

furniture WORLD

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IN THIS ISSUE

The Business Solutions Magazine For Furniture Retailers

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Cover: Featured on this month's cover is Kingston from Kathy Ireland Home by Omnia Furniture. Kingston was inspired by beautiful old-world hand craftsmanship and is American Made. Read more about Kathy Ireland Home by Omnia Furniture on Cover 2 and page 1 of this issue, or visit www.omnialeather.com.

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Think You Know Futons?

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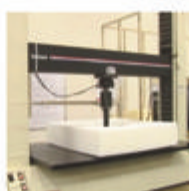
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Bring New Customers In With FACEBOOK STRATEGIES

Step by step instructions on how to turn your Facebook presence into more business.

Furniture Marketing by Mike Root

The web centric online world is now focused on social networking with Facebook being this generation's obsession. TV used to be the way to reach mass audiences, but with Facebook's intimate knowledge of its members' likes and dislikes, this social networking behemoth, can deliver the right customers to the right businesses. Marketers are, therefore, redirecting portions of their budgets from mass media to social media. Retailers in the home furnishings industry need to adapt or be left behind.

Social media consists of a number of new media solutions that directly target a one-on-one relationship between two parties – in our case, buyers and sellers. The Social Media universe consists of vehicles such as Facebook, Twitter, YouTube, Linked In, Blogs, Geo-location like Foursquare, online coupons like Groupon and many more. The top social media tool in today's environment is Facebook. If you are trying to attract the attention of today's retail consumer, you need to have a Facebook presence.

NEW ENTERPRISE BUILT SOLELY ON SOCIAL MEDIA

My daughter graduated last month from college and was immediately hired by a small clothing boutique as store manager, marketer and buyer.

This boutique has a lot in common with many furniture stores insofar as it buys merchandise for a certain customer base, displays it in a nice retail store

"Think about targeting all people in a furniture store's region who recently told their Facebook friends they bought a house. Or how about offering a free bridal registry to all future brides who indicate this event on their Facebook wall?"

environment, and then must go out and find customers. Besides the actual product sold --- women's clothes versus furniture, there is one other big difference. This boutique has never spent a dime on traditional media. They run their entire business on social media and in particular Facebook. In the course of the last couple of years their business has grown every month.

Now granted, this is a small boutique with low overhead. They have a certain customer demographic that is best reached by social media, and with limited marketing funds, Facebook is a great solution. This is not to say that you



Pictured is the first screen a visitor sees when visiting Elmore Furniture's Facebook page.

There needs to be a clear call to action to get any visitor, no matter how they found the fan page, to decide to click "Like". Visitors to www.facebook.com/elmorefurniture are directed to click on the "like" button so they can see additional content shown on the following page.



"You can target the ideal customer in ways that are not possible with other media because Facebook knows so much more about your prospects."

Once a visitor clicks on the "Like" button on Elmore Furniture's Facebook page they are thanked for becoming a "Fan" and are treated to a video presentation.

should abandon all advertising and put your money into social media. That would be extremely foolish, especially if your current advertising expenditures get quantifiable results. However, social media is something that furniture retailers should consider adding to their marketing mix as a means of diversifying into new media solutions and away from costly TV, Radio, Newspaper, and the Yellow Pages if the results are not specifically measureable.

WHY FACEBOOK?

At last count Facebook had over 500,000,000 members, so it's an attractive venue for local brick and mortar furniture retailers to pitch their wares. According to Nielsen Company, there were 135,700,000 US consumers who accessed Facebook during March 2011. They spent on average 6 hours and 35 minutes on Facebook versus 1 hour and 21 minutes spent on Google.

By interacting so much with Facebook, consumers are giving it an enormous amount of information about their likes and dislikes. They share information about their marriages, divorces, children, homes, lifestyles, and career situations. All of this paints a profile that smart furniture marketers can use to specifically target their ideal customers, and do this in ways that are not possible

with other media because Facebook knows so much more about your prospects.

FACEBOOK ADS

There are three ways to attract attention of prospects on Facebook. First, you can buy Facebook ads with very specific demographic profiles. The ads are so 'smart' that they can help you to find customers even before they realized they want to start looking or shopping. Ads can be purchased to target a specific demographic, location, interest, birthday, education, job description, etc.

A featured ad appears on the Facebook News Feed page while Marketplace ads appear with other ads on the profile page. Think about targeting all people in a furniture store's region who recently told their Facebook friends they bought a house. Or offer a free bridal registry to all future brides who indicate this event on their Facebook wall. These are two of many opportunities to target prime candidates for new furniture through the use of Facebook ads. Facebook's ability to target the ideal prospect with offers that are suited specifically for them is a major benefit.

Facebook has recently introduced a service called Facebook Deals that is Groupon type offer. It is only available

in select markets right now, but is worth watching because of the ability of Facebook to match up the right offers to the right person.

FACEBOOK FAN PAGE

The second way to attract the attention of prospects on Facebook is by building out a Facebook Fan page. As an individual you have a Facebook account, but as a business you need a Fan Page. If you have always had a personal page and want a business "Fan" page, there is a wizard in the Facebook Help FAQ page that will walk you through converting friends to fans.

THE PURPOSE OF A FAN PAGE IS THREEFOLD

A good landing page for a Facebook Fan page should encourage the visitor to become a Fan. Visitors become "fans" by "liking" you. A "like" is an endorsement. The customer basically says she likes the business and will tell her network about it. There needs to be a clear call to action to get any visitor no matter how they found the fan page, to decide to "Like" you. Look at Elmore's Furniture's page, a good example, at www.facebook.com/elmorefurniture.

You can send "fans" who visit your Facebook page over to your website



The First screen (above) on Slumberland Joplin's Facebook page prompts visitors to click the "like" button to get a \$100 gift certificate.

After becoming a "fan", the visitor sees a short video (right) and leaves his or her name and email to receive a gift certificate. They can then view comments more coupons, specials and photos (below).



where you can have a lead capture feature set up. That way, you can stay in contact with customers through email, direct mail or whatever other means you choose.

There is a really cool advanced strategy developed by Web4Retail.com that builds a one tab mini-website right into the Facebook Fan Page. An example of this can be found on the Facebook Fan Page of Slumberland of Joplin. Go to www.facebook.com/SlumberlandJoplin and "Like" the site. A video will pop up and you will see a tab that says "furniture". Click it and you'll see their catalog.

Another purpose for having a Facebook page is to have people endorse you to their friends. The average Facebook user has 130 friends, which means that every time the user likes a business or makes a comment, it will be seen by up to 130 people on average. Once a person likes your fan page, your store automatically gets seen by their network. If they talk about you, share pictures of the furniture they like, post videos or photos, their entire network sees this and they are spreading the word about your store to others for free.

Here are five specific ways to try and drive up the visitors to your Fan page:

- Drive Facebook ads to your landing page where they can become a fan.
- Send out emails to your list encouraging them to become a fan. Send out an email announcing you are now on Facebook and tell them the benefits of why they should become a fan (special promotions, free designer tips, first look at new introductions, etc.). After the first email, send a second reminder about 3-5 days later.
- Have a button on your website that customers can click on to become fans.
- Set up a twitter account and drive people over to your Facebook Fan page. Twitter is limited to short messages whereas a Facebook Fan Page can give customers a bigger picture of what your store is all about.
- Give benefits that are exclusive to Facebook "Fans" thereby offering another reason to "like" you.

FACEBOOK MOBILE

There are over 200,000,000 people who access Facebook via mobile devices like smart phones and iPads. Thirty four percent of Facebook users visit the site at least once a day using their smart phone according to the 2011 Social Commerce Study. People have a couple of minutes while commuting or waiting for an appointment and they hop on their smart phones to log into Facebook. Fiona Swerdlow, Head of Research at Shop.org said, "the popularity of mobile devices will only boost the power of social commerce, which presents an incredible opportunity for retailers."

Facebook Places merges a store's physical place with their Facebook Fan page. Facebook began testing this feature last November. You can offer "Check In Deals", which is a free service that helps businesses reward their customers for checking into the store. Facebook Places was created to allow users to check in where they are, who they are with, and what they are doing.

According to Facebook, mobile users are more than twice as active as computer users. Targeting them with specials



IF YOU THINK YOU KNOW FUTONS, THEN YOU DON'T KNOW JACK.

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"Have customers submit videos about why their sofa is so ugly... and direct them over to your Fan Page."

while they are in your store increases the chance of a sale. Everybody loves a deal, and Facebook Places allows you to offer a special to anyone who checks into your furniture store.

FACEBOOK TIPS TO BUILD YOUR FURNITURE BUSINESS

- Use the "Like" Button plug-in wherever you can. Facebook has a plugin application that you can put on your website, in emails, on your blog, in press releases or news articles. If a customer clicks it, they automatically become a Fan of your page. When the consumer clicks the button, this information is shared on Facebook.
- Use the Facebook "Comments Box" application. This allows comments to appear both on the website and on the Facebook page so friends of the customer can see their comments about your store or products.
- Friends of Friends can be reached through Facebook ads. The theory is if a customer liked your product well enough to buy it, their friends probably would like the same thing. Facebook allows you to advertise specifically to those friends.
- Work on getting "fans" and leads at the same time so your money goes twice as far. Don't just settle for getting them to become a fan, try and get them to give you an email address as well so you can follow up via email also.
- Fan pages allow you to use video.

This is effective, especially if you allow fans to upload videos of their new furniture to your site.

- Consider running a contest that solicits entries featuring the "ugliest sofa" with the winner getting a new one. Have customers submit videos that explain why their sofa is the ugliest and ask them to make a presentation about why they need a new one. This video will go out to all their friends and direct them over to your Fan Page.
- Become a fan of a related business so that their "fans" will find you.
- Create a Facebook event for your Fans. Maybe a special video about designing a room on a budget with your interior decorating staff, or



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An advanced strategy you might try if you are adventuresome is to emulate Jimmy Buffett and develop a Facebook game about furniture. Jimmy is launching Margaritaville Online where visitors can buy virtual cheeseburgers and margaritas to send to friends. They can also play to earn real burgers or beers at the restaurants. That might be a little too advanced for the furniture industry, but I think Jimmy Buffett is a great example of a brand, so I bring it up for your consideration.

FREE OFFER

Social media expert Sev Ritchie and I created a webinar on how to integrate online personalization with social media marketing. It is an excellent one hour

training session on how to integrate a variety of new media marketing solutions to build your furniture sales.

Furniture World's readers can see it at www.GetCustomersOnlineRightNow.com.

NEXT ISSUE

Next issue, we take new media marketing in another direction to help you break out of the same old boring advertising with a marketing solution that will be outrageous and profitable. Questions on this article or any aspect of social media, advertising or furniture store marketing can be directed to mroot@furninfo.com.

Mike Root is Founder of Get Customers Right Now, a marketing company that provides online marketing systems, promotional campaigns, and premium incentive ideas. His techniques are designed to help retailers build sales through the use of low cost and no cost direct response marketing strategies. You can find him on the following social media sites where he gives marketing tips and tricks. It is different content for each:

- www.Facebook.com
search for Get Customers Right Now
- www.Twitter.com/GetCustomersTV
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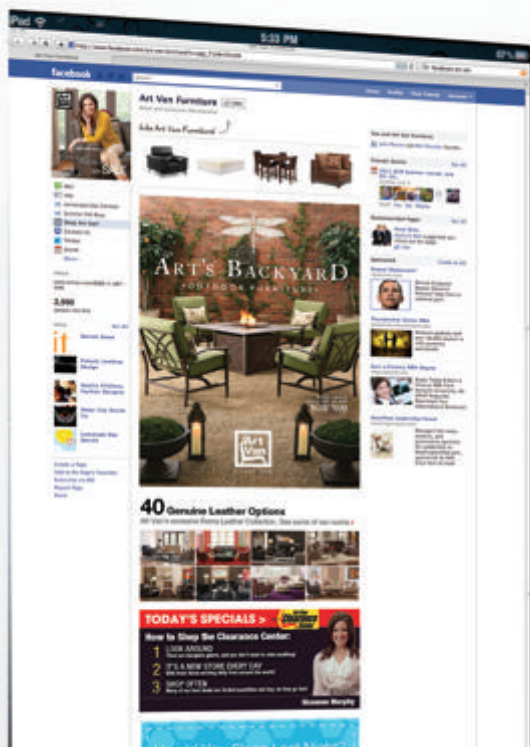
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Mike and his son, Jay along with Huey the Marketing Dog also host a free WebTV show called Get Customers TV (www.GetCustomers.TV) that spotlights the best of the best customer acquisition strategies for retailers. The show features helpful tips and tricks furniture retailers can use to spend less money on marketing while attracting more new prospects.

Mike also is President of Furniture Sales of Mid-America, a furniture wholesale and rep company in the Midwest and Rocky Mountain states. He serves on the Executive Committee of the IHFRA and is a third generation furniture guy with experience in retail, wholesale and rental. He was recognized by the SBA as an Entrepreneur of the Year, and his furniture retail stores were honored by the Omaha Chamber of Commerce as one of the Top 25 Fastest Growing Enterprises three years in a row. He has been recognized by national furniture factories for sales excellence more than 15 times. Free articles, blogs and instructional videos can be found at www.MikeRoot.com.



"Friends of Friends can be reached through Facebook ads. The theory is if a customer liked your product well enough to buy it, their friends probably would like the same thing."



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Dreaming Of Better BEDDING SALES?

Part 2: Industry experts discuss bedding advertising,
as well as best practices at the start of each customer encounter.

by Russell Bienenstock

Our discussion of the tools and techniques retailers use to sell better bedding began in the March/April issue of Furniture World Magazine. Consumer demographics were examined in that issue, and we took an initial look at what bedding experts say about best sales practices. This month, additional ideas will be presented to help you and your salespeople create a more focused and consistent marketing approach, and shift the emphasis away from price by creating a plan for advertising, approaching customers, greeting them and asking questions.

Industry experts say that bedding sales are yours to lose.

Customers don't want to go from store to store looking for the best mattress deal. They don't want to be confused by myriad choices, without a clear path to finding what's the best for them, and most of all, they don't want to encounter sales associates who are incapable of providing appropriate advice and direction.

The best way to avoid these pitfalls is to sell with a plan. "Various retailers have their own methodology, but even a bad

plan is better than no plan at all," notes Ira Fishman, Executive Vice President, National Sales for Anatomic Global, a manufacturer of premium memory foam mattresses made in the USA. This plan has to start with advertising, and be reflected in the way lines are merchandised on the floor. It should be supported by store design and understood by each of your sales associates.

