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Scary Retail Stories

Who Wants To Greet A Millionaire?

Expanded GMROI: A Team Approach

Retail Success: The RoomPlace

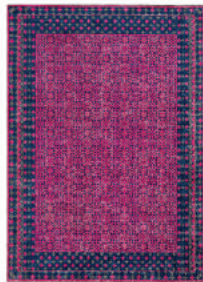
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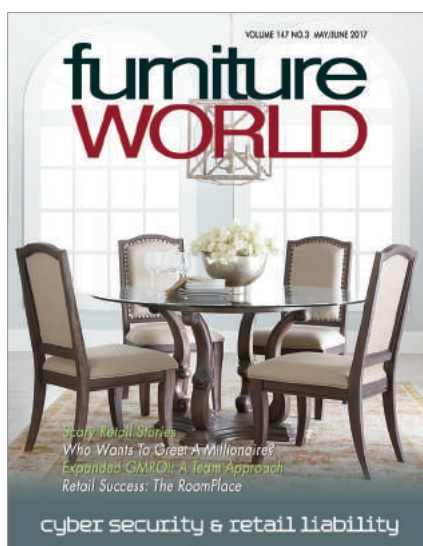
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COVER: Pictured is the Parliament Dining group from Standard Furniture. It features the curved lines and shapely country French styling complimented by a vintage dusty brown-waxed finish. See more about Standard Furniture on the back cover of this issue or visit <http://www.standard-furniture.com>.

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Remembering
Thelma Mason

It was a sad day at Furniture World magazine when Thelma Mason, my friend and Furniture World's Vice President of Sales passed away.

Thelma was hired in 1954 by our publisher Sandy Bienenstock to sell advertising space in six New England States. Her clients included famous furniture names such as Temple Stuart, Heywood-Wakefield, S. Bent, Sprague and Carleton, and Nichols and Stone.

Over the course of her 62-year career, Thelma earned the respect of three generations of Furniture World advertisers. She was a tough furniture industry trailblazer at a time when few women worked outside the home as traveling salespeople. Thelma was an icon of persistence, likability and humility.

These traits allowed her to drive 60,000 miles each year through harsh New England and Canadian winters, visiting clients and prospects unannounced without EVER, to my knowledge, making an appointment. I don't know anyone else who could have done that, then or now.

There are stories of her arriving at factories before 7AM to "cheerfully ambush" company presidents when they arrived for work.

I believe that on more than one occasion she came armed with a fresh baked pie to make sure she made just the right impression.

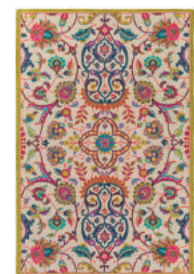
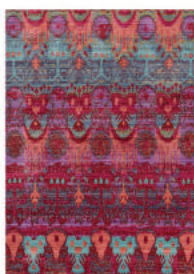
She would drive 300 miles just to say a quick hello to a customer or prospect, drop off sales materials, then move on to the next.

I don't believe she ever gave up on a potential client even after 60 years of trying. There was no one like her!

Thelma attended furniture shows through her 87th birthday and will be missed.

Russell Bienenstock
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CYBER SECURITY

Threats and countermeasures for home furnishings retailers.

by Amitesh K Sinha

Don't ignore this article. ALL of your business and customer data is at risk NOW!

Verizon, in their report analysis on major Data Breach Investigations of 2016, summarized the menace of cyber threats as:

"No locale, no industry or organization is bulletproof when it comes to the compromise of data."

This is no exaggeration, and the issue has become a crucial challenge for organizations across the globe. No matter the industry, or size of the enterprise, the figures have escalated to an alarmingly high pitch.

Consider the WannaCry ransomware attack and the recent Google phishing attack as cautionary tales. In the case of the Google phishing attack, messages were sent by an attacker using OAuth (Open Authorization) credentials attached to legitimate accounts, the messages appeared to be from friends or business associates including their photos. Checking the received headers and other technical steps used to verify

the provenance of these messages, showed that they were legitimately sent through Gmail... because they were. When opened, the recipient gave the attacker permission to access everything – including the recipient's contacts that were used to send infected emails out to contacts who were now also subject to this phishing attack. In the wake of the industry's giant leap to omni-channel platforms, cyber security and data protection have

"What makes ransomware the biggest threat for retail businesses is that it can barely be detected before it spreads its evil."

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become a larger issue for the home furnishings retailers. The statistics gathered from recent reported cases point to a future dark trend

"External hard drives used for the purpose of data storage fail to retrieve 20% to 50% of the data, in the case of a cyber attack. Moreover, they are also prone to physical damage and theft."

in cyber crime.

In 2014 major retail data breaches involved incidents of breaking into leading retailers' data mines, revealing the confidential information of over 495 million customers. Similarly, a total of 523 cyber assault incidents were reported in the retail industry in 2015, of which, 164 incidents caused huge data losses to targeted retail organizations.

Likewise, according to the BDO Retail Risk Factor Report published in 2016, cyber threats and data breaches were reported as one of the core challenges facing the industry. The report also said that the frequency of incidents has exponentially increased, with each retailer studied facing at least eight assaults per year, of varying types and intensities. 74% of those attacks were critical, causing sizable damage.

Several basic types of cyber

threats cause considerable damage to furniture retailers every year. Some of the major types of data breaching attacks are described below:

Ransomware

Ransomware is a major threat to home furnishings retailers. A ransomware attack does not merely freeze systems; it holds them hostage, takes control of data and asks for a ransom. If a retailer refuses to pay, the assaulters may demolish systems or leak confidential data for global perusal.

What makes ransomware the biggest threat for retail businesses is that it can barely be detected before it spreads its evil. A ransomware attack may be disguised as an email embedded with an infectious link from an authentic source, such as was previously mentioned in our discussion of the Gmail phishing

"Cyber Threats

mainly come creeping through networks, so it is essential to add email and web filters to secure web browsing and email correspondence functions."

attack, or look like it was sent from a bank or business partner. Upon clicking the link, the attackers access the system and lock it until a price is paid.

Device Specific Malware

The circuitry of omni-channel retail includes multiple devices and endpoints. Attackers tend to target the intermediary device or the center terminal connected to multiple other devices. In most cases, they aim to target the Point of Sale terminal, since it is a major information handling spot, storing confidential information such as client contacts and bank account details.

Data Invasion

Omni-channel furniture retailing often provides cyber attackers with an expansive virtual landscape, featuring multiple terminals that make it easy to break into systems. A majority of these attacks are facilitated by a major weakness that catches the attention of attackers, allowing them to break into systems.

Data Backup Pitfalls

Data is the key component that drives retail business activity. Particularly, in the case of omni-channel retailing, data serves as the ultimate fuel accelerating innovations, regulating daily business activity, designing improvements, cutting costs and boosting sales.

Cyber criminals are aware of the significance of this data for retail business. Most cyber attacks are, therefore, aimed at breaking into data mines, to either manipulate a business or exploit data for their personal gains.

In order to minimize data loss in the case of a potential cyber attack, data backup is routine. Unfortunately, most retail backups are made on external storage devices or free cloud storage drives. Although these backups are regularly updated, external hard drives used for the purpose of data storage fail to retrieve 20% to 50% of lost data, in the case of a cyber attack. Moreover, they are also prone to physical damage and theft.

Similarly, online backup services



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THREATS & COUNTERMEASURES

are often accused of violating privacy. These cloud storage platforms are also prone to cyber threats. The process is slow and often terminates in the case of a network error. Therefore, online backups are not your best bet when it comes to data security.

A smarter approach to ensure an efficient data backup is to hire a professional data backup service designed with the security of retail operations in mind. Specialist data backup service providers create secure backups on off-site storage servers after scanning data for malicious threats. The backups are completely automated, programmed and circumscribe all aspects of regular retail operations.

"Set up separate wi-fi networks to give store guests, employees, HR & executives internet access internet with or without restrictions, as appropriate."

The smart and automated maintenance of backups ensures that each bit of your Big Data is safely replicated and stored. This makes it convenient for you to steer a bad situation in your favor. In the case of a data breach, it will minimize damage to data mines and ensure smooth and uninterrupted retail operations.

In addition to making sure you have the right kinds of backups, you may want to employ additional countermeasures such as:

Secure Points of Exposure

Since omni-channel retailing features a host of programs and devices, all connected in a networked circuit, a single device prone to a cyber threat or malware attack may cause your systems to collapse. Therefore, it is essential to protect all devices with an up-to-date Anti-Virus & Anti-Malware program such as Trend Micro, Malwarebytes.

Add a Layer of Filters

Make it a point to enhance your system security by adding a layer of filters to major tasks as well as routine operations. Cyber threats mainly come creeping through the networks, so it is essential to add email and web filters to secure web

browsing and email correspondence functions. There are other filters as well that can be used, but these are beyond the scope of this article to describe.

Control Accessibility

Cybercriminals tend to attack employee accounts with the highest level of access and control over systems so they can break into data mines. That's why it is important to limit system accessibility to the most trusted employees and incorporate two-step authentication to the account login process.

Furniture Retail Case Study

Here's a recent case study about an attack on a mid-sized Furniture retailer operating fifteen stores with a single distribution center. The head office and all of the stores were well connected with secure network connectivity in a spoke & wheel arrangement.

The trouble started when a store employee received an email with a pdf attachment. Within 10 minutes, the entire network, machines, files, servers, databases – everything was encrypted – CryptoLocker!!!

The perpetrators set the ransom at \$28,000 to be paid in bitcoins.

