



HOWTO BUY ART

Your walls are calling to you. You're beyond posters, but you find walking into a gallery intimidating. Here's everything the nervous novice needs to know

By Sarah Jordan

f you're reading this at home, stop. Look around. See anything you actually like up there on your walls? Anything that's inspiring, calming, thoughtful, provocative, meaningful—or that might even charitably be described as "art"? Bought any good paintings lately?

Now, think about all the art you didn't bring home, and what you did instead with that pile of disposable income. The fully loaded SUV—that's in the shop. The Armani suit, with its now-baggy knees and shiny seat. Consider the fleeting satisfaction of these purchases. Then, consider this: "Beauty is the balm that heals us," says collector Martha Snider, whose Main Line home overflows with art. "It's the antidote to the ugliness of

Photography by Pascal Blancon

Judy Dean and Jim Crawford

FIRST PIECE: An early 20th-century portrait by Hubert von Herkomer, bought during a trip to London in '77. The Woman in White flew home first-class; the owners went economy. MOST RECENT PIECE: Kate Javens's painting Named for Learned Hand. ONE THAT GOT AWAY: A broken half-Asian, half-Greek Gandaran head at Jaipul Gallery. Seemed too expensive at the time. WISH LIST: A great Albrecht Dürer print or drawing.



everyday life." Not to mention, as one dealer puts it, this really unsightly fact: "There's nothing worse than a beautiful house with terrible art. Why put up a \$200 framed poster from a catalog when you've spent money on everything else? It's like wearing a Chanel with bad breath."

If that doesn't inspire you to make an investment in a real painting, drawing or lithograph, proceed straight to the mall and pick up another Doors poster. Otherwise, read on, and we'll tell you the basics of finding and buying art. As a Philadelphian, you're already in good shape, aesthetically speaking. This is an art town. We've got world-class art museums, distinguished art schools with a stream of graduates striving to be the next big thing, a healthy gallery scene, and, often, better prices on everything from a small etching to a giant canvas—because dealers here aren't paying Big Apple rents.

So get out your checkbook, and let's begin the hunt for that masterpiece.

Helen Bershad

FIRST PIECE: Deer Island, Maine, a watercolor by John Marin, bought at auction. MOST RECENT PIECE: A late '80s John Walker oil, Untitled. ONE THAT GOT AWAY: An \$11,000 10-by-14-inch Howard Hodgkins at New York's Emmerich Gallery. Husband Jack thought it too small for the price. WISH LIST: A Mark Rothko or Willem de Kooning.

BUT HOW WILL I KNOW WHAT TO BUY?

You're the one with the Doors poster, aren't you? Not to worry. It's easier than you might think to get from here to Real Art. Your first step is making time for research. Just as you've never bought a car, a computer or even a toaster without doing some homework, you'll need to research this, too. But it's more fun this time. "Go to as many galleries, art shows and museums as you can," says Sue Ann Prince, who teaches a course called "Contemporary Art and the Art of Curating" at the University

of Pennsylvania. "Just look and look and look." And as you stroll the white-walled gallery world, ask yourself what you like and what you don't. It's not always an easy question. For help, ask dealers about any work that strikes a chord—good or bad. They'll put into words the styles, subjects and technical aspects that appeal to or repulse you. Over time, a pattern of what you like and don't (it's your taste!) will emerge. "The eye is a muscle, too," says dealer Chris Schmidt, of Rittenhouse Row's Schmidt/Dean Gallery. "You have to strengthen it."

This is the secret of all great collectors: They never stop looking. Sheldon Bonovitz is a major collector who, along with his wife Jill, specializes in "outsider artists" (meaning those who have no formal training, like Bill Traylor). "If there are 1,500 pieces by Traylor," Bonovitz says, "we've already seen probably 1,000 of them."

To get your eye in shape, consider a course in visual aerobics. Good examples are the one-day tours led by Krystyna Warchol at Penn. (Call the Special Programs department at 215-898-6479.) Sign up for her "New York Art Adventure," and spend the day touring New York's Chelsea and SoHo neighborhoods on May 5th. Or check out Center City and Old City with Warchol on June 9th, when she offers her "Tour of Philadelphia Galleries."

