

# Becoming a professional artist

by Carol Ann Waugh

**M**oving from hobbyist to professional doesn't have to take long, but it does require planning, time and money. Eight years ago, I didn't own a sewing machine. Today, I'm making a living as a fiber artist.

The first step on the road to success as a fiber artist is getting brand recognition in the marketplace. Your brand can be your art or your name. I chose my name because I didn't want to be tied to a specific type of fiber art.

Next you need a strategic plan. You must decide where you want to be in a year or two, then set goals to get there.

And you need money. You need to invest in yourself. This can be a sticking point for many artists, but it's necessary if you are going to succeed.

To get started, I opened a checking account and put \$5,000 into it to use to market my brand. The first thing I invested in was my domain name, [www.carolannwaugh.com](http://www.carolannwaugh.com).

Now you're ready to develop your product—your body of work. You need at least 15-20 pieces before you market yourself. I took a lot of classes toward finding my voice as a fiber artist. I winnowed down what I learned, focusing on what worked best for me. You develop as an artist by making lots of art. Then one day, you realize you have a body of work to exhibit.

Making art is the core of your work. I keep this focus by working in my studio from 10 a.m. to 4 p.m. every day. I do email only before and after these hours, and I do all my marketing work one day a week—usually on the weekend—so it does not intrude into making art.

## Next steps

Once you have your initial body of work, next steps are:

- Have professional photos taken of each piece, showing the full piece including the edges and details.
- Create a database or spreadsheet to keep track of your work. This will become the one place you turn to for information including title, size, date created, series, price, sales data and more.
- Develop descriptions of each piece to include in your database or spreadsheet.

It's unlikely you will make a living just selling your art. About 10 percent of my annual revenue comes from selling original art. The remaining 90 percent comes from three sources: teaching workshops and giving lectures; book and kit sales; and royalties from teaching online.



*Editor's note: This article is based on the mini workshop "Going from Hobbyist to Professional: The Road to Success" presented by Studio Art Quilt Associates (SAQA) member Carol Ann Waugh at the 2013 SAQA conference in Santa Fe, New Mexico.*

Carol Ann Waugh at work in her Denver, Colorado, studio.



**Untitled, Stupendous Stitching series**

66 x 78 inches

2013

Collection of IMA, Denver, Colorado.

Consider how you will parlay your art into making money. I've found self-publishing books to be a good revenue source. Guilds and local quilt shops will pay you to lecture and teach. While I avoid calling my art "quilts," I do believe it is important to relate to the quilt world if you are trying to make a living. I don't usually enter my work in quilt shows because I mount my fiber art on wooden panels so it hangs best on hard walls like those at art galleries and museums.

**Getting organized**

While many of us would like to only focus on making art, if you need to make money, then you must give attention to the business side of the art world. You'll find you have more time to make art if you organize your marketing efforts. Here are steps to take:

- Enter juried art and quilt shows. Create a spreadsheet of exhibition opportunities. Include exhibition topics, guidelines, deadlines and judges. Track what gets accepted and rejected.
- Write your resume then enhance it by winning awards. Once you've

taken home your first prize, you're an "award-winning artist."

- Create and maintain a website and blog.
- Develop snail-mail and email lists of friends, prospects, buyers and VIPs. Create a monthly newsletter to promote your exhibitions, new work, classes and more. Keep a contact book in your studio for visitors to sign up for your newsletter.
- Print business cards and postcards featuring your work and contact information. Give them to everyone and leave them everywhere.
- Participate in social-media sites.
- Develop a large network of other artists in all mediums.
- Join a co-op gallery.
- Have a solo exhibition.
- Develop relationships with art consultants.
- Keep up with local arts events.
- Write articles and submit your work for reader or member galleries of quilt and art magazines. Get to know the editors personally.
- Develop several workshops and lectures, then let quilt guilds know what you have to offer. Offer

classes in your studio and at quilt shops. Teach online through such sites as [www.Craftsty.com](http://www.Craftsty.com), [www.AcademyofQuilting.com](http://www.AcademyofQuilting.com) and [www.QuiltCampus.com](http://www.QuiltCampus.com).

- Write and self-publish a book.

**Pulling it all together**

Overwhelmed by the amount of work required to market your work? Don't be. Determine what you do well and do those things, then hire others to do what you don't enjoy or aren't qualified to do. I hired someone to create my website and someone to post on social media. I engage a professional photographer to shoot images of my work, and I work with a graphic designer to create my printed materials. I wrote the first draft of my book, then turned it over to a developmental editor to deliver a finished book.

If I can make it from hobbyist to professional, so can you. ▼

*Carol Ann Waugh is an internationally known, award-winning fiber artist and contemporary art-gallery owner from Denver, Colorado. You can see her work at [www.carolannwaugh.com](http://www.carolannwaugh.com). If you are in Denver, stop by her studio and gallery — [www.abuzzgallery.com](http://www.abuzzgallery.com) — but email her first at [carol@carolannwaugh.com](mailto:carol@carolannwaugh.com) to be sure she's there.*

# Craft an amazing artist statement in less than 60 words

by Allison Reker



Laura Wasilowski  
*Young Forest*  
78 x 32 inches

Imagine a viewer standing in front of your impressive art quilt. The piece overwhelms with mysterious lines and gleeful colors. The viewer draws closer to learn the essence of your piece by reading your artist statement.

To continue the dialogue already in play, your artist statement should leave room for the viewer to connect thoughts, emotions, and experiences to you. A strong statement will make your piece memorable long after the viewer has walked away from your artwork or turned the page in the exhibition catalog.

## Focus on brevity

The importance of an artist statement can make it intimidating to write. Often the temptation is to make it long and complicated. You might feel you have a lot to say, and that you are going to cram everything into this communication. Big words and lengthy sentences sound smart and professional, right? The last thing you want to do is come across like a droning art history professor. That will just put distance between you and the viewer. What you are really trying to do is create a sense of intimacy to draw viewers into your world. If viewers don't immediately know what your statement is trying to say, they will move on. Complexity is a distraction.

There is an added temptation to fill your statement with the nitty-gritty details about how your piece was made, the materials used, and how it was assembled. When you

have a limited amount of space — a curb that exhibition organizers frequently set — this type of information is unwanted clutter. To dissect the artwork in your statement is like revealing how a magic trick is done while it is being performed. You want to keep the sense of wonder alive.

For SAQA exhibitions and catalogs, there is a separate materials and techniques section set aside specifically for this purpose. Those viewers who want to know more can read this section, while those who prefer to preserve the mystery can enjoy your piece without interruption.

## Reality check

There is another reality to consider when writing artist statements for SAQA-specific publications and display labels. All long statements are edited to a specific size requirement, usually to a maximum of 50-80 words. This is due to space constraints. Like any other piece of writing, crafting an artist statement is a process. Don't expect to get it perfect on the first draft. Write that wordy statement to get all your ideas out on paper, but don't stop there. Revise it, revise it again, and then again. Hone it until all the extraneous information is cut away, and you are left with the points you really want to say.

## Emotional response

Remember, your artist statement is an opportunity to make a deeper connection with a viewer, and to extend the dialogue your piece visually started. Remember that you are trying

to evoke an emotional response. There are three questions your artist statement should answer to ensure that outcome:

- What was the inspiration for your piece?
- What does it mean to you personally?
- What do you hope the viewer will take away from it?

Most likely you won't be present when viewers linger at your artwork to take in its nuances and ponder its meaning. Your statement may have less than a minute to answer their questions, so every word must count! I cannot emphasize that enough, so I'll say it again: Every word must count. That is why this isn't the place to detail the kinds of thread you used or to tell your life story. Reflect on the three questions to help get to the core of what you want to express.

To illustrate good artist statements, I reviewed a variety of SAQA catalogs to find those that grabbed my attention. There were many great examples, but I narrowed my choices down to just a few that range in length from a mere 25-55 words. All of them paint a vivid picture in and of themselves, or inspire further reflection in dialogue with the image.

