

Chapter 1 : Playing with bricks and mortar - find the moat

Get this from a library! Vastly more than brick & mortar: reinventing the Fogg Art Museum in the s. [Kathryn Brush; Fogg Art Museum.] -- "This generously illustrated book - a history of the formative years of the Fogg Art Museum - discusses the educational and cultural philosophies behind its conception, its historical, social, and.

Freelance Writer The Demise of Brick and Mortar Video Game Retailers Digital games are the future of gaming, and while brick and mortar stores will be around for a little while longer at least, the trend of purchasing games digitally will likely become the normal in just a few short years. Music has all but completely shifted to digital downloads and streams thanks to iTunes, Spotify, Pandora, and numerous other avenues to purchase and listen to music instantly. The first two mediums listed have almost exclusively been converted to digital due to no real difference in the experience between their digital and physical forms and digital is vastly more convenient and less expensive than visiting a store for purchase. Books, however, lose something in digital translation because of the tangible feeling of holding a book while reading. Physical books still own roughly half of the market share and will continue to have a future for the foreseeable future. Another form of entertainment that is becoming increasingly threatened by digital takeover is similar to music and movies, as it does not lose any value by shifting towards digital purchase and consumption: Unlike the other forms of video games listed, video games have evolved at more of a trickle in terms of the digital landscape in large part due to the sheer size of files of modern games. However, with internet speed increasing, and large capacity hard drives dropping tremendously in price, console gamers, the ones most dependent on physical games are being given another option now. PC Gamers have been consuming digital games for many years now, and physical PC games barely exist today. Console games are another story though. Specialized retailers like GameStop, and large department stores have still been able to sell physical games consistently over the years. That climate is changing with modern gaming consoles. What about file sizes? Previously, the downside to downloading games on home consoles was the space that they took up on the hard drive, making physical games more popular and practical. Now, modern games are so graphically intensive and powerful that even physical games on these two consoles require massive installs in order to play. Physical games take up almost exactly as much space on the hard drive as digital games. To increase digital sales and popularity, often times games are allowed to preloaded days before their release, meaning that it will be completely downloaded so when it hits midnight on release night, the game is instantly available to play. In fact, gamers can play digital games before their physical counterparts due to this excellent feature, making digital games more convenient than physical games. What does this mean for stores like GameStop and other video game retailers? These stores offer digital download codes for purchase in store and online, but that still requires an additional step to start playing. If you are not comfortable linking your credit card with the marketplace, currency can be purchased and entered in the form of a code at almost every gas station, grocery store, and department store around, meaning that when you pick up your groceries or fill up your gas tank, you can grab a card and purchase games from the marketplace when you get home. The gaming industry is constantly evolving and changing, and this is a transformation of the way we purchase games. Just like the demise of brick and mortar music stores, video stores, and even book stores due to Amazon, video game retailers have seen a decrease in physical game sales that will almost undoubtedly continue at a faster pace as technology makes it easier to acquire games digitally. Digital games are the future of gaming, and while brick and mortar stores will be around for a little while longer at least, the trend of purchasing games digitally will likely become the normal in just a few short years.

Chapter 2 : Brick & Mortar's Unfair Advantage: What Lawmakers Need to Understand about Online Sales

Vastly More Than Brick and Mortar: Reinventing the Fogg Art Museum in the s [Kathryn Brush] on theinnatdunvilla.com
**FREE* shipping on qualifying offers. The new Fogg Art Museum at Harvard University opened in as an architectural and academic experiment: it was the first structure in North America designed for the specialized training of art scholars and museum professionals.*

