondly call "my Old Folks Home". A shelf here, a foot stool there, a cutting board—- that kind of thing. That's in addition to doing some lathe work. I have plenty of raw stock for bowls, thanks to a neighbor—and from Russ's fabulous stockpile. I have are all new to video production, so it's on -thejust about completely depleted my flat stock. Just last night on the news, there was an article about lumber. Our national supply of dimension lumber is down because our biggest supplier, Canada, has stopped shipping into the U.S. —one of the side-effects of Covid 19. The Channel 3 reporter was enterprising

enough to check a variety of lumber yards, and also found Tree House Hardwoods. Tree House admits to having no shortage of hardwoods of various species. They didn't mention which kinds they had in stock. I wonder if they have a variety of imported, non-native woods. Certainly, our native hardwoods should be available. Since tree harvesting is pretty solitary, I don't think there is a layoff in that industry. Besides, isn't most lumbering done in the winter? Once the trees are delivered to the sawmills, they can work whenever the conditions are good.

So, I intend to make my own visit to Tree House. I should also check the folks listed in our own Resource Page.

I feel lucky that some of my activities go on in spite of our local restrictions of gatherings. Rotary meets weekly, and we have a facility which lets us keep distance. Come winter, we will meet in a local restaurant which will be glad to have us, and has enough tables so we can spread out. Other meetings we have, meet by ZOOM. Not as good, but business must go on. In our residence, we have a Social Hour daily. We have a living room big enough so about 12 can sit properly, and talk over the day's events. My doc long ago told me that I should go to those gatherings, because keeping to myself is a sure way toward dark moods. I'm usually the only gent at those meetings, but what the heck. It can get interesting.

There are a few of the ladies who have gardens and work most days out there. Old as they are, they are nourishing their souls with their work, and incidentally nourishing the rest of us with supplies of nice tomatoes and other veggies. Sad to say, our own little garden box has not yielded much.. I guess we get out of it what we put into it.

Russ has been leading the conversation about the quality of our ZOOM meetings. We who can't be there in person are stuck with what we get on our home screens. What we have seen is low picture quality, no good focus on the actual tool work, and a variety of other problems. We job education. The physical problems are easy to identify.

Picture quality is directly related to bandwidth. Bandwidth is related to the basic signal quality and to the number of devises connected. The problem of closing in on the demo can be solved 2 ways. A second camera focused on the lathe from above would help a lot. Having the main camera, on its tripod, on a dolly, would let us move the camera easily to a new view-

Some of us, I'm sure, already have some experience with video. Those folks should consult and come up with solutions to the various problems. Spending some money now for good equipment is probably a good investment for the future.

I do not think our state "state of emergency" will go away anytime soon. We have to think of the future of our club, and keep it attractive for all our potential members. Our membership history shows that we lose about 20% of members every year, and gain about 15% of new members. Like most organizations, there is a cadre who have maintained membership for a long time. There are some who stick around for just a few years, and some who are members for one year only. We need to keep all those categories interested to make this a club worthwhile belonging to.

"Chatter" is designed to be a forum for all members. We are the core communication network. That's why, about the first of every month, we send out an email to everyone soliciting input. Every topic is open for discussion.

At this month's meeting, we will open the floor for nominations for all Board positions. If you have an interest in making this club work, please put your name forward. Besides the normal suite of 4 officers, there are 3 "at large" positions. None of us will feel slighted if we have a contest for our current position. Besides a twice-yearly Board meeting, we email back & forth about meetings. Not a hard job, but very important to keep the club lively. I better get back to work.

Arny

#### September 2020 Treasurer's Report

#### Balance forward

\$4010.58

Dues \$25.00

Raffle \$35.00

Sawdust donation \$0.00

CA glue \$20.00

Total Income \$80.00

Monthly Zoom fee \$15.89

Bank service charge \$3.00

Total expenses \$18.89

Balance ending \$4071.69

Karen Drennen/Treasurer

Reminder: Unless you have paid your annual dues by April 1st your name must be removed from the discount list.

