



## Guess Who's Online?

Send your online address to WPPI, Editor, "Guess Who's Online?" P.O. Box 2003, Santa Monica, CA 90406; or send it via the web.

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## IN THIS ISSUE

Guess Who's Online? . . . . .	1
MasterClass Series Adds Value to WPPI 2001 . . . . .	1
Don't Get Stuffed! . . . . .	2
Member of the Month Kelly Greer . . . . .	3
Portrait Tour Promotion Nets Big Sales . . . . .	5
National Business Briefs . . . . .	6
Calendar . . . . .	7

## MasterClass Series Workshops Add Value to WPPI 2001

WPPI's new workshop series, the MasterClass Series, is gaining speed. We are already taking reservations and workshops are starting to fill up. These workshops are greatly expanded over years past, and the class size has been reduced to only 30 participants per class so that you can get the most out of working with these modern-day Masters.

A total of 14 MasterClass Series Workshops will be offered and they will be available to anyone at a cost of \$50 per workshop. Each class will be between 2 and 2½ hours long and will feature hands-on instruction and participation with some of the world's top photographers and teachers.

Each program is brand new and designed for the WPPI's MasterClass Series. Bring your camera, film and flash or laptop... whatever's appropriate for the workshops you'll be taking.

All MasterClass workshops will be held in or around the Rio Suite Hotel, so there is no travelling to a far-off venue.

### Michele Gauger

"Understanding Outdoor Lighting with Flash-Fill"  
Monday, March 12,  
7:30 a.m.

Brasilia Room 1

### Tammy Loya-Hauser

"Mom & Newborn"  
Monday, March 12,  
7:30 a.m.

Brasilia Room 7a

### Robert Hughes

"Working With Photoshop in Unconventional Ways"

Monday, March 12,  
4:30 p.m.

Brasilia Room 3

### Helen Boursier

"SX-70 Portrait Manipulations"  
Tuesday, March 13,  
7:30 a.m.

Brasilia Room 7a

### Linda Herbert:

"Everything Old is New Again: Hand-coloring the Digital Print"  
Tuesday, March 13,  
7:30 a.m.

Brasilia Room 7b

### David Bentley

"Hands-on Outdoor Portraiture Using Portable Strobes"  
Tuesday, March 13,  
7:30 a.m.

Brasilia 3

### Heidi Mauracher

"The Dreammaker—On-Location Posing Elegance"  
Tuesday, March 13,  
4:30 p.m.

Brasilia Room 2

### Frank Dispensa

"Advanced Studio Lighting & Classical Posing: Bride & Groom"  
Tuesday, March 13,  
4:30 p.m.

Brasilia Room 4

### Bill Duncan

"Developing Style by Thinking Differently!"  
Tuesday, March 13,  
4:30 p.m.

Brasilia Room 1

### Anthony Cava

"Quick & Effective Lighting & Posing"  
Wednesday, March 14,  
7:30 a.m.

Brasilia Room 1

### Gary Fagan

"Mastering the Subtleties Window Light"  
Wednesday, March 14,  
7:30 a.m.

Brasilia Room 4

### Doug Gordon

"My Bride Would Never Do That!—A New Way to Look at Traditional Portraiture"  
Wednesday, March 14,  
3:00 p.m.

Miranda Room 2

### Cathy Maier Callanan

"The Team Approach to Contemporary Wedding Photography"  
Wednesday, March 14,  
3:00 p.m.

Miranda Room 1

### Patrick and Barbara Rice

"Weddings 102: Basic Wedding Workshop"  
Wednesday, March 14,  
3:00 p.m.

Location TBA

As an incentive to attend multiple MasterClass Series workshops, WPPI is offering a special 3 for 2 offer. Buy two MasterClass workshops and get the third one free. Buy four and get six! Use the fax-back form enclosed in this newsletter or order via the wppi web site: wppinow.com. □

# DON'T GET STIFFED!

## How to Make Sure You (Almost) Always Get Paid

By Fred S. Steingold

Looking for ways to reduce your losses from deadbeat customers? Here are 12 ideas that may work for your business.

