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## Wood joints names

Annuities are insurance products that are designed and sold by life insurance companies. Annuities help save money for retirement. They do this by allowing after-tax contributions and offering deferred tax increases to their savings. However, sometimes a husband and wife may want to have an annuity together. Such annuities are called common annuities. There are two ways to jointly own an annuity. You can buy a co-owned pension or you can buy a common pension and a survivor's pension. Both policy types organize policy ownership between two people. The importance of a co-owned pension is that the pension functions like any other pension. In the event of the death of the first policyholder, the beneficiary receives a death benefit. With a survivor's pension, the policy continues to support the surviving spouse. The advantage of a co-ownership pension is that if the surviving spouse is listed as a beneficiary, the pension pays a lump sum to the surviving spouse. Alternatively, a surviving spouse has the possibility to receive a lifetime income from an annuity. The benefit of the survivor's pension is that the surviving spouse still receives the same pension payment as before and does not have to decide what to do with the annuity income. The disadvantage of a co-owned pension is that there may be additional tax due on the annuity if the surviving spouse decides to pay a lump sum. The disadvantage of a survivor's pension is that if a surviving spouse needs a lump sum, he will not receive it from the survivor's pension. When considering how to buy an annuity together, consider what you want to happen when you or your spouse dies. You must be able to cover funeral and burial costs. You should also consider whether you (or your spouse) would prefer to have a choice of how you receive the inheritance of the annuity. Photo: brightmix.co.uk The language of stool is full of words that we know well from ordinary use, but here they have new and clear meanings: Lap, edge, butt, and finger joints are technical terms to woodworkers. Joinery jargon becomes even more complicated when you add in some other types of joints, such as mortise-and-tenon, tongue-and-groove, pigeon, peg, dado, spline, and rabbet. Not to mention such connections as cross laps, dado robbers, dove laps and strenuous miters. However, this is, at least, a fairly incomplete list of wooden ponds. With the introduction of joinery or plate, any number of these joints is strengthened or varied thanks to the presence of small football-shaped wafers. Don't be intimidated by all these possibilities. Try to think of them as an embarrassment of wealth. Soon you will find out that it is fun to find out which will be best for your project or specific application. If you've just made the first foray into the carpenters' land, it's probably best start with a simple joint like dado or rabbet. (If you've ever done anything, you've almost certainly already done a butt joint.) The photo frame usually uses a tenth connection, so you may have done it or would like to try it. So here are the basic types of wooden connections, in something approaching the simplest to the most difficult order. Butt pond. When you combined two square-off pieces of wood, you made a combination of ass, whether the elements are connected from edge to edge, face to wall, edge to wall, or in the corner. The butt connection is the simplest to make, requiring little shaping besides cuts made to trim the workpiece to size. However, as with all joints, the surfaces to be connected must be closely adjacent; if they do not, the block plane can be used to smooth the final grain. Adhesives, nails, screws, pins and other fasteners can be used to secure the butt joint. The endocride pond. As you know from the bevel box and the bevel meter on the table saw, cutting the beheading is basically an angular cut (although if you consult the dictionary, you will get something like: Beheading is an oblique surface shaped on a piece of wood or other material to face the diagonal surface on another piece to be connected to it.). In other words, the beheading joint is a butt joint that connects the angular ends of two pieces of stock. A classic example is a photo frame, with four butt joints, one on each corner, with the tips of all the pieces cut at an angle of forty-five degrees, usually in a box around. The beheading connection has two advantages of signal over the corner joint to the butt: First, the absence of the final grain shows what makes the connection more regular and attractive; secondly, the bonding surface is increased. Tendam joints can also be fixed with nails, screws, pins or other mechanical fasteners. Rabbet Joint. Rabbet (or discount, as it is also known) is a lip or duct cut from the edge of the workpiece. A typical rabbet pond is one in which the second piece is connected to the first by setting its final grain into rabbet. Rabbet joints are often used to