In the retail arms race, e-commerce seems to be winning. Brands that operate exclusively online eliminate that last markup by selling directly to consumers. By taking ownership of the design, curation and retail aspects of the business, these companies can keep hefty margins for themselves while still undercutting brick-and-mortar competitors on price. Thanks to high rents, business rates and staffing costs, traditional retailers operate at a competitive disadvantage to nimble, web-based rivals. Instead of offering, say, 5, to 10, different products, their product ranges and stock levels are magnitudes greater. For example, Amazon has 1. Asking consumers to factor in some uncertain, variable transaction cost is never a good way to do business, and asking them to pay for returns is even worse. The experience of returning an online purchase, paying two-way shipping costs and ending up with nothing is enough to make anyone wary of online shopping. This policy is now de rigeur for serious, full-price e-commerce companies. The reason is very simple. When they had to pay for return shipping? The value of their purchases decreased. Free shipping and returns will be standard for e-commerce companies from now on. One less reason to schlep to the mall. People are lazy and certain items just make sense to receive once a month. The foundation of the model is recurring revenue, where customers sign up to receive a monthly shipment for a set monthly fee. This is attractive to companies because it creates a steady, predictable revenue stream. Men save money and a trip to the convenience store. And because DSC sources their razors directly from the manufacturer and sells them directly to the customer, they still enjoy comfortable margins. Frank and Oak deploys a more complex model that attempts to coax volume from loyal customers. The company allows shoppers to choose three items of clothing from a monthly collection. Customers then pay for the clothes they want and return the others. There are two categories of players here: Companies that offer custom, tailored clothing online, and those that rely on new technologies to guide customers to a better fit. Hilburn , Indochino and Blank Label selling tailored suits and shirts at a discount to conventional custom options. The appeal here is the sudden accessibility of tailored clothing, both in terms of price and convenience. Because of the price structures discussed above, they can get away comparable quality at reasonable prices while still making a profit. The second category is more interesting and will have more far-reaching consequences for the future of retail. Disruptive change driving traditional bricks and mortar towards extinction

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Chapter 3 : Who is Winning the Food Delivery War?

*Vastly More Than Brick & Mortar: Reinventing the Fogg Art Museum in the s (Harvard University Art Museums) [Kathryn Brush] on theinнатdunvilla.com *FREE* shipping on qualifying offers. The new Fogg Art Museum at Harvard University opened in as an architectural and academic experiment: it was the first structure in North America designed for the.*

So, who is losing in these imaginary scenarios? When asking online businesses to collect sales tax on all online sales, lawmakers and editorial writers are asking a lot more than they realize. Just like everyone else, online sellers understand that sales tax dollars go to pay for state budget items like education and transportation. This article will examine the many reasons why, as sales tax laws stand today, requiring every online seller to collect sales tax on every sale would create an unfair advantage “ for brick and mortar sellers. Instead, forty-five states and Washington D. This means many aspects of sales tax vary significantly from state to state, including: Sales tax rates Products subject to sales tax Who is required to collect sales tax Sales tax filing frequency Sales tax due dates Collecting Sales Tax: A handful of the states with a sales tax have just one statewide sales tax rate. But most states allow local areas “ cities, counties, and other special taxing districts transportation, waste management, etc. For brick and mortar store owners, collecting sales tax is simple. They just determine the rate at their address and collect the same amount of sales tax from every customer who walks into the door. For online sellers, this is just the first in a series of sales tax complications. If they ship the same item to a buyer in Atlanta, they would charge the 8. That is, unless the buyer just has an Atlanta address but actually lives outside the city limits in Fulton County, where the sales tax rate is 7. And these examples cover just two transactions. Beginning at the point of sale, sales tax collection is already vastly more difficult for online sellers than for brick and mortar sellers. Currently, online sellers with nexus in a state are required to collect sales tax from buyers in that state. This means they may already be filing multiple sales tax returns multiple times per year. But if the online sales tax proponents got their way, online sellers would be required to collect sales tax from buyers in every state, no matter if they had any kind of nexus tie to the state. This would mean potentially filing sales tax returns in all forty-five states plus D. States assign each seller a filing frequency “ usually monthly, quarterly or annually depending on sales volume. The general rule of thumb is the more sales tax a seller collects in a state, the more often they are required to file a sales tax return and remit sales tax to the state. Most states set the due date on the 20th of the month after the taxable period ends, but others set the due date on the final day of the month, or the 15th, or some other date. Some states also have different due dates for filers with higher volume. Brick and mortar sellers deal with one state and one set of state sales tax deadlines. Online sellers, if they were collecting sales tax from every buyer, would deal with all states and their sets of deadlines. The Sales Tax Filing Process is More Cumbersome for Online Sellers When a brick and mortar store files a sales tax return, they simply have to calculate and tell the state how much sales tax they collected from buyers in the spot their store occupies. Done manually, this process could take hours. And remember, it means knowing if your customer lives in the city limits, or if you collected transportation district tax. And then there are the states that have a double standard for in-state vs. In Texas, for example, in-state sellers only have to collect a single sales tax rate. This makes sales tax filing simple. In other words, Texas and states like it want out-of-state sellers to collect sales tax, but they literally make it more difficult for these sellers to comply. When it comes to filing a return, brick and mortar sellers once again have the upper hand when it comes to sales tax compliance. I get the feeling that lawmakers think that an online sales tax would save wholesome Main Street stores against faceless internet sellers. But nothing could be further from the truth. Selling online is a low-overhead way for people to go into business for themselves. Even many brick and mortar stores have branched into selling online to gain a whole new, global audience. States see non-taxed online transactions, and feel like they are missing out on the revenue they need in order to pay for schools, infrastructure and other budget items. There does need to be an easier way for online sellers and states to work together. But while the U. To sum it up: Do you have questions or something to say about sales tax compliance? Start the conversation in the comments section. This blog is for informational purposes only. Be advised that sales tax rules and laws are subject to change at any time. For

