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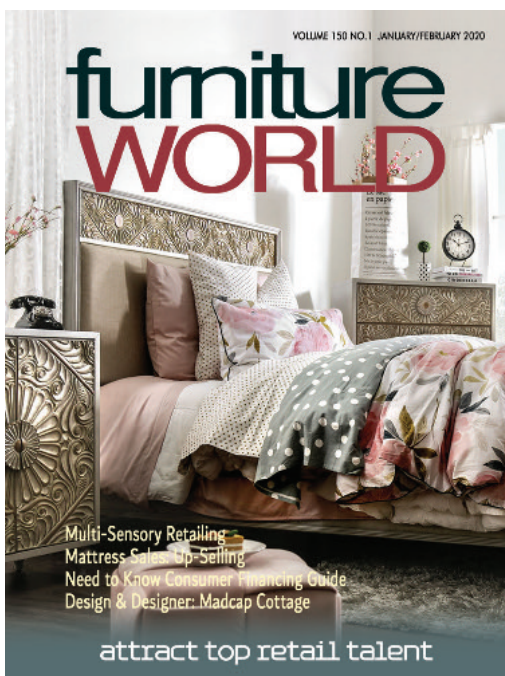
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FURNITURE WORLD MAGAZINE • FOUNDED 1870

COVER: Furniture of America's Jakarta Ensemble in antique white finish features a classic floral theme – engraved designs that unite the bed, dresser and chests. A sturdy frame, turned legs, padded headboard, English dovetail construction, felt-lined top drawers, ball-bearing glides and lots of storage are features customers appreciate. For more information see page 101 in this issue or visit <http://www.foagroup.com>

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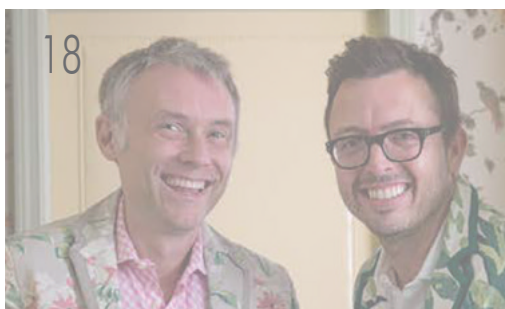
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A Delightful Sense of Mischief

With the passing of 2019 Furniture World lost its good friend and retail editor Janet Holt-Johnstone following a brief illness.

Before joining Furniture World, Janet had a long career in journalism, public relations and marketing in and outside of the furniture industry. Born in London, England, she was evacuated at a young age to Canada during WWII. Janet traveled on the SS Athenia, which was torpedoed and sunk off the coast of Ireland by a German submarine. She survived. Seventy-seven years later she published her first novel. These events were bookends to an interesting life punctuated by what her daughter Andrea described as a "delightful sense of mischief."

Janet's retail furniture store profiles for Furniture World covered successful right-brained retailers that were creative, intuitive and experiential as well as left-brained, logical, by-the-numbers operations.

Today, with competition coming from all quarters, furniture retailers need to be adept at combining experiential and quantitative business practices in a whole-brain approach.

In a 1997 article in the Harvard Business Review (hbr.org), "Putting Your Company's Whole Brain to Work," Dorothy Leonard and Susan Straus provided the following guidance for companies seeking to boost their logical and intuitive business powers:

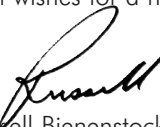
Understand yourself. If you want an innovative organization, you need to hire, work with, and promote people who make you uncomfortable.

Forget the golden rule. Don't treat people [the people you hire and the people you sell to] the way you want to be treated. Tailor communications to the receiver instead of the sender.

Create "whole-brained" teams. Either over time or by initial design, company or group cultures can become dominated by one particular cognitive style.... When the market demands that such companies innovate in different ways, they have to learn new responses. Doing so requires adopting a variety of approaches to solving a problem.

Now in its 150th year, Furniture World plans to continue to provide leading-edge information retailers can use to boost sales, cut costs and give customers the experiences they want and deserve. And, we hope to do that in a way that Janet Holt-Johnstone would approve of — with right and left-brained approaches plus a "delightful sense of mischief" when possible.

Best wishes for a happy and healthy 2020.


Russell Bienenstock
Editorial Director/CEO
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MULTI-SENSORY RETAILING

by Pamela N. Danziger

HOW furniture retailers can and should make an analog connection with shoppers in an increasingly digital world.

Furniture and home furnishings stores hit a rough patch in 2019. Through September, sales were flat year-to-date from 2018 at \$85.4 billion. This comes after two strong years when retail sales were up YOY by 2.8 percent in 2017 and 2.5 percent in 2018 ending at \$116.6 billion in sales.

While brick-and-mortar furniture and home furnishings retailers wring their hands about the state of affairs in physical retail, they may be overlooking the most powerful competitive weapon at their disposal and one that e-commerce retailers like Wayfair and Joss & Main cannot replicate: their ability to engage shoppers' human dimension through their five senses.

Positive Emotional Effect

Academic researchers professors Miraleem Helme Falk and Bertil Hultén, PhD at Linneaus University in Sweden, shed light on ways for retailers to engage customers in a multi-sensory way. In an article published in the Journal of Retailing and Consumer Services they write, "For retailers, a visually dominant store atmosphere should be designed more in the direction of a multi-sen-

sory atmosphere in offering shoppers more appealing experiences of the retail setting."

They cite research that demonstrates, "a positive effect of multi-sensory congruent cues on shoppers' emotions, through valence and purchase behavior, through time spent in the store and purchase."

In plain English, shoppers engaged through all five senses in the store spend more time there and are more likely to make purchases. These are the two most critical factors in driving retail sales and higher levels of spending.

Leon & Lulu

Unfortunately, too few retailers are effectively using the power of all five senses in retail. To help me explore multi-sensory retail strategies for furniture and home furnishings retailers, I turned to Mary Liz Curtin, co-founder with her husband of the "Shop that POPs!", Leon & Lulu, an "everything" store in the Detroit suburbs of Clawson, Michigan. It opened in 2006 in the town's refurbished historic roller skating rink. Heavy into furniture and home furnishings, Leon & Lulu also sells gifts, jewelry, personal care items and fashion items.

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What Does Designer Michelle Workman...

say about High Point's Bienenstock Furniture Library?



“The Bienenstock Library offers designers the opportunity to discover that tiny spark of inspiration that helps them create inspired furnishings and interior designs. Looking on social media, flipping through tiny images on a phone, can't compare to the touch, feel and scale of the original materials found here. You will be happy to spend some real time at the Bienenstock Library.”

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SIGHT

"Shoppers engaged through all five senses in the store spend more time there and are more likely to purchase."

Then in 2016, the couple expanded by buying the historic movie theater next door, to feature Michigan-made products along with expanded greeting cards, vintage accessories and more furniture. Three Cats Café joined the party later that year. "At our full-service restaurant everything is for sale, so you can buy the sofa where you have a cocktail or the table you are dining at," Curtin says.

Mary Liz knows more than a thing or two about engaging all five senses in retail. "When somebody comes into your store, you just have to embrace them with everything you can possibly give them, from a warm smile to a good smell to a great sound," she shares.

Color Stimulates

The visual sense is by far the one that retailers activate most frequently in terms of design, color, style and lighting. But too many furniture retailers fail to exploit the power of color fully, retreating to neutrals and the "sea of beige" upholstered selections so common in furniture stores. "We bring in beige occasionally, but it also tends to sit on the floor for a long time," Mary Liz says.

When it comes to home decor, color is everything, and Mary Liz uses it to maximum effect. "For us, more is more. Our store is fun, busy and interesting. We tend to show stronger colors and more interesting fabrics than most furniture stores,"

she continues.

As for her merchandising philosophy, furniture is shown in groupings based upon themes that tell a cohesive story. And because she sells so much other stuff in the store, not just decorative accessories but fashion too, she stages each grouping as you would find it in the home, with a hat and coat hanging on the coat rack and books positioned on the coffee table.

"We have such a great mixture of things that we sell in the store. We use it all to make the shopper feel comfortable, like she has just come home," Mary Liz shares.

"The more people touch products while shopping, the more likely they are to buy and to spend more money. The psychology behind it is called the endowment effect."

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TOUCH

That Personal Touch

The tactile experience of shopping, to touch, feel and sit, is a tremendous draw for customers. It's what shoppers can't do online.

Further, the more people touch products while shopping, the more likely they are to buy and to spend more money when doing it. The psychology behind it is called the "endowment effect," because people place more value on the things that they own, and when they touch a product in the store, it tends to make them feel that sense of ownership.

In a furniture store, the personal

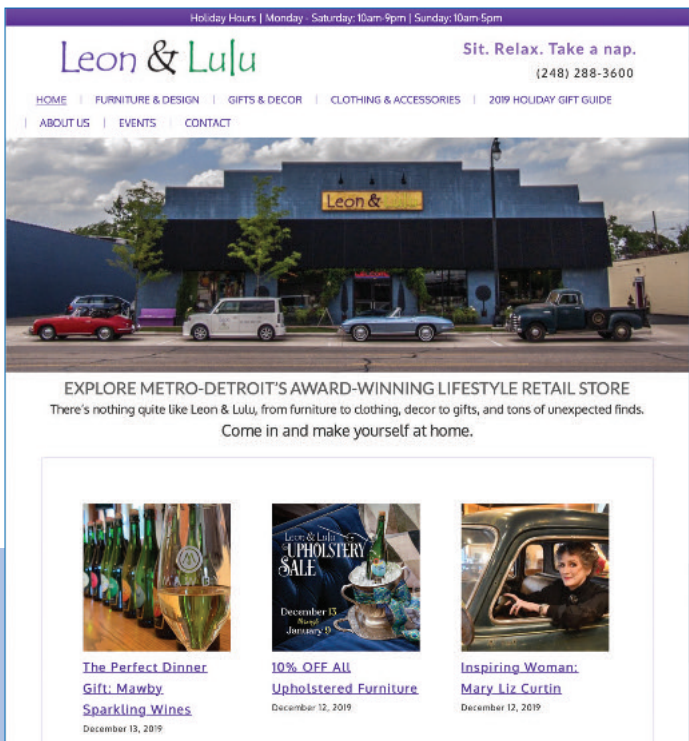
touch is even more important, since buying furniture is a process fraught with tension. "One of the things that is rarely talked about is how nervous customers get when they are buying furniture," Mary Liz shares. "A man can think nothing of buying a new \$50,000 car, but when it comes to buying a \$5,000 sofa, he has a meltdown."

In the store, Mary Liz and her team take the pressure off and help guide customers toward the furniture styles that will work for them. "We ask questions, like whether they have pets or if they eat on their sofas or entertain in the home," she explains.

"We ask them questions they aren't likely to think about on their own but are critically important in choosing the right furniture."

And at Leon & Lulu, customers are encouraged to sit down, stretch out and, if so inclined, to take a nap. "We want our customers to feel like they have come home, so we serve red wine that they can enjoy on our furniture. We don't worry about it. And we often find that a husband will find a comfy sofa or chair and take a snooze while his wife shops," she quips.

With creating a comfortable space in the store her goal, Mary Liz has



"People place more value on the things that they own, and when they touch a product in the store, it tends to make them feel that sense of ownership."

Leon & Lulu, an "everything" store in the Detroit area, has created an experience that embraces all of their shopper's senses. At left is their home page at www.leonandlulu.com.



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banned television from the sales floor to avoid over-stimulation. "We have video in the movie theater where our restaurant is, but that is a tribute to the building. But in the store, we want people talking and interacting, not watching the ball game. It is too distracting," she says.

"Shopping is a social activity where you have salespeople ready to help you find what you need and the things that will serve you well. The personal experience makes all

"We have a whole selection of fragrant personal care items, along with candles. And every day we burn a Lampe Berger in the store to make the store smell warm and homey."

the difference rather than just looking at page after page of furniture pictures on the internet," she adds.

Scent Recalls Memories

Smell is the only sense that has a direct line to your brain's limbic system, the part of the brain involved in motivation, emotion, learning and memory.

"Nothing evokes a memory like smell," Mary Liz shares. "Customers in a furniture store are looking for that warm feeling of home and to buy things that can help them create that warm feeling in their home. The smell of cookies baking can bring you back to your grandmother's kitchen."

For the Leon & Lulu store, Mary Liz had a "scent-story" challenge. Because the store is in the town's skating rink, people expected the store to smell like it did back in the day, "like feet and sweat," she quips. "But we have a whole selection of fragrant personal care items, along with candles. And every day we burn a Lampe Berger in the store to make the store smell warm and homey."

She programs the scents thematically by the seasons, so through Thanksgiving it is pumpkin spice, which will be replaced by Christmas

evergreen after. But other scents like vanilla and fresh cotton never go out of season in the Leon & Lulu store.

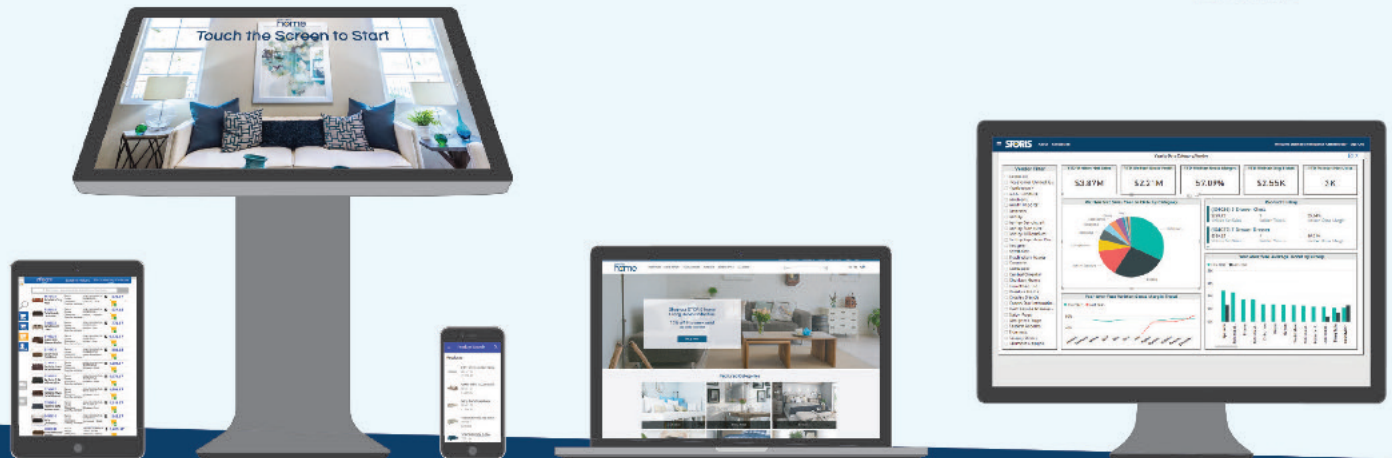
Sounds of Selling

Music played in stores can often be a sensory assault when shopping, rather than a pleasure, like the Christmas songs blasted on endless loops everywhere. Abercrombie & Fitch uses loud music as much to attract the customers it wants (young ones) as to turn away those it doesn't (old ones). Too often, the music played in stores is an afterthought, or maybe given no thought, rather than chosen strategically to keep people in the store longer and make them spend more.

There are some well-researched guidelines for how retailers should program music in the shopping environment. For example, slow music is better than fast. Slow music encourages shoppers to move more slowly through the store and to spend more time picking things up, touching and interacting in the environment.

