

# PPCO

PROFESSIONAL PHOTOGRAPHERS OF CENTRAL OHIO

February 2010

## Click Topiks Newsletter



### Our February Speaker Tom Walter

#### Presidents Message

Hello PPCO members,

Wow! Our group has some talented photographers! Last month at our PPCO print competition, I saw some unbelievable images. Many of them were works of art and should not only be shown to the photography world, but also the art world. If you missed this one, there was a lot of useful information on how to enhance and present prints for competitions.

Nine members entered, and 50 prints were judged by three gracious photographers. Their comments were not only complimentary to the overwhelming number of potential "Merit" & above prints, they were very constructive with discussions on ways to elevate many prints to the next level. I would personally like to thank Bob Williams, Darrell Moll, and Jerry Wolff for judging and Bob Hughes for serving as jury chair.

This month our speaker will be Tom Walter, discussing decisions that he has made to help keep his business successful and growing. These decisions and ideas that he will share should give anyone attending some food for thought in their own business. I encourage you to visit his website, [www.stonegardenstudio.com](http://www.stonegardenstudio.com), to see Tom's creative talents.

Also, don't forget about next month's "Round Table Discussions". This is a great opportunity to get opinions and questions answered about business, photography techniques, lighting, pricing, or even vendor contacts. Questionnaire forms will be sent out soon, so please don't hesitate to get involved and ask questions. As a group, I'm sure we will have many opinions and possible solutions to any of your concerns. If you would like, you can even bring your laptops in with problem images that can be discussed.

Hope to see you all on Feb. 8th.

Thanks,

Kerry



#### *The Art of Business in the Business of Art*








Few industries have gone through such drastic change as the photography industry. The conversion from film to digital capture not only changed how professional photographers do business, but with whom professionals are competing for business. The digital age also brought a new required skill set in computer technologies - from photo enhancement of images to web site development for advertising and marketing. Heap on top of that a couple economic recessions, and there are a lot of "established" photographers looking for gainful employment.

Tom will recount and discuss a spectrum of decisions that his studio has made to keep it successful and growing. From photography techniques to targeting a market and basic business structure and development, this program will cover ideas that worked (and maybe a few that didn't). Business based pricing and pitfalls to profitability will give anyone attending some solid concepts for consideration in their own business.

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2009/2010 Board Members		2009/2010 Calendar	
	<b>Chairperson of the Board</b> Jim Nardone <a href="mailto:Jim.Nardone@mac.com">Jim.Nardone@mac.com</a>	<b>Sep. 14 Steve and Julie Busch</b> "Seniors, Children, and running a Full Service Studio in a small market."	
	<b>President</b> Kerry Mechtly <a href="mailto:info-pgofc@insight.rr.com">info-pgofc@insight.rr.com</a>	<b>Oct. 12 Ellie Vayo</b> "The State of Digital in the Senior Market"	
	<b>Vice-President</b> Heidi Mechtly <a href="mailto:hmechtly@insight.rr.com">hmechtly@insight.rr.com</a>	<b>Nov. 9 Danny Leary</b> "The Complete Wedding Photographer"	
	<b>2nd Vice-President, Treasurer</b> Kim Myers <a href="mailto:kim@myers-photo.com">kim@myers-photo.com</a>	<b>Nov. 15 &amp; 16</b> <b>Fall Two Day Conference - Hilton - Easton</b>	
	<b>Secretary</b> Lisa Farnholtz <a href="mailto:photoblondie@columbus.rr.com">photoblondie@columbus.rr.com</a>	<b>Dec. 14</b> <b>Members Christmas Party - The home of Penney Adams</b>	
	<b>Elected Board Member</b> Beth Bartter <a href="mailto:bethbartter@att.net">bethbartter@att.net</a>	<b>Jan. 18 Print Competition</b> <b>Judges Darrell Moll, Jerry Wolff, Bob Williams and Bob Hughes as Jury Chair</b>	
	<b>Elected Board Member</b> Tom Welsh <a href="mailto:tom@tomwelshphotography.com">tom@tomwelshphotography.com</a>	<b>Feb. 8 Tom Walter</b> "The Art of the Business of Photography"	
		<b>Mar. 8</b> <b>Round Table &amp; Swap Shop</b> <b>Moderator: Kerry Mechtly</b>	
		<b>Mar. 10 - 15</b> <b>Mid-East States Convention</b> <b>Dayton OH</b>	
		<b>Apr. 13 Deb Chagares</b> "The Magic of Corel Painter"	
		<b>May 11 Wilson Sarkis</b> "Sharing Light & Posing"	
		<b>BOARD ELECTIONS</b>	

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### Too Many Rules spoils the Soup

By Rick Brewer

I consistently hear 2 main gripes about various Wedding related associations. I am not sure if your group suffers from either of these problems or not. The first and biggest problem is that there are too many "clicks". These "clicks" are groups of friends who sit at the same tables, they rarely get close to anyone else, and they could basically do without the groups as they could accomplish the same by meeting for lunch once a month.