1.) *Think about whether you really need to offer credit.*

You may shy away from requiring customers to pay immediately for goods and services. Your fear: you may lose business. But that's not necessarily true—especially if customers can pay by credit card.

With a credit card, a customer can defer payments without risk to you. Sure, the bank that issues the credit card will charge you something for taking over the debt, but it's generally well worth the cost. If the customer, doesn't pay, it's the bank's problem.

2.) *Set up a policy for accepting checks.*

Taking checks as payment for goods and services is riskier than sticking to a cash or credit-card policy—but you can keep the risk to a minimum.

To cut losses, consider these guidelines:

- Require that checks be written and signed in your presence.
- Accept checks drawn on local banks only.
- Be sure the checks have the customer's name and local address pre-printed on them.
- Wait for a check to clear before giving a cash refund for returned goods.

3.) *Check the customer's credit history before granting credit.*

Have customers fill out a credit application. Then contact a credit-reporting agency to learn if the applicant is a good credit risk.

The application should contain the terms under which the customer is to pay you: how soon payment is due after the invoice is sent and what the finance charges are if payment is late.

To encourage credit customers to pay promptly, you might offer a discount: 2% off the bill, for example, if

payment is made by the 10th of the month.

4.) *Require a personal guarantee when extending credit to a corporation or limited liability company (LLC).*

Many small companies—especially new ones—are financially shaky. If a corporation or LLC can't pay, you'll be out of luck since the business owners aren't personally liable for company debts.

The solution: have the owners sign the credit application, agreeing to be personally liable for all credit you extend to the company. If you don't use a credit application, have the owners sign a personal guarantee in a separate document.

5.) *Retain a security interest in goods sold.*

If you grant credit for a larger sale of goods—something exceeding \$1000 for example—it may pay to have the customer sign a security agreement giving you the right to take back the goods if the customer doesn't pay as promised.

For a valid lien, you may also have to get the customer's signature on a Uniform Commercial Code (UCC) financing statement. You'd then put the UCC statement on record at a local or state office such as that of the Secretary of State. Ask your lawyer about this—it can be a bit complicated.

If your goods or services will be used for a building that's under construction or being renovated, file a lien to protect your right to be paid.

6.) *Have customers sign a receipt for goods and services.*

That way, if they deny that they actually received the products or services, you have proof that they did. A signed receipt can be worth its weight in gold if you have to go to court to collect from a deadbeat customer.

7.) *Require partial payment at the time of the sale.*

That way, you'll at least avoid a total loss if the customer skips town without paying what's owed.

8.) *Monitor slow payers.*

You want to catch problems early. If you don't keep careful track of who's paying on time and who isn't, you might sell more goods and services on credit to bad customers, increasing your risk of loss. Be prepared to cut off credit to those who abuse your rules.

9.) *Make copies of checks you receive.*

Anytime you sell on credit, there's a chance you may have to take the customer to court for non-payment. You can wind up with a judgment—but how do you collect what's owed? That can be a problem.

If you have a copy of a customer's checks, you know what bank has the money. You can take legal proceedings (garnishment or attachment) to seize the funds once you've gotten a judgment from a court.

10.) *Use letters and phone calls to encourage payment.*

The squeaky wheel rule applies to debt collection. Don't let the customer get the idea that you've forgotten about the debt.

Often a financially strapped customer will agree to a reasonable payment plan—and you'll be able to continue to do business with the customer. That's clearly a win-win outcome. On the other hand, money talks. If month after month goes by with no payment, you may have to go to court.

Caution: Don't harass debtors. Laws in many states come down hard on businesses that push too hard—especially for collection of consumer debts. Calling early in the morning or late at night can get you in trouble, as can calling the debtor's employer except to verify employment.