Fast music tends to make shoppers move faster, so they quickly get what they want and move on. Since higher retail sales are

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SOUND

directly correlated to how much time people spend in the store, slower-paced music should be the choice.

It is the same with volume. Loud music, just like fast music, encourages people to move quickly to get out. Soft music creates a comfortable environment, encouraging a shopper to spend more time there.

The choice on the playlist at Leon & Lulu drifts toward jazz and mellow retro sounds. “We don’t play anything that is too strident or too boring,” Mary Liz says, and mentions that a Leon Redbone album was playing as we talked. “For us, jazz is always good.”

For furniture retailers to use sonic branding for the most effect, they need to think beyond random soundtracks chosen by the store manager in the morning and create a symphony of sound that

captures the heart and soul of the warm, comfortable experience they want to create in the store.

Taste of Something Special.

Mary Liz has a distinct advantage in delivering the taste experience to customers, thanks to her Three Cats Café. But she says that even before she opened the restaurant – which is not for the faint of heart, since running a restaurant is a very different business than operating a furniture store – Leon & Lulu would host special events for local groups and charities where caterers brought in taste treats. The day we talked, her staff was setting up for a private birthday party that evening, with her restaurant doing the catering.

“We’ve done all kinds of events

“For us, more is more. Our store is fun, busy and interesting. We tend to show stronger colors and more interesting fabrics than most furniture stores.”

in this space, birthday parties, cancer-free parties and many charity events,” she explains. “We have a venue that is already decorated. It is comfortable, and people can sit anywhere. Plus it saves the sponsors a lot of money.”

Not to mention, renting out the store for parties gives Leon & Lulu another revenue stream and introduces the store to people who may not have discovered it yet. And while they are hosting a party, they are also open for business exclusively for the guests. “Even if they don’t buy something at the event, they get to know us and often come back.”

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"People may not notice
the music. They may
not notice the scent.

But if it's quiet, they
notice. If it smells bad,
they notice."

The Analog Connection

In conclusion, Mary Liz says that customers' in-store retail sensory experiences are greater than the sum of the individual parts. "People may not notice the music. They may not notice the scent. But if it's quiet, they notice. If it smells bad, they notice," she says. "So it is all about the little things we think about beforehand and put together. Then people notice the whole, but they don't have a clue about all the little components that go into it."

When it comes to furniture retail, it's all about the home, the look of the home, the feel of the home and the experience you want to feel when you come home. And that is the exact experience Mary Liz wants

to give her customers.

"You have to think about everything that will make them feel comfortable in the store: like they've come home. Then they will want to take a little bit of our home to theirs."

About Pam Danziger: Pamela N. Danziger is an internationally recognized expert specializing in consumer insights for marketers targeting the affluent consumer segment. She is president of Unity Marketing, a boutique marketing consulting firm she founded in 1992 where she leads with research to provide brands with actionable insights into the minds of their most profitable customers.

She is also a founding partner in Retail Rescue, a firm that provides retailers with advice, mentoring and support in Marketing, Management, Merchandising, Operations, Service and Selling.

A prolific writer, she is the author of eight books including *Shops that POP! 7 Steps to Extraordinary Retail Success*, written about and for independent retailers. She is a contributor to *The Robin Report* and *Forbes.com*. Pam is frequently called on to share new insights with audiences and business leaders all over the world. Contact her at pam@unitymarketingonline.com.

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design & designer

by Melody Doering & Russell Bienenstock

Madcap Cottage's John Loecke and Jason Oliver Nixon explain how to take retail customers on a journey by showing them something magical with a little theater and a dash of PT Barnum.

In this edition of Design & Designer, Furniture World talks with the creative founders of Madcap Cottage. The definition of 'madcap' – capricious and whimsical; amusingly eccentric – epitomizes the imaginative designs of John Loecke and Jason Oliver Nixon, business and life partners. Their meticulous designs overflow with a joyful playfulness that integrates disparate elements (think chinoiserie meets granny with her pugs) into an exuberance of prints and patterns.

Defining the Madcap Cottage

Jason described the genesis of Madcap Cottage. "We didn't want to create a brand with our names – our names mean nothing. We wanted to create something that folks would have an affinity for, so we cracked open some gin and started writing names in a composition book.

"We loved the throwback quality of 'Madcap,' which suggests a certain uninhibited sophistication, paired with the inviting sensibility of 'Cottage.' Madcap Cottage is a lifestyle brand spearheaded by us – but it is also a freestanding brand that has much bigger potential than if we had named it 'John and Jason Oliver'. Plus, there's a spirit of fun to the Madcap Cottage name, and 'fun' is an absolute tenet of the brand.

"We currently have twelve licenses, including fabric with Robert Allen,

tabletop with Certified International, flooring with Mirth Studio, rugs with Momeni, furniture with Newport Cottages, lighting with Port 68, wall-paper with York, a window treatment line with Smith & Noble, and we will be launching bedding next year. We also have a party rental line with BBJ Linen. We will soon launch another flooring line, a tile line, performance fabrics, and, a number of upholstered furniture lines."

Reinventing Décor

"I grew up in a family," continued Jason, "where the Friday night activity was moving furniture. We lived in a 1920s Mediterranean-style house in Tampa, Florida. The evolution of the décor went through various periods, including Spanish, Dakota Jackson, and Donghia.

"I think that experience – the idea that interiors should feel forever fresh and inviting – ended up informing our work at Madcap Cottage. After college, I was hired by Condé Nast Traveler magazine, and then went to work on other magazines, books, and television. I have always been passionate about storytelling; of capturing a voice and bringing it to life."

The Everlasting Build

John's early story was compara-

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"If we don't show the table in a color, we will never get them to even order it in white, because they didn't notice it in the first place."



ble: "I grew up in a family similar to Jason's, except that our house was constantly under construction, and I spent a lot of time with builders and construction people. I had planned to become an architect, but switched my focus, while attending Iowa State, to major in graphic design and journalism."

"That's how I ended up in New York, working at House Beautiful, American Home Style, and Better Homes and Gardens. There I met designers, like Thomas O'Brien, Sunny Williams, Charlotte Moss, and many others, who were doing a lot of

interesting things in the home product design space.

"Part of my job at these magazines," John went on, "was styling other designers' work to have it photographed. That led me to design spaces for friends, which, in turn, led to working with Jason on a house in South Hampton, New York, featured in The Oprah Magazine."

Joining Forces

Jason picked up the story: "John and I reached a point where we

A whimsical, needlepoint-inspired scatter rug from the Madcap Cottage for Momeni collection. Says John, "Madcap Cottage is all about making some noise. If you want to be beige, go bark up someone else's tree."

wondered why we were writing about everyone else's projects. We had read every design book about the famous interior designers of the past, from Billy Haines to Ruby Ross Wood, Dorothy Draper and Nancy Lancaster."

"When we started our business," John added, "it was under my name. Later, Madcap Cottage came into

A copy of "Prints Charming: Create Absolutely Beautiful Interiors with Prints & Patterns," the Madcaps' latest book, named one of the year's top design must-haves by Southern Living magazine. At right is the colorful sun room at the Madcap Cottage gents' High Point, North Carolina home, the House of Bedlam. It contains a mix of vintage and antique finds that have been reupholstered in the Madcap range of fabrics. "We look to the past to move the needle forward," notes Jason Oliver.



They're Madcap



being when we decided to transition to creating a lifestyle brand. Our interior design business took off."

Jason finished: "While we still do interior design, about 85 percent of the business is devoted to creating products that give retailers and their customers an opportunity to bring magic into their homes by using prints and patterns."

Making It All Work Together

“John and I are simpatico, in terms of our sensibility,” said Jason. “We do have different skill sets: John is an artist, and everything we design he creates. I have a good visual eye, sense of style and proportion. I’m wired to be a kind of Hollywood agent who makes connections. Being partners in life as well as in business, we enjoy a high level of respect and communication.”

John continued, "We've always approached product development and licensing with the idea that everything should work and play

together. We've adopted the 'Laura Ashley idea' of the lifestyle brand, which is coordinated, but also lets you do your own thing.

"For example, our Robert Allen fabric patterns were reinterpreted into rugs for Momeni, with coordinating wallpaper with York, plus plates, and even dog collars. Our work is all about prints and patterns."

Jason remarked, "This gives retailers and consumers the opportunity to really mix and match, because all the greens play together – all of the blues play together."

Fresh and Exciting Retail

"Today, it's more important than ever for retailers to tell a story that has an editorial quality," advised Jason. "When we visit a store like Liberty London, it is forever fresh and exciting. They reintroduce vintage fabrics, recolor them, and then pair them with a modern piece of furniture."

"Marshall Fields was famous for

Pictured (left) are John Loecke and Jason Oliver Nixon with one of their pound-rescue pups, Jasper. The sport coats are crafted from Madcap Cottage fabrics. The Madcap Cottage HQ in Thomasville, North Carolina (right), boasts numerous, ever-changing mood boards (center) that help set the tone for the various Madcap product lines. "We are storytellers," says John, "and we think in terms of strong visuals and corollary text to bring our vision to life. It's all about the engagement. We pull images from fashion, travel, and everything else in between to guide our vision."

saying, 'Give the lady what she wants.' In his Chicago store there were items for five dollars and \$500 dollars, but it had a certain magic to it; there was a provenance and a uniqueness. Often, American furniture retailers don't raise the bar and don't provide their shoppers with an opportunity to dream.

"Stores like Terrain, part of the Anthropologie Urban Outfitters group, is doing a great job. They sell garden and home decor products. There's a café. It's a wonderful experience. Restoration Hardware delivers the same kind of magic."

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"There's a strong trend

toward softer colors, including the Jordon-almond colors of pistachio, pale pink, and pale blue."

Keeping it Fresh

John continued, "We spend a lot of time going into stores. There's a store outside of Atlanta called Fabrics and Furnishings that does a really great job of merchandising and story telling. A store like that can't compete head-on with the likes of an RH, but they do give people a reason to come back.

"There are still, however, many old-school furniture stores that appear to stock a hundred lines,

all jumbled together on the floor. Shoppers have trouble making sense of displays because there isn't a clear point of view.

"Good retail today is edited. It doesn't try to be all things to all people. Those stores that want to be all things to all people end up competing directly with Amazon."

Destination Retailing

"The brilliance of IKEA," Jason added, "is that a shopper can make

a day of it. It's a destination – a little trip to Sweden where they can buy furniture, stock up on meatballs, have lunch, and buy lingonberries. People feel free to wander, buy items in categories that they might not have even considered. Many furnishings retailers need to learn how to create environments that challenge, tantalize, deliver on service, and feel special."

John explained, "A big problem with many American retailers is that they are totally consumed with their margins and, as a result, they end up doing long-term damage to their businesses. There's a cost involved in failing to innovate and challenge customers."

Where Might Retailers Start

"When I go into a store," Jason observed, "and sales associates are continuing a conversation among themselves about what they did over the weekend, it feels to customers like the shopping scene in the movie 'Pretty Woman.' Shoppers need to know that retailers care about them and their business. That starts with the greeting, con-



Colorful, pattern-packed guest bedroom (above). At right, pound-rescue pug Amy Petunia sits atop Madcap Cottage fabrics inspired by travels to India, England, and Iowa. "Our fabrics make you dream," says John, "but they are also affordable and easy. Who wants rooms where dogs can't romp and you can't drink red wine?"





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By OW Lee

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madcap cottage

tinues with great merchandising, and then needs to be paired with the right service experience."

John added, "I would start by offering everybody that comes into my store coffee or a bottle of water, just to make them feel at home. It will make them want to stay at least until they finish their coffee!"

Bring Retail Spaces to Life

"Retailers need to create an atmosphere," John went on, "that includes using wallpaper, props, books and flowers. Many retailers show spaces that are primarily beige, white and blue. We find in our work with design clients that people are apprehensive about bringing too much color and pattern into their rooms. For them, wallpaper can be kind of scary. But once we start working with them to introduce color and pattern, and to show them how it can work, they embrace it."

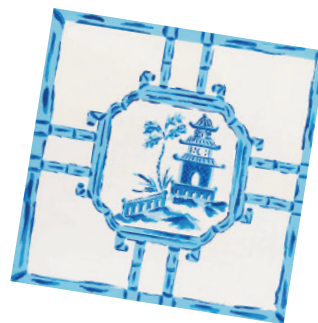
"But you can't sell people something that you don't embrace yourself. And you certainly can't sell retail customers something that you don't show them. Our custom line of furni-

ture with Newport Cottages is available in 39 finishes. Are the majority of the orders we get for those pieces going to be in white, grey, or black? Probably. But if we don't show customers the table in a color, we will never get them to even order it in white, because they didn't notice it in the first place. Sometimes making a sale is about getting prospects to pay attention. When everything on a retail floor is beige or white or neutral, nothing stands out."

Creating the Dream

"Even if you don't sell wallpaper, use it," Jason explained. "The idea is to make shoppers dream. To do that retailers have to create an environment, a little theater, with a

Pictured (top to bottom): The Oh, Pagoda! Chandelier from the Madcap Cottage for Port 68 line with shades crafted from the Madcap Cottage Howards End fabric; Blue-and-white wood floor tile by Madcap Cottage for Mirth Studio; The Blossom Dearie indoor-outdoor rug by Madcap Cottage for Momeni; Jason Oliver with the Lake Trail night table from the Madcap Cottage for Newport Cottage Swizzle Stick Collection. The table lamps and pug statuette are from the Madcap Cottage for Port 68 line.



"Stores that thrive will be ones that take the time to develop a compelling point of view, that helps consumers dream about how their homes might be. It has to be edited, feel local, global and everything in between."

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The relaxed-chic living room at the Madcap Cottage gents' High Point North Carolina home. Says Jason Oliver, "People entertain in a more experiential sort of way. We entertain like mad, so our home has to look great without any fussiness." John (at right) sketches in the Madcap Cottage studio.



dash of PT Barnum. Take them on a journey by showing them something magical. Anthropologie does a good job in this regard by changing up its mix of antiques, clothing, furniture, and tableware."

"If you don't show them anything different," John interjected, "they're going to find something similar on Amazon, Wayfair, or in a catalog. You will have lost them – become redundant."

Jason continued. "I encourage Furniture World readers to shop Calico. Walk into any Calico, whether in Pasadena, Charlotte, or Tampa, and you will encounter a host – a general manager – who runs a tight ship, and sales associates who are attentive, doing a great job of selling furnishings that are totally personal and unique."

Retail Trend: Sell the Plate

John observed that there has been a return to more defined living spaces. "People seem to want a little more separation again – fewer open-plan layouts where the dining room is part of the living room, which is part of the kitchen. More of these spaces are being designed to meet dual purposes, such as a dining room that also functions as a home office or library space."

"The idea of formality is going away. But that doesn't mean that retail customers don't want to buy a nicely upholstered sofa with a traditional shape, or set their tables with attractive dishware."

"Dinner parties," Jason declared, "don't necessarily have to happen in the dining room anymore. They

"The important question for retailers is how to educate customers in a way that doesn't talk down to them. In other words, help them to embrace new ideas and challenge them to try something different."

can happen in the kitchen, around a game table, or in the living room. People are looking for solutions to facilitate new lifestyles.



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"People entertain in a more experiential sort of way. We love Martha Stewart but that doesn't mean that we want to slave all day making beef bourguignon. People don't generally have the time or the energy, so dinner might be Bo Jangles chicken served on a beautiful plate. It's a lifestyle trend that furniture retailers might want to take note of."

