



3CT In Focus

Members of 3 CT Clubs Earn Places in 2013 Wilderness Wildlife Week Photography Contest

By Pat Gordy

Several winners in the 2013 Wilderness Wildlife Week Photography Contest were from member clubs of the Camera Club Council of Tennessee. Some of the images are shown on this page and others are on Page 7, along with the list of winners (club names by those we recognized).



Above photo by Angela Dawn Russell earned 2nd Place in the Nature's Wonders in Black and White Category.



Above photo by Gretchen Kaplan placed First in the Best Wildlife Scene Category.

5 Tours Set for Photographing Reelfoot Lake Eagles March 22-24 with 3CT

On Friday, March 22, the Spring 3CT Field Trip to Reelfoot Lake will start at 6:00 PM with dinner and a "Meet and Greet" session at Shogun Buffet & Restaurant in Dyersburg.

During this "Meet & Greet," the tours for photographing eagles on Saturday and Sunday, will be discussed in detail, and attendees will sign up for their choices of the tours. There will be five tours, and everyone should be able to go on almost every tour.

In addition to the tours, there will be social events and an educational session. If you are in a photography club that has joined the Camera Club Council of Tennessee, you may participate at no charge. If not, the cost is \$15, adults, and \$5 for photography students. See how to get more scheduling and registration information on Page 10.



Above photo by Brenda Ross took the Viewers' Choice Award.

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3CT Governing Board

President: Sue Milligan

Vice President: Jerry Atnip

Secretary: Pat Gordy

Treasurer: Les Milligan

Communications Director: Open -
Jeff Roush (temporarily)

Membership Director: Jim Bruner

Publicity Director: Dee Murphy

Activities Director: Open - Sue
Milligan (temporarily)

Education Director: Jeff Roush

Member Clubs

Brentwood Photography Group

Camera Club of Oak Ridge

Cookeville Camera Club

Crossville Camera Club

Fayetteville Photo Club

Great Smoky Mountains Institute
at Tremont

Jackson Photo Club

LeConte Photographic Society

Memphis Camera Club

Nashville Photography Club

Photographic Society of
Chattanooga

Photographic Society of East
Tennessee

Southern Appalachian Nature
Photographers

West Tenn. Photographers Guild

<http://3ct.org/>

President's Message: On the Lookout for Bald Eagles at Reelfoot

by Sue Milligan, 3CT President

I learned a lot about Bald Eagles at Wilderness Wildlife Week in Pigeon Forge last month. I thought it might be fun to share some interesting facts about the majestic birds we will be looking for at Reelfoot Lake on the Camera Club Council of TN/ West TN Photographers Guild Safari Field-trip - March 22, 23, 24, 2013.



An Eagle's wingspan varies from 6 to 8 feet. Male's weight may range from 6 to 9 pounds and females weigh 20 to 30 percent more. Northern Eagles tend to be larger, Alaskan females reach up to 15 pounds. Sexual maturity occurs at 4 to 6 years of age. At this time their heads and tails change from dark brown to white and the beaks change from black to yellow. Their recorded life span is 39 years in the wild and 50 in captivity. Eagles normally mate for life but if one dies they may re-mate within a few months. Nest diameter averages 5 feet during the first year and the same eagles may add to it each year up to 8 ft. across by 12 ft. deep. The young leave the nest at 10 to 12 weeks of age. Their diet is 70-90% fish. They also feed on rabbits, coots and injured waterfowl. Horizontal flight speeds have been measured up to 44 mph.

Wintering Bald Eagles start arriving in TN in late October, peak in late January to mid-Feb and by April 1, most have returned to their nesting origins. Nesting adults stay in Tennessee year round. Tennessee's winter population peaks at 300 to 500 Eagles. Reelfoot, Dale Hollow, Kentucky, Chickamauga, Watts Bar and Pickwick Lakes have the highest populations during winter months. About two thirds of wintering eagles are adults. It is estimated that last year there were 175 occupied nests; 123 of those were successful, producing 215 fledged young.

From January through March, approximately 130,000 visitors come to Reelfoot Lake State Park to view the eagles and participate in about 425 eagle-related programs. I am really looking forward to being included in this year's numbers. How about you? I hope you will all join us at Reelfoot Lake in March. It is going to be a great trip!

