



eFormsNews

eFormsNews - Special Edition—eForms 101

eFormsNews serves as an exchange of information to the registered users of ATF’s eForms System and ATF’s Firearms and Explosives Services Division. Because of the large increase in new users we have dedicated this edition of the eFormsNews to basic instructions on how to use the eForms system in addition to the current topics of interest. We hope that you find the information contained in eFormsNews informative. If you have topics or questions that you would like to see published in eFormsNews or would like to request previous editions of eForms News send your request to Lee.Alston-Williams@atf.gov.

How Do I Register To Use eForms?

Registration – Access the eForms Registration/Log In screen at www.atfonline.gov, then click on eForms. Fill in the information that is requested on the screen. As soon as your first and last name are entered on the Registration screen, your User ID will be generated, on the left side of the screen. We suggest that you write the User ID down for your future reference (as well as note the password you establish).

After the registration is completed and submitted, an email will be sent to the email address you provided containing the User ID and a thank you message. If you are a Federal Firearms Licensee (FFL) or an Arms Export Control Act (AECA) registrant before you can submit forms for the company, you must log into eForms and click on the MY PROFILE tab to request to be associated with your FFL(s) or AECA number(s).

FFL Number Association - is done by clicking on the "My Profile" Tab. Then

click on the FFL/AECA/EIN button, enter the first three and the last five digits of your FFL number in the FFL Number field and submit the request. You will have to indicate if you will be submitting forms as the Super User (who must be listed as a responsible person on the FFL), or a Delegate, or a Submitter. There must be one and only one Super User for each FFL. You may request to be associated with multiple FFL Numbers. You will receive notification when your request is approved and then the FFL number (s) will be available for selection from the drop down on the "Applicant Page" of the form. **Please note that the FFL association must be done separately from an AECA association request (see item 4 below).**

If other members of your company will be submitting eForms on your behalf, they must register as Delegates or Submitters. The Super User will approve their associations in the

User Administration tab. ATF will not be approving the Delegate or Submitter roles. **EIN Association** - if you will be filing NFA forms, you must also request to have your userid associated with your EIN. **EIN association can be done in conjunction with the FFL Association by putting your EIN Number (no hyphen) in the box labeled EIN. The EIN number association is required for NFA transactions.** You may request to be associated with multiple FFL and EIN Numbers.

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eForms 101 — Continued

AECA Number - the AECA number (registration) association is handled the same way the association to the FFL number is handled. You will have to click on the "My Profile" Tab. Then click on the FFL/AECA/EIN button, enter your AECA number in the AECA Number field, select your role, and submit the request. You will receive notification when the request is approved and then the AECA number will be available for selection from the drop down on the "Applicant Page" of the form. **Please note that the AECA association must be done separately from an FFL association request.** Please refer to the FFL, EIN and AECA Association article below for detailed explanation.

FFL, EIN and AECA Associations

FFL/EIN Number Association

The FFL Number association is done by first clicking on the **"My Profile"** Tab. Next click on the **FFL/AECA/EIN** button, and then click on the Request Access button. Enter the first three and the last five digits of your FFL number in the FFL Number field. You will have to indicate the user role you are requesting. The available roles are Super User (the Super User must be listed as a responsible person on the FFL), a Delegate, or a Submitter. **There must be one and only one Super User for each FFL (see explanation of user roles below).** You may at the same time request association to an EIN Number. The association to the EIN number is required for the submission of NFA eForms. Then submit the request. You may request to be associated with multiple FFL Numbers. You will receive notification when your request is approved and then the FFL number (s) will be available for selection from the drop down on the "Application Page" of the form.

Please note that the FFL association must be done separately from the AECA association request, but the FFL and the EIN association can be done together. When you request your EIN association, do not use hyphens (-) in your EIN number. If you have already requested the FFL association and did not request the EIN association at the same time, it is not a problem. The EIN association can be done at a later date. If more than one member of your company (other than then Super User) will

be submitting eForms on your behalf, they must register as Delegates or Submitters. Your Company's Super User will approve their associations using the User Administration tab. ATF will not be able to approve the Delegate or Submitters role for these users, because your company has a Super User.