The problem with these clicks come when one or more of them gets to be in leadership. What happens next is the 2nd main gripe; Too many rules. At times an organization is tied down with the rules to begin with. Either way, let me share with you some of the effects of too many rules:

- The members get frustrated and leave the association
- The leaders spend their time dealing with the rules and trying to make sure the rules are met rather than the needs of the association and their members
- Unnecessary time is taken for extra meetings and communications which distract the leadership away from their own businesses.

I am not trying to head you towards anarchy in your association or to have you "shoot from the hip". Some rules are necessary, but when there are too many rules, you have the above effect. The next challenge becomes which rules are necessary and which can go. This process becomes a challenge because there then can be the problem of too many opinions. Here are some ideas to check and see whether the rules are helping or hurting:

- Does this rule help push the goals of the association forward at the expense of the members?
- How often does the necessity of this rule occur? (i.e. was it set forward for the far fetched situations or the once in a lifetime problem?)
- Is this rule clear and concise to where little if any discussion can be held?
- Does this rule interfere with or affect other rules?
- Is this rule fair to each and every

member of the association or is it skewed to benefit certain members (i.e. if you work out of your house as opposed to having a brick and mortar shop, favoring full time vs. part time vendors, etc.)

Again, the association has rules for a reason. As times change, there may be need to look at changing the rules. Associations will do their best when they have a solid base of veteran members who actively participate (not necessarily in leadership, but attend the meetings) and an influx of new blood to keep the excitement going. If there are rules which hinder either of these to happen and keep happening, it is best to re-evaluate the rules.

As far as working on the clicks, they're going to happen.

### #2 Too Many Rules Spoils the soup- Finding true purpose in your Association

This past year in my hometown, a local wedding professionals organization folded due to lack of people joining. While that was the surface reason, I fully believe that there were 2 separate sub- surface reasons. The two sub-surface reasons were 1) Too many "clicks" 2) Too many Rules. While both of these were problems that were inherited from previous administrations of the guild, the one big one was the "too many rules".

Let me explain; at a typical board meeting, 60-70% was spent talking about whether or not they could or should proceed or not based on the rules. Each time a board meeting was held, there was the issue of motions, and filings all of which were used when it suited the board, but rarely when it suited the member. When you spend your time in so much discussion, inevitably the quality of the content of the meeting suffers. The organization had lost the zeal of the purpose of why they started and had become subject to the rules rather than the purpose.

The Wedding organizations that have both purpose and vision of the purpose thrive, while those who do not struggle. Here are some examples of Great purposes of Wedding Associations:

- Build the individual wedding vendor to be an excellent provider of their services (especially good for the industry specific type associations, i.e. DJ's, Video or Photographers)

- Build the group to have a

reputation in the community that resembles the "Good Housekeeping" seal of approval.

- Provide training that will lift the group and individual to be a better business person
- Provide a certificate or "stepped" program which will get all who join going in the same direction business wise (i.e. how to deal properly with Brides, how to refer out the others who have the certification, how to keep up on the business requirements i.e. licensing, and insurance, etc...)

Can you see the benefits of focusing on purpose as opposed to the rules? When you let the purpose of the organization lead the actions and vision, you grow in great numbers and effectiveness.

The Associations I have seen with purpose will have joint Bridal shows that focus on the needs of the Brides (more workshops, less vendors, more educating the Bride), they have workshops which help the vendors become more well rounded (teaching them about other vendors and what they do and provide during the wedding) and in general are there to build up rather than follow a set of pre-determined rules.

This brings up another point; you may have inherited the rules or the way that things are done from a previous administrator or you may be underneath the umbrella of a larger organization. It can be difficult, but not impossible to change the way things are done. You need to have a good reason and I suggest that if your reason follows your purpose, the change will become easier.

My challenge to you is to do a gut check and see if your purpose is strong enough for you to follow and then do a quick check to see if you have too many rules which impede the organization. Things need to be fair to the members (for example, you can't charge an annual fee and then just let in non-members to the meeting at a cost that is equal to that of the members or doesn't make sense to the members to pay) and the rules need to allow for growth and promotion of the purpose of the Association. If the rules get in the way of what you are trying to do, try to look at the rules that negatively affect your association and bring those bad rules up for a vote to change them.