Did you know the Bald Eagle was declared our national symbol on June 20, 1782 by the Continental Congress, or that Benjamin Franklin preferred the Turkey???

(Source of info – *Bald Facts About Bald Eagles in Tennessee* by Bob Hatcher and Scott Somershoe)

3CT NEWS – WHAT’S NEW – FEBRUARY 2013

Jerry Atnip, President of the Brentwood Photography Group, has accepted the position of 3CT’s Vice President. The Board is excited about the experience he brings to the table.

Ron Plasencia, past V.P., remains active as the PSET Club Rep and as an advisor.

3CT has established an official Camera Club Council of Tennessee page on Facebook, providing another way for our members to connect and enabling us to reach a wider audience. This site can be used as a place to keep up with the latest 3CT news and upcoming events. You will be able to share photographs, ideas and get answers to questions you might have regarding photography and the Council.

Dee Murphy has moved from Activities Director to Publicity Director and will be the administrator of the new Facebook page.

Jeff Roush is temporarily acting as Communications Director and will be redoing our Website in the month ahead. He is also responsible for setting up 3CT’s Facebook Page.

Jim Bruner, after a long illness, is doing great and is ready to resume his duties as Membership Director. He will be concentrating on bringing all the clubs across the state into the Council.

3CT is now officially a “Not for Profit” organization.

There are still **two positions open on the 3CT Board**: Communications Director and Activities Director. Anyone interested should contact President Sue Milligan at suemilli@frontiernet.net or 931-839-3714.

Camera Club Council Club Representatives & Contact Information

Brentwood Photography Group	Jerry Atnip (3CT VP)	jatnip@ciacreative.com
Camera Club of Oak Ridge	Michael Slay	mike@michaelslay.com
Cookeville Camera Club	Sue Milligan (3CT Pres.)	suemilli@frontiernet.net
Crossville Camera Club	Kristina Doten	krisdoten@yahoo.com
Fayetteville Photography Club	Andrea Shetley	alshetley@hotmail.com
Great Smoky Mtn. Institute at Tremont	Heather Davis	heather@gsmiit.org
Jackson Photo Club	Lisa Skelley	skelleyluvs2fish@yahoo.com
LeConte Photographic Society	Jerry Whaley	jlwhaley93@gmail.com
Memphis Camera Club	Patty McLaughlin	ptpatty@mac.com
Nashville Photography Club	Michael Slay	mike@michaelslay.com
Photographic Society of Chattanooga	Pat Gordy (3CT Sec.)	patgordy@bellsouth.net
Photographic Society of East Tennessee	Ron Plasencia	ron@1man1camera.com
Southern Appalachian Nature Photographers	Kendall Chiles	kchiles@knology.net
West Tennessee Photographers Guild	Jeff Roush (3CT Ed. Dir.)	jroush@roushstudios.com

The Camera Club Council of Tennessee is proud to be an active member of the Photographic Society of America (PSA). Click [here](#) to learn more about PSA and the advantages of being an individual member or a club member of PSA.



Education Corner: Starting a Photography Business—Part 3

By Jeff Roush, 3CT Education Director

This is the third part of a multi-part article about starting a photography business.

Focusing on What's Important

In the first two chapters of this article, we discussed your business plan and your business type. Both of these documents were intended to be lessons in clearly focusing on what it is you are attempting to do with your photography business. Many young photographers never take the time to assess these challenges and never put forth the effort to properly steer their businesses in the direction they want it to go. The consequences are not good; usually resulting in failure. So, with that being said, make sure you understand the first two documents completely and make certain you take the time to complete the small tasks I've mentioned in them. You'll be much happier later if you do.

Setting Yourself up for Success

Twenty-five years ago those of us who had a studio and a sign out front were specialists. We had a talent that few had; we had equipment that few owned, and we were able to produce something that was "special" to only our profession. Today this isn't the case. In fact, there are more so-called "photographers" than there have ever been in history.

