

## Member Reflects on Potential Opportunity, Not Negative

By Roger Fair  
 Member and Guest Contributor

I had the opportunity to participate in a large, three day art show near Cleveland this summer. It was an expensive show in that you had to be juried in, and the rent for a 10 foot by 10 foot space was also expensive. I have since lost or destroyed the list of participating artists, but I did have the opportunity to take a walk around before the show opened. I would say there was the usual mix of media. It also appeared that the organizers had some space left over, and there were vendors selling products not really related to art.

The show started on Friday at 6 p.m. and went until 10 p.m.; the crowds were good. Saturday was sunny, and there were large crowds. Sunday was damp, but the crowds came prepared with rain gear. As with most shows, the reviews from the artists were mixed. Some said they did well on Friday, some on Saturday, and some on Sunday. Many of the artists I talked to seemed to think the show was slow and not many folks were purchasing products. I had a jeweler across from me who seem to be doing rather well. However, within 100 feet from my booth I could count four other jewelers, so you can understand how they felt because it appeared to me that they were not making many sales.

As many of you know and have observed, in some shows you are across from another artist who has not sold one item and when you ask at the end of the show, "How did it go?" you sometimes get the response, "It was my best show ever." We all know that at some shows an artist has the hot item and sells out. Good on them! This has never been me, but it is nice to see that happen to an artist. You also hear, "We did okay."

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## Members of The Toledo Craftsman's Guild Prepare for Fall Show Season



## EMV: A New Global Payment Standard

By Pamela Lemons  
 Co-Editor and Social Media Chair

More than 80 countries around the world have implemented EMV chip technology and eliminated the use of magnetic strip credit cards and debit cards. The United States is one of the last developed countries to adopt EMV cards.

EMV is an acronym for "EuroPay, MasterCard Visa." In the 1990s, these companies jointly created the global standard for a series of specifications that make up a more secure and smarter method of credit card and debit card payment. This standard is now managed, maintained, and enhanced by EMVCo, a group with control equally split among Visa, MasterCard, JCB, American Express, China UnionPay, and Discover.

EMV cards are also known as Chip Cards, Smart Cards, or Chip and PIN. Other terms that may be

used are Smart-Chip Cards, Chip-Enabled Smart Cards, Chip-and-Choice Cards, or EMV Smart Cards.

### FRAUD

The traditional magnetic strip on credit and debit cards holds information that does not change once encoded by the card's issuer. This static information is easy for criminals to steal then reproduce onto counterfeit cards or to sell for cash.

With the increased publicity of recent large-scale data breaches and the increasing rates of counterfeit card fraud, card issuers in the United States are migrating to EMV chip technology to protect consumers and to reduce the costs of fraud. Data breaches will still occur, but criminals will find it much more difficult to duplicate.

Criminals have moved away from stealing payment card information from individuals in

countries that use EMV cards. This card-related financial fraud is the main reason behind the EMV migration here in the United States.

After Canada introduced EMV cards, the country's credit card fraud dropped by 48% between 2011 and 2013. United Kingdom's losses for in-person EMV card transactions dropped by 72%.

By the end of 2015, about 65% of consumer cards in the U.S. will have EMV chips. Consumers

(Continued on page 4)

**Mark Your Calendar  
 Future Show Dates**

**Homespun Holiday  
 Arts & Crafts Show**  
 November 7 & 8, 2015  
 Stranahan Great Hall  
 Toledo, OH

**Crafts for Christmas**  
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 Lucas County Recreation Center  
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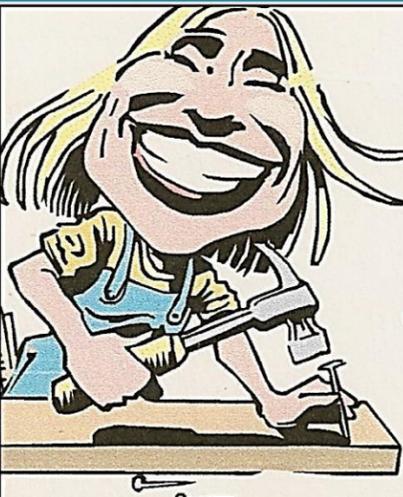

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**Member Reflects on Potential Opportunity, Not Negative**

*(Continued from page 1)*

I have heard that art and craft shows are not producing the profits of the past. I hear stories of artists selling \$3,000 to \$5,000 at shows. I have never experienced a show with that kind of money, but maybe the folks just don't want to spend that much money on my product.