## From Text Messages:

"In an age of ubiquitous communication, are we really getting through to one another? The tiny fragments of words in my quilts hint at stories and substance, but whatever they are

about remains a mystery.

What did we lose when we traded instantaneous connection for the more leisurely, more thoughtful letters and books of the past?"

— Kathleen Loomis

This statement, about the piece *Crazed 20: Print on the Dotted Line*, literally converses with the viewer.

It asks direct questions that both reveal the artist's point of view and offer a space for a viewer to consider her or his own. The artist refers to a visual element in her work (tiny fragments of words) without getting into detail about the materials and techniques. Her inspiration is clear, as is the personal meaning behind it.

## From Seasonal Palette:

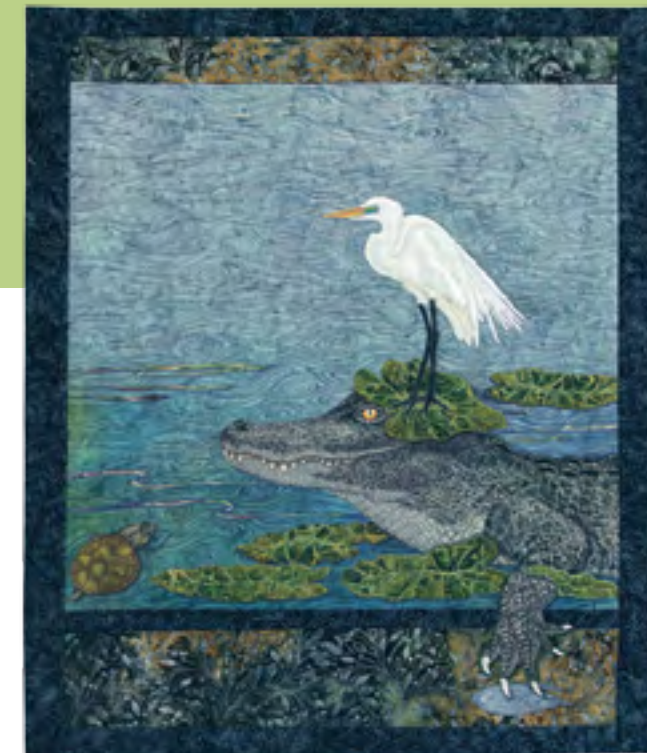
"There is nothing like a warm spring day. It glows with fresh colors and all they promise: new beginnings, sweet potential, hope for the future."

— Laura Wasilowski

This statement is short and sweet, but leaves no question as to what the artist hopes the viewer will take away from her piece. The writing evokes emotions that complement the work itself, drawing on a viewer's experiences: the sense of renewal inherent to spring, and the warmth and color that contrasts winter's cold, drab grays.

## From Wild Fabrications:

"What 'wild' things happen in the swamp when no one is watching? I



Christine Holden  
*What Happens in the Swamp?*  
30 x 26 inches

imagined an alligator and an egret surreptitiously hanging out among the lily pads while a passing turtle gets quite a surprise."

— Christine Holden

Not all statements need to be serious. This statement's playful whimsy engages the viewer's imagination and invites that person to come up with their own answer to the artist's question. What does happen in the swamp when no one is watching? When you're creating a piece of artwork, anything is possible! What sort of surprise does the passing turtle get, anyway? You'll have to experience the artwork itself to find out.

## Heart of the matter

Artwork is personal. When writing your statement, take some time to really think about the significance of your piece. What emotional spark

see "Statement" on page 32

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**Statement**

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inspired its conception? What deeper meaning did you find as you engaged in the creative process? How can you strip away all of the unnecessary words until only the heartbeat of your message remains? Vulnerability has its risks, but it is also a point of connection between artists and viewers. You have something to say, and they are eagerly listening.

Take some time to step out of your shoes and slip on those of the viewer. What does your brief statement reveal about you and your art? What do you want it to reveal?

Let the conversation begin. ▼

*Allison Reker is the SAQA membership coordinator. She also is the author of three fictional books and a freelance editor for various publications. She resides in Beavercreek, Ohio.*

**Gardner**

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gave her options for exhibiting her work more widely, as well as for teaching and lecturing.

“Yes you can,” is Gardner’s advice for new art quilters. “Just do it the way it suits you. There are no rules. Ignore the quilt police!”

As for the future, Gardner says she’s not much of a planner. At 73, her quilts are getting smaller. “I can’t imagine I shall ever stop sewing pictures. It’s part of my life,” she says. “Whenever I am given a bag of scraps I feel I’ve been given a treasure and just the color of a bit of cloth sparks my imagination — just right for a dog or a cat, and I start wondering about what to do next,” she says.

See more of Gardner’s work at [www.bodilgardner.dk](http://www.bodilgardner.dk). ▼

*Cindy Grisdela is a SAQA JAM based in Reston, Virginia. See her work at [cindygrisdela.com](http://cindygrisdela.com).*

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WHAT'S NEXT

Detail: KALEIDOSCOPIIC CALAMITY by Margaret Solomon Gunn

# What to say in your artist statement

Why and how you make your art, what that says about you—and nothing more

by Leni Levenson Wiener

For many artists, writing an artist statement can be as painful as a trip to the dentist for a root canal, but an artist statement is a powerful and important tool. It's your opportunity to explain your work to those viewing it, as if you were standing next to them and engaging in conversation. It's your platform to discuss why you make your art, how you make your art, and what your art says about you.

It helps to think about the function of an artist statement. Imagine your work is hanging in a show, and a stranger who has never seen your work is taken by your piece and wants to know more. This interested stranger may ultimately become a buyer or even a collector of your work, so the short three or four paragraph representation of you on the wall next to your artwork must say a lot, in only a few words.

First and foremost, an artist statement should tell the person reading it what you do and why you do it. Your opening paragraph should be a simple description of your work ("hand appliqué with beading," "raw-edge machine appliqué," "printing and stamping on canvas with stitching and found objects," etc.) and what themes or techniques most attract you.

Next, talk about how you work, the techniques you employ, and how you make your artistic decisions along the way. Explain to the reader why you use particular materials or working methods. Talk about whether you plan your work first or progress more intuitively. Remember that the person reading your artist statement may or

may not be an artist, so don't get too technical. Explain only the basics, and don't include, for instance, the size needles you use or how you dye your fabric. Your artist statement is like lingerie—showing a little skin is intriguing; too much might just be, well, too much.

Finish your artist statement by explaining how your work reflects you and your life experiences, what you're trying to say, or what influ-

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*An artist statement  
is meant to  
help someone  
understand what  
motivates you to do  
the work you do.*

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ences you—and be specific. If you say you're exploring the time/space continuum, explain exactly how you've done that in your work. What about you, your life, and your unique personal experiences led you to choose a particular theme? Is there a statement you want your work to make? This is your chance to tell the viewer what you want them to take away from seeing your work.

An artist statement is just what it sounds like: a statement by the artist. You are the artist, so it should be in your voice, in your words, and, therefore, it should always be written in the first person. Write your

artist statement so it sounds the way you speak—no flowery language, no trendy artspeak, no technical jargon, no haiku (please, no haiku). Too many artists think their artist statement should be art all by itself. You only get someone's attention for a few seconds; don't scare them away because they have to figure out both the art and the artist statement.

A good rule of thumb for writing an artist statement is to keep it short and simple so you don't lose your audience. Your finished artist statement should be shorter than this article, much shorter. If you can't explain something succinctly, don't include it. This is also not the place to give your life history. If I only want to understand the artwork in front of me, I don't need to know that you first took a crayon to the living room walls when you were only three or that your mother encouraged you to make shapes with the soapsuds in the bathtub. I also don't need to know what other media you work in, or have worked in, throughout your artistic career—unless it speaks directly to the work I'm looking at right now.