One of the challenges every new photographer faces as he/she considers opening a photo business is the whole "money and cash" side of the business. Questions might include: How do I collect? Do I need to take credit cards? What

about income taxes? What about sales taxes. These are scary subjects, and if you don't get things in order before you start, you could have a big mess on your hands quickly, and you might even be in trouble with the government, both local and federal. So, here's some easy advice on these subjects. Keep in mind, I'm not an accountant or a tax advisor, and my remarks are from my own history in my business and in helping people set up their own businesses recently.

Let's consider all the options of staying legal first.

1. **Reporting Income:** If you earn more than \$600 in the year you are supposed to report it as income. Many photographers who only work for "cash" don't report it - to each his own. Just be smart and don't be driving a new Land Rover when you are reporting minimum-wage income from a full-time job. It sends up a red flag to Uncle Sam. Once you make more than this you can also file a Schedule "C" with your 1040 IRS filing each year; allowing business deductions and expenses from your photo business.
2. **Collecting Sales Tax:** This is a very grey area in the photography business and always has been. Each state is different on whether sales tax is charged on labor or not. So, make sure you check with your state. Sales tax amounts add up quick if you don't keep track, and they are usually due quarterly. So, get a good



accountant involved to help you stay organized and current if you are charging sales tax to your customers.

Many states only ask you to charge sales tax if you are selling a tangible item directly to a customer, such as a print, a frame, a wall cut-out, etc: the key word being "directly." If you do sell direct make sure you collect and pay the sales tax.

A good way to avoid the entire sales tax issue is to NOT sell tangible property and/or products directly to the public. By using a "print fulfillment" company (discussed later) you can avoid collecting the sales tax, thus not being required to send it in. Most fulfillment companies charge your customer directly, including all taxes, so you are not liable in any way for sales tax. Using this type of fulfillment service makes your business a little easier in some ways.

3. **Business License:** This is something that you need to investigate at your local government level. Typically a business license is nothing more than a way for a local government to keep track of you, know what you own, know what you make, and tax this

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real property and income. At some point this will be a necessary obligation you'll have to fulfill. But, as they start out, many photographers, especially those operating out of their homes, never get a business license.

4. **Collecting Money:** Over the past ten years, the Internet has providing many new avenues and features for photographers. Online selling through a Web site has become big business for photographers and for people that provide these types of sites. There are many of them out there, and I am far from an expert on all of them. Personally, I use Zenfolio.com as my online print sales fulfillment company. I like their Web site and how I can design it myself. I like the way the customer's experience flows when someone is shopping on the site, and I like the fact that there are many options of products, pricing, and packages. Other sites are similar, so choose one that fits all of your own personal criteria.

One of the beautiful things about a site like this, is the sales tax issue (mentioned above) is handled. Zenfolio, for all practical purposes, has become my sales outlet store. They collect ALL the money for a customer order – the money for the print, the money for the shipping of the print, and the money for the sales tax on the sale. Now, of course, there is a profit margin built into this sale that is

set by me. All of my profit margin stays there in my Zenfolio account until I go grab it. Another really great feature of this particular site is that they will send the order for this print to the lab I choose, along with the money to pay for it, AND the money for shipping. So, essentially, I do nothing when someone places an order on this site. I have it set up to be pretty much an automatic thing. I do know when an order is placed, because Zenfolio sends me an email immediately.

These types of services have greatly improved the way that photographers do business. It has become a lot easier and a lot more enjoyable with some of these types of “auto-services” in place.

Now, what do we do about collecting money directly from a customer for a photo session or project? It's easy if you make everyone pay in cash, but that's not always possible. First of all, people don't carry as much cash as they used to; we're all used to swiping our cards instead.

Here are a few options that all work flawlessly for a person like us with a small business.

1. **PayPal** – Open up a business account using your business name as the account name. It's also a good idea to get an email address that matches your business name, (i.e. Smith Photography is your studio name), so use this name on your PayPal busi-

ness account. Once this is done go to Gmail or Hotmail and get an email address that matches your business name a little. You might not be able to get SmithPhotography@gmail.com, but you can probably get something close. You may already have a personal account, but the business accounts have a few features that you want to use for your advantage.