(continued on page 5)

# Member of the Month: Kelly Greer

by Jane Taylor

Kelly Greer, Lexington, KY, co-owns The Gallery studio with her mother, Winnie Greer. Kelly specializes in engagement portraits and weddings. Winnie is a portrait photographer, specializing in children, families, and seniors. Kelly joined WPPI in March, 1997, so she could attend the Las Vegas convention that year.

**BACKGROUND/HISTORY:** Photography runs in the Greer family. Kelly's mother has been a professional photographer since 1980, running her own portrait studio in Ashland, KY. Kelly was exposed to this profession early in life, by modeling for her mother, helping in the production room and assisting at weddings. However, she became hooked-on creating her own images during travels abroad as part of her senior year at Centre College in Danville, KY, where she earned a degree in Economics. In 1997, the same year she graduated, she and her mother opened The Gallery Studio in Lexington, population 320,000. Soon, her younger sister Leeann, who is graduating from Brooks Institute of Photography, Santa Barbara, CA, this August, will be joining this family photography business.

**WEDDING PHILOSOPHY:** Making subjects as comfortable as possible and seeing that they have fun during the engagement session and wedding coverage is Kelly's main goal.

"I believe if people like you, they will probably like your work as well. Many clients are very nervous in front of the camera; but by the time the session is over, they are telling us how much they enjoyed their photographic experience," Kelly tells WPPI. "When clients see their pictures for the first time, they recall how they felt while being photographed. If those feelings are positive or negative, they'll project those feelings to the photographs. My goal is to see that my clients enjoy the experience, so their feeling towards the finished product will be positive. I become friends with most of my brides.

"Getting to know couples before the

actual ceremony also helps make the wedding photography more fun. I try to shoot an engagement session for every couple before the wedding so we've worked together before and are familiar with each other's styles and personalities. By talking to each couple, I find



out what they want and expect from me. The guys especially are very uncomfortable about being photographed for the first time; so it's important to ease their minds."

Kelly usually shoots about 25 weddings annually, but this past year, she shot over 35, which she prefers not to do. By limiting the number of weddings per year, she can better schedule free time with her family on weekends. Winnie assists Kelly at most weddings, and even shoots some of the photo-journalistic-style images.

The Gallery offers Art Leather and Zookbinder traditional wedding albums. However, the digital wedding albums by White Glove and Graphi Studios, which the Greers call "European Art Books," are popular because they are so unique.

**PROOFLESS WEDDINGS:** Because The Gallery offers digital imaging services, traditional proof albums are a thing of the past. "We use the ProShots system to present wedding images to our clients," Kelly says. "Using a laptop hooked up to a big-screen TV, we show couples their wedding photographs in our specially decorated wedding sales room. We go through a presentation and after that first viewing I help them design and layout their album. At that time, the wedding images are released



to our website. All the other family members, including parents, order online. At the reception, we pass out business cards with the couples' website address and password, so friends and family can see the pictures online and order. We shoot Kodak Portra 400 color print film and have it scanned for the presentation."

**MEMBERSHIP/AWARDS:** At the WPPI 2000 Convention in Las Vegas, Kelly won the Judges' Outstanding Merit Award for her European Art Book of the Katy Gilmore and John Sebastian wedding. She loves attending the WPPI Conventions because she meets and learns from other successful photographers in the industry. She does most of her supply and equipment buying for the year at the WPPI Convention, because she sees the latest products and gets the best prices there. The WPPI newsletters are also an inspiration in her business, according to Kelly.

**ADVERTISING/PROMOTING:** Twice annually, she attends bridal shows to get the word out about The Gallery's unique wedding photography. Kelly places ads in the local *Yellow Pages* because it's expected; plus it's a great way to advertise the studio's web-





budget, I ask that they call back and make an appointment to visit the studio. Other photographers may disagree with this approach, but it saves me a lot of time and energy. If they call back and come into the studio, they almost always book, and I don't waste an hour or more talking to people who aren't serious," Kelly says.