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specific sales tax advice regarding your business, contact a sales tax expert. Her passion is making tough sales tax topics simple so you can get back to doing what you do best - running your business!

Chapter 4 : The Demise of Brick and Mortar Video Game Retailers | HuffPost

The new Fogg Art Museum at Harvard University opened in as an architectural and academic experiment: it was the first structure in North America designed for the specialized training of art scholars and museum professionals. This generously illustrated book is a history of the formative years of.

Etymology[edit] The name is a metonym derived from the traditional building materials associated with physical buildings: The term was originally used by 19th century British novelist Charles Dickens in the book *Little Dorrit*. The term is also applicable in a pre-Internet era, when contrasting businesses with physical retail presence with those that operated strictly in an order-by-mail capacity pre- Internet. History[edit] A fruit stand at a village market in Afghanistan. The history of brick and mortar businesses cannot be dated precisely, but it existed in the earliest vendor stalls in the first towns, where merchants brought their agricultural produce, clay pots and handmade clothing to sell in a village market. Bricks and mortar businesses remain important in the s, though many shops and services, ranging from consumer electronics shops to clothing shops and even grocery shops have begun offering online shopping. This physical presence, either of a retail shop, a customer service location with staff, where clients can go in person to ask questions about a product or service, or a service center or repair facility where customers can bring their products, has played a crucial role in providing goods and services to consumers throughout history. All large retailers in the 19th and the early to midth century started off with a smaller brick and mortar presence, which increased as the businesses grew. Nevertheless, even service-based businesses can use websites and "apps" to reach new customers or improve their services. For example, a dry cleaning service could use a website to let customers know of the hours and location s of their bricks and mortar stores. Customers preferred to be able to instantly watch movies and TV shows using "streaming", without having to go to a physical rental store to rent a DVD, and then return to the store to give the DVD back. Sales through mobile devices such as tablet computers and smartphones have also risen in the s: Often it is a [challenging] task. Consumers find researching and shopping on the Web far more convenient than brick-and-mortar visits. Benefits[edit] The presence of brick and mortar establishments may bring many benefits to businesses; Customer service: When customers can take a product back to the store to ask staff questions or help them learn to use it, it can make customers feel more satisfied with their purchase. Many consumers prefer to be able to touch products, and experience and test them out before they buy. This is often attributed to Baby Boomers , older Generation X customers and the elderly being used to a more traditional in-person approach when it comes to shopping and preferring to have a demonstration of products or services, especially when buying new technology. On the other hand, many of these consumers engage in showrooming: Fixed costs are payments that a business has to make for elements such as rent of a store and monthly payments for services such as a security alarm. Fixed costs stay the same for a business even if it ramps up its operations or winds down its operations during a slow period. In contrast, variable costs change as a business ramps its operations up or down. Variable costs include wages for employees paid by the hour and electricity for operating machinery used by the business during its operating hours. If a business increases its hours of operation, its hourly wages and electricity bill will rise, but its rent and security alarm costs will stay the same assuming that the business does not add additional locations. Start-up companies and other small businesses typically find it hard to pay all of the fixed costs that are part of their venture. As well, in many cities traffic jams and congestion on roads have made it more stressful and time-consuming to drive to physical locations to shop. Online shopping and online services, which consumers can access from an Internet -connected laptop or smartphone are more convenient for these people. Some high-end hair salons and luxury car stores even offer conveniences such as free espresso and bottled water, all of which add to the overhead of selling these products and services. Online shops, even those for luxury goods, do not have to pay for high-end retail stores and salespeople. Wider stock availability online[edit] Products may be out stock in relatively small brick and mortar retail stores and due to limited space in small business retail stores, these establishments may only be able to carry a few types of each product. Online shops are able to have a huge amount of stock in numerous large warehouses e. An online store may be able to order up products from a