Learning these simple features in PayPal will help you collect money – making running your business a lot easier, and your cash flow a lot better. Explore the “send an invoice” feature which is under “request money.” This allows you to send a bill to an email address of a customer. This email will contain a link that they can click – taking them to your PayPal payment page. They simply click another link that says “pay with my bank card” and can pay you immediately – the money is directly sent to your PayPal account the moment they pay it. It can't get much easier. This convenient way to get paid online immediately is great for someone you want to pay a deposit on a portrait session or wedding.

A really great tool offered by PayPal is the credit card swiper that works with a smart phone (i.e. iPhone or Droid). You plug this small device into your phone where the headset plugs in, and you can swipe a credit card anywhere. You do need to download the software to your

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Photography as a Business...continued from Page 5

phone, but that part is pretty easy. I swiped a student credit card while at my local Starbucks last week; paying for one of my online courses. It's ridiculously easy, and you can order it right from your PayPal account.

Another easy credit card system for your smart phone is SquareUp.com. This one is linked to your bank account and works the same way as the one from PayPal. With both of these credit card accounts, you can also "key" in a card number if the customer isn't with you. They give the card info and you key it in on the program on your smart phone; bingo ... their bill is paid.

PayPal also offers payment buttons that can be placed on your Web site. You (or your Web developer) create these buttons, and they are linked to your own business PayPal account. I have some on my sites for people to "click and pay with credit card." They are very easy to create and install and any Web developer can do it for you.

Remarks:

Taking a serious look at all the above elements will make the financial part of your photography business run a lot smoother over the years. As the internet improves and things progress, there will be new and better stuff available to us. Getting started in the right way assures you that you'll be in a position to move forward when progress requires it. Keep in mind that my remarks are from my experiences only. I make no claims to be a tax expert or a financial consultant. I've helped many students start businesses over the years, and my remarks are conclusions from those experiences. Make smart decisions about your finances. Do it right the first time, and you'll be happier in the long run.

If you have any questions or remarks I welcome them – email me at jroush@roushstudios.com.

LIKE 3CT ON FACEBOOK TODAY!

by Sue Milligan, 3CT President

3CT has established an official Camera Club Council of Tennessee page on Facebook, providing another way for our members to connect and enabling us to reach a wider audience. This site should be used as a place to keep up with the latest 3CT news and upcoming events. You will be able to share photographs, ideas and get answers to questions you might have regarding photography and the Council.

The objectives of the Camera Club Council of Tennessee's social network presence is:

- To provide a venue for 3CT members to connect with each other
- To provide a medium for people to share pictures, experiences and knowledge regarding photography
- To promote 3CT benefits and membership
- To enhance the craft of photography through engagement and education

Our advice is that you assume everything you post to any social sites is public, including images, and that you use proper precautions to safeguard your own privacy.

If you have any disputes or complaints please address such issues directly to president@3ct.org

I encourage each of you to visit the 3CT page at www.facebook.com/CameraClubCouncilOfTennessee and become a "Fan" of the page by "liking" the page. Then come back often to keep track of 3CT news and lend your voice to the discussions.

Remember also to recommend 3CT and the Camera Club Council of Tennessee Facebook Page to all of your friends and acquaintances who share your interest in photography.

Photo Contest Winners...continued from Page 1

YOUTH AND YOUNG ADULTS IMAGES

1st Place: Carolina Meneses
2nd Place: Ethan Williams
3rd Place: Sarah Anna Spinellia

BEST AMATEUR IMAGE

1st Place: Richard Love
2nd Place: Latta Johnson - PS of Chattanooga
3rd Place: Jim Moore

BEST PROFESSIONAL IMAGE

1st Place: Judy Cravy
2nd Place: Seth Shaffer - PS of Chattanooga
3rd Place: Ryan Yoder

BEST WILDLIFE IMAGE

1st Place: Gretchen Kaplan - LeConte PS & SANP
2nd Place: Cindy Mitchell - LeConte PS
3rd Place: Deb Campbell - SANP & Blount County PC

BEST LANDSCAPE OR SEASCAPE IMAGE

1st Place: Judy Cravy
2nd Place: Troy Keesee
3rd Place: Kevin Otto

NATURE'S WONDERS IN BLACK AND WHITE

1st Place: Clay Thurston - SANP
2nd Place: Angela Dawn Russell - CC of Oak Ridge
3rd Place: Gary Dennis - LeConte PS

MANMADE LANDMARKS OF THE GSMNP

1st Place: Kate Fandetti- PS of East TN
2nd Place: Gary Winger
3rd Place: Brian Shults - Blount County PC

JUDGES' CHOICE

Clay Thurston

VIEWERS' CHOICE AWARD

Brenda Ross - Photographic Society of Chattanooga

Membership Dues Reminder

To date, five clubs have renewed and two new clubs have joined. Club Reps, please bring this to the attention of your Presidents.



