

# BAY AREA WOODWORKERS ASSOCIATION

October 1986 - Vol. 5, Issue 10

Box 421195 San Francisco CA 94142

## THIRD THURSDAY PREVIEW

The October general meeting will be held at 7:30 pm on October 16th at the Gale Lawrence Studio Workshop, 1175 Folsom St., San Francisco, between 7th and 8th streets. Our featured guest will be Gale Lawrence, a finishing specialist, who will present an overview of painted surfaces and wall glazing, marbling, gilding, woodgraining and the 3-dimensional painting process, trompe l'oeil ("to fool the eye"). Gale, who has also taught and worked in New York, will discuss finishing techniques on wood, metal and other surfaces, and will show us examples, sample boards and demonstrations. This should be a fascinating and informative evening. The Gale Lawrence Studio Workshop (626-3256) is located on the 3rd floor of 1175 Folsom St., a small gray building. Parking is available on the street or in a nearby parking lot between Folsom and Howard. DO NOT park in Rogers alley. The executive meeting will be held at 6 pm preceding the general meeting at El Tazumal taqueria, 3530 20th St., San Francisco. All interested members are welcome.

## HIGHLIGHTS FROM LAST MEETING

The meeting at Stuart Lehrman's Emeryville shop was devoted to two presentations on special finishes. It was a highly technical evening for those of us not widely experienced with finishing. We had offered us a world of new projects and much expertise (some of it, sadly, from the floor during a guest's opening remarks). The two scheduled speakers were Tom, a professional finisher from New York, and Stuart himself. Tom has had fairly wide experience with a new system of catalyzed polyurethane finishes. He spoke of it as being much quicker to apply and much harder than lacquer. The sample boards he passed around were outstanding. The colors were completely pure and the buffed finishes were glass-smooth. Also present was the local distributor of this imported finish system, Ted Yan Xia of New Continental International Corp., (415) 574-8789. I was much impressed. Then much amused by the off-hand style of Stuart, a sculptor whose wife is returning to school from work - so he needs to earn regular money - and promises to do so by doing excellent finishing. He offered much for any finish work, as well as confirmation that the "U-Bond" system was an excellent one. Stuart can be reached at (415) 547-8255.

Bob Greenberg

## CALENDAR

The Northern California Woodworking Show, November 21-23, will feature machinery, power and hand tools, supplies, demonstrations, seminars, free workshops and more, for the woodworking enthusiast, homebuilder/remodeler or carver at all levels of expertise - beginner, advanced or professional. San Jose Convention and Cultural Center, Exhibit Hall, 291 South Market St., San Jose. For more information call (213) 477-8521 (in California) or 1-800-826-8257 8:30 am - 5 pm Pacific time.

BAWA has been generously offered complimentary exhibit space by the management of the Northern California Woodworking Show. This is an excellent opportunity for us to gain greater visibility in the Bay Area. We will go over the details of this at the October 16th general meeting, so please try to attend. It is important that we get as much participation as possible, not only as an advertisement for individual members but also to promote our organization and increase our membership base.

## -AN EXHIBITION OF CONTEMPORARY CRAFTS-

The Baulines Craftsman's Guild is sponsoring a juried exhibition of contemporary craft to be held during San Francisco's Winter Design Market, January 25th through 29th, 1987!

**CRITERIA:** Work will be accepted that is innovative; unique or in limited production; preferably not previously shown in the Bay Area; in furniture, fiber, ceramics, glass, metal, lighting, mixed media.

**ENTRIES:** 1) Slides, photographs, accurate renderings or working drawings of work to be exhibited.

2) Separate list of submittals noting size, materials, retail price.

3) \$15.00 Jury Fee.

Please include a Self-addressed, Stamped Envelope adequate for return of entry materials.

**DEADLINE FOR ENTRY:** Monday, October 27, 1986, 6 pm.

Send to: Baulines Craftsman's Guild  
Schoonmaker Point  
Sausalito, CA 94965

Entries received after deadline will not be considered.

