



At Your Service

Instrument Trial Policies

By Faith Farr

With so many excellent string shops in the Twin Cities area, I decided to compare their offerings and services. In preparing this article I asked all our advertisers who do retail sales the following questions:

- What instruments do you stock (violin, viola, cello, bass)? What is the smallest size of each instrument that you generally stock? What is the smallest true viola that you stock (as opposed to a violin with viola strings)?
- When a student wants to take an instrument out on trial, how long is the trial period? Can they borrow more than one instrument at a time? Are there any fees (e.g. insurance)? What is the policy if they want to extend the trial, or bring back the instrument and want to take it out again later?
- For students who live outside the metro area and may deal with your shop via shipping instead of in person, what are the policies? Costs for shipping or insurance? Length of the trial period?
- What is your buy-back or trade-in policy? What other services do you offer (e.g. rental, rent-to-own)?

As it turns out, most of the shops are very similar. Usually, students can borrow up to 2 instruments and 2 bows at a time, and the trial period is 1 week. All shops are flexible in meeting the needs of the customers, so please ask if you or your students need something out of the ordinary. All shops have a trade-in or buy-back policy, but the details are a little different; all shops are pleased to take back instruments that they sold. All shops do their own set-up before sales and are eager to customize the adjustment to find the sound and response the buyer wants.

Most shops also offer repair. All shops carry bows and most offer discounts on accessories (bows, cases) purchased at the same time as an instrument.

The main differences between shops are: only a few carry basses; only a few offer rental; some carry the very smallest of Suzuki instruments and others begin around 1/2 size. All shops are eager to deal with out-of-town customers, but each shop does it a little differently. Some shops ship instruments, some drive them around on a traveling salesman route, and some really hope the student will come to town to try and then ship the instrument back if they get it home and decide they don't want to keep it. Insurance is handled differently at each shop. The shipping fee will include insurance while the instrument in transit. But once the instrument is in the customer's care — the shipping company delivers it, or the customer picks it up at the shop — insurance against accidental damage may or may not be included. Please have your student ask the shop they are dealing with. Especially if your student is borrowing a high quality instrument or is going to take the instrument to a high danger place like a rehearsal, it might be prudent for them to add a short-term rider to their home insurance policy.

Many of the shops have web sites — go online and get more details about their policies.

All Strings Attached

All Strings Attached; 763-542-9542, 877-542-9542; 5201 Olson Memorial Hwy, Minneapolis, MN 55422; Vladimir and Natalie Zabezhinsky, owners; hours by appointment 7 days a week.

All Strings Attached offers violins from 1/16 size, violas from 12", cellos from 1/4 size (occasionally 1/8), and

basses from 1/4 size. For out-of-town customers, basic instruments will be shipped with the customer paying shipping both ways. Zabezhinsky recommends visiting the shop to have the largest selection, and then trying the instrument at home. All Strings Attached offers 80% of the value on a buy-back / trade-in.

All Strings Attached offers rental and rent-to-own programs. 100% of the first year's rental goes towards purchase, and 20% of the rental after one year continues to accrue towards eventual purchase of the same instrument or a better one. Zabezhinsky has two levels of rental instruments "basic" and "fine;" each level has a different rental fee. With more than 30 years in the music business, Zabezhinsky is trying to offer high quality instruments for schools at a reasonable price.

Laurence Anderson Violins

Laurence Anderson Violins; 507-645-8929, andersonviolins@mindspring.com, www.maestronet.com/anderson; 904 Greenvale Ave., Northfield, MN 55057; M-F 9 to 5, Sat by appointment.

Laurence Anderson stocks violins from 1/16 size, violas from 12", cellos from 1/2 size, (smaller cellos special order), and basses from 1/2 size. He offers 100% value on trade-in for an upgrade. He accepts instruments on consignment and takes a 25% commission on an instrument he originally sold and 35% commission on other instruments. Anderson offers free adjustment on any instrument he sells for one year, and free adjustment on any instrument that he makes for 5 years. He has a rent-to-own program; if the student decides on something better than the rental instrument, then a portion of that money can be used to purchase any instrument in the shop.

Undisclosed Teacher Commissions

In researching the article on Instrument Trials, the topic of Undisclosed Teacher Commissions came up. (An Undisclosed Teacher Commission is a payment, often a percentage of the purchase price, that a shop makes to a teacher when the teacher's student buys an instrument. "Undisclosed" means that the student doesn't know during their instrument search that their teacher is going to get a cut.)