**FUTURE PLANS:** This coming year, Winnie plans to close her Ashland studio and move to Lexington, and join forces full-time with Kelly. Currently, Winnie commutes between the two studios. Once they are together full-time, they plan to change the studio name to "Greer Photography." According to Kelly, The Gallery is an ambiguous

site, which also helps generate new business, and broadens her market share. However, according to Kelly, most of their business comes through word-of-mouth.



Kelly Greer

"We've had the website for about 18 months, and I can really see an increase in my business as a result. I've booked several weddings from out-of-the-area, which

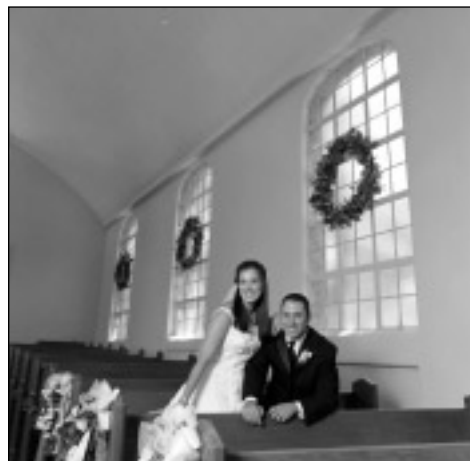
I'm sure I would not have booked otherwise. When people call to inquire about my work, I refer them to the website where they can see samples of my images and my wedding rates. If they like what they see, and it fits their



name for a photography studio. "We get lots of people who walk in thinking we're a traditional art gallery; the name can be confusing. Besides, there's no name recognition with The Gallery. Mother has spent 20-plus years creating a well-known name and a solid reputation for quality. We want to make it easy for our out-of-town clients to find us," Kelly explains.

Although Kelly uses digital imaging in her studio operation for retouching and print manipulations, she is not quite ready to take the digital capture plunge just yet. "The image quality from digital cameras is improving; but it's a big investment and a big risk. I'm still apprehensive," Kelly says.

Within the next five years, Kelly plans to add to the studio staff, freeing her to work more closely with her wedding clients. "I feel that my



clients are special and deserve my undivided attention when they schedule sessions and consultations. We want to see our clients by appointment, scheduling time to appropriately deal with each one. Our current commercial location has been terrific for establishing our new business because of its visibility and location, but it has also made it difficult to juggle clients with appointments with the walk-in traffic. Someday, I may want to work from a home-based studio, away from the traffic of main streets and unexpected walk-ins. Mother operates a very successful, secluded in-home studio now in Ashland, and that's what I may want to do in the future." Kelly concludes.

Readers may contact Kelly Greer via e-mail at: [kelly@greerphotography.com](mailto:kelly@greerphotography.com); or view her website at: [www.greerphotography.com](http://www.greerphotography.com). □

*Jane Taylor is a freelance writer based in the Midwest.*



# Portrait Tour Promotion Nets Big Sales In Distant Cities

Text By Helen T. Boursier Photos by Tim Kelly

When clients of Lake Mary, Florida photographer Tim Kelly moved away from his market area, they wanted to take him along.

Instead, he created a portrait tour promotion to generate sales in new territories using a special event format.

Tim goes to cities where he has a strong relationship with what he calls a host, often a client who has relocated. He generally launches the promotion with an exhibit of framed wall portraits at his host location, normally an art gallery with a frame shop. For cities where he maintains an

ongoing relationship with the host, he leaves three to five framed wall portrait samples for year-round display. Tim also uses a brochure to explain the pro-

motion and to give background on his studio.

"We don't hide anything. There is an 800 number on the brochure so clients can contact us directly to ask questions. We are right up front and let them know that an average sale for our studio ranges from \$2000-3000," Tim explained. His staff will quote prices over the telephone and they will send out a complete kit upon request.

The host is responsible for booking all the portrait sessions. Tim also delivers the completed portraits to the host who then

delivers them to the clients. To reserve an appointment, clients pay the \$100 deposit directly to the host, which becomes the commission for booking the sitting. Clients pay the balance to Tim's sales staff when they view the images and place their order immediately following the camera session. Tim uses the Kodak Prism System for his on location sessions and sales, but he plans to take the Kodak 560 digital camera system on the road in the future.

