

# For art's sake, take great pictures

By JENNIFER FORKER  
ASSOCIATED PRESS

Today's artists and crafters use the Internet not only to promote themselves, but to sell their wares. Good-quality images sell a product; inferior images don't.

So it makes business sense to learn a few tricks of the photographic trade.

Whether your subject is curios or objets d'art, look for the best natural light and a simple background before launching into a photo shoot, advises Me Ra Koh, a Takoma, Wash., photographer and author of "Your Baby in Pictures" (Amphoto Books, 2011).

"Get everything out of the background that doesn't enhance the story you're trying to tell," says Koh. "It only takes a second to move a pop can for a photo that's going to last a lifetime."

And ditch your automatic

*"Ultimately, I think you want to keep your photograph as simple as possible, and convey the messages that you want to and show your product in its best light."*

flash, which creates harsh lighting.

"The built-in flash is evil," says Koh. "It's never going to be a flattering shot."

If you're photographing your wares inside, put your back to a window, with the photo subject facing the outdoor light.

Outside, skip the picturesque park in favor of the parking lot.

"Grass sucks up sunlight. It bounces green," says Koh. "We end up looking darker in the photo than what we actually see."

The gray tones of gravel and cement, on the other hand, provide a neutral color that bounces up flattering light and fills in shadows on artwork.

William Dohman, who sells wooden signs and scenic images at his store, Oh Dier, at the online marketplace Etsy.com, is an architect and self-taught photographer who plans each photo shoot in his St. Paul, Minn., studio. Dohman likes to photograph his products in front of old buildings, which imbue his images with texture and color.

But don't overuse those backgrounds, he warns; it can look busy.

Heidi Adnum begins with lighting in her book, "The Crafter's Guide to Taking Great Photos" (Interweave Books, 2011). She, too, recommends natural, diffused light for product shoots, and urges crafters to learn how to work with it.

"We just see light as light until we start to understand it better," says Adnum, of Newcastle, Australia.

Other tips from her book:

— Shoot outside on a cloudy day. Shade provides naturally diffused light.

— Inside, use a light tent - a box that acts as a mini-studio - if shooting near a window is not possible. Crafters can make their own.

— If you must use artificial light, go for cheap, household lamps such as a desk lamp with an adjustable head. Make sure the bulb is white and that you diffuse the light. To diffuse light, use sheer white parchment paper or a white shower curtain.

Emily Free Wilson, a ceramics artist in Helena, Mont., needs to take professional-quality images of her colorful vases and dinnerware to post on her website, Free Ceramics, and at an Etsy shop of the same name. She thinks it was the quality of her images that landed her pottery on the cover of a recent issue of Ceramics Monthly magazine.

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# Is it time to get that second home?

Roll with the "jet setters" even in this economy!

The high-end jet setters have plenty of time to stand around on perfect-looking grass, drinking champagne mixed with gold-covered caviar, and talking about art. (Actually, I have no idea what they do but that's exactly what I imagine they do).

They also seem to "summer" in one place and "winter" in another. (Have you noticed that only the wealthy use "summer" and "winter" as verbs?). Well, you might not like



**Denise Panza**

gold-covered caviar soaking in champagne but you can enjoy a life that mirrors the jet setters' life.

I'm talking about getting a vacation home for you to "summer" or "winter" in.

Sounds weird? Sounds out of reach for you? Think again!

In today's economy, there are numerous homes on the market and, as people succumb to the financial realities of the global credit crunch, many more homes will

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# Rising sales point to better year Time for that second home?

ASSOCIATED PRESS

WASHINGTON — The housing market is flashing signs of health ahead of the spring-buying season.

Sales of previously occupied homes are at their highest level since May 2010. More first-time buyers are making purchases. And the supply of homes fell last month to its lowest point in nearly seven years, which could push home prices higher.

Sales have now risen nearly 13 percent over the past six months. While they are still well below the 6 million that economists equate with a healthy market, the gains have coincided with other changes in the market that suggest more sales are coming.

"The trend is clearly upward," said Ian Shepherdson, chief U.S. economist at High Frequency Economics.

The National Association of Realtors said Wednesday that re-sales increased 4.3 percent last month to a seasonally adjusted annual rate of 4.57 million.

Single-family home sales rose 3.8 percent. And the number of first-time buyers, who are critical to a housing recovery, increased slightly to make up 33 percent of all sales. That's still below 40 percent, which tends to signal a healthy market.

One concern is the market is still saturated with homes at risk of foreclosure, which lower broader home prices. Those increased to make up 35 percent of sales.

But the supply of homes on the market has plunged to 2.3 million, the lowest level since March 2005. At last month's sales pace, it would take more than six months to clear



AP photo

A home is for sale in North Andover, Mass. Sales of previously occupied U.S. homes rose in January to the highest pace in nearly two years, a hopeful sign ahead of the spring-buying season.

those homes, consistent with a healthy housing market. Fewer homes on the market could help boost prices over time.

Most economists said the January report was encouraging, especially when viewed with other recent positive housing data.

Mortgage rates have never been lower. Homebuilders are slightly more hopeful because more people are saying they might be open to buying this year — and they responded in January to that interest by requesting more permits to construct single-family homes.

