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Byline: Britt Johnsen, Dave Unze

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## **When photo business struggles, frustrated customers forced to wait**

By Britt Johnsen

[bljohnsen@stcloudtimes.com](mailto:bljohnsen@stcloudtimes.com)

Jamie Zylka cried tears of relief as soon as she saw her wedding photos.

She was a bride in August 2008, but had no professional photos to show for more than year afterward. After worried calls and e-mails in search of her wedding pictures, and a complaint filed with the Better Business Bureau, they recently arrived in the mail.

Customers such as Zylka have recently lodged 12 complaints against Jane Bailey Photography with the Better Business Bureau of Minnesota and North Dakota; 10 are unresolved.

The business is owned by Minnesota resident Nancy Johnson. Jane Bailey is a fictional personality around which the business is branded.

Complaints range from failure to deliver wedding photos and other portraits to failing to respond to grievances about problems with customer service and contract fulfillment. Johnson said the average wedding photo package at Jane Bailey Photography costs about \$3,000. The business has an F rating with the Better Business Bureau.

Johnson — who has been doing business in the St. Cloud area for nine years — was also removed from the Central Minnesota Wedding Association, a for-profit company that aims to assure consumers that its paying members are reliable. Johnson remains a member of the Minnesota Professional Photographers Association.

Hundreds of Central Minnesota couples headed toward the altar in recent years have had their trust shaken by other wedding-related vendors. Some lost deposits and were forced to move their weddings and change dates when reception venues went under. Others have lived without a dream gown they'd ordered — and sometimes paid for — when bridal shops closed. In June, the owner of Sauk Rapids bridal shop This Side of Heaven was sentenced to jail on three counts of swindling after more than 70 brides were left scrambling because the shop closed without warning in February 2007. And in April 2008, 300-500 customers were affected when Lori's Bridal & Formal Wear in Cold Spring closed. Cold Spring police retrieved 37 dresses from the store and got them to their owners; other local bridal businesses offered discounts and expedited service to help keep weddings on schedule.

Zylka, in fact, had to find last-minute bridesmaid dresses when Lori's Bridal & Formal Wear

closed.

Johnson, though, says her Jane Bailey Photography business is operating and working to recover from a rough year.

She and her husband divorced, which put a strain on her finances and the amount of time she has for her work, she said. She had also worked with a business partner but decided not to work with him anymore, she said. And like so many businesses, the strained economy has also affected her venture.

"It all kind of snowballed together," she said.

Johnson ran the Jane Bailey Photography studio in downtown St. Cloud for years until June, when she closed it, now working on-location only.

Johnson did not want to get into specifics, but said she is behind in her work because she went from a staff of a few people to working alone.

Usually people get their photos in four months to a year after pictures are taken, and most customers are still getting their pictures within that time frame, she said.

Industrywide, once photo albums are ordered they can take a month or longer before landing in the bride's hands, said Bill Hurter, editor in chief of Rangefinder Publishing Co. Inc., the parent company of Wedding & Portrait Photographers International. He said he can see albums taking up to four months to produce, as many photographers use a company in Italy that is known for producing high-quality photo albums at a sometimes slow pace. But longer than four months is unusual, he said.

Johnson said last week that she would respond to the Better Business Bureau complaints and would work with the Central Minnesota Wedding Association to restore her membership.

### **Sterling reputation**

Pegg A.K. Gustafson, executive director of the St. Cloud Downtown Council, said about six months ago that she started receiving complaints from brides and other Jane Bailey Photography clients. She has taken 10-15 calls since then, mostly from people who said they couldn't reach Johnson after having had wedding or baby photos taken one to two years ago, Gustafson said.

Gustafson never got in the middle, she said, and tried to give suggestions on how to find answers.

"I just feel so badly heartbroken," Gustafson said, noting that Johnson maintained a sterling reputation in the time her business was located in downtown St. Cloud. "It's just really unfortunate."

Stearns County court documents show a couple filed a conciliation case against Johnson in September 2009. The couple married in February that year, called Johnson as early as March, talked to her in May but said they didn't hear from her after that. In the case they sought the \$3,500 they paid for a wedding photo package they said they didn't receive. Johnson didn't appear at the court hearing and, by default, the couple won the case.