Other Trends to Look for

"Prints and patterns are having a big moment," said Jason. "I think that if retailers look at the broader landscape, they will notice that Cardi B is running around Milan fashion week in head-to-toe floral."

"There's also a granny-chic trend."

House Beautiful just wrote that millennials are embracing needle point, quilts, wallpaper, chinoiserie, and other items associated with grannies back in the day. It's part of a trend toward creating home environments that look personal and not like a showroom. They include layering, using antiques and vintage pieces.

"We are finding, along with granny-chic, there is a strong trend toward softer colors, including the Jordon-almond colors of pistachio, pale pink and pale blue. Also interesting tableware, with patterns including fruits, vegetables and florals. It's not the soup tureen you remember from 50 years ago; it's a fresher, more inviting everyday use of table-top, about mix and match, not just fine china."

The Madcap Cottage for Certified International range of tableware (left). The first storyline in the collection, English Garden. The Madcap Cottage for BBJ Linen party linen collection, Southern Charm, nods to gracious living and captures the magic of favorite southern escapes such as Charleston, South Carolina.



Contemporary Still Relevant

John went on, "There's still a place for contemporary. We are seeing it mixed more often with traditional

"In the catalog world, instead of just showing products for sale, we are seeing a transition to 'mag-a-longs.' They increasingly instruct readers how to create beautiful rooms. Smart retailers are doing the same thing."



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“There's also a granny-chic trend. It's part of a trend toward creating home environments that look personal and don't look like a showroom.”

or mid-century brown wood furniture. For us, mixing traditional with modern art has always made a lot of sense. Now more people are starting to embrace that.

“Especially for millennial buyers, it's about creating spaces that are personal. They don't want their living space to look like their parents' homes. They want something that says, ‘This is who I am, and this is what I believe in.’ Contemporary style has a place in that mix; as does combining people's personal travel experiences with wider ranges of patterns and prints.”

Sustainable

“Sustainable is a trend, as is the idea of ‘made-in-America,’” said John. “People are more willing to wait for something that's made locally or by hand. That is another view being embraced by millennials who are looking at it from a sustainability and environmental point of view.”

Jason continued. “Sustainability has transitioned more to locally sourced materials, with a parallel trend towards shopping at smaller stores having a distinct point of view.

“It's not about price. There are plenty of made-in-America lines that fit the bill. That is a reason why we pay attention to what's happening with

regard to affordable furniture made in America. Just because something is made in Mississippi does not mean that it has to appear mass-produced and boring. There are vendors there that are doing innovative things on par with European lines.”

Smart Retailers

“A challenge for the furniture industry,” John explained, “is that consumers don't really know how to get information on the latest trends. So, in the catalog world, instead of just showing products for sale, we are seeing a transition to ‘mag-a-longs.’ They increasingly instruct readers on how to create beautiful rooms. Smart retailers are doing the same thing. The important question for retailers is how to educate customers in a way that doesn't talk down to them. In other words, how to help them to embrace new ideas and challenge them to try something different.”

Pet Furniture Retailing

In a nod to John and Jason's four rescue dogs — three pugs and a Boston terrier — John remarked, “Pugs are the new black. We just got back from Europe where we saw crazy dog

beds — and not just in gray, beige, brown and blue. We saw tons of floral dog beds and really interesting performance fabrics. It's a category that sells like crazy, as does lipstick when the economy tanks. My point is that new product and style spaces are constantly opening up as retail opportunities; many of these have already been seen retailing in Europe.”

Long-Range

“Retail has to go back to being fun,” predicted John. “Stores that thrive will be the ones that take the time to develop a compelling point of view, that can help consumers dream about how their homes might be. They have to be edited, feel local, global, and everything in between.

“For Madcap Cottage, we expect to be a larger global brand that has a home base in North Carolina, where you can come and experience the world of Madcap Cottage, complete with a restaurant and hotel.”

John and Jason Oliver are inspired by myriad finds, including vintage needlepoint pillows that fill the House of Bedlam in High Point, North Carolina. “We love the handwork that goes into crafting a needlepoint pillow,” says John. “Pair that with a witty, wonderful saying, and the mix is electric.”



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NEED TO KNOW GUIDE TO RETAIL CONSUMER



by Russell Bienenstock

Here's a close-up look at the various types, features & advantages of consumer financing plans available to you and your customers.

Financial institutions have developed many customer financing programs to help home furnishings retailers sell more merchandise to more customers more often.

The benefit for retailers is that financing helps to increase close rates, boost average sales and enable customer retention and loyalty. For consumers, it helps them purchase the furnishings they want or need.

We asked Mike Rittler, General Manager, Retail Card Services, Personal Lending and Business Development at TD Bank about the state of financing in the home furnishings industry. "A recent TD Bank survey," he replied, "asked furniture retailers questions about financing. This year we saw a large jump to 52 percent in the number who agreed that financing is an important component of both loyalty and sales growth. Only 32 percent agreed in 2018. People are starting to understand that financing plays a role, not only in helping to close sales, but also in driving customer loyalty, which is critical. In that same survey, 77 percent weren't even offering financing yet, so even though they had an understanding of its importance, they hadn't made the leap to offering financing."

The TD Bank study also found that of those who offer financing programs, 48 percent said that their customers see paying off the purchase slowly over time to be the key benefit, followed by ability to make larger purchases (44 percent).

"Larger retailers, of course, all offer financing," added Rittler. "Although we didn't collect information on store volume, I'm speculating that a fair number of folks we talked to were smaller retailers, who might not have qualified for a stand-alone full-branded financing program.

"Many didn't know that complete, seamless, waterfall solutions are available that offer smaller retailers primary, secondary and in some cases tertiary financing to meet their customers' needs. These offer a one-stop application, authorization and settlement."

Types of Financing

Private Label Financing: Private Label financing programs give customers immediate purchasing power and are a first choice for consumers with good credit who choose not to pay with cash or credit cards such as Visa, Mastercard or American Express.

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Retail Card Services

"Those Cardholders

who spent more responded that they did so because they wanted a high-quality product (43 percent), received a good financing deal (39 percent), or the item cost more than anticipated (33 percent)." -Jim Seger, Synchrony

These programs offer lines of credit that are administered by financial institutions issuing credit cards branded in the name of a specific retailer. Consumers must qualify for the card that comes with an unsecured open revolving credit line.

The customer's key question/objection of "how are we going to pay for it?" is easily answered if they open their wallet and find your branded credit card with an 'open to buy' or available credit line. Clearly private label financing has other benefits including increasing brand recognition and customer loyalty.

"A retailer's private label credit cardholders are their best customers," said Jim Seger SVP, GM, Payment Solutions at Synchrony. "They buy more than other customers on average. This is true for large national and regional retailers, associations

and buying groups, as well as independent small retailers who generate increased sales and strengthen customer loyalty. Customers benefit from instant access to credit, discounts and promotional offers. Companies like Synchrony seek to differentiate themselves through deep partner integration and extensive marketing expertise.

"Private label credit cards are partner-branded credit cards or program-branded credit cards that are used primarily for the purchase of goods and services from the partner or within the program network. They help retailers to build loyalty for repeat customers, increase sales and drive more traffic. Customers can take advantage of the benefits retailers offer through private label, for example, long-term financing with minimum monthly payments.

"According to Synchrony's 7th Annual 2019 Major Purchase Study, 86 percent of Synchrony cardholders feel promotional financing makes their large purchases more affordable, which can be helpful when an unexpected expense hits or when they want the very best options for their next renovation. Those cardholders who spent more responded that they did so because they wanted a high-quality product (43 percent), received a good financing deal (39 percent), or the item cost more than anticipated (33 percent)."

Private Label credit card programs may require a significant initial setup

"Sometimes, furniture retailers don't realize secondary financing is a revolving line of credit and that their customers still can get up to 12 months interest free."

-Marlys Mead, Tidewater Finance Company



investment that financial institutions may be willing to make only for larger volume stores. The programs are paid for through discounts taken by the bank or financial institution.

Installment Financing Contracts:

This type of financing contract can be structured as open or closed lines of credit. They are contracts between the retailer's customer and the finance company.

"Our installment loans," continued Jim Seger, are closed-end credit accounts where the customer pays down the outstanding balance in installments. The terms of installment loans are governed by customer agreements and applicable laws and regulations. Retailers can also offer their consumers a product similar to an installment loan with equal payments on a revolving line of credit. The revolving line of credit allows them to make additional purchases on their existing line of credit."

Furniture World readers should be aware that the landscape of "applicable laws and regulations" mentioned above is complicated. Installment loan statutes may restrict fees and other elements of financing contract offers. According to the National Consumer Law Center (www.nclc.org), "some states have special statutes for installment loans. In other states, provisions regarding installment loans are embedded in a more broadly applicable consumer lending statute." Fortunately, banks and finance companies who offer financing options are well versed and can explain applicable law.

Contract specifics (payment terms, finance charge, number of months,

etc.) and the discount charged to the retailer by the financial institution are worked out in advance with store management, subject to legal requirements, including rates and terms for customers set as part of the program.

The financial institution is responsible for checking customer credit, communications and collections. Credit applications to be completed by customers are supplied by the financial institution as is training for retail staff. Customer defaults are the responsibility of the finance company.

Installment finance contracts are offered by both "primary" and "secondary" finance companies.

Primary Programs

Primary customer financing programs, also called "first-look" programs are managed by large financial institutions. Benefits include the availability of various specialty financing programs, direct marketing and targeted marketing expertise. Customer finance applications are presented to primary lenders first because they offer the best loan terms and generally lower dealer fees for shoppers who have good to excellent credit.

Sub-Prime / Buy Deeper

Secondary Financing: Companies offer secondary financing options to customers who have compromised credit scores, credit blemishes, high debt or limited job stability.

Shoppers who don't qualify for financing from a primary finance company may be approved for a revolving line of credit by a secondary lender under different terms (for the customer and retailer) to compensate for added risk, including higher collection costs and write-offs. Traditionally they mitigate risk by requiring quicker payments from the customer to decrease the probability of a customer default.

We spoke to Marlys Mead, National Client Services Manager at Tidewater Finance Company. She observed that many furniture retailers don't understand how secondary fits into the mix. "Either think we are a primary lender or lease to own company. Secondary finance is a great opportunity to offer a revolving line of credit with deferred interest for customers with less than perfect credit.

"The customer's key question/objection of how are we going to pay for it is easily answered if they open their wallet and find your branded credit card with an 'open to buy' or available credit line."



"Many didn't know that complete, seamless waterfall solutions are available that can bring even smaller retailers primary, secondary and in some cases tertiary financing to their customers." - Mike Rittler, TD Bank

"Revolving lines of credit allow customers with open accounts and make repeat purchases without having to reapply every time they want to make a new purchase. Deferred interest allows them to pay off their entire account balance within a specified promotional period, usually six or 12 months, and have all the interest that's accrued since the original purchase date waived. There's a lot of confusion about the difference between deferred interest

and no interest. Deferred interest gives customers flexibility. They can take advantage of a promotional plan, pay off the account before the plan expires, or make the minimum monthly payment required until the account is paid off, whichever fits their specific need. Even if a customer receives a promotional plan, they aren't locked into it, and don't have to pay off their entire account balance before its expiration. They can continue to pay the minimum monthly payment or more until the account balance is paid off. However, if the balance isn't paid within the promotional period, the interest that has been accruing since the original purchase date will be added to the balance, once the promotional period expires.

"Secondary programs are modeled after primary programs. The main differences are the specifics of the plans offered, and that secondary finance companies dig a little deeper. This gives more shoppers the opportunity to receive financing and make purchase that may have seemed beyond their reach."

George H. White III, National Sales Manager, Tidewater Finance Company added, "These are customers that have had some type of life instance that caused them to have a FICO score that's not at the prime level due to sickness or the

loss of a job. Financing a purchase and paying it off within 12 months interest free can benefit their FICO score and help rebuild their credit."

The advantage of any Private Label credit card program or sales finance contract is that the credit line made available to customers helps drive future purchases. An added benefit is that monthly billing statements can become a powerful marketing vehicle through the inclusion of statement message offers.

Within the two classes of consumer finance programs outlined above are various types of specialty (or promotional) financing programs that offer added incentives to maximize consumer purchasing power. The most popular ones are:

Deferred interest – a type of promotional financing where interest that accrues on a purchase during the promotional period is only assessed if the purchase is not paid in full within the agreed upon promotional period. Minimum monthly payments are required.

Equal payment, no interest – a type of promotional financing where no interest is assessed on a purchase and equal monthly payments are required during the promotional period until paid in full. The payments are a percentage of the initial

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FINANCING

purchase amount.

Revolving credit – a line of credit that is automatically renewed as debts are paid off (a credit card is an example of revolving credit).

Unsecured credit – not secured by collateral. Car loans and home loans are secured credit. Most credit cards are unsecured debt.

Tertiary Programs

Lease to Own: Lease to Own (LTO) programs, also known as Rent to Own, provide another option for furnishings buyers who have less than stellar credit or special needs.

"While retailers may have a suite of financing products that serve the primary and secondary space," noted Ryan Slobodian, Executive Vice President, Snap Finance, "credit-challenged customers, about 35 to 45 percent of U.S. consumers, may not buy in their store because there isn't a finance offering that

works for them.

"And, if this customer isn't aware that there's an option for them, they may not even ask about it.

"These consumers are focused on having low cost payment options and crave flexible pay-off options in case a difficult situation arises. That gives them multiple ways to conclude their agreement with the finance provider.

"Leases are typically closed in nature, versus open-ended lines of credit. They are usually single-use vehicles.

"If a lease is broken, there is the opportunity for customers to return the merchandise, but typically we look for ways to help them complete their lease. That may require flexibility in payments if customers run into challenging situations.

"Furniture retailers," Slobodian continued, "view dedicated rent-to-own shops that sell furniture as competitors. Offering a lease-to-own option draws customers away from those retailers. And, since the price of goods in dedicated rent to own shops tends to be much higher — as are factor rates for finance charges — customers save money.

"But before they can become shoppers, credit challenged consumers must be made aware that furniture stores offer a finance solution that will work for them. That means that 'no-credit needed' or 'we say yes' messaging can be used to drive these consumers into stores. It's great to have messaging inside the store, but retailers who place banners on the street, on their websites, and in print advertising, see traffic

count increases. If you are someone shopping in the tertiary space, you're very aware that this kind of messaging is for you.

"I think that the biggest thing for Furniture World readers to understand about LTO is that they need to look at this type of financing through the credit-challenged customer's eyes. Realize that 35 percent of the people who drive by their stores each and every day fall into this category. It's a whole new market they have the potential to serve. These people have typically gone through a divorce, experienced job loss, a natural disaster, health insurance issues or an unexpected death in the family. This has forced them to make hard choices that impact their credit scores. It takes seven years for a credit score to come back up. In the interim they need new mattresses and furniture. LTO companies come in to fill that gap. There's a need in the community, and retailers that partner with people in the LTO space are often surprised to find that they're really helping people out."

Key Metrics

An important way to make financing programs more effective and profitable is to focus on key metrics. The goal is to drive increased sales through the efficient and effective management of financing programs.