The retailer decided not to pay

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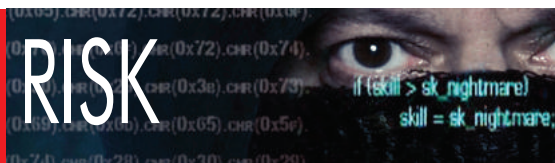
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RETAIL DATA AT RISK



or negotiate with terrorists, and they really didn't need to, since secure backups were in place.

After consulting with this client, the database, files and folders were restored from a backup. Systems were up and running in less than an hour. The data loss consisted of just one day's work.

The successful backup was the only thing that saved this retailer from losing all of its data. Some housekeeping items, like those suggested above, helped too.

Often, retailers don't install adequate levels of security until an attack like this occurs. In this case, the retailer installed a security network for the whole enterprise to prevent another such occurrence.

3. Set up separate wi-fi networks to give store guests, employees, HR and executives access to the internet with or without restrictions as appropriate.

4. Double up the efforts on backups with mirroring and running images every night.

5. Set up a duplicate server environment to cross check backups periodically.

6. Implement a Storage Area Network (SAN).

7. Wherever applicable, set up secure transport protocols.

8. Enhance spam filters to weed out junk effectively.

9. Train users to not open all email files they receive and how to identify phishing attacks.

10. For company-wide communications, set up communication portals via SharePoint so generic phishing is eliminated.

About Amitesh Sinha: Amitesh Sinha is a technology consultant based in North America. With over 20 years of experience developing and deploying solutions for retail, Sinha has gained a reputation for home furnishing software solutions, furniture software, POS furniture software, and re-engineering of software with extended features. His company, iConnect offers business technology solutions that integrate with most P.O.S. systems to make them more efficient and user-friendly.

For more information about this article or any retail technology question contact Amitesh at 703-471-3964, amitesh@iconnectgroup.com or www.iconnectgroup.com.

10 Steps You MUST Take TODAY

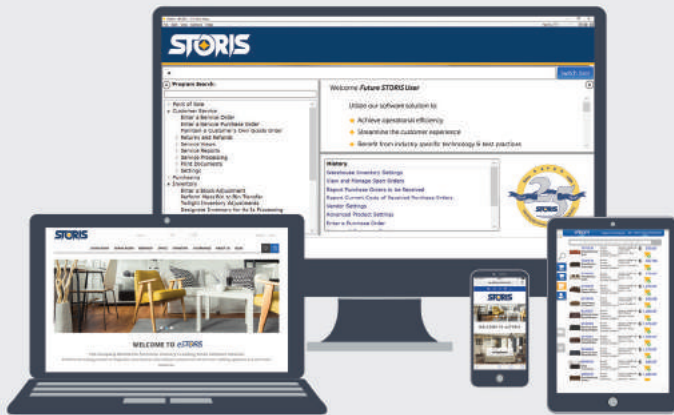
1. Implement web filtration so only known and approved websites are accessible.

2. Set up anti-virus and Anti-Malware programs on every machine in the network.

"For company-wide communications, set up communication portals via SharePoint so generic phishing is eliminated."



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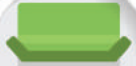
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THE ROOMPLACE

by Janet Holt-Johnstone

“Those companies that prefer the same old, same old, will not be able to compete in a crowded marketplace.”

-Bruce Berman, The RoomPlace

It was one of those times when the unbelievable became believable. Late afternoon, April 20, 2017. Paul Adams, CEO of The RoomPlace, had called Bruce Berman, Chairman of the family-owned company, to tell him their warehouse was on fire, but reassured him that “Everything looked to be under control, the employees safely outside”.

An hour and a half later, Paul, along with Diego Delgado, Supervisor of the Distribution Centre, were about to re-enter the building when a firefighter threw open the door and told them to run.

Said Diego, “It was an inferno in there!” They watched as smoke “turned the sky dark and the roof and walls collapsed.”

Now, a little more than a year later, Bruce recalled, “The fire was overwhelming. Paul and I decided that we were going to make sure that every last one of our employees had a job to return to. Over the first few weeks after the fire, we gradually put people back to work. We made sure that everybody had a job they could count on. We were a little overstaffed for awhile, but keeping our people working was our number one concern. I believe all of our

employees are special people.

“In the aftermath of the fire, we made significant changes to our operation. In order to increase our capacity and provide better service to our customers, we not only moved into a Chicago Area Distribution Centre larger and better than the DC that burned, we also built out a DC in Indianapolis that will better support that market as well as additional markets in Ohio and Kentucky.

“We face significant competition in both Chicago and Indianapolis. Over the last five years, more than 30 competitive furniture stores have opened in our markets. Until the fire, we were more than holding our own

“Over the last five years, more than 30 competitive furniture stores have opened in our markets.”



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and, now that we're back on our feet, we're committed to even more growth."

Where, big picture, is The RoomPlace now? "The new store in Indianapolis will be our 25th store, and we have over 700 employees."

The Berman's "American Dream" began 105 years ago when Sam Berman and his family left a dysfunctional Russia and arrived in West Town, Chicago. He was a visionary, a hardworking entrepreneur ready to tackle the world. The legend goes that he saw a discarded, broken chair on the sidewalk. He took it home, fixed it, gave it a coat of shoe polish and the next day carried it door-to-door until he sold it. A promising beginning. Next, Sam saved his money, bought a cart, expanded his reach and, in 1912, opened a store front in the district. And there he stayed, put down roots, survived the Chicago '20s, the Great Depression and prospered.

But in 1940 Sam shut up shop. His son, Leo, joined the Army. Sam waited until the War was over, the military returned home (including Leo!), housing started to soar nationwide and the demand for furniture exploded. "The Bermans went back into business."

Leo, his wife, Marilyn, and his father and their partner, Melvin Luckman, founded Harlem Furniture Company. Well-placed in the fulcrum of the city's growth with its 50 x 125 foot showroom and five employees, Frank Ellis

"The new store in Indianapolis will be our 25th store, and we have over 700 employees."





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Pictured is a print ad from the successful Get-a-Room campaign in the early 2000's and the 2003 ground-breaking of the Harlem Avenue store that stands today next to the original 2525 Harlem Avenue store, also shown. Pictured (left to right) at the ground-breaking are Marilyn Berman, Ron Berman, Bruce Berman & Leo Berman.

as manager, the store became a target for the exciting, new boomer generation.

Then Leo had his brainwave! Room-packaging. A vision that led to The RoomPlace. The concept featured completely furnished, coordinated rooms, a total room model. Revolutionary. Instant packaged visualization for customers, a tangible inspiration to help them discover their individual needs and wants. Pocketbook apt, too, they saved on each piece of furniture, but even more when they bought the whole room! A plus, free delivery.

So, Harlem Furniture grew. There were several major additions, a complete second floor, an explosion to 37,000 square feet that, at

the time, made Harlem Furniture one of Chicago's largest furniture stores. This was in the early '60s.

Leo's wife Marilyn sometimes brought baby Bruce to the store when his sitter was unavailable. The atmosphere was addictive. In 1977, he joined the staff as a salesman. By this time Harlem had six salespersons and a total of 15 staffers, including Leo, Marilyn and Bruce. Four years later they launched their memorable family television commercials using a jingle that cleverly can still be heard tagging millennial communications. The decade of the '80s saw another surge as households became two-income, and consumers were able to indulge their home furnishings fashion preferences.

Marilyn's inspiration and formidable work ethic brought her substantial industry and community love and recognition that included

"The majority of our competitors are national or super-regional companies and we are much more nimble as a local company."

"Down the middle

of the store, the walls display wonderful sayings, famous lines about family and loving one another. No furniture will be used to distract from these lifestyle statements."

awards as Retailer of the Year, Entrepreneur of the Year and Pillar of the Industry. When Leo retired in 1982, Marilyn became CEO. Three years later the family opened their second store, rapidly followed by three more and a Distribution Centre.

In the '90s, growth was exponential and it was said that, "Harlem began the decade with 200 employees and ended it with more than 600". 1997 was a banner year when the Berman's 145,000 square foot Distribution Centre was expanded to more than 200,000 square feet. And then, coincident with the Millennium, Harlem's signature name evolved officially into The RoomPlace.

One hundred and five years and counting, and The RoomPlace is opening that 25th store. The management team, Bruce Berman, Chairman, Paul Adams, CEO and Rich Crawley, FFO.

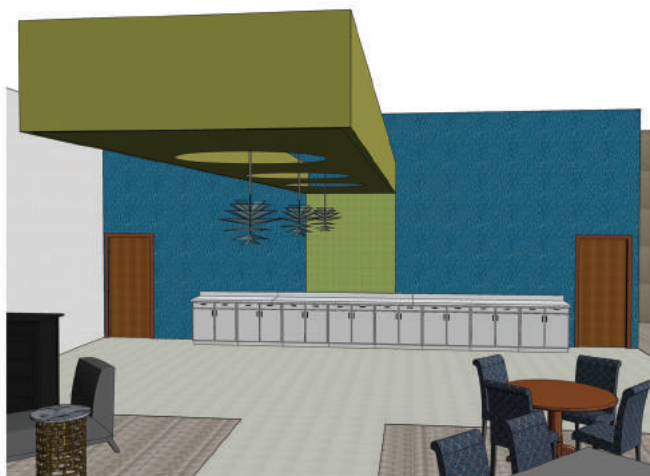
"The new Indianapolis store will be over 75,000 square feet. With our average location being 30,000 square feet, we are able to not only show our entire assortment, but will also include a 35,500 square foot clearance center. There are many design elements we've never used before. From a glass front to rope walls and dynamic backlit murals, this will be an exciting store to shop and mark the beginning of a new phase of continuous improvement for The RoomPlace."