Lots of artists make the mistake of including other information that has no place in an artist statement. This is not a resume. An artist statement is meant to help someone understand what motivates you to do the work you do. Your education should not be included unless it's directly relevant and speaks specifically to something in your work. Just because you have a degree in art doesn't necessarily mean it belongs in your artist statement. If

you're a professional ninja and your work centers on martial arts themes, then by all means include it. If you have a Ph.D. in biology and explore cell structure in your work, then that's relevant. Otherwise, no one is really interested in your degree in animal psychiatry or comparative Nordic literature.

An artist statement is also not the place to discuss your job, your married life, your children, or your pets—even if they are the cutest things in the world. And if you enjoy collecting mismatched saucepan covers or performing kabuki in your kitchen for the neighborhood cats, please don't tell us. We really don't want to know.

Unfortunately, this is also not the place for reviews and raves. If a gallery or a magazine has said something nice about you, that's great, but don't put it in your artist statement. Save it for your website, your blog, or your next movie poster. *The New York Times* says "best use of color in an art quilt this season... a must see..." An artist statement should not include where your work has been shown or what awards you have won. Remember that you are only describing why and how you make art; you are not listing your accomplishments (too bad; I know).

Your artist statement is about your art, so don't waste valuable real estate discussing who has inspired you or comparing yourself to other artists. Besides, even though you may have been highly influenced by another artist's work or workshop, or think you're the next Picasso, sharing that

only makes the reader want to go see *their* work instead of yours.

Spend some time thinking about what you want to say before you start writing your artist statement. Make notes and jot down new ideas as they come to you. Write down any phrases or words that you find particularly descriptive—but don't get too attached to them. If they don't work in the finished statement, be willing to let them go. Use a dictionary and a thesaurus so you can convey what you want with the fewest number of words and in the clearest possible format. Think about why you are drawn to certain colors, themes, or methods of working. Try to include anything that will help the reader understand who you are as a person and how that impacts your work. Write the artist statement for a stranger; your friends and family already know about your work and how it reflects who you are.

It's a good idea to write two artist statements at the same time: a long version (less than one page) and a short version (one paragraph). Some exhibitions will ask for a longer artist statement and some for a shorter one. The shorter version is a very quick overview of what you do and why. It does not give you much room to elaborate. If you have these two versions already written, you'll have one ready to go whenever you need it or you'll be able to easily tweak it to fit the specific request of the show venue.

There are situations when the venue will ask for an artist statement for the particular work they are exhibiting. In this case, the foundation is

the same, but you need to add information specific to that piece—why you chose this theme or these colors, why you created it using specific techniques, or how you approached the subject or challenge.

Once your artist statements have been written, bounce them off of other people, both people who know you and your artwork, and those who don't. Refrain from accosting people in the parking lot of the supermarket and asking for their opinions, but do ask someone who might not be familiar with your art or the art world in general.

In the business world, salesmen develop an elevator speech. In essence, an elevator speech is an explanation that would take no longer than the time you would have while riding the elevator with someone. An artist statement is not all that different. It is an artist's elevator speech—a chance to explain your work before that glazed-over look appears in someone's eyes and you know you've reached your floor. In a gallery setting, when they lose interest, they walk away.

When you learn to keep it short, simple, and sounding like you do when you speak, you will see that writing an artist statement is not nearly as challenging as you may have thought. And I promise you that in the end, it's much easier than a root canal. ▼

*SAQA professional artist member Leni Levenson Wiener is a fiber artist and book author living in New Rochelle, New York. Her website is [www.leniwiener.com](http://www.leniwiener.com).*

# Smartphone cameras vs. DSLRs

## Which is right for publication purposes?

by Jeff Kida

I have been a professional photographer for almost 40 years, shooting editorial, corporate, and commercial assignments in Arizona and at times overseas. Given the diversity of my work, I have had to learn and use a wide assortment of equipment. The cameras and lenses I used to shoot sports assignments for news organizations were very different from what I used to shoot products in a studio setting. Each time I set out, I had to ask: What does the client need and how will it be used? Will it be for a newspaper, an annual report, or possibly a billboard? By answering those questions, I was able to choose gear, make travel plans, and then think about the more creative aspects of the shoot, the storyline, and how to best share it visually.

A little over 10 years ago, I moved from my daily photography life to become the photo editor at *Arizona Highways Magazine*. I already had a long relationship with the magazine, serving as an intern here in 1978, so the transition was pretty seamless. In this position, I am responsible for a number of things. I assess work submitted by photographers, new and established. I make photo assignments that cover myriad subjects. I am also one of the people responsible for ensuring and maintaining the high quality of photography published in the magazine. So when SAQA Journal editor Diane Howell asked me to talk about shooting and reproducing beautiful quilts in your magazine, I thought I could offer some helpful tips.

If given the assignment to shoot art quilts, how would I move forward? I am a firm believer in scouting and research, so I asked Howell to share the magazine. I now know it is 8.5 x 11 inches and a full-color publication, the same as *Arizona Highways*. I also know that quilts are often very detailed, with some being extremely colorful and others much more subtle and subdued. The less obvious story is the long hours and the amount of work that has gone into each creation. Knowing this, I want a camera and lens combination that will give me the most colors and greatest tonal

range possible. I also want to use a lens that is razor sharp.

That said, my choices are actually fairly limited to either a full-frame digital SLR (DSLR), or a full-frame mirrorless camera. Both of these options look a lot like the 35mm film cameras many of us grew up with, and both allow a vast array of lenses to choose from. The big difference is, instead of film, they use an electronic light-capturing device called a sensor. The sensor is the heart of the digital camera and in my opinion, the full-frame, which is the same size as 35mm film, produces the highest

quality digital files available. That's because the sensor is made up of light receptors called photosites, which gather information (light) when an exposure is made. The sensor then converts this data into electronic signals. Bigger sensors have the ability to gather more information, which in turn produces a higher-quality image. Better quality equals happier client.

If for some reason I was unable to use a full-frame camera, I would still go with

a mirrorless or DSLR outfitted with a smaller sensor. These are produced in a number of sizes, but they are still larger and therefore able to gather more information than point-and-shoot cameras or smartphones.

I didn't have a quilt handy, but I found a complex fabric and made some comparison photos emphasizing color and detail. For this test, I used a full-frame DSLR (Nikon D700), a fairly high end point-and-shoot camera (Panasonic's

see "Cameras" on page 32

Photographer Jeff Kida used several cameras to illustrate quality differences between them. In each case, lighting and other setup details were identical and involved stabilization of the camera. From top to bottom, the models used to take these images were the DSLR Nikon D700, the Lumix DMC-TZ4 (a point-and-shoot camera line from Panasonic), an iPhone 4, an iPhone 5, and a newer model iPhone 6.



DSLR Nikon D700



Lumix DMC-TZ4



iPhone 4



iPhone 5



iPhone 6

Photos by Jeff Kida

## More tips for shooting your own quilts

### Equipment:

Camera, tripod, lights, and stands

### Setup:

- Find a location to hang your quilt. Allow room for your camera and tripod.
- Set up your tripod and camera.
- Will you be using available light from a window or a door? If so, make sure it is soft and diffused. Do some test shots. Are there any hotspots? Are the shadows too dark?
- If you choose to use artificial light, try a two-light setup. Start with the lights at a 45-degree angle from the quilt and at an equal distance. Make some test shots. Is the light even, does the setup show your work the way you want it to be seen? If not, move one light at a time and take another shot. Remember, the closer you pull your light to the camera position, the flatter the image will be. That means textures will be

de-emphasized. If you want to show more texture, move your lights off axis to the camera position, more to the side of the quilt. Remember, make your adjustments one light at a time and in relatively small increments.

- Some of your work might require a third light to open up shadows. You might consider bouncing this off the ceiling or a wall as long as they are white. Remember, if you bounce light off any colored surface, it will take on the color of that surface. That is why you see professional photographers using white umbrellas and white sheets of foam core board.