The Board of Directors of The Woodchuck Turners of Northern Vermont gratefully acknowledges the payment of dues from the following members for 2020:

Jay Bailey, Ted Beebe, Dale Bergdahl, Brad Blaisdell, Joyce Blaisdell, Chris

Bishop, Mike Breen, Jay Brunault, Tom Brunault, Dave Buchholz, Sal Chiarelli, Janet Collins, Mike Deweese, Ann Dinsmore, Brad Dinwiddie, Karen Drennen, Greg Drew, Andy Duling, Tom Dunne, Cheryl Ferry, David Ferry, Joe Fortin, Toby Fulwiler, Joe Gaines, Barry Genzlinger, George Gibson, Mike Glod, Jim Goodwin, Rick Hamilton, Peter Hebert, Linda Hollingdale, Jim Holzschuh, Brad Jackson, Kevin Jenness, Eddie Krasnow, Luc Lefebvre, Joe Laferriere, Chris Lumbra, Bob Martin, Kevin Murdough, Ted Nelson, William Nestork, Mickey Palmer, Mike Papin, Jeff Petter, Harvie Porter, Randy Ramsden, Brian Reed, Larry Rice, Sam Sanderson, Edwards Smith, Arny Spahn, Cil Spahn, Marilyn Stolberg, Adam Wager, Gary Walz, Mike Washburn (56)

(Scott Bennett, Russ Fellows, Ted Fink, Dick Montague, Michael Mode, Nick Rosato, Hav Smith and Al Stirt are Honorary Lifetime members, (8)

If you have paid your dues for the year but do not see your name listed here please contact me to correct that error of omission.

#### KD11@myfairpoint.net

Dues for 2020 are \$25. Checks should be made out to "WTNV" and sent to: Karen Drennen, 12 Winters Court, Swanton VT 05488

Please note: The following privileges are only available to dues-paying members: Video library use, mentoring program ,bulk purchase discounts such as CA glue and Anchor Seal, Klingspor and Hartville Tool, & Penn State Industries discount lists, (to remain on the discount lists dues must be paid by April 1st each year). Mention the club to get your discount. PSI and Klingspor request you log in <u>before</u> you order anything to ensure your discount.

# Woodchuck Turners of Northern VT Board Meeting September 9, 2020

President Jay Bailey called the meeting to order at 6:45 PM.

Present: Arny Spahn, Jay Bailey, Bob Martin, Karen Drennan, Harvie Porter, Andy Duling, Dave Buchholz, Russ Fellows

Karen Drennan reported approximately \$3900 in the club treasury.

Upcoming meetings:

September - Brad Blaisdell - using epoxy October - Franck Johannesen - Norwich pine hollow form.

November - Various Christmas ornaments

December - Holiday round table January - Remote demo - TBA February - Tool sharpening

The board held a discussion on holding the Zoom meetings. It was determined that a team is needed to operate the cameras for the demonstrations. Dave Buchholz offered to write a grant to the AAW for additional camera equipment. Russ Fellows will be checking about several equipment questions with his Florida Club. The board agreed improved equipment is necessary for quality meetings.

The current board has agreed to continue in their positions and will be offered as a slate. Any additions to the slate can be made at the September meeting. At the annual meeting, the addition of the Newsletter Editor to the board will be voted upon.

The meeting adjourned at 7:50 PM

Respectfully submitted,

Harvie Porter, Secretary

(Continued from page 1)



Brad Blaisdell shows his epoxy fill technique.



Plenty of raffle prizes!



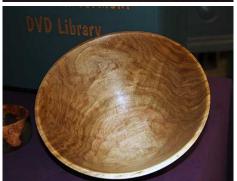














Some photos from Show & Tell.

ers and the raffle was held. There were ten participants.

The meeting then adjourned for Russ Fellow's demonstration of a winged bowl.

Respectfully submitted,

Harvie Porter, Secretary



Russ shows a finished bowl, with a fluted edge and an oval shape.



Here, he mounts a cylinder on the lathe to groove the outside.



Using various tools to form grooves.



Now the grooves are rolled with either a skew or a spindle gouge.



The cylinder is re mounted between centers to start forming the back of the oval.



There is a lot of "air" in this type of turning. Take it slow and watch the edge shape.



More work on the shape.



Start to form the base.



Make a tenon to fit your scroll chuck on the base.



Re-mount the workpiece and start to hollow the top.



Again, careful work on the spinning oval.



The hollow is formed. Sanding can begin.

(Continued on Page 6)



The bowl is reversed onto a vacuum chuck and the base hollowed out.



Russ marks out 3 equally spaced feet on the base and cuts away the waste with a small grinding tool.



This is what Russ is going for.



Before final finishing, this is what the footed bottom looks like.