And along came the legendary Miss Connie, CEO of Affordable Design Solutions. But really she's been there for the Bermans, "Forever, back when they were Harlem Furniture".

Said Bruce, "I first met Miss Connie 25 years ago. She was partnering with Klaussner, and we agreed to create a department for their product in our original Harlem Avenue location. Before the project was completed, we were so thrilled that we decided to redo the entire first floor. We were so thrilled with the first floor, that we did the second floor! Over the next few years, we redid all of our then 12 locations. We plan, over time, to work with Miss Connie and her team to renovate

1920s and 1950s store fronts.





"The RoomPlace's same assortment mix will look totally different in their new store experience. Differentiation is the name of the game today, along with a fun and exciting guest experience."

our existing 24 locations."

Miss Connie is excited about the Indianapolis addition's, "Breakout store format. It will position The RoomPlace brand as updated, not stale, and with a cool, modern vibe. I decided to add touches of urban delight by integrating bits of the branded colors, Pantone Green 383U and Blue 2925U, throughout to create a more cohesive shopping experience for the store.

"The major central display touts that cool urban vibe as it plays out, stacking 168 wooden pallets in the middle of the store, capped off with yellow plexiglas. This feature area will display furniture and accessories. We have selected custom modern green and blue chandeliers from Seascapes Lighting that

will highlight this area. The inspiration came from a Swedish store design that I thought was simply fabulous. I've been waiting for the perfect client and the perfect time to use it! This area is surrounded by other wooden pallets displaying chairs down the center. This time, the inspiration came from the Maison & Objet Paris Furniture Fair.

"Down the middle of the store, the walls display wonderful sayings, famous lines about family and loving one another. No furniture will be used to distract from these lifestyle statements.

"The entire floor plan has interesting flooring level changes to



Above: The service counter with green soffit with cutouts for white chandeliers. Pantone Green 383U and Blue 2925U, were used throughout to create a more cohesive shopping experience for the store.

The major central display touts that cool urban vibe as it plays out, stacking 168 wooden pallets in the middle of the store, capped off with yellow plexiglas.

create excitement and interest.

"That center circle display has a tin ceiling. Every two foot square sheet is different in style and color for a very groovy urban statement. The walls around the ceiling are different colors of the same Wolf Gordon Wallpaper pattern for a marvelous fashion statement!

"Down the left side of the showroom, we created lifestyle environments that are divided by huge ten inch open window grids for

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"The new Indianapolis store will be over 75,000 square feet. With our average location being 30,000 square feet, we are able to show our entire assortment and also include a 35,500 square foot clearance center. "

good visibility. One is showcasing an oversized race car mural for regional appeal for the INDI 500 races, and fireplaces and huge window grids mounted to walls with outdoor murals...just to name a few!

"The kids' department has a fabulous entry that is made out of different colored piping woven together, old painted used car tires, and background graffiti wallpaper on a concrete floor, with cowhide flooring and colorful wallpapers throughout the display.

"We're using rope walls everywhere and movable walls that have been wallpapered or painted to divide space but provide flexibility for the future. And we've utilized various colors of brick wallpapers to strengthen the urban theme, also lovely wallpapers that send a modern message to each department. An all-enveloping concept

that sparkles!

"The Service Counter was a conscious design decision to maximize raising the bar for RoomPlace! Study the 3D drawing (on page 22 that shows the green soffit with cutouts for the white chandeliers to hang from, the end of the soffit running into the back wall to meet up dramatically with green glass tiles by Daltile that run down the wall. This is flanked with amazing architectural and dimensional raised wallpaper in blue from Wolf Gordon. The RoomPlace lighted sign will hang over glass. The flooring will be a shimmering pearlized white from Centiva, and a funky service counter designed with a predominately blue and green two inch stripe to complete the entire WOW – WOW look!"

"Bruce and Paul both trusted me with the 'raising of the bar' and refreshing their branded store



Above: The kids' department has a fabulous entry that is made out of different colored piping woven together, old painted used car tires, and background graffiti wallpaper on a concrete floor.

experience. I do not take that lightly! From the beginning it was planned to take some of these created brand statements to evolve and freshen up other locations.



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"A big trend

in interacting with customers has been the use of texts. Although there has been an increase in the use of e-mail, the convenience of texting seems to really appeal to customers."

My goal was to create affordable visual statements with maximum appeal for the female shopper, to grab her interest and have her telling her girlfriends they needed to shop at RoomPlace because it was so different and more exciting than other stores! And have them all believing in it and acting on it.

"The RoomPlace's same assortment mix will look totally different in their new store experience. After all, 'differentiation' is the name of the game today, along with a fun and exciting guest experience... believe me!"

Knock your socks off!

Said Bruce, "We are constantly striving to make sure our market-

ing, merchandising and customer experience continue to evolve and remain relevant to our customer base. Our competitive advantage is our ability to make marketing, merchandising and operational changes much more quickly than our competition. The majority of our competitors are national or super-regional companies and we are much more nimble as a local company.

"The biggest trends I'm seeing would be in urban industrial and Glam. I'm seeing presentations across all product categories that carry this influence. I feel that the lifestyle retailers (RH, Pottery Barn, West Elm, etc.) do a good job setting trends, so I follow their retailers very closely.

"Our marketing program

includes TV, newspaper inserts, direct mail as well as significant digital marketing initiatives.

"A big trend in interacting with customers has been the use of texts. Although there has been an increase in the use of e-mail, the convenience of texting seems to really appeal to customers.

"We recognize that e-commerce has become a significant competitor. Our research tells us that 15 per cent of furniture sales take place on line. That shrinks the pie for brick and mortar stores by 15 per cent. If, in five years, 25 per cent of furniture is sold on line, there will be a significant reduction in the number of viable brick and mortar stores that the market can support. We expect our e-commerce business to continue

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to grow, and we're evaluating several e-commerce strategies to significantly increase the e-commerce side of our business.

"The only constant in our busi-

"The pie isn't getting any bigger, so the only way to grow is to continuously improve. Better marketing, better merchandising, better operations, each day, every day."

ness is change. The companies that have led in both retailing and manufacturing are companies that are willing to change in response to a changing market. Those companies that prefer the same old, same old, will not be able to compete in a crowded marketplace."

The RoomPlace and, before it, Harlem Furniture Company, have always been active at the heart of community outreach in Chicagoland and beyond. Bruce is, "Proud to announce The RoomPlace Million Dollar Give Back. In what we are calling The RoomPlace Community Care Million Dollar Pledge, we will be donating \$1,000,000 of furniture to local area charities and support organizations."

In a relentlessly evolving world, Bruce feels that, "The biggest challenge we face is the impact of the

Pictured are some imaginative design elements on the floor at the new Indianapolis store. Also, the Berman family at the 2003 ground-breaking (left to right): Bruce's wife Lori, Bruce Berman, his daughter Jennifer, his dad Leo, Valerie Berman, Marilyn Berman and her husband Bernie.

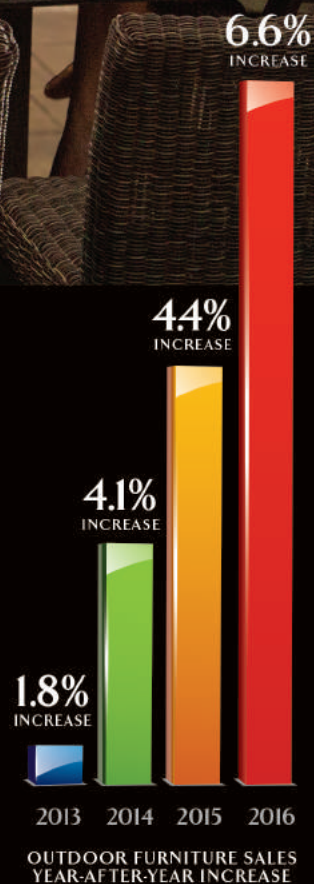
potential border import tax. It is hard to imagine domestic manufacturers developing the diversity of style and, most importantly, price points our consumers have grown used to.

"The pie isn't getting any bigger, so the only way to grow is to continuously improve. Better marketing, better merchandising, better operations, each day, every day.

"Knowing that you make a difference in people's lives is what has been and will be most rewarding."



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EXPANDING GMROI

A TEAM-MINDED RETAIL SUCCESS EQUATION

by David McMahon

Here's how a furniture retailer used Expanded GMROI, a team approach, to grow GMROI 16% from 2015 to 2016.

Past issues of Furniture World, in this series of articles on financial management (see www.furninfo.com/Authors/David_McMahon/6) have explained how to use GMROI as a tool to improve Furniture World's readers' retail businesses. The traditional equation is yearly Gross Margin Dollars divided by inventory value.

$$\text{GMROI} = \frac{\text{Annual Gross Margin Dollars}}{\text{Average Inventory}}$$

There are multiple ways to grow gross margin dollars while keeping inventory dollars lean. This allows businesses to realize higher return on inventory investments. To review, some of these strategies include:

- Keep top selling, high margin items in stock a greater percentage of the time.
- Liquidate non-producing, low margin items fast.
- Maximize retail price points for best sellers.
- Incentivize sales team members to sell at higher margins.
- Maintain open to buy ranges

for purchases of new merchandise.

- Track performance using the GMROI metric closely on vendors and categories.

The challenge inherent in using the traditional GMROI equation is that it does not point to where Margin Dollars come from. Furthermore, GMROI is not used, or even well understood, on the front lines of most retail businesses. This is a problem since Sales is one of the biggest factors that

"The challenge is that the traditional GMROI equation is a bit general, and does not promote extra thought as far as where Margin Dollars come from."