**DEADLINE FOR ACCEPTED WORK:** Monday, January 19, 1987, 5 pm.

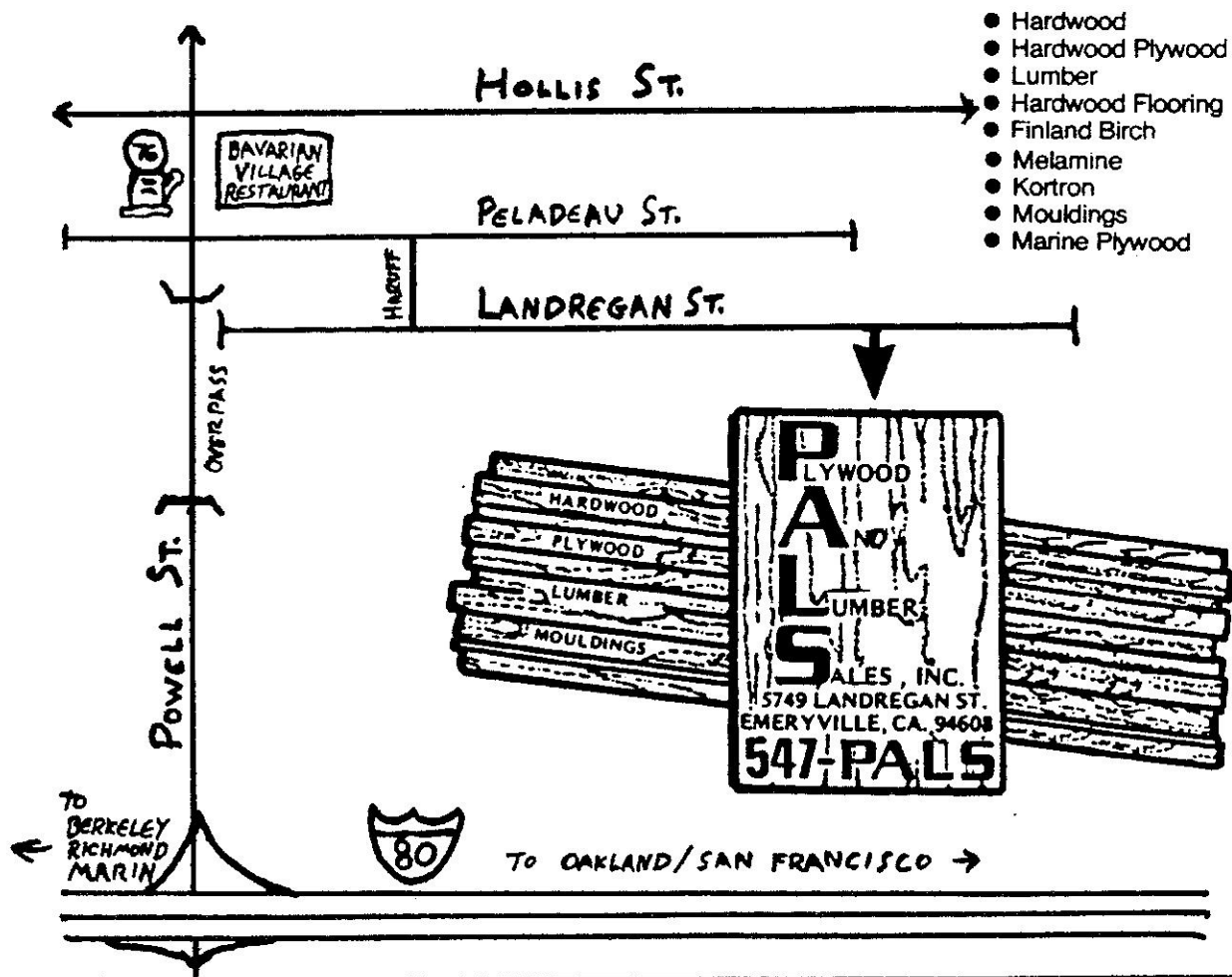
**FEES:** \$15.00 Jury Fee - non-refundable

\$80.00 Exhibition Fee - non BCG Members

\$50.00 Exhibition Fee - BCG Members

Make checks payable to: Baulines Craftsman's Guild Show Fee.