Upon learning about such problems, the Central Minnesota Wedding Association in November removed Jane Bailey Photography from the company, said Jake Sturgis, vice president.

## **Personal touch**

Some dissatisfied customers said they chose Johnson because they loved her photos and trusted Jane Bailey Photography's solid reputation. They said they enjoyed working with her and feel baffled by the events that have unfolded in recent months.

That describes Kathleen Massmann's situation. She and her husband got engaged in April 2008 and married in November that year. While making plans for their big day, they asked around about who would be a good choice to document their wedding in pictures. They heard about Jane Bailey Photography.

Their wedding day came and Johnson was charismatic and professional, Massmann said.

But months went by as Johnson kept promising Massmann that her photo album would arrive soon. It didn't.

"It was kind of adding up, and I'm like, really?" Massmann said.

Frustrated, Massmann contacted news organizations in late January and even considered legal action. Finally, a CD of photos — not the album she said she ordered — showed up in her mailbox in early February.

Massmann said she now trusts herself and businesses a little bit less.

"Even if I asked all the right questions, I don't know that we would have found anything different," she said.

That's exactly the kind of situation the Central Minnesota Wedding Association hopes to avoid. The business started two years ago with a mission of raising standards in wedding services, said Sturgis, vice president. It wants to help people hire vendors with a history of ethical and professional service so they know who to trust. Members pay \$350 to be part of the association, which also requires an application process and review by board of directors before getting approved.

He acknowledges the difficulty in choosing the right vendor. He even knows about wedding insurance that people can buy for \$400-\$600 to ensure any damages could be covered.

"We do tell people to do their homework," he said.

## **High stakes**

Not everyone is unhappy with Johnson's service.

In 2002, St. Cloud resident Jenna Fuchs and her sister had portraits taken by Johnson. She was so happy with them that when Fuchs got married in November 2008, she enlisted Johnson's skills.

Fuchs said everything with her wedding portraits went smoothly and she described Johnson as talented and fun to be around. She said on her wedding day, Johnson coaxed smiles and sincere laughter from Fuchs' shy husband and his shy brother.

And at Lake Superior where Fuchs and her man married, Johnson even held Fuchs' shoes while the bride climbed down rocks to pose for a picture. Afterward, Johnson put Fuchs' shoes back on for her.

"Not everyone is willing to put your shoes on for you," Fuchs said.

Last summer, Fuchs ordered her wedding photos. They were sent to the wrong address. Fuchs had moved a couple times since the wedding and was told Johnson had a problem with her assistant. She does not hold Johnson responsible.

"Incredibly talented people need incredibly devoted assistance," Fuchs said.

The problem was quickly resolved.

"I would definitely use her again," she said.

Zylka said the long wait for her photos and the bridesmaid dress drama taught her that consumers have to be as careful as possible and do their best research on companies selling wedding services.

After all this, she said she wishes she and her husband had just eloped.

Times staff writer David Unze contributed to this report

## **Consumer tips**

Ask for recommendations from friends, family and coworkers.

Research the photographer through the Better Business Bureau.

Interview photographers to get a feel for their services, the quality of their work and fees.

Ask to talk with previous clients. If the photographer is unwilling to provide references, he or she could be questionable.

Get a contract detailing every service that will be included in a package, the name of the person who will take pictures at the wedding, the location, date and time of the event; the kind of package it is, as well as a list of guaranteed prices for enlargements and other charges such as taxes or travel fees. Be sure the contract details what happens should your photographer fail to show up. The contract should state the cancellation and refund policy.

Know what fees you will be charged for what specific services. Also find out if the photographer works with assistants and if that is included in the fee.

Ask about the payment schedule.

Ask whether the photo package is fixed or customized, how many photos are included, and whether reprints, enlargements and albums require extra charges.

Ask about the time frame of delivery of proofs, albums and other products. Ask whether a Web site where you can view your images is available and whether you can keep proofs or negatives.

Source: The Better Business Bureau of Minnesota and North Dakota