Greetings again fellow Woodchucks. Even though the pandemic has dramatically reduced our attendance in person, I always am pleased to welcome those who wish to come to meetings and Sawdust Sessions at my studio. Proper Covid protocols are observed, and on Wednesday the 2nd of September, we had another good session. It's always fun to take a look at things others are working on. One piece in particular this week was Jeff's elegant cherry burl hollow form, that he had managed to hollow out without breaking, in spite of the many voids and inclusions! He commented that speed was his friend with this one.....meaning that by cranking up the speed a little, the tool is less likely to slip into any of the "spaces". I had mentioned that Joe Laferriere had given the club some maple from a tree that had come down in a July microburst, and showed some pieces I had just cored and "waxed" with watered down Elmer's white glue, a la Mike Mahoney's suggestion in his demo earlier in the summer. I offered to core a piece for Karen so it would fit on her lathe, and once again proved that the McNaughton coring system requires a little more finesse than the Oneway system, leaving one of her bowls with a base thickness of 1/8 in., necessitating a "design opportunity" bottom when it has dried a little! I will talk about this at the meeting on

the 16th! See Karen's pix from that night for other things covered, and keep in mind, you don't need a scheduled event to stop by Skunk Hollow for a visit. Write
(Russfellows@outlook.com) or call

(Russfellows@outlook.com) or call (802-343-0393) first though. I am usually there, but if it is a nice day, I could be out roaming the back roads on my motorcycle!

Hope to "see" many of you next week!

Cheers!

Russ













## Ted's Turn: True Grit

For most woodworkers, the least enjoyable aspect of any project is sanding. It is a crucial step however because a poor sanding job can ruin the appearance of an otherwise well designed, finely executed piece. Some basic knowledge of abrasives can help get you through the sanding more quickly and with finer results.

The first US patent for sandpaper went to our fellow Vermonter, Isaac Fisher of Springfield on June 14, 1834. Back then ground up glass and flint were hide glued to a backing. Now we have a wide variety of high quality abrasives from which to choose. Some of these are manufactured (aluminum oxide, silicon carbide, alumina-zirconia) and others are natural minerals (garnet and emery).

Aluminum oxide: a sharp, tough, blocky mineral which is by far the most common woodworking abrasive. It has a unique property of friability which means that, as it is used, it fractures to reveal fresh sharp edges. This means that it stays sharp and can be used for longer periods. There are many grades of aluminum oxide manufactured for specific tasks. The toughest grades are off white and used on premium grade sandpapers. The softest grades are dark brown and used for sand blasting. Manufacturers coat the grains that have been glued to a backing (cloth or paper) with a colored layer of 'size' so you can't judge the quality of the abrasive by it s color.

**Silicon carbide**: a very hard, black, sharply pointed abrasive most often used in woodworking to sand finishes. They are usually waterproof. Though silicon carbide is friable, it is so hard that it will not break while sanding wood. It will cut well initially but dull faster than aluminum oxide and is more expensive.

Ceramics (e.g. alumina-zirconia): come in a variety of grain shapes. All are very tough and hard and remove material quickly. They are not friable so they do not renew their edges but are so tough that they do not dull quickly. They are so aggressive that they are well suited to hogging out material, shaping and leveling uneven surfaces.

**Garnet**: a natural mineral which, like Aluminum oxide, is blocky in shape but is different because it is soft and not tough. It dulls quickly but gives the smoothest finish for any grit size.

Sandpaper may be **open or closed coat** meaning they differ in how far apart the grains are on the backing. The distance between grains is like the gullet between teeth on a saw blade. Very coarse grits are usually open coated so the heavier shavings (swarf) they produce will not clog the paper.

Another term you will see in the catalogs is **stearated**. This means the abrasive grains have been coated with a soapy additive to prevent loading of the paper when sanding soft or resinous woods or removing finishes.

**Grits**: are coarsely ground corn or flour (south) or the grain size in abrasives. There are 3 commonly used grading systems used in North America. The 3 systems grade particle size to different tolerances.

The system with the widest range of particle sizes is the NA standard **CAMI** with grits from 16 to 1200. The grain size in this system varies more than the others so that with a fresh piece of abrasive you may get scratches due to the presence of some slightly oversized particles. This is not really a problem when used on wood.

The **FEPA or 'P' system,** more commonly used in Europe, has grits from 20 to 1200 and they parallel the grits in the CAMI system closely up to 240 then diverge significantly with a P1200 being equivalent to a CAMI 600. The FEPA abrasives will have the grit size preceded by a 'P'. They are made to tighter tolerances than the CAMI grits. They tend to be a bit more expensive than CAMI abrasives.