WHY PEOPLE COME IN

"Nobody goes to a bedding store to see what the new models look like," says Earl Kluff of luxury mattress manufacturer E.S. Kluff. "They go when something happens, a marriage, a divorce, a birth, someone leaves for school or someone comes back home."


Michael Wilson, a Sales Manager for Glideaway Steel Products and Sleep Harmony, a supplier of bed frames and specialty sleep products agrees. "People are out shopping for a reason. They are in a store because something is not quite right at home. It could be a sagging bed, edge support, a bad back, shoulder pain, or poor quality sleep. They are trying to fix

something. Bedding is not usually a want, it's a need, and people usually don't go out and replace mattresses unless they have to."

"That's lucky for the furniture business," adds Anatomic Global's Ira Fishman. "Right now consumers are thinking about how they can conserve their money, buy essentially what they need, and not necessarily what they want. A mattress purchase is a need, although it can be put off for a certain amount of time until they really start feeling those aches and pains."

PRICE ADVERTISING

"People don't start looking at advertising unless they are looking for a mattress," continues Fishman. "Especially in print, price just seems to be what brings customers through the door. People just want to save money. They are looking for a deal, and most don't know the difference between a \$299 queen, a \$1,299 queen and a \$2,999 queen before they walk into a store. They just know that their mattress is old and needs to be replaced. They go to a mattress store, a department store or a furniture store after seeing an ad that



"Don't start off by asking if their neck hurts. Let them tell you they are moving... that they want to change their mattress size. And in the back of your head, start to build a sleep package with a good, better, best."

-Michael Wright
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August 1 - 5, 2011 in building A, space 546

BETTER BEDDING SALES

catches their attention while they happen to be actively looking for a mattress. And half the battle is getting them to your door first, because even if a \$299 or \$399 queen is what brought them in, that's not what most of them walk out with."

"It doesn't matter how retailers get their customers in the door," adds Ralph Rossdeutsch, President of Natura, the maker of natural mattresses and top of bed products. "It is OK to attract them with a \$399 mattress deal. The retailer can still sell them a \$3,000 mattress. The retailers who are successful are doing it right, even if you may not like it."

"Yes, It's somewhat of a double edged sword," says Fishman, "You would like to take the high road. You want to level with people and let them know that a quality queen is usually going to cost \$999 and above, and that two thirds of the products that you sell in a queen size are above the \$999 price point. One can argue that you don't want customers to come in with unrealistic expectations, but the reality is that until you get them in the door you will never get an opportunity to talk to that customer or step them up to what they deserve to sleep on. So you can decide to take the high road and advertise and promote high end bedding, in which case you will attract primarily people who have the wherewithal to spend that kind of money. But you do have a lot of customers who know nothing about mattresses. Many people reading the ads look at mattresses as a utilitarian purchase. They base their initial search on price, and have not gotten to the point where a retailer can help them to connect the dots, so that they come to understand that the mattress they are sleeping on can have a material effect

on the quality of sleep and of their lives."

Owen Shoemaker, Sr. Vice President of Product & Marketing Development at Comfort Solutions, Inc., a company that offers product variety through a unique portfolio of specialized brands, agrees. "If retailers don't use television and print advertising that over-emphasizes price point to get people to cross the threshold, they run the risk of not seeing the traffic counts. On the other hand, they can put too much emphasis on price point. If customers think that they can buy a top of the line queen size for \$399, then that's a misdirection to the consumer who doesn't know any better. They are only in the market every 7 to 10 years, so they've forgotten what mattresses cost. I think we've been advertising \$599 bedding as a leading price point for the last 20 years non-stop. How is that possible when everything else is more expensive from dish soap to diamonds?"

PRICE AD LIMITATIONS

There are definitely drawbacks to an over reliance on price/ item advertising. You can't differentiate your store if everyone else is doing basically the same thing. And if everyone is doing the same thing, advertisers with the largest budgets that can break through the clutter benefit most. On the other hand, a sea of similar looking ads presents an opportunity for innovative retailers to tell a different story. "Big box advertisers are producing look-alike advertising that fails to tell their stories," noted Larry Mullins, President of Ultrasales and regular contributor to Furniture World Magazine. "Think about the mattress presentations in a typical

color flyer. They are typically very weak, uninformative and look -alike. A good mattress salesperson can spellbind a customer with a presentation about the benefits of the correct sleep set. He or she can also give assurance of satisfaction, and present credentials giving evidence of expertise. But most furniture flyers are tongue-tied and use costly ad space like a billboard. Very easy for the ad department, but a huge waste of money for the store. Don't kid yourself. A customer does not even see a mattress ad until she realizes hers is wearing out. Then she begins a process of considering where to buy a mattress. Bigger ticket items have a large universe of medium-warm prospective customers at all times who are delaying and considering before actively shopping. It is this fact that makes the high-impact strategy a powerful and effective tool for wise retailers of big ticket items, however, mattress advertising is increasingly look-alike. It generally fails to tell a unique story, and projects a cold, Wall-Mart corporate impression. There is no local color or content. These are mass-produced, and rely too heavily upon credit offers and gimmicks.

"Creating effective ads depends upon five basic factors of who, what, when, where, how and why," Mullins continues. "The key component to this formula is

"We use four different categories that include the 'specialist' and 'investor', to help us connect with customers, speak their language and help them find the products they are looking for."

- Cory Ludens, Mattress Firm

telling who you are. Not simply your logo or sig. You want to say favorable things about your store that are relevant to the customer, and things no one else can say. The prospect wants to know what 's in it for her. Why should she care who you are or what you are selling. This seems obvious once it is pointed out. Yet, most furniture and bedding specialty stores may be surprised to know that, with a few notable exceptions, most furniture marketers leave the 'why factor' almost entirely out of their advertising messages.

"This 'why factor' informs the prospect of the benefits a retailer 's product will provide. Why are you having a bedding sale? Why reduce prices? Why are you overstocked? Slow sales? New merchandise on the way? An honest reason will resonate much better with your sales staff than either a concocted one or none at all. Retailers should give their staff a short script so that everyone can relate the same story to customers."

"We took seven mattresses with different support characteristics. We asked them to choose unaided the one that they thought would give them a good night's sleep."


- Dr. Robert Oexman, Sleep To Live Institute

IDEAS FOR REACHING HIGHER-END CUSTOMERS

"Based on all the price oriented advertising out there, many consumers think that the majority of product they will see is going to be at that low price point," Matthew Connolly, P resident of Eclipse International, a division of Bedding Industries of America, manufacturer of the Eclipse, Hemmingway, Therapedic, Eastman House and Playboy brands told FURNITURE WORLD Magazine. "But the more savvy, more knowledgeable consumer knows that they are going to spend a lot more to get quality. It 's the old adage, you get what you pay for. Today there are more customers who walk into

stores looking to spend \$1,000. And they may expect to spend \$2,000 to \$3,000 or more to get a luxury product.

"These better informed customers are looking on the internet to get information about natural products and health oriented sleep. They may already know that natural latex is better than a synthetic blend, and Joma wool is better than lambs wool. So they are more cognizant of the benefits of better products and they set themselves up to buy better products. Informed consumers are looking for latex, exotic foams, exotic materials, organic, or green, and they know that they are going to pay for that. More than in the past, consumers do have an idea of what they want to spend and what they



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"Why are you having a sale? Why reduce prices? Why are you overstocked? Slow sales? New merchandise on the way? An honest reason will resonate much better with your sales staff than either a concocted one or none at all." -Larry Mullins, Ultrasales

are going to spend."

To catch the attention of mattress buyers who are searching the internet for information, our experts say it's a good idea for retailers to update their web presence to provide information beyond low price, an offer of financing, photos and brand names.

So while you have their attention online, try to engage them with offers as well as information. "A good way to capture the names addresses and emails of visitors to your website," advises Gerry Borreggine, Therapedic International's President & CEO, "is to get them to sign up to win a gift certificate to your store by saying something like, 'Thank you for visiting our site. Please sign up to win a \$50 gift certificate to our store, usable anytime from this date to that date.' When I was a retailer, everyone who signed up in this way won, and it really worked to increase traffic."

Armed with customer contact information gathered from internet inquiries, purchased lists, and preferred customer data, you can effectively use direct mail to encourage higher-end bedding sales.

"Direct mail is useful for shifting the emphasis away from low price," continues Borreggine. "It's viewed as a private appeal to the consumer who comes in with a letter in hand, or a coupon offer that appears to be tailored specifically to them and an exclusive group that is just like them. A person who comes in with a direct mail piece has a propensity to buy that is far greater than someone who casually responds to a newspaper bedding ad.

"Direct mail works well for the introduction of a new technology or new products, coupled with an exclusive discount. The call to action is the discount. With a percentage off offer, price is not limited to any specific price point. So if a coupon is 20% off, it can be used to purchase a \$399 mattress or a \$3,999 set. The percentage off offer works in our category especially well because the consumer gets to save more as they spend more.

Instead of a percentage off, the call to action could instead be an offer to, 'come see our brand new mattress line and we will give you a memory foam pillow made by such and

such company, an X dollar amount value.'

"Direct mail offers need a specific start and end date for them to appear valid and to increase their effectiveness, concludes Borreggine. Make the offer non-transferable and explicitly say something like, 'This sale ends July 7th at 5PM. There will be no exceptions, we cannot honor any sales beyond that date due to our commitment to the manufacturer.'"

"There are other ways that you can get a customer through the door, such as promoting an event that offers free consultations with a sleep specialist or sleep doctor," adds Ira Fishman.

Or, depending on your position in your marketplace, you can, like retailer Mattress Firm, do targeted mailings or take the "high road" by addressing underlying demand for quality bedding, while establishing store credentials for selling it.

"We do some advertising where we target a luxury category offering," notes Cory Ludens, Director of Learning and Development for retailer Mattress Firm. "It may feature Tempur-Pedic, Stearns & Foster, Sleep to Live, Simmons Black or others. We also do some target marketing on a smaller scale using direct ship mail to customers' homes. Our mailings are based on the purchasing history in a particular zip code.

"In our national advertising we've made efforts and inroads over the last year in trying to change our message. There is a price message out there and a value component to shopping at Mattress Firm, however, earlier this year we started an advertising campaign that focuses more on why customers should replace their bedding. It isn't focused on a specific category. It is focused on shortening the window of time consumers take for purchasing their next bed. The effort is helping to convince those customers who have had a mattress for 10, 11 or 12 years to replace their bed because their body has changed and technology has improved. We've found that this tends to draw in a customer who is less pre-disposed to making their decision based primarily on price. That's because we are not inviting them in with a \$299 price ad. We are

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"Our advertising effort is helping to convince those customers who have had a mattress for 10, 11 or 12 years to replace their bed because their body has changed and technology has improved."

-Cory Ludens, Mattress Firm

giving them reasons why they should have already replaced their old bedding."

WHERE TO START THE SALES PROCESS

"There are four parts to the sales process," instructs Stefano Marescotti, Chain Development Manager for Magniflex. "These are the greeting, education navigation and closing." In the September/October issue of *Furniture World* we will take a close look at navigation and closing. But before doing that, let's examine how sales associates can set a positive tone for helping customers with their bedding purchase.

Research shows that whether customers come into a store looking for an advertised special, a brand name or a specific specialty sleep product, they do need help finding a mattress that will provide them with the best quality sleep.

"We just finished a study with Duke University," recounts Dr. Robert Oexman, Vice President of the Sleep to Live Institute, "and we found that people can't by themselves choose a mattress that will help them to sleep better. We took seven mattresses with different support characteristics and we studied 128 people in a 16,000 night sleep study. We asked them to choose, unaided, the one that they thought would give them a good night's sleep. These were healthy people who didn't have health issues, back pain or sleep complaints. We found that the choice of mattress did affect the quality of their sleep, and also that the subjects in the study did a very poor job of choosing, by themselves, the right mattress."

So even with only seven models represented, consumers had a tough time find-

ing the right mattress. How much more difficult then is their choice in a bedding department where many times more models, numerous brands and bedding categories are represented? It is clear the customers do need help. The question is, how to best help them? One factor that surfaced a number of times in our interviews was the question of how retailers view their core philosophy for serving customers. Do they want to help customers choose a mattress that will give them the best possible night's sleep or is their focus primarily on closing the most bedding sales at the highest margins. Many retailers feel that they don't have to make this distinction because these two considerations are not at odds with each other. Higher-end products properly matched to the comfort preferences of consumers generally provide them with a better night's sleep as well as higher profitability. Still, this is an important consideration because management's stated goals for how to treat customers, are reflected in sales associate's professional attitude. This, in turn, affects how customers perceive the motivations, level of professionalism and integrity of a sales staff.

We were told by Peter A. Marino, author of 'Don't Lose Those Bedding Sales' that, "building rapport at the beginning is essential, because this affects how well customers listen to personalized features and benefits presented later in the sales process. To quote owner and consultant Harvey Mackay, 'People don't know how much you know until they know how much you care.'"

Anatomic Global's Ira Fishman concurs, saying that, "A best practice is to treat customers just like you would a member of your own family. Treat every-

one who enters your store with the same dignity and respect. Everyone, deserves the opportunity to sleep on the best and that idea is important for sales associates who feel that a particular customer is not going to spend \$2,000. My advice is not to worry about what customers can or will spend. As long as you understand that everybody deserves the opportunity to sleep on the best, you are showing it to them for their reasons. You are not trying to just get them to spend more money. Make them feel comfortable and show that you care. That takes time and effort and it requires that salespeople give the same performance every time. True salespeople don't take shortcuts. They should have the same mindset as an actor in a Broadway play. Even if there is a snowstorm outside and only 10 people actually make it to the performance, the audience deserves the same experience as if it were to a sold out theater."

Patti Ark, Director, Customer Relations for Reverie, a manufacturer and distributor of adjustable foundations, latex coil mattress and natural rubber pillows, suggests that furniture and bedding retailers "treat customers like guests and call them guests. Just doing this changes the salesperson's mind frame."

And, beyond what salespeople do to treat consumers like guests, some other common sense guest friendly actions should be considered, Jodi Allen, Sealy's Senior VP, Chief Marketing Officer, points out. A research study Sealy recently commissioned found that, "store cleanliness is very important to consumers. Besides the obvious areas such as flooring, floor samples, etc, don't forget about the bathrooms--they should be in good working order and clean."