"Tracking things like penetration rate, approval rate, average line and open-to-buy," advises TD's Mike Rittler, "are critically important. If the program is being used and sold

"An important way to make financing programs more effective is to focus on key metrics."

right, the retailer should see deeper penetration of sales through their financing program as well as increasing tickets due to higher credit line assignments. The higher the line, the more shoppers can consider buying. Higher lines also give retailers the ability to encourage buyers to make future purchases. An important way to maximize credit sales with finance sources is to market to customers who have an open-to-buy amount with direct marketing, keeping their brand in front of potential customers who have money available to spend on a regular basis. Remember, the financing companies retailers work with will probably have significant experience and resources they can bring to bear for this opportunity.

"For example, if a customer purchases a \$3,200 bedroom and they are approved \$3,300, there's not much of an opportunity to get them back into the store until there's more open-to-buy. But, if that same customer has a \$5,000 line, there's room to come back and engage, without having to apply for more credit."

Approval Rates — It is a good idea to keep a rolling monthly tally of approval rates. This metric is similar to the close rate you already keep for individual salespeople. Approval rates are a key driver for sales because they directly affect close rates.

Average \$ Sales — Another way to drive sales success with financing sources is to not only get more approvals but also maximize them by increasing the average amount financed. Measuring and managing both initial and subsequent add-on purchases helps retailers to manage and build relationships with customers over time.

Booking Rates — What's the value in getting deals approved but not booked? Not much. So while keeping an eye on approval rates, keep focused on booking rates. For example, let's assume that a customer applies for \$3,000 of financing and gets approved... but only for \$1,000. Clearly, the financing company will count this as an approval,

yet due to the cutback amount, the deal may not be consummated.

Finance Penetration Rate — This is the percentage of customer purchases that were financed. This measures how effective a retail operation (or individual sales associate) is at offering credit options to customers.

Average Line — The aggregate average line of credit. Average line is a measure of the value that comes from monitoring data and being cognizant of customer purchasing power down the road.

Holding Your Own Paper

While most retailers turn to financial institutions for their financing programs, there are some retailers that choose to finance customer purchases themselves, also known as 'holding your own paper'. While there can be advantages to this strategy, there are increased risks as well. These include economic uncertainty, human error, less efficient

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"Credit-challenged

consumers must be made aware that furniture stores offer a finance solution that will work for them. That means that 'no-credit needed' or 'we say yes' messaging can be used to drive these consumers into stores. - Ryan Slobodian, Snap Finance

approval processes and collection efforts. Holding your own paper also ties up capital that can be used for operational expansion initiatives and comes with increased reporting requirements.

Considering the pros and cons of in-house credit, a good rule of thumb is to focus on what you're good at. For most furniture retailers, that is selling furniture and providing customer service. Retailers who have a talent for building and managing an in-house credit portfolio may want to focus on this area as well. If not, then take care because the poor performance of an in-house portfolio can take your attention from what you probably do best... buy, merchandise, market and sell furniture.

"Loyalty ranges from instant gratification options like discounts to spend-and-get rewards."

-Jim Seger, Synchrony Finance

The Price

Each of the above programs come with a price tag that must be carefully considered. A majority of these programs discount the amount paid to you by the financial institution. This can put pressure on your margins if not managed effectively. Naturally, the longer the term of your specialty program or inclusion of a 'No Interest' feature, the larger the discount that will be charged.

The reason most furnishing retailers offer financing programs is that, as was mentioned at the start of this article, it helps them to sell more merchandise to more customers more often. While the direct cost of the financing program cannot be passed directly to the customer, some retailers manage the expense of specialty programs by limiting their use for special sales, establishing minimum purchase limits or restricting their use to individual lines of merchandise.

Delivering the Options

It is useful for retailers to think about how the financing process affects their customers. What would your customer feel like after she's spent a couple of hours shopping for her dream room, only to be turned

down for credit? Does she feel sad, betrayed and angry? Sure she does. Did you take her time, build up her hopes and return nothing? After all, your ad said that you offer credit.

"It used to be that to apply for financing," recalled Mike Rittler of TD Bank, "the customer had to fill out a primary application and, if not approved, a secondary application. There were a lot of questions and it could take some time. Now it's all about giving customers the most appropriate line, in the fastest period of time, while collecting as little data as possible.

"Retailers need financing to feel like it's just part of the general flow of the furniture sales process. In the past, financing at a retail location, particularly in the promotional financing space, was anything but quick and easy. Today, all that has changed, however, our survey of retailers taken at the most recent Las Vegas Summer Market revealed low adoption of waterfall financing: Only 23 percent said they offered it to customers. So, our industry has a long way to go."

Questions to Ask

Whether you are experienced at offering consumer financing in your retail operation or are looking for

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FINANCING

new solutions to help your customers buy, here are some questions you will probably want to ask the financing companies you are considering working with:

- *What do you know about my industry?*
- *What do you know about my company?*
- *What level of attention are you going to give me?*
- *Do you offer or can you help me develop programs that will speak to my customer base?*
- *How do you help my employees to understand and present financing options to my customers?*
- *What will the customer financing experience be like with your solution?*
- *How will you engage with my customers to help me attract customers, build bigger tickets, close more sales, create loyalty and bring customers back into my store?*

Whose Customer Is It?

There's general agreement among furnishings retailers and companies that offer financing products that the customer is first and foremost the retailer's customer.

When you offer and manage customer financing programs, you extend your customer relationships beyond your immediate control. If you strive to maintain a high level

of customer service and satisfaction, the fact that a financial services company will handle credit approval, servicing and collection may be cause for concern. That's because their success (or failure) in servicing your customers will, to some degree, reflect directly on you.

So, you want to work with companies that will make good partners.

A key to avoiding problems in this area is to always take complaints about customer service and collection issues seriously and respond to them promptly. You should take a proactive approach by asking customers about their service experience with your financing programs through customer service surveys, via random calls from the back office or by querying returning customers. Make sure to collect and keep documentation for use in discussions with your financial institution partner. Any issues that arise need to be handled immediately to ensure that your partner meets or exceeds your expectations for quality customer service.

"The most successful retailers," Mike Rittler told Furniture World, "treat the financing companies they work with as partners, not just vendors who provide a service. At their best, financing programs are more than transactional. They help drive traffic, engagement, loyalty, repeat purchases and sales. To do this, retailers and finance companies need to work hand-in-glove to promote the retailer's brand, share data when possible, understand and meet customer needs."

Again, ask yourself, "Whose

Customer is it?" and manage your program accordingly.

Loyalty Programs

One of the major benefits that companies that offer financing solutions cite is increased consumer loyalty. Synchrony's Jim Seger says that, "loyalty programs help retailers to stay top of mind as customers receive emails and statements regarding their account every month. These are the best customers to target for incentives to drive loyalty. Loyalty ranges from instant gratification options like discounts to spend-and-get rewards. Retailers should also consider what motivates their customers and differentiates them from the competition. This can be experiential, too, like inviting customers to a sale preview or meeting with a design expert."

Keys to Success

It doesn't matter if you are a three million dollar volume retailer or produce hundreds of millions in annual sales. You deserve to have your customers treated with the same quality service that you deliver in your operation. It is up to you to make sure that the company you partner with ensures this level of service. It's also up to you to make sure that the way you deliver financing solutions to your customers is easy, seamless and professionally delivered.

Note: Thanks to Glenn Hafner whose 2005 FW article served as inspiration for this revision.



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welcome to why2k20

by Gordon Hecht

You only need to look at the innovators and disruptors in our world to see the value in asking WHY.

It's hard to believe, but it is the 20th anniversary of Y2K. You may remember that time when we partied like it was 1999 (because it was 1999) and worried about dire predictions for the turn of the millennium. Horror scenarios about Y2K included the collapse of the banking system, failures in the power grid and living in a time when Tony Danza would have a sitcom, talk show and variety show all at the same time.

Despite the warnings and preparations, nothing happened. January 1, 2000, was no different than December 31, 1999. Twenty years have passed since then and our world, especially our retail world, is a different place in merchandising, competition, advertising and recruiting.

That makes this month the perfect time for WHY2K20: the time to look at every aspect of our business and ask why and sometimes why not?

You only need to look at the innovators and disruptors in our world to see the value in asking WHY. It's the people who question the status quo and then take the risks of changing them that gain long-term success. Whether it's the people at Uber who asked "Why wait for a taxi?",

Hulu who asked, "Why do you need a cable for TV?" or GrubHub who asked, "Why should I have to go out for food when it could be brought to me?", it's the serious questioning that brings about needed change.

There are always risks associated with change. Sometimes new ideas take a while to kick in. An idea can be way ahead of its time. But there is a greater risk in not changing. Just ask the people at K-Mart, Sears, American Motors or Blackberry.

Change may come with a cost, but often it's just seeing if what you are doing, your operations and sales practices, are still delivering the results (aka profits) today that you were getting before "Friends" was on TV. Here are a few simple WHYS that you can start with:

Employee Retention?

WHY can't I attract and retain great employees? Is it the work schedule, compensation, job satisfaction, work environment? What needs to change? Is having full-time commission salespeople still valid, or is there a better way? How can I change the environment in our stores/offices/distribution centers?

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Advertising Effectiveness?

WHY isn't my advertising working? Am I spending too much, or too little? And how do I know if it's working? Is it footsteps through the door, web visits, or sales dollars? Should I really dive into all digital or stay traditional? And what is the right message to deliver?

Strong Margins?

WHY can't I maintain strong margins? Or is margin still important? Why can't my sales team charge for add-ons and just gives them away for free? Should I drop the low-end merchandise and only sell the middle to high end? Do I have to be all things to all people?

"There are no easy answers to any of these questions, but things are seldom easy in retail."

Confidence?

WHY am I not confident in the performance of my business? Am I developing the right metrics? What are the most important measurements of how my business is doing? How can I change the way we measure performance, and how can I ensure that my team is accurate and diligent with their measurements?

Succession?

WHY is no one in my family willing or able to take over my business? Why is retail unattractive to them? How can I transfer my passion? How can I model my operation for a successful transition to other owners or leaders? Why can't we do the things we need to do to affect change? Why aren't we winning?

Easy Answers?

There are no easy answers to any of these questions, but things are seldom easy in retail. In fact, all of the answers may not be within your organization. Sometimes it takes a candid outsider view of your business to get to the real answers. It's a great time to connect with your factory reps and their senior managers for help

in this area. Add on your advertising contacts, shopper base and even former employees. Listen to their advice with a true open mind.

Document your action plan with goals and the steps to get there and add a timeline. There will be difficult decisions to make. Execute those as fearlessly as a surgeon removing a tumor. The decisions and actions you take can be the ones that lead you to Y2K30!

About Gordon Hecht: Gordon Hecht is a Senior Manager for Serta Simmons Bedding's Strategic Retail Group comprising over 400 locally owned and operated bedding stores across the country selling Serta Simmons branded and America's Mattress branded mattresses. He started his career in Home Furnishings as a delivery helper and driver, later moving to sales and management duties.

Gordon has been a store manager, multi-unit Manager and National Director of Sales and has been recognized for outstanding achievement with Ashley Furniture HomeStores, Drexel-Heritage, RB Furniture, Reliable Stores and Sofa Express. See all of Gordon's articles at https://www.furninfo.com/Authors/Gordon_20Hecht/12. Questions and comments can be directed to Gordon Hecht at ghecht@serta.com.

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MATTRESS UP-SELLING

by David Benbow

How do you get your customers to spend more money than they intended on a mattress, and leave your store happy for spending it?

I recently visited a furniture store to observe and train its RSAs. The store recently adopted a “Mattress Rest Test” sales experiment and there was considerable excitement. One of the RSAs had just greeted a shopper looking for a couple of inexpensive twin sets for her guest room. After showing and selling the twin sets, the RSA thoughtfully asked her, “When was the last time you treated yourself to a new mattress for your master bedroom?” As often happens, the customer responded that it had been quite a while. The RSA guided the customer to the premium sets, all of which are displayed on adjustable bases in this particular store. In addition to the two twin sets, the customer bought a \$6,500 adjustable bed king set. I would call that a pretty good “add-on” sale.

Now, it just so happens that this experiment is really just good sales practice, but very rarely do any stores strongly enforce it.

The rest test, as they define it, is simply this. Whatever the customer comes into the store to see or to buy, show it; but BEFORE

the customer leaves, he or she is invited to try a “rest test” on a premium mattress — after qualifying, of course. The point is to maximize the potential of every precious “up” that comes in to the store. Will it work every time? Of course not, but the RSA should at least try it every time. As John F. Lawhon said, “What remains un-shown, will remain un-sold.” Showing the premium mattress will work a lot better when the RSA has earned the confidence of the customer and a trusting relationship (rapport) has developed between them.

The example above is one aspect of up-selling, or stepping up a customer. There’s more to come.

What, Exactly, is Up-Selling?

If you would like a short, honest answer, up-selling is persuading customers to spend more money than they originally intended to spend. A socially acceptable, euphemistically inclined definition of up-selling is to offer customers the educational information and the opportunity



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to acquire a superior product (and additional products) of better value than they had envisioned before entering your store.

The second definition is really the better one. The goal of every sales encounter should be to make sure that every customer leaves your store so satisfied that he or she...

- *Learned valuable information and found a solution to their home furnishings problem.*
- *Left the store highly satisfied with the sales encounter.*
- *Got optimum value, function and performance from the products*

"Up-selling should be viewed as guiding the customer to getting more value for her money, solving her home furnishings problems and helping to prevent the customer from making a buying mistake."

they purchased.

To achieve this, it is frequently necessary for RSAs to up-sell customers so that they get optimum use and value from their purchase. Almost always, customers will spend more money than they intended; and leave the store happy for spending it.

There are at least three distinct facets to up-selling.

1. The first is stepping the customer up from a cheaper model (the advertised special they inquired about) to a better model that offers superior value.

2. Once a customer is satisfied (sold) with the solution to the problem he came in with, the RSA really goes for the gold by showing the spectacular value and performance (support and comfort) found in top of the line models.

3. The third approach is sometimes called cross-selling. This involves generating add-on sales, by presenting sheets, pillows, mattress protectors, etc.

All of these up-selling strategies can be used within the same sales encounter.

Win-Win for Everybody

There is nothing ethically wrong with up-selling. In fact, up-selling is a good thing for everybody. Many customers enter your store with only a vague notion of what they are

looking for, and many, if not most, are woefully ignorant about the comparable value of similar products, even with the occasionally helpful facts they've learned on the internet. Up-selling should be viewed as guiding the customer toward getting more value for her money, solving her home furnishings problems and helping to prevent her from making a buying mistake. Making a mistake is, by the way, one of the biggest worries a customer has when making a large purchase, such as a mattress set with an adjustable base.

One of the problems of up-selling, however, is the sour perception that can be created in the customer's mind if the Retail Sales Associate (RSA) approaches up-selling in the wrong way, which often happens.

A Right Way & Wrong Ways

Before we get into our subject very deeply, let me remind the reader that up-selling is an advanced selling technique, meaning it is acquired by advanced training. The RSA must already be well -prepared to do their job. The execution of the Steps of the Sale (see five articles on the Steps of the Sale at www.furninfo.com/Authors/David_Benbow/37) must be carefully observed. RSAs must still greet, qualify, select and present before up-selling. The RSA who "starts at the top" with the customer who came in to look at the \$199 queen closeout, might be accused of "bait and switch". Now, I agree that every customer should be shown the

top of the line product before leaving the store, but there is a time and place for that, and it is not, in my opinion, right at the beginning of the sale, before the customer has time to become familiar and comfortable with the RSA and the store.

Notice that in our example at the beginning of this article, the RSA had already shown and sold what the customer originally came in to see. From this we can see that up-selling is more than just presenting and selling a better product, it is also adding

on products that the customer may not have considered buying, and may not even know you carry.