## Some useful information for those who want



Monday, September 22, 1986

Bayview Disaster/Intersection Fund  
c/o B.A.W.A.  
P.O. Box 421195  
San Francisco, CA 94142

Dear Committee Persons,

We wish to thank you for your kind donation of \$371.61 to assist us in our massive financial loss suffered in the Bayview Disaster.

On that fateful day of April 04, 1986 and for the many days thereafter, it seemed that few cared about our plight. Of course, the City politicians rushed in to say they would give us immediate financial support during the interim period we waited for assistance from SBA. However, as of this date there has been no support from anyone except your organization. We find that amazing considering we were victims of a crime and lost everything we had, monetarily speaking.

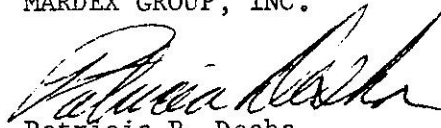
We commend you on the fact that you tried. You tackled a huge problem of working with very limited amounts of funds to assist those of us in great need. We wish to thank you from the bottom of our hearts because it renews our faith that not everyone can simply turn away from a disaster of that magnitude without reaching out to assist or support in some manner.

For ten years of my life, I operated two successful non-profits that fed the elderly and employed disadvantaged. I'm well aware of budgets, priorities and the problems associated with public consciousness. You have excelled in all three areas and I hope your support groups are cognizant of the fine job you have done. We feel a great sense of pride in having known personally of your organization.

Good luck in all your endeavors and thank you again for your concern and compassion.

Sincerely,

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Patricia P. Desha  
President

PPD/kd

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TO EMPLOY OR NOT TO EMPLOY  
or  
THE \$180,000.00 MISUNDERSTANDING

Picture the situation: Your shop is a one-person operation. Things were under control for awhile, but now business is picking up, orders are coming in, you're spending more time doing such things as answering phone calls, looking at jobs and running for materials, and the work is starting to pile up. Perhaps you find that you have to work 6 days a week, maybe 7, and sometimes have to spend evenings in your shop trying to catch up. There are half-done things all over the place but you only have so much time and energy and some things just have to wait their turn. To make more time for work, maybe you have to decline a few social events or cut back on something that you do just for enjoyment. If the situation is temporary, it may not be so bad but more than likely the message is that you've got more work than you can handle by yourself. At this point the thought may occur to you that maybe you should hire an employee. Let's talk about what that means in terms of money and employer responsibilities. The assumptions for this discussion will be that the employee is hired and paid in the usual legal way and that the rate of pay will be \$12. per hour. Using that figure, if the employee works on a full time basis the annual salary will be \$24,960.00.

There are several additional costs which are required by law. These include Worker's Compensation Insurance, employer's Social Security contribution and a few lesser things like State and Federal unemployment insurance and retraining programs. The way you find out about all of the details and plug yourself inextricably into the State and Federal computers is by making 3 phone calls; one to the State Employment Development Department, one to the Franchise Tax Board and one to the Internal Revenue Service. From that point on you will get more mail from the State and Federal governments than you ever believed possible. They will keep tabs on you from this day forward more than your mother, brother or spouse ever did. You will become adept at filling out forms and mailing them according to deadlines. This is serious business, and failure to play by the official rules will result in extraordinary penalties. We're talking Big Brother Is Watching You. Don't slip up. So why go this route at all? Why not just hire somebody under the table and pay them cash with no records? I'll tell you why not: Because the penalties for this are even greater if you get caught. And Big Brother's computers and watchers are more sophisticated than you might imagine when it comes to detecting those who don't report. It isn't worth the risk.