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Manufacturers of **American-made solid wood & upholstered furniture** will gather for two days in September during the **All American Furniture Expo** at the Lancaster County Convention Center in Lancaster, Pa. The expo will run September 8, 9 a.m. - 6 p.m., and September 9, 9 a.m. - 3 p.m. Open only to wholesale furniture buyers, the trade show spans 45,000 square feet of exhibit hall.

The expo will create a powerful marketplace where buyers interested in American-made furniture can connect with local and regional manufacturers. Furthermore, consumers are increasingly demanding greater **quality, more choices and trust** in the safety and reliability of what enters their homes—something imported products can't reliably deliver. Furniture dealers offering USA-made products can meet these heightened demands while also serving the growing "buy local" consumer audience with domestically made furniture.

The manufacturers exhibiting at the **All American Furniture Expo** are able to work with buyers one-on-one to help them give their customers **choices, options for customization and quality** guarantees that are nearly non-existent with imported furniture, where what you see is the only option you get, and direct communication with the makers proves difficult.

Expo location...

The site of the expo at the Lancaster County Convention Center and integrated Lancaster Marriott Hotel sits in the heart of downtown Lancaster, PA, conveniently located from most metropolitan cities in the Northeast. The facility provides modern amenities and easy parking next door at Penn Square Parking Lot. Lancaster offers visitors reasonably priced goods, services and restaurants and numerous attractions within walking distance – including Central Market, the oldest publicly owned market in the country, and the Fulton Theatre, the nation's oldest continuously operating theater and one of only three theaters named a National Historic Landmark.

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The expo is organized by Keystone Wholesale Markets, Inc., formed in 2002 with the primary purpose of helping local plain businesses sell their products to wholesale buyers from all over the country. The company focuses on Lancaster County, but also supports friends and manufacturers from other parts of Pennsylvania and surrounding states. Keystone Wholesale Markets takes a stand against imported products and poor quality products.

For more information on Keystone Wholesale Markets, visit www.keystonewholesalemarkets.com.

"The worst thing salespeople do in stores that sell organic lines is to say, 'are you interested in organic?' It doesn't work." - Ralph Rossdeutscher, Natura

ENGAGE THEM AT THE GREETING

Once a customer shows up to look at your low priced special, a specific brand or just to find a replacement for worn out bedding, don't lose them at the door!

"A good sincere greeting at the door is sometimes worth everything," continues Ira Fishman. "You really don't get a second chance to make a good first impression. You would be surprised at how many people lose the mattress sale at the greeting. Sales associates may be thinking about their problems, saying to themselves, 'Oh here's another one with the ad in her hand. She's going to ask me for the advertised special. I've already sold three of them today and this is going to be the fourth.' That kind of thinking dooms a lot of salespeople.

"If you are sitting at your desk when a customer walks in and you don't let them know that they are the most important person in your life at that moment, you are not being a professional salesperson. That's your reason for being there. The

key to selling better bedding is to show up with the right attitude, giving yourself the opportunity to succeed."

SLOW DOWN, ASK & LISTEN

"If you are not satisfying the customer's reasons for coming into the store... if you are not selling on value after that, and listening, then you are missing your most important sales opportunity," Michael Wright, Senior Trainer, Adjustables by Leggett & Platt, tells us. "The customer wants to tell you about how they sleep. What position they sleep in, what are they doing in bed, what are they using now. It's really about listening to the customer so that you can start building them a sleep solution.

"One way to start a conversation about bedding is to ask, what is it about your sleep that brought you in here today? Don't start off by asking if their neck hurts. Let them tell you they are moving into a new home. Let them tell you they want to change their mattress size. And in the back of your head, as they keep telling you stuff, start to build a sleep package with a good better best, and all the options you have as add ons. Everyone likes to feel like they are on David Letterman. Everyone likes to talk about themselves. And when you can make it about what's in it for them, in terms of value and getting them a good night's sleep, they will start to trust you and open

up. Sales associates are there to build value for customers so that they don't feel that they need to shop somewhere else. I work with guys who do this and I work with guys who are cashiers. And the people who make all the money are the ones who spend the time to get good at it. It's not an accident that the people who are good get bigger tickets and more customers because they are doing a lot of listening."

Therapedic International's Gerry Borreggine has a slightly different take on the greeting. "The most successful ones," he says, "are the innocuous, non-threatening, casual but attentive greetings. The trick is to make the customer feel like you care about them, without piercing their cloak of privacy. When customers walk in they may not want to talk to a salesperson right away. So choose your words to not challenge or threaten them while soliciting a response. Try saying, 'Good morning, don't you just love (or just hate) this kind of weather?' or 'Did you have any trouble driving in today?' Greetings that elicit a multi-word response to get a conversation going are best.

"From that point it can be a challenge, but as you continue the dialog, you can easily add, 'what was it that you came in to look for today?' I've had people say, 'I came in for a twin size mattress for a spare room and don't even need a box spring.' Lots of salespeople are discouraged when they hear that kind of response. Always

Guest friendly actions should be considered. "Store cleanliness is very important to consumers. Besides the obvious areas such as flooring, floor samples, don't forget about the bathrooms."

- Jodi Allen, Sealy

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"Questions beget answers that provide opportunities for salespeople to take the sales presentation and the conversation in directions that they or the consumer did not even intend to go."

- Gerry Borreggine, Therapedic International

continue to engage them and soon an opportunity may open up to ask, 'what size bed are you sleeping on,' and they might say, 'we are sleeping on a queen but would really like a king.' At that point you've arrived at a whole different conversation. Questions beget answers that provide opportunities for salespeople to take the sales presentation and the conversation in directions that they or the consumer did not even intend to go."

Gayle Ramsdell, Director of Sales & Training at Reverie confides, "One of the

Cashmere Wool. Photo compliments of Stearns & Foster.

worst things I see at retail is that salespeople are in such a hurry to make the sale that they don't listen to what customers are telling them. If they see that a customer is walking with a limp or holding a cane who says that they are looking for a \$300 mattress, it's important to take note. Part of building relationships with customers so they continue to come back is to find out what issues they have, address them appropriately, and try to sell them the right product. When the customer buys the right product, they are going to come back whether they change that mattress in five years or 20 years."

Reverie's Patti Ark concurs. "Listening and watching get left behind when salespeople rush so that they can get the commission on a sale, and start working on the next sale, without asking themselves if they are doing the right thing for the customer."

"A good salesperson will say, 'Tell me what you are sleeping on now. Tell me what you like and don't like about that bed.' If you ask the right questions, it is clear that you will later be able to take them from one mattress to another that's going to help them. And I think that a big part of being able to do that is to find out about their lifestyle."

Owen Shoemaker of Comfort Solutions, elaborates on Gayle Ramsdell's point about rushing the sale. "There is a thing that we call retail speed," he notes. "That refers to the velocity of a selling transaction that works to a happy conclusion for everybody. Sometimes the consumer wants to go slow, and that's their sense of retail speed, but if the RSA and the retailer are trying to write as many orders as is possible because

the floor is busy, there is a mismatch. So how do you slow things down? Well you have to add sales help to the floor sometimes to get customers covered, but at the end of the day, it's a

question of training. If sales education programs do the quality job that they should, RSA's will learn to slow themselves down so they can help consumers to relax enough to find the bed that is right for them. Only then will customers get a chance, under the bright lights in the bedding department, to focus on something besides price and share what is producing discomfort in their current bed. They might say, 'I have a numb hand every day and my shoulder always hurts.' The RSA needs to know that's more than likely because their current bed is too hard. And if they don't know that, because they are inexperienced, the RSA might sell them another extra firm bed and ruin the process all the way around. So that's why good sales education can help slow the retail speed, get better qualifying and better results."

"To avoid confusion later on in the process by showing too many beds," notes Russ Gulla, a Sales Manager for Glideaway Steel Products and Sleep Harmony, "qualification is necessary, getting answers to 4 or 5 questions even before taking them to the first mattress. That's the best way to narrow it down, and make their time more efficient in the department."

"Ask them, 'what are you sleeping on right now,'" suggests Magniflex's Stefano Marescotti. "Try to get more information on what the person needs. If your customer has a summer home in the country they use 15 days a year, they are probably not going to be willing to spend the same amount of money as they would spend for everyday use. So qualification is part of that process."

The same guidelines for asking questions in other furniture store departments also applies to selling mattress sets. It generally isn't advisable to ask questions that many consumers simply are not ready to answer, such as the specific style or color they are looking for. "And the worst thing salespeople do in stores that sell organic lines, advises Natura's Ralph Rossdeutscher is to say 'are you interested in organic?' It doesn't work. Some people are looking for organic bedding, but it's a very small percentage. These people can



Bedding department photo compliments of Mattress Giant.

be fanatical, and they know more about the product than most salespeople ever will."

"The answers to our open probes can be very helpful in building rapport with customers," elaborates sales educator Peter A. Marino. "The vast majority of shoppers do not relish the thought of spending time in a store looking for a proper mattress and boxspring. Yet circumstances lead them to our stores. Our open probes should get customers to talk about what those circumstances are. Also, open probes should get customers to tell us their fears, their doubts, their hopes, their expectations and even what their experience was if they shopped other stores. Are they hoping to get a little better sleep or a lot better sleep on their new sleepset? How much are they willing to spend for that better night's sleep? Do they presently suffer some degree of insomnia? What back problems are they currently experiencing? When they shopped in other stores did the salesperson teach them how to test a mattress?"

"To get some valuable information from them," continues Marino, "You might try the following 3-step opening: 'Would you mind if on the way to our sleep shop I'd have you tell me what your greatest concern is about buying a mattress? That way I can skip all those questions that have nothing to do with why you're here. Would that be all right?'"

"The first thing I personally do is ask customers how much time they spend in bed," adds Bill Hammer, President of Shifman Mattress. "I prioritize the purchase. Bedding is something that people don't put a priority on, but they will spend 2 or 3 hundred dollars on a fine dinner, and more than \$500 a month on an automobile. Our most expensive mattress costs much less than a cup of coffee a day, when extrapolated over time. Most customers come into a store looking for price and you need to change that direction. And if the salesperson can find a way to ask questions to help the customer prioritize the purchase, all of a sudden the customer is looking for something that is comfortable and good for their health

instead of low in price. Most people spend 6 to 8 hours in bed, so I point out to them that that's about a third of their day. And all of a sudden, they are refocused and willing to look at something that is good for their health."

"One of the first questions we ask," explains Mattress Firm's Cory Ludens, "is about the use of the product. Is it for a guest room or a child? That gives us an idea of what they are shopping for, but we don't specifically ask about price. That's because we later establish a price range with customers using the products we have in our store. It may have been ten years since a customer has purchased a bed. Asking price questions early pigeonholes the sales process in that specific price range."

"We teach our associates early on in the process to ask a few different questions to help determine the basic categories customers fall into. We use four different categories that include the 'specialist' and 'investor', to help us connect with customers, speak their language and help them find the products they are looking for in a timely manner. Does the customer fall into the 'investor' category where they are interested in purchasing the best regardless of what it is they buy? If they fall into that category, it gives salespeople clues about how to talk with them and present products."

"For example, someone in the category we call 'the specialist' might be an engineer who shows up with a clip board and wants to know everything there is to know about how a product is constructed. But not everyone is that way. They may not be interested in all the construction elements. They might be much more interested in the history of the manufacturer and the finer detail points. They might not care how many coils are in it but they may be very interested in the fact that there is a layer of cashmere right underneath the cover."

"If somebody is looking for a master bedroom bed and they want it to last for 20 years but their price expectation is somewhere in the \$500 and under range, that allows us to explain and level-

set some expectations for that customer. We can offer them a product under that price, but we want to make sure that our customers expectations are in line with what they can realistically expect."

"It doesn't do anybody any good to sell somebody something when they have different expectations for a product than what that product is designed to meet. We try to make sure that we look more at fulfilling their full expectation package instead of just their price expectation."

NEXT ISSUE

In the next edition of Furniture World, we will continue this series with a look at ways furniture and bedding retailers navigate customers through the mattress sets on their sales floors. This will include strategies for working with customers who come in to look at an advertised special, and comfort testing techniques. We will also relate what experts say about best practices for moving up and down in price after an initial comfort test and how to move sideways between mattress categories.

"Sometimes the consumer wants to go slow, and that's their sense of retail speed, but if the RSA and the retailer are trying to write as many orders as is possible because the floor is busy, there is a mis-match."

- Owen Shoemaker, Sr., Comfort Solutions

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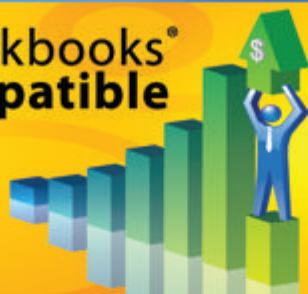


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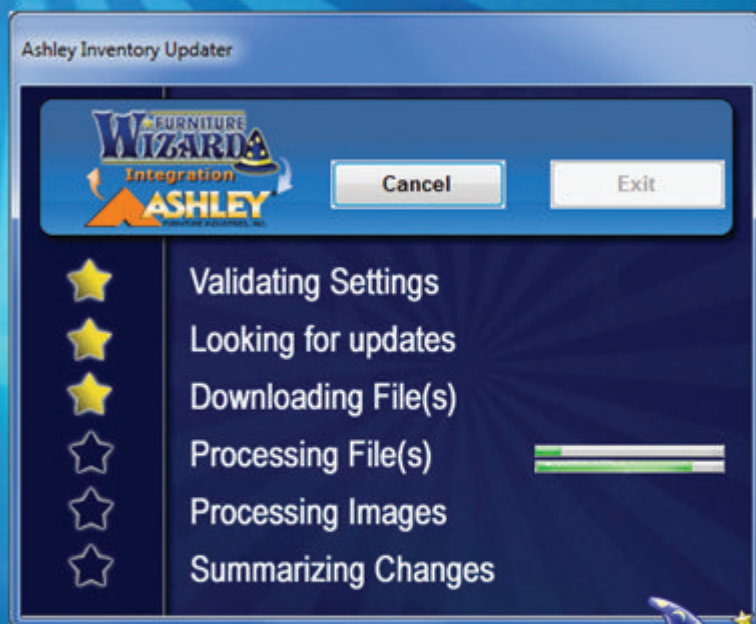
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Your Performance Standard BUSINESS SCORECARD

The "Balanced Scorecard" identifies four Critical Success Factors (CSF's) that drive performance.