Build It, They Will Come

If you advertise \$199 mattress sets, customers will come to see your \$199 mattress sets. RSAs must be prepared to up-sell them to something better without looking like a bait and switch operation.

Customers usually don't know

"Every customer should be shown the top of the line product before leaving the store, but there is a time and place for that, and it is not, in my opinion, right at the beginning of the sale."

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"Once they actually see and try the ADV set, you may get a variety of responses.

They may love it since it might be way better than the 40-year old hand-me-down that they got from great grandma eight years ago."

value, especially when it comes to bedding. They see your ad that says, "GENTLE FIRM QUEEN SET, \$199!!" They think, "Gentle Firm! That sounds exactly like what we want!" Your ad has already sold them on the idea of looking at it. They walk into your store with the ad and say, "Show us this one." I

suggest that if the customer asks to see a specific set, it is wise to take them directly to it. Don't say "You don't want that," and then walk them directly to the \$4,999 set. Direct them to the set they are asking about and ask them to try it out. When they see it, though, will they buy it? Do you really want to sell it?

Once they actually see and try the ADV set, you may get a variety of responses. They may love it since it might be way better than the 40-year-old hand-me-down that they got from great grandma eight years ago. More than likely, however, they will be disappointed. With either response, though, the RSA must be prepared to show them a better product. My first warning is this: Don't knock your cheap products. Always remember: "It is a good value for the money." But, as always, the RSA's job is to show them "better values for the money."

The RSA must now begin to explore these better values and explain them. The prepared RSA, once he knows the customer's real situation, should be very well acquainted with the store's inventory and quickly devise

a strategy for showing these better values.

Be Prepared for Objections

The first customer objection to seeing the cheap product may be "Let's look around some more." The customer may be embarrassed that the advertisement fooled them, so the RSA must act fast to save any chance of a deal. People can leave the store mighty quickly after seeing and hating the advertised deal.

The customer may also object to the notion of being stepped up to something better. "We came in to buy this one, not something else. It's not what we expected. It's not gentle and it's not firm. We're going somewhere else." The RSA better be ready to handle these objections.

The biggest source of objections for many customers is fear of making the big mistake: spending a bunch of money on a product that they will regret buying later. The RSA must always remember this.

For more information on objections and how to handle them, con-

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"NOBODY likes a pushy salesperson.

Everybody likes an opportunity! If the RSA wants to pick up the pace of the sale, he must offer the customer an opportunity that is hard to pass up."

sult my articles in the online archives of Furniture World at www.furninfo.com/Authors/David_Benbow/37.

Customer's Anxiety

First and foremost, the customer must feel comfortable with the RSA. Rapport must be established between both parties to the sale. Establishing rapport is always the RSA's responsibility. You might say, "Yeah, I hear that rapport stuff all the time. But, what is rapport and how do I develop it?"

To establish a trusting relationship with customers, RSAs must patiently go through the steps of the sale, especially the qualifying step. (For more information on qualifying, visit www.furninfo.com/Authors/David_Benbow/37). Ask questions. Find out what really interests your customers. They are, first and foremost, interested only in themselves and what they want. Professional RSAs must always be acutely aware of this reality. Selling is literally all about customers and what they want. RSAs who seem genuinely interested in solving their customers' home furnishings problems will earn their attention, respect and rapport.

If you understand what customers want to achieve, it shouldn't really be that hard for a prepared RSA to make smart suggestions that will result in smart solutions. This is the best way to earn the customer's respect and confidence.

Don't Ruin Your Rapport

I have seen RSAs create nice rapport with a customer, only to blow it by trying to speed up the process by pushing for a quick decision. This is especially a problem if the RSA decides to push a certain bed (maybe one that carries an extra spiff). Nobody likes a pushy salesperson. Everybody likes an opportunity. If the RSA wants to pick up the pace of the sale, he must offer the customer an opportunity that is hard to pass up. The RSA who has a thorough knowledge of his inventory ought to be able to find an opportunity that the customer will find interesting. This opportunity should be a few steps in quality and value above what the customer originally came in to see.

A Little Extra Money

One scenario that often works well goes like this. Explain to your disappointed customer (who didn't like the \$199 advertised queen); "Folks, this is our least expensive mattress in the store. We do sell a lot of them for guest rooms. Let me say this about the process of mattress manufacturing. It takes a certain amount of money to build even the least expensive mattress, such as this one. It's sort of a fixed cost the manufacturers can't get below. The good thing for the customer is, however, it doesn't take a lot of extra money

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to really improve the quality. A little extra money buys a lot of extra value. I know you said you wanted to look around some more. You are already here, now. Let's look around before you go somewhere else. We do guarantee the best price and we also have the largest selection in the city. I understand that our advertised special isn't what you were looking for, but I think you'll find the advertised special at the other stores is about the same as ours. You probably won't like theirs, either. I've been selling bedding for many years. I am here to help you. Take advantage of my experience and we will find just the right bed for you, and we guarantee that you will never beat our prices at any other store, ever."

This is just a general guideline.

"The biggest fear and source of objections for many customers is making the big mistake; spending a bunch of money on a product that they will regret buying later."

Use it or customize it the way you like, or re-invent it altogether. But, do something before the customer walks. He won't be back.

Your Customer Can Afford It

Almost every customer can afford your most expensive mattress set. If you did a survey, you might find that the shopper looking for the \$199 queen set probably owns a \$1,000 smart phone and at least one expensive TV set. Their children are probably similarly equipped with social media devices and are walking around in \$200 tennis shoes.

Another change that I have noticed since I started in this business in the early 1990s: because of the much higher prices on luxury bedding, a lot more mattress purchases are being financed than they used to be. Most people can handle \$99 per month, even if they don't have \$4,000 available cash or that much room on their credit card. The availability of liberal financing options can really ease the pain of stepping up to a nicer mattress set for the customer.

Justify the Price

Part of selling is justifying the price of a product. Most people buy bedding based on how it feels to them, and this is probably the best way to make a decision about a "comfort" product. How does it feel?

Some customers, however, will

admit that the \$1,299 queen really does feel better than the \$499 queen, but they just can't or won't pay that kind of money for something as simple as a mattress set.

Here are several justifications that RSAs can point out to reluctant customers who just don't understand how important a quality sleep set is.

1. Most people spend one third of their lives trying to sleep. At least two-thirds of the American people are clinically sleep-deprived. What monetary value can you place upon sleep, or worse, lost sleep?

2. If they are given a comparison test, many people will realize that an eight year old premium set, purchase price \$999, is more comfortable than a brand new promotional set, purchase price \$399. So, the buyer of the \$399 set, by not spending the extra \$600, is cheating himself out of a restful night's sleep to save 20 cents per day for eight years!

3. How much money do people waste on other stuff? One coffee per day at a local "Famous Coffee House" usually runs at least \$2.50. Over the eight year time frame we used in the last example, we find that 2,920 days at \$2.50 per day is \$7,300! What super-premium set could they have bought for \$7K? Of course, those customers might need that coffee to help rouse them from the torpor of sleeping on a \$399 mattress set.

There are many other examples you can use. I'm not suggesting that anyone deny themselves the small, daily comforts that can be bought for a few dollars per day. I am merely pointing out that a super premium mattress set can be bought for far less money, over time, than the cost of chewing gum, soda pop, coffee, a bagel or a dip of snuff.

I call these examples of "price versus cost." Price is one time; cost is long term. Life, we hope, is long term.

Summary

Up-selling or "stepping up" is a crucial skill that must be mastered if the RSA is to maximize his sales volume and earnings. It is easy to see how the skilled RSA can increase sales volume by 20 percent, or 30 percent or more with exactly the same number and quality of ups.

Can you avoid the problem of up-selling by starting at the top every time? I don't know. Try it and see how it works.

About David Benbow: A 28 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 at www.bedsellersmanual.com. David Benbow offers hands-on training classes for retailers on a variety of subjects and online classes that can be downloaded from the websites mentioned above. He can be contacted via e-mail at dave@bedsellersmanual.com or by phone at 361-648-3775.

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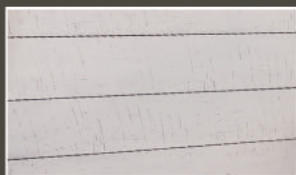


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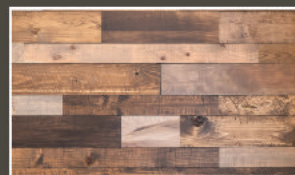
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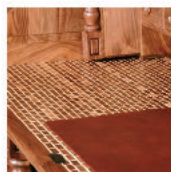
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◆ **Heartland Wholesale, LLC**
Crafts & Accessories
P. 574-642-4360 ext.204 | F. 574-642-3557

◆ **Heritage Wood Designs, LLC**
Cabinetry (Kitchen Islands)
P. 574-825-4700 | F. 574-825-4740

◆ **Hilltop Hickory Furniture**
Bedroom | Dining Room | Entertainment | Game Room Items | Living Room | Occasional Tables | Office | Rustic
P. 260-593-2421 | F. 260-593-0705

◆ **Hochstetler Lawn Furniture**
Outdoor
P. 260-593-0105 | F. 260-593-0134

◆ **Honeybee Furniture, LLC**
Cabinetry | Entertainment | Living Room | Occasional Tables
P. 260-593-0567 | F. 260-593-0568

◆ **Hoosier Crafts, LLC**
Dining Room
P. 574-642-3796 | F. 574-642-3780

◆ **Hoosier Home Furniture**
Bedroom | Dining Room (Pie Safes)
P. 574-773-0148 | F. 574-773-0464

◆ **Hoosier Poly Products**
Outdoor
P. 260-894-3168 | F. 260-894-3167

◆ **Indian Trail Furniture**
Bedroom
P. 260-562-3815 ext.1 | F. 260-562-2317

◆ **Integrity Woodcrafting**
Finishing
P. 260-562-2067 | F. 260-562-2047

◆ **Interior Hardwoods, LLC**
Dining Room | Entertainment | Occasional Tables
P. 260-768-7048 | F. 260-768-7749

◆ **J. Edwards Furniture**
Bedroom
P. 574-642-0131 | F. 574-642-3970

◆ **J&R Woodworking**
Bedroom
P. 260-463-4257 | F. 260-463-8197

◆ **L&L Woodworking, LLC**
Bedroom
P. 574-535-4613 | F. 574-773-9005

◆ **L&M Woodworking**
Dining Room
P. 574-534-9177 | F. 574-533-2463

◆ **L&N Woodworking**
Office
P. 260-768-7008 | F. 260-768-7011

◆ **L&R Woodworking**
Crafts & Accessories
P. 260-761-2195 ext.4 | F. 260-761-1084

◆ **L R M Woodworking**
Crafts & Accessories | Living Room
P. 574-642-4534 | F. 574-642-3180

◆ **L.A.M.B. Woodworking, LLC**
Office
P. 260-768-7992 | F. 260-768-4792

◆ **LA Patio Furniture**
by Lambricht Aluminum, LLC
Outdoor
P. 260-593-0250 | F. 260-593-0556

◆ **Lambricht Comfort Chairs**
Living Room
P. 260-768-4820 | F. 260-768-3087

◆ **Lambricht Country Chimes, LLC**
Outdoor
P. 260-768-3155 | F. 260-768-4921

◆ **LawnCreations**
Outdoor
P. 574-536-1546 | F. 574-642-0408

◆ **Lehman's Lawn Furniture**
Outdoor
P. 260-499-3281

◆ **M&M Enterprises**
Outdoor
P. 260-593-0641 ext.1 | F. 260-593-0192

◆ **Manasses Henry Furniture Co.**
Bedroom | Dining Room
P. 574-825-1970 | F. 574-747-7308

◆ **Maple Lane Woodshop, LLC**
Crafts & Accessories (Pet Furniture)
P. 260-593-2634 | F. 260-593-0355

◆ **Meadowview Backyard Furniture**
Outdoor
P. 260-768-8173 | F. 260-768-4562

◆ **Nature's Lawn & Patio Furniture**
Outdoor
P. 260-593-0375 | F. 260-593-0756

◆ **Northern Woodcraft Products**
Dining Room
P. 260-768-7726 | F. 260-768-7701

◆ **Northwood Finishing, LTD**
Finishing
P. 260-768-4454 | F. 260-768-4685

◆ **Old Town Oak, LLC**
Bedroom (Baby Furniture)
P. 260-593-0003 | F. 260-593-0004

◆ **Orchard Drive Fabrications**
Outdoor
P. 260-768-7210 | F. 260-768-7211

◆ **Patchwork Designs**
Outdoor
P. 260-593-0888 | F. 260-593-0868

◆ **R.H. Yoder Woodworking, LLC**
Dining Room | Office
P. 574-825-6183 | F. 574-825-3868

◆ **River Woodworking, LLC**
Cabinetry | Game Room Items (Gun Cabinets Only) | Office
P. 260-593-3005 | F. 260-593-3007

◆ **Rock Country Furniture, LLC**
Bedroom
P. 260-768-7244 | F. 260-768-7656

◆ **Rocky Road Finishing**
Finishing
P. 260-593-3509 | F. 260-593-0531

◆ **SAW Finishing**
Finishing
P. 260-768-3155 | F. 260-768-4921

◆ **Schrock's Furniture, LLC**
Bedroom | Entertainment | Occasional Tables
P. 574-642-5079 | F. 574-642-3010

◆ **Schwartz Creations, LLC**
Entertainment | Occasional Tables | Living Room
P. 260-768-7478 | F. 260-768-7361

◆ **Schwartz Woodworking, LLC**
Bedroom
P. 260-593-3193 ext.1 | F. 260-593-0166

◆ **Seybert Finishing, LLC**
Finishing
P. 574-326-5696 | F. 260-918-0366

◆ **SilverLine, Inc.**
Game Room Items | Office
P. 574-825-7756 | F. 574-825-8060

◆ **Sonshine Baskets**
Crafts & Accessories
P. 574-642-0599 | F. 574-642-0557

◆ **Southedge Furniture**
Bedroom
P. 574-642-3894 | F. 574-642-4227

◆ **Spectrum Finishing**
Finishing
P. 260-463-7300 | F. 260-463-7320
preferredcolorist.com

◆ **Star Line Design, LLC**
Crafts & Accessories | Outdoor
P. 574-825-7994 | F. 574-825-1422

◆ **Streamside Wood Shop, LLC**
Bedroom
P. 260-768-7887 | F. 260-768-7374

◆ **Summit Rustic Cabins**
Outdoor
P. 574-825-4660 | F. 574-825-4862

◆ **Sunrise Cabinets**
Bedroom
P. 260-463-2023 | F. 260-463-2034

◆ **Sunrise Metal Shop**
Crafts & Accessories | Outdoor
P. 260-463-4026 | F. 260-463-4027

◆ **Superior Woodcrafts**
Crafts & Accessories
P. 574-825-4692 | F. 574-825-4594

◆ **The Country Woodshop**
Dining Room
P. 574-642-3681 | F. 574-642-2657
countrywoodshopllc.com

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Finishing
P. 260-768-8155

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◆ **Walnut Grove Finishing**
Finishing
P. 574-642-0288 | F. 574-642-0221

◆ **Walnut Lane Poly**
Outdoor
P. 260-761-1028

◆ **West Point Woodworking, LLC**
Dining Room
P. 260-768-4750 | F. 260-768-3176

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P. 260-768-7961 | F. 260-768-7960

◆ **Woodside Woodworks**
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P. 574-773-0699 | F. 574-773-2535

EMPLOYEE APPLICATION CHALLENGE

by Bill O'Malley

Just 30 percent of employers offer a mobile-friendly application process. What can you do to make sure your retail operation attracts top talent?