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"XYZ Furniture's GMROI

grew to \$3.07 or over 16%! As you can imagine, this produced subsequent jumps in both profitability and cash flow.

impacts performance. Growing sales at decent margin percentages, while keeping inventory lean, is the way to grow GMROI. That's why it's important to make an effort to really connect retail sales teams with GMROI.

With these challenges in mind I reworked the traditional GMROI metric, expanding the equation to help sales teams as well as inventory and operations teams to understand how their actions affect GMROI.

In the new equation, the gross margin numerator has been expanded to highlight where gross margin dollars come from. Gross margin comes from sales at a certain overall margin percentage. The expanded equation is:

$$\text{Margin Dollars} = \text{Customer Traffic} \times \text{Close Rate} \times \text{Average Sale} \times \text{GM \%}$$

Sales comes from a multiple of customer traffic, the conversion or close rate on that traffic and the average sale size of the transaction. The expanded equation for sales is:

$$\text{Sales} = \text{Customer Traffic} \times \text{Close Rate} \times \text{Average Sale}$$

Therefore, the Expanded Gross Margin Return on Inventory (EGMROI) equation is:

$$\text{Expanded Gross Margin Return on Inventory (EGMROI)} = (\text{Customer Traffic} \times \text{Close Rate} \times \text{Average Sale} \times \text{GM \%}) / \text{Average Inventory}$$

Here is a story of how adopting the expanded approach to GMROI (EGMROI) helped a furniture retailer, let's call them XYZ Furniture, in pursuit of a common goal of growing return on inventory.

Case Study

The owner of XYZ Furniture, a student of his business, had a complete understanding of GMROI at the top level. He also made sure that his inventory manager knew how to calculate her GMROI, how to report it, and how to put common strategies in place to improve it.

She was good at ordering best sellers and used a systematic markdown system to get rid of the store's dogs. The owner and buyer did the same things that seemed to work well to improve GMROI day-in-day out.

The problem was that GMROI stopped improving. The store's management team could not seem to figure out how to move the needle on GMROI forward with the same merchandising strategies that had been successful in past years. They were stuck.

The Sales Team

Interestingly enough, XYZ Furniture's Sales Manager had only a rudimentary understanding of GMROI. He said that he was not interested in this "Inventory Metric". He was, however, interested in growing sales, believing that what was really needed was more inventory on the floor and more back up stock in the warehouse. With more inventory, his team could sell more by making deals with customers. The sales manager, therefore, trained his salespeople how to use discounting as a closing tool.

He did understand the sales equation well, and for the most part was motivated to improve average sale and close rate. But, because store traffic was declining, sales and margins were sluggish.

"The Owner delegated the jobs of improving GMROI and Sales as mutually exclusive tasks so the buying and sales teams could "focus" on their separate areas of responsibility."

EXPANDING GMROI

The Buyer

The buyer had only a rudimentary understanding of the sales equation and was not much interested in GMROI either.

The Owner

The Owner had decided that the jobs of improving GMROI and Sales were mutually exclusive tasks. He directed his buying and sales teams to "focus" on their separate areas of responsibility.

The result was that the buyer and sales teams were not working together to achieve the owner's goal. Furthermore, the operations staff at XYZ Furniture's distribution center was not connected to either the buyer or the sales team. Warehousing, delivery, customer service and administration had other performance metrics, but not a clue about what was happening with the store's GMROI or the selling equation.

GMROI Introduced

It became evident that in order to grow, there had to be a way to get the inventory, operations and selling teams working together. To advance this goal, EGMROI was introduced so that all the departments could use a single, coordinated performance measure. Expanded GMROI was introduced

in the following way.

1. All department managers were called in to explain the performance metrics currently in use.

2. They were shown how the traditional GMROI equation works. If one area improves (for example if average inventory declines) and the other components of annual gross margin dol-

lars remain constant, then GMROI improves.

3. Next, they were shown evidence that XYZ Furniture's GMROI had not improved over quite some time.

It became obvious that when one area of the company was going well, a problem would pop up in another area of the company, pull-



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EXPANDING GMROI

ing them down as a team.

4. Finally, the teams were introduced to the expanded equation that they would now be required to live by:

Expanded Gross Margin Return on Inventory (EGMROI) = (Customer Traffic x Close Rate x Average Sale x GM %) / Average Inventory

The other operational metrics for departmental performance were kept in place. They just became secondary to the one primary metric of growing return on inventory using the expanded EGMROI formula. One metric to rule them all!

The Results

The needle started to move! GMROI, Sales, and Margin improved. It really is amazing what

people can do together when working toward a clear and common goal.

In 2015, the multiple of 20,000 in traffic, a close rate of 25% and an average sale of \$1,150 produced a topline volume of \$5.75 Million. At a 46% Gross Margin they had \$2.645 Million in Margin Dollars to pay for their operating costs and make a small profit. With \$1.1 million in inventory held on average, their GMROI was \$2.65. This meant that for every \$1 invested in inventory, they made \$2.65 cents (see chart below).

In 2016, traffic actually declined. However, the combination of increased close rates and average sales produced a 22% increase in volume. At the same time, XYZ Furniture managed to grow margins to 48% and produce almost a 28% increase in Gross Margin Dollars. Even though inventory increased by \$100,000 on aver-

age due to more product flowing through the DC at any one time, their GMROI grew to \$3.07-- over 16%. As you can imagine this produced subsequent jumps in both profitability and cash flow. After years of stagnation this business broke through to a new level.

The Final Word

I have always said that, "If something is worth improving, find a way to track it". I'm now going to add: Make sure you track it with a common measure. Ensure teams understand that improving on what they do "together" is what really moves the needle forward.

About David McMahon: David McMahon, CSCP, CMA, EA is VP of consulting and performance group at PROFITsystems, a HighJump Company. He holds professional certifications as a Certified Supply Chain Professional and is a Certified Management Accountant. David directs 4 performance groups, the Kaizen, Visionary, Gladiator, TopLine groups and multiple consulting projects. He can be reached at david.mcmahon@highjump.com.

EGMROI	2015	2016	% Change
Customer Traffic	20,000	19,300	-3.50%
X Close Rate	25%	27%	+8.00%
x Average Sale	\$1,150	\$1,350	+17.39%
Sales	\$5,750,000	\$7,034,850	+22.35%
x GM	46%	48%	+4.35%
Gross Margin Dollars	\$2,645,000	\$3,376,728	+27.66%
/ Average Inventory	\$1,000,000	\$1,100,000	+10.00%
GMROI	\$2.65	\$3.07	+16.6%

Shown at left are before and after Expanded Gross Margin Return on Inventory Calculations For XYZ Furniture.



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WHO WANTS TO GREET A MILLIONAIRE?

by Gordon Hecht

Five steps to help your sales staff serve your customers like millionaires so they might become one themselves!

If your store has ever lost a big sale due to credit turn-down or heard a customer say, "It's more than I want to spend" then you would have to appreciate the opportunity to greet a millionaire as your next store guest.

It's hard to tell who has a million dollars in the bank any more. Average earners often drive really cool cars and dress in the latest fashions. The big earners often like to fly incognito. That old phrase about judging a book by it's cover really comes into play. But, what if you recognize your next shopper as an athlete, entertainer, or lottery winner, worth many millions. How would you change your presentation?

1. Show the good stuff first! Almost everybody wants to own the best. So, if price (affordability, really) is not an obstacle, they will get it. Knowing that your shopper could buy anything and everything in the store (or even the store itself) should give you the freedom and confidence to start at

the top.

2. Show more of the good stuff! While we often feel very accomplished when we sell one item or one room, in dealing with your wealthy client you would want to provide merchandise for every room in their house. They wouldn't be a TRUE millionaire, if they only had one house, so you would ask about their summer

"The greatest act of kindness you can do for these customers is to ask them to buy the complete package and let them scratch shopping off of their to-do list."



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Call your best 10 customers of 2016, tell them you are thinking of them, and hope that they are still enjoying all the STUFF they bought."

house, their ski lodge, their hunting cabin and yacht!

3. Show stuff that makes the other stuff better!

Your Millionaire client will rarely go to dinner without ordering cocktails and dessert. They never buy a suit or dress without getting new shoes, shirt, tie, jewelry, and those garments that go underneath. The reason is simple. What we view as optional accessories, they view as essentials. They want the complete meal and the complete package. Sure, they have a closet full of shirts, necklaces, shoes, socks and more. But that was purchased for the old stuff, and they are getting new stuff!

4. Assume they will buy today! You can't get rich by dilly-dallying around. After all, time is money and millionaires shop to buy. They don't shop to shop. Chances are they will even feel that you are under-serving them if you don't offer to place the order today.

5. Make them a VIP customer! Everyone likes to be treated special, but Millionaires demand it! They like to be recognized by name, offered special seating, extra attention (or their comfortable level of attention), and served quickly. They even like to be offered a special deal. They also like stores to know their product

style preferences.

Here's the bad news about the top one percent. People become (and stay) millionaires because they like to save and invest money. So, even if your next shopper has zillions, you may have a difficult time wrenching some of it away!

Oh HENRY!

The GOOD news is that you probably have a few HENRYs in your store every week. HENRY is an acronym for High Earners-Not Rich Yet. These people make good money, but are not millionaires because they are still spending money buying homes and furnishing them. They have the income to get credit to buy your STUFF. Consumer credit is severely underused in retail stores. Consumer finance providers generally report that on average, the average retail home furnishings shopper is approved for a \$4400 credit line, yet first time purchases average around \$1440. While our job is not to load up shoppers with a lot of things they don't need, we clearly are underselling our shoppers' needs and our own products.