Operations Success: by David McMahon

Answer this question and write down your answer: Specifically, where do you want your business to be one year from now?

Congratulations for answering! You have taken the first step on the path to getting there. I will now show you the next steps to take toward achieving your goal.

A key to achieving any goal is having a plan that includes measurable performance actions. Such a plan is your annual financial budget. The measurements can be described as performance reporting or a scorecard. This article is about how to use a performance scorecard as an organizational tool in your business.

WHAT IS A SCORECARD?

A scorecard is used to measure the progress made toward achieving your goals. Those business people that do it properly have a significantly better chance of succeeding in their marketplace. Those that do not have usable reporting mechanisms generally rely on chance. Performance reporting and scorecards improve your odds of success.

The "Balanced Scorecard" was introduced by Drs. Robert Kaplan and David Norton to readers of the Harvard Business Review in the 1990s. The objective of the scorecard is to assist

companies in achieving strategic objectives using both financial and non-financial measurements. In its design, the "Balanced Scorecard" identifies four Critical Success Factors (CSF's) that drive

initiatives are assigned.

CREATE A PERFORMANCE BUSINESS SCORECARD

There is no one size fits all. Your goals will be different from your peers even though you share the same industry and perhaps even the same market. You should consider your own strengths, weaknesses, opportunities, threats (SWOT). Be realistic. If you are weak in one area of your business, such as business processes, and strong in another area, such as customer service, realize this when designing your performance scorecard.

The following is an example of the process for creating a scorecard:

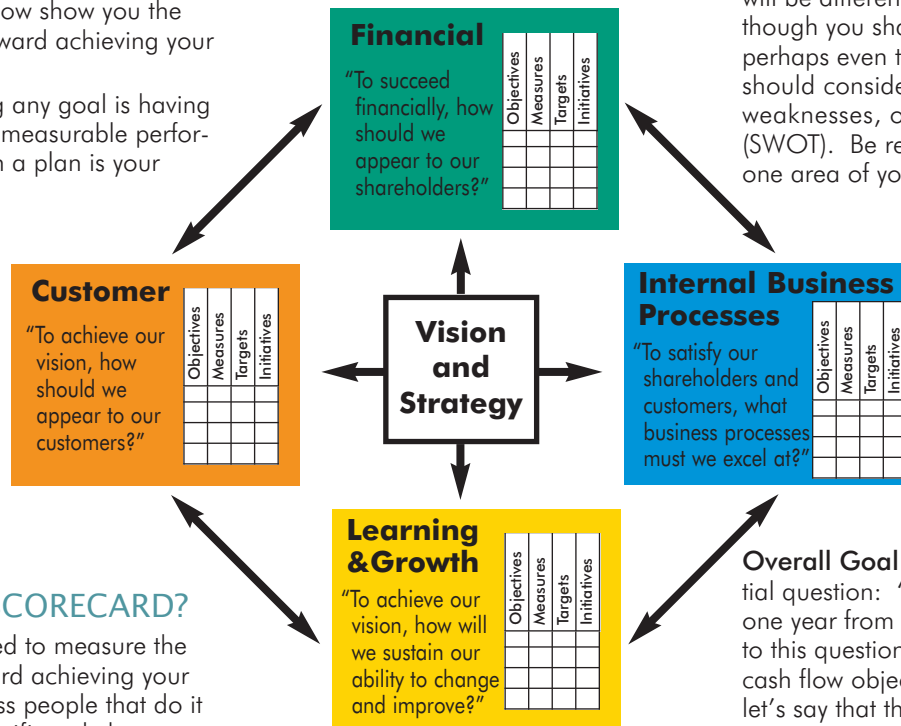


Chart adapted from Robert S. Kaplan and David P. Norton, "Using the Balanced Scorecard as a Strategic Management System," Harvard Business Review (January-February 1996): 76.

performance: Financial, Customer, Internal Business Processes, and Learning and Growth. For each of these four performance factors, strategic objectives, measurements, targets, and

Overall Goal: This goes back to my initial question: "Where do you want to be one year from now?" Common answers to this question are often tied to sales or cash flow objectives. For this example let's say that the overall goal is: To increase cash flow by 100% (double cash on hand while holding liabilities constant).

Financial Measures: This is where you can define the hard numbers that you wish to track. Seeing how the overall goal is to increase cash flow, we need to document the specific objectives and measures that will affect our goal. For this example we will use these strategic objectives: 10% revenue growth, 20%

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"The 'Balanced Scorecard' was introduced by Drs. Robert Kaplan and David Norton to readers of the Harvard Business Review in the 1990s."

inventory to sales, 1:1 quick ratio. The associated measurements should be closely tracked on a monthly basis using your financial statements. If you wait to report on progress longer than a month, you may be too late to affect the desired result.

Customer Measures: To drive future performance, non-financial measures

must be defined. Customer measures are the first. Common strategic objectives in this category are improvements in customer acquisition, customer retention, customer satisfaction, quality, and timeliness.

Customer acquisition involves increasing new customer counts. Retention is keeping existing customers coming back. Both objectives are key to short and long

term growth. Improving satisfaction, product quality, and service is an initiative that sets the organization apart from competitors. Timeliness has the dual goal of delivering product quickly while speeding up the revenue cycle.

Through setting up systems that track and improve these customer related measures, the overall goal of increasing cash flow will be impacted. Sales should

Basic Scorecard Spreadsheet

	Strategic Objective	Supporting Initiatives/ Measurements	Targets	Q1	Q2	Q3	Q4	Annual	Analysis
Financial Measures	Change in Cash flow: 100%	Track monthly on financial statements.	100% increase by May 31, 2012.	15%					
	10% Revenue growth.	Financial statements for delivered and sales performance for written business.	8% over last year by August.	5%					
	Reduce Inventory to sales Ratio to 20%	Financial statements.	22% by September.	24%					
	Achieve Quick Ratio of 1:1	Financial statements.	.9 by September	.85					
Customer Measures	Customer Acquisition	New traffic count.	1,000 new customers per month.	3,000					
	Customer Retention	Repeat business ratio.	20%	25%					
	Customer Satisfaction	Returns, complaints, surveys.	Goal of 99% satisfaction rating by year end.	94%					
	Quality of Product & Service	Service issues by vendor and reason.	Fewer than 20 unresolved issues at any one time.	18					
Internal Business Processes	Timeliness	Time from order to delivery.	Average for special order- under 5 weeks.	7 weeks					
	Inventory Control	Routine cycle inventories with bar coding.	99% inventory accuracy by September.	85%					
	Vendor Performance	Track GMROI of top 10 vendors by volume.	Achieve a GMROI of minimum \$2.5 for top vendors by year end; bedding: \$4.	\$2.25					
	Manage Inventory Better	5 SMART Steps; spot winners, maintain a proper inventory mix, auto ID dogs, Reward performance, target market customers.	Implement with consultant in July.						
Learning & Growth	Become More Customer Focused	CRM systems.	Implement with consultant in July.	pending					
	Motivate Employees Better	Establish pay for performance program.	1 new incentive program for each department by August.	n/a					
	Skill development in operations and inventory management.	Onsite training by industry consultant.	Consultant chosen and scheduled for week of July 18th.	pending					
	Benchmark Against Peers	Join a performance group.	Join group by August.	joined					

improve as well, the result of happier customers, increased traffic, and better close rates.

Internal Business Process Measures: Financial and Customer Critical Success Factors get the most attention from most independent businesses. The next two CSFs, Internal Business Process and Learning and Growth hold great opportunity as these factors could be better embraced by the home furnishings industry.

The purpose of developing strong internal business processes is to achieve the best results. Well defined policies and procedures allow people to operate at higher capacities. This success factor is a primary reason why businesses of the same sales volume can be at opposite ends of the spectrum on measures of cash flow and profitability. For the purpose of the example in the table on the previous page, the business processes that form the strategic objectives are: improving inventory control, increasing vendor performance, managing inventory better, becoming more customer-driven, and implementing a more effective Customer Relationship Management (CRM) system.

Internal business processes are necessary if you want to get positive movement in your financial and customer measures. I suggest getting a SWOT analysis or operational audit performed on your organization so you can see where you are lagging behind best practice operators. Then you can decide which business constraints you want to try to address first and which innovations you wish to embrace.

Learning and Growth Measures: The final critical success factor in this performance scorecard is learning and growth. You might have the greatest plan and the best computer system in the world but without a well trained and motivated team, goals become dreams. To make sure that does not happen, in this example, I've suggested the following strategic learning and growth activities:

- Implement a pay for performance system to bolster various measures in the scorecard.
- Develop skills in operational processes and inventory management.

"Internal Business Process and Learning and Growth hold great opportunity. These factors could be better embraced by the home furnishings industry as a whole."

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PERFORMANCE SCORECARD

- *Improve the effectiveness of the sales manager.*

To accomplish any of these objectives, you must look to internal and external resources for help. You may have leaders within your organization that will step up and champion a project if you give them the chance. You must also look to industry experts to act as catalysts for direction and training with respect to learning and growth. There is no successful organization that has "gotten there" alone.

THE PERFORMANCE SCORECARD ILLUSTRATED

Take a look at the basic scorecard spreadsheet that is based on the graphic example at the start of this article. On a monthly and quarterly basis, assess your measures and adjust your strategy if necessary. Keep it dynamic. Add and delete

items as necessary. Just be sure to always consider the four critical success factors and the important role they play in your business. Think of the scorecard as a master performance report with all other reports providing supporting information. This will help you focus on your primary goal and give you a greater chance of success.

OFFER

In his last article for Furniture World, David McMahon gave away a break-even calculator to many of our readers. This time, he is offering the first 20 Furniture World readers that email him at davidm@furninfo.com, a complementary one hour consultation.

David McMahon is a Senior Business Consultant for PROFITconsulting, a division of PROFITsystems, Inc. David can

be reached at davidm@furninfo.com.

"Think of the scorecard as a master performance report with all other reports providing supporting information. This will help you focus on your primary goal and give you a greater chance of success."

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Cultural Rhythm is hand-loomed and made from New Zealand Wool Blend in India. Suggested retail for 5' x 8' is \$429.

Contact
information on
index page 80.



Loloi

Made in India, these hand-stitched, supple denim rugs are crafted from vintage blue jeans and vintage denim shirts. Available in four styles: Denim Shorts, Denim Full, Denim Sleeves and Denim.

Contact information on index page 80.



Surya

The Banshee collection is hand-tufted 100% New Zealand Wool. Hard twist yarns create a multi-color effect with pops of viscose accents throughout. Made in India. Suggested retail for a 5' x 8' is \$300.

Contact
information on
index page 80.



Kas Rugs

Eternity is a new design Made in India of 100% hand-tufted wool and featuring hi/lo patterns. This rug is very thick and dense.

Contact
information on
index page 80.



Capel

Derived from an original textile, the Charming Suzani collection is hand tufted from pure wool in India. Available in three colorways, gold, charcoal and red multi. A 5' x 8' rug may retail for \$599.

Contact information on index page 80.



Chandra

The Thomas Paul Collection is made with pure New Zealand wool and hand tufted with precision. A 5' x 8' rug retails at \$875.

Contact information on index page 80.



Feizy

The Bandu Collection showcases intricate traditional designs hand knotted in pure, hand-spun New Zealand wool. The low pile allows the detailed designs to shine. Hand knotted in India.

Contact information on index page 80.



Jaunty

"Monsoon", from the Vanguard Collection. The densely tufted wool piles shift color gradually to bring about the watermark effect that parallels modern paintings. This collection is 100% Wool, hand-tufted in India. Suggested Retail for 5' x 8' is \$599.

Contact information on index page 80.

BEST SELLING DESIGNS MARKET PICKS



Bush

The New York Skyline Double Pedestal Bowfront Desk in a new Plumeria White finish offers modern style and innovative functionality to create the perfect workspace. The frosted glass top shelf is reversible for positioning against a wall or floating in the center of a room. Retail: \$499.99. **Contact information on index page 80.**



Dutailier

From the Recliner Collection this recliner is contemporary in style and available in leather or fabric. The new mechanism permits a longer leg support. **Contact information on index page 80.**



D'Oro

The Apolonia Leather Upholstery Collection features plush bustle back cushioning, deep seating, plump, layered pad arms, top grain, hand rubbed and hand cut leather on all seating areas, with splits on outside arms and backs only. **Contact information on index page 80.**

Agio

"Meridian", five-piece L-shaped deep seating sectional features a multi-function ottoman that can be used as a coffee table or converts end seating into a comfortable chaise. A unique pairing of aluminum frames with a natural wood look and all-weather wicker create a modern clean line. **Contact information on index page 80.**





Elran

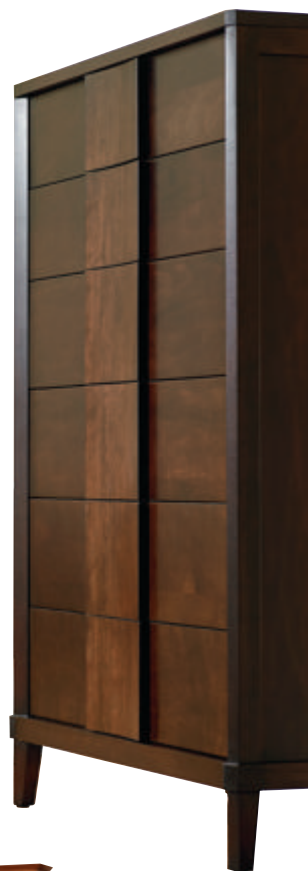
"Cirrus" sofa is part of the "Sleeper Solutions" collection. It is incredibly comfortable and easy to use, featuring the Premier Sleep System.

Contact information on index page 80.

West Bros

This large 6 drawer Dresser is from the Arris collection. Not Shown are the King Slat Bed, three drawer Bedside Chest with coin and charging tray, and Landscape Mirror all in Sumatra finish.

Contact information on index page 80.



Wallbeds

New Mission Oak Queen is made with 1/4 sawn oak on the face and wrap around crown molding. This wallbed is flanked with side pier cabinets, a wardrobe with hanging space and a drawer cabinet. Made in the U.S.A. since 1989.

Contact information on index page 80.