AECA Number Association

The AECA number (registration) association is handled the same way as the association to the FFL number, by first clicking on the "My Profile" Tab. Next click on the FFL/AECA/EIN button, and then click on the Request Access button. Enter your AECA number in the AECA Number field, do not use hyphens (-) in your AECA number. Select your role, and submit the request. You will receive notification when the request is approved and then the AECA number will be available for selection from the drop down on the "Applicant Page" of the form.

AECA association must be done separately from an FFL association request. In order for your FFL/EIN and/or AECA number to appear on your eForms forms you must request and have an approved association for each. Once the associations have been approved the numbers will appear in the drop-down box on the applicant page for your use.

Please note if you renew your AECA you must request a new AECA association for eForms.

User Roles

All users who register or log in to eForms will belong to one of the three designations listed below. Each role has specific responsibilities:

- **Super User:** Super User is the highest designation granted to a user. A Super User can perform the following actions:
 - Submit forms
 - View forms submitted for Federal Firearms Licenses (FFLs) under their purview
 - Approve/reject Delegate and Submitter user requests
 - Disassociate FFLs from Delegates and Submitters
 - Approve/reject FFL Association requests
- **Delegate:** A Delegate can perform the following actions:
 - Act on behalf of a Super User
 - Submit forms
 - View forms submitted for FFLs delegated to him/her
 - Approve/reject FFL association requests
 - Disassociate FFLs from Submitters
 - Approve/reject Submitter user requests
- **Submitter:** Submitter is the designation all users are initially given upon registration. Submitters can perform the following actions:
 - Submit forms for associated FFLs, as well as forms that do not require FFL numbers.
 - **Note:** Roles can request to be associated with an FFL or Arms Export Control Act registration (AECA).

Password Complexity Rule Missing from eForms Registration Instructions

An eForms industry member has brought to our attention that an important rule is missing from our password complexity rules, listed on registration screen where you create your eForms password.

The requirements are currently displayed as follows:

Choose a password as per the following rules:

1. Must have at least twelve (12) characters in length.
2. Must contain at least one or more number(s) (0-9).
3. Must contain at least one or more special character(s) (!@#\$\$%^&*(),).
4. Must contain at least one or more upper and lower case letter(s) (a-z, A-Z).

The rule that is missing is:

Must be no fewer than 5 alphabetic characters in your password.

Please adhere to this rule when you are creating or changing your eForms passwords.

Note: Thank you to the industry member who discovered and reported this problem.

Navigating through eForms

Global Action Buttons

Global action buttons are the buttons you will see on all forms in eForms. Below is a list of some of the frequently used global action buttons.

Train Stops

All forms will have "Train Stops" located at the top of each page. These stops serve as a guide to navigating a form. Each stop informs applicants of where they are in the application and how many stops are left to be completed. See below. The stop you are currently on will be highlighted.



Train Stops

Save

The *Save* option allows you to save the information entered on the application screen. **Note:** The system will save form data when you move through the application. See the figure below for the location of the *Save* button in the eForms application.



Save Function in eForms

Cancel

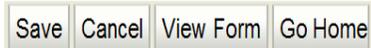
The *Cancel* option allows you to cancel work on the current application. When you select this option, they will be re-directed to the eForms Application home page. Any changes made to the current screen will not be saved. See figure below for the location of the *Cancel* button in the eForms application.



Cancel Function in eForms

View Form

You will have the opportunity to view their form as a pdf at any time during the application process. To view the information completed so far, click on the *View Form* button located at the top of the application screen. See figure below.