The thing that bothers me is the artist who makes negative comments about the people who attend our shows and buy our products. They seem to be angry at the customers because they don't buy their products. You also hear, "If I don't make \$3,000, I am not coming back." In other words, they're running down the show and the people who attend.

There are many reasons why we all do art and craft shows. In my case, it is to sell my photographs and share my work with people who not only appreciate my work but want to

share my work with others. There have been shows where I have made money, and there have been shows where I have not made a cent. However, I have had the opportunity to talk to some potential customers and have my ego rubbed even if I don't sell a print.

Finally, you ask, "How did I do this past weekend?" Here are the results. Friday, I didn't sell a thing. Saturday, I did well. Sunday, I didn't sell a thing. I have done this show for the past 4 years. I did okay the first two years, and last year I sold one 5 x 7 print for \$21.40. This year I made a profit, not much, but I was able to move up from the dollar menu at the restaurant.

(Roger Fair is a Member of The Toledo Craftsman's Guild and a photographer. View his art at Guild shows and at [www.FairgroundPhoto.com](http://www.FairgroundPhoto.com).)



**3D Printers: What's the Scoop?**

**By Pamela Rohrbacher**  
Co-Editor and Secretary

Would you like to create your own artwork? Prosthetic arm? Car? With a 3D printer, you can do all of this, and more! While most of these devices are being currently used in manufacturing, medical care, and by inventors, these printers are available to the general public. Why would anyone WANT one of these, and how do they work?

A 3D image is started by designing a digital image, on the computer, of the object you would like to make. Once done, a premade solution, usually a type of plastic, polymer, or a metal, is poured or placed in to the well of the printer machine. Once started, the printer dispenses this medium via nozzle or sheet lamination-style into layer after layer, hundreds or even thousands of times, to form the object. This process may take several hours, or

even several days. The completed object is then removed from the machine. At this point, any finishing touches are added.

Many of the crafting books out now dedicate a chapter to the 3-D process. Clothing seems to be one area that is a popular topic right now. Create a new shirt, wear it today, and reform it into something different tomorrow. Some enterprising person recently created a 3-D bikini!

Most of the 3-D printers available for home use are not as high-quality as those available within the manufacturing world. A lot of this has to do with cost, as well as the amount of space needed. The printers intended for home use are affordable, however. Some can be purchased for as little as \$500. This does not cover the cost of the plastic medium or the digital computer and tablet needed to design your work. Many You-Tube videos are available for viewing the entire process.

◆ ◆ ◆ **RECIPE BOX** ◆ ◆ ◆

**FAMOUS OATMEAL COOKIES**  
Submitted by Keith Fisher  
Trustee

- ¾ cup shortening
- 1 cup firmly-packed brown sugar
- ½ cup granulated sugar
- 1 egg
- ¼ cup water
- 1 teaspoon vanilla
- 1 cup flour
- 1 teaspoon salt
- ½ teaspoon baking soda
- 3 cups oatmeal, uncooked

Beat shortening, sugars, egg, water, and vanilla together until creamy. In a separate bowl, mix flour, salt, and soda. Add to creamed mixture. Stir in oatmeal. Drop onto cookie sheets. Bake at 350 for 12 to 15 minutes.

Makes about 3 dozen.

Additional notes:

- for fun add raisins and white chocolate chips for a great holiday treat.
- use a small ice cream type scoop (ping pong ball) size onto release paper.
- I have tripled the recipe to make 10 dozen because these will go fast.

**HOT MEXICAN CORN**  
Submitted by Pamela Lemons  
Social Media Chair

- 2 cups sweet corn, fresh or frozen
- ¼ cup butter
- ½ cup red onion, diced
- ½ cup red/orange bell pepper, diced
- 1 jalapeño pepper, small diced
- ½ lime, juiced
- ½ to 1 teaspoon ground cumin
- ½ to 1 teaspoon chili powder
- ¼ cup cilantro, torn or chopped (optional)
- Salt to taste

Place corn and butter in medium sauce pan and heat over medium flame. Add red onion, bell pepper, and jalapeño pepper and heat thoroughly. Stir in cumin and chili powder. Remove from heat and add lime juice. Add salt to taste. Serve hot or at room temperature as a side dish, a topping for tacos or fajitas, or a salsa dip.