You may rarely get a HENRY in your store, but even average income buyers have money or credit to spend. When you truly believe in and can demonstrate that the products you provide will enhance their lifestyles, you can convert

them into raving fans of your store and the products you sell.

Want to be a millionaire?

I can't promise that you'll ever earn a million bucks selling home furnishings, but you can become a HENRY, and if you save and invest, you will be on the road to millionaire status. Here's a hint on how to get on that road. Re-read the five steps at the start of this article. Apply these five techniques to ALL of your shoppers - and watch your sales and income grow.

It's more than judging the book; it's about confidence in your products, store, service, and delivery. It's about making the next Average Joe or Average Jane feel like a VIP, even if it's only for the 25 minutes they are in your store. Rise above the swamp of retail and call your best 10 customers of 2016. Tell them you are thinking of them and hope that they are still enjoying the STUFF they bought. You might even invite them back to see the new line up in your showroom.

Commit to giving a full and thorough presentation to EVERY shopper that includes all of the essential items we like to call accessories. Since those accessories are really essential to enjoying their new merchandise, consider them for sale, not as an inducement to buy.

Lastly, no matter what level of income your shopper earns, they

GREET A MILLIONAIRE

also are pressed for time. No one has less of it than the moms and dads of the world who are working to provide for their families, while shuttling kids back and forth, and keeping up the household. The greatest act of kindness you can do for these customers is to ask them to buy the complete package and let them scratch shopping off their to-do list. They will especially appreciate it when you give them VIP service and get their order delivered right the first time.

About Gordon Hecht: *Gordon Hecht is Senior Manager-In Store Concepts for Serta Simmons Bedding Company, introducing and expanding bedding business in conventional and non-traditional venues. He started his 30+ years experience in the Home Furnishings industry in Las Vegas, NV as a delivery helper and driver and later served in sales, retail management and consulting roles. Questions and comments can be directed to him at ghecht@serta.com.*

"Have confidence in your products, store, service, and delivery. **Make the next Average Joe or Average Jane feel like a VIP, even if it's only for the 25 minutes they are in your store.**"

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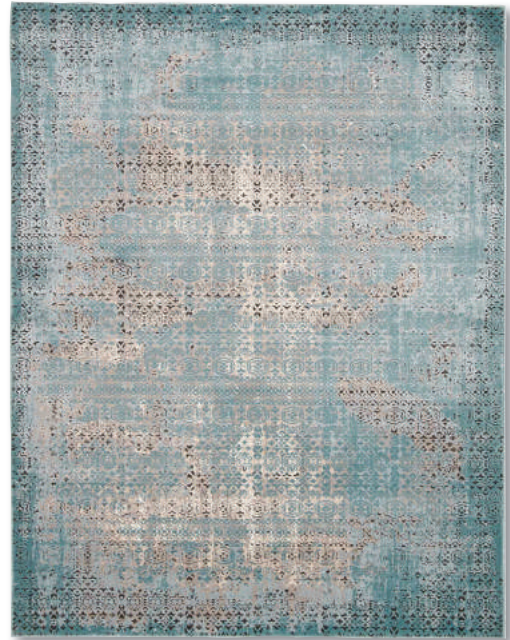
Best Selling DESIGN



Himolla

The America recliner from Himolla features 360 degree rotation. It's available in a wide choice of quality leathers, colors, and wood frame finishes. Two seat heights are available, medium 17.5" and large 18.5".

Contact information on page 80



Nourison

From the Karma collection, this rug features a symbolic pattern, velvety texture, subtle variations of blue, and special tonal treatments that give it an heirloom-like appearance.

Contact information on page 80.

Klaussner

This new Trisha Yearwood Home Collection bedroom group is part of Klaussner's Coming Home series. Delightful details transform the classic poster bed into a focal point, re-invented to set the stage for stunning retail sales.

Contact information on page 80.





Null

The seven piece, small-scale 1017 Collection from Null focuses on function with minimal embellishments to complement a wide range of lifestyles. Oak veneer tops in a distressed umber finish with aged antique brass metal impart a rustic charm to the collection.

Contact information on page 80.



Surya

The Elise machine-made rug collection includes traditional to abstract designs with an antique distressed aesthetic. It's neutral palette is updated by rich pops of blues, golds and purples.

Contact information on page 80.



Jaipur Home

The whitewashed Victoria Console is hand-carved and finished from solid Mango wood.

Contact information on page 80.

Omnia

Omnia's new Stationary & Power Solutions Programs let your customers choose from an array of stationary or power reclining configurations. Even a minimal square footage display provides numerous custom options including nine arm and four leg choices, plus over 400 leather and fabric covers to choose from. Proudly made in America.

Contact information on page 80.



Best Selling DESIGN

Classy Art

Pictured is the Water Elephant by Patricia Pinto. This 16" x 20" print under glass with 3" MDF scratch resistant frame measures a total of 22" x 26". The approximate retail price is \$59.95. Contact information on page 80.



Country View Woodworking

One of four new American Modern platform beds offered in a variety of wood finishes and upholstery options in solid Brown Maple. Contact information on page 80.



Abbyson

The Melina sofa features a kiln dried wood frame, high resiliency 2.2 high density crown wrapped foam cushions, and walnut finished wood apron and legs. It is available in 30 colors of top grain seven series semi-aniline leather. Contact information on page 80.



Barcalounger

The Percy recliner features swivel, glide, power headrest, power recline and storage features. It is part of Barcalounger's "5-Star Comfort Collection."

Contact information on page 80.



Capel

The new Kevin O'Brien Woodgrain collection is available in three colorways, gold, light grey and charcoal. This Wilton-woven, machine made design is constructed of 100% olefin and comes in 5' 3" x 7' 6" and 7' 10" x 10' 10" sizes. A 5' 3" x 7' 6" rug may retail for \$399.

Contact information on page 80.

Craftmaster

The new Farmhouse collection is styled with eclectic rustic charm and simple silhouettes. This smaller-scale sofa (77" in length) features warm, familiar, easy-to-live-with fabrics. The approximate retail price of the sofa is \$899.

Contact information on page 80.



Best Selling

DESIGN



Muniz

This new Upholstered Bar/Counter Stool showcases its thick clear acrylic supporting base with chrome footrest, contoured back and built-in handle. Available at Bar or Counter heights.

Contact information on page 80.



Maxwood

Made from solid Maple, this popular JACKPOT!™ "All In One" loft design features a twin over full bed setup, reversible staircase and dresser/bookshelf combo. It is also available with a desk unit or as a ladder loft.

Contact information on page 800.



Furniture Of America

The "Hermione" sofa with chaise has a unique silhouette. It features pillow backs and track arms with button-tufting inside for a classic touch.

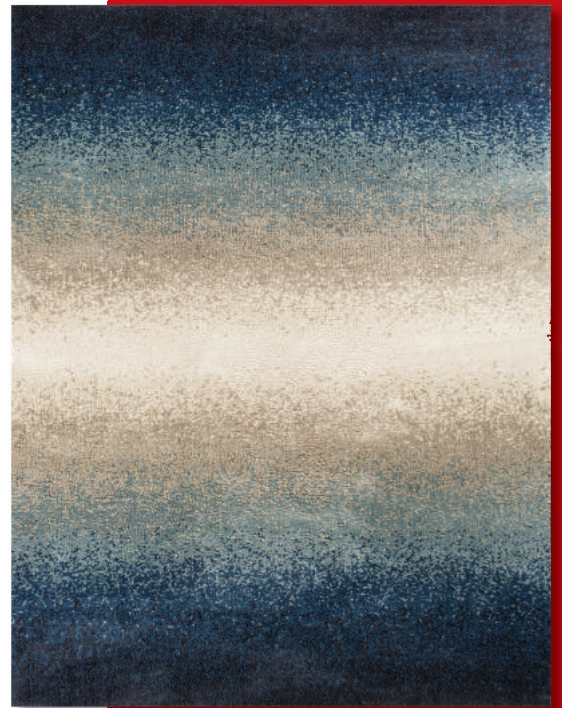
Contact information on page 80.



Sunpan

The Locke coffee table is uniquely handcrafted with from solid Acacia wood, for drama and dimension. A thick tempered glass top adds balance and modernity to this striking piece.

Contact information on page 80.



KAS Rugs

The Madison machine woven plush microfiber polyester patterned shag from KAS is made in China with a 1/2" high pile.

Contact information on page 80.



Crosley

The Brooks bed with microfiber upholstery, and decorative nail head trim.

Available in cocoa, crème, or shadow gray; full, queen, king and cal king.

Contact information on page 80.

Fashion Bed Group

The Colton SNAP™ Bed has an industrial style, one of today's hottest trends. This unique design features metal piping in a Burnished Black finish. It is also a snap to assemble.

Contact information on page 80.



Best Selling

DESIGN



Dimplex

The stately Alcott Mantel Electric Fireplace includes a faux marble surround that's reversible, revealing a mocha finished panel. The carved mantel frieze and pilasters create a true focal point for any room. Contact information on page 80.



Donco Kids

The Deer Blind Bunk Bed is made of solid Brazilian Pine wood in a two-tone light grey & rustic grey finish. Shown with the optional green camouflage tent kit. Contact information on page 80.



Standard Furniture

The rustic, casually styled Sierra dining group has relaxed live-edge detailing enhanced by black square metal base legs. It is configured to entertain a group in a friendly, comfortable way. Contact information on page 80.

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SCARY

FURNITURE STORIES

by David Benbow

The best ways to avoid situations that may lead to customer injuries; physical, emotional and financial.