Country View Woodworking

New casual dining collections made in America with emphasis on space efficiency for modern lifestyles. The hardwood products are available in brown maple, oak and cherry. These "home grown" domestic, sustainable assets are supported by The Green Knights Guardian Program reflecting conscious awareness for protecting "green concerns" and designed to lower the environmental footprint of stains, finishes, glues and hardwoods. Contact information on index page 80.



BEST SELLING DESIGNS MARKET PICKS



Tribor International

The Holland dining group is made of hand-woven rattan core on rattan frames. Great chairs go well with any table. Available in up to 40 finishes.

Contact information on index page 80.



Twin Star

"Luxe" media mantel is modern in style with smoked glass top, open side shelves and brushed metal decorative support frame. Firebox can appear on either side. Can be used with or without heat for all season enjoyment.

Contact information on index page 80.



Whittier

The McKenzie Bedroom Collection with exclusive hand-applied Caffé finish. Features include certified sustainable American Alder and Alder veneer hardwoods, English dovetail drawer construction, full extension metal ball bearing drawer slides, mortise and tenon joinery, fitted backs, and dust bottoms on all case pieces.

Contact information on index page 80.



Kathy Ireland Home by Omnia Furniture

The Barrington sofa is covered with the highest quality top grain bovine hides from the world's foremost tanneries. It is offered in over 400 colors, hundreds of styles and thousands of configurations and options. The fabric line extends the product line to include the very best style and tailoring available in fabric upholstery. 100% made in America.

Contact information on index page 80.



Bugatti Design

"Ancona" loveseat and sofa have adjustable headrests to improve sitting comfort. Available in a variety of fabrics and leathers and many quality seat and back fillers.

Contact information on index page 80.



Durham Furniture

Handcrafted in Solid Cherry with Maple Solids, the Vineyard Creek Collection features physical distressing and is available in two finishes: Antique Rye and Aged Wheat. Wide ogee moldings under the tops and above the unique bracketed feet at the bases on cases are a distinctive element of the collection. Shown in Antique Rye finish. Contact information on index page 80.



RETAIL FURNITURE HERITAGE 1800-2011

Retail Furniture Stories -Part 8

by Janet Holt-Johnstone

It was 1911, an extraordinary year of discovery and upheaval. In China, Sun Yat-Sen overthrew the Manchu Dynasty. Another revolution in not-so-far-away Mexico saw President Porfirio Diaz replaced by Francisco Madero. Visionary Roald Amundsen became the first man to reach the South Pole. The ancient Incan city of Machu Picchu was revealed to the world by American explorer Hiram Bingham. And Marie Curie became the Nobel Prize winner in Chemistry for her radium and polonium breakthrough.

LONG'S BEDDING & INTERIORS

Simultaneously, Harlem, New York, was impacted by the arrival of Max Long from Poland! Max was part of the major westward migration of European peoples, entrepreneurs many of them, who entered the American marketplace and fought their way to success. His grandson, Bob Long, now President of Long's Bedding &

Interiors, told us the story.

"Max manufactured and renovated horsehair mattresses and, in due time, his sons Harry and Irving joined him in the business. A couple of years later, with an initial investment of \$500 each, they opened Larry's Bedding on West 72nd Street, although Irving continued to work with his father. In spite of Harry's dedication and hard work, in a year's time the business was failing. Harry went to Max for an early 'stimulus package'. In the spirit of tough love, Max said, 'If you can't make it, close the store!'

"But shortly after, the War started, the Great Depression began to fade, business improved and Harry (my dad) bought out Max and Irving!

"Fast forward to 1963. I flunked out of the University of Wisconsin, and my dad offered to take me in; I was 20 years old." (He began his personal career history on the delivery truck.) "I started at \$75.00 a week. One year later, I asked for a raise as

"But shortly after, the War started, the Great Depression began to fade, business improved and Harry (my dad) bought out Max and Irving!"

- Bob Long, Long's Bedding & Interiors

I was getting married. I received a \$15.00 raise, and was not too happy! Went to my dad and expressed my unhappiness. He said if you think you can make more elsewhere, go! He had a partner at the time, and did not want to take advantage. (P.S., one week later, he gave me \$20.00 more each week out of his own pocket!)



Long's 158, West 22nd Street store, circa 1930. With Bob Long, President, is daughter Terri, and Bob's wife, Judie.

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"Long's does no advertising, and does not carry any of the 'S' brands. I have been told that LONG'S is THE BRAND!"

- Bob Long, Long's Bedding & Interiors

"In the mid-1980s, my wife, Judie, came to work as a bookkeeper, and very swiftly became a sales person! In the late 1900s, after graduating from Ohio State University, my youngest daughter, Terri, came to work as my bookkeeper, and she very swiftly became my right and left arms."

Long's Bedding has had both eureka and insightful moments over the decades. Said Bob, "My dad had a small warehouse in Harlem, not a lot of stock. In the late '60s, I opened a large warehouse, 10 times the size of the original. This enabled me to make quick deliveries as I stocked all beds in all sizes. In '72, I bought a small business that dealt with interior decorators for a very small tag. This turned out fantastic as there were hundreds of live customers. Today, I still have many of them."

Bob feels that "today is quite challenging in lieu of our economy the past three years, and the world with all its problems. Up until 2008, every year was a growth year and Long's did very well. I have had to make many adjustments; however, we are still surviving and paying our bills promptly."

"Long's does no advertising, and does not carry any of the 'S' brands. I have been told that LONG'S is THE BRAND!" An article reprinted in Long's website confirms that, "People come to Long's

Bedding not to buy an 'S' brand, but to buy our integrity."

"That's not to say that Long's doesn't have some strong bedding brands in its stable. . . . The lineup does include an 'S' brand, Simmons, and also carries bedding by Aireloom, Therapedic and Englander."

"It also has its own bedding line, Long's Landmark, designed by the Long family."

Bob continued, "I have a very educated and friendly staff who do not push but have the knowledge to explain differences in qualities and construction of beds. All beds are stocked in all sizes and can be delivered within hours. I have my own two trucks and my delivery men have been with me some for over 20 years. The delivery men are the last touch with the customer and it is most important that the delivery ends on a good note."

"About five years ago, I started importing beds from RELYON Manufacturing from Somerset, England. These are the finest beds made in the world and they are all stocked in my warehouse."

Long's has been described as, "Bedding purveyors to the rich and famous" from its prime strategic location on Manhattan's Upper West Side. Renowned interior designer Steven Gambrel is a fan, as were John Lennon and former president, John Kennedy. Also on Long's client lists are Jerry Seinfeld, Steve Martin, Carly Simon,

Matt Lauer, Connie Chung and Diane Sawyer.

Mick Jagger was a tad unique when he ordered a wall-to-wall mattress for his bedroom, just one more successful project. Revlon's Chairman, Ron Perelman, requested extra-firm custom-made mattresses for his 10 homes, plus another, immediately, for his hotel room in Los Angeles. Not in the least dismayed, Bob found a trucker to drive the mattress cross-country to the hotel.

Long's website text can be forthright and pithy. Speaking to new college graduates, establishing their first homes, Bob says, "Tell your futon to kiss your dorm-with-dorm-life ass good-bye and get a grown-up bed!"

After nearly a century of service in what has often been described as "the toughest retail market in the country", Long's knows that they're "good in bed"! See www.longsbearing.com.

VERBARG'S FURNITURE

Meanwhile, west of Manhattan in Cincinnati, poet Longfellow's "Queen City", third largest community in the State of Ohio, a gentleman, his wife and five daughters, endowed with determinedly optimistic philosophies, adopted a motto that reflected their convictions, "Fine furniture with superb craftsmanship never goes

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Harold and Shirley Verbarg and their daughters (l-r) Jenny Kent - Store Manager, Gail Verbarg-Maile - Accessory Buyer, Linda Cook - President, Sheri Mitchell - Marketing, Debbie Gilligan - Design Manager. Pictured below are Harold Verbarg and Randy Reifers of Sherrill Furniture at Verbarg's 65th anniversary celebration.



store looked on that January day," Sheri reminisced, "the first day of January, cold and snowy, 29 degrees. The store was old and dusty, and my Mom cried as we cut the celebratory cake. Store traffic was negligible, but one customer bought a recliner! The first year was rough with my Dad buying, selling and delivering the furniture with the help of one employee, Ralph Flynn, and family members pitching in when they were available to help."

From an article published in Best Magazine last year we learned that "Shirley and Harold had raked together \$15,000 to open the store, so there was nothing much left but each other. But that was enough. The year ended with sales just over \$300,000."

Said Sheri, "My parents built their business on the premise of offering the finest furniture at a fair price with impeccable customer service to all of their friends in the greater Cincinnati area. Some of the original manufacturers initially offered at Verbargs were North Hickory, Crescent, Temple Stuart, Hitchcock, C.R. Laine and Hickory Chair. Soon Verbargs was the place to shop in Cincinnati for fine furniture and accessories."

Best Magazine continued, "This Mom and Pop operation expanded over the years as nearly every dollar earned over expenses went into the facilities and new products. Improvements included adding a 7,000 square foot warehouse, meaning that the store doubled in size. Ten years after their start, they opened a store in Sharonville."

Sheri said, "This just happened to be the facility where Dad had worked when he was younger, the former Colonial Woodcraft. Then, in 1996, the Verbargs decided to move from our Sharonville

"And I will never forget how bad the store looked on that January day, the first day of January, cold and snowy, 29 degrees. The store was old and dusty, and my Mom cried as we cut the celebratory cake. Store traffic was negligible, but one customer bought a recliner!"

- Sherri Mitchell, Verbarg's

location to a much larger building in Cincinnati, once again, surprisingly, the site where my father worked previously, the former W. B. Meier Furniture store! Today we continue to prosper there and our original store in Amelia is currently our Outlet store.

"Today, Verbargs is the exclusive Stickley dealer in the Greater Cincinnati area. We offer Stickley furniture and many other fine companies such as American Leather, Hancock and Moore, Harden, Henkel Harris, Sherrill, Theodore Alexander, Taylor King, Jamison, The Custom Shoppe and, still, C. R. Laine, just to name a few.

"Harold turned 80 this past December, and has been making and selling furniture now for over 65 years. He was able, with the continued support of his wife Shirley and his five daughters, to take an old store that others thought wouldn't make it and turn it into the premier furniture store in Cincinnati, Ohio. Harold is still working along with all five of his daughters to bring only the best to the furniture buyers of Southern Ohio."

When asked about Verbargs' "competitive edge", she replied, "It's the service we provide. Harold continues to go out on service calls to his customers because he believes in a 'hands on' approach to his business. Verbargs also stands behind our products above and beyond what is normally warranted. Harold tells a story of not too long ago. One of our past customers had purchased a Crescent bed from us back in 1989; one of the rails had broken. We fixed the bed rail free of charge. This is a common practice for us,

out of style!" Harold Verbarg has been a believer since he was 15 years old, working as a finisher, then cabinetmaker, at The Early American Shop.

His youngest daughter, Sheri, now in charge of both marketing and floor design for Verbarg's, also writes "Interior Motives" for their excellent website. She painted a warm family portrait for us, illuminating the past six decades.

"In 1956, my father broadened his horizons when he left The Early American Shop to work at Colonial Woodcraft, also in Cincinnati, where he not only made furniture, but sold it as well. He stayed until 1964, then returned to The Early American Shop, at one point renamed W. B. Meier Furniture. In 1967, he was promoted to the positions of President and Manager. He remained there until 1977 when Mr. Meier sold his business."

But behind the scenes, the entrepreneurial spirit was stirring. "Mr. Meier also owned a closeout centre east of Cincinnati which my parents were interested in purchasing. In 1978, Harold and Shirley Verbarg bought the closeout centre from Mr. Meier and opened their own business. They named the new enterprise Verbargs American Heritage Furniture. Mr. Meier laughed and prophesied, 'You will never make it out there in the country!'

"And I will never forget how bad the

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Recent picture of Harold Verbarge still making furniture at 80! At right, the Cincinnati location.



Original location (above) now houses Verbarge's outlet store. This is the store that no one thought could be successful.

and Harold believes strongly that service is of utmost importance.

"I believe that when my Dad first started this business, he also believed in fair pricing and, because of this, people drove out to our store in the country. It was his plan to offer the best quality with fair prices and that inspired many of our customers to drive so far from the city. Strength in belief.

In response to "a special time in the history of the operation", Sheri said, "When Verbarge's opened in 1978, it was during a major down swing in the economy. The opening of a furniture store in a not-so-good location would be our special time, because with hard work and Harold's belief in a 'hands on' approach, we beat the odds. I think that right now is also a time in the history of our company that many can learn from in that we con-

tinue to emphasize quality instead of lowering our standards, even though the economy is rough. We also continue to service our customers in any way we can.

"And a 'stand out' issue is our commitment to American made companies. Verbarge's strives to support as many American made companies as we can; we feel that not only ensures our success, but also benefits our customers as well as our country."

Shirley deserves strong recognition. Quoting Best Magazine again, "She was there all along, working part-time in both the Amelia and Kenwood stores, raising her own family and taking care of her kids' kids".

Daughters Linda, Jenny, Sheri, Debbie and Gail all worked at their parents' stores from the time they graduated or after short stints in other jobs. "They just kind of wandered in and said, 'Can we work, Mommy?'" said Shirley. "No one forced them into it!"

Now every one of them holds a key job. Linda is president, Jenny vice president, Debbie a designer, Sheri an all-round marketer and designer, and Gail who handles lighting and accessories. Verbarge's has 30 employees.

Marketing has been key to Verbarge's strong visibility. Word of mouth, an accumulation of accolades over the years, television, radio, print, direct mail and event planning all make their contribution.

Harold and Shirley are eager for their 11 grandchildren and 13 great-grandchildren to follow them into the home fur-

"One of our past customers had purchased a Crescent bed from us back in 1989; one of the rails had broken. We fixed the bed rail free of charge. This is a common practice for us."

- Sherri Verbarge, Verbarge's

nishings industry if they've inherited their entrepreneurial spirit. Says Harold, "They'd have to have enough start-up capital; find a decent location; carry good lines of furniture and get experience working for someone in the business first." Can't think of anyone better than Harold and Shirley as mentors. Harold said that he'll never retire!