View Form Function in eForms

Go Home

You will be able to navigate back to the eForms Application home page by clicking on the *Go Home* button located at the top of the application screen. Any changes that were made on the current screen will be saved. See figure below.



Go Home Function in eForms

Information

The information icon, represented by an 'i' indicates that there is more information for a particular area on a screen. See figure below.



Information Icon in eForms

Errors and Warnings

The system will alert you whenever there are potential errors in the application. Below is a list of error icons that you may encounter as they interact with the system:

Error Message: A red warning indicates that there is vital information that you have not completed. The system will not allow you to successfully submit the application without the information being provided. The red error message will typically appear on a line item table. See figure for a view of the error icon.



Error Icon

Warning Message: A yellow warning indicates that there is pertinent information missing. However, that information will not prevent you from successfully submitting a form. The yellow warning message will typically appear on a line item table. See figure below for a view of the warning icon.



Warning Icon

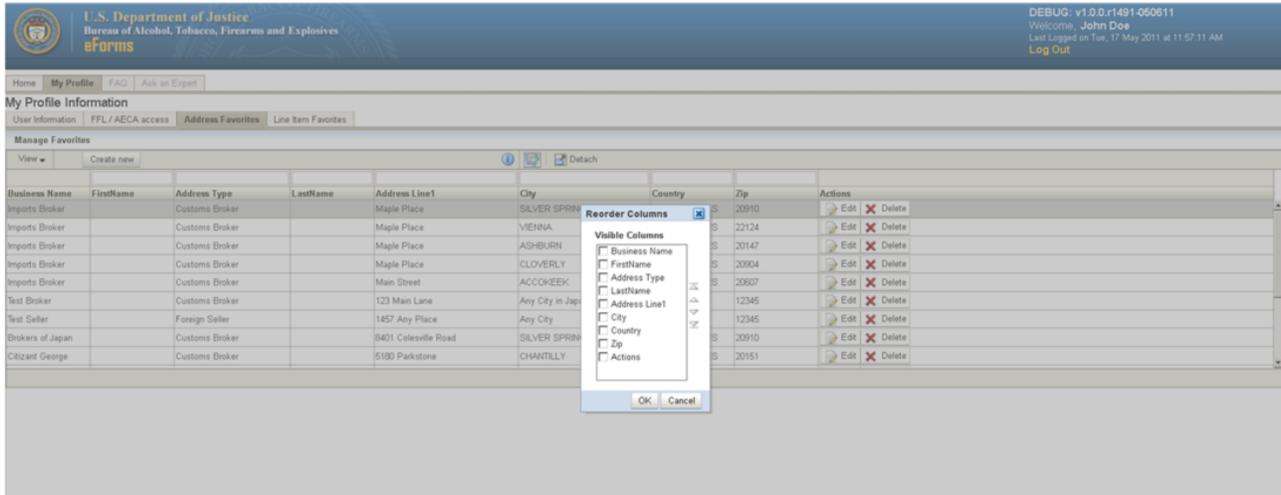
Reordering Columns

The Reorder option allows you to reorder the columns for a different view of the table. To reorder columns in the address table, follow the instructions below:

Select the *Reorder Columns* from the *View* drop-down list.

Check the box or boxes next to the column name. See figure below for illustration.