### Camera Settings:

- If your camera allows you, shoot RAW files. The reason to do this is that without spending a dime, your camera will give you much more data, providing better shadow and highlight detail. Remember, data in the world of digital is your friend.

- If you can't shoot RAW, shoot the largest jpeg with as little compression as your camera will allow.
- Look at your camera manual and find the native ISO. Most cameras will be either 100 or 200. By using this setting on your camera, you will be getting the most data possible.
- If you aren't comfortable shooting in the Manual mode, think about using Aperture Priority and setting your lens to either f/8 or f/11. These will likely be the sharpest lens openings available and assuming your quilt is hung relatively perpendicular to your camera, you should carry focus corner to corner. If you need more depth of field, try stopping down to f/16.
- Set your White Balance to Auto.
- Use either the self timer on the camera or an electronic shutter release. Even though the camera is on a tripod, you might see movement if you manually depress the shutter.
- Try to fill the frame with your quilt. A little digital cropping in post production is okay, but a lot could sacrifice quality.

- If you don't do a lot of photo work, think about bracketing your exposure, which means adjusting the aperture setting up and down. Shoot more than one frame; memory is cheap.
- Do you need to shoot more than one angle? What about details?

### Post Production:

- Less is more in post production. If you're using Adobe software, Lightroom and Bridge are nondestructive to your file. Do your work there and always save an original version of your file. Remember if you do work in Photoshop, you are altering the original and you cannot go back. Did I mention this? Always save an original version of your file. **Go easy on sharpening and saturation adjustments.**
- I am happy to look at jpegs for editing purposes, but I'd rather work with TIFF files before I send them off to the printer.

## Cameras from page 11

Lumix Model DMC-TZ4), and three generations of iPhones. All shots were made under the same lighting conditions using a tripod. With the iPhones, I had to use a clamp to secure them, but each was still stabilized when the shots were made. When I looked at the results, they mostly tracked with the testing we have done with various digital formats at the magazine. The newer iPhone 6 actually surprised me, and I hear the iPhone 7 is even better.

That said, when I really examined the individual files, the Nikon D700 showed much greater dynamic range and more nuanced colors than any of the other cameras. Since 2007, *Arizona Highways* has run very few photos made with digital cameras that were outfitted with a sensor smaller than a half-frame. In only one of those cases did the photo run larger than a half

page. That was a very atmospheric image made on a foggy morning, so detail was not an issue.

It should be noted that the newer iPhone 6 used in these test shots more than held its own against my

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**A major factor  
for success  
is to use  
a tripod.**

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8-year-old Lumix point-and-shoot camera that has a bigger sensor and a Leica lens. Our Apple IT guy swears the iPhone 7 will produce files that

can be used with confidence in a magazine such as ours.

But today, which images from the test would I accept for print? Obviously, those from the Nikon D700. I would be comfortable using either the Lumix DMC-TZ4 or the iPhone 6 at something more like one-half page.

I went back and looked at the original files to find the Lumix DMC-TZ4 and the iPhone 6 are very close. Both cameras generate jpegs, which means the images are being processed by the camera. With the iPhone 6, the files seem to have a little more contrast, which can look a lot like sharpness. As technology improves, we are seeing advancements in both sensor technology and improved software. The files from these cameras have a different look, but in terms of being print worthy, I think they are pretty even. I don't have any personal

experience with the newer smartphones, but from everything I read smartphone cameras have improved dramatically. These would include the HTC U11, the new Google Pixel, the Samsung Galaxy S8, and iPhone 7.

Once your camera choice is sorted, there are other key factors to ensure your images stand out. A major factor for success is to use a tripod no matter what kind of camera you are using. A tripod will always give you higher quality files. Since quilts aren't moving, you can kick up the level of your photos exponentially by stabilizing the camera. There are clamps/adapters made to affix smartphones to a tripod, so anyone can take advantage of this practice. ▼

*Jeff Kida is photo editor at Arizona Highways Magazine. He is often seen out and about with camera in hand.*



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# Understanding white balance

## How to improve color accuracy in your quilt photography

by Deidre Adams

As SAQA members, we have a wealth of opportunities for publication of our work, including the *SAQA Journal*, exhibition catalogs, the *Portfolio*, and numerous places on the SAQA website. In order to take advantage of these opportunities, we have to do more than just create the work itself — we must also be committed to obtaining the best possible photographs of the work. This means either hiring an experienced professional or, if we have the money and the motivation, investing in the right equipment as well as learning as much as possible about artwork photography so we can take our own photographs.

Every photograph is the result of many different considerations, some of which become especially critical when photographing artwork. In addition to proper setup and a good quality camera (note: your iPhone photo *still* isn't good enough for a catalog), you need to have a good understanding of sharpness and focus, light and exposure, depth of field, image noise, and dynamic range. One of the least understood aspects of digital photography is *white*

*balance*, which is key to getting the correct color in your image.

### Color temperature

As an artist, you're aware that without light, there is no color. But what you may not be aware of is that light itself can be said to have color. The visible light spectrum is a very narrow band of frequencies within the larger electromagnetic spectrum. The range of visible light colors is described using the Kelvin scale, which is a measure of color temperature from warm to cool (see the illustration below).

The easiest way to understand this is to think of a white object seen in different types of lighting. The white will have an orange cast at sunset or a blue cast in shade. Your eyes can adjust to the light and your brain will still tell you that object is white, but the camera can only capture what's actually there. When white has a color cast, so does every other color in the scene.

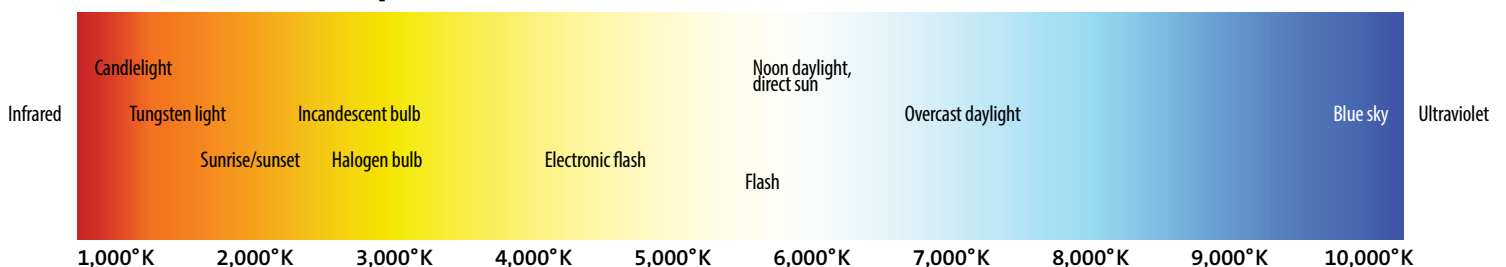
The ideal light source is white light at around 5,500° Kelvin, which has neither a warm (red to yellow) nor

cool (green or blue) color cast. This is the light given off by the sun at midday and by photo studio strobes or speedlights (flash).

If you don't have strobes or flash, you can use constant light to take your photos. However, be aware that the most commonly available light sources have some amount of color cast or may not be capable of accurately rendering all the colors in a scene or an artwork. Some lights may also introduce a green or magenta tint that will need to be corrected later with computer software.

When deciding what kind of lighting to purchase for your photo studio, it's useful when you can purchase it based on the temperature, which may be listed on the package or in the specifications online. Another factor is the *color rendering index* (CRI), which becomes especially important if you choose fluorescent lighting. CRI is a measurement of the ability of a light source to accurately render all frequencies of the visible color spectrum, with 100 representing the best possible result. Look for something labeled "High CRI," which should be

### Kelvin color temperature scale



## White balance products

The number of available white balancing accessories is large and bewildering. Here is just a small sampling of what you can find at B&H Photo ([www.bhphotovideo.com](http://www.bhphotovideo.com)), Adorama ([adorama.com](http://adorama.com)), or Amazon.com. Prices vary tremendously, and it may or may not be true that you get what you pay for. Be sure to do your research — read the user reviews and check photography forums for recommendations.