The **MICRON** graded system has grains that are most uniform in size and are best for sanding finishes. These are used most commonly in industry in auto finishing. The coarsest grit has a particle size of 180 microns which is equivalent to a CAMI of 80. They are 3 times more expensive than paper abrasives due to the fact that they are manufactured to the tightest tolerances.

**Backings**: cloth or paper differ significantly in their properties. Cloth is the stiffest but most uneven backing. It will produce the coarsest and fastest cut. Cloth comes in two grades: heavy (X) and light (J). Paper backing is less stiff but flatter and comes multiple grades: A, (lightest) C, D, E and F (heaviest). You need to pay attention to the backing in as much as excessive stiffness will not allow the sanding of contours nearly as well an abrasive with a flexible backing.

Adhesive: bonds are invariably waterproof, heat resistant urea- or phenolic-formaldehyde resins.

Reference:

FWW August 1997, No. 125; pp62-67 *Making Sense of Sandpaper* by Strother Purdy is an excellent article and served as the main source of material for this article.

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## Ted's Turn: Maximize Your Woodchuck Abrasiveness

In last month's column I gave an overview of the various types of abrasives and this article will be the accumulation of sanding tips from a wide variety of sources. Hopefully you will find these immediately useful.

Before you start sanding, start the dust collector, don a respirator and be certain the tool rest has been moved well away from the turning.

Don't skip grades. If you go from 100 to 150, for example, you leave scratches that may only show up after you apply a coat of finish.

Often the grit size may be indicated on the back of the sandpaper but after a bit of use those numbers will become indistinct. So, writing the grit size with a crayon or indelible marker on the back of the sandpaper is handy.

For at least 2 of the grits in your sanding progression reverse the rotation of the lathe. Before you reverse rotation tighten the chuck on the headstock.

Cut strips of carpet underlayment the same width as your abrasive to hold on the back of the abrasive while sanding to dissipate heat.

Sanding at very high speed will generate excessive heat which can cause rapid drying of the wood surface resulting in checking.

Think of your sandpaper just as you think of your gouges. They are so much more enjoyable to use when really sharp and, of course, do a much better job. So use sandpaper as if someone else were paying for it!

Between grits be certain to remove the swarf (sandpaper generated dust and tiny shavings) from the turning (especially from the interior of bowls) because it will hold larger grit particles which may deeply scratch the surface as you move to finer grits.

To minimize circular rings in the scratch pattern keep the paper constantly moving back and forth perpendicular to the rings of rotation.

For a surface sealing finish such as polyurethane, final sanding to 220 or 320 will suffice. If you are going to use an oil finish 320 or 400 would be necessary and a water based finish may require 600 grit. If you are going to stain the piece, do not sand beyond 220.

If there is significant tear out or waviness of the surface start with 80 or even 60 grit. You save much time this way rather than starting with a 120 grit. Never move on to your second grit if these defects still exist after using your initial grit.

If you power sand have the sander head rotation be opposite that of the piece's rotation. This will remove material faster and lessen swirl marks.

Sanding across the grain will remove wood faster but scratch marks will be more visible.

Take your time sanding and be very careful to retain the crispness of the details on the turning.