Anyone who owns a company or leads an enterprise has some challenging days. You know the kind... the days where you worry about being able to staff your store, meet your production schedule or service your client base. These challenges come and go, but when it comes to being able to serve customers, many retail store owners and managers will tell you these concerns keep them up at night.

You may also find yourself wondering what has happened to all the great talent and applicants we used to get? You pay well, have lots of long-term employees and carry great products. So why does it have to be so difficult?

Today's group of applicants are simply not going into stores and shopping like previous generations. That means they'll find you online. Look around and you will see that just about everyone is on a mobile device, providing 24/7 access and the ability to instantly connect. It should be no surprise then that job candidates expect this same convenience when applying.

results and real-time employment data from recruiters and companies. The 2019 MRINetwork Recruitment Study found that many employers have not adapted their application process for ease of use on a mobile platform.

Seventy-six percent of candidates say they expect to be given the ability to submit applications and receive feedback via a mobile device. However, just 30 percent of employers offer a mobile-friendly application process. While that's up from 10 percent in 2015, according to a separate analysis from the Society of Human Resources Management (SHRM), employers aren't transitioning to these on-the-go options as quickly as today's workers expect.

Josh Ostrega, chief operating officer and co-founder of the software company WorkJam, told SHRM that it's in employers' best interest to invest in the digital era.

"These companies may be missing out on the most qualified prospects," Ostrega explained. "Highly-skilled workers don't stay unemployed for long. Enforcing a sluggish application process encourages strong candidates to look elsewhere."

Your job application process is an important focal point in a tight labor market. With unemployment at all-

The Data

Here is data from our home office at the MRINetwork that provides



"Your job application process

is an important focal point in a tight labor market. With unemployment at all-time lows we find ourselves in a war for talent."

time lows we find ourselves in a war for talent across the consumer goods industry.

As an executive search consultant in our industry I have seen first-hand that the home furnishings sector is not immune from the talent shortage. Entry level positions, specifically commission sales roles, are now becoming increasingly difficult to fill.

The Applicant's Perspective

1. Review Your Career Page: The first thing store owners and hiring authorities should do is review

their company's "career page" from the applicant's perspective. The goal is to make sure it is mobile optimized and user friendly, fast and transparent.

Make sure you do the review from a mobile device. Start this process on your own and take notes using the following checklist. Focus on two key areas. How does your career site portray your brand and is there ease and transparency found throughout the application process?

• **Review the Competition:** Would your Career or Employment page attract top talent candidates from

your competition? How does it compare to your competitor's website?

- **History and Culture:** Do you have a page that tells the company story and highlights its core values? Is there a description of the culture and top reasons to work for the company?
- **Benefits:** Are benefits summarized and highlighted? Note how they match up with your competition.
- **Success Stories | Career Pathing:** Does your site relate success stories featuring your current employees?
- **Community Involvement:** What does your page communicate about your company's commitment and interactions within the local communities you serve?
- **Job posting links:** Are postings linked back to your page even if you are using an aggregator board like Indeed or Career Builder?

2. Get a Younger Opinion: If you are an older millennial or more advanced in age, seek out

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"When you've got a family business over 100 years old, you know its because of the reputation the generations before you have built. With that comes a sense of responsibility to continue the legacy and keep the hard-earned reputation in tact and going strong. Of all the promotion companies in this industry, we trust **PMP Sales** the most. Our Remodeling Sale actually refreshed and strengthened Knight's reputation in the community."

"We've enjoyed greater success since the **PMP** promotion than we had in a long time before it. In addition, the profits from the sale helped offset some of the remodeling expenses. Can't beat that."

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Overview Benefits Training Community Involvement Employee Success Stories View Job Opportunities

Find Your Opportunity at Bob Mills Furniture

Start a New Career with the Bob Mills Furniture Family!

At Bob Mills Furniture we live by a set of core values: Everyone is Family, Never be Satisfied, Do the Right Thing, and Wow the Customer. Do you have what it takes?

We have positions available in sales, warehouse, cashiers, service tech, and support staff. Click below to see a complete list of sales positions and other exciting career opportunities at Bob Mills Furniture.

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What is it like to work At Bob Mills Furniture?

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Bob Mills Furniture FastApp

Would you like to speak with a representative about a position at Bob Mills Furniture? Complete the FastApp below!

What Position Are You Interested In?

First Name Last Name

Phone Number Email Address

Submit Your FastApp Now

As soon as a prospective applicant lands on the career page at bobmillsfurniture.com, they see the welcome video that explains the company's core values including an assertion from the owner that "everyone is family". There's also a "FastApp" that helps make everything quick and easy.

response and the ability to opt in for more information and updates from the company when a new position of interest is posted?

impressive magnet for retail talent.

1. A Welcome video by the Owner and Founder Bob Mills is found on the career page.

a younger millennial and perhaps someone from the Gen Y group who you feel will provide you with honest feedback about your process. Ask them to apply online and critique the process. You may want to ask them the following questions:

- Are there easy to access links to get relevant job information?
- Does it tell them clearly what they need to do, and how long the process will take?
- Is there an applicant tracking system or some type of pipeline system in place?
- Can they apply using their LINKEDIN or Facebook profile to sign in?
- Does the candidate get a

Getting this type of feedback will give you a good idea if your application process is easy and mobile-friendly. It will let you know if your brand message compares favorably with other employers in your trading area.

Bob Mills Furniture

Let's look at a great example of a retailer that proves you don't have to be a mega-retailer to compete for top talent. In preparing this article I reviewed several furniture industry websites to find an illustration of retail best practices. One that really stands out is Bob Mills Furniture. Bob Mills is a top-100 Furniture retailer operating nine stores in Oklahoma and Texas.

Bob Mills Furniture does three things that together make for an

"If you are an older millennial or more advanced in age, seek out a younger millennial and perhaps someone from the Gen Y group who you feel will provide honest feedback about your process."

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RECRUITMENT TRENDS SURVEY HIGHLIGHTS

- Seventy-six percent of candidates said they expect to be able to apply for jobs and receive feedback via mobile devices. By comparison, only 30 percent of employers have a mobile-friendly application process.
- Top things candidates dislike about the application process are uploading their resume and then still being expected to manually enter content displayed on the resume; submitting a resume for a job for which they are qualified, but knowing it may never be seen by a real person; and struggling to communicate valuable experience when they haven't had a linear career path.
- Most employers (52 percent) said their companies don't use recruitment technology. Of those that do, 30 percent use automated tools such as an applicant tracking system and another 30 percent have a mobile-friendly process.
- Sixty-two percent of employers said their use of external recruiters has not changed, despite new recruitment technologies that have been introduced into the hiring process. Thirty percent of hiring authorities said use of external recruiters has either somewhat or greatly increased.
- Most employers (63 percent) said that when comparing this year to previous years, the length of their firm's hiring process has not changed. Of those that noted a change, 18 percent said the process is slightly or much longer now. Availability of qualified talent (49 percent), changes to the internal interview process (44 percent) and time to attract qualified talent (43 percent) were ranked relatively the same.
- Just over half of hiring authorities (54 percent) said their company does not leverage the concept of employer branding. The 26 percent of employers that do leverage employer branding feel the use of the company website to support the employer brand, volunteer/community work and communication of the company as a great place to work are prioritized most.

Pictured is the front cover of the 2019 MRINetwork Recruitment Trends Study.



2. The page has a simple outline including sections covering Benefits, Training, Community Involvement and Employee Success stories.

3. A pop-up called FastApp includes a quick form and makes it easy to attach a resume and provide an email and phone number.

The Bottom Line – everything is centered around demonstrating to the applicant that Bob Mills is a great place to work. As soon as a prospective applicant lands on the career page, they see the welcome video that explains the company's core values including an assertion from the owner that “everyone is family.”

Jill Machell, Executive Director of Human Resources at Bob Mills, provided additional perspective about their process.

“We find that sales professionals and applicants don't have a lot of time, so our goal is to make it quick, easy and mobile friendly. We have very few hard-coded fields, so our application process is designed to get them into our system quickly.”

In addition, she explained that they have a recruiter on staff who follows up with applicants. LinkedIn is used as an additional conduit to search for candidates.

Jill described one of the key ele-



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"40 percent of candidates expressed frustration over an application process taking longer than 10 or 15 minutes."

ments of their recruiting process that helps them to maintain their talent pipeline. "As a private company, we have the ability to be flexible and try many things to drive change in human resources. We constantly tweak the careers page and HR receives the attention and support from the top including the President, CFO and the entire team."

Disappointing Pages

Also visited were several disappointing sites that will remain unidentified. This included some that still directed applicants to send a resume to HR as an attachment and did not appear to be mobile optimized. They also didn't present form fields to cap-

ture and track applicant data. One site still required the applicant to download a lengthy PDF application form. You can imagine in today's digital world how reluctant an applicant would be to go through several steps to stop and fill out an application. It's highly likely that they would move on to the next opportunity.

According to the 2019 MRINetwork Recruitment Trends Study, 40 percent of candidates expressed frustration over an application process taking longer than 10 or 15 minutes. A total of 71 percent expressed frustration at having to upload a resume, and then still being expected to manually enter info displayed on the resume on screen.

Additional Technology

If your organization can make additional technology investments, consider offering quick-apply options on job boards and social networking sites such as LinkedIn, where candidates can simply provide their profile link for consideration. If you're directing applicants to apply through a career site, make sure downloaded resumes can be parsed so that candidates don't have to make manual entries. Ask your web designer to

create form fields or landing pages that are common today and are economical. This will capture information on your website and make sure that the right person gets the applicant's information quickly so they can be contacted.

Harnessing the power of mobile technology is a win-win, both for candidates and your company's ability to attract top talent on an ongoing basis. Ensure your organization isn't losing out on hiring the best people in the industry because of a clunky, outdated process.

About Bill O'Malley: Bill O'Malley is the owner and co-founder of Connector Team Recruiting, a specialized search firm working with Furniture | Mattress | Electronics Owners, Presidents and HR executives. Since 2012 he has connected Furniture Enterprises with top talent. Connector Team is an affiliate office of MRINetwork, recently ranked as a Top Recruitment Firm by Forbes Magazine.

If you want a pdf copy of the 2019 MRINetwork Recruitment Trends Study, call Bill O'Malley at (434) 227-4330 or send him an email at bill@connectorteamrecruiting.com. Connector Team is headquartered in Charlottesville, Virginia.

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IHGF Delhi Fair: World's Largest Show For Handicrafts

Spring edition, April 15-19, 2020

The one-of-a-kind IHGF Delhi Fair is gearing up to surprise, inspire and engage its visitors once again in 2020. Pre-registration for the April 15-19, 2020 show has already begun.

The iconic international show connects buyers to India's leading manufacturers for home, lifestyle, fashion and textiles. It is recognized as the world's largest congregation of handicrafts exporters catering to importers, wholesalers, retail chains and design professionals.

With focus on sustainability, fair trade and innovation, IHGF Delhi Fair 2020 will present 3,200+ exhibitors across 15 halls in 900 showrooms. A choice of 2000+ products and 300+ trend-specific design exhibits will encompass the complete supply chain of home furnishings, collectibles, gifts and fashion accessories, spread out over almost two million square feet of

exhibition space.

Products will vary from timeless classics to contemporary-influenced designs from across the India. Display categories include outdoor furniture, lamps, lighting, art metalware, EPNS ware, wood carvings, home accessories, glassware, fashion jewelry, hand-printed textiles, shawls, throws, scarves, embroidered goods, lace, toys, housewares, decorative gifts, general handicrafts, home textiles, candles, incense, pottery, terracotta, ceramics, nautical instruments, Christmas and floral decorations, dried flowers, potpourri, handmade paper products, leather crafts, lacquer and marble. These will be just some of the products on display. The exhibition also included decorative objects, dimensional art, vases, frames, mirrors, vintage toys and relic replicas, alongside furniture and woodcrafts that form a

well-curated and timely selection for any forward-thinking retailer.

IHGF Delhi Fair is organized twice every year in Spring and Autumn edition, by the Export Promotion Council for Handicrafts (EPCH), the apex organization representing handicraft manufacturers and exporters in India. EPCH facilitates its 11,000+ members to customize and offer unique styles and quality products to the global sourcing community. Beyond providing unparalleled business platforms to buyers and sellers, EPCH also provides comprehensive information about the sector to international buyers and ensures optimal interface between the Indian handicrafts industry and international buyers, facilitating harmonious business.

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49
EDITION



Point/Counterpoint



GROSS MARGIN RESCUE

by Bill Napier & Ed Tashjian

Ed and Bill debate direct and indirect retail strategies for rescuing gross margins in 2020.

Editor's Note: Here's more from Furniture World's point/counterpoint duo Bill Napier and Ed Tashjian who have previously debated topics including: celebrity licensing, digital advertising overload, the millennial myth, whether or not furniture brands matter, the future of furniture markets, the future of independent reps and more. See all of their commentary at <https://www.furninfo.com/Series/Debate/57>.

Before we get going with this discussion about gross margin, I think it will be useful to present FURNITURE WORLD contributor and retail consultant David McMahon's equations for calculating Realized Gross Margin and GMROI. These are:

- $\text{Sales of Retail Goods} + \text{Sales of Protection} = \text{Total Sales}$
- $\text{Total Sales} - \text{Total Cost of Goods Sold} = \text{Gross Operating Margin}$
- $\text{Gross Operating Margin} + \text{Vendor Discounts Earned} - \text{Credit Card Fees} - \text{Finance Company Fees} = \text{Realized Gross Margin}$
- The GMROI formula calculation is $\text{GMROI} = \frac{\text{Gross Margin Dollars annualized}}{\text{average inven-}}$

tory on hand.

The direct ways to increase gross margin and GMROI are to find ways to increase sales, decrease cost of goods sold and reduce inventory. Ed and Bill debate these and other more nuanced ways to increase profitability.

POINT: Ed Tashjian

What are the best strategies for rescuing your gross margin in 2020?

There's been much ballyhoo about GMROI. My buddy Bill, who you will hear from later is a disciple of Ashley and probably swears by their methods. It definitely makes sense if you have an extremely broad assortment, good tracking systems, a sophisticated way of allocating overhead and you know how to analyze your numbers. But it is not a panacea for a lot of retailers, and I'll explain why.

I'm a data geek and I encourage my customers to measure everything. But if you have the soul of a merchant — something that has existed for thousands of years — listen to your inner voice. I've known plenty of retailers who have made more money out of a



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“How many indexed pages does your store’s website have? Jake Jabs’ American Furniture Warehouse has over 26,000 indexed pages and so should you.” -Bill Napier

cigar box than a hi-tech retail point-of-sale system by following these eight commonsense principles. On the other hand, I’ve witnessed many retailers and manufacturers who practically went out of business in the process of implementing a new ERP system.

1. Teach your sales team how to reconcile a premium price point. Discounting is the biggest controllable margin-killer. Most of the time these are too large and amount to literally giving money away. You should never apologize for the prices you charge because furniture is a better value than just about anything else consumers can buy. Our industry does a poor job of explaining this value. Your customers would be hard-pressed to buy the materials that go into most of the furniture items you carry for less than the retail price of the product. Furniture is an investment of enduring value that your customers enjoy and live with.