The MNSOTA board has passed a resolution opposing undisclosed teacher commissions because we believe they are against the best interests of students.

When a shop routinely gives a percentage commission to the teacher, that cost of doing business is built into the price the student pays. When commissions inflate the purchase price, students will find it difficult to recover their purchase price when they sell their instrument or trade up. We prefer that shops not offer commissions but instead offer the best possible prices.

In making an instrument purchase, parents expect each shop to be proud of their work and have a "we're the best" attitude. Students usually need a knowledgeable, trusted guide who is not party to the transaction to help them choose. That guide is usually the teacher. If a teacher accepts a secret commission, they have a conflict of interest between their own self-interest in obtaining commissions and their duty to the student in giving advice.

The trust built up between the teacher and student is powerful and should not be abused. If a student finds out about a secret commission after a purchase, their trust in the teacher will be broken; the student and parent may wonder how honest the advice really was. Where the teacher is legitimately representing the shop, it should not be a secret. If the student knows that a commission is involved, they can decide if they want to find someone else outside the transaction to advise them.

To be sure, teachers should be paid for the time and effort they put

into advising students. We need to take lesson time to train students to audition an instrument or bow. We need to teach students how to discriminate the differences in sound and feel, projection, tone color, playability. We need to help students develop their own preferences. When students are comparing instruments, many teachers schedule and charge for extra lessons devoted to that comparison. Some structure their lesson fees so that extra time for advising is already built in. In all these cases it is appropriate that the student receiving the advice is paying for the teacher's time.

While the MNSOTA board strongly opposes undisclosed teacher commissions, board members had more wide ranging opinions on gifts from shops to teachers. (Some shops occasionally give gift certificates or thank you baskets or other token gifts to teachers.) As shops and teachers work together for the good of the students, it is always nice to have effort recognized and appreciated. Good will and good relations make all our jobs easier. It's always nice to say "thank you." If a shop wants to give an occasional nominal gift that does not affect the price of the instrument and does not create a conflict of interest for the teacher, the gift is not necessary, but most teachers appreciate it. If the gift appears to have the expectation of special favor or appears to be an attempt to influence a teacher's objectivity — that's not OK. Teachers who are uncomfortable receiving gifts if they happen to be offered can always give them away, possibly to the student.

MNSOTA is proud that traditionally shops in Minnesota have not offered teacher commissions. We appreciate the good working relationships that we have with the many fine shops in our state and we look forward to continuing to work together in the best interest of our students.

MNSOTA Board

Carl Becker and Son

Carl Becker and Son; 612-379-3843, timherman@carlbeckermn.com, www.carlbeckermn.com; 1313 5th St. SE, #334, Minneapolis, MN 55414; M, W, Th, F, 9-5; Tu 9-7 (5-7 by appointment); Jennifer Becker, owner; Tim Herman, sales manager.

Carl Becker and Son generally stocks violins from 1/8 size, violas from 14" and cellos from 1/2 size. Occasionally 1/10 violins and 1/4 cellos are available; 13" violas can be ordered. For out-of-town customers, less expensive instruments are shipped with the shop paying shipping to the customer and the customer paying the return shipping if it is not purchased. Fine instruments are driven to out-of-town customers from Duluth to Des Moines, Fargo to Rochester. Contact the shop to arrange a delivery in your area.

Becker is happy to accept instruments not purchased from them in trade if the customer is upgrading to an instrument at least twice the value of their previous instrument. (I.e. trade in a \$2,000 violin on a \$4,000 one.) They are also happy to accept their own instruments in trade when upgrading to an instrument at least 50% higher in price. Each instrument will be evaluated for trade based on condition, work needed, market value and need. A fair trade price and a consignment percentage will be offered on instruments not purchased from them. Becker gives 100% of the price paid on instruments bought from them if the customer has owned the instrument 2 years or more, 90% of the value if it has been owned 1 year, and 80% if it has been owned less than 1 year.

Becker offers a rental program on fine quality small to full size instruments. (e.g. violins in the \$1500-\$2000 range). Rental fees are \$50 per month for violins or violas and \$75 per month for cellos. 75% of the total rental accrues from year to year towards eventual purchase.