"The best hosts are the ones that will benefit in the end, which means, for example, a frame shop that will make money on frame sales once the portraits are delivered," Tim said, adding that his second best host is an upscale children's clothing store, because they sell a lot of clothing for the portraits plus make the commission off each session they book.

Tim goes on location to four cities per year. A full schedule is 24 sittings over a three-day weekend. He schedules 30-40 minutes per session and takes three to

(continued on page 6)



"Solace." Gowlandflex 4x5 camera, 1/25 at f/8, Tmax 4x5 film, Photogenic Lights and Larson softboxes.



"Untitled." Hasselblad ELX, 150mm lens, VPS 120 film, 1/25 at f/11, Photogenic lights and Larson softboxes.

## Don't Get Stuffed!

(continued from page 2)

11.) Consider going to small claims court.

In many states, you can pursue a debtor in small claims court without hiring a lawyer. Check the local court rules. Just starting a case may nudge some debtors to pay up—particularly if they fear that a judgment against them will ruin their credit record.

12.) Be realistic.

Sometimes chasing a debtor isn't worth your time, money or energy. Occasionally, it's best to negotiate a settlement that gives you part of what's owed just to put the matter behind you.

Hopefully, if you've picked up on the suggestions in this article, you won't have to absorb very many losses. □

Fred S. Steingold practices law in Ann Arbor, Michigan. He is the author of *The Legal Guide for Starting and Running a Small Business* and *The Employer's Legal Handbook* published by Nolo Press. Legal questions of general interest will be considered for future articles. Write "The Legal Advisor" in care of this publication. See your own lawyer for specific legal advice.

### Reminder

The deadline for submitting print and album entries to the WPPI 2001 16x20 Awards of Excellence Print Competition is **January 31, 2001**. If you haven't entered as yet, time is of the essence. Go to our website at [wppinow.com](http://wppinow.com) to download your entry form. The dates for the actual print competition in Las Vegas are **March 9** (album competition), **10 and 11** (print). Plan to compete and plan to be there!

### Rio Reservations

The WPPI Reservation Code you will need when you call The Rio Hotel to make your room reservations for WPPI 2001 (March 11-15) is:

**GWEDDIN**

To make reservations, call the Rio at (702) 252-7777 or use the toll free & International number (888) 746-6955. Be sure to make your reservations early!

## Portrait Tour

(continued from page 5)

four rolls of film. The average for the mini sessions is \$1400. This average is less than half the average for one of Tim's full-length custom sessions for local clients, but the sessions also take less than half the time.

Tim believes his best "marketing" is the attitude he brings to his portrait studio. He declared, "I am doing what I want to do, when I want to do it and how I want to do it and earning a great living in the process."



"To the Nines." Hasselblad ELX, 150mm lens, VPS 120 film, 1/25 at f/11, Photogenic lights and Larson softboxes.

### Five Basic Goals

Tim established five specific goals.

First, to fill his appointment book

with only highly qualified customers who want his portraiture.

Second, to completely eliminate no-shows.

Third, to schedule all his portrait sessions and preview appointments at the studio's convenience.

Fourth, to collect full payment 100 percent of the time when the order is placed.

Fifth, to ensure complete customer satisfaction, which guarantees excellent word of mouth referrals.

"By making my portrait sessions more difficult to secure, I have actually made myself more desirable to clients," Tim said, adding that the same concept applies to a

(continued on page 8)



"First Chair." Hasselblad ELX, 100mm lens, T-Max 100 film, Photogenic lights and Larson softboxes. Retouched in Photoshop and output to T-Max 4x5 film; printed on Ektacolor Supra paper.