I hope nobody thinks I'm trying to scare furniture store owners with this article. The fact is, during my 24 years as an RSA, store manager, and store owner, I only saw maybe a half dozen lawsuits of any kind, and they were very minor and easily processed in small claims court. That being said, however, it makes sense for store owners to pay attention to any possible liability hazards that might arise in his or her store.

While nothing major happened to me or the people I worked for in my quarter century in the business, that doesn't mean it can't happen to you. The news is littered with horror stories of liability disasters that happened to other stores. We also understand that many of these lawsuits are frivolous, or often the fault of the plaintiffs, themselves.

Most of these lawsuit-causing liability hazards can be prevented, though, by keeping a close eye on your store and by being careful to avoid situations which could lead to customer injury; either physical,

emotional, or financial. In this article, we'll point out a variety of liability hazards that can arise during everyday operations and how they can be mitigated by using a little common sense.

Just for reminders, though, we'll also include some scary stories that have happened to other people; stories which you always hope happen to somebody else, not ever to you.

Of course, every store should

"It makes sense for store owners to pay attention to any possible liability hazards that might arise in their stores."

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With the show more than 3 months away, buyers will want to keep checking the Exhibitor Listing on our website, allamericanfurnitureexpo.com, throughout the upcoming weeks. Buyers can also follow the Expo on twitter and the All American Furniture Expo Blog for continuous updates about this years show.

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“Handling money

the wrong way, however, can really make life miserable, both for the store and for the customer.”

carry a liability insurance policy so that a disastrous accident of some sort can never put you out of business. But no one should consider their insurance policy to be a cure-all for gross negligence. There is no substitute for being careful.

It still amazes me when I find myself walking through a store and noticing all sorts of “attractive nuisances” and other accidents just waiting to happen.

Money Handling Hazards

Most people don’t think of handling money as a liability hazard. Certainly if handled the right way, it is the exact opposite. Handled the wrong way, however, it can really make life miserable, both for the store and for customers.

The big issue is the problem of protecting customer financial

information. Every form of payment made in your store, with the possible exception of cash payments, represents an opportunity to interfere with a customer’s financial integrity. Checks, credit cards, and credit applications all contain highly confidential financial information. Not only can these documents include account numbers, social security numbers, etc., stores routinely ask for personal information to confirm to the store that customers are who they say they are. When we take a simple check in payment, we normally obtain not only the bank routing number, the checking account number and amount of check, but also customer’s address, phone number and possibly place of employment. We also get their drivers license number so that we have proof that the customer is not passing a bad check. The honest

customer passes along enough personal information to create quite a financial dossier. By doing this, he or she has placed their trust in the store to safeguard that information from malefactors that would misuse that information. If that isn’t a potential liability hazard, I don’t know what is.

And, that’s just for a simple check. Credit applications involve a lot more information than that; the most important of which is the Social Security Number. The reason credit applications ask for so much information is obvious. We are asking the finance company, sight unseen, to loan money to somebody they don’t know, have never heard of, until now, and will never be seen again (it is to be hoped.) If all that data on the application matches their master files, and the applicant furnishes the correct security checkpoints, then the finance company feels satisfied that they will get their money back, with interest. The customer yields all this confidential information with the blissful assurance that it will never come back to harm him.

Credit cards, those little plastic instruments, pack the potential for more mischief, pound for pound, than anything else I can think of. Billions of dollars in on-line



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“Temptation to do the wrong thing can frequently be thwarted by the knowledge that an all-seeing camera is recording an employee's every movement.”

retail transactions take place every month between buyers and sellers using only the facility of a credit card. Both buyer and seller act on faith. Neither party ever lays eyes on the other one. And, amazingly, it works great, almost one hundred percent of the time. Almost, that is, until the wrong person gets hold of the information. Is there anybody out there that hasn't had at least one credit card malfeasance posted to their account? Credit card abuse has created huge industries whose sole purpose is to protect the consumer's identity and credit rating.

But, what about the customer who trusts you to do the right thing in all these transactions? When we work in a store, day in and day

out; we may take for granted all the easy mechanisms of collecting money that our society, culture and financial networks have provided for our benefit and convenience. Processing of checks, credit cards, credit apps are all built into the system. We hardly ever think about the potential consequences of misuse and abuse by dishonest workers; and the damage it can cause to the unwary customer. But, it happens.

What Do We Do About It?

Store management must be very careful to entrust the accepting of money only to employees who are absolutely reliable. Usually, in big

stores, most transactions are taken to a payment acceptance department and they do all that work, thereby relieving the RSA (Retail Sales Associate) of the burden of handling money. In small stores, on the other hand, RSAs have to do pretty much everything. They not only sell, they also accept payments in all forms. In a lot of cases, they even load out products and keep inventory. In this day and age, with the term “Identity Theft” on everyone's tongue, and with the rapid employee turnover we see so often, it becomes increasingly difficult for small store owners to ensure that employees are beyond reproach.

Some stores have begun to use camera surveillance of their entire operation, from front door to sales desk, to warehouse operations. Temptation to do the wrong thing can frequently be thwarted by the knowledge that an all-seeing camera is recording your every movement. These surveillance systems have become quite affordable in

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SCARY STORIES

recent years and are not that hard to install. (So they tell me.)

Payment Disposition

Let's look at the disposition of these various payment instruments that contain confidential information.

Check payments are usually deposited overnight, so they should rarely, if ever, be kept in the store where snooping eyes can read them. Credit cards are swiped or chipped and then returned immediately to the paying customer. Usually, a two part receipt is printed out, with one copy handed to the customer and one copy kept by the store and attached to the store's regular ticket. Most credit card processors now offer the

ability to obscure the bulk of the credit card number that is printed on the receipt. This facility prevents the usable part of the card number from being available to someone who might not have honorable intentions. Credit applications are a different story. The applicant must yield, in many cases, in written form, the sum total of his financial

status with all supporting identity numbers, such as Social Security Number, driver's license number, etc. I am informed that the law, in many, if not all states, requires that the retail store must keep these documents on file for a certain time period, even if they are turned down (TDed) by the credit agency. In those states where this kind of

"Nothing good can happen from an open bed frame on the floor. Unless you immediately put another mattress set in its place; and remove it to somewhere that it will not come in contact with a customer."



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"Each state has specific laws

on the proper usage of sales tax exemptions for medical purposes. It is in the store's best interest to study them and make sure all RSAs understand them as well."

law applies, I would suggest that these documents be stored in files with lock and key.

Doctor's Prescriptions

This is a bit different from what we usually think of as a liability hazard, but it is still one, nonetheless; and, the consequence of this violation might be a visit from your friendly local Attorney General's office. I have personally seen, strictly as an observer, the following abuse. The RSA takes it upon himself to advise the customer, "you can save the sales tax on this mattress if you bring me a Doctor's Prescription!" Now, if the customer brings in a doctor's prescription, of his own volition, CORRECTLY filled out with specific information,

many states will allow a medical necessity exemption from sales tax. But, the RSA should never suggest this to the customer. Take note, however, that each state has highly specific laws on the proper usage of sales tax exemptions for medical purposes. It is in the store's best interest to study and fully understand these laws and make sure all RSAs understand them as well. The state likes to collect its taxes. Punishment for violation of this law can be swift and painful.

Physical Liability Hazards

There are a million of these hazards that can cause customers and employees alike to get hurt. As the past manager and owner of several mattress stores, I am acutely aware

of certain serial violations of common sense that I have observed over many years. Several will be named in this article. Liability hazards, unfortunately, do not confine themselves just to the bedding department. They can be located all over the retail store, starting with the sidewalk where customers walk in, all the way to the loading dock (especially the loading dock) where customers might be picking up a new sofa-love.

Let's Start With Bedding

1. Open frames on the floor. Once in a while, a customer might buy a floor model. This means removing the mattress set, bagging it up, but leaving the open, uncovered bed frame on the floor. Don't do this! Open bed frames are like a "shiny object" to children, and for some adults, as well. Nothing good can happen from an open bed frame on the floor. Unless you immediately put another mattress set in its place; pick up the bed frame and remove it to a storage room, warehouse, or somewhere that it will not come in contact with a customer. Do not just lean it up against the nearest wall. Open frames can hurt people. Hurt people file lawsuits.

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2. Misplaced staples under upholstered furniture and box springs. Under every sofa, love seat, chair and box spring, there is a dust cover of some sort stapled to the bottom side of the frame. Careful observation will reveal that a lot of these staples have not been driven into the frame properly. Some of them, in fact, will have very sharp points sticking out. These sharp points can puncture customers' and employee's fingers. Watch out for and fix them.

3. Bunk beds are the ultimate shiny object for kids. If you sell bunk beds, and a lot of stores

"Bunk beds are the ultimate shiny object for kids. If you sell bunk beds, and a lot of stores do, try to make them as safe as possible."

do, try to make them as safe as possible. In our stores, we removed ladders from most of them, and stacked pillows or bean bags on the top bunk; the idea being to discourage kids from climbing. Naturally, these trivial obstacles are no match for the most aggressive and disobedient of children, but our hope was that it might give a hint to aware parents.

Since we are on the topic of bunk beds, we might as well talk about pop-up trundles. I would suggest that these devices should not be allowed on the showroom floor. They are dangerous, period. All demos and sales of pop-ups should include advising the customer of their danger with full disclaimers of responsibility for their misuse.

That does not begin to exhaust all the liability hazards in the bedding department, but it does cover some of the most commonly abused ones.