Fein Stringed Instruments

Fein Stringed Instruments; 651-228-0783, 800-347-9172, feinviolins@hotmail.com, www.feinviolins.com; 165 Western Ave., North St. Paul, MN 55102; Tu-Th 11-8, F 11-6, Sa 10-4, Su 1-5.

Fein Stringed Instruments offers handmade violins, violas and cellos; violins from 1/8 size, violas from 13", and cellos from 1/10 size. If a teacher has several students looking for instruments, a Fein representative will come to the teacher's location with a number of instruments and bows to choose from. For out-of-town customers, the customer pays \$50 to cover shipping both ways including insurance. Fein offers 100% trade-in when upgrading.

Fein Stringed Instruments has a pool of rental instruments different from the sales instruments. 80% of the rental for up to 18 months goes towards the purchase of an instrument. Instrument purchase includes a 1-year warranty, which covers spring and fall check-up, and repair on non-accident problems. The warranty can be extended if desired. Right now, Fein is offering 0% financing for up to 3 years.

David I. Folland

David I. Folland; 507-645-7557, ptos@rconnect.com, www.maestronet.com/folland; 32232 Canada Ave., Northfield, MN 55057; hours by appointment.

David Folland specializes in making full-size violins, violas and cellos of professional quality (\$13,000-\$14,000 for violins and violas). He has also made 3 basses. As well as his own instruments, he usually has a varying selection of instruments that have been traded in. Often he has new instruments in the \$3,000-\$6,000 range made by apprentices. Call to inquire about current availability. Folland has a waiting list of players commissioning his instruments. When one is finished for an out-of-town customer, Folland pays the shipping to the customer and the customer pays to ship it back if necessary.

Claire Givens Violins

Claire Givens Violins; 612-375-0708, 800-279-4323, cgivens@givensviolins.com, www.givensviolins.com; 1004 Marquette Ave., #205, Minneapolis, MN 55403; T-Sa 10-5:30; sales by Claire Givens, Bill Babcock and Shannon Frid.

Givens Violins stocks violins from 1/8 size, violas from 12", cellos from 1/2 size. For out-of-town customers, Givens pays the shipping and insurance costs to the customer, and the customer covers the cost of return shipping plus insurance to cover 1/4 the value of the

shipment up to \$3000 of coverage. (For UPS, \$3000 of insurance would cost \$10.15.)

Givens gives 100% of the purchase price for the trade-in amount if the instrument or bow is in good condition. If some work needs to be done to the instrument to put it on the market, they subtract the cost of this work from the original purchase price. If the instrument was not originally purchased from Givens Violins then their trade margin is limited to 1/2 of the value of what is being purchased. E.g. if the violin being purchased is \$4000, then the maximum trade margin is \$2000. Givens will sell on consignment any instrument or bow purchased from them.

Givens web site is designed with parents and student in mind. It has useful information regarding auditioning instruments, insuring instruments and instrument care.

House of Note

House of Note; 952-929-0026, 877-503-2181; info@houseofnote.com, www.houseofnote.com; M-F 9:30-5:30, Saturday 9:30-3:00 (May-Aug Sat 9:30-noon).

House of Note, serving Minnesota since 1959, offers violins from 1/16 size, violas from 12", cellos from 1/10 size, and 1/2 and 3/4 basses. Smaller basses may be ordered. House of Note recommends visiting the shop to have the largest selection to try. House of Note has professional musicians on staff to assist in selecting an instrument or bow. An appointment is helpful. Customers can take up to two instruments and four bows for a one-week trial period. For out-of-town customers, House of Note will ship up to two instruments and four bows for a one-week trial period from the day received. House of Note pays the shipping to the customer and the customer pays the shipping back. A one-year warranty is offered on all instruments, bows and cases. The trade-in policy on instruments and bows is 80%.

House of Note rents violins, violas and cellos but not basses. House of Note offers hand made, hand varnished rental instruments with a professional set up including professional strings. The first six months of rental fees can be applied to the purchase of any instrument. There is no interest in the rental contract.

Quinn Violins

Quinn Violins; 612-378-5470, sales@quinnviolins.com, www.quinnviolins.com; 1081 21st Ave. SE, Minneapolis (at E. Hennepin Ave.); hours by appointment; regular hours should start by the beginning of next school year.