## NATIONAL BUSINESS BRIEFS

BY JOHN ROGERS

### NEW IRS PENALTY: ADVERTISE YOUR CONVICTION

A district court judge has ordered Lyle Hotchkiss to buy a full-page newspaper ad, reporting his conviction and sentence for tax evasion and urging others to pay their taxes. The former dentist also is required to include his photo in the ad. The court decision cited "sham" trusts, tax evasion and failure to file a return for 1993. The judge also expressed concern about a Grand Rapids (MI) Press article quoting Hotchkiss as predicting vindication which would "bring enlightenment and benefit to all." He was sentenced to 27 months in prison and 200 hours of community service.

### NOW MAY BE THE TIME TO RAISE PRICES

Despite a slowing economy, some entrepreneurs are successfully raising prices. A net 13% of small companies reported raising prices recently, compared to just 8% a year ago. Some tips from the University of California's Price Center for Entrepreneurial Studies: Establish a niche and you can charge whatever the market will bear. Base your prices on market conditions rather than being cost driven. And realize if you raise prices now consumers may not accept another hike for five years.

### AMERICANS STILL SMILING ABOUT ECONOMY

The American disposition continues sunny despite high oil prices and a wavering stock market. Almost six of 10 (57%) Americans feel current economic conditions are good and 14% say they are excellent, according to a Gallup poll.

### CONSUMER FRUGAL EVEN THOUGH AFFLUENT

The affluent society oddly enough is increasingly frugal. According to A.C.Nielsen, 52% of consumers shopped at dollar stores last year, compared with just 47% the year before. While most of those stores are situated in the South and in rural areas, they are beginning to appear elsewhere, even in cosmopolitan Manhattan. The appeal includes a wide selection of basic items and a simple pricing structure.

### WORKERS GETTING GRUMPIER

Jobs are plentiful and real incomes up generally. But workers are grumpier. The Conference Board, an economy monitoring group, reports share of workers satisfied with their jobs has dropped from 59% to 51% over the last five years. Most unhappy were the baby boomers, age 45 to 54, with satisfaction reading at 46%. The grumpy index varied geographically with Rocky Mountain workers the happiest and the grumpiest in New York, New Jersey and Pennsylvania.

### IS INFLATION STIRRING?

Some economists are concerned that inflation after years of dormancy may be stirring again. Core prices, which exclude volatile energy and food sectors, rose an annual rate of 2.7 percent for the first 10 months of 2000, compared to 1.9 percent for all of last year. When the Federal Reserve declined to raise interest rates at its Nov.