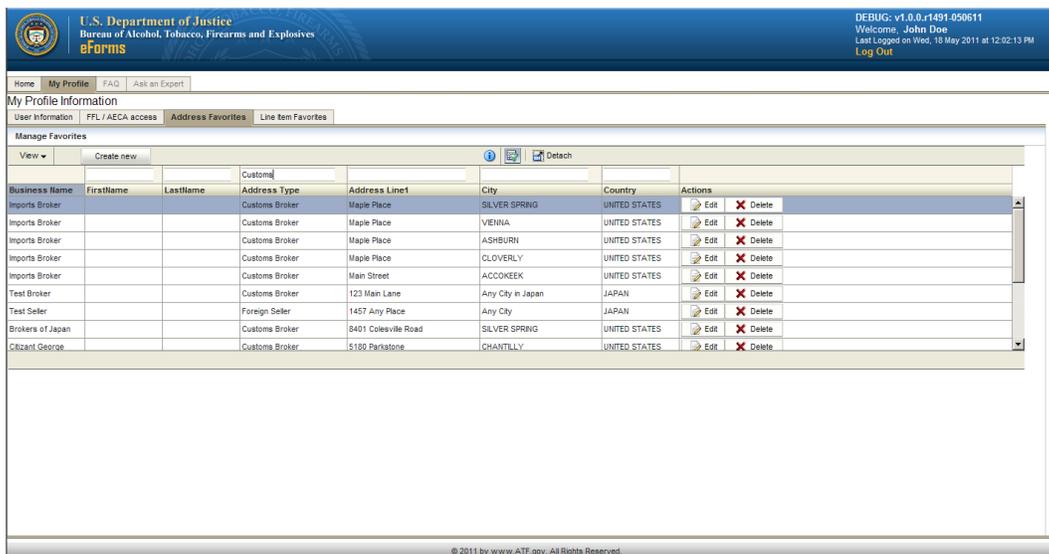
Click the up or down arrows to reorder the columns. **Note:** You can also reorder columns by manually moving the columns to the right or to the left.



Reordering Columns

Reordering Columns

The *Query by Example* option allows you to select which information they would like to view first by entering the information in the field directly above the column. See figure below for illustration.



Query by Example

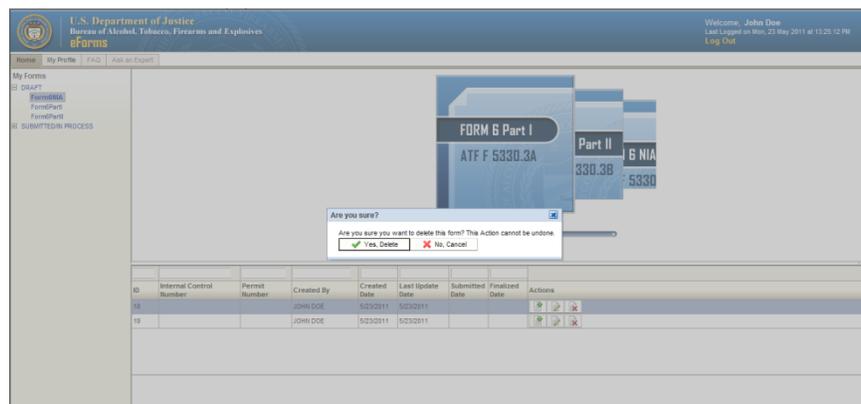
Icons/Buttons/Symbols Used in eForms

The Icons/buttons/symbols are frequently used in eForms:

-  - **Refresh:** This icon can be found on the Home screen and is used to refresh the screen to ensure that the most current information is displayed on the screen.
-  - **View Form:** This icon can be found to the right of the list of forms in your “My Forms” listing and can be used to view a form.
-  - **Copy Form:** This icon can be found to the right of the list of form in your “My Forms” listing and can be used to copy a form.
-  - **Edit Form:** This icon can be found to the right of the list of forms in your “My Forms” listing and can be used to edit any application that is in your draft folder.
-  - **Delete Forms:** This icon can be used to delete any application that is in your draft folder.

Follow the instructions below to delete a form:

1. Click the *Delete* button. This action will prompt a pop-up window asking for confirmation to delete the form. See Figure below.
2. Click *Yes, Delete* to delete the form. Click *No, Cancel* to keep the form.



-  - **Withdraw Form:** This icon can be found to the right of the list of form in your “My Forms” listing and can be used to withdraw a submitted form.

Note: We do not recommend using “your browser’s “back” button that are usually located at the top of the screen, when using eforms. You can use the eForms back buttons that are usually located on the bottom of the screen.