Quinn Violins stocks violins from 1/8 size, violas from 11", cellos from 1/4 size and basses. Entry-level instruments are usually in stock; smaller sizes (e.g. 1/16 violin, 1/8 cello) can be ordered. For better quality instruments, usually only full size are in stock, but smaller sizes are occasionally in stock and can be ordered quickly. For out-of-town customers, Quinn charges a flat rate \$30 fee for instruments that are shipped, plus shipping charges. For example, a trial of a violin would be \$38.00 (\$30 plus shipping of \$8). The \$30 is applicable to an instrument or bow purchase. If Quinn sends a second shipment, the \$30 fee and shipping is charged again, but both fees are applicable to a purchase of an instrument or bow. On trade-ins, the condition of the instrument is a factor, with an average of 80% offered. However, if the instrument is in excellent condition, and the customer is making a substantial jump in quality, Quinn can often offer 100% of the original value.

Quinn offers a rent-to-own program with 24- or 36-month terms on every instrument in stock (even professional quality items). There is a 3-month minimum rental period and after that the instrument can be returned with no further obligation. The monthly payment is dependent only on the value of the goods. At the end of the term, the customer owns the instrument.

Shar Products Company

Shar Products Co.; 800-248-7427, shar@sharserv.com or fineinst@sharmusic.com, www.sharmusic.com; PO Box 1411, 2465 S. Industrial Hwy., Ann Arbor, MI 48106-1411; M-F 9-7 EST

Shar Products offers violins from 1/16 size, violas from 12", cellos from 1/8 size, and basses from 1/2 size. If students arrange a bow or instrument trial by phone or on-line, they will pay a shipping fee (about \$20-\$40), part of which will apply to the purchase from that approval. If teachers arrange an instrument trial (violin, viola, cello from \$200) through the Shar Student Instrument Trials program, Shar will cover all

shipping and insurance costs, including the instrument return if necessary. Trial periods are flexible (about two weeks) and can be arranged with Bob Lawless, School Sales Manager, blawless@sharmusic.com, 734-665-3978 x249. For more information on Shar Student Instrument Trials, contact Heather Mansell, Sales Coordinator, hmansell@sharmusic.com, 734-665-3978 x347.

Shar Fine Instruments (violins over \$1700, cellos over \$3000) offers at-home instrument trials as a "deferred billing purchase" for up to 60 days. This service is also available on-line.

Shar offers "180 Days Same as Cash" financing option. Shar accepts school student instrument bids across the country. In January 2002, they will launch a new trade-in policy open to instruments purchased from Shar.

John R. Waddle

John R. Waddle; 651-698-4692, wadstar@skypoint.com, www.maestronet.com/waddle; 2032 St. Clair Ave, St. Paul, MN

55105; M-Sa by appointment.

John Waddle offers violins from 1/8 size, violas from 13", and cellos from 1/2 size. For out-of-town customers, Waddle recommends visiting the shop to have the largest selection to try. Customers can take instruments on approval for a week and pay to ship them back if they decide not to purchase. Waddle offers 100% trade-in on instruments purchased from him when a customer buys another instrument or bow of equal or greater value if the instrument or bow is in the same condition it was when it was purchased. Trade-ins not bought from him will be considered on an individual basis.

Roger Zabinski

Roger Zabinski; 612-781-6087, rzabinski@prodigy.net; 4013 Shamrock Dr. NE, St. Anthony, MN 55421; M-F 9-6 by appointment.

Roger Zabinski specializes in making violin, viola, cello and bass bows in his own pattern developed

in the mid-19th century French style. Most of Zabinski's bows are full size, although he has made Sartory model fractional violin bows for his daughters. Soon he will have a complete set from 1/8 size to full size! Full size bows with ebony/silver mounting are in the \$3200 range; fractional bows are around \$1600. Zabinski saves his finest most beautiful wood for gold-mounted production; they sell for \$4000. Zabinski always strives for a strong and flexible stick that will stay in the string.

Zabinski is always happy to give 100% trade-in when a customer wants to buy another of his bows. He will pay the shipping and insurance for delivery to out-of-town customers; the return shipping and insurance is the customer's responsibility if they decide not to buy.

Faith Farr teaches cello at MacPhail Center for the Arts, Bethel College and her home studio. She has served as editor of String Notes since 1997. ‡