# CALENDAR: Seminars, Workshops, Conventions & Trade Shows

Veronica Cass Academy of Photographic Retouching Arts: Black and White Restoration	Jan. 29–Feb. 2	Contact Veronica Cass Academy, 7506 New Jersey Ave., Hudson, FL 34667; (727) 863-2738; e-mail: [veronicacassin@worldnet.att.net].
The Full Monte—Five Days That Will Change Your Life and Your Photography	Feb. 4–9	Ashville, NC. Contact Monte Zucker at (941) 918-0904 or mzphotog@aol.com.
John Sexton Photography Workshops The Expressive Black and White Print	Feb. 6–11	Contact Laura Bayless, Administrative Asst., (831) 659-3130, fax (831) 659-5509; e-mail: [info@johnsexton.com]; web site: [www.johnsexton.com].
Nikon School: Berkeley, California	Feb. 10 & 11	Contact Nikon School, (631) 547-8666.
John Sexton Photography Workshops The Expressive Black and White Print	Feb. 20–25	Contact Laura Bayless, Administrative Asst., (831) 659-3130, fax (831) 659-5509; e-mail: [info@johnsexton.com]; web site: [www.johnsexton.com].
RIT Digital Workshops: Adobe Photoshop for Power Users A Workshop for Experts	Feb. 26–28	Rochester, NY. Contact RIT/TE Center, 66 Lomb Memorial Dr., Rochester, NY 14623-5604; (800) 724-2536, ext. 33; fax (716) 475-7000; web site: [www.rit.edu/CIMS/TE].
RIT Digital Workshops: Orientation to Digital Color Printing	Feb. 26–28	Rochester, NY. Contact RIT/TE Center, 66 Lomb Memorial Dr., Rochester, NY 14623-5604; (800) 724-2536, ext. 33; fax (716) 475-7000; web site: [www.rit.edu/CIMS/TE].
The Full Monte—Five Days That Will Change Your Life and Your Photography	March 4–8	Las Vegas, NV. Contact Monte Zucker at (941) 918-0904 or mzphotog@aol.com.
WPPI Convention & Trade Show	March 11–15	Contact: WPPI, 1312 Lincoln Blvd., Santa Monica, CA 90401; (310) 451-0090, ext. 310 or 313; fax (310) 395-9058; web site: [www.wppi-online.com].
Santa Fe Digital Workshops: The Digital Darkroom: With George Schaub	March 12–18	Santa Fe Photography & Digital Workshops, (505) 983-1400; fax (505) 989-8604; e-mail: [sfworkshop@aol.com]; web site: [www.sfworkshop.com].
The Full Monte—Five Days That Will Change Your Life and Your Photography	March 19–23	Sarasota, FL. Contact Monte Zucker at (941) 918-0904 or mzphotog@aol.com.
Al Satterwhite at the Kauai Photographic Workshops in Hawaii Advertising Photography—From Layout to Finished Project	April 2–6	Contact Victor Giordano/Director Kuai Photography Workshops for details. (808) 828-2192 or e-mail: vbg@gte.net.
Santa Fe Digital Workshops: A Gathering of Woman Photo- graphers: With Joyce Tenneson and Elise Wiarda	Apr. 29–May 3	Santa Fe Photography & Digital Workshops, (505) 983-1400; fax (505) 989-8604; e-mail: [sfworkshop@aol.com]; web site: [www.sfworkshop.com].
Convention of the Wedding Photographers Federation of Puerto Rico	May 27–28	San Juan, Puerto Rico. Contact Orlando Vasquez, CPP (787) 759-9902, or Angel Ramos (787) 781-3368; http://www.fppr.org; e-mail: bodaa@ffprr.org.
The Full Monte—Five Days That Will Change Your Life and Your Photography	Aug. 13–17	Long Island, NY. Contact Monte Zucker at (941) 918-0904 or mzphotog@aol.com.

15 meeting, it declared it still considered inflation a greater danger than a recession. However, business is hopeful rates will be lowered at the next Fed meeting Dec. 19.

Meanwhile, interest rates to small-business rose again during the third quarter, to 10.4% on a loan of less than \$100,000, from a 9.9% rate in the prior quarter. Most banks forecast for the fourth quarter a rate hike of a quarter to a half point.

### SMALL BUSINESS CLIMATE CLOUDY

Small business optimism slipped a bit, 1.7 points, in October, according to the latest report from National Federation of Independent Business. Perhaps an omen for a slowdown, the NFIB optimism index dipped for seven of its 10 index components. Tight labor is depressing the entrepreneurs with 32% reporting hard-to-fill job openings. However it's taxes rather than scarcity of qualified labor that is the No. 1 concern of small businesses, according to NFIB.

Small companies are scaling back on hiring, inventory building and capital spending plans. On the plus side, one of six entrepreneurs reported increasing prices, up 2 points in October, following a 3 point gain in September.

### HOUSING SLOWDOWN RIPPLES THROUGH ECONOMY

So much of the economy depends on housing, and a forecasted housing slowdown next year would halve furniture sales growth, cutting it to 2.5% while it was double that in

2000. However the *Kiplinger Washington Letter* sees good prospects, longer term, with demand and prices boosted as more baby boomers spruce up home offices and purchase second homes.

### BUSINESS BATTLING NEW ERGONOMICS RULES

Called the most small business costly government action ever, the new OSHA ergonomics rules face long court battles. Republicans in the next Congress are girding to kill it. Proponents report that more than 600,000 employees a year miss at least one day of work due to injuries from repetitive stretching, bending or typing. Eight of 10 small businesses are opposed.