Adding Attachments to eForms Submissions

You can add electronic attachments to an eForms submission. You will need to scan documents you wish to attach and save the scanned images where they can be easily retrievable the computer you are using to submit the eForms. When adding attachments make sure that the attachment you are attempting to add is one of the acceptable attachment types:

- a. Word (.doc, .docs, .docm)
- b. Portable Document Format (.pdf)
- c. Excel (.xls, .xlsx, .xslm)
- d. PowerPoint Presentation (.ppt, .pps, .pptx, .pptm)
- e. Joint Photographic Expert Group (.jpeg, .jpg)
- f. Graphic Interchange Format (.gif).

Also, do not forget to click the “Add” button to finish the process of adding the attachment. The “Add Another Line Item” button only refers to the line item type that you are currently adding. If you wish to add a different line item type, you must click the “Finish” button and then you will be given the opportunity to select the line item type you wish to add.

Attachment Limitations

The maximum size of a single upload for an attachment is **3 MB and the total size of the attachments cannot exceed 30 MB** (with a maximum number of attachments of 10 attachment for the Forms 1, 2, 3, 4, 5, 9, and 10). Forms 6 and 6A may contain a maximum of 10 line attachments per line item (the total submission cannot exceed **30 MB** per submission).

Instructions NFA Trust Documents:

We have been advised that, for NFA forms, the size of the trust or corporate documents may exceed the **3 MB limit**. If you encounter this situation, we suggest that you split the document into 2 or more ‘packages’ (as needed). When the attachments are added, identify the packages as, for example, ‘XXX Trust 1 of 3,’ ‘XXX Trust 2 of 3,’ etc.

Note: After you submit the application attachments cannot be added.

Who Can Submit An eForm 1 Or eForm 4

ATF has received a number of questions about the submissions of eForms 1 and 4 and who can do the submission. **In general, an eForm 1 can be submitted by a legal entity, such as a trust, and an eForm 4 can be submitted by a Federal firearms licensee who has paid the special tax and registered for eForms.** We have received the following questions about the process.

Can an FFL/SOT submit a Form 1 on behalf of a customer? No. The customer must set up his/her own account on eForms as the registration by the customer allows the customer to digitally sign the application. If the FFL/SOT submits the application, the application will be signed and attested to by the FFL/SOT who is not part of the legal entity.

Can a legal entity as transferee submit an eForm 4 application to transfer a firearm from his/her dealer? No. As noted above, an NFA transfer can only be submitted by an FFL who has paid the SOT to import, manufacture, or deal in NFA firearm and who has registered to use eForms. Further, the identification of the firearm to be transferred is done by selection from the FFL’s inventory – the

firearm information is not entered at the time of transfer. Finally, only the person to whom the firearm is registered may apply to transfer it. The transferee has no such standing to apply to transfer the firearm.

Can a non-FFL (individual, LLC, trust, etc.) submit an eForm 4 to transfer a firearm? No. The eForms system is set up for an FFL who has paid the SOT to register. ATF will validate the license and special tax information and review the FFL’s NFA inventory before authorizing the FFL to use eForms.

eForm Down Everyday At NOON – 1:00PM Eastern Time For Maintenance

In order to ensure that the eForms system is functioning at an optimal level, maintenance is performed everyday to restart the servers to improve the overall system performance. Please ensure that you save your work and log out of the system by Noon until 1:00PM each day. We hope that soon these restarts will not be necessary.

Make Sure Your Submissions Are Correct

ATF cannot emphasize enough that any submitter ensure that the application is correct. **We cannot make any changes to a submitted application so the processing for an eForm application is different from the processing of a paper application.** This is especially true for the NFA applications. A paper application can be sent back for correction and returned to us – however, an eForm application cannot be corrected. It must be disapproved. The applicant will have to submit an entire new application with the corrected information. If you have any question about the completion of the form, use the Ask the Experts function with the eForms system.