HOME FURNITURE

There was also a notable 20th century retail upheaval north of the U.S./Canada border, well worth recording, in similar time frame. But first let's lay the groundwork. Originally known as Jakobstetzel, a small community in southwestern Ontario was renamed St. Jacobs in 1852. The pluralization was in honour of the combined efforts of Jacob C. Snider and his son, Jacob C. Snider Jr., the pioneer founders of the village. The "St." was added simply to make the name sound more pleasing. It's a popular tourist desti-

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Retail Stories - Part 8

nation now due to its Mennonite heritage and an enticing collection of boutique stores. And the meandering Conestogo River, which powered the first gristmill, runs through the village. Also, St. Jacobs is the headquarters of giant Home Hardware/Home Furniture.

Walter J. Hachborn, one of Home's founders, worked as a stock boy at Hollinger Hardware on St. Jacobs main street. The year was 1938 and his pay cheque was \$8 a week. Ten years later when George Hollinger died, young Walter, after service in the Canadian Army during WWII, took over many of his mentor's responsibilities. In 1950, he was able to buy the business, in partnership with Henry Sittler and Arthur Zilliax. Inspired by the need to address the urgent economic challenges of his fellow retailers and encouraged by the observed success of the concept in the United States, Walter spearheaded Home Hardware's dealer-owned cooperative model. The dealer-owned network with centralized distribution was founded on January 1, 1964.

Over the years, in the gentle custody of many of Home's people, there has been a collaborative effort at documentation of corporate history, a story they've shared with us.

"From the early days of Hollinger Hardware, the store in St. Jacobs always carried a line of furniture in addition to its hardware lines. This part of the operation was watched over and managed by Bruce Gavel. He was an avid supporter of Canadian-made products and purchased from manufacturers in Ontario and Quebec. If the item the consumer wanted was not on the retail floor, Bruce referred his customers to his huge counter catalogue, detailing the complete line of many suppliers. This was the way business was conducted in individual furniture retail stores in Ontario and Atlantic Canada.

"As the Home Hardware programme was developed, and hardware dealers became members, it was only natural that these hardware and furniture dealers should start thinking about bringing the same organizational benefits to those involved in furniture. Home management was encouraged to set up deals with furniture suppliers and soon major appliances were added to the product lines. It wasn't easy when you considered that furni-



Home Furniture's newest store in Napanee, Ontario.



A flyer from 1987... Doug Psutka, now Home's Merchandise Manager is seated on the sofa.



Bruce Bushell (bottom) was hired as Manager in 1978. His successor, Ken Herring, retired in 1980 and was replaced by Dick Trussler (top).

ture manufacturers were selling directly to retailers with their own sales staff, and this left very little margin for a wholesaler or buying group to become involved. Freight was expensive because the product was bulky and relatively low weight, making it difficult to warehouse goods of this nature. The appliance industry was changing with the buy -out of Canadian firms to the U.S.A. and the amalgamation of major Canadian companies. Electronics such as televisions, VCRs, radio and stereo systems were suffering the same fate.

"It was obvious a buying group was needed to negotiate the best possible pricing for the dealers. Volume was a definite prerequisite to accomplishing this goal. Consequently, in 1970, the empty warehouse space on King Street in St.

Jacobs was converted into a super retail furniture store that used the upper floors for warehousing. Home's buyers attended the Toronto and Montreal furniture shows every year to get to know the suppliers.

"In 1978, the Home Board approved the formation of a furniture division and Bruce Bushell was hired as manager. The Home furniture division adopted a stylized rocking chair as its logo and used the name Homeland. In 1980, the new manager, Ken Herring, returned to furniture manufacturing after one year. His successor was Dick Trussler who had considerable expertise in major appliances. In 1984, Dick managed major appliances and Bruce Hammer assumed management of the furniture enterprise. Bruce had considerable experience from his years in his family furniture business. That same year, Morgan McCabe, who had managed the retail furniture store, became buyer.

"As business increased, the need for more warehouse space grew with it. When the service building was purchased in Elmira, the furniture division moved into it and a warehouse facility was set up. Furniture lines could now be purchased from the Far East and the U.S.A. and warehoused in Elmira. Dealers were still buying direct from Canadian sources. Full advertising and promotional programmes, including consumer catalogues, helped the furniture dealers reach their consumers.

"In 1992, the Homeland name was changed to Home Furniture to bring this division under the umbrella of Home Hardware Stores Limited along with all the others. It also reinforces its association

with Home Hardware as many of the furniture businesses operate alongside the local Home Hardware store. The dealers support the programme and have been very successful."

Bruce Hammer, General Manager believes Home's mission statement is the company's "competitive edge". He said, "Home Furniture has always remained steadfast in its commitment and execution of its mission; 'It is Home Furniture's mission to supply its Dealers with quality products and services, to provide them with the programmes to operate efficient and profitable furniture stores and to assist them in serving the customer with competitive prices and superior services'. This focus is shared by all staff, and has serviced the company well over the years through prosperous times and challenging times."

Home has celebrated many "special times". In celebration of Home Hardware's 40th anniversary, Canada Post actually produced a stamp commemorating the occasion, a rare happening. Then, in February 2000, President Emeritus, Walter Hachborn, received the Order of Canada. In 2007, he was again



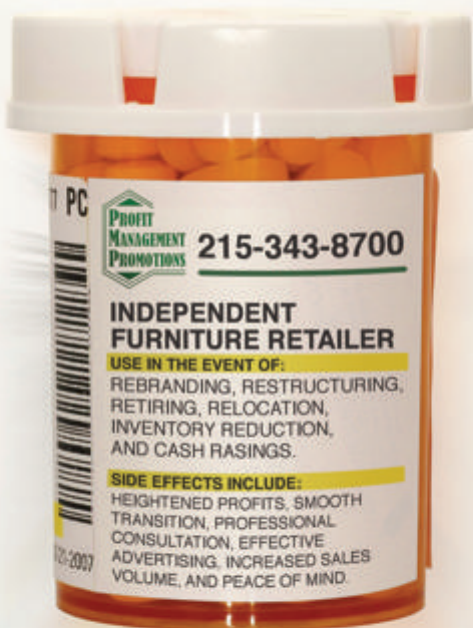
Breathing space for a gathering of Home Furniture's personnel.

"In 1992, the Homeland name was changed to Home Furniture to bring this division under the umbrella of Home Hardware Stores Limited along with all the others."

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Pictured is Walter J Hachborn along with President and CEO Paul Straus celebrating 70 years in the hardware business. At right is Home Furniture's newest store in Napanee, Ontario.

In 1984, Dick managed major appliances and Bruce Hammer (lower right) assumed management of the furniture enterprise.

honoured with the Canada Lifetime Achievement Award by the Retail Council of Canada (RCC). And there were more: Citizen of the Year, Woolwich Township, 1978; Honorary LL.D. Wilfrid Laurier University, October 1985; Distinguished Canadian Retailer of the Year, Retail Council of Canada, 1988; named to the Canadian hardware Housewares Hall of Fame, 1989; Master Entrepreneur of the Year, 1996; Retailer of the Century, Hardware Merchandising, December 1999; inducted into the Waterloo Hall of Fame, 2001; and the Queen's Golden Jubilee Medal, June 2003.

We asked Bruce Hammer to tell us about the "one issue, cause or policy" that has ensured Home's success. His answer, "The one issue that stands out among all others is Home's decision to become their own Dealer owned wholesaler and eliminate the middleman. Reducing product costs and overhead expenses while flowing revenues into Dealer advertising and service programmes has been a formula that has seen few changes over the years. Home has not strayed from its humble beginnings to one of Canada's largest retail organizations with retail sales of five billion dollars."

Marketing Manager, Ryan Van Stralen, looks to the future. He said, "Roughly by the end of June 2011 we plan to have our entirely redesigned, feature-rich website live. The new site will enable pricing by store, the ability for consumers to add to a shopping list and share that list with friends via Facebook, Twitter, e-mail and a host of other methods. The new website will also feature more photography of products and the ability to zoom in on the details of those products. The biggest change will be the ease of searching for products. Consumers will be able to enter search terms with intelligent results returned, or navigate by quickly refining their search by category, material, colour, style, collection, function, if it is on sale, by newness or product, etc. Individual

stores will have the ability to have their own micro-sites to highlight their own store information.

"We have launched national e-commerce communications with our customers who can sign up in-store on our new website, or on our sister site, homehardware.ca.

"In late 2011 to early 2012, we plan to launch a mobile version of our new website.

"We have been exploring the use of social media, and have some dealers engaged in Facebook.

"Towards the end of 2011 and into 2012, our frequency of message out to consumers will increase. Our vehicles will include national furniture and appliance flyers, local e-mail communications, and store event nights. All of these vehicles are supported by channel assets for radio, newspaper, in-store POP, social media, on-line advertising and direct mail.

"From a category perspective, all national ads, in addition to furniture, now also feature appliances (a growth category for us) as well as mattresses, so that customers can see the destination shopping experience our stores can offer.

"For 2012, the formats of some of our national advertising vehicles will change, and they will be echoed on-line as e-flyers and catalogues both on our own site and Flyerland.ca.

"We launched for 2011, a collection called 'Luxury Living', that highlights our higher-end offerings.

"Through the website and advertising, we will be focusing on letting customers know that they are able to custom design many of our products."

Promotions are offered frequently to consumers, Aeroplan miles on all purchases, up to \$10,000 on purchases in featured contests and cross-promotions, and much shared

information through Bev Bell, Creative Director with Beauti-Tone Paint and Home Product's Division. Home Hardware publishes a magazine titled "Home at Home", and Bev's projects and ideas are a regular feature. "It's more of a lifestyle magazine," said Ryan. Bev was involved this summer in an ambitious scheme featuring Simon Chang, top Canadian fashion designer. The Beauti-Makeover with Simon Chang Sweepstakes awarded the grand prize winner with a décor makeover for a room in her home, and a trip to Montreal for a Simon Chang makeover for herself. "Great hair, great make-up, great clothes, great colour and great furniture – what more could any woman want!" Entries were available at Home Hardware paint sections. The contest was labeled as, "a meeting of the minds (and products) from three fashionable Canadian icons: Beauti-Tone Paints, Home Furniture and women's fashion designer, Simon Chang."

Check Home's really interesting website (www.homehardware.ca) and you'll discover all kinds of project angles from Bev, amongst them "Understated Elegance", "Night Life", "Lumber Party", "Sitting Pretty" and "Knotty but Nice".

"Home has not strayed from its humble beginnings to one of Canada's largest retail organizations with retail sales of five billion dollars."

- Bruce Hammer, Home Furniture



Morgan McCabe, Previous
Merchandise Manager in front
St. Jacob's Home Furniture.



They are DIY ideas presented clearly, concisely and with an overtone of fun. All furnishings and supplies, of course, are readily available at Home Furniture/ Home Hardware!

You'll also find input from Anna Olson, Home's kitchen expert, best-selling author of six cookbooks, host of the national cooking show "Fresh with Anna Olson", on Food Network Canada. The connection with both "Homes" shines bright.

And out to the garden with Mark Cullen, working hand-in-hand with Home! Canada's best known gardening personality, Mark's expertise places him

as Home's horticultural spokesperson. A best-selling author with over 400,000 books in print, Mark reaches out to a huge demographic all with needs that include everything from outdoor furniture to gardening implements.

Home is well integrated into all the communities where their more than 1,000 outlets are based. Recently Home Dealers involved themselves abroad in a school building project in Mexico donating much of the necessary material, and building washrooms, a new office for teachers and planting trees along the exterior of the building to provide students with much needed shade. In Canada,

they support sports teams and events, Toronto's famous Sick Kid's Hospital Foundation, Tree Canada planting and caring for trees across the nation, and Special Olympics.

Walter Hochborn's vision was far reaching and has inspired thousands over the course of his distinguished career. His leadership tradition is now in the hands of Paul Straus, a long-time employee, now President and CEO. The company's current advertising slogan is, "Home owners helping home owners".

Next Issue: More retail histories from Furniture World readers.

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Escape From The ENTITLEMENT TRAP

Is there someone in your organization or family whose belief in their own entitlement is causing problems?

by David Lively

"I'm tired of pretending like I'm not special, like I'm not a bitchin' rock star from Mars." - Charlie Sheen.

Many of us—particularly those of us with a TV, radio, newspaper, internet connection or heartbeat—have been appalled by the behavior of Charlie Sheen, star of the leading sitcom *Two and a Half Men*. Sheen is accused of drug-induced meltdowns that have led to two divorces, time in jail, time in rehab, the destruction of multiple hotel rooms, and the loss of custody of his children. What is perhaps most upsetting about this situation is the unbridled sense of opportunism and entitlement suggested by Sheen since he was terminated by his employer, CBS, after his most recent tirade.

Entitlement, however, is not unique to Hollywood. Entitlement rears its head in family furniture businesses, too.

To be "entitled" is to have rights and

qualifications to something. An entrepreneur is entitled to reap the benefits of the effort, energy, enthusiasm, and dedication it took to build the family's wealth. However, a person with an improper sense of entitlement expresses demands for benefits which are out of alignment with their contributions, and demonstrates no respect to those responsible for an organization's success. This is the petulant child who thinks their last name is the only title they need to earn perks and prestigious positions.

Sometimes thoughts of entitlement grow so entrenched that family members believe they have the right to use company resources without permission, or to direct company employees even though they have no direct management responsibility in the organization. Their attitude is like that of my friend who once took every penny out of the cash register in his father's store. He left behind a note that read, "You still owe me \$57 towards my next paycheck," as he skipped school and headed to an amusement park.

ENTITLEMENT TRAP #1 THEY JUST DON'T GET IT

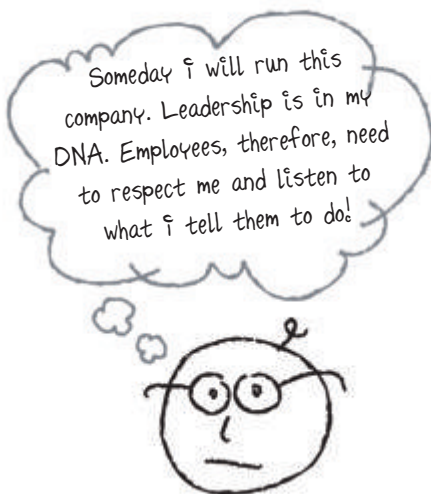
Our daughter had a monogrammed uniform shirt and an inbox behind the

front desk of our furniture store by the time she was in kindergarten. Many children of business owners are reared in the store. They spend their formative years watching their parents and other family members running the business and interacting with employees. This can lead to a mistaken belief that authority is a privilege of ownership instead of a position that is earned over years of hard work, planning, and proving their wisdom in decision making. When they finally enter the company in an entry level position, they may imitate the same authoritative behavior they've witnessed in family members who have earned their position. This often ends disastrously as non-family employees are tempted to shove that silver spoon of entitlement right down that bossy family member's throat.