large number of geographically dispersed warehouses, even warehouses owned and operated by third parties e. A physical store may only have a few salespeople to serve customers, so many customers may have to wait in line during the busiest hours. On the other hand, an online virtual store in which customers select their own purchases in a virtual "shopping cart" and pay for them using e-commerce approaches may be able to serve thousands of customers at the same time. E-government Beginning in the s and early s, many governments in industrialised countries began to offer e-government services to citizens. Online government services are offered by a range of government departments and agencies, ranging from departments of motor vehicles online car registration , police paying speeding tickets online , city services paying parking tickets online or requesting that a pothole be filled and social services registering for social assistance or unemployment insurance and tax departments paying a tax bill or submitting a tax return online. Many governments use e-services to provide online information to citizens e. These online government services aim at two goals: By offering these services and information online, governments save money, because they do not have to offer as many bricks and mortar client service centers where citizens can come and fill in these forms and pay government bills. Governments offering e-services can also operate with less civil servants and thus less salary and benefits costs, as the citizens using online services are generally doing all of the administrative tasks e. E-government services also improve service for citizens who have access to a computer, Internet and an online payment method e. Nevertheless, government e-services do not help all citizens, due to the digital divide ; citizens who are in poverty , who are homeless or who live in rural or remote regions may not have access to high speed Internet. These citizens, as well as those who are not comfortable with computers or those who do not understand how to use them, which in practice means elderly people, are not able to benefit from e-services.

Chapter 5 : Brick and mortar - Wikipedia

Vastly More than Brick and Mortar: Reinventing the Fogg Art Museum in the s by Kathryn Brush The new Fogg Art Museum at Harvard University opened in as an architectural and academic experiment: it was the first structure in North America designed for the specialized training of art scholars and museum professionals.

Does your company have interesting data? Become a Priceonomics customer. Depending on where you live in the country, you can get groceries delivered through platforms like Instacart or Amazon Fresh. You can order all the ingredients you need to cook a meal with meal kit services like Blue Apron. Or, you can feast on ready-made meals from the likes of Thistle and Munchery. In this stacked market, which services do people favor? We analyzed data from Priceonomics customer Earnest , a loan provider, looked at anonymized data from tens of thousands of loan applicants to answer a number of questions about this space: How does spending vary by service? Across sectors, are there any real differences between customers? And which companies, in particular, dominate each space? The data does not include restaurant transactions. It should be noted that our data, drawn from loan applicants may reflect a younger demographic than the national average. The average age in our data set is Among grocery delivery, the overwhelming market leader among startups is Instacart. For meal prep, the clear market leader is Blue Apron. Men are marginally more likely to visit a grocery store while women are more likely to use grocery delivery and meal-prep services. Nom-onomics In our analysis, we focused specifically on five food sectors: Prepped meals include Freshly, Thistle, and Munchery. Earnest Distantly behind, though still with significant market share, is restaurant delivery with 5. On an individual level, customers spend considerably more at brick-and-mortar stores than on other services. Earnest On average, customers go to physical grocery stores 3. Earnest That said, some regions are more apt to ordering delivery than others. But it seems coastal residents order delivery far more than average. Earnest In New York, The rest of the list is populated mainly by states bordering the oceans Delaware, New Jersey, Massachusetts, Connecticut, Rhode Island. Are there certain services or establishments that lead the pack? We should qualify that the brick and mortar stores here reflect the geographic locations of our loan applicants. In each of the other spaces, one company seems to commandeer the vast majority of sales. With grocery delivery, Instacart Lastly, we looked at how men and women shop. According to this analysis, men go to brick-and-mortar grocery stores marginally more often than women and women use delivery and meal kit services more than men, The data underscores other reports showing that increasingly grocery stores are appealing to male shoppers. While delivery companies and food tech in general are rapidly growing , our data suggest that these fears may be a bit premature. According to this data, the total slice that Amazon will now controlâ€”between Whole Foods and Amazon Freshâ€”is about Brick-and-mortar grocery stores still control a vast share of the overall food purchasing space, and customers both spend more money there and go to stores more frequently than they use delivery or meal kit services.