©Seth Shaffer

"Church Under the Stars" by Seth Shaffer placed Second in the Best Professional Image Category.



©Gary Dennis



©Latta Johnston

Photography Quote

"Backgrounds are more important than your subject"

-Photographer Weldon Lee



Two New Camera Clubs Join 3CT

By Sue Milligan, 3CT President

The Camera Club Council of Tennessee is excited about its two newest member clubs: The East Tennessee Photographers Guild (ETPG) and The Crossville Camera Club (C3). Both have started up within the last year and yet they have already realized the advantages of belonging to a council and want to participate in any way they can.

In fact, *The East Tennessee Photographers Guild* is hosting the Reelfoot Lake Fieldtrip for the Council in March. Many of its members attended 3CT's Fall Fieldtrip in and around the Cookeville area and decided then and there that they wanted to host a similar event in their area. Since then they have formed their club, joined the Council and are gearing up for the Reelfoot Lake outing. Most were students of Jeff Roush's on-line photography course and under his leadership are working hard to get their new club off to a great start. (Jeff is 3CT's Education Director and an avid supporter of Camera Clubs.) 3CT thanks ETPG for their willingness to get involved and looks forward to playing a part in their success. For more information go to <http://www.facebook.com/WestTennesseePhotographersGuild>

The Crossville Camera Club, under the direction of Sue Karnes Foster and Kristina Doten, has accomplished something quite amazing for a club just getting started. They jumped right into community service; supporting the Help-Portrait Art Project. This group provides a service to families who cannot afford a professional family portrait. (See the following article for more info on Help-Portrait Art) They are also hosting a one day workshop March 16th, featuring Jeff Roush. The ambition of this group is remarkable! Camera Club Council of Tennessee appreciates C3's support and will be right there helping them anyway it can. The group meets the last Tuesday of the month. For more information, about the 3C Camera Club go to www.facebook.com/groups/246977455381146/permalink

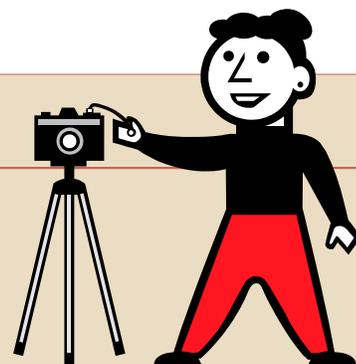
Photography Club Service Project: Help-Portrait

By Woody Geisler, Crossville Camera Club Contributor

Help-Portrait is a Non-Profit Organization of Photographers and Volunteers finding people in need, taking, printing and delivering their picture. On December 8, 2012, Help-Portrait Day took place in 328 locations and 39 countries. Volunteers shared beautiful and touching moments in so many families lives....together, around the world, at the same time.

Crossville Camera Club members decided to help with the project. Stone Memorial High School provided their gym for the event. Roughly 100 volunteers consisting of make-up artists, hair stylists and photographers gathered to make the event successful. Almost 160 families consisting of 533 people took advantage of the service. As the families came in they received hair and make-up as desired. They then were directed to a professional photographer to capture their family image. When they left they had an 8x10 framed portrait to take home at no charge to the family. To see a video go to <http://youtu.be/T39xK U-IXE>

Editor's Note: For the past two years, the Photographic Society of Chattanooga has also ran a Help-Portrait Day for the people at the local homeless shelter and at the local abused women and children shelter. If your club uses photography in a community service event, please write about it and send to secretary@3CT.org so I can put it in the 3CT newsletter.