Sometimes family shareholders act entitled because they don't understand or haven't been taught the roles that they are expected to fulfill in the family business. They inform the upper-level non-family warehouse manager about their "real" job description, expectations the family has for them, and how they should do their job.

I've seen family shareholders who don't even work for the family business come to a corporate location and

"Sometimes family members believe they have the right to use company resources without permission or to direct company employees even though they have no direct management responsibility in the organization."



"In reality, not all family members are equal in abilities, nor are they equal in the roles that they play."



demand to use company resources and advise employees in how to behave.

Solution: Such role misunderstandings can often be clarified by simply talking to family members about boundaries of appropriate and inappropriate behavior.

ENTITLEMENT TRAP #2 BECAUSE IT'S FAIR

At home, parents are expected to love each child equally and treat each child fairly. Everyone gets the same thing for dinner, they all take the same vacation, and everyone does chores. Parents who play favorites don't get away with it for long, but wise parents do recognize and encourage the unique skills, abilities, gifts and passions of their kids.

But when the emotional aspects of love are mixed with family business ownership or employment, the concept of equality becomes warped. When this happens, siblings or cousins demand equality in compensation, fringe and other benefits, whether or not they are involved in the business.

These demands, based on fairness, can progress to the point where efforts by a parent to help out any one child are met with demands by other children to be equally "compensated." When children are taught that all rewards from the family business will be equally distributed, a brother who doesn't work in the business will demand the same compensation as their GMM cousin or their CEO sister. In reality, not all family members

are equal in abilities, nor are they equal in the roles that they play. An employee is rewarded based on their responsibilities and performance, not their birth certificate.

Solution: It's critical for the family to differentiate areas of life where equality among family members is to be pursued (for example love, appreciation, helping family members in need, inheritance) and areas where equality will not be pursued, such as compensation in the business. If employment in the business is open to all who are qualified and meet requirement expectations, then the family may have equality in opportunity, even though the actual compensation will be different for each family employee depending on their positions of responsi-

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"Leadership that won't provide accurate information will eventually lead shareholders to assume that inappropriate actions are taking place."

bility in the business. We have found it especially helpful for families to explore how the concept of equality came into being within their family, to discover the strengths and weaknesses of trying to make all actions "fair" all the time, and to agree on a new system of addressing fairness issues going forward as family, as employers, and as business owners.

ENTITLEMENT TRAP #3 THEY HATE THEIR JOB

A shareholder who inherits the com-

pany may feel trapped and locked into ownership. This feeling of being "stuck" can lead to an underlying bitterness about the lack of adult freedom to choose their educational path, where they live, and finally their career. The internal desire for "freedom" is sometimes camouflaged as disgruntled demands for time off, exorbitant pay or decreased responsibilities. I have personally dealt with situations where behaviors of entitlement are actually pleas to exit ownership and to allow the freedom to choose that exit.

Solution: This scenario should be addressed through a candid discussion with the family member who is dissatisfied with their role, preferably with a neutral party such as an outside advisor or an owner who is not involved in the business.

ENTITLEMENT TRAP #4 THEY REALLY ARE ENTITLED

CEO's frequently claim that shareholder requests are behaviors of entitlement, when in reality shareholders are

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THE ENTITLEMENT TRAP

being purposefully kept in the dark about corporate performance and allowed little say in any matter of the family business. They aren't permitted to have a voice in establishing the board of directors which will oversee management, even though shareholders have that legal right.

From mom-n-pop stores to Fortune 500 companies, shareholders of companies large and small expect that their stock will earn a return over time. Shareholders rightly expect management to run the company in a way that produces financial benefits. An investor should also expect that there will be ups and downs in any investment; as a result, they should not be surprised if the performance of the company rises or falls with market conditions.

A shareholder acts unreasonably entitled when they demand returns without consideration of the economic environment. Uninvolved shareholders in family businesses sometimes have very little understanding of what it takes to produce a good return and run a strong company. Regardless of their contribution, they often have elevated and erroneous expectations of a reasonable return on an investment.

Solution: Conduct ongoing shareholder meetings to produce informed and appreciative shareholders. Allow time to review financial performance, provide explanations of allocation, and discuss profit and loss. Leadership that won't provide accurate information will eventu-

ally lead shareholders to assume that inappropriate actions are taking place. Distrust due to a lack of transparency will create excessive demands for information from shareholders.

When information flow is forthcoming and shareholders are kept in the loop about the nature of their investment, a



focus of realistic expectations is more easily gained. As a result, peace within the family shareholder group is easier to maintain.

Because shareholders in family businesses often represent multiple generations, the goals for their individual families can differ wildly. One family may be raising children and saving for college tuition while the other shops for a second home and gets ready for retirement. There are companies that have never paid out an allocation to shareholders despite years of successful earnings. Often this is because the leaders want to grow the business through reinvestment, and taking dollars out of the company is viewed as an obstacle to growth. Unless a shareholder group has agreed that keeping dollars in the company is an ownership goal, it is likely that shareholders appropriately view their ownership as an investment that will provide an ongoing and immediate return. Setting expectations as a group is a critical step to managing family emotions as they pertain to money. Once these expectations are expressed, management should have the authority to operate within the

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THE ENTITLEMENT TRAP

parameters defined by owners.

BEYOND ENTITLEMENT

The opposite of inappropriate entitlement is gratitude. A person who demonstrates an attitude of gratitude appreciates that which has been given and understands the underlying qualities of the gift received.

Each of these approaches to entitlement outlined in this article can help a family experience a greater sense of gratitude. Of course shareholders should have expectations. But expectations should be overt, shared and corresponding with their contribution.

"I will not believe that if I do something then I have to follow a certain path because it was written for normal people. People who aren't special. People

who don't have tiger blood and Adonis DNA." -Charlie Sheen

There's no Adonis DNA in your family tree, even if certain family members think they're entitled to "special" treatment. What will become of them, and to Charlie Sheen? While we have no idea of the final outcome of his antics thus far in 2011, what we do know is that entitlement is intolerable to everyone.

David Lively, partner at The Lively Merchant, has over 20 years hands-on experience in the home furnishings industry, from the warehouse to the sales floor to the boardroom. He has walked the walk and talked the talk from the family-owned, single-site store to the multi-state, multi-million dollar operation; from sales training to computer programming; from warehouse construction and

operations to financial management; from new store construction to complete renovation. Twice named to the "Beyond the Top 100" list of independent retailers and 1997 "Ohio Retailer of the Year,"

His battle scars have given him compassion for counseling today's retail warrior on issues of the transfer of authority, responsibility and wealth from one furniture store generation to the next generation. His system helps to identify goals, strengths and opportunities during this crucial time.

Read more of David Lively's articles posted to the furninfo.com website. You can reach him by calling 740.415.3192 or email him at davidL@furninfo.com. David has offered free phone consultations to any FURNITURE WORLD readers who would like to talk about topics related to family business transition.

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Easy & Inexpensive DISPLAY IDEAS

A little bit of whimsy can make the sale!

Retail Trends by Janet Holt-Johnstone

Overheard at the last Canadian Home Furnishings Market in Toronto, while walking the corridors of the International Centre:

"Remember those big white lamps that looked like the Oscar statuette?"

"Yeah, real attention getters! I tried to pick up a couple for my introductions vignette, but they were sold out. But, believe it or not, I did use a few of the inflatable pink flamingoes, a big potted bamboo that used to sit in my office and a really knock-your-socks-off turquoise backdrop. A bowl of pineapples and bananas on a side table. A 'tropical' setting for the rattan collections. And piped-in Bob Marley singing reggae, of course!"

"Did it work?" she asked.

"Sure it did! Got plenty of interest, and

a lot of laughs. And we moved some rattan! Customers stayed longer to talk and look at other stuff."

"This year the guys had you standing in the middle of a huge clock surrounded by 12 displays, bright colours and big numerals...."

"Timely, eh?" he laughed. "And did you see the hula hoops? Can imagine those in the kids' section..."

This Markets' emerging trends? "The shapes, triangles and crescents, colours are pastels and bold jewel tones."

"Why limit it to kids? Toss a few hot pink hoops on a chaise and I betcha someone would pick one up . . ."

"One thing that impressed me this year was colour. I wouldn't think of blending fuchsia and orange, but it worked! And what Pierre said about paint, 'the cheapest, quickest mood changer around'. He's right! That back space in my store, now if I...."

And they turned the corner, back into Hall Two.

Trends Display designers, Pierre D'Anjou and Andre Carron, would high-five! The retailers got the point. The cus-



At the TCHFM, front, Janette Ewan, Ambassador for the 2011 Quality Canadian Furniture Trends Display; Pierre D'Anjou, Display Designer; above, Andre Carron, Display Designer, and Jean-Francois Michaud, President, QFMA.



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DISPLAY IDEAS

tomers' "must-have-it", "love-at-first-sight" vibes need to be activated.

Showrooms have to be the 21st century's equivalent of Aladdin's caves, so irresistible that customers will enter and be mesmerized by the colour, the glamour, the excitement (as well as form and function!). And then insist on transferring treasures from our galleries to their homes. Same day delivery! The challenge is to first create the sparkle, then perpetuate it, change the lure, don't let the sizzle fade. Reinvent the ambience often enough that your customers' curiosity is piqued.

It's more than a decade ago that Pierre and Andre were asked to conjure up the first Trends Display for the annual Toronto Market. "We've always had a great reception, but this year it was even better, more people, more action, stronger, more dramatic.

"Retailers were taking pictures every day, very gratifying! They said, 'We walked over to see what you are doing, we came for the inspiration!' Right on."

This year they were joined by lifestyle and décor expert, Janette Ewan, much to the approval of Pierre and Andre. For years, Janette has been reporting on the hottest design trends for Canadian style publications, including Chatelaine, House & Home and national daily newspaper, the Globe and Mail. She is currently the co-host of "Inside the Box", the W Networks' programme with Tony Pennington. Janette was dubbed the first-ever ambassador for the newly named "Quality Canadian Furniture Trends Display".

About the Display she said, "It was a hit! Pierre and Andre are Canada's renowned design geniuses. The concept, I loved it, everyone loved it. It encouraged us all to think out of the box, to use colour, to bring life to their displays."

She was thrilled that the Romano Tribeca sofa (photo #4) was designed and built especially for "legendary ABC Carpet/Home of New York. It's a super-

hip showroom and here's an example of Canadian Quality Furniture occupying featured space! It's a trendy gray and the vibrant yellow background truly bounced it out. You couldn't just walk past, you had to stop and really look at it!"

This Markets' emerging trends? "The shapes, triangles and crescents, colours are pastels and bold jewel tones. And styling? I saw rustic wood with concrete, not sure what to call this!"

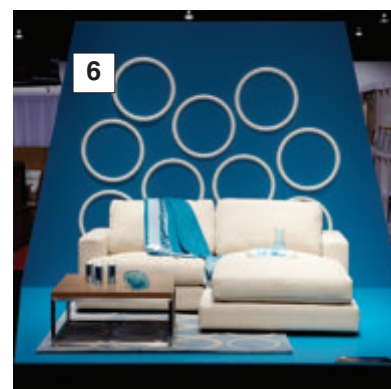
The retail reaction? "They were all saying there was so much great stuff; it was very busy and you could tell buyers were pleased and impressed; there were a lot of fresh looks on the show floor as well as in the Trend Display."

And back to the Display; what techniques and tricks will create sizzle this season, what will draw customers in and convince them to buy?

"We conceptualized a giant clock; twelve stations forming a circle around a magical black platform floating 10" from the floor that provoked a leap of imagination into each station or vignette. We used a lot of glass, translucence and reflection of light. The back of each vignette was shaped like the clock and, of course, each vignette is numbered."

"One o'clock (photo #1) and spring has sprung, or summer if you like! A fresh, vibrant look with a large expanse of emerald grass paper tile on the wall, centered with a sunburst light fixture in white plasticized paper. The Dinec table is maple in a warm beige finish, the chairs upholstered in white fabric. On the table there are two rope balls in a strong yellow, waiting for you to play catch! And we've wrapped the plates in grass paper to 'shake hands' with the wall hanging.

"Two o'clock (photo #2) shows a



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"What techniques and tricks will create sizzle this season, what will draw customers in and convince them to buy?"

strong metallic trend in the silver back panel and the three Umbra clocks, glass with red hands and silver faces. The area carpet is silver gray and the SoHo lamp, more metal in a cosmic shape. Another dash of flash in the cushions and resident robots, sparking bright red Palliser Ronin tuxedo chairs and the small blue lacquer table echoing the dominant blue background. Get working toy robots if you can, the kind with batteries that move about and make strange noises! The cheapest time to buy right after Christmas.

"Three o'clock (photo #3) and the numerals have gone wild on the deep gray Midi table, like Alice in Wonderland, waiting for the Mad Hatter! The wall unit is also Midi, also deep gray. The backdrop is sun yellow, the rug and runner orange. And the inside of the aluminum drop light is orange, too. The vertical SoHo lamp has moveable small squares, also numbered.

"Here's Janette's favourite," (photo #4) said Pierre. "Romano's low sofa, gray, a Pierre design for ABC of New York; the V wall shelving? My design against the yellow backdrop, a feeling of flight, and there's the model plane as emphasis, the fluffy yellow pillows to cushion your fall! The chrome SoHo

floor lamp replicates a commercial photographer's portable light.

"We used that gorgeous indigo again as backdrop and floor for five o'clock (photo #5). (All the wonderful paints come from Benjamin Moore, such a great range of colours and tones!) One of Amisco's bright, light dining groups sits on red, commercial strength carpet with computer cut-outs so you can see the floor through it. Table base and chair frames are pewter. There's a horizontally placed silver-framed mirror on the floor propped against the backdrop for playful reflection and, more play on the wall, a series of pink hula hoops, the ones those people in the hall liked! I cut a few up and stuck them in the vase at the centre of the table to continue the theme. And I love that big, red clock, eh?! Got the hula hoops at a dollar store, total cost \$10.