Basically, your duties as an employer boil down to these things:

1. You must purchase Worker's Compensation Insurance from either the State Fund or a private insurance company. The cost is the same everywhere and is set by law. For 1986 it is \$12.03 per \$100. of gross salary per year. That means that for our \$12. per hour employee, you will pay \$3,002.69 in 1986 for each employee at this pay rate for Worker's Compensation Insurance. If you deal with the State Fund, they will treat you like a convicted criminal from the beginning and will also require you to pay a substantial portion of the annual premium in advance and the remainder a short time later. In the case of many private companies, such as State Farm, you can pay it in equal monthly installments (plus an administrative fee of about \$50. per year), but you will be required to also purchase liability insurance, which, of course, is an additional cost which may exceed the Worker's Comp. premium. Additionally, if you are late with 3 payments in a 12 month period, you will be removed from the monthly payment system and will henceforth be required to pay the entire years premium in advance.
2. You must pay one half of the employee's Social Security (FICA). In 1986 this will amount to 7.15% of the gross salary, or \$1784.64 per year for our \$12./hour employee.
3. You must pay several lesser things such as State and Federal unemployment insurance and retraining benefits.
4. You must withhold from the employee's salary:
  - a. Federal income tax
  - b. State income tax
  - c. One half of employee's Social Security
  - d. State disability insurance

The Federal income tax and Social Security are deposited, with the proper form, on or before the 15th of each month for the previous month in a bank designated by the Federal government to receive such payments. The payments are also reconciled on a quarterly report which must be mailed to the IRS in a timely manner. The State income tax and State disability insurance (plus a few other small things) are paid quarterly to the State by mail (with the proper form). Don't be late. At the end of the year, there are additional summary reports which must be sent to both the State and Federal governments. They'll tell you all about it.

5. You must issue a statement to the employee for each pay period (such as each week) indicating the four amounts withheld. The income tax withheld is taken from charts in booklets issued to you by the Franchise Tax Board and IRS, and is based on information given to you by the employee via the IRS form W-4, which you supply to the employee. Social Security and State disability insurance are calculated by you for each pay period. State disability in 1986 is a bargain at .6%, or \$149.76 per year for our \$12./hour employee.
6. An additional form is sent to the Federal government at the end of the year together with your payment for Federal unemployment insurance and related things. The exact amount is detailed on the form. I can't seem to remember it at this time.
7. At the end of the year you must issue a W-2 form to the employee, with copies sent to the IRS and Franchise Tax Board, summarizing the salary and deductions for the year.
8. You must post in the workplace evidence of Worker's Compensation insurance and a notice concerning unemployment insurance and retraining benefits. These will be provided to you by the agencies concerned.
9. You must keep clear, accurate and complete records of everything. At the end of each year your books will be audited by your Worker's Compensation insurance carrier and possibly by the IRS and the Franchise Tax Board. Don't be sloppy and don't make mistakes.


I've only discussed the main things and as you can see, having an employee is clearly no picnic from an administrative standpoint. I haven't even touched on OSHA's numerous stringent rules about health and safety conditions in the workplace and the reporting of accidents, which must be done within hours of the event. Nor have I talked about the Employment Development Department's rules concerning length of the workday and workweek and employment discrimination. Being an employer constitutes a trip into a deep bureaucratic forest.

Getting to the bottom line, when all is said and done, your \$12./hour employee will actually cost you around \$30,000.00 per year. If we then follow the common assumption that to justify an employee, the employer must realize an increased gross income of twice the cost of the employee, and if the employer pays himself the same salary as the employee, we're now up to \$90,000.00. If we further assume that in our type of work, half of the total cost of a project is materials and other direct costs (on your tax return it's called Cost of Sales), then we must double that \$90,000.00. This gives us a total figure of \$180,000.00, which means that if your business is not grossing at least \$180,000.00 per year, then you can't afford an employee.

It's unfortunate that the costs, problems and bureaucratic miasma make it so difficult for a small business to hire employees, but that's the way it is and trying to change it would be a lifetime crusade at best. I would suggest that anyone contemplating hiring employees discuss the financial state of their business with an accountant first. There'll be an additional fee for that.