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### **The Principle of STP and how to stop it** By Rick Brewer

Last time, I left a few unexplained ideas in my message. Let me clarify them; I mentioned that there will be clicks and you cannot avoid them. I also mentioned that they were bad.

What I did not mention is that leadership should not be in those clicks and they should use techniques designed to mix things up. People will hang out with who is comfortable, not necessarily who is good for them. Those who would be good for them would be the people who can help them with their business, bring them business or be a good referral source for their brides, etc... But those who are interested in meeting up with their friends may never change and may use the association as a social outlet. That is why you cannot avoid them - there is no way you can control what people do in your meetings (unless it is illegal or unruly). You can do your best to help them and others to mix better and get to know more people through seating assignments, pairing up people on committee, or simply talking to them and encouraging them to get to know others.

There is a principal called "STP" which stands for Same Three People. This principal states that the same three people are doing most if not all of the hard work in a given organization. This is a terrible principle if you are one of the three and even worse if you are not. You may be thinking "If I am not one of the three, that can't be so bad", but it is and here is why- the Association is limited to the thoughts, actions and abilities of the three, not the whole of the organization.

I don't care who you are, everyone has something they can teach you. Let me illustrate; You know how on some DVD's, they press down and lock into that little plastic thingy that holds them in place? I used to pry the DVD's out, to the point of almost breaking them. One day, my three year old grabs the DVD out of my hand and presses down in the very center of the plastic thingy and the DVD pops out. I said to her, "Give me that". I pressed the DVD down into place and pressed the middle of the plastic thingy and the DVD pops out. I looked at my three year old and said, "You are so smart-

where'd you learn that?" to which she replied, "EEYYEEEE DOOOONNNNT KNOOOOOOW" (speaking like a three year old).

My point is simple; when you have less input, you get less output. While three people who work hard are AWESOME, how much are you leaving on the table if you don't let people fit into the organization and contribute in a way that will benefit both the association and the individual. Also, the three people stand a chance of either burning out or losing at their own businesses or both.

My challenge to you as an association is this; put the right people in the right seats on the bus and let them have at it. Put appropriate checks and measures in place to insure that they are getting done what they committed to doing as well as to the quality of what they are doing. I know that many times it is easier to simply do it yourself, but beware, you will burn yourself out as well as not give the opportunity for someone else to learn how to run the association.

In his best selling book "Good to Great, Jim Collins describes a Level 5 leader as someone who is dedicated to the overall mission and success of the organization. A Level Three is someone who is all too happy to let the association falter after they leave their post as the head of that association, so their ego gets pumped up a little because "they can't do it without me". Let the association thrive with or without you in charge and everyone will win in the end.

I can appreciate that most of you are working your tails to the bones to keep your associations working and moving forward. Start training and prepping the next level of leadership so that with you and them, the association will be 5 times stronger.

### **Bridal Show Success- "Before the Show"**

By Rick Brewer

One of the biggest problems I have seen with vendors who work a Bridal show is their failure to prepare in advance. Working a Bridal show really begins before the show. In working Bridal shows and those who have been extremely successful, I have found four

key ingredients to the preparation or "before the Show" stage which they have followed. I will talk about those three ingredients and how you can use them to get ready for your next Bridal Show.

#### Key Ingredient #1-Research

In Researching before the show, you need to drill down on a few different items:

Polling your Brides on Which shows they attend (this is assuming you are trying to choose a show to participate in- ask for the location though, not the name of the show-Brides don't remember the name as much as they remember the location)

Polling other vendors on what worked for them and which shows worked (again- be cautious- the show may have thousands of Brides and a particular vendor may have dismal results because of them, not the show) Researching your Brides to find out why and how they took action at shows. Find out if they chose any vendors because of the show. Find out if they made appointments at the show and why-this will help you understand how to get the Brides you meet to make appointments.

#### Key Ingredient #2-Booth Preparation

The second item you need to work on in your "before the show" preparations is the look and feel of the booth. In the look and feel of the booth, concentrate on the three second rule. This three second rule is simple; Make sure your prospects know what you do within three seconds of seeing your booth. Keep it simple and keep it consistent. I have always recommended that you participate in more than one medium of advertising with your product or service. If you have an ad in a magazine, on your website or in a brochure, make sure that all of them are consistent in their feel, their look and their color. Perhaps you are using one image or logo. Use them all consistently so the Bride will have a better feeling of trust when she sees your booth. They may or may not realize it, but studies have shown that by catching them in this manner, their subconscious will trigger a feeling of trust as the repetition of your advertising has indicated that your

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business is stable and serious.