Reminder: How to Identify the Applicant Maker or Transferee on an eForm 1, 4 or 5.

Please keep in mind that we cannot modify a submitted eForm application. So, if there is an error to the name, we can only disapprove the application.

When an eForm 1 is submitted by a legal entity or to a legal entity on eForm 4 or 5, **only the trust or LLC name** should be entered as applicant (Licensee/Permittee Name field on eForm 1) or as the transferee (Business Name field on eForms 4 or 5).

Do not list the identification of the trustee (for example, John Doe, trustee) as part of the applicant or transferee name. The identification of the entity members will be available in the information attached to document the entity. For an eForm 1 application, the submitter can show his/her title as, for example, trustee by going into the My Profile function (eForms home screen) and specifying the specific title in the Title field.

AFMER eForm Available

The Annual Firearms Manufacturing and Exportation Report (AFMER), ATF Form 5300.11 is available as an eForms. Firearms Manufacturers are encourage to use eForms to submit their annual reports electronically.

FFL and EIN Information Not Retrieving For A Transferee

In Volume 2, Issue 1 of the [eForms Bulletin](#), ATF published an article regarding the retrieval of the transferee's FFL and EIN information when submitting an eForm 3 application. We have found that there are occasions when the transferor has the correct license and EIN information for the transferee but the transferee fields will not populate and we asked that you contact us with the information for us to check. Before you do that, be aware that the reduced rate classes of special tax (for importers (Class 71) and manufacturers (Class 72)) do not appear for selection in the drop-down list – only the full rate classes (for importers (Class 61) and manufacturers (Class 62)) do. Accordingly, if the FFL type is an 07 or 10, select Class 62 and if the FFL type is an 08 or 11, select Class 61.

There is another situation where the selection of the SOT class impacts the retrieval of the information. For example, if the FFL is licensed as a manufacturer, but has paid the SOT as a dealer, if the dealer class (63) is selected, the information will not retrieve. To retrieve the information, the tax class as a manufacturer must be selected (even though the transferee paid as a dealer). This is the same for importers.

ATF is aware of this glitch and will confirm the SOT status as part of the process but the PDF will reflect the incorrect class. This glitch will be addressed as funding permits.

eForms Refund Processing

Currently, the refund processing time of an eForm application is approximately ten business days. This includes from the time that a determination is made that a refund is required to the time that the refund is processed through Pay.gov and credited back to the account (for the credit/debit card used to pay). Please be sure to allow the full ten business days before contacting the NFA Branch to check the status of the refund. Also, please keep in mind that as eForm usage continues to grow, there is the possibility that the refund processing time will increase.

Identification of the maker or manufacturer of a firearm on Form 1

If the applicant is creating the firearm (for example, a silencer or finishing an 'incomplete receiver' (that is not yet a firearm)), the applicant will be the maker under the NFA and GCA. Thus, when completing the Line Item (Add Firearm) field, click the "By Manufacturer Code" button and enter the code 'FMI'. This code stands for 'Form 1 Registration' and the entry can continue. If the model or model and caliber field is not found, click on the box next to 'My item description is not in the list, create new item' and add the model or caliber. You will be allowed to submit the application.

If the applicant is modifying an existing firearm, typically a standard configuration rifle into a short barreled rifle, the applicant will still be the maker under the NFA but there will be a manufacturer under the GCA, thus, the form re-

quires the name of the original manufacturer of the firearm. When submitting an eForm 1, on the line item screen, a window for the entry of manufacturer is opened after clicking the Add Firearm button. At this point, the applicant would enter a short version of the manufacturer's name to bring up a list of names for selection of the manufacturer from the list. Select the correct manufacturer and proceed to the description screen. You may note that the manufacturer code field also populates. We issue a code to a GCA manufacturer. If the firearm type, model or model and caliber field is not found, click on the box next to 'My item description is not in the list, create new item' and add the model or caliber. You will be allowed to submit the application.