Chapter 6 : The brick and mortar battle against web

Vastly More Than Brick and Mortar: Reinventing the Fogg Art Museum in the s (review) Niamh O'Laoghaire University of Toronto Quarterly, Volume 75, Number 1, Winter , pp.

In lieu of an abstract, here is a brief excerpt of the content: *Vastly More Than Brick and Mortar*: But of course someone had to imagine it as it now is, and devise its means of implementation. Kathryn Brush tells the story of two men, Edward W. Forbes and Paul J. Sachs, whose combined vision, drive, and relentless energy transformed a dull and modest university gallery into the Fogg Art Museum we know today. Forbes and Sachs accurately foresaw that the passion for collecting then gripping the American upper classes think of Isabella Stewart Gardiner and J. Pierpont Morgan, both significant donors to the Fogg would give rise across the United States to many new museums, both public and private. They also understood that a properly trained and fully professional cadre of museum directors, curators, and conservators would be needed to staff them. They wanted to see art history accepted as a serious, academic discipline with rigorously applied methods of research using the latest available technology; in short, to emulate the methods and achieve the status of *kunstwissenschaft*, or art history, as developed by German scholars and established in German universities since the s. The new Fogg was conceived as the ideal site to implement such a training program. It brought together purpose-built galleries, seminar and lecture rooms, book, slide and photography collections, laboratories for conservation and x-radiography, and studios where students learned drawing and painting in order to understand specific techniques of creation. All were housed under one roof, which also sheltered the remarkable art collections, including outstanding Asian and other non-Western art - areas where, again, the Fogg led the pack. Forbes and Sachs were nothing if not systematic. They articulated a vision and set to work. Harvard was initially unenthusiastic. But Forbes and Sachs couched their descriptions of the future Fogg in terms familiar to the university hierarchy, emphasizing parallels with the sciences through descriptions of laboratories and technological breakthroughs. Having obtained the grudging approval of the university, they set about raising the two million dollars necessary to erect the desired building and [End Page] to create an endowment sufficient to insulate the museum against adverse financial conditions especially farsighted, given the stock market crash of Brush underscores why the union of Forbes and Sachs was a match made in heaven: Forbes was a Boston Brahmin of old, East Coast stock. Sachs was the scion of an extremely cultured and wealthy New York German-Jewish family, founding partners of the Goldman-Sachs financial institution. Sachs would not have been accepted in the stuffy, provincial, and WASP environment of s Harvard without Forbes as intermediary. You are not currently authenticated. View freely available titles:

Chapter 7 : Disruptive change driving bricks and mortar towards extinction

Vastly More Than Brick and Mortar describes how Harvard's Fogg Art Museum came into being. When officially opened with great ceremony on 20 June it was 'the largest purpose-built structure for the specialized [End Page] study of art' in the United States and would become the blueprint for many other such establishments throughout North America, not to mention London's fabled Courtauld.