**PIZZA SEASONING**  
Submitted by Pamela Rohrbacher  
Secretary

- 1 tablespoon dried rosemary
- 1 tablespoon dried basil
- 2 tablespoons dried oregano
- 1 teaspoon dried parsley
- A few pinches of dried pepper flakes (optional)

Combine well and store in an airtight container, such as a tin or glass jar with a screw on lid.

**TEA INFUSION**  
Submitted by Pamela Rohrbacher  
Secretary

- 1 part dried lemon balm
- 1 part dried lavender
- 1 part dried mint

Combine well and store in an airtight container.

Add to iced tea or lemonade. Use to make hot tea. Use as a potpourri.

To reactivate the scent, occasionally re-crush the leaves.

**CRUNCH FRUIT MIX**  
Submitted by Pamela Rohrbacher  
Secretary

- 1 cup roasted or salted soy nuts or sesame sticks
- 1 cup broken pretzel sticks
- 2/3 cup dried cranberries or raisins
- 2/3 cup white chocolate chips
- 2/3 cup dried pineapple cut into ½ inch pieces

Combine all ingredients. Store in a large container with a tight fitting lid.

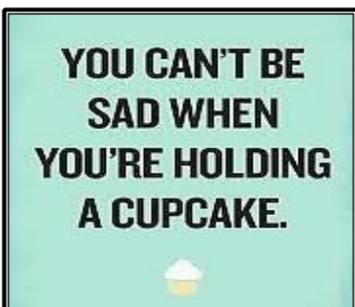
**PUMPKIN CHEESECAKE BARS**  
Submitted by Traci Lender  
Trustee

- 1½ c. graham crackers crumbs
- ¼ c. melted butter
- 4 8oz pkgs cream cheese
- 1½ c. granulated sugar
- 4 eggs
- 1 c. canned pumpkin puree
- 2 t. pumpkin pie spice
- whipped cream
- pumpkin pie spice

Heat oven to 300°F. Line a 13x9 baking pan with parchment paper, leaving about 1 inch of paper hanging over the sides.

**Crust:** In a medium size bowl, combine graham cracker crumbs with melted butter. Press crust on the bottom of prepared pan. Set aside while making the filling.

**Filling:** Using a mixer, beat cream cheese and sugar on low speed until light and fluffy. Beat in eggs one at a time just until blended. Spread half of the mixture evenly over crust. To the remaining cream cheese mixture add the pumpkin puree and pumpkin pie spice. Stir until smooth. Carefully spoon over first mixture in pan. Bake for 50 minutes or until just set. Turn off oven and leave door ajar allowing cheesecake to slowly cool down for about 1 hour. Refrigerate for at least 3 hours before cutting into bars. Top each bar with whipped cream and a dust of pumpkin pie spice.



**EMV: A New Global Payment Standard**

*(Continued from page 1)*

should see the benefits of EMV cards almost immediately.

**HOW EMV CARDS WORK**

EMV cards use a small computer microprocessor or “chip” to process a consumer’s payments. The chip is a small, metallic square that stores a consumer’s personal information, performs processing, and contains secure keys which create the encrypted data which makes the card nearly impossible to counterfeit.



The chip creates a unique transaction code with your actual payment card number when your card is inserted in the processing terminal. The terminal sends the code to your bank. Your bank decrypts the code, verifies your account, and authorizes payment. It all happens in a few seconds or less. This code is used only one time then changes the next time you use your payment card.

EMV cards will continue to be issued with magnetic stripes for some time. The magnetic stripe will serve as a backup function in case the merchant’s EMV terminal

is unable to read the chip or if the chip becomes non-functional.

**METHODS OF DATA TRANSMISSION**

There are two ways that card data is transmitted to the payment terminal.

**CONTACT:** EMV cards are inserted into the reader and remain in the terminal for the entire transaction. This is called “dipping.” If the EMV card is inserted then immediately removed, the transaction will be denied.