Payment of Making or Transfer Tax

The making or transfer tax is paid during the application submission process for Forms 1 and 4. While the Pay.gov system is used for the payment, the submitter does not need to register with Pay.gov because ATF's eForms system automatically links the Form 1 and 4 users to the Pay.gov system while within eForms. There is no Pay.gov fee for using the Pay.gov system.



Duplicate Applications in Your Draft Folder

We have been advised that a duplicate version of a submitted NFA application may appear in the user's Draft folder in addition to being in the Submitted/In Process folder. We do not know what causes this yet and will work to resolve the problem. **However, DO NOT delete the version in the Draft folder as the submitted version will also be deleted.** If both versions are deleted, we can provide a copy to you of the submitted application, but cannot restore the application to eForms in the Submitted/In Process folder.

Selection of Rate of Transfer Tax

You will note on the Application screen for Form 4 that there are two buttons (\$5 or \$200) for the type of transfer and that they are disabled. The screen notes 'Marked based on the type of weapon selected for transfer.' This means that when you select the firearm to be transferred on Form 4 that the rate of tax will be determined at that time and that amount will show when the tax payment is made. You will not be able to select the tax rate by clicking the buttons.

NFA - PDF issue with Form 4

ATF is aware that on an eForm 4 application, if the transferor has a trade name on the FFL, the trade name does not populate on the PDF. The information is captured in both the eForms and NFA systems. The omission of the trade name from the PDF will not impact the processing.

Average Processing Times

Firearms and Explosives Services Division Processing Times

The average processing times depicted below are representative of applications approved within the last 90 days and are subject to change. The information in the black type reflects the processing of paper submitted applications. The information in the red type reflects the processing of eForms (electronically) submitted applications.

NFA Branch	Months	Imports Branch	Months
ATF Form 1	9	ATF Form 6	3
eForm 1	6	eForm 6	2
ATF Form 2	2		
eForm 2	0.5		
ATF Form 3	3		
eForm 3	1		
ATF Form 4	9		
eForm 4	6		
ATF Form 5	2		
eForm 5	1		
ATF Form 9	1		
eForm 9	1		

What are those ‘non eForms’ records that appear in my folders?

The ‘non eForms’ records that appear show the permit or control number of transactions that were submitted on paper applications. These records appear in a specific folder based on the status of the transaction. The information in the ‘Created By’ field is that for ATF’s data entry person. Other than the created or submitted dates, the summary does not reflect any other information specific to the application. If funding becomes available, we will reappraise the use of this function. For imports, the permit number of the Form 6 Part I application the importer submitted on paper is shown.

For NFA, for Form 2, the ‘non eForms’ function will show the NFA control number of any paper transaction the manufacturer or importer submitted (retrieved by the EIN). For the transfer forms (3, 4, 5 and 9), the NFA control number is shown if you are the transferee in the transaction. The function does not show the control number of any paper transaction you submitted as transferor.

As noted above, other than created by and dates no information is shown. If you wish to check on any transfer to you, you would need to contact the NFA Branch and provide the control number. If the transferor has authorized the release of information to the transferee, the NFA Branch can advise you of the specifics of the application.

Name Field Length Limitation Forms 1, 4 and 5

If the trust or corporate name for an eForm 1, 4 or 5 exceeds 50 characters, you will not be able to submit the application. The trust or corporate names are the entries made in the Licensee/Permittee Name on eForm 1 or as the transferee Business Name on eForms 4 or 5.

For example, a trust entitled 'THE JOHN JAMES DOE AND MARY ANN DOE REVOCABLE LIVING TRUST' will prevent the submission of the application due to the length of the name. Typically, the form will close when you submit and bring you back to the carousel. You may receive an error message or a message that the application has submitted but it remains in the draft folder.