2. Up-sell. Almost everyone would prefer to have something nicer for a little more money. Unlike most things, what you pay for in premium furniture is hidden in the bones. One of the biggest cons is over covering a piece of upholstery. What you should be paying for is

the design, the frame, the tailoring and the cushions. Fabric is nice, but if it is covering a mediocre frame or cushions that bottom out, it is a terrible investment. In casegoods, consumers pay for construction. The easiest way to sell against buying online is to explain to shoppers that they don’t know what they’re buying. Sales meetings with manufacturer’s representative should be more about understanding why the products are different and better than a chance to get free doughnuts. Vendor’s sales reps are usually knowledgeable about the nuances of their products. Pull out the drawers, show the dovetailing, corner blocks and dust covers. If you are selling customized furniture items, your customers can be encouraged to feel a sense of ownership of a design that cannot be easily cross-shopped.

3. Don’t confuse percentages with dollars. It is always tempting to focus on allocating floor space to something with a high gross margin percent. But you can’t take percentages to the bank. At the end of the day, you want to focus on selling items that have high gross margin dollars, even if you don’t make the same percent of profit. Part of this is inventory turns. But the best use of space is showing an item that can be customized, because it will

always turn more times.

4. The domino effect. Every time someone buys a new piece of furniture, it makes the other pieces in their home look shabby. Find an excuse to visit customers in their homes. It costs a lot more to acquire new customers than to sell more to the existing ones.

5. Kill the dead space. Every store has it. This often has to do with lighting. Experiment with different things and, if nothing works, turn dead space into a bargain bin to sell off discontinued items.

6. Use Vertical Space. Build or invest in fixtures that allow you to showcase a variety of dining or occasional chairs on different levels. This not only creates magnetic sight lines, it also increases your square footage.

7. Reduce the number of vendors and be important to the ones you buy from. No matter what business you’re in, when you’re an important customer you get better service and discounts and win the jump balls. You get better credit terms, dating, faster deliveries and special favors.

8. Increase your closing ratios. This is the maximum



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"It is always tempting

to focus on allocating floor space to something with a high gross margin percent. But you can't take percentages to the bank." - Ed Tashjian

lever to improve floor salesperson performance. Selling furniture is a people business. And though it seems counterintuitive, the best way to increase gross margins on your products is to invest in your people.

COUNTERPOINT: Bill Napier

Throughout my long career as a furniture marketer and consultant there have been many conversations with retailers whose primary marketing and branding tool is, "50 percent off everything!"

Unfortunately, that still holds true with the majority of furniture retailers. With that said, I'll talk about Ed's points.

1. Teach your sales team how to reconcile a premium price point. I agree with Ed, with one caveat – the 50 percent off everything dilemma! Consumers aren't dumb, they know most sales/prices get artificially marked up, in order to mark them down trying to create a feeding frenzy based on price instead of value.

Let's talk about value. How many retailers promote their vendors using P.O.S. items to educate the consumer about their product and its value? I'd say very few. The rationale for this is that the store wants to be "the brand." I think that's a load of nonsense.

Amazon is probably the most pow-

erful retail brand store in the world, and they primarily sell other people's stuff, with great explanations, imagery, reviews and more. I call it P.O.S on the web.

Amazon sells everything without salespeople, but more than compensates with a ton of great content that educates people about the products/brands they're selling.

If I remember correctly, they have over 1.5 million indexed pages just for furniture! And they sell over \$4 billion worth of home furnishings products making them #2 behind Ashley.

With that said, how many indexed pages does your store's website have? Most I've tracked have a few hundred, maybe a few thousand. Jake Jabs' American Furniture Warehouse has over 26,000 indexed pages and so should you.

Do you have everything on your website that you are open-to-buy? Most sites just show what's on the floor or in inventory. I mention this frequently because it's easy to do and will impact your site and store traffic dramatically. Virtually any product search places Amazon on the first page of results. They focus on content. If your store doesn't, the following business-killing factors will impact your operation.

- You won't get found.
- You won't be able to educate potential customers about the "what" and "why" of your products.
- This is a lost opportunity for shoppers to learn about the brands you carry. And, it's a lost opportunity for you to up-sell and avoid too much discounting as Ed suggests. This can be done online as well as in-store.
- You won't be able to explain that your store is THE place to shop for everything for the home.
- What about the in-store training Ed discussed? Yes, reps are well educated, but what do reps and manufacturers really do to support these training sessions? I know firsthand that most retail salespeople know very little about the history of furniture styles and about the brands they are selling. This, coupled with turnover rates approximating 34 percent per year, makes it difficult to keep salespeople trained and informed.
- I've mentioned this research performed at the University of Pittsburgh, Learning and Development Center on other occasions, but I think it bears repeating. We remember...
 - 10 percent of what we read
 - 20 percent of what we hear
 - 30 percent of what we see
 - 50 percent of what we see and hear
 - 70 percent of what we discuss with others
 - 80 percent of what we personally experience

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GROSS MARGIN RESCUE

•95 percent or what we teach others

With that said, how do manufacturers and their reps keep consumers and retail salespeople informed about the what and why? Figuring that out should be your first objective. (see #9 at the end of this article).

2. Up-sell. I agree with Ed, always up-sell. It can be done online as well as in-store. Check out David Benbow's article on up-selling in this issue. His focus is on mattress sales, but the techniques he presents are applicable to any product category.

3. Don't confuse percentages with dollars. Yes, Ed is right, I'm an Ex-Ashley guy. One thing they taught me was how GMROI can dramatically impact a retailer's business.

While at Ashley (in 2005) I produced a tutorial video about GMROI, which is a topic both manufacturer's sales reps and retailers need to understand. Furniture World readers can find it online at <https://www.youtube.com/watch?v=GS7D7TkEvnl>.

Gross Margin Return On Investment is an essential retail performance indicator.

The key to the successful management of GMROI is a focus on retailers' largest investment – inventory. By keeping stock tight and lean, turn rates are higher and profitability increases.

Many retailers work off profit percentage instead of "product turns." Yes, Ed is right about working with reliable vendors that can "quick ship." This is critical to GMROI, because it decreases dollars tied up in inventory as well as carrying costs such as warehouse space, lighting, heat and, most of all, "parts," those left-over nightstands, foot boards, loveseats, chairs, etc., that must be sold at clearance to the detriment of GMROI.

I'd like to point to some great articles about GMROI by David McMahon on Furniture World's website. Check out "Improve Merchandise Performance Using GMROI" and "Expanding GMROI" at furninfo.com/Authors/David_McMahon/6

Also, consider American Furniture

Warehouse's margins, which are around 34 percent, blowing out the competition. They have perfected the use of GMROI. Their products are priced to sell with high velocity.

4. The domino effect. Every retailer should offer free design consulting, in store or at home. This is proven to generate leads and store visits and dramatically increase close rates. For increasing engagement online, there's a lot of buzz in the industry about a company/platform known as PERQ that generates retail leads and, ultimately, sales.

5. Kill the dead space. Yep, Ed is right here, too.

6. Use Vertical Space. Virtually every successful retailer has the "rack 'em and stack 'em" mentality and so should you. More product on the floor/shelves increases your selling square footage percentage too, equaling more profits. For some practical tips, check out Martin Roberts' Furniture World article, "The Merchandising Matrix" at furninfo.com/Authors/Martin_Roberts/60

"You should never apologize for the prices you charge because furniture is a better value than just about anything else consumers can buy." - Ed Tashjian



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Point/Counterpoint

GRSS MARGIN RESCUE

7. Reduce the number of vendors, and be important to the ones you buy from. Focus on those vendors with quality/stylish products that can quick ship. This will improve your turns and GMROI dramatically, making you much more profitable.

Manufacturers need to invest in their logistics to make this happen. If they do, their GMROI will improve dramatically, allowing them to use those profits to lower costs and introduce more new products. Those that don't will continue to disappear.

8. Work to Increase your closing ratios. Yes, to Ed's point about investing in your people, but remember you also must invest in your web presence. The web offers a two-sided educational platform, both for online browsers and your salespeople, who can quickly reference information about products that interest shoppers in your stores.

9. Other Tips For Increasing GMROI: Before we address the in-store selling experience, let's look at the potential to increase sales by focusing on the out-of-store shopping experience – the Internet, where over 84 percent of shoppers start their buying journey.

This is where you get to tell your story and the stories about the brands you sell. That's something few furniture retailers do. Tell consumers "the what and why." That means tell why you carry the brands you sell, and relate the stories that explain why they are of interest to shoppers

and also great values. Just showing a simple picture with dimensions and a one-sentence description is insufficient to explain "what" you carry. You must romance the product to your potential customers with detailed descriptions and more. That will certainly increase the "sales of retail goods" element in the GMROI equation!

Does your website allow users to sort by item, sort by price, sort by in-stock, sort by on the floor, sort by special order, etc., or do you just show pictures and price? Without these website capabilities, you will lose traffic and sales. And, you **MUST** show prices on your website, period!

Do you have everything on your website that you are "open to buy?" Most sites just show what's on the floor or in inventory.

Think accessories. You could sell a ton online and have them direct shipped from your suppliers, another quick idea to reduce inventory and boost GMROI. Think other products that are similar, Mattress in a Box, bar stools, etc.

Conclusion

Overall I agree with Ed regarding ways to increase profitability, but disagree with his emphasis. For most furniture retailers, increasing profitability is not about how much you can get for an item, but how many sales/turns you get on that item. To increase velocity retailers must do what Ed suggests with regard to up-selling in the store to compete

with online-only retailers. However, brick and mortar retailers must also do what's necessary to make their online presence more effective. That's because online is a hugely important funnel to produce store traffic and sales volume.

About Ed Tashjian: *Tashjian Marketing provides senior marketing leadership to the home furnishings industry. It specializes in business analytics and in helping its clients to segment the market and define and communicate a sustainable differentiated value proposition. Get more information at www.Tashjianmarketing.com or call Ed at (828) 855-0100.*

About Bill Napier: *Bill is Managing Partner of Napier Marketing Group. He has been the chief marketing officer of several small, medium and large companies throughout his career, most notably Ashley Furniture Industries. Bill is also a featured writer and speaker in the retail industry. His passion is to help retail brands and brick and mortar retailers grow their businesses by creating, guiding and deploying successful marketing B2B/B2C solutions integrating traditional marketing with the web/social media. He has demonstrated this with his FREE website www.social4retail.com with hundreds of articles and "how-to" strategies for retailers and brands. Reach Bill at: billnapier@napiermkt.com or 612-217-1297.*

More articles by Bill Napier and Ed Tashjian can be found at <https://www.furninfo.com/Series/Debate/57>.

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Contact information on page 144

Whittier Wood

The Addison Vinyl Record Station is designed for the vinyl enthusiast's LP collection and audio equipment. Made of American Alder and Black Walnut hardwoods.

Contact information on page 144



Elran

Noah, a modern collection made in Canada features a power reclining base with multiple position ratchet headrests. Comes with a choice of two seat sizes, 550 fabric and 100 leather options.

Contact information on page 144

Norwalk

Sitting on tall thin legs, the Pluto chair has a dramatic oval shaped arm roll that feeds down into the front rail. The back narrows at its top, visually heightening the silhouette.

Contact information on page 144.



Évolur

The Madison Crib was inspired by the charming French town of Dinan and its 14th century architecture. Features include artisan crafted inset molding, fluted legs and sculptured head and foot board.

Contact information on page 144



Country View Woodworking

The Brookfield Dining Set is shown with Royale side chairs, both available in 167 finishes. The table is available in 12 sizes ranging from solid top to four leaves, plus 14 shape and edge profiles.

Contact information on page 144

Best Selling

DESIGN



O.W. Lee

This Casual Fireside Fire Pit is from a sophisticated collection of outdoor fire pits and accessories. It boasts durable construction and reliable ignition systems.

Contact information on page 144



Nourison

This outdoor rug from the Aloha Collection features soft-cut pile and textural woven patterns in bursts of brilliant color. Oversized floral patterns in blue, orange, green, navy, and camel add a festive touch of the tropics to a patio or deck. Created from premium stain-resistant fibers for long wear, it is low maintenance, and has a splendid texture.

Contact information on page 144

Furniture of America

Maya has black velvet upholstery, white knit cushions, nickel rounded feet and gleaming nail-head trim. Shown with a complete assortment of accent pillows and side chrome tables with glass tops.

Contact information on page 144



Klaussner

The Montclair High Leg Recliner features solid hardwood framing, and tuck-under reclining mechanism. It is available in multiple finish options and a choice of fabric or leather. Overall dimensions are 30" W x 35" D x 40" H. Retail at \$1,299. Contact information on page 144



Fusion Designs

The Cedar Lakes bedroom collection is shown here in oak with the Dew finish. This rustic bedroom is available in six wood species and thirty finishes.

Contact information on page 144



Estro Milano

Manhattan, Italian-made leather sectional with movable backrests easily converts from regular comfort seating to deep chaise position. Available in many colors and configurations. Storage compartment under the armrest reveals a practical USB port.

Contact information on page 144

Best Selling DESIGN



Feizy

Inspired by the elegant architecture and poetic colors of Cadiz, Spain, the Cadiz Collection features designs in soothing hues that gently fold into peaceful gradients. Machine made in Turkey of viscose and acrylic.

Contact information on page 144

Bellini Modern

The Maya accent chair features luxurious Italian leather in subtle nude tones. Available in grey and beige it rests on a chrome swivel base.

Contact information on page 144

Legends

The Avana casual contemporary collection features Acacia solids and veneers, Smoky Greige finish, English dovetail joinery, ball bearing glides, drawers that are sanded, stained sealed and lacquered, felt-lined top drawers, jewelry tray in dresser, USB ports on both sides of headboard and beveled mirrors.

Contact information on page 144.



Modway

Privy, a glam deco dining chair, features soft and stain-resistant performance velvet upholstery and gold stainless steel geometric base. It is available as a dining chair, counter stool, or bar stool in fabric or performance velvet upholstery.

Contact information on page 144



Horizon Home

The Big Timber bedroom is made of Solid Heart Pine built to last a lifetime. Antiqued drawer and door fronts and custom cast metal drawer pulls give it the perfect mountain retreat look. The collection also includes entertainment, dining, occasional and bar furniture.

Contact information on page 144

Huntington House

The 7707-20 Sofa has tall tuxedo style arms elegantly framed by hand applied accent nails. The supportive tight back is highlighted with rows of tufting extending to the inside arms. It is handcrafted to order in leather or fabric.

Contact information on page 144



Best Selling
DESIGN



Twin Star Home

The Home Media Mantel with Classic Flame Cool Glow™ Electric Fireplace is shown in a Weathered Gray finish on Birch Veneer with Dark Brushed Nickel hardware. The unit accommodates most flat screen TVs up to 80", has a full upper media shelf, two glass-front side cabinets with slow close hinges and adjustable shelves.

Contact information on page 144



Chromcraft

This Theater Seating tilt chair with adjustable rocker tilt mechanism is available in three finishes, Smoke (shown), Chestnut and Walnut.

Contact information on page 144



Collection Tuff Avenue

The Brooklyn bedroom is constructed of Acacia veneers that exude a rustic appeal with the textured, natural look of wood grains.

Contact information on page 144

Craftmaster

This new 62" wide twin sleeper features a TV headrest and 44" sleeper mechanism. The matching storage ottoman can be used to hold bedding and blankets. Part of Craftmaster's Design Options (C9) custom order program, it can be ordered in over 1000 fabrics with arms, back, leg, and seat cushion options.