"The rise in existing home sales in recent months adds to the indication from housing starts, building permits, and

homebuilder sentiment that the sector has improved modestly since the middle of 2011," said John Ryding, an economist at RDQ economics.

Much of the optimism has come because hiring has picked up. More jobs are critical to a housing rebound. In January, employers added 243,000 net jobs — the most in nine months — and the unemployment rate fell to 8.3 percent, the lowest level in nearly three years.

Analysts caution that the damage from the housing bust is deep and the industry is years away from fully recovering. Since the bubble burst, sales have slumped under the weight of foreclosures, tighter credit and falling prices.

Many deals are also collapsing before they close. One-third of Realtors say they've had at least one contract scuttled over the past four months. That's up from 18 percent in September.

Realtors say deals are collapsing for several reasons: Banks have declined mortgage applications. Home inspectors have found problems. Appraisals have come in lower than the bid.

Or a buyer suffered a financial setback before the closing.

Sales rose across the country in January. They rose on a seasonal basis by nearly 9 percent in the West, 3.5 percent in the South, 3.4 percent in the Northeast and 1 percent in the Midwest.

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come on the market. That means one thing: In economic terms, it means that supply is outpacing demand. And if you're not an economics professor, let me describe that in simpler terms: There are lots of homes and not enough buyers so the price of homes is going down, down, down.

Right now, in many areas of the country, you can get a nice home at a surprisingly affordable price.

First let's talk about why. Why would you own a home that you can summer or winter in?

It may not be something you've ever thought about before because you don't use "summer" or "winter" as verbs. Maybe you think of your vacation as a week-long stint in Disneyland followed by a two-week-stint at your brother-in-law's followed by a week of recovery.

However, owning a vacation home changes everything. It's YOUR home. You don't have to do Disneyland again. You don't have to crash on your brother-in-law's broken futon. You can vacation in a nice place that you own. You can invite your family there (if you want to). I probably also don't need to tell you that a second home is an investment — something you can enjoy for years and then sell for a retirement nest-egg.

Second, let's talk about how. If you're convinced of the why (and most people I talk to are pretty eas-

ily convinced of why) the bigger obstacle seems to be "how." How do you own a second home?

You might be surprised at how easy it is to get a mortgage for your second home. And since homes are much cheaper than they once were, this second mortgage might be less than you imagined it would be.

And if you're wondering what you'll do with your vacation home when you're not on vacation, the good news is: You don't have to leave it empty. You can rent it out by the week or the month. Or, go in with family or friends to buy the home and share it as a vacation home among several of you.

Real estate agent Patty McManus urges homeowners to act: "The opportunities for investing in real estate, especially for second homes may never be this good again. There are some really terrific waterfront and private getaway properties at fabulous prices."

There are a lot of houses on the market right now and they are available at a great price. Why not take advantage of the economy, invest your money in an asset that will grow in value over the years, and provide your family with a great place to vacation or spend the winter.

Denise Panza is a senior loan consultant with HamiltonLadd Home Loans in Ridgefield. She may be reached at (203) 743-4739.

# Rate on 30-year mortgage rises to 3.95 percent

ASSOCIATED PRESS

WASHINGTON — The average rate on the 30-year fixed mortgage jumped after standing flat for three straight weeks at record lows. But the rate stayed below 4 percent for the 12th straight week, keeping homebuying and refinancing attractive for those who can qualify.

Mortgage buyer Freddie Mac said Thursday the rate on the 30-year loan rose to 3.95 percent. That's up from last week's rate of 3.87 percent, the lowest since long-term mortgages began in the 1950s.

The average on the 15-year fixed mortgage rose to 3.19 percent from 3.16 percent. It hit a

record low of 3.14 percent three weeks ago.

So far, low rates have done little to help the housing market, which is slowly improving. Few people can qualify for the rates and many who can have already done so.

The four-week average of home purchase applications dropped in late January and February while refinancing is mostly flat, according to the Mortgage Bankers Association. Refinancing now makes more than 81 percent of mortgage activity.

But the housing market is flashing signs of health ahead of the spring-buying season. Sales of previously occupied homes

*The housing market is flashing signs of health ahead of the spring-buying season.*

are at their highest level since May 2010. More first-time buyers are making purchases.

And the supply of homes fell last month to its lowest point in nearly seven years, which could push home prices higher.

The job market is also improving, which is critical to a housing rebound. In January, employers added 243,000 net jobs — the most in nine months — and the unemployment rate

fell to 8.3 percent, the lowest level in nearly three years.

Frank Nothaft, Freddie Mac's chief economist, said the housing market is gradually starting to pick up.

Still, home sales remain weak and it could take years for the market to fully return to health.

To calculate the average rates, Freddie Mac surveys lenders across the country Mon-

day through Wednesday of each week.

The average rates don't include extra fees, known as points, which most borrowers must pay to get the lowest rates. One point equals 1 percent of the loan amount.

The average fees for the 30-year and 15-year loans were unchanged at 0.8.

For the five-year adjustable loan, the average rate fell to 2.80 percent from 2.82 percent, and the average fee fell to 0.7 from 0.8.

The average on the one-year adjustable loan fell to 2.73 percent from 2.84 percent, and the average fee was unchanged at 0.6.

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