Next month, space permitting, I'll talk about alternatives to these problems.

Peter Good



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Rosewood Tool Supply has arranged a series of studio visits this fall with craftsmen engaged in different areas of woodworking. We do not often get to meet the craftsman in his own studio, where the work, both creative and mundane, actually takes place. These artisans have generously opened their studios and will speak about an aspect of their work and answer questions.

### **BOB STOCKSDALE - Master Turner**

One of the most beautiful ways to display wood is by turning it on a lathe, forming a bowl or plate. Bob Stocksdale has collected rare woods from around the world which he turns into objects of pure pleasure. In this visit to his studio, he will demonstrate finding the beauty in a rough piece of wood.

Saturday, November 1, 10:30 a.m.

### **JOHN MELLO - Constructing and Restoring Guitars**

John Mello has made fine classical and steel string guitars and repaired and restored examples of a large cross section of the major luthiers and manufacturers of the last one hundred years. He will talk about the considerations necessary in making a guitar function properly for the player and sound good to the listener. Techniques will be illustrated using instruments under construction or restoration, and a concluding question and answer period will be geared in length and subject to the interest of the participants.

Wednesday, November 5, 8 p.m.

### **GARRY BENNETT - A Craftsman's Collection**

This is not exactly a studio visit, but an unusual opportunity to meet Garry Bennett in his home for a tour of his private collection of American crafts and art, with an emphasis on wooden furniture and objects. He lives in a large Victorian filled with pieces by Wendell Castle, Gene McKee, Bob Stocksdale, David Ellsworth, American folk art, and some of his own work. He talks about the pieces and invites discussion.

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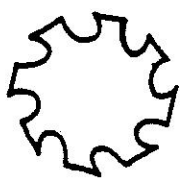
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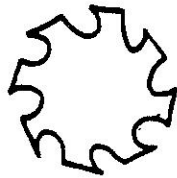
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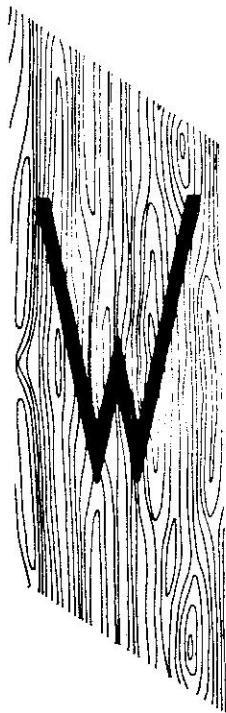
### B.A.W.A. EXECUTIVE ROSTER, FALL 1986

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## BAWA DATA

The Bay Area Woodworkers' Association is an organization of woodworkers who have banded together to promote woodworking in both technical and aesthetic directions. This newsletter is a monthly publication intended to serve as a communications vehicle and a source directory for the membership of this Association.

**Membership dues** are \$20/year, for which any member may participate fully in the Association, in accordance with the guidelines set forth in the By-Laws. This includes voting power on any issue brought before the membership for a vote, notification of the monthly shop talks and demonstrations put on by the Association, receipt of this newsletter each month, and privilege of participation in any special discount programs sponsored by local businesses in conjunction with this Association.

**Checks for membership dues** may be made out to the Bay Area Woodworkers' Association and sent to P.O. Box 421195, San Francisco, CA 94142. Membership cards will be issued to all members in good standing.

**Copies of the By-Laws** are available at all monthly meetings, or can be requested by mail.

**The monthly shop talks and demonstrations** are held on the third Thursday of each month at 7:30 p.m., at a location announced both in the newsletter and at the previous meeting.

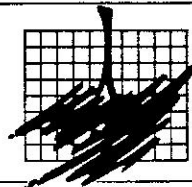
**The monthly executive committee meetings** are held on the fourth Thursday of every month, and are open to any interested members. To arrange attendance, contact any member of the executive committee by telephone or the address given above.



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