The rules set specific limits on amount of time to be spent at various repetitive injury tasks, such as using a keyboard or mouse, without a break, four hours total a day; lifting more than 75 pounds at a time or more than 55 pounds more than 10 times a day; kneeling or squatting more than two hours a day; and using vibrating equipment such as chainsaws and jackhammers for more than 30 minutes a day. Total cost of compliance: \$4.5 billion, according to OSHA, but \$20 billion, according to Small Business Administration.

### ONE BIT OF IRS RELIEF FOR SURE: ESTATE TAX

Estate tax relief is one certainty in the sea of IRS proposals and counter-proposals. There is strong bipartisan support in Congress to lower estate and gift taxes no matter who occupies the White House. However, with Republicans barely in the majority, outright repeal is

(continued on page 8)

## Portrait Tour

(continued from page 6)



"Untitled." Hasselblad ELX, 150mm lens, VPS 120 film, 1/25 at f/11, Photogenic lights and Larson softboxes.

popular restaurant—the harder it is to get a reservation, the more the consumer wants in.

Because of his limited number of sittings (about two hundred local sittings per year), he requires clients pre-pay their session in full at the time the appointment is booked.

This could be weeks or months in advance, but

without the full payment, the session time is not reserved. He also advises clients that they will be making all their decisions immediately after the portrait session (on the Kodak Prism Preview System) and full payment is required for their order at that time.

Setting the goals was the easy part. Tim admits it takes considerable practice to master the task of sticking to them. He said the key is keeping the vision of what you want your studio to be and then establishing the rules to help get you there. □

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## National Business Briefs

(continued from page 7)

unlikely. Best chance for relief would be to exclude more people from the tax by raising the basic exclusion from the present \$675,000 to \$2.5 million or even \$5 million.

Other IRS tidbits: the median family's tax burden as a share of income is at its lowest level in a generation (according to the Treasury), higher gasoline prices will increase business deduction for car operation to 34.5 cents a mile, up from 32.5 cents in 2000, and individual income tax revenue topped \$1 trillion for the 12 months ending Sept. 30 as compared to \$879.5 billion for all of the prior year.

### ONLINE CONSUMER FRAUD GROWING

Online purchases total only 5% of all credit-card transactions but fully half of the total card fraud. E-commerce merchants take this very seriously, according to a study by CyberSource Corp., a software vendor. The fraudulent buys are made with credit card information stolen by buyers who are not the card owners. Visa offers a protection program for merchants which requires presentation of a pre-registered password during the checkout process.

### TIGHTER CREDIT BECOMING THE GRINCH THAT STEALS THE BOOM

Tighter bank lending and erosion of funding capital threaten to turn the planned soft landing of the economy into a thud. A recent Federal Reserve report shows more than half of banks' senior loan officers plan to tighten terms and loan standards during 2001. That's besides a steady contraction of bank credit in recent weeks. A recession specter is looming.

In fact, a slow motion credit crunch began last spring as the financial market dried up for initial public offerings and junk bonds. Worries about problem loans are a growing concern for banks, doubling since 1998. There's further concern over a forecast that real growth estimated at 5.2% in 2000 will shrink to 3% in 2001. First to feel the banks' credit tightening is small business which relies on banks for 90% of its operating capital.

### NO THANKS, REGIS, 1 OF 3 DOES NOT WANT TO BE A MILLIONAIRE

Everybody wants to be rich. Not any more. An American Association of Retired Persons study shows one-third of those 18 and over don't want to be wealthy. Eight of 10 feared that wealth would change them for the worse. Rather than wealth, generally Americans apparently want to focus on family, friends and volunteer work.

### EIGHT OF 10 SMALL BUSINESSES USE INTERNET

Small business use of the Internet has more than doubled in the last year, soaring from just 39% in 1999 to 82% in 2000. A study by The Network of City Business Journals also reported they are buying. Fully 51% make business-related purchases via the Web, up from 21 percent from the year before. □

*Business writer John Rogers focuses on legislative and regulatory issues, and has covered the Washington scene for more than 25 years.*



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