Happenings of 3CT Clubs

The **Cookeville Camera Club** will hold its 2013 Beginners Basic Photography and Camera Class on February 7, 14, 22, 28 & March 7, 14, 22, 29 from 6 to 8 p.m. at the First Presbyterian Church, 20 N. Dixie, Cookeville, TN, second floor meeting room. The lessons will be slow paced and fun, with emphasis on “Hands on Experience.” For more information visit our web site at www.cookevillecameraclub.com. If you plan to attend the classes please register at cccrookiesclass@gmail.com

Jeff Roush will be holding a photography workshop in Crossville, Tennessee on March 16. The workshop, being hosted by the **Camera Club of Crossville**, will begin at 9:00 a.m. on Saturday, March 16. The itinerary is:
9am - 11:30 - workshop lecture and demonstrations
11:30 to 1:00 - Lunch
1:00-2:30 - workshop
2:30-Sunset - Photo Safari Field Trip

Jeff is 3CT's Education Director, and many of you came to his program on the weekend of the CCC/3CT Field-trip. The cost is \$30.00 advanced registration and \$35.00 at the door. There is limited enrollment, so don't wait too long to register—get registered now at <http://www.roushstudios.com/register.htm>

Brentwood Photography Group holds a Mini-Clinic, a monthly workshop focused on a variety of photographic topics for BPG members. The next Mini-Clinic is slated for February 14, 6:30-8:30 p.m., with Renee Lowery revealing some of her workflow secrets in a session entitled "Tips and Tricks" where she will show how she processes that image to fully realize her vision. If you are not familiar with her work, I encourage you to take a few moments to check it out at <http://reneeloweryphotography.com/>.

For its meeting on February 12, the **Camera Club of Oak Ridge** will hold a competition with the theme of Night Light - star trails and meteor tails; moonlight in the sky, through the trees, and reflected in the water. The meeting is from 7:30 p.m. – 9:00 p.m. at 701 Briarcliff Road in Oak Ridge. To find out more about the Camera Club of Oak Ridge, go to <http://oakridgecameraclub.org/index.shtml>

The **Great Smoky Mountains Institute at Tremont** will hold its “Spring Photography Workshop” led by Bill Lea, a nationally recognized nature photographer most 3CT members know. Unlike many photography workshops, the price includes meals, lodging and instruction by one of the finest teams of photography instructors anywhere in the country. Combine that with the location inside Great Smoky Mountains National Park, and it is a real steal. The workshop emphasizes wildlife, landscape, and macro photography. Bill and his fantastic team of instructors tailor each program to the interests and skill level of each individual participant with plenty of one-on-one instruction. Field sessions and lectures will cover the use of light, composition, and equipment. The program lasts from Friday afternoon to Monday mid-morning. For more details, go to <http://www.gsmit.org/springphoto.html>

The **Nashville Photography Club** will have Dean Dixon, a people photographer who has a unique for lighting and composition as well as relating with his subjects and making them comfortable. To read more about Dean Dixon, go to <http://www.deandixon.com/artist.asp?ArtistID=32489&AKey=7T5MSY3K>

The **Photographic Society of Chattanooga** will host Kris Light, a Tennessee photographer, speaking on “Photographing Snowflakes.” She has been photographing individual snowflakes since 2009. The meeting will begin at 7:00 p.m. on Thursday, February 21, at the St. John United Methodist Church. At 6:00 p.m., the Beginners Bootcamp will be focused on “F-Stops and Shutter Speed and Artistic Considerations.” Find out more at the club's website: www.chattanooga-photo.org.



**PSC FIELD TRIP WITH
THE CAMERA CLUB COUNCIL
OF TENNESSEE**

REELFOOT LAKE PHOTO SAFARI & FIELD TRIP

March 22, 23, 24, 2013

Hosted by the West Tennessee Photographers Guild

Experience the best Photo-Ops West Tennessee has to offer.

The group will be on the search for nesting Eagles!

Five Tours to Choose From, Educational Program, Social Events

(For complete details check out the site below.)

**Please join other photographers from across Tennessee
for a great weekend!**

Registration is necessary at:

www.roushstudios.com/CCCT.htm

Camera Club Council of Tennessee

Created to Foster a Spirit of Fellowship, Sharing, and Competitiveness Among Member Clubs