**CONTACTLESS:** EMV cards may also support contactless card reading, also known as Near Field Communication (NFC). This communication is already employed by some smart devices (such as Samsung’s Galaxy S4 and Apple iPhones) to allow data to be exchanged when the device touches another NFC-enabled device. EMV cards with NFC technology are tapped against the payment terminal which picks up the cardholder’s data from the embedded chip.

Most financial institutions in the United States are issuing contact “dip” cards with a magnetic stripe. In the future, EMV cards will have a dual interface that will allow the payment card to be either dipped or tapped.

**HOW TO USE EMV CARDS**

The payment terminal will walk you through the process of

using your EMV card. In general, if you try to swipe a EMV chip card instead of dipping it, the terminal will prompt you to insert the card for chip processing, and vice versa.

To pay for your purchase with your EMV card, insert your card with the chip facing up and toward the terminal. Sign your name or enter your Personal Identification Number (PIN) when prompted by the terminal. Some transactions may not require your signature or PIN, usually if your purchase is less than \$25 or \$50. When your transaction is complete, remove your card.



**WHAT IT MEANS FOR MERCHANTS**

The foremost change in how EMV card processing will affect businesses is a shift in liability for in-person fraud. Starting October 1, 2015, the liability shifts from the payment processor to merchants for fraudulent chip card transactions. There are some exceptions, such as gas stations, that will have a later deadline.

If a merchant is set up to accepts EMV chip cards but uses a magnetic stripe card reader, the merchant will be responsible for the cost of the transaction if it is

fraudulent.

Merchants should educate themselves on how to use the new EMV cards so they can help educate the customer. Because the payment card remains in the terminal until the end of the transaction, merchants need to make sure the customer removes their card when the transaction is complete.

Merchants should contact their payment processor to switch to an EMV chip card reader.

**WHAT IT MEANS FOR CONSUMERS**

Credit card and debit card users will unlikely notice the October 1, 2015 liability shift deadline as they will bear no liability for fraud.

The switch to EMV chip cards means activating new credit and debit cards, learning a new payment process, and being more patient during the process. EMV chip readers take a few moments longer to process than magnetic stripe cards. Consumers need to remember to remove their payment card from the processing terminal before they leave the store.

**FOR MORE INFORMATION**

For more information on EMV cards, check out the following websites. Merchants should contact their payment processor.  
[www.CreditCards.com](http://www.CreditCards.com)  
[www.GoChipCard.com](http://www.GoChipCard.com)  
[www.EMV-Connection.com](http://www.EMV-Connection.com)

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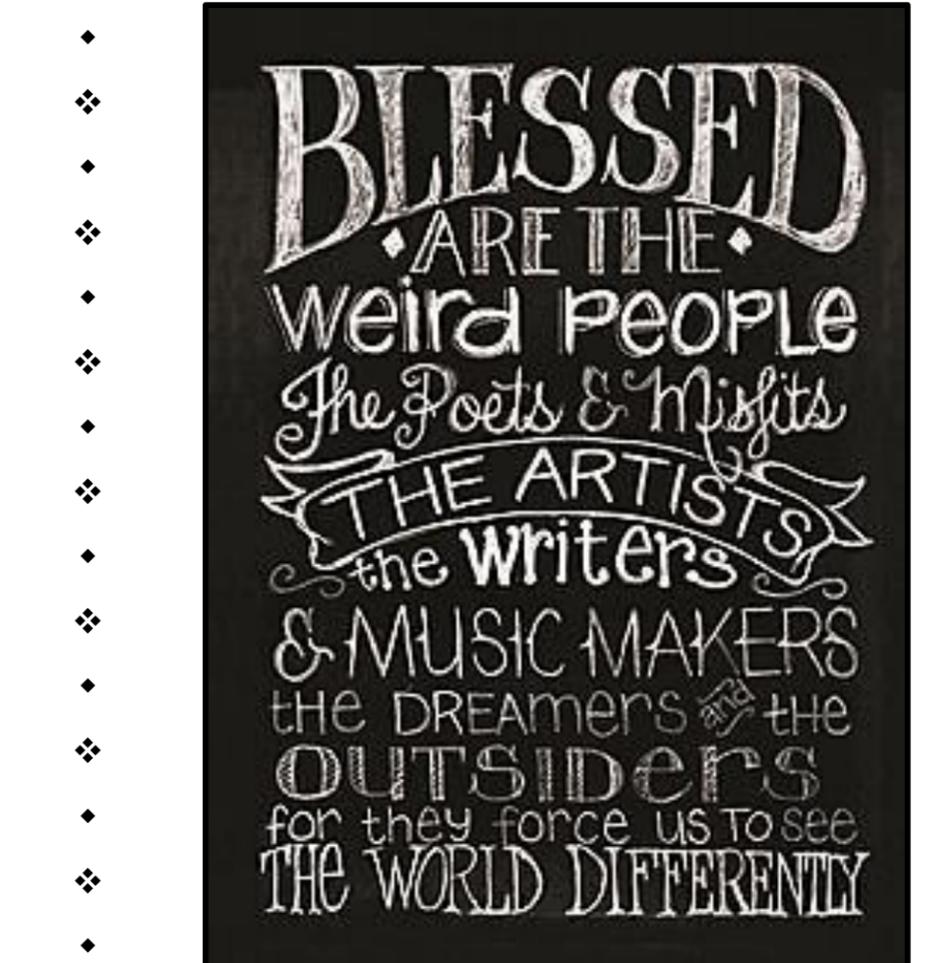
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**The Toledo Craftsman’s Guild**  
**2015 and 2016 General Meeting Dates**