Supplement your gallery visits by reading reviews in papers, and peruse magazines such as Art in America (academically inclined), Art News (more gossipy) and Art & Auction (the collecting bible). Remember, however, that artwork reproduced on these pages often looks a lot different in

Jill and Sheldon Bonovitz

FIRST PIECE: A Navajo saddle blanket. MOST RECENT PIECE: Works from the last Outsider Art Fair in New York City, including pieces by James Castle, Elijah Pierce, Felipe Archeletto, David Butler and William Hawkins. ONE THAT GOT AWAY: A large painting by Hawkins at an art show several years ago. Seemed too pricey, so they passed. The Hawkins they just bought is a third the size: "It came back in another form." WISH LIST: There's a limestone carving by William Edmondson that would substantially enhance their collection of four other Edmondsons. Sheldon won't say which one he wants, for fear of starting a bidding war.



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What's Hot: Photos, Folklore and Formaldehyde

ocaine and tax cuts may be back in fashion, but Jean-Michelle Basquiat, David Salle, Julian Schnabel and most of the other giants of the last great art scene are not participating in the resurgence of '80s Americana. Schnabel, at least, has found financial success as a director (*Before Night Falls*); Salle's marketability has gone straight to video (*Search and Destroy*). Eric Fischl and Sandro Chia are merely AWOL.

The rage of the moment is with the Young British Artists, a London-based consortium whose work in such media as cow parts and elephant dung has been collected in the show "Sensation." Their work became a political and cultural cause célèbre when New York Mayor Rudy Giuliani objected to the exhibit's display at the Brooklyn Museum of Art, largely affirming that the YBAs had succeeded in their primary goal: to shock the old guard. (All is clear in Philadelphia: Mayor Street has yet to share his critical assessment of the genre, and "Sensation" isn't stopping in town.) The YBAs are led by Damien Hirst, the rebellious 35-year-old whose materials of choice seem to be vital organs and formaldehyde. (One of his celebrated works consists of a shark in three parts suspended in the malodorous fluid.) A New York show last year took in \$11 million for 31 of Hirst's pieces. The Hirst brand is strong enough that the artist is able to demand \$75,000 for a visit from two assistants who apply a Hirst-approved sequence of colored dots to the buyer's wall of choice. This is where the serious money is going-and it will likely require a trip to London or New York for buyers to get in on the action.

A slightly less extreme emerg-

ing market - perfect for the coming lean years, and with more resale potential than Hirst's dotson-demand—is photography. Photography of all kinds has begun to assume a much larger share of art sales, in large part because of its relative affordability. "It appeals to those that aren't super-wealthy," says Penn art historian Sue Ann Prince. "In the past 25 years, photography has become more and more popular among collectors." Those who buy photography aren't forgoing the potential of high returns on their investments, however. German lensman Andreas Gursky has seen the going rate for his large pictures of environmental patterns skyrocket nearly 25-fold in only a few years; a recent auction fetched almost \$300,000 for a print

Such staggering returns can also be found by hitting the jackpot in "outsider art." That which was once derided for its place in flea markets, exalted by anthropologists as "folk art" and overlooked by gallery owners is now a hot art-world trend. The ground rules for outsider artists are simple: Eschew formal training, don't overcompensate for it, and make sure your work clearly shows your lack of art-school instruction. (This month, the outsiders come in from the cold as the ICA opens an exhibit, "East Meets West: 'Folk' and Fantasy Painting from the Coasts.")

The lesson from the art world is clear: What's hot right now may not remain so for too long. So despite his current reign at the top of the art world. Damien Hirst might want to put away some of that \$11 million, just in case. And he should invest it in something a little more stable than tech stocks—or contemporary art. —Sasha Issenberg



WHERE THE ART IS

ot all galleries have white walls, gilt frames and snooty help. And not all galleries are created equal. But there are so many good ones, with so much diversity, that we were hard-pressed to narrow our list to these 23 outstanding area galleries we think any collector, new or not, should see. So consider this a road map—but only for half the journey. Start here, and then keep going, exploring, looking. And enjoy the view.

Artists' House

This friendly cooperative gallery focuses on emerging talent, and features primarily representational art from quite a few Pennsylvania Academy of the Fine Arts (PAFA) grads. With its mix of freshly minted artists and seasoned exhibitors, the content on the walls here can really vary. Stop by often. Prices range from \$250 to \$15,000. 57 North 2nd Street; 215-923-8440. Open noon-5 Wednesday-Sunday.

Larry Becker Contemporary Art

Very clear in their focus, Larry Becker and his wife, Heidi Nivling, present Minimalism. Look no further if you want less on your walls—no landscapes or flower paintings here. Trained as artists, the couple has a sure and sophisticated taste that's reflected in the work they present. They are friendly and quick to demystify their more abstract and contemporary exhibitions when questioned — and some of the work can seem quite mysterious indeed. Prices range from \$500 to \$10,000. 43 North 2nd Street; 215-925-5389. Open 11-5 Friday-Saturday, and Tuesday, Wednesday and Thursday with an appointment advisable.

