



# The Viewpoint

May 2010



Photo Arts Club of Toledo  
Toledo Botanical Garden  
5403 Elmer Drive  
Toledo, Ohio 43613



Cover Photo By: Ben Anderson  
<http://PhotoArtsClubofToledo.com>

## Coming Attractions

**May 6, 2010** - Thursday - Photostitch by Ben Anderson - Cover Contest - Thursday - 7 pm - Clubhouse

**May 13, 2010** - Thursday - Board Meeting - Clubhouse - 7 pm. Every one is welcome to attend.

**May 16, 2010** - Sunday - IYP Graduation Shoot - Sidecut Metropark - Silver Lake entrance - 2 pm onwards - Family members are also invited.

**May 20, 2010** - Thursday - Monthly Contest - Clubhouse - 7 pm - Digital Open

**June 3, 2010** - Thursday - Cover Contest - Clubhouse - 7 pm

**June 10, 2010** - Thursday - Board Meeting - Clubhouse - 7 pm. Every one is welcome to attend.

**June 17, 2010** - Thursday - Monthly Contest - Clubhouse - 7 pm - Digital Black and White.

### PAC Updates

**Membership:** PACT welcomes the following new members - Marti Huepenbecker,

PACT thanks the following members for renewing their membership - Al Henderson, Mike Essi, John Dillon, Victoria Dillon, Joette Rozanski, and Joe Pizzuto

**Elements Group:** First Monday's of the month - Clubhouse - 7 pm - Questions: e-mail Steve Stalker: sstalker@bex.net

**Critique Group:** First Tuesday's of the month (will restart after the IYP program) - Questions: email Joe Pizzuto: joepizzuto@yahoo.com

**Studio Group:** Second Saturday's of the month - Clubhouse - 10 am - Questions: e-mail John Dillon: jdillon356@aol.com.

### Monthly Contest Schedule

May 20	Digital - Open
June 17	Digital - Black and White
July 15	Print - Open and Cover Contest
Aug 19	Digital - "Framed" and Open
Sept 16	Digital - Open
Oct. 21	Print - Open
Nov 18	Digital - "Emotions" + Open
December	No contest. Holiday Potluck and member slideshow.

### Graduation Shoot - IYP 2010

Members from the first and second sessions (and their families) are invited and encouraged to attend the "Graduation Shoot" at the Sidecut Metropark - Silver Lake entrance area - on May 16, 2010, Sunday, at 2 pm through 6 pm.

Sidecut Metropark offers a range of photo opportunities to put into practice what has been learned during these sessions. Quite a few members will be available to assist and guide the photographers and help them through the photo shoot.

### PROTECT YOUR EQUIPMENT by Jim Hagan

Following are some thoughts about protecting your camera equipment:

- **Avoid sand.** Last year I got sand into the focusing part of a lens, which resulted in an expensive repair. When you return from your outing, make sure all sand is removed from your gear.
- **Avoid water.** Recently, while photographing skunk cabbages, I fell into muck up to my knees. My camera got just slightly wet but it was enough to fry my camera's computer – another expensive repair.
- **Secure your equipment** in your camera bag. Do not allow your equipment to roll around in your trunk.

- **Extended warranties?** You will have to decide about purchasing warranties yourself. I used to buy extended warranties for every piece of equipment I purchased. However, over the years, I only filed two claims and in both cases my claims were denied. I no longer buy any extended warranties.
- **Theft.** After enjoying a Florida attraction, a photographer returned his gear to his car while he went back to the attraction for lunch. When he returned to his car, he found that all his gear had been stolen. Thieves frequent popular attractions and watch for people placing items in their trunk. Although it is inconvenient, take your gear with you while in popular tourist areas. And make sure your car is always locked and your photo gear is always out of sight.
- **Insurance.** Insuring your equipment can be a reasonable option. You do have some coverage with your homeowner's policy but this coverage is limited and does not start until the deductible amount stated in your policy is met and it covers only named perils such as fire and theft. There is no coverage for misplacing or accidentally damaging a piece of equipment. However, you can add an endorsement to your policy and schedule those pieces of equipment you specifically want to insure. By scheduling such items, you will be able to recover the cost to repair the item or its fair market value – whichever is less. The cost will run about \$1 dollar per \$100 of coverage or about \$30 a year to insure a \$3,000 camera. You should discuss insuring your equipment with your insurance agent.
- **Airlines.** Airlines provide only very limited coverage (just a few hundred dollars) for damages to your equipment. My rule is if I cannot carry it on board, I don't take it. Now since airlines charge an extra \$25 per item of baggage it seldom makes sense to check any of your equipment. However, if you do need to check in a large lens then make sure you purchase specific insurance for that item.

## Officers and Board Members for 2009-2010

### President

Steve Stalker 419-472-4720 [ssalker@bex.net](mailto:ssalker@bex.net)

### Vice President

Tajinder Singh 419-467-9636 [tajinder321@yahoo.com](mailto:tajinder321@yahoo.com)

### Treasurer

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### Secretary

Wennie Anderson 734-243-3346 [wenniel@sbcglobal.net](mailto:wenniel@sbcglobal.net)

### Board Members

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### Clubhouse Reservations, Darkroom and Studio Group

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