### White balance card set

Comes with white, black and gray cards; \$10-20 depending on size and manufacturer. B&H Photo and Amazon carry different options. Be sure to read the user reviews; some people say the gray is not completely neutral, which can result in slight color shifts.



### DGK Color Tools DKC-Pro Color Calibration & White Balance Chart Set

\$14.95 at B&H Photo. Very inexpensive; however, some reviews say the neutral gray side is not completely accurate.



### X-Rite ColorChecker Classic Card

\$59 at B&H Photo. In addition to grayscale chips, this card includes 18 color chips to help with color calibration.



### X-Rite ColorChecker Passport Photo

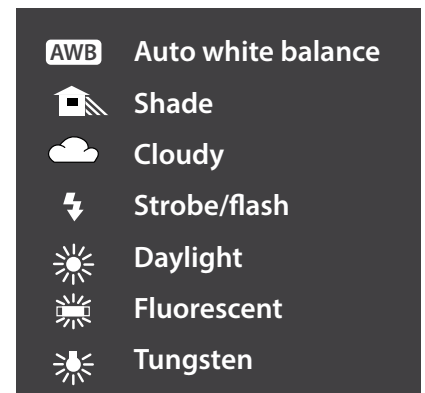
\$89 at B&H Photo. In addition to color and grayscale chips, the Passport ColorChecker comes with software that allows you to build profiles for every lighting situation, which can simplify correcting a large number of images simultaneously with Photoshop or Lightroom.

at 90 or better. Avoid household fluorescent bulbs that don't list a CRI rating; these will mostly likely be much lower and your photos will have color problems that can't be fully corrected later.

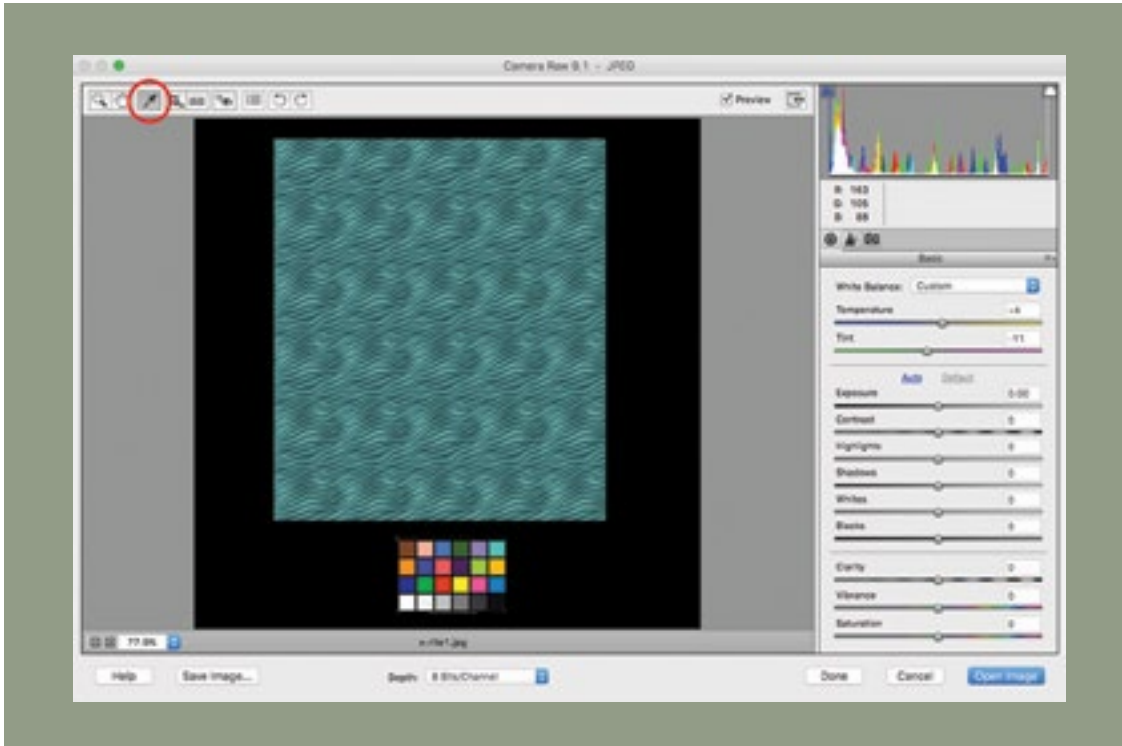
Another lighting situation that's highly problematic is having multiple light sources in your image. An example of this might be light coming from a window at the same time you've got a household lamp casting light on your subject. This kind of lighting is difficult to impossible to correct.

## Setting white balance

Any camera you consider for photographing your artwork should have the ability to set white balance, and preferably to set a custom white balance. Below is a typical list of settings available on a wide range of cameras.

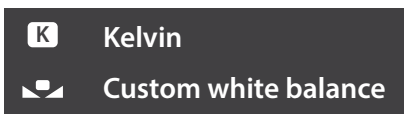


If you've never looked at this setting on your camera, chances are it's set to auto. Auto white balance may give acceptable results in a wide range of circumstances, but it's very unlikely that it will give you the best result for photographing artwork. Be sure to read your camera's manual to learn how to use these settings.



## Custom white balance

Some cameras offer additional settings that allow you much greater control over white balance.



If you know the temperature of your lighting and your camera allows it, you can dial in the number using the *Kelvin* setting.

*Custom white balance* is used with a target that has a known neutral color balance, either white or a value of gray. These targets are sold by a number of suppliers specifically for this purpose. See a partial list of possibilities in the sidebar on page 12. The procedure will vary somewhat depending on your particular camera, but basically it involves filling your viewfinder with the target, taking a photo of it, then using that photo after choosing *Custom white balance* in the camera's menu. Ideally,

you would use the same lighting setup every time you shoot your artwork, and you would have this custom setting saved so you can come back to it each time.

## Shooting with a target

Another way to use a target is to include it in the shot with your artwork. If you have proper lighting on your subject, there is a very simple way that you can correct the color in your image using Adobe Photoshop, Photoshop Elements, or Lightroom. If your camera offers the ability to shoot in RAW format, this is the preferred option because RAW will often contain a greater dynamic range and color gamut. However, this procedure will work with jpegs, too.

In Photoshop Elements, choose *File > Open in Camera Raw*, navigate to your image, and click Open. Choose the White Balance Tool, which looks like a small eyedropper, in the icons

above the image (see illustration above). Click on a neutral area—your white balance card or one of the neutral squares in a color target—and that's it. You will see the temperature and tint values change accordingly. Click Open, make cropping or other adjustments, and save the file with a new name and in Photoshop format or as a jpeg with maximum quality and minimum compression. The procedure is similar in Photoshop or Lightroom.

If you don't want to do the color correction yourself, you can include your white balance target in the image you send to SAQA for publishing in the *Journal* or a catalog. This can help us to ensure that your image has accurate color. ▼

*Deidre Adams is the graphic designer of your SAQA Journal and many of SAQA's exhibition catalogs. She is also a textile artist and painter with a studio in Denver, Colorado. See her work at [deidreadams.com](http://deidreadams.com).*

# Photographing your art like a professional

by Cindy Grisdela

**A**t the SAQA 25th Anniversary Conference in Alexandria, Virginia, last May, Gregory Case, a professional fiber art photographer from Colorado, addressed various issues confronting artists who photograph their own work. He also touched on the fact that not everyone needs or wants professional photographs. If the purpose of the images is to share them within a local circle—friends, family, or a guild, perhaps—a snap on a smartphone may be all that’s needed. Sometimes, however, something more professional is needed.