David David Gallery

The charming first floor of this family-run gallery in a townhouse off Rittenhouse Square, in business since 1900, transports visitors back in time. The Davids (Carl and wife Arlyn are the third generation, and their son, Shawn, makes the fourth) deal in American and European work from the 18th to 20th centuries, but have developed a specialty in 19th- and 20th-century American and European Impressionism. If you need to do some homework before a buy, you can ask to peruse their 50,000-volume reference library. For something more current, see the works by living artists exhibited on the spa-Cious (continued on page 123) Nancy and Michael Yecies

FIRST PIECE: Eddie Arning's *Untitled*, *Woman on White Horse*, from the Fleisher/Ollman Gallery. MOST RECENT PIECE: James Castle's *Untitled*. ONE THAT GOT AWAY: They didn't bite when they had the chance to buy a small William Edmondson limestone dove. Now, the prices have skyrocketed. WISH LIST: Anything by William Edmondson.

person. So talk to artists at openings, go to art fairs, or even audit an art history class at one of our local colleges.

Do all this for a year, without spending a cent.

HIT THE GALLERIES

Ever wonder how dealers feel about people who hang out in their galleries and never buy anything? Guess what. You and your empty pockets are more than welcome. In fact, "We think the primary reason for a show is for people just to see the work," says John Ollman, of Center City's Fleisher/Ollman Gallery. Like Ollman, most dealers are happy to do nothing more than educate the public about their artists, then hope they'll come back, maybe next time with a check. Becky Kerlin, of Old City's Gallery Joe, puts the number of non-buyers through her doors at 90 percent. And Sueyun Locks, of Locks Gallery on Washington Square, says, "We assume you've come just to look." So the pressure's off.

Keep in mind, too, that a good gallery takes a great deal of care selecting the artists it represents—most are barraged daily with packages of slides from hopefuls. So what you see on the walls already reflects careful choices and a distinct point of view, and dealers are passionate about this. They love to answer your questions, whether it's just to give information or, as Chuck More, of Rittenhouse Row's More Gallery, puts it, to fan "an ember of interest." Go ahead—ask them anything, then file the information as you would a Consumer Reports rating on a car.

And yes, you can ask the price. In the pristine simplicity of many galleries, dealers are hoping you'll see art, not dollar signs. If there isn't a tag posted next to the work, check for a price sheet, usually found in a discreet corner. A visible price sheet is the law, so don't be shy. ("Hidden price sheets make the client an infant, forced to ask for one," grumbles a collector.) Nobody, it seems, is immune from the occasional awkward moment over a price list. "I was once at the Hirshl & Adler Modern in New York," says Rick Snyderman, of Old City's Snyderman galleries, "and I asked for the price list. There was some hesitation from the guy I asked. It was almost like he knew who he was going to sell to, and it wasn't me. That was part of the '80s crapola. The '90s woke up to that high-handedness."

Well, maybe not all of it. Tip from a savvy artist: A red dot next to a painting usually signifies the work has been sold. But if you see a dotted work you really love, ask. Some dealers put up a few dots just to try and get sales rolling.

How Much?

Five hundred dollars is about the smallest bankroll you can start with—considering that a good frame alone can cost \$200. With \$500, you'll probably be able to get something you like. Something you love may take longer—and one more zero, at least.

To start cheap, check out student and cooperative art shows at places like Nexus Foundation for Today's Art and Artists'

A TALE OF TWO SITTINGS

Two portraits. Two very different prices. Gallery owner Robert Schwarz explains why

PORTRAIT OF A WOMAN FROM PHILADELPHIA
ADOLPH-ULRICH WERTMÜLLER, 1808
OIL ON CANVAS, 21 3/4 INCHES BY 27 INCHES
\$45,000

The pedigree is impeccable: Swedish-born Wertmüller, schooled in Stockholm, was already an international success when he arrived in Philadelphia, having done portraits for European nobility, including the king of Sweden.

A strong example of how the artist built his reputation for society portraits.

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Though this subject isn't classically beautiful, she's beautifully painted. The anatomy is convincing. The flesh looks real, and you can almost see the bones underneath.

Color adds value, and red is particularly appealing.

The detail of her costume is precise and masterful, especially the folds in her shawl.