recess the back of the cabinet sideways or to reduce the amount of final grain visible on the corner. The rabbet pond is much stronger than a straight butt joint and is easily made either with two cuts of a table saw or a radial shoulder (one in the face, the other to the edge or the final grain) or one pass through a saw equipped with a dado head. A router or one of several traditional handheld aircraft, including an airplane plough, also cut out the rabbet. Glue and nails or screws are often used to fix rabbet joints. Dado Joint. When the channel or groove is cut in a piece away from the edge, it is called dado; when the second set of piece to it is connected to the first with nails, glue or other fasteners, a dado pond or groove is formed. Some carpenters distinguish groove slots and dado joints, insisting that the grooves are cut with grain, dadoes across. Whatever you want to call them, grooves or dadoes are easily cut with dado's head on arm or table saw. The dado pond is ideal for setting books shelves in posts and can be fixed with glue and other fasteners. Knee joint. The combination of laps is formed when two parts have recesses cut on them, one cavation in the upper surface of one piece, the other in the lower surface of the other. The removed waste material is usually half the thickness of the broth, so that when the shape of the areas of the knee, upper and lower arch of the joint evenly. Lap connections are used to connect the ends (half-circle) or beheaded corners (miter hall-lap). Dove-shaped laps are sometimes used to connect the ends of elements with the abdomen of others (pigeon semicircle). Hip joints can be cut with dado heads, as well as with standard circular saws on radial or table saws. Bonding is usually, although other fasteners, including pins or wooden pins, are also common with hip joints. Spline connection. A spline is a thin strip, usually made of wood, which adheres well to the grooves on the surfaces to be connected. Beheading, edge-to-edge butt, and other joints may contain splines. After cutting out the surfaces to be connected to fit, the table saw can be used to cut matching kerfs. The spline itself adds stiffness to the joint and also increases the bonding area. Since most splines are thin, they are usually made of hardwood or plywood. Connection to the tongue and groove. Floors, stitch plate and many other milled, finished stock are sold with ready-made tongues and grooves on opposite edges. Edges can also be shaped with table or radial saws; in the past, matching hand planes have done their thing. For finishing work, the nails are driven by the tongues of the boards, and the groove of the next piece is scheduled above them (blind nailing). For rougher work, as with some types of cutting-edge sidings and under-the-surface plates or sheathing, time is nailed in the face. Glue is used rarely, because one of the main advantages of the combination of tongue and groove is that it allows for expansion and shrinkage caused by changes in temperature and moisture content. Mortise-and-Tenon Joint. A hole or crevice (or mouth) into which a projecting tenon (or tongue) is inserted is recessed. Most often, recess and tenon are both recelinical in shape, but round tenons and matching recessed are found. The recessed and tenon joint is more difficult to shape than other, simpler joints (both elements require significant shaping), but the result is also much stronger. Point your finger. Also known as a drawer joint or box, this one is most commonly found in drawer joinery. Locking rectangular fingers are cut at the end of the grain sides of the drawer and ends. Although precise finger cutting is necessary, finger connections require only relatively simple cuts of steps that can be done manually or with a router, radial arm or table saw. The joints of the fingers, such as the dove joints, are sometimes used as a decoration, adding a contrasting touch, as well as the strength of the connected elements. Dovetail Joint. From time to time there is some poetry, even in the workshop. Already in the XVI century this pond was identified by its similarity to the anatomy of birds. Period thesaurus called tayle pond or tayle doue in the works of carpenters, which is fastening two pieces of wood or bourdes together that they can't since. The pigeon is one of the strongest of all wooden connections. It is also one of the most difficult to perform, requiring careful layout and investment in significant cutting and assembly time. Its shape is an inverted wedge, cut into the final grain of one piece, which fits in a suitable recess into the second workpiece. Dovetails are traditionally used to connect drawer sides and ends, and in the past, for many types of casework furniture. The good news is that there are some contraptions on the market (though they are almost inexpensive) that make the layout and cutting doves snap. Jig is usually used with a router with a dovetail bit. Bit.

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