More Liability Hazards

Slippery floors. Floors are always a problem. I like carpeted floors, but they get dirty and unsightly so

SCARY STORIES

quickly. Nothing like a nasty stain on the floor to take the customer's mind off buying that snazzy new dinette set. The problem is; that if you don't carpet your floors, you are left with what may be an attractive surface, but any moisture on the floor or on the feet can cause customers and employees to slip and fall. Some statistics suggest that falls are the most common liability complaint and the source of more lawsuits and insurance claims than any other store misadventure. Step-ups and step-downs to vignettes offer another nice little tripping point.

Sharp edges. I never cease to be surprised at how many razor sharp



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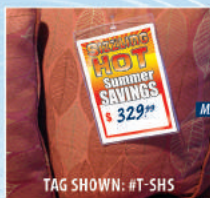
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HAZARDS & LAWSUITS

edges can be found on various objects in a retail furniture store. I once sliced my finger open on a plastic price tag holder in the furniture section of a famous department store. Not only that, nobody there had any band-aids or anything to stop the bleeding. In the entire, vast store, nobody could find a first aid kit.

A lot of furniture, especially metal furniture, has unseen sharp edges that careless workers did not file down during construction. Why file them down? That takes time, and you can't see them anyway, right? That chair will be across the wide Pacific by the time anybody notices, right?

My suggestion? Look out for and file down sharp edges when you find them. Keep a First Aid Kit close by and make sure every employee knows where it is.

Furniture Product Liability

For an excellent discussion of this subject, go to Furniture World's on-line edition (www.furninfo.com/Digital%20Editions), Volume 146 NO.2 March/April dated 3/25/2016.

Warehouse Hazards

There are a million and one of these. We would need a book to handle all of them. For this discussion, we will only talk about a couple of those hazards that could affect a paying customer.

My first rule is: don't allow the customer, or his kids, in the warehouse. Too many bad things can happen. Of course, in my part of the country, people are usually nice and try to be helpful, and if you've only got one person available to

load out a motion sectional, then where I come from, the customer usually volunteers to grab the other end to help load it out. Sometimes, it can't be helped.

Keep the loading dock as clear of dangerous debris as possible. Many loading docks look like landfills without the bulldozer and the warning signs.

Finally, if your store shoulders the responsibility of loading and SECURING the merchandise to the customer's vehicle, MAKE ABSOLUTELY CERTAIN that your employees know how to PROPERLY tie down any merchandise so that it doesn't come flying off on the crowded freeway at 75 miles per hour.

These Actually Happened

I found these little items on the following website; www.insureon.com. I hope they don't mind if I paraphrase a couple of them.

"Keep the loading dock as clear of dangerous debris as possible. Many loading docks look like landfills without the bulldozer and the warning signs."

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"I would suggest

reading an article from Injury Claim Coach, (www.injuryclaimcoach.com), on Retail Store Negligence, which goes into some legal detail on this subject."

1 A man pricked his finger on a rose thorn at a retail store, and sued the store.

2. A Texas resident got dizzy from looking at a carpet pattern. This dizziness made him fall down or trip on a step. This person sued the store.

3. A customer's car was hit in the store's parking lot by another driver while the customer was still in the car, causing an injury. The injured customer sued the store.

You can find a lot more of these if you take the time to search them out on the world wide web.

goes into some legal detail on this subject. It is worthwhile reading for the retail store owner and manager, large and small.

The real purpose of this article is not to give you any legal details (for which I am not qualified to do, to begin with,) but to remind busy store owners, managers and RSAs; "don't forget to watch out for any hazards or potential accidents that can affect your business health." Always be alert and watchful.

These things happen every day. Many lawsuits are frivolous and should come to nothing. My suggestion is to maintain a very good liability insurance policy and keep, on retainer, a good lawyer who specializes in this type of practice.

About David Benbow: He is a twenty-three year veteran of the mattress and bedding industry and owner of Mattress Retail Training Company offering retailers retail guidance; from small store management to

training retail sales associates. His years of hands-on experience as a retail sales associate, store manager, sales manager/trainer and store owner in six different metropolitan areas qualifies him as an expert in selling bedding. David is the author of the recently published book, "How to Win the Battle for Mattress Sales, the Bed Seller's Manual", a complete, text book for mattress and bedding retail sales associates, beginner and experienced professional alike. The book can be purchased on-line at <http://www.bedsellersmanual.com> or www.mattressretailtraining.com. He offers hands-on training classes for retailers on a variety of subjects and on-line classes that can be downloaded from the websites mentioned above. David can be contacted via e-mail at dave@bedsellersmanual.com or by phone at 361-648-3775.

"Look out for and file down sharp edges.
And, keep a First Aid Kit close by and make sure every employee knows where it is."

SUMMARY

I would also suggest reading an article from Injury Claim Coach, (www.injuryclaimcoach.com), on Retail Store Negligence, which

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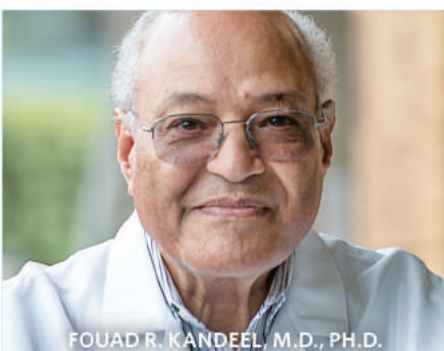
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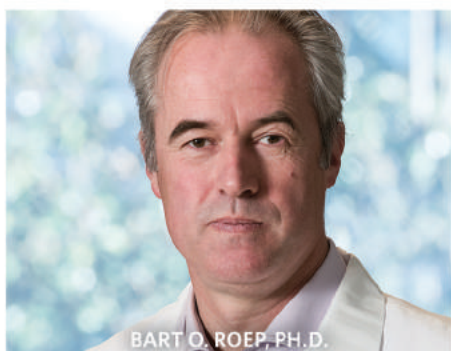
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How to connect with this large, highly niched target market.

by Pamela Danziger

Unlike purchase behavior which can change on a dime, consumers' underlying psychology is their set point.

Understanding the motive to buy is ultimately the most important perspective for any home furnishings retailer. This is the psycho-graphics or psychology of your customers and target customers. Unlike purchase behavior, which can change on a dime, consumers' underlying psychology is their set point; it characterizes their basic motivations regardless of how other factors change.

A spend-thrift consumer tends to always be a spend thrift unless they make a concerted effort to change their behavior. A penny-pincher tends to remain a penny-pincher, regardless of whether they accumulate a lot of money or not. Warren Buffett, who is renowned for his thrifty personal lifestyle, is a case in point.

Motive explains why people buy, so it's vital to make sure through marketing efforts and shopping experiences that your offerings meet customers' specific needs. Let's look more closely at the consumer psychology of the consumer demographic segment that will be

the most important for the future of furniture retail businesses, the HENRYs. HENRYs are a large, highly niched target market. If you are not intimately familiar with them, check out "Home Hungry HENRYs: Home marketers best new home prospects" in the January/February 2017 issue of Furniture World (www.furninfo.com/furniture-world-articles/3658).

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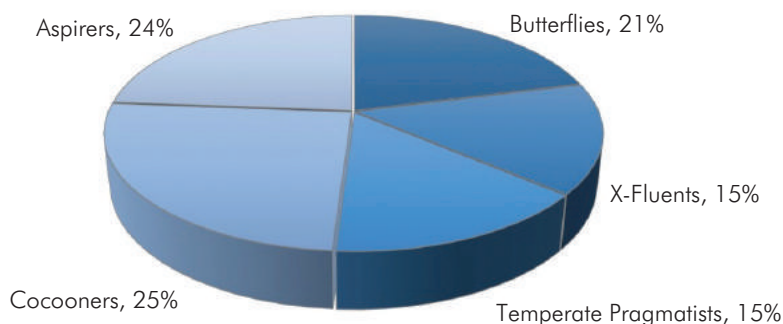
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The Five HENRY Consumer Personalities



tomizing your marketing messages and the mediums to deliver your messages effectively so that they resonate, make an impression and inspire them to buy. The challenge with HENRYs is that as far as messaging is concerned, one size does not fit all!

Unity Marketing's research has identified five different personalities that make up the HENRY consumer segment.

For home marketers, three of the five HENRY personalities represent a strong potential market. These are the X-Fluents, Aspirers and most especially Cocooners. The other two, Butterflies and Temperate Pragmatists are less important because they are not all that concerned with the home,

or less inclined to indulge in higher-priced, premium products for their homes.

However, even the two least home-motivated consumer segments can be enticed, with the right positioning and the right marketing messages, to consider high-end home purchases as valuable to their quality of life.

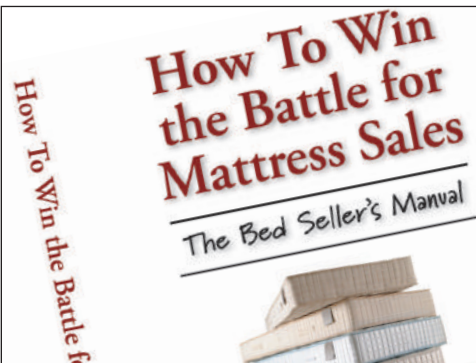
Let's look more closely at each of the five HENRYs and how best to sell home goods and services to each.

X-Fluents live luxury 'large'

The X-Fluents are "extreme affluents," making up about 15% of the total HENRY demographic. The

"Cocooners are prime candidates for high-end and premium home brands. For Cocooners, the attraction isn't sophistication like for the X-Fluents, or status like the Aspirers, but genuine quality and comfort in style."

other 85% simply don't have the money to allow them to live luxury as large as the X-Fluents. For the X-Fluents, luxury touches every aspect of their lives, including the cars they drive, the way they decorate their homes, the clothes they wear, accessories they carry, and the places they stay. They are con-



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fident and live luxuriously for their own personal gratification, not to display their status to others. When marketers think about the quint-essential "luxury consumer," they usually have X-Fluents in mind.