WOMAN WEARING A RUFFLED BONNET
ARTIST UNKNOWN, AMERICAN, 19TH CENTURY
OIL ON PANEL, 30 3/4 INCHES BY 24 5/8 INCHES
\$4,000

The lack of attribution doesn't always detract from folk art's value. Well-done folk art can be just as expensive as work by academically trained artists.

The woman is unpleasantly severe. Lacking youth, grace or elegance, she's going to be a harder sell.



The artist's command of detail is fairly primitive. The woman's bonnet is stylized and lacks verity. (Compare this to the sophisticated treatment of Wertmüller's lace.) Unfortunately, it isn't aggressively primitive, either. Straddling both styles, it accomplishes neither.

The painting lacks the charm of more successful and valuable folk portraits. It's devoid of color, of engaging background elements such as patterned wallpaper, and of interesting furniture or visually arresting elements in the foreground—a dog, cat, child or bouquet of flowers.



Tom and Roberta Powell

FIRST PIECE: A Jonathan Green original lithograph, First Sunday. MOST RECENT PIECE: Romare Bearden's painting Firebirds. ONE THAT GOT AWAY: They passed on a \$5,000 Salvador Dali print 20 years ago because they'd just purchased their first home. Five thousand dollars for a Dali will probably never happen again. WISH LIST: Work by Horace Pippen, Henry Ossawa Tanner or Archibald Cox.

House, where you may find good artists not yet signed by a commercial gallery, and therefore more inclined to negotiate on prices for their works. Otherwise, just about every artist is bound by an agreement not to sell art outside of his or her gallery without the gallery owner getting a cut—generally, a 50-50 split. Prices reflect gallery overhead, artists' materials, and the mean, lean years that both parties suffered together. Prices for any artist will only go up with each successive show. So if you like what you see, try to get in on the ground floor.

Then forget about how much you spent. When you buy your first piece, the only rule is to love it. Don't look at it as an investment (because it's not; even if you have a Blue Period Picasso, the money you spent probably would have done better in the stock market). Just look at it. (continued on page 126)

THE SHOCK OF THE NUDE

allery owners scoff at those too unsophisticated to display a nude portrait without blushing. If you dare, consider how others have gotten away with it for years:

Demand Anonymity

In 1863, Edouard Manet's Olympia caused a commotion not only for its nudity, but because of the subject's recognizable face (and more), belonging to local prostitute Victorine Meurent. Today's would-be owners and artists ought to be diligent about ensuring that their nudes don't resemble a local exotic dancer or someone's moth-

er-in-law. "We would face questions if the figure is generally recognizable," says Gross McCleaf Gallery's Ralph Johnson.

Keep the Private Parts, Er, Private

The world's most famous nude, Titian's 1538 Venus of Urbino, found its first home in the bedroom of the Italian duke who commissioned it. "It was associated with love, so the wedding chamber is the proper place," says Swarthmore art historian T. Kaori Kitao. That logic still holds: Those who feel a nude might (continued on page 128)

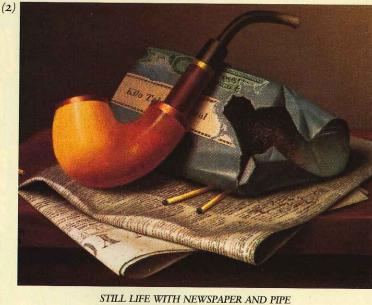
PAINTINGS BY NUMBERS

Can you match these works with what they're going for at local galleries?



SMILING SELF PORTRAIT ROLAND BECERRA (2000) ACRYLIC, 12 INCHES BY 12 INCHES

- a) \$1,200,000
- b) \$375,000
- c) \$4,200
- d) \$400



STILL LIFE WITH NEWSPAPER AND PIPE
WILLIAM HARNETT (1877)
OIL ON CANVAS, 7 1/2 INCHES BY 9 3/4 INCHES

- a) \$1,200,000
- b) \$375,000
- c) \$4,200
- d) \$400



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PSYCHO-ANALYST
MASON RAIDER (1987)
ACRYLIC, 96 INCHES BY 24 INCHES

- a) \$1,200,000
- b) \$375,000
- c) \$4,200
- d) \$400



GARDEN OF THE HESPERIDES
ALBERT HERTER (1900-'05)
OIL ON CANVAS, 40 INCHES BY 60 INCHES

- a) \$1,200,000
- b) \$375,000
- c) \$4,200
- d) \$400

Answers: 1-d (Rodger LaPelle Galleries, 215-592-0232); 2-b (Turak Gallery, 215-665-1360); 3-c (Rodger LaPelle Galleries); 4-a (Turak Gallery)

ART (continued)

The prices are moderate, the styles are diverse, and the attitude is enveloping. Check out the Philadelphia Orchestra performance at the gallery on First Friday (May 4th). This is a great place to get your feet wet. Prices from \$100 to \$10,000. 133 North 3rd Street, 215-625-9990; www.Pentimenti.com. Open noon-5:30 Wednesday-Friday, till 5 Saturday.