One further consideration in your Booth prep is to make sure that the booth has a professional look and feel about it. You know what I am talking about- Professional graphics vs. hand drawn signs, professional signage and simply stated a bigger than you look and feel about it. The investment of a good graphic artist is worth it's weight in gold when preparing your booth. Use professional signage and display materials so you don't look like a third grade science fair exhibit. These girls will be spending more with you for their one day than they will any other day of their lives and they want Professionals who they can trust will do a good job. Look the part and they will begin the buying process by stopping at your booth.

Key Item #3-The look and feel for your booth

The third key item is to give the Prospect a good reason to stop at your booth. As I mentioned before, not all Brides will need or want your product or service. If you follow the three second rule, the Brides will know what you do and either need you or not. Getting them to then stop if they need you is a different step. Your booth has to look like what you do (i.e. if you are a florist- flowers, DJ- Speakers and Mirror ball, etc...)

Having samples and sign ups for giveaways are also a reason to get them to stop, however, keep control over both. Everyone (including many of your fellow vendors) will stop for a free piece of cake. I remember one show I participated in years ago when Chocolate Fountains were just coming out. All the vendors thought it was really cool and the Chocolate Fountain guy didn't bring enough samples. Because of that, he was shooing away people who could not only book, but refer Brides to him. One of my Photographer friends was shooed away quite curtly and he didn't take it well. The Photographer was being kind and bringing over Brides to this vendor which stopped on a dime after that.

Key Ingredient #4- Create a Target

Have a goal for the number of after show appointments. When you decided to participate in the show you probably have an idea in your head that if you only get one wedding from the show, or 2 weddings, or whatever small number of weddings you need

to cover your costs, you'll be doing okay. As I mentioned earlier, there is always a next step (7 steps to be exact) that you should be trying to get the Bride to take in the Buying process. You should do whatever it takes to get your prospect to take the next step and nothing more. It's like a treasure hunt-you go from one clue to the next. In this case, the Bride might be on your Sales Ladder. She may not yet be on the ladder. It is your job to sift through the total number of Brides that are in attendance and determine which ones could be a customer and which ones will not be. You have had Brides who you spent 30 minutes with only to find out they already have a \_\_\_\_\_ (fill in whatever service or product you offer the bride). By having a goal at the beginning based on accurate forecasts of attendance, you can then have a pass/fail grade on the show, on your performance or on the results, however you choose to grade. A goal of 5-10% appointments is a reasonable expectation (for every 100 Brides in attendance, you book appointments with 5-10 of them). This certainly depends on the show itself. The Mega shows with hundreds of Brides showing up can be less effective per capita as the more intimate shows where you have more time to spend with each Bride. Work the show with your goal in the outset and you will find greater success.

### Protecting Your Business with Insurance

Article Submitted By Robert Hughes

What if your camera equipment was stolen today? What if your light stands fell on a bystander knocking them out? What if your hard drive, with all the images from today's assignment crashed? Are you and your business protected? How would you recover? Or will you?

While no one enjoys sending premium payments to their insurance company, the simple truth is that stuff happens in life and in business. However, knowing that you need insurance for your business – and attempting to determine how much and what kinds you need are two entirely different things. Here is a basic rundown of some of the areas you might want to consider:

#### Equipment Insurance

As a professional photographer your livelihood is very dependent on specialized equipment. How would you be able to make a living if that equipment suddenly was stolen, lost

or severely damaged? Can you afford to run down to the local camera store and replace everything?

We strongly recommend that professional photographers carry insurance on everything they use in generating income for their business, including equipment, computers, lights, props and anything else you rely on for your business. When you are looking for equipment insurance there are certain things to keep in mind and important questions to ask. Some key things to consider when shopping:

- Make sure that any policy covers your equipment outside of your studio or place of business. Some policies require a rider and extra payment for "off premises" coverage.
- Make sure you have international coverage if there is any chance that you will be traveling outside of the country for work. Finding yourself with a busted camera lens when you are on assignment 3000 miles from home is no time to discover that you're not covered.
- If you are operating out of your home, do not assume that your homeowner's equipment will cover the loss. Some homeowner's policies may cover the loss, but when the insurance company learns that your equipment is commercial in nature and used for business purposes you should be prepared for them to deny coverage. Ask questions and make sure that any statements about coverage are in writing and included with the policy.
- Pay attention to how the policy values your equipment. Does the policy provide for replacement value or simply the depreciated value of the destroyed equipment? Look closely for this insurance trap – particularly if you are offered an insurance quote that is much lower than all the others you have obtained.