#### **Woodchuck Chatter**

## The Resource Page—Additions Welcome If you see any corrections needed, please let us know.

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- 1) Lathrop Maple Supply, Hewitt Rd, Bristol, Vermont, 802-453-2897. With a newly expanded inventory area, Tom has a fantastic supply of local and imported wood. His new division, "Exclusively Vermont, LLC, specializes in high quality Vermont lumber and mill products and FSC stock is available.
- 2) Hayley Wood Products in Colchester.(http://www.hayleywoodproducts.com/).
- 3) Sutherland Welles Ltd., No. Hyde Park, VT, 800-322-1245. (<u>www.sutherlandwelles.com</u>). Right here in our own back yard, they make the best Tung oil products in the U S. Call with an order and it goes out the same day!
- 4) Johnson Lumber, Route 116 in Bristol, VT. 802-453-4884. Another good "local" source for hardwood lumber of all kinds.
- 5) <u>www.exoticwoodsusa.com</u>. They offer a 15% discount to any member of an AAW chapter. Type in 'exoticwoodsusaaaw' in the coupon code box.
- 6) Griffin Exotic Woods These folks came up in a search for something else, and I ended up buying a couple things from them. Their prices were fair and the service was good. http://www.exoticwood.biz/
- 7) Sinclair Mill Works in North Danville VT <a href="http://www.sinclairmillworks.com/home.htm">http://www.sinclairmillworks.com/home.htm</a>. 802-748-0948. He specializes in figure Vermont species. His prices are very reasonable.
- 8) Mike Jackofsky-hollowing tools. www.mikejackofsky.com. Also sells thru Craft Supply.
- 9) Business cards and other printed goods: Vistaprint.com
- 10) Laser engraving—Maple Land Mark Woodcraft. 800-421-4223 They are in Middlebury. www.maplelandmark.com
- 11) Les Dougherty & Susan Curington Owners, North Woods Figured Wood North Woods, LLC PO Box 808 Forest Grove OR 97116 800-556
  -3106, 503-357-9953 www.nwfiguredwoods.com offers lifetime 15% discount on any website wood purchase. Use "WOODTURNERS" coupon code at checkout. www.nwfiguredwoods.com
- 12) Paw Prints Printing WWW.paw-prints.com 802 865 2872 Gregory Drive South Burlington, VT 05403
- 13) Your NEW colored plywood source. trethaway@comcast.net. Has scraps of colored plywood for resale. Listed on eBay as scratch10t012. (That's an email address. Try it.)
- 14) The Tree House, hardwoods & mill shop. Native woods, priced from \$5.00. 1891 Williston Rd., 802-497-3530. www.treehousehardwoods.com
- 15) Suffolk Saw of New England, Jeff & Danielle Mellott; 33 Gaudet Dr., Belmont, NH, 03220 877-550-7297

# In House Demos:

\*\*\*\*

★ October 21st- Remote
★ from your homes—
★ Franck Johansson ★ Norwich pine hollow
★ form.

November 18thVarious Christmas
ornaments.
December 16th Holiday round table
January - Remote demo
- TBA Date TBA
February 17th- Tool
sharpening

\*\*\*\*

## Want Ads

Mentors Wanted Share your Skills

For sale: Trend Airshield Pro air circulating face shield. Only worn a half dozen times. Retails for \$369 – asking \$250. Contact Karen 802-868-6161 or <a href="kd11@myfairpoint.net">kd11@myfairpoint.net</a>. I'll bring it to the next meeting.

I have a lathe for sale! All the information is on the craigslist ad here: <a href="https://wermont.craigslist.org/tls/d/williston-wood-lathe/7146512631.html">https://wermont.craigslist.org/tls/d/williston-wood-lathe/7146512631.html</a>

Jeff Petter

#### Instructors For Hire

Nick Rosato 802-999-2976

nickrosato@gmail.com

Once and twice turned bowls
Coring with the Oneway Coring system
Understanding and using gouges
Spindle turning and duplication
Hollow Turning
One-on-one instruction at my shop or your shop.
Flexible scheduling. \$250 half day. \$400 full day.

#### **Woodchuck Mentors**

These Woodchucks are able and willing to help other Woodchucks wanting some hands-on instruction.

Dick Montague: General turning, all aspects plus tool sharpening. 802-584-3486

Montagueturn@gmail.com Groton

Russ Fellows: General, segmented, & multi-axis turning 802-899-3059 skunkmen@gmail.com Jericho

Ted Beebe: Segmented work. 802-849-2436
Teddy.beebe@gmail.com

Fletcher

Tom Dunne: Hollow turning, etc. 802-388-6981

jthomasdunne@gmail.com Middlebury

Brad Dinwiddie: General turning, peppermills, utensils, pens 802-275-7185

<u>brad@frogpondwoodturning.com</u> Underhill

## WTNV Liability Insurance

## Liability Insurance Policy

As of April 2013 we are covered by a liability policy with the following limits: Each occurrence: 2M; Damage to rented

Personal injury: 2M; General aggregate: 4M; Products aggregate:4M.

premises: 1M; Med expenses: 10K;

The Hartford; Agent; Michael George: (317) 735 4072; <a href="majority:mgeorge@amj\_ins.com">mgeorge@amj\_ins.com</a>

This policy covers all members at all

#### WTNV events.

If you are demonstrating, this policy will not cover any claim if you are being compensated either by commission or sale of your turnings. In other words, this does not serve as an individual business policy.