The Print Center

This nonprofit organization, founded in 1915, is tucked away on a charming street in Center City. Run by Christine Filippone, the center supports printmaking and photography with frequent exhibitions where the work is for sale. Don't miss the gallery store, stocked with fine-art prints and photographs by the Guerrilla Girls, Komar and Melamid, Art Spiegelman, Bruce Stromberg, Winifred Lutz and Neil Welliver. Prices range from \$35 to \$3,000. 1614 Latimer Street, 215-735-6090; www.PrintCenter.org. Open 11-5:30 Tuesday-Saturday.

Rosenfeld Gallery

Richard Rosenfeld has been at the heart of the local art scene since his gallery opened in 1976. Showing a wide variety of styles and media (with more and more color-based abstraction), Rosenfeld features a diverse stable of artists—including locals Bruce Samuelson, Jacquie Cotter, Mary Nomecos, Alex Kanevsky and Susan Howard—at affordable prices. Depending on the month, you can find work on paper, on canvas, or in clay, glass or mixed media. Rosenfeld is always around to explain what's shown. Prices from \$500 to \$5,000. 113 Arch Street, 215-922-1376. Open 10-5 Wednesday-Saturday, noon-5 Sunday.

Schmidt/Dean Gallery

Owner Chris Schmidt is a force for local bluechip art. The variety of work he shows—abstract, figurative, fantastical, sculpture, prints, oils, photography—reflects a distinct taste for polished pieces, far from the raw and rough end of the spectrum. Steve Baris, Fritz Dietel, Kevin Finklea, Alida Fish, Michael Gallagher, Brooke Moyer, Kate Javens, Stephen Estock, William Smith and Michael Olszewski are just some in his stable of artists. His two galleries are moving to one space, 1710-12 Sansom Street, in June. Prices from \$500 to \$50,000. 1636 Walnut Street, 215-546-7212, and 1721 Spruce Street, 215-546-9577. Open 10:30-6 Tuesday-Saturday.

Schwarz Gallery

Founded in 1930, this gallery specializes in Philadelphia artists of the 18th to early 20th centuries, American and European art from the

19th to early 20th centuries, and European old masters. Pretty heady stuff, but despite the gallery's elegant and intimidating look, president Robert Schwarz is eager to educate visitors about the work shown. Artists include Arthur B. Carles, George Cope, Thomas Eakins, William Harnett, Edward Hicks, Thomas Moran, Violet Oakley, the Peale family, Henry Osawa Tanner and Benjamin West. You'll love the second-floor rooms loaded with exquisite antique furnishings that make you feel as though you've time-traveled back to Philadelphia's glorious past. Prices from \$1,000 to \$500,000-plus. 1806 Chestnut Street; 215-563-4887. Open 9-5:30 Monday-Friday, 10-5 Saturday.

Snyderman Gallery

Rick Snyderman is one of the city's old guard. His airy, spacious gallery, founded in 1983, is washed in natural sunlight and shows off a range of work including clay, ceramic, glass, prints and oils. The gallery is also fast making a name for itself as a leading space for textile-based, or "fiber," art. It has a user-friendly policy of posting prices next to each work, so a beginner can quickly (and easily) get educated. 303 Cherry Street, 215-238-9576; www.snydermanworks.com. Open 10-6 Tuesday-Saturday.

Space 1026

Part of the wave of galleries cropping up on Arch Street, this non-traditional space will show anything from graffiti-influenced art to pop art to untrained conceptual artists. But it's all daring, emerging art for the adventurous, and the price tags, from \$5 to \$300, make the risk worth-while. 1026 Arch Street, 2nd floor, 215-574-7630; www.space1026.com. Open 1-8 Wednesday-Friday, till 5 Saturday.

Spector

This artist-run gallery is housed in an old bakery building where owner Shelley Spector also has her studio. The gallery, opened in 1999, focuses on the work of emerging Philadelphia artists, with prices that range from under \$100 to \$2,000. 510 Bainbridge Street, 215-238-0840; www.SPECTORSPECTOR.com. Open 2-6 Thursday-Saturday or by appointment.