But while X-Fluents enjoy luxury to the fullest, they may, or may not choose the most exclusive and expensive brands. They are value-shoppers, not in the sense that they are looking for cheap or discount, but they are extremely

focused on getting the most value for the money they invest.

An X-Fluent shopper may love your \$5,000 chair or your \$10,000 leather sofa, and she or he certainly has the money to pay for it, but they might not be willing to buy it if the brand is too common, or another less expensive brand offers comparable quality and style. Today, the X-Fluents opt for value and a quieter, authentic and less conspicuous luxury lifestyle.

"The challenge with HENRYs is that as far as messaging is concerned, one size does not fit all."

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(Be sure to read Larry's timely article in this month's *Furniture World*!)

"Home brands are missing out

on selling to the highly experiential Butterfly customer by focusing on selling things, rather than shopping, buying, living with, and using experiences."

Aspirers want to be seen as 'players'

The Aspirers, who make up slightly less than 25% of the HENRYs, have yet to reach the level of luxury to which they aspire. Aspirers are on their way up and want to be perceived as players. For them, luxury is about showing social status and prestige. They are less secure and confident than the X-Fluents, and believe that the glitz and the glamor that comes from the status-symbol brands they own identifies them as successful. However, their incomes may not yet match their aspirations.

An Aspirer may want to own a showy \$5,000 Viking stove or \$10,000 Lee Jofa custom-fabricated sofa, but he or she may not be able to afford it. An Aspirer is more likely to purchase the lowest-

priced model of that brand's luxury range as a stopgap, or simply wait until their income catches up with his or her luxury aspirations.

This is the personality that brands talk about the 'aspirational' customer are targeting. Fewer than one-fourth of HENRYs fit this personality and there are more male Aspirers than female ones. So aspirationally-targeted messages are clearly missing the mark for the other personality types.

Cocooners express luxury in their homes

Cocooners account for another quarter of the HENRYs and are prime targets for home marketers selling premium-priced goods.

Cocooners express luxury in and through their homes. Cocooners

are all about the home; decorating it, furnishing it, surrounding themselves in a cocoon that makes them feel warm, secure, comfortable and happy. And, they are core customers for well-designed, prestige brand bath and kitchen appliances and fixtures, high-end furniture and expensive home furnishings and decorative items.

Cocooners tend to focus their luxury indulgences on things for the home, not on items for themselves. That means Cocooners may look more like fashion victims than fashionistas when out shopping. Their dress won't signal affluence. As a result, a Cocooner might be overlooked as a good potential customer for high-end appliances, furniture, decorative home furnish-

"Cocooners tend to focus their luxury indulgences on things for the home, not on items for themselves. That means Cocooners may look more like fashion victims than fashionistas when out shopping."



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"The new RH understands Butterfly consumers who are eager to participate in living the RH lifestyle, and enjoy the RH shopping experience."

ings and other items for the home.

Cocooners also might be scared off if your brand or shopping experience is too X-Fluent or Aspirer focused. That is, it doesn't speak to his or her more traditional, hearth-and-home lifestyle.

Today many luxury brands, among them Vera Wang, Ralph Lauren, and Fendi, are extending their ranges into the Cocooners' home territory, so they are increasingly going to have to speak her language. They ignore this customer segment at their peril, because Cocooners are prime candidates for high-end and premium home brands. For Cocooners, the attraction isn't sophistication like for the X-Fluents or status like the Aspirers, but genuine quality and comfort in

style.

Butterflies value experiences over things

Then there are the Butterflies who value experiences over material things. While HENRY Butterflies may enjoy a nice lifestyle and own many nice things, Butterflies prefer to spend their money on experiences, like travel and fine dining, rather than on material goods.

For Butterflies, luxury isn't what they own, but rather the things that they experience -- and the joy they share with others from these experiences. When it comes to material things, quality premium or even mass brands, appeal to their

sensibility as compared with heritage luxury brands, such as Louis Vuitton, Gucci or Chanel.

Butterflies can dress themselves and furnish their homes well with premium brands bought for less, while saving what's left to splurge on the high-end travel, dining and other experiences they crave.

Home brands are largely missing out on selling to this highly experiential customer by focusing on selling the "thing," rather than focusing on the experience they have in shopping, buying, living with, and using that "thing."

The new RH (formerly Restoration Hardware) understands Butterfly consumers. They've found a ready audience of people not particularly set for acquiring more things for

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their homes, but eager to participate in living the RH lifestyle, as well as enjoying the RH shopping experience.

Temperate Pragmatists are your worst nightmare

Temperate Pragmatists view luxury with suspicion. For them luxury is just a marketers' label, not something that has any real meaning. They may enjoy high income and personal wealth, but would rather save it or spend it on things that are meaningful to them.

This personality is utilitarian, practical and oblivious to traditional marketing and branding approaches. Temperate Pragmatists are con-

cerned about the environment and the negative effects of the typical American throw-away, disposable consumer lifestyle. This personality recycles, re-purposes, reuses, and makes do. Do-it-yourself very much appeals to this personality, as does the emerging 'Tiny House' movement popularized on HGTV.

They will steer away from overt marketing messages based on prestige, status and entitlement. They favor brands that are solid, well-crafted, long lasting and inconspicuous. A Temperate Pragmatist might own a Viking professional-quality stove or a Miele front load washer, not for the status, but for their engineering and durability.

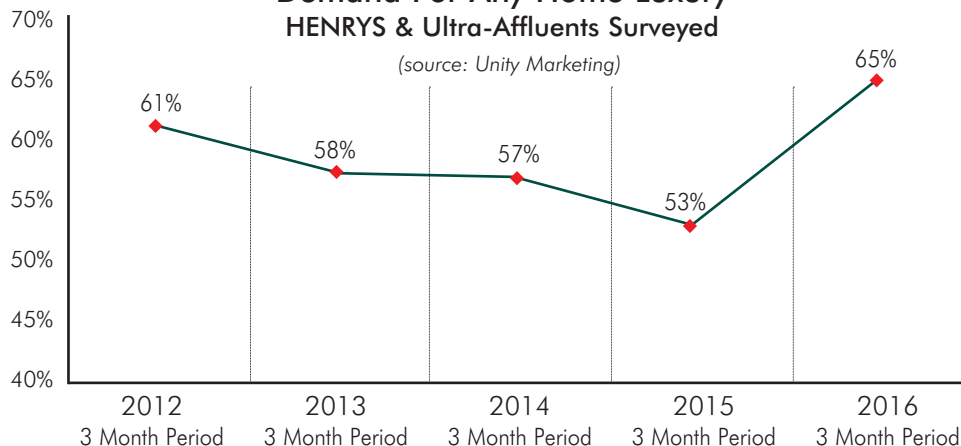
But they may decide that IKEA is just fine for their kitchen cabinets,

and Pottery Barn for their living room sofa. This is also the target customer for the emerging renting and sharing economy.

Many young HENRYs show a decided Temperate-Pragmatic approach to shopping and buying. Living a Temperate Pragmatist lifestyle is in keeping with the younger generation's concern over the environment, global warming and the negative impact of excessive materialism. If your brand offers a lifetime's worth of use and can be positioned as a good lifelong purchase, you might get his or her business with that practical sell strategy. But they will not buy more than they need, and they have come to learn that they can get by with much less indeed.

**Demand For Any Home Luxury
HENRYS & Ultra-Affluents Surveyed**

(source: Unity Marketing)



"An aspirationally-targeted home brand may well turn off an X-Fluent as being too showy or trying too hard."

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In marketing, perception is reality. Marketers create that reality in the minds and the hearts of consumers. A one-size-fits-all strategy for marketing to HENRYs, the high-earners with disposable incomes but not yet rich, and maybe never destined to be rich, won't work in today's increasingly diverse and sophisticated consumer market with so many good products available everywhere and at every price point.

An aspirationally-targeted home brand may well turn off an X-Fluent as being too showy or trying too hard. The Cocooner might be ignored because they don't look like, dress like or act like one's idea of an affluent consumer, yet they come to the store with plenty of money to spend on their homes.

The Butterfly will be drawn to brands that promise an enhanced experience in the home, but those home brands focused primarily on look, not feel or comfort, may miss the mark. And the Temperate Pragmatist isn't tempted by traditional marketing pitches, yet if they consider the investment a practical, useful and good long-term investment, they may well purchase on the spot.

To market to the HENRYs, the gatekeepers to the emerging home market as well as the new target for traditional mass-marketers, brands need to understand the distinctly different psychology of those customers who have discretion and can afford to buy.

That understanding will lead marketers to strategies to attract and inspire the HENRYs in their own language to invest in your brands – for their own special, unique reasons.

About Pamela Danziger: *Pamela N. Danziger is an internationally recognized expert specializing in consumer insights for marketers targeting the affluent consumer. She is president of Unity Marketing, a marketing consulting firm she founded in 1992. Pam uses qualitative and quantitative market research to learn about luxury marketers' brand preferences, shopping habits, and attitudes about their luxury lifestyles, then turns these insights into actionable strategies for marketers. She, has published a new mini-book to serve as a guide to the most important affluent demographic for luxury brands' future. Entitled, What Do HENRYs Want?, (visit <http://bit.ly/1RfgwUX>). It is a concise overview of the HENRYs, why this new demographic group is important to brands, and how*

"Many young HENRYs show a decided Temperate-Pragmatic approach to shopping and buying. Living a Temperate Pragmatist lifestyle is in keeping with the younger generation's concern over the environment, global warming and the negative impact of excessive materialism."

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