"Six o'clock (photo #6), drinks time! The white rings on the indigo backdrop; I bought those rings after Christmas at Ikea two years ago, \$5 each. You have to keep your eyes open, never know when you might pick up something useful. You don't have to spend a fortune! Isn't the throw a perfect match? And look at the blue, white-ringed rug! The white sectional is by Jaymar, the collec-

tion is Winslow. And the small stainless steel and wood topped Uno table is a Romano creation. The vases, candlesticks and other accessories I discovered at Winners, another sale!

"After drinks, dinner! Seven o'clock (photo #7) and the table's set, Tica's silver gray, but it can be any colour you like, again metallic and with a shiny black top. The chairs are interesting; inside each back there is elastic that molds to your body when you lean back, very comfortable. The sea blue backdrop is grooved with intersecting pink lines, like the chairs' pink fabric covering. The clock and glassware are pink and an attention-getting pewter wire light fixture, also in the pink!

"Eight o'clock (photo #8) and your favourite television programme, this time warm oranges and mellow yellows! And take notice of the accessories in the South Shore wall unit; don't miss a single opportunity to provoke sales! On your showroom floor, accessories are the easiest pieces to change frequently, and they're tried-and-true affordable impulse items.* Dutilier's welcoming Avant Garde glider-recliner and ottoman are graceful invitations to relax.

"A very sophisticated setting at nine o'clock (photo #9)! Again shimmering



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A giant clock; twelve stations formed a circle around a magical black platform floating 10" from the floor.



11

metallic, flying to the moon stuff! The Canadel table, chairs and sideboard, black and grey on a black and grey shag area rug. The backdrop is wall-paper, photo grey metallic circles, reflected in circular mirrors incorporated into the chandelier. We found the three vases at IKEA and stacked white dishes as centerpieces. There was a lot of retailer response to this vignette, many photographs and discussions about the use of reflection in display. One said it was a great idea because the customer will literally 'see himself' in the setting!

"Ten o'clock (photo #10) and what

a bright and happy mini-world! Hot pink, one of the important colours, a painting from Winners that echoes the wall and the candelabra (painted by me!) also from W inners. The metallic SoHo lamp casts deeper pink shadows on the wall, and all of this frames the Décor-Rest loveseat and ottoman, Steven and Chris designs, clean lines, the loveseat with a front curve like the ottoman, off white leather. Just a touch



12

of orange in the toss pillow.

"More sparkle as we approach the witching hour! Swarovski crystals on the lime green wall, interconnected by pink cord to form a pattern. The chair,



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"And midnight (photo #12) and time to go to bed, a red frame and headboard with metal legs and sumptuous French linens. But I bought the blue

She was impressed with the Trends Display and felt "the lighting was great and each display had its own unique look. The colours were bright and cheerful, innovative with fresh ideas. Certainly successful in showing the trends and providing a quick glance at

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Should Your Furniture Store Offer PRIVATE LABEL CREDIT?

How to tell if a particular program has the right fit for your business.

Financial Management by Marc Szczesnak, TD Retail Card Services

While consumers will always need furniture, retailers cannot depend on that need—or on the appeal of their merchandise alone—to remain firmly in the black. Rather, they must find other ways to bring customers into their stores, and to keep them coming back. For some furniture merchants, introducing and properly maintaining a private label credit card program ranks among strategies for doing so.

Most major furniture retailers have already jumped on the private label credit card bandwagon; these include value-priced chains, such as Bob's Discount Furniture, as well as mid-priced and upscale operations, among them Ethan Allen, Furniture Row, Raymour & Flanigan, Rooms To Go, and Thomasville. Smaller operators and independents whose prices fall at every end of the spectrum have also gotten on board, including two-store operators like Howell Furniture and Jerry's Home Furnishing. Some merchants are seeing a high percentage of sales charged on

their private label credit cards, while for others, the percentage is more modest. In the furniture category, we have seen this figure range from as low as 3% to as high as 45%, with major retailers typically experiencing a private label credit penetration of 20% to 30%.

How do private label credit card programs work? No matter a merchant's size, the structure is rather simple. Customers can submit applications at the point of sale, with their information then securely submitted electronically to the third-party program provider for immediate review and credit decision. Once an application is approved, the provider assigns and shares with the retailer an account number and the maximum total dollar amount that may be charged using the card. Some furniture retailers—Thomasville representing a

key example—also offer consumers the option of applying for a private label card online.

Providers' approach to actually ringing up sales transacted with their private label card varies. Some issue special terminals exclusively for this purpose, while others have designed payment processing software programs that are either Web-based or integrated with merchants' existing point-of-sale technology. With either method, funding for private label card transactions usually arrives from the provider within 48 hours. That funding covers the cost of the merchandise or services the consumer has purchased, less a transaction fee of 1% to 9% (with the upper end of that range typically tied to the terms of special long-term financing programs). The line of responsibility for merchants is drawn

here, as the provider, not the retailer, holds all loans, manages all customer accounts, issues monthly cardholder statements, and shoulders the financial risk should customers fail to pay their monthly bills.

"Funding covers the cost of the merchandise or services the consumer has purchased, less a transaction fee of 1% to 9%."



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PRIVATE LABEL CREDIT

Given the recent recession—and consumers' lingering tendency to limit credit card usage, avoid assuming extra debt, pay down existing debt, and use fewer credit cards in general—furniture retailers that have not introduced a private label credit card program may question whether it is a good idea to do so now. So, too, might merchants that have attempted to finance their own consumer credit options as a profit center or have regarded themselves as too small to implement any kind of private label credit card initiative. These are all valid concerns, but the benefits can outweigh the drawbacks in most cases.

“Positive and negative encounters with issuers reflects on merchants, so choosing a partner that offers high-quality customer service and whose customer service philosophy aligns with one's own is key.”



MAJOR ADVANTAGES

Admittedly, retailers—furniture and otherwise—will always have certain customers who prefer to pay for their purchases in cash and/or will not make a purchase unless they already have the money to cover it. However, there are many consumers out there who need or want furniture and would buy it if they could make the purchase without incurring high bankcard interest rates, had a credit line dedicated for big-ticket purchases or had not already reached their bankcard credit limit. A private label credit card program lets merchants accommodate many of these consumers, while simultaneously giving retailers ammunition to set themselves apart from the competition and yielding a better shot at making a sale.

Indeed, while some consumers seeking alternatives to bankcards might turn to home equity lines to finance big-ticket furniture purchases, a private label card program offers the most convenient option to provide qualified customers an additional line of credit that does not interfere with the spending caps on their bankcards. Offering consumers an opportunity to leverage “zero percent interest” and other special financing deals brought to the table by private label providers—and unavailable from bankcard issuers—can convince them not only to visit their local furniture store, but to go ahead and buy whatever they had their eye on because the store's financing was too attractive to pass up.

Just as significantly, having a private label credit card program in place boosts customer loyalty. For one thing, consumers are more inclined to regularly patronize those stores where they can enjoy additional purchasing power. Seeing a specific merchant's name on a credit card whenever they open their wallets has a similar effect, as does experiencing a less stressful, more pleasant shopping trip because there is no need to be con-

cerned about the spending limits imposed by bankcard issuers and the absence of promotional financing. And promotional mailings—in the form of “statement stuffers” intended for all cardholders or customized, highly targeted mailings that mine purchasing data to inform specific customers about previews of special furniture collections, private sales, and similar “perks”—can take that loyalty to the next level.

Moreover, although there are other factors retailers must consider when deciding whether to introduce a private label credit card program, the merchant's size—and the ability to shoulder the cost of such a program based on that variable—is not a criterion that comes into play here. Program pricing varies from provider to provider; the cost merchants will pay per transaction differs in accordance with such factors as the transaction volume and specific parameters and financing deals each provider sets. Larger companies can always drive down their costs with scale—and it is no different with private label credit card programs. In general, the larger the size of the retailer, the lower the cost of any customized program. Beyond that, many providers allow larger retailers to take advantage of such options as loyalty programs tied into spending on the store's card, with rewards typically sent to participants in the form of gift certificates that will, ideally, lead them back to the store.

However, private label credit card providers have put together consortium or umbrella programs that operate under a common brand name. TD Retail Card Services, for example, offers the Renovate private label credit card program for independent furniture retailers. With consortium and umbrella programs, individual retailers can leverage the economies of scale created when multiple merchants process transactions as participants in a shared program, thereby reaping lower transaction pro-

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"Many providers allow larger retailers to take advantage of loyalty programs tied into spending on the store's card, with rewards typically sent to participants in the form of gift certificates."

cessing fees, access to special marketing endeavors and a variety of other benefits.

Additionally, while medium- size and larger retailers may enjoy more opportunities than their smaller counterparts when it comes to the degree to which a private label credit card program can be customized, providers frequently work with merchants to customize as

much of their private label credit card program as possible. For example, in the Renovate program, the individual store name is embossed on customer credit cards. Once on a private label credit card program, whether individual or consortium, merchants can run any special financing or marketing support programs offered by their provider; they need not be of a certain size or scope to participate.

BEST PRACTICES

Not surprisingly, furniture retailers will be able to maximize the benefits of a private label credit card program if they exercise best practices in a number of areas. For starters, it is imperative to examine whether a private label credit card program is the right "fit" for a particular operation. Merchants must determine whether their clientele can comfortably accept the terms and conditions of any given program. For example, beyond purchases made under "zero percent" or other special financing deals, can their clientele who carry over balances accept interest rates that are typically higher than what they would incur on their bankcards? Merchants must also carefully weigh whether they are comfortable with the applicant approval rates and credit limits quoted by providers (these do vary).

Exercising equal due diligence is essential once a definitive decision to join the ranks of retailers offering a private label credit card program has been made. In assessing prospective providers, inquire how quickly customers can obtain a decision on their application. A long, time-consuming process at the point-of-sale will only aggravate shoppers who are prepared to make a furniture purchase on the spot, but can-

Questions To Ask When Evaluating Credit Card Providers

Not all private label credit card providers are created equal. Following are questions to ask when assessing prospective companies:

- What are the minimum application and sales volume requirements?
- Will I need to add administrative staff to run the program?
- How much do promotional finance programs cost?
- Where and how is cardholder service managed?
- What is the average wait time for application decision?
- How are applications and sales processed?
- Do I receive any in-store signage or other point-of-purchase materials?
- Will the program be branded? If not, will my store's name be embossed on the card?
- How difficult is it for a retailer to enroll?
- Can I run credit-related marketing programs?

not commit to doing so until they have ascertained the availability of a new credit line.

Retailer service and support should also be examined closely, because at some juncture or another, store associates will need to contact the issuer's credit department to get answers to general questions or resolve issues in order





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"As for promoting a private label credit card to customers, furniture stores must, at all costs, avoid using the program as a final resort to 'save' a sale."

for a transaction to be finalized. While the provider is indeed responsible for stepping up to the plate here, consumers invariably associate their experience in having queries answered or problems solved with the merchant whose name is on the card, not the provider. The more positive that experience and the faster difficulties are ironed out, the better customers' impression of, and continued loyalty, to a particular store.

The evaluation of providers' support should also extend to marketing. Ideally, private label credit card issuers should render retailers with assistance in marketing those programs to potential and existing cardholders. Such assistance can run the gamut from training store personnel to properly "selling" the card to customers, to providing in-store materials promoting the card, creating mailers and email blasts to send to individuals who might want to apply for a store card, and to designing "statement stuffers" and other promotional inserts and messages mailed or emailed to customers (for example, information about preview sales or other special events for cardholders only, information on new pricing deals and the like). Retailers should also be able to partner with their private label credit card program

providers to receive mailing lists that can be used to drive incremental sales for their business.

Cardholder service is another critical piece of the evaluation puzzle. There is no getting around the fact that one potential disadvantage faced by retailers that implement a private label credit card program is the accompanying loss of control. Once consumers open an account, they become a customer of the provider, whose customer service operation shoulders responsibility for assisting them with credit- and payment-related issues. However, consumers will continue to believe that when they pick up the phone in these situations, they are calling the retailer whose name appears on the card in their wallet or the billing statement in their hand. Positive and negative encounters with issuers reflects on merchants, so choosing a partner that offers high-quality customer service and whose customer service philosophy aligns with one's own is key.

For a better idea of how a given private label credit card provider approaches retailer service and support as well as customer service, merchants should request references and ask these sources to share their experiences—positive or negative—in as much detail as possible. Customers and retailers that have a positive interaction with a private label credit card issuer may mention it in the course of conversation with someone, but few will spend time finding a Web site where they can post their happy

experiences.

As for promoting a private label credit card to customers, furniture stores must, at all costs, avoid using the program as a final resort to "save" a sale. In my experience, such tactics appeal most to the least credit-worthy customers. Far better is to align the manner in which salespersons broach the topic of applying for a private label credit card with the store's overall approach to working with customers. Retailers who use value pricing as a primary draw might train sales associates to mention the program upfront. For instance, if a couch and loveseat combination is available at a promotional or sale price, the associate can mention that paying for the furniture can be made even easier with the store's private label credit card. Merchants that carry higher-end products and offer room design assistance may utilize a tack that stresses the ease of application and special features available through the program.

Admittedly, a private label credit card may not be a viable choice for every furniture dealer. However, the myriad advantages such programs offer make such cards an option well worth considering.

Marc Sczesnak is president of TD Retail Card Services (TDRCS), the private label credit card division of TD Bank, N.A. Prior to joining TDRCS in 2008, he was senior vice president-marketing and media services at Federated Department Stores, where he spearheaded efforts to convert over 50 million cardholder accounts to the Macy's brand while also growing the company's gift card business. Previously, he was vice president-credit card products at Sears. He can be contacted at (201) 818-4000 or marc.sczesnak@tdrcs.com. TDRCS' programs for the furniture industry include traditional private label cards as well as The Renovate Card, a revolving charge card for retailers with single or multiple locations who may not generate the sales volume to justify a private label program of their own. For more information, visit www.TDRetailCardServices.com.

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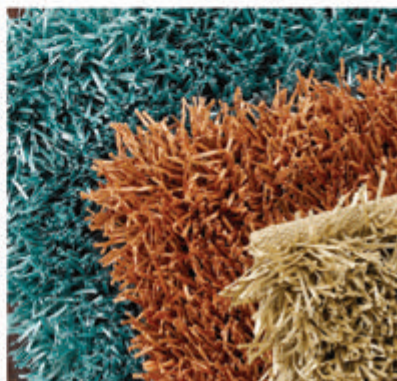
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