General meetings are held at Toledo Botanical Garden’s Conference Center, 5403 Elmer Drive, Toledo, Ohio, and start at 7:30 p.m.  
 2015 Date: November 10, 2015 (final meeting for 2015)  
 2016 Dates: March 8, May 10, September 13, and November 8, 2016 (subject to change, check website for updates)  
 (Members can have new crafts juried after every general meeting except the November social meeting.  
 Contact Ann Marie Young, Jury Chair, for more information at [annysc@aol.com](mailto:annysc@aol.com).)

# Sweet Sally and Grumpy Gus

Dear Sally and Gus,

My Mother is driving me crazy. My cooking is never good enough. My laundry isn't white enough. My garden isn't nice enough. I work hard outside of AND at home to take good care of my family, but I cannot convince her of that. How can I get her to see that I really do a good job?

Signed,  
Never Enough

**From Sweet Sally:**

Dear Never Enough,

This is such a touchy subject. We never want to offend our Mothers, but it sounds as if yours is really crossing the line on this. Try to explain to Mom that you really do appreciate her input. After all, she has a lot more experience. BUT your family

enjoys your cooking, and with your job, the garden will sometimes have to wait. Try to include Mom in some of your projects. Maybe she can be persuaded to assist with the weeding. That would make both of you happy.

**From Grumpy Gus:**

Dear Never Enough,

What if she is right? Did you ever think of THAT? Maybe you should put the old snoop to work.



Dear Sally and Gus,

I was recently invited to a wedding. I think it was a mistake and that the invite was intended for someone else by the same name. Should I just reply as a "No"? Should I send it back explaining my suspicions? Or should I attempt to send it to the intended? I have received her mail before.

Signed,  
Not My Cousin

**From Sweet Sally:**

Dear Not My Cousin,

This sure is an uncomfortable position that you are in. I think the best course of action would be to send it back to the Bride, explaining the situation. She will be happy you did so, as will her cousin.

**From Grumpy Gus:**

Dear Frustrated,  
What are you thinking?! Go to the wedding! Free dinner, live band, and free booze. Lots and lots of free booze.



Sally and Gus have been married for 47½ years and believe their experiences offer a unique take on life's complexities. Their responses to our readers' questions are meant to make you shake your head and laugh. They consider it a bonus if you snicker and snort. If you have a question or a problem and would like Sally and Gus's resolution, contact them at ToledoCraftsmansGuild@yahoo.com.

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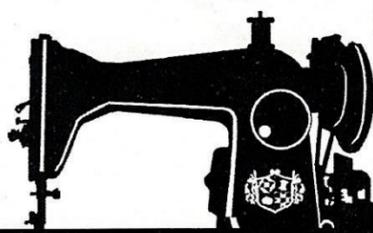
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*To Craft  
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...what a silly question!