#### General Business Liability Insurance

This is a must for anyone in business. Liability insurance covers you for things such as bodily injury or property damage for which you are liable. This might include someone tripping over a cable and breaking an ankle or a light stand collapsing and destroying the priceless antique you

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were photographing. This type of policy does not generally include professional liability (also known as Errors and Omissions coverage) which concerns delivery of professional services.

In addition to being a good protection for your business, General Business Liability coverage is often required by clients or by facility and location operators. More often than not, these individuals will ask for a "Certificate of Liability Insurance" before ever letting you on the premises or as a prerequisite for bidding on the job. Regardless of who you obtain your business liability insurance from, it is important to make sure you obtain a certificate of insurance—having this item available on short notice may prove invaluable when bidding on a job.

For more information on Liability Insurance, obtaining a Certificate of Liability Insurance or insurance policies available to PPA members please contact the PPA Service Center at 800.786.6277

### Professional Liability Insurance

Often referred to as an "errors and omissions" or "malpractice" policy, professional liability protects you from lapses in delivering professional services. In other words, when something beyond your control goes wrong when covering an assignment. These claims can range from images being lost when the film or digital storage media containing the job is accidentally destroyed to clients who decide they are unhappy with the work and are suing to recover damages. Professional liability insurance is generally more expensive than general business liability and under many policies coverage does not begin until the client files a lawsuit. Based on our most recent survey, a professional liability insurance policy for a professional photographer will generally run between \$1000 and \$1500 per year depending on the size of the deductible and level of coverage.

PPA's unique Malpractice Protection Program (The Indemnification Trust) acts as your professional liability insurance coverage.

More information below.

### Loss of Business insurance

This type of coverage is somewhat specialized and getting what you need

may take asking careful questions. There is more than one type and it is easy to confuse coverage. Basically this could cover you when something prevents you from working (your injured or disabled) or your business is unable to generate income because of something like a hurricane. Often this kind of coverage can be obtained as part of a "bundled" policy.

What Plans Are Available through PPA?

### All-Risk Equipment Insurance

Knowing that professional photographers have some special equipment insurance needs, PPA has developed an All-Risk Equipment Insurance Policy to help members with this critical coverage.

The All-Risk Plan covers all risks, any time, and anywhere. Your equipment is covered anywhere in the world so there is no need to pay for a special rider if you will be out of the country. All of your equipment, including lights, cables, computers, can be covered. The deductible is a low \$100. In this policy you set the value to your equipment, and you have a chance to revalue it annually. So, as long as you keep the value at replacement cost that is what a claim will be based on. This is a stand alone policy and does not need to be bundled with others.

The All-Risk Plan is the best equipment policy we have ever researched. At press time, the flat rates were an extremely competitive \$24 per thousand dollars of coverage up to \$15,000. After reaching \$15,000 the rate for additional coverage drops to \$17.50 per thousand.

### General Business Liability Insurance

PPA also offers general business liability coverage at competitive rates. As a special feature of our program, PPA has worked closely with its insurance brokerage to ensure rapid response to Certificate of Liability requests from members covered by the PPA General Business Liability Policy.

### Professional Liability Trust

This program is not insurance. Instead, PPA has developed a special program to help members facing malpractice situations. Known as the Indemnification Trust, the program takes funds paid annually by

participating members and uses them to defray costs associated with incidents of professional negligence.

A key difference between the Trust and traditional malpractice insurance is the threshold for coverage. Most traditional insurance policies only offer help when a lawsuit is filed. In contrast, the PPA Indemnification Trust's attorneys will work with you and attempt to solve the problem before a suit is ever filed. If it becomes necessary, the Trust will appoint an attorney to represent members in court – the attorney fees and any subsequent judgment are then paid by the Indemnification Trust. The only thing the member owes is a \$200 deductible.

The other difference between the Trust and traditional malpractice insurance is the annual cost of coverage – a PPA member only pays \$50 over and above the cost of their membership to participate. Please note that the Trust only covers issues professional liability issues in connection with an assignment.

### Business Owners Plan –the BOP policy

This is a bundled policy that includes equipment insurance, property insurance, loss of business coverage and general business liability. Because the policies are bundled you get an even better discount on the premium.

### Final Thoughts

Regardless of where you choose to obtain your insurance, make sure you ask questions and get clear answers on what a policy covers before you buy. To help save you time and frustration PPA has shopped the insurance market and worked with companies to develop policies to cover your special needs as a professional photographer. For more information on PPA insurance plans log onto [www.ppa.com](http://www.ppa.com) and look in the Member's Only Business Services area or call the PPA Service Center at 800.786.6277.