Sande Webster Gallery

In business since 1968, Sande Webster's gallery presents top-caliber contemporary artists and archival-quality framing. Though Webster isn't exclusively a dealer of African-American art, she has gained a reputation for presenting the highest level and largest number of black artists in the area, including Don Camp, James Brantley, Moe Brooker, Ron Tarver, Charles Burwell and Charles Searles. 2018 Locust Street, 215-732-8850; www.sandewebstergallery.com. Open 10-6 Monday-Friday, 11-4 Saturday. —S.J.

HOW TO BUY ART

(continued from page 96)

Enjoy it. And remember, van Gogh only managed to sell one painting in his life—and his brother was a dealer. There is no crystal ball for future value, and looking for a "steal" is certain trouble. "Don't buy a bad Jamie Wyeth because it's cheap," says Brian O'Neill, a developer and a Main Line collector of, among other things, presidential portraits, classical furniture and 19th-century paintings. "Because 10 years from now, it will still be a bad Wyeth."

ALTERNATIVE VENUES

It may feel like a museum in here, but never forget that a gallery is a commercial space. Dealers want to make sales. Though first-time buyers rarely get price breaks, they may get breaks working out an installment plan. If you're serious about a piece but feel you need more time to make a decision, most dealers will hold it for you. Some will even lend it out for anywhere from a few hours to a few days. But you'll have to wait until the end of the show to take it home.

Which is a good thing. Collector Brian O'Neill warns against buying art the same day you discover it. "I make a list of what's interesting and walk away for a day or two," he says. "If I don't have a craving for the piece or can't remember it, I don't buy it." If he establishes that a piece really "turns me on," he may call an expert or go to a website such as Artnet to see what the artist's work is trading at. "Then I ask myself if I'm willing to part with 10 grand, 50, whatever," says O'Neill.

No dealer we know of will refuse payment in installments, though the point at which you can take art home on an installment plan varies. Gallery Joe's Becky Kerlin expects full payment before a client can walk with the work. Chuck More lets clients take a piece home at the halfway mark. Some dealers let clients pay out over 12 months, but anything more is stretching it. Yes, the transaction is interest-free.

There's also, of course, the lure of getting art at an alternative venue, where prices can be more elastic. A few years ago, it seemed every institution in town was asking wellknown artists to donate work for benefit functions. The trend cooled, however, in part because dealers and artists began to resent the bargain-hunters looking to score work at prices far below market value. Some artists even took to making work specifically for these auctions-presumably, of for-auction quality. Still, one benefit features firstrate local artists and continues to draw the best of the city: MANNA's 11th annual A Show of Hands, a live and silent auction (this year, at Moore College on May 18th).

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More conventional auctions can be tricky, and the potential for error is great. "A painting will sell within a range, unless people get into a pissing match and it goes for way more than the work has ever sold for before," explains John Ollman. "The thing is, that painting has been offered to major collectors in the field but turned down, and as a last resort, they go to auction. It's already been shopped around." Look at the auction catalog, he advises, and "do not bid one cent over your pre-determined limit." Don't forget, you'll also be paying a commission to the auction house.

Student shows also have a certain appeal, though some art-world insiders caution, "Student work is student work." The grand-daddy of art schools, the Pennsylvania Academy of the Fine Arts, celebrates the 100th anniversary of its student show from May 11th through June 3rd. But prices at the PAFA show are notoriously high for unknown artists, and the inside joke is that whatever sells at the show is the last painting any of these artists will sell for five years. That said, don't forget past alums: Imagine getting the senior-year work of Thomas Eakins, Mary Cassatt or John Sloan.

Is THE PRICE NEGOTIABLE?

Probably, unless the gallery has a nonnegotiable policy. How do you know? They'll tell you. Locks and Center City's Schwarz Galleries are two places that don't negotiate.

Rick Snyderman, however, says everything in the world can be negotiated. And he adds, "I can recognize when people are stretching." He advises buyers to develop relationships with one or two dealers, become regular customers, and then wait for "accommodations" to be proffered. Collectors finagle better prices by paying cash or writing a check for the full amount. "All sophisticated buyers negotiate," says one. A cash discount is often over and above the frequent-buyer's discount.