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*PS Originals*

Welcome to P.S. Originals. Hi, I'm Pat Stevens creator of the Grin Collection. I've been designing patterns for the past 26 years. P.S. Originals has grown from a one table hobby into a large pole building workshop. The wheels are always spinning and my collection of buttons, textiles, and ideas are limitless. The best part about creating arts & crafts are the people I design them for. I've met lots of wonderful people the past 26 years. People who enjoy handmade items have such a warm spark about them. They love details, are curious and like to be inspired. I hope this fall you find that something special for your home or loved one. Sneak Peeks are available before each show by joining our emailing list at [www.psoriginals.com](http://www.psoriginals.com)

**Look for P.S. Originals at the following four craft shows this fall!**

- Oct 3-4 • Christmas in October Craft Show • Findlay, OH
- Nov 14 • Y-Wives Holiday Extravaganza • Tiffin, OH
- Toledo Craftsman's Guild (TCG) Shows
- Nov 27-28 • TCG "Crafts for Christmas" • Maumee, OH
- Dec 13 • TCG "Winter Festival of Crafts" • Sylvania, OH

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The Toledo Sewing Guild meets  
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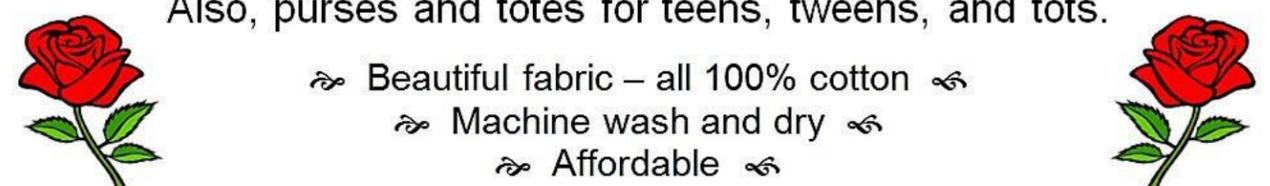
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towels to wipe windows  
dry.

## Fall Shows

### Homespun Holiday Art & Craft Show

Saturday, Nov. 7 • 10-5  
 Sunday, Nov. 8 • 11-4



#### Stranahan Great Hall

4645 Heatherdowns Blvd., Toledo



Jump start your holiday shopping with handmade crafts and gifts by our juried crafters. Collecting household and food items to benefit the Toledo Seagate Food Bank.

Free Admission & Parking

[www.toledocraftsmansguild.org](http://www.toledocraftsmansguild.org) • (419) 842-1925

### "CRAFTS for CHRISTMAS"

The Largest FREE Holiday Craft Show in the Area

Friday, Nov. 27 • 10-5  
 Saturday, Nov. 28 • 10-4



#### Lucas County Recreation Center

2901 Key Street • Maumee, Ohio



Two BIG Shopping Days  
 Our Winter Spectacular!  
 A showplace of fine handmade juried crafts, gifts and holiday decorations that will make your season bright.  
 Collecting donations for Toys for Tots.

Free Admission & Parking

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### Winter Festival of Crafts



Franciscan Center at Lourdes University  
 Convent Blvd., Sylvania, Ohio

SUNDAY, DECEMBER 13  
 10:00 A.M. - 4:00 P.M.



A beautiful setting for our last show of the year. Pick up that last minute holiday gift or decoration that will make your holidays bright!  
 Crafts by the Craftsman . . .  
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Mark Your Calendar  
 2016 Show Dates

#### The Toledo Craftsman's Guild

#### 2016 Show Dates

##### Spring Festival of Crafts

March 12 & 13, 2016  
 Stranahan Great Hall  
 Toledo, OH

##### Spring Crafters' Showcase

April 23, 2016  
 Tam-O-Shanter Sports & Exhibition Center  
 Sylvania, OH

##### Homespun Holiday Arts & Crafts Show

November 5 & 6, 2016  
 Stranahan Great Hall  
 Toledo, OH

##### Crafts for Christmas

November 25 & 26, 2016  
 Lucas County Recreation Center  
 Maumee, OH

##### Winter Festival of Crafts

December 11, 2016  
 Franciscan Center at Lourdes University  
 Sylvania, OH

FREE Admission and FREE Parking at all Guild shows!

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