Case cautioned, “Far more people will see the image of your work than will see it in person.” Social media sites like Facebook, Instagram, and Pinterest rely primarily on visual marketing, not to mention an artist’s personal website. Juried shows, books, and magazines also judge work based on the photograph of a piece, not the piece itself. Therefore, whether an artist decides to seek out a professional photographer or photograph their work themselves, the quality and professionalism of the photograph are very important.

Having art photographed by a professional can be expensive. For this reason, many quilt artists take their own photographs. Case advised that to begin photographing your own work like a professional, you should begin by reading the user’s manual for your camera.

Color is a prime consideration in presenting fiber and textile work, and each device—camera, smartphone, tablet, computer monitor and printer—interprets color differently. It’s critical to understand how the particular device being used works. In the default mode, most cameras oversaturate color and enhance contrast, and many lose subtleties of color and color transitions that are necessary for accurate color representation of the quilt in an image.

Generally speaking, the more expensive the camera, the more control you’re likely to have over image quality, color and detail, Case said. To prove this point, he showed several examples of photos taken with an Apple iPhone 5s, which uses the JPEG format, and a Canon G15 point-and-shoot camera with RAW capability.

Before taking any photographs, you must first decide which camera processing method to use, JPEG or RAW. A JPEG image type has a file extension of either .jpg or .jpeg. It’s a widely-used format and can be read immediately on most computers

without further processing after the shot is taken. The disadvantages of the JPEG image type include the loss of up to a third of the color data and reduced flexibility to correct the color, Case said.

To help compensate for the deficiencies of the JPEG format, take some time to choose the appropriate camera settings before taking the first photo. Adjust the brightness and contrast. Use the most appropriate “white balance”—a setting that allows you to calibrate the device to correctly display the color white under different lighting conditions. Choose the largest file size and highest quality settings to minimize image compression. Case noted that smartphones and some point-and-shoot cameras don’t allow you to adjust the default settings. If you’re purchasing a new camera, make sure these adjustments are available on the model you’ve selected.

The other image file type available in some cameras is RAW. When photographing using the RAW file format, the camera image data is

Some cameras offer easily accessible “canned” white balance settings to help you achieve good results under different lighting conditions.



unprocessed and requires processing with computer-imaging software such as Photoshop. Many single lens reflex (SLR) cameras and some point-and-shoot models offer this option.

Case noted that some of the advantages of using the RAW format include better color control, the ability to adjust the white balance after the shot is taken, and more control over exposure when compared to the JPEG format.

Many smartphones have a preset white balance setting that can't be adjusted, while many point-and-shoot cameras have automatic settings that can be chosen depending on the available lighting—indoors, outdoors, or flash. More expensive cameras allow you to custom-set your white balance by shooting an image of a white piece of paper or a white

wall and setting the camera to balance the colors to that image.

Once you've sorted out some of these technical details, the next step is setting up a space for photography. A fairly large area is needed to maintain the recommended distance of 6-15 feet between the camera and the quilt. Case advises pinning the quilt straight onto a backdrop and centering the camera on a tripod with a cable release or self-timer. This gives the photographer the opportunity to compose the shot and make adjustments if needed.

Some quilters prefer to take their shots outdoors. For this technique, Case said it is essential to plan in advance and set up your shot on an overcast day with no wind.

Once you have the photographs, it's important to review them on a desktop computer monitor, not just

on the LCD screen of the camera, before taking everything down. After reviewing the images and confirming that they're acceptable, it might be helpful to take a shot of the setup so you'll know next time what worked well.

Lastly, Case added that if photography proves too difficult or time consuming, give him a call. With 11 years of experience as a full-time photographer of quilts, textiles and fiber art and with work that has been seen in over 100 different publications, he'd be happy to lend a hand. You can contact him at (719) 647-0472 or [photos@gregorycase.com](mailto:photos@gregorycase.com). ▼

*Cindy Grisdela is a Juried Artist Member of Studio Art Quilt Associates from Reston, Virginia. See her work at [www.cindygrisdela.com](http://www.cindygrisdela.com).*

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overhead expenses

demand factor

hourly rate or fixed rate?

# Pricing got you down? Never fear — math saves the day!

by Diane Howell

26 hours @ \$6 per hour = \$156

15% profit

**P**ricing can be the monkey wrench in your marketing toolbox. Finding the sweet spot between desired earnings and what the market will bear can seem like an overwhelming task.

What's the secret to success? A no-nonsense approach to math and a lack of emotion in the process, say the artists who responded to a SAQA *Journal* query.

Although almost all responding artists price their works by the square inch, they emphasize different factors to determine their final multiplier. A review of their techniques and tips provides insight into how to establish your own price points. In addition, Dena Dale Crain's tutorial on how to calculate pricing, taken from her retired class *Math for Quilters*, is a sidebar to this article.

## Unit pricing

In Sandra Donabed's straightforward approach, she calculates prices for her work by the square inch and then rounds up to the nearest number ending in two zeros.

"Prices are written in stone once assigned, but I do raise the square-inch price every decade or so on all new work," says Donabed of Jupiter, Florida. The only time she discounts work is during an open studio sale event or if someone makes an appointment to see her work in her studio. Her studio discount is

generally 10 percent to 20 percent off gallery retail pricing.

Cindy Grisdela of Reston, Virginia, has a similar approach. "I price by the square foot. I raise my prices every couple of years or if I have a significant event in my professional life that would justify an increase," she says. She does not hold sales.

## Decisions and lessons

Being able to price things with emotional nonattachment takes discipline. Neroli Henderson of St. Kilda, Victoria, Australia, used to price her pieces based on how much work went into them or how much she "loved" a piece.

"As I got better known, I realized it was a really futile way for me to price. I have too many pieces to hold on to for the nostalgia, and I've had to get less precious about all but a couple of my works. I've also realized that what I love aren't often the works that are loved by others," Henderson says.

She finds that how much time she spends on a piece matters little to its value in the end. "There are many things that make a work important. What does it say? Is it identifiable as my work? Is it one of the most well-known of a series? Did it win awards? Has it been in major exhibitions? Has it been shown in major magazines or books? Is it iconic?"

Finally, she notes that often the most important thing for a collector buying a specific artist's work, besides

their love for it, is the little signature in the corner.

Henderson now prices by the square inch, too. She began at about \$1.80 AUD, increasing it as she won awards and was featured in international publications; last fall her price was \$2.77 AUD. "The amount of hours I spend doesn't matter to the buyer, only the finished piece. That said, I make enough to make sure I have an okay hourly rate overall."

## The lay of the land

Ann Brauer of Shelburne Falls, Massachusetts, arrives at her price per square inch through a multifaceted approach. "Selling quilts is what I do to support myself, so pricing matters to me. I need to sell the work, but I also need to make money. I look at the amount I want to earn per hour or per year. I want this to be a reasonable sum based on my experience and the rates of comparably skilled people in my area. I also know my expenses, including materials, my studio, advertising, and time spent doing work-related activities. I can then figure out how long it takes me to make a quilt. If it takes a week, then I know approximately what the cost of this quilt should be," she says.

To firm up the final price, Brauer takes buyers' behavior into account. "If I put too large a price on it, then the work does not sell, which is counterproductive. If I price it too low, then I don't make enough money. This can be a problem when working

with different sizes. I need to be able to justify the price to myself and to my potential customer. Sometimes a smaller item can be part of a larger marketing strategy.”

The concepts of comparable pricing and selling partnerships are key. “Because my aim is to sell quilts I need to determine if the price works in my market. Although most of my sales are made directly to the purchaser, I need to leave room for the discount that decorators and galleries take. Then to make it easy on myself after setting the standard price, I go by the square inch. I price custom quilts at the same price as quilts I make in general since while there is some additional time involved in meeting the needs of the client, I also know that the quilt is sold.”