Which is not to say that prices are set arbitrarily. "Materials are so fricking expensive," says dealer Chris Schmidt. A tube of paint can cost \$40; materials for a photograph might add up to \$300. Schmidt takes out a calculator and breaks down the price of a \$6,000 work: The artist's \$3,000 half has to pay for framing, studio rent and materials. Subtract all that, then divide what's left by the hours needed to complete the work. Despite the artist's education and career level, he or she may only be earning minimum wage.

The dealer faces the costs of rent, printing catalogs, mailings, building maintenance, insurance, security systems, employee salaries, and premium heating, ventilation and air-conditioning systems. "You might

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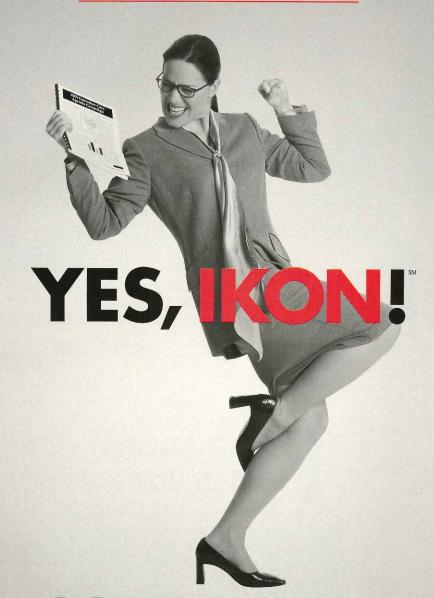
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HOW TO BUY ART

have to sell four paintings a month to break even," says one dealer. "So if nothing sells in one show, you might have to sell 10 in the next. It's a terrible business."

One collector's caveat: "If people concentrate too much on the price, they get in a trap," says Robert Schwarz, of the eponymous Center City gallery. "I once bought a three-piece white suit just because it was on sale. I never should have bought that suit."

How to Come Back for Seconds

One-time buyers are rare. The good news is that if you're coming back to the same dealer, you'll probably receive a certain amount of consideration. Come back again after that, and you'll receive even more.

THE SHOCK OF THE NUDE

(continued from page 96) be too intimate for their home's public spaces can choose to display it in the room where the only business is intimate. "A lot of people say, 'We have kids, we can't have nudes.' Or they might actually say, 'We need it in the bedroom,'" says Teresa Curran, gallery assistant at the More Gallery, Inc.

Don't Try to Be the Office Taste-Maker

For a variety of reasons—fears of cultural controversy, sexual-harassment complaints or a distracted workforce—most offices stick to less provocative art for their walls. When corporate clients come to More for art, says Curran, "There is a 'no nudes' clause."

Know Your Family's Aesthetic Values

Before worrying about prudish guests, those who display nudes should think about the opinions of the people likely to see the paintings most often. "I have heard, 'I like the painting, but my wife wouldn't like it because it has a naked woman in it,'" says Johnson.

Remember: Age Before Beauty

Some argue that paintings embody a basic truth of life: They get less sexy as they get older. A Titian or a Manet in the dining room might be a little less off-putting to visitors than a Mapplethorpe, says Johnson: "There seems to be a distancing effect. It's probably okay to buy a 100-year-old painting of a nude, but not a contemporary one."

—Sasha Issenberg

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Crossing the line into "frequent buyer" status means you can borrow works on approval, pick up art sooner when paying in installments, get first dibs when a hot work rolls into the gallery, and get price breaks (usually 10 percent for a good customer). The very best collectors are sometimes treated to special lectures, opening dinners with artists, trips to New York to meet art-world celebrities, and invitations to join cozy sojourns to the renowned Chicago art fair to hobnob with other collectors. Galleries will also allow good clients to trade up, turning in a previously bought piece to buy something more expensive (it doesn't work in reverse) by the same artist. Some will even take back a purchased work for cash or gallery credit. Another alternative is to "de-accession" work: The original dealer will resell the work on consignment. "Clients might de-accession a work in a year or two," says Helen Drutt English, of Rittenhouse Row's Helen Drutt Galleries. "I don't want works out there that create a negative sensibility [in their owners]." Dealers typically strive mightily to place their artists' work in appreciative homes.

Just try to avoid becoming what's known in the biz as "an accumulator"—someone who spends without discretion and ends up with too many mediocre pieces instead of a few prized ones. John Ollman advises that you figure out how much you have to spend on art in one year, then blow that on the best single thing you can buy. "It's hard for people to do," he admits.