To preclude this error, an acceptable way to decrease the number of characters is to replace 'REVOCABLE LIVING' with 'RL' as an acceptable abbreviation for the purposes of the application. Thus, the above cited trust would be shown as 'THE JOHN JAMES DOE AND MARY ANN DOE RL TRUST' as the applicant maker or transferee.

Please spell out as much of the trust or LLC name as possible within the 50 character limitation.

Please keep this in mind when submitting the applications.

Use of P.O. Boxes

Please do not use a PO Box address as the address for the maker or transferee. The physical address of the legal entity (trust, LLC, etc.) must be used. Specific questions on this topic can be submitted to the "Ask the Experts – NFA Question".

International Import Certificates (IIC's)

(Required for some ATF Forms 6's)

As many of you may have realized, the State Department (State) and the Commerce Department (Commerce) are no longer processing International Import Certificates (IIC). Any IICs sent to State or Commerce will be forwarded to ATF for processing.

ATF will process an IIC for the **permanent** import of any articles on the United States Munitions Import List (USMIL), United States Munitions List (USML) or Commerce Control List (CCL). If you require an IIC for a temporary import, State has advised you file a DSP-61, even if you qualify for an exemption

In order for ATF to timely process your IIC, we ask that the following information be included with each submission:

- A **complete** description of the goods and include the USML, USMIL or CCL category number.
- The Form 6 permit number associated with the IIC or, if you are importing defense articles pursuant to an exemption, state the exemption and provide proof that you meet it.
- A definitive statement that the import is permanent.

An IIC should be submitted with the Form 6 application. Renewals of IICs must reference the associated Form 6 permit number. The Commerce Department is the "owner" of the IIC. ATF has requested in the past that the validity period of the IIC be extended to match the validity period of the Form 6.

Forms may be mailed to the Imports Branch or you may attach them to an electronically submitted Form 6 using the attachment functions in e-forms. We cannot return the form electronically but it will be mailed to you promptly once it is processed.

Average processing times for IICs is 6-8 weeks. Please refrain from calling or emailing the Imports Branch to check the status of your IIC until at least 8 weeks have elapsed. Expedites must be approved by the Branch Chief and will only be granted in very limited circumstances (imports for law enforcement or the military).



Only One Firearm on Form 1—Reprinted

eForms was designed for only one firearm to be submitted on a taxpaid Form 1 as a tax stamp is affixed upon approval. We have found that there is a glitch that allows the filing of a Form 1 with more than one firearm. ATF cannot approve the Form 1 application filed with multiple firearms as the system cannot create multiple forms with multiple stamps. We will have to disapprove the application and refund the tax paid. The applicant will need to file again with only one firearm per submission. If you have submitted a Form 1 with more than one firearm, please contact Gary Schaible at (202) 648-7165, so that he can advise you of the procedure to rectify this problem. Our apologies for this and we will look to fix this glitch.

Got a question?

Feeling a little confused?

Why not “Ask the Experts”??

Quick Reference Guides and User

We are developing a “Quick Reference Guide” and “User Manual” for the eForms system. We hope to have these available on our website in the near future. We will send out an email notification when they become available.

Until the “Quick Reference Guides” and “User Manuals” are completed we will continue to send out “Helpful Hints”, “eFormsNews” and “eForms Bulletins” to help guide you through the eForms processes.

Relax - help is on the way!!

Ask the Experts...

“Ask the Experts” is a process within eForms that allows you to send an email to the Subject Matter Experts within the Firearms and Explosives Services Division on the following topics:

- General eForms Questions
- Firearms and Explosives Imports Questions
- National Firearms Act (NFA) Questions
- Annual Firearms Manufacturing and Exportation Report (AFMER) Questions
- Firearms Licensing Questions
- NFA Special Tax (NSOT) Questions

All questions submitted through “Ask the Expert” will be responded to within two business days. You know what they say, “The only dumb question is the one tht is not asked.”

So do not hesitate to... “Ask the Experts”.