Margaret Blank of Mirror, Alberta, Canada, has also found the local market to be a strong factor in her pricing. Like Brauer, she prices by the square inch, remains mindful of the size of the piece, and “my small town/tourist/rural market.” She notes: “Generally this has worked well and yes, my price has risen a tad in the past couple of years as I’ve become better known in the area and have more on my curriculum vitae.”

After taking costs and local pricing into account, there is one factor left to consider. “Every quilt has a home and a price,” Brauer says. Some quilts are more difficult to place than others, and her designs change. “If I am no longer showing the work regularly, then I may reduce it. The question I ask myself is whether I will be glad to let the quilt sell at the reduced price. As I learned after Hurricane Irene [in 2011, when my studio floated away], having too much stock is not always a good idea.”

## Time is money

Zara Zannettino of Highbury, West Australia, Australia, says her time is the most important factor in pricing. To get to her square-inch figure, she logs every step of production. “[This practice] is valuable for quoting. I feel it ensures I can remove the emotion and help justify my pricing. I personally hate the angst that artists often put themselves through, as they

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‘Selling is complicated. There’s the guesswork of gauging the public’s pocketbook and willingness to open it.’

— Susan Lenz

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typically ‘undervalue’ their hard work and experience,” she says.

Her formula is: (current value of material costs x size) + (hours or expected hours based on comparable historical records) x (a reasonable per-hour labor rate).

“I must get paid a certain hourly rate or not produce it for sale, as this is the largest cost factor involved. If this fixed-rate isn’t possible for a commission or sale, then I won’t proceed, as I don’t want to devalue my time or resent the commitment.” To help maintain value for other artists,

she also feels it is important to not negotiate a lower price once she has calculated a realistic value.

Zannettino does have one bargain, and that is if she gifts an older work to someone she finds deserving. “The reaction is priceless, no one has devalued my time, and I have taken the time to consider who deserves [the piece].”

## Other factors

Susan Lenz of Columbia, South Carolina, also prices by the square inch, but her calculation sometimes includes framing. “The work for which I have gallery representation is framed. Their commission is 50 percent. I calculate the minimum wholesale cost of framing and double it. I add this amount to the square-inch calculation,” she says.

The amount for framing is generally less than retail because Lenz does all of her own framing. She buys the supplies in bulk and in advance with free shipping to reduce costs.

Then she opts for a reality check. “I consult the manager at my main gallery to determine if he thinks [the price] is reasonable and if he thinks they can sell it.” From there, Lenz says the price is never lowered and there is never a sale. “Customers must be able to purchase with confidence. They should never hear about anyone receiving a better price for similar work. The only discount is when buying multiples. I have authorized my galleries to take 10 percent off at their discretion.” However, the 10 percent must come from gallery’s portion of the sales.

Lenz’s overall approach is based on common-sense principles. “For me, there’s no sense in sticking a whopping price tag on a piece that

# Step-by-step pricing tutorial

by Dena Dale Crain

has no chance of finding a permanent home. Plus, if my work fails to move in a gallery, that gallery will eventually return it, and stop representing me," she says. "An artist must understand that the gallery must sell in order to stay in business. Selling is complicated. There's more involved than time, materials, and even the affection an artist might have for her creation. There's the guesswork of gauging the public's pocketbook and willingness to open it."

The work sold through galleries is a fraction of Lenz's creations. She prices other works at \$1-\$2 per square inch, the lower number for mostly machine-stitched works, and the higher for mostly hand-stitched works. Framed works are calculated the same way as described above. This pricing process provides a dollar amount for solo show exhibition lists.

Lenz is at peace about her approach to pricing for these works. "I know that my price per square inch is low. I know that it doesn't equitably represent a fair wage on any timeline. I also know that I can produce more than four times what I will ever be able to sell and that storage is a very real issue. To me, the best thing that can happen to one of my works is for someone to love it enough to give it a home, hang it, and get it out of storage. I could price my work higher, but it would disrupt the delicate balance between selling and storing.

"My artistic mentor once told me that the right time to raise prices was when an artist couldn't keep up with demand. So far, this hasn't happened. He also told me that lowering a price and having a sale will generally drive away serious collectors who are looking for serious artists who expect the value of their work to go up over time, not down."

*Diane Howell is editor of the SAQA Journal.*

To set prices for quilts, begin with the costs involved in making it. Those costs are:

- Costs of all materials
- Cost of labor at fair market value, or what you might expect to pay someone else to do the work
- Overhead expenses
- Margin for profit

A formula for this calculation might look like this:

**Materials + Labor + Overhead + Profit = Price**

Let's run through a simple example of what to include when making that calculation:

**Materials:** Costs of fabrics, batting, and notions total \$97.48.

**Labor:** 26 hours at \$6 per hour totals \$156.

**Overhead:** This includes costs for space, electricity, water, telephone, and other incidental expenses. Let's assume it took about a month to make our sample quilt and that overhead expenses were \$43.

**Profit:** Equate profit to what your money might earn if you did something else with it besides investing in your business. What are current interest rates on cash investments in stocks, bonds, and mutual funds? Any money invested in a quilting business should pay at least as well.

## Calculating profit

Figuring a profit margin of 10 percent means 10 percent of the final price is profit, not that you add up all the expenses and then add 10 percent of that amount to set the final price. Note that 10 percent of \$100 is \$10 profit, whereas, 10 percent of \$90 is only \$9 profit.

The price in this example is \$97.48 materials + \$156 labor + \$43 overhead + 10 percent profit. The asking price is \$329.42. You arrive at this figure by adding the first three amounts to achieve a total of \$296.48. To get the full retail price, divide \$296.48 by 0.9, which yields \$329.42. Your profit is \$32.94.

If you want a 15 percent profit, divide \$296.48 by 0.85, because you want this figure to be 85 percent of the total



# materials + labor + overhead + profit = price

price. This yields the retail price of \$348.80, of which \$52.32 represents a 15 percent profit.

## Pricing by Area

After repeatedly going through this pricing exercise, many professional quilters learn there is a correlation between the size of the quilt and the amount and costs of materials and time required to make it. Using a record of costs, they establish an average price per unit, generally set as price per square inch or square centimeter.

Using the average price per unit method, a quilt that measures 18 x 42 inches has a total area of 756 square inches. At a rate of 90 cents per square inch, this quilt's price is easy to calculate. It would be \$680.40.

To set a standard per-unit price, the quality of all the quilts should be consistent. To price a simple cotton quilt with little quilting using the same method to price a complicated, densely quilted silk piece with expensive embellishments, means overpricing one and underpricing the other.

## Demand factor

Neither of the two previously described pricing methods considers that demand for an extraordinarily good quilt is higher than the demand for a less exciting quilt. A third pricing method permits pricing based on quality by factoring in the likelihood of demand.

Examine all your quilts. Likely, there are some that are early pieces, and the quality is not especially good. There are some quilts of better quality, but the designs are not exciting. Recent quilts are better in both design and construction.

If you can divide the quilts into categories, you can grade the quilts from worst to best. Grading is a structure that will inform you about pricing. Clearly, prices for the worst quilts should be lower than prices for the best quilts.

Use cost information to assign a minimum value to each quilt. Add the minimum required profit. Then use anticipated demand to raise or hold steady the retail price.

For example, there are three quilts to sell: a good one, a better one and a great one. They are all made from the same

kinds of fabrics and all three are about the same size. Cost of materials is about the same, but perhaps there is more labor in the best one. Cost pricing factors in the extra labor, but the spread in prices between the three quilts is not great. Area pricing does not factor in quality, unless you assign a different per-square-unit price for each level of quality.

Assign a factor of 1 to the least impressive of the three quilts. For example, you priced the quilt at \$250. The factor of 1 holds the price at that level. When that quilt is sold, you will cover the costs of materials, labor, overhead and a small profit.

Assign a larger factor to the second quilt. The size of this factor is up to you, but it may be something like 1.2 or 1.3. Multiply the minimum price by this factor. For example, you have priced the second quilt at \$300. Its factored price is \$300 x 1.2, or \$360. The extra \$60 covers anticipated demand for the piece.