Another strategy: "Build a big closet," jokes Ollman. And if you wind up with a few mistakes sharing space with your shoes, take the art out after a couple of years. At that point, "If you see why you were interested in it, keep it," he says. On the other hand, if you've forgotten you even owned an oil-on-canvas of the Camden waterfront, "Get rid of it," Ollman advises. Collector Sheldon Bonovitz once bought a Jean-Michel Basquiat painting that started out in his house. "After 10 years," he explains, "it was so tough and strong that I hung it in my office. But it was [still] too strong, so I had to sell it." Collector and artist Helen Bershad gave her Amish quilt collection to a museum when she realized that for her taste, it had become too "decorative."

"My wife and I bought a portrait of a bearded man from Schwarz Gallery," notes collector Jim Crawford, of Center City. "It was a man whose eyes followed us wherever we went. We couldn't live with him. Schwarz let us swap it for a landscape."

OUT OF THE CLOSET. ONTO THE WALLS

How you choose to display your trea-

sures is personal. To frame or not to frame is considered a decorative decision, except in the case of works on paper, which need protection. "Make sure you use 100 percent acid-free rag matting," insists gallery owner and framer Sande Webster, "You can also use Conservation Clear, a glass that filters out 97 percent of UV rays." If the work you're buying is already framed, Webster recommends you ask whether it's been "archivally framed." That means the framer has used cotton fiber for the mat board (instead of more acidic wood fiber), and rice-paper hinges with wheat starch as opposed to-believe it or not-masking tape. Suddenly worried about your frames? Three good bets for answers or repairs are Webster; Ursula Hobson Fine Art Framing (215-546-7889); and Perakis Frames (215-627-7700).

Next on your list should be getting the lighting just right. "Many buyers love a print when they see it in a gallery and are disappointed when they hang it at home," says Hope Proper, a New Jersey collector, primarily of photography. "Often, it's the lighting." Bad lighting can wash out subtle details and tonalities. Avoid fluorescentit flatters nothing. Try halogen, the bulb of choice in most galleries, and shine it at a 45-degree angle, to avoid glare. Bounce



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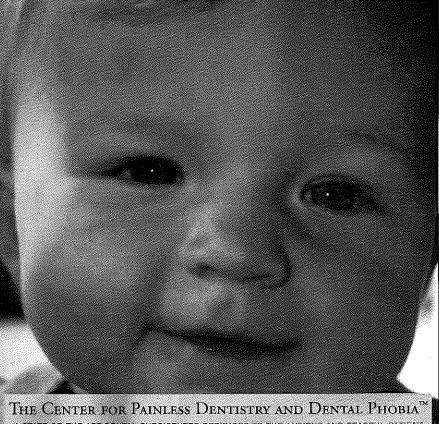
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HOW TO BUY ART

two different light sources on your art for an even better look. And whatever you do, avoid extremes: Heat, cold, moisture and sunlight—the biggest no-no—directly hitting the work can do serious damage. Some collectors even install UV filters on the windows of their homes. For cleaning, use a feather duster to knock dust off gently, or employ an anti-static cloth (available at photo shops).

Are You Making an Investment?

Probably not. But who cares? You can't take it with you, and if you leave your collection to your family rather than a museum, its value may be subject to the estate tax—from 39 to 55 percent of the net value, depending on your bracket. Besides, almost everyone agrees that the notion of "investing" shouldn't drive acquisition. Some art is liquid, but the majority is not. If you want to sell off pieces of your collection, you can de-accession them with the original dealer or through a private dealer. (Mount Airy's Jeffrey Fuller, 215-991-1900, is a preferred choice.) Another option: the local offices of Sotheby's (Haverford) or Christie's (Bryn Mawr). Angela Hudson has been Sotheby's Philadelphia connection for 10 years. She explains that besides appraisals, her auction house can also provide private placement of works (what you miss in auction bidding wars, you gain in privacy); insurance; trust and estate advice; warehousing; and loans against your collection.

If you really believe that liquidity is beauty, the conventional wisdom is to buy only from the top one percent of the type of art you like best. This visual elite can be found at the important, star-studded art shows that take place every year. There's one this month in Chicago (May 11th-14th), two in February in New York (the ADAA Art Show and the Armory Show) and—the most stratospherically high-end of them all-next month's show in Basel, Switzerland. Experts agree there will always be a market for the top tier; below that, the chances of having anything you could call a nest egg, a college education or a retirement fund there on your wall are pretty iffy. Which gets us back to rule number one: Just love it. Forget about what you've spent, or what you may or may not recover in resale value. These are not artistic thoughts. As John Ollman puts it, "A passionate collection is the best investment."

E-mail: sjordan@phillymag.com