An investment manager delivering anywhere near these type of returns over such time horizon would be considered legendary. Bricks-and-mortar on the offensive Before the days of e-commerce, owning a successful specialty retail store meant you controlled the distribution of certain goods to a captive population. Because of market size constraints, it is typically irrational for competitors to enter the market against an established incumbent. Thus specialty retail tend to converge towards local monopolies or oligopolies and can often achieve high ROICs on initial invested capital. The catch though is that the very geographic constraints that protects the store from open competition also inhibit its scalability. The retailer now possesses the ability to redeploy profits from its existing stores into the creation of new stores at a similarly high ROIC. It is no longer a retail store but a powerful reinvestment machine with a pipeline of high ROIC investment opportunities. And as the retailer grows its store footprint, it also gains various scale benefits such as lower average overhead costs, better supplier terms etc. This culminates in an extraordinarily powerful virtuous cycle. While the machine is in full swing, the retailer can make many mistakes along the way and still grow its earnings at a tremendous pace due to the favourable reinvestment dynamics. Being on the offensive is where the real money is made in bricks-and-mortar retailing. Consumers can and are now simply stepping over these moats with often just a single click. Just as important, demand for products is increasingly generated elsewhere and no longer at the retail store front. It continued to operate under the belief that itself, as the middle man, was more important to the consumer than the products themselves. Thirty years ago this very MO may have driven Dyson out of the market. Today the same MO simply made Godfreys a cautionary tale. For example, many vertically integrated bricks-and-mortar retailers e. Apple Stores have continued to thrive because they are able to generate organic product demand from elsewhere translating into higher levels of customer foot traffic given the same fixed customer acquisition costs. On the other hand, bricks-and-mortar retailers that cannot get more out their fixed customer acquisition cost will continue their extended secular decline. Large format department stores are perhaps the best example of this " where they can neither generate organic product demand nor do they operate the type of store foot prints that can be readily optimised for more efficient foot traffic conversion. And as product cycles and consumer trends continue to accelerate, the trade is increasingly volatile. Although one may do a good trade here and there under certain operating environments, success is often fleeting. As a commoditised intermediary, you are often one bad trade away from humility. Bricks-and-mortar on the defensive In any trade where the operating environment is volatile, staying nimble and keeping your cost structure lean is key for longevity. This is however difficult in bricks-and-mortar retailing due to its predominantly fixed cost base. The high ROICs achievable in bricks-and-mortar retail is partly because the key asset required to operate a retail store, the property, is typically not owned by the retailer. Therefore, the value of the most important asset utilised is not included in the denominator yes, there is a corresponding reduction in your numerator due to rental expenses paid " but the nuance here is that property investors typically demand a much lower ROIC. This of course is perfectly logical when your intent is to operate the store until the end of the lease commitment if not in perpetuity. This will likely bring to light the real asset intensity of retail businesses. Where it becomes interesting is when a retailer needs to recalibrate its cost structure in response to a changing operating environment. In other words, a store rollout in reversal is extraordinarily painful. Being on the defensive in bricks-and-mortar retailing is not where you want to be. It has always recognised its role as a middle man between consumers and the goods that they desire and has masterfully navigated its product range from one high growth category to the next high growth category. What it sells today is almost unrecognisable from what it sold just 14 years ago at IPO: The key here was that the vendors left behind a substantial store rollout path for IPO investors JBH listed with

only 26 stores. So not only did investors acquire a profitable retail chain, they also acquire a long pipeline of proprietary high ROIC reinvestments opportunities which has proven over time to be vastly more valuable. On the surface, JBH may look the same as i. Offensive or defensive acquisition? Headline transaction metrics looked good as each JBH share immediately gained. Make no mistake, JBH has proven itself to be a phenomenal world class retail operator with an industry leading low cost operating model. However, acquiring a mature retail store footprint at a ROIC of c. In fact as an economic entity it now carries a weaker balance sheet, significantly higher balance of non-cancellable operating lease commitments and contain many more moving pieces that could go wrong all in exchange for a once-off earnings sugar hit. Today Smiggle operates stores and most importantly has continued to find store rollout pathways in new geographies. Unlike professional broker research notes, this article is inherently biased. Please do your own research and seek your own advice from a qualified financial advisor. Any positions held by the author may, for example, be part of a pair trade or a hedging position so it is not informative in isolation.

Chapter 8 : mortar brush | eBay

When the new Fogg Art Museum at Harvard University opened in as an architectural and academic experiment: it was the first structure in North America designed for the specialized training of art scholars and museum professionals.

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