Assign an even greater factor, perhaps as high as 2 or 3, to the best quilt. Your \$350 quilt now has a set price of \$700.

Track the price at which each quilt sells, and let this price inform future pricing. If there are many potential buyers for a quilt at a higher price, raise the factor. If the quilt does not find a buyer within a reasonable period, reduce the price.

At first, this procedure is largely guesswork. As you gain experience selling quilts and judging the market for them, good pricing strategy is less about guessing and more about knowing what sells and at what price.

## More Tips

Many quilters find that selling pays for quilting supplies, lifts self-esteem and reputation, and makes it possible to buy new equipment to make more quilts. It also clears out old quilts to make room for new ones.

Even if you quilt for fun or to make gifts, never take your quilting efforts for granted. You are engaged in highly specialized work. Training, materials, tools, and equipment are expensive. You deserve to be compensated for those expenses.

*Dena Dale Crain is a SAQA JAM who resides in Nakuru, Kenya.*

# Insure your work and state its worth

by Elizabeth Van Schaick

A version of this article appeared in the Summer 2009 issue of the SAQA Journal.

When an artist has completed a piece of artwork stemming from her own inspiration, creativity, and time, it may be daunting to think about ensuring its safety. Many artists may put off considering insurance against damage and loss. They may get murky or conflicting information on what restitution is available and under what circumstances.

Above all, it is crucial to have a detailed discussion with an insurance agent and ask specific questions about any policy you have or are considering buying. Standard homeowner's insurance may cover new or old artwork while it is in your home, depending on the policy, and what information or documents the insurance carrier originally required. When entered into an exhibition, art pieces may be covered by the sponsoring organization's policy, but not always.

Below is an interview with Christine Johnston, CIC, USI Insurance Services LLC of Arizona, who offers some clarification about insurance for new artwork. Artist June Underwood contributes some tips about determining insurance values on exhibition paperwork.

**Elizabeth Van Schaick:** How will a developing artist or art quilt maker know when it is time to take out insurance for the first time? That is, when does it become necessary or highly advisable?

**Christine Johnston:** There is no set answer for this. Most quiltmakers feel comfortable while the quilts are in their home. When they start shipping or taking their quilts elsewhere, that is usually when the first phone call happens.

**EVS:** So when an artist begins to send pieces to other venues more than occasionally, and generally anticipates income from the artwork, taking out insurance seems wise. Once an artist is established in terms of reputation or selling prices, are there additional considerations or new types of coverage?

**CJ:** The policy my company offers is called a basic "Inland Marine" (also known as a "floater") policy. Whenever you are running any type of business, you need to sit down with your insurance advisor to find out if

there is other coverage that should be considered. Every person is different in her wants and needs. This particular policy is geared to the quilt world, just like a jewelry floater policy or a musical instrument policy is geared toward a particular area. Each policy has special nuances that are geared to the type of artwork.

**EVS:** What types of policies exist for insuring the artist's artwork while in her own possession, and while on loan to other locales?

**CJ:** Any type of Inland Marine policy. This covers items anywhere within a specified area, for us it's the United States and Canada, but each carrier's policy is different.

**EVS:** What is covered by these policies — what types of situations? What is not covered?

**CJ:** I can tell you what is NOT covered on my policy: wear and tear, deterioration, climate, animals. Those are the major exclusions, but there are others, like war, nuclear attack, terrorism, etcetera. My policy will not

cover any type of electronics. There are other policies out there that will.

**EVS:** Do you have any warnings concerning artists' insurance?

**CJ:** As with anything, get it in writing. Some insurance agents state the homeowner's policies will cover the quilts. Some carriers will, but most will not if the quilter is doing this as a business.

**EVS:** Some exhibition organizations may carry insurance that would cover participants' artwork, but not all do, or they may state limitations. When entering an exhibition, sale, or special event, does an artist who has her own insurance need to ask whether her artwork is covered by the exhibition location or company's policy?

**CJ:** No. Again, my policy covers anywhere in the United States and Canada.

**EVS:** What does the artist need to have, in terms of documentation or official valuations, when first taking out a policy?

**CJ:** Appraisals from a certified appraiser or an established market value. Without these two items, the quiltmaker would only be reimbursed the cost of her material.

**EVS:** Do you have any contacts to whom you would send artists to get accurate appraisals for these purposes?

**CJ:** I go to the National Quilt Association website to find the list of certified appraisers. [Ed. Note: NQA is dissolved; a list of appraisers is available from American Quilter's Society at [www.americanquilter.com](http://www.americanquilter.com)]

**EVS:** Are you able to say how much insurance typically costs for art quilts of small to medium size? Is it affordable for artists who are not yet making a high income?

**CJ:** I can tell you what my policy costs. I can't tell you what an "average" quilt will appraise for. My policy costs \$1.17 per \$100 of value. This is \$117 for \$10,000 worth of goods. [Ed. Note: These are 2017 prices.] Artists need to check conditions and limits on coverage for works of art and be aware of whether a policy covers equipment used in making the work. Sewing machines might be covered under a homeowner's insurance policy or a policy that covers a body of artwork. Not all policies cover the computer, printer, or other electronics that are used to make art quilts. If such items are not included in a separate art business policy, the carrier of homeowner's insurance may require that computers and other electronics be itemized on an additional business rider in order to get recompense. Artist Kim Ritter encountered this difficulty when she lost some equipment to hurricane damage. In addition, she had difficulty resolving

a claim for antique quilts that were damaged. Part of the problem was whether they were classified as "art" or "collectibles." Unfortunately, Ritter's home/flood policy covered "collectibles" only up to \$1500. Also, since the quilts were business-related, they were not covered. Obtaining appraisals beforehand and adding a business rider would have ensured a different outcome.

## Insurance value for art venues

Procedures and forms may vary quite a bit from one location to another. Shows like American Quilter's Society will not allow insurance without a written appraisal, whereas many art venues and craft venues rely on fair market value as grounds for a value. It is important to remember that an estimate is not the same thing as an appraisal. Registration forms for exhibitions and sales will often ask you to declare an insurance value. According to June Underwood, "If the exhibition has asked for a selling price and the museum gets part of the sales (typically 50 percent or less), then the insurance value that I would set would be the sale price that I put on the work less the museum's commission. Thus if the retail price was \$100 and the museum took 50 percent, the insurance value would be \$50."

In many situations, the art may be hung for display only, and the venue does not conduct sales. In this case, Underwood suggests setting the value according to the prices the artist has received for other similar pieces in the past. "You can adjust prices downward or upward from prices for other works if the sizes aren't similar. Figure the price per square inch or square foot of a similar piece you have sold, adjust accordingly, and make that the insurance value."

What if an artist doesn't have a sales record? "Then I would use a

low-ball figure for quilt art in general, something like roughly 50 cents a square inch or however you like to calculate it. The low-ball price that I cite here might not be quite right in your region of the country, but I think it's close to an average."

Finally, in the event of an exhibit of antique or traditional quilts for which no sales had ever occurred,

It is important to remember that an estimate is not the same thing as an appraisal.

Underwood suggests that perhaps an average selling price in the region for the kind of quilt being exhibited would be a good estimate. A call to a business that sells vintage quilts might provide some kind of figure.

"No estimate of insurance value is guaranteed to get you that amount — lots of discussion and negotiation will occur before a check appears in the mail. But at least using the rules of thumb I've given, you'll have a rationale for the value you've put on the work." Even having some documentation will provide better support than having none. Filing documentation and clear, full descriptions in words and/or photographs ahead of time will definitely save confusion and grief if the worst should ever happen.

*At the time this article first appeared, Elizabeth Van Schaick, was a quilt and paper collage artist, a writer, and an instructor at the Samuel S. Fleisher Art Memorial in Philadelphia, Pennsylvania.*