Contact information on page 144



Null

The small-scale table is part of a five-piece collection that features industrial transitional styling combining Cinnabar wood finish, live edge manufactured tops and black painted wood bases that look like cast metal.

Contact information on page 144



Omnia

The new American-made Samford Sofa has a classically subtle, Mid-century look. Shown in a handsome Seville leather that develops a unique patina over time, this sofa features a hard wood base and beautiful stitching details.

Contact information on page 144



COACHING AND MENTORING

by David McMahon

Here's how one retailer used the GROW and Cascade of Change models to improve sales performance.

Research has shown that across all business organizations, people development activities as a growth initiative occupy a critical position. My performance study research concluded that this is true for home furnishings retailers as well. In fact, the development of people, leadership and management are the top challenges faced by companies in our industry.

Performance Improvement

At the root of people development are the practices of coaching and mentoring.

Although these words are often used interchangeably, for business purposes, a clear distinction should be made between the two. Coaching in home furnishings retail is a process where one or more coaches guide one or more employees (coachees) in an effort to continually improve their ability to perform. Coaching is usually used to focus on the development of a specific skill or job function. For example, an internal or external coach may focus on improving the selling process by

developing customer engagement skills. Mentoring, on the other hand, describes a relationship where a senior person/employee (the mentor) helps a junior person/employee (the mentee). These relationships are usually geared toward career and business development.

Both coaching and mentoring play important roles in leadership, people development and business success. The following are some ways Furniture World readers can use coaching and mentoring to improve business performance.

1. Pursuing team goals and targets. The failure to further company goals and objectives is a problem for many home furnishings retailers. That's because retailers must meet sales, margin and expense targets to maintain decent profitability and long-term retail viability. Coaching can help businesses in the pursuit of their targets. It helps teams collectively move toward achieving objectives set by management. A useful coaching tool developed by Sir John Whitmore is the GROW model: Goal, Reality, Options, Will.

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GROW Model Case Study

Let's look at an example of how a fictionalized furniture store operation, XYZ Home Furnishings, used this model. XYZ Home Furnishings failed to meet its sales targets for 2018. As a result, its profitability suffered. Management became aware that a major cause was that XYZ's sales department had not been properly focused on achieving organizational sales objectives. To remedy this situation, the company engaged in active and ongoing coaching activities using the GROW Model to develop an action plan.

Questions/Answers

Goal Question: What is the team sales goal?

Answer: \$10 million annually is the goal.

Reality Question: Is the goal realistic?

istic?

Answer: Yes, with the right actions and task accomplishment. Ten percent higher is a realistic goal.

Option Question: What are the options for getting to the goal?

Answer: The top six options for getting to \$10 million in sales (summarized) are:

- Increase advertising spend.
- Constant monitoring of sales to goal progress.
- Continual monitoring of the selling process, feedback and skills improvement.
- Better customer follow up.
- Lay off weak salespeople and seek to hire new employees.
- Decrease commissions for poor results.

Will Question: What will the team focus on?

Answers: Summary of actions they

will perform:

- Continual monitoring of the sales process, feedback and skills improvement.
- Better customer follow up.
- Constant monitoring of sales to goal progress.

Power of the GROW Model

The power of the GROW model comes from managers becoming more involved with their teams. For XYZ Home Furnishings, asking the right questions and listening to the team helped develop skills and facilitate actions. XYZ's manager was able to add clarity and structure to her employees' work-lives. She succeeded because salespeople became aware of where they were going, believed that they could achieve results, knew how to get where they wanted to go, and were now responsible for achieving sales results. The

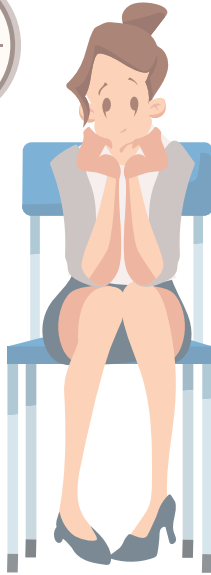
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"Efficiency is the practice of doing things right. Effectiveness is doing the right things. If a worker is effective and not efficient, he/she will likely be less productive."



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COACHING & MENTORING

team became part of the improvement process. This in turn encouraged them to take ownership of a process that led to their own success.

Using the GROW model effectively depends on the coaches' ability to ask the coachees questions that create realization, motivation and ultimately action to move performance.

2. Increasing individual employee productivity.

Productivity typically increases if employees become more efficient and effective at performing tasks. Efficiency is the practice of doing things right. Effectiveness is doing the right things. If a worker is effective

and not efficient, he/she will likely be less productive. For example, a salesperson may achieve good close rates and average sales but spend too much time on each customer interaction, resulting in low overall volume. Or, the opposite may be true if a salesperson sees too many customers but closes poorly and has low average sales.

In either case coaching, done well, improves operational productivity – both effectiveness and efficiency.

The Coaching Process

XYZ Home Furnishings' sales manager improved employee productivity using the "Cascade of Change" process, developed by David Clutterbuck and David Megginson. This model outlines steps for the coach to guide the coachees through the following five steps to increase productivity:

Awareness. The object is to determine strengths and weaknesses. Individuals are monitored through the five parts of their selling process: *customer engagement, understanding the situation, presenting solutions, closing and follow-up.*

Awareness and Understanding. All salespeople were measured against various key performance indicators. The results were communicated individually and to the team

groups.

Positive Feedback. Feedback and opportunities were highlighted.

Commitment. The sales manager, individuals and the team as a whole were asked and expected to demonstrate a willingness to improve themselves.

Plan of Action. Ideas for realizing positive change with regard to selling techniques were encouraged among individuals and teams.

Implementation. Techniques that needed improvement were identified by salesperson. For example, some needed to speed up their presentations, while others learned and practiced techniques to better understand the needs and personal situations of their customers.

Continual Positive Feedback. Continual measurement and evaluation of successes and failures were acknowledged. The sales manager encouraged everyone, including herself, to keep an open mind, be supportive and work to implement change for the better. She did not accept pessimistic attitudes.

During this seven-step process, the sales manager tried not to tell the salespeople what to do, but instead asked them how they might solve challenges themselves. This is indicative of a solutions-focused meth-

"The mentor may purposely lead a new salesperson astray or cause them to feel unaccepted and uncomfortable."

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"The power of the GROW model comes from managers becoming more involved with their teams."

odology, as opposed to a top-down directive approach.

3. Helping owners keep focus on their business objectives and goals through increased self-awareness. It is often said that behind every great achiever is a team of supporters and partners. Many retail home furnishings organizations have a single CEO owner, alone at the top of the organization, often without a board of directors to provide feedback and direction. In companies such as these, CEO's can benefit from soliciting advice from a mentor or group of mentors, external to their businesses.

The single CEO owner at XYZ Home Furnishings, Mr. XYZ, struggled with profitability for a number of years. Even though his business produced decent sales volume, expenses always ate into profits. Eventually, he decided to bring in professional outside help. He was advised to spend more time working on the business and less time working in the business. Certain responsibilities were delegated to managers to free up time to focus on driving company objectives and goals.

Choosing a Mentor

A mentor may be a paid consultant or a knowledgeable, unpaid but trusted advisor. Often, someone who has been in the business for a long

period of time and has seen many challenges and economic cycles can be of immense help to a new (often younger) owner. This type of relationship can prove to be valuable to both parties. Each will likely be able to apply something learned from the other to their own businesses.

Powerful examples of using a group of mentors are common in our industry within the various performance groups.

4. Providing employees with guidance that increases their chance of success while decreasing turnover. According to the National Retail Federation, turnover in the retail industry is slightly above 60 percent. In 2018 this resulted in lost productivity with \$19 billion in associated costs. This echoes what I have witnessed with my clients in the retail home furnishings industry. Turnover ranges between 20 percent and 100 percent. It is a major challenge that can be addressed by internal employee mentoring to help boost performance.

Businesses that have a program matching new employees with seasoned employees, in mentee/mentor types of relationships, generally experience benefits due to increased retention. Some of these benefits include:

- *Allowing the new employee to feel accepted by organizational peers.*

- *Decreasing the learning curve in job skill development.*
- *Understanding organizational goals more clearly.*
- *Getting to know the corporate culture.*

David Clutterbuck noted that, "In the war for talent, any reduction in employee turnover is a major benefit and mentoring has been shown to play a major positive role in retention."

Be wary, because downsides to internal mentoring may also occur. If a new employee/mentee, is matched with an undesirable experienced employee/mentor, the result can actually increase turnover. If an experienced salesperson feels threatened by a new salesperson, rather than act as a positive example the mentor may purposely lead a new salesperson astray or cause them to feel unaccepted and uncomfortable. Unfortunately, this kind of behavior is all too common in retail home furnishings.

5. Getting employees productive sooner. Retail home furnishings is a challenging business, not only in sales and management, but also in the areas of operations and logistics. The time to onboard, train and get new hires productive, can take several months. Mentoring can help new hires get up to speed faster, improve business

performance and increase profitability.

For example, delivery crews that match a mentor-driver with a helper-mentee will produce faster deliveries with fewer damages.

6. Providing top quality and frequent sales coaching to increase sales per guest (customer). Many in our industry would agree that sales per guest (total sales dollars divided by the number of customer interactions) is the critical overall measure of sales effectiveness. However, to say that coaching alone is a way to improve business performance is misleading. The qual-

ity, frequency and the acceptance of coaching by salespeople are critical elements that help determine success or failure.

I've observed that aggressive, directive, verbose and negative approaches to coaching, that expect salespeople to just listen and do, may produce sluggish revenue, lower profits and higher employee turnover. Optimistic, motivational, consultive and visionary coaching styles are often more effective.

Aside from the quality of coaching, frequency is important. You can have the best sales leader coach in the industry, but produce zero results from a one-off coaching session. Coaching must be repetitive and ongoing to produce results. A coach needs to be constantly watching interactions between salespeople and their customers, not sitting in an office looking at reports.

About David McMahon: *David McMahon is a retail financial and operational professional and Founder of PerformNOW. He directs multiple consulting projects and is proud to lead business mastermind performance groups: Ashley Gladiators, Kaizen, Visionaries, TopLine Sales Managers, Lean and Sigma DC Operations. He is a Certified Management Accountant and Certified Supply Chain Professional. You can connect with him at: www.linkedin.com/in/davidwcmahon/ or david@performnow.net.*

"The 'Cascade of Change' process developed by David Clutterbuck and David Megginson outlines steps for the coach to guide the coachee through five steps to increase productivity."

What Does Designer Barry Dixon...

say about the Bienenstock Furniture Library?



“The Bienenstock Library is a great source of inspiration for designers, students, and furnishings manufacturers. It is the perfect place for them to research information about the character and nature of design periods, and how they relate to others in terms of style and construction. We have to look back to see what's resonant and relevant. You can do that at the Bienenstock Furniture Library.”



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HFA Retail Services 2020

Sharon Bradley, CEO



M

embers optimistic about retail business heading into 2020.

HFA members don't appear to be suffering from post-holiday blues. These members and other furniture retailers who were bullish on 2019 are just as optimistic about the New Year.

A survey of furniture retailers by TD Bank found that the 45 percent (a plurality) who expected furniture sales to increase through 2019 are just as optimistic in 2020.

How optimistic? HFA member Chuck Wood owns Brite Ideas, a home-staging business in Sacramento, California, that stages new furniture in houses on the market. He's thinking of adding furniture sales to his business in 2020.

"We keep getting people who see what we've staged and they ask, 'Hey, can we buy that furniture?' We've just never had the inventory to accommodate, but the economy doesn't show signs of slowing down, and that has me thinking maybe it's time to get in."

HFA member Louis Spatafore of Jack's Furniture Center, says his Clarksburg, West Virginia, store fin-

ished the fourth quarter of 2019 strong, and he sees no economic indicators showing why that momentum can't carry into 2020. "My customers are in a buying mood. I want them to stay that way."

The survey found ways to make 2020 even better to a retailer's bottom line.

No Financing

The TD survey found that despite seeing the benefits, many furniture retailers don't offer any form of financing. More than half of the survey respondents (52 percent) agree that financing programs help encourage customer loyalty and grow sales – a large jump from 32 percent in 2018. Yet 77 percent don't offer financing programs for their customers. Additionally:

- *Of those who offer financing programs, 48 percent say their customers see paying off the purchase slowly over time to be the key benefit, followed by the*

ability to make larger purchases (44 percent).

- *One out of every four respondents who don't offer financing didn't even know it was an option.*

One of the HFA's most popular benefits for members is the exclusive, industry-low rates provided by our main financing partner Synchrony. The Association also offers second-chance financing through many of its Solution Partners.

Going Green in 2020

This year's biggest furniture trend? Almost half of the respondents (46 percent) predicted the eco-friendly furniture trend will build the most momentum in 2020.

HFA's Concierge Program

When Home Furnishings Association member Carson Rowh needed help finding the right software for his Ashley HomeStore in Kearney, Nebraska, he knew just who to call – the HFA's Concierge Program. Within a few short weeks, the Association lined him up with the perfect solution.

Time is money. HFA's Concierge Program saves retailers both.

Rowh had a problem: He needed

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a new ERP software program for his new store, but finding the time to research a six-figure decision while running a furniture store was proving difficult.

"I'd start the research and then something in the store would pull me away and I'd get sidetracked," says Rowh. "I like to think I'm pretty good at multi-tasking, but, man, you can only do so many things at once. This was a big decision, and I wasn't about to make it without having all the information in front of me. I just couldn't seem to find the time to get all that information."

It turns out, all Rowh had to do was call the HFA's Concierge Program. Within weeks, he had the perfect ERP software for his store.

To the list of financing, networking and educational programs the HFA offers its members, Rowh now adds a new best benefit. "I'm a huge fan of this service," he says. "I'd do backflips for it if I could."

Jordan Boyst, the HFA's Director

of Partnerships, says the program, which launched last year, is the Association's latest benefit to connect with members "and do whatever is necessary to address their needs."

Boyst says the Association talks extensively with retailers to find out what their needs are before looking for the right solutions. "Getting our hands dirty and understanding the retailers' pain points allows us to present them with an unbiased solution that fits their business," he says.

The way Rowh sees it, every minute the Association worked on his behalf was another minute he or someone on his staff could be out in the showroom selling furniture. "The amount of time I saved turning that research

"I'd start the research and then something in the store would pull me away and I'd get sidetracked. I like to think I'm pretty good at multi-tasking, but, man, you can only do so many things at once."

- Carson Rowh, Ashley HomeStore.

over, more than paid for my annual membership," says Rowh.

New HFA member Bill Hass agrees. When Hass decided last year to open a mattress store, he didn't know where to start. The HFA's Concierge Program is a big reason he joined the Association. Hass' first store opens next month in Delano, California, but only after the HFA's Concierge Program set him up with the right experts to help him along the way.

"I was a little lost," says Hass. "I needed some direction with store setup, basic principles like a mission statement and a selling philosophy. I told them what I needed and they jumped right on it. I'm already a little late in opening, but I don't know where I'd be without the concierge's help. It's a huge benefit to members."

Using the HFA's Concierge Program is like hiring a new employee – at no cost to members, says Boyst. "Whether it's a pressing problem or something that is always on the back burner, we'll dive in and do the research to take some of that burden off the retailer," Boyst says.

About HFA Programs: The HFA's Concierge Program provides personalized planning and research for any question that crops up in your store. In the market for a new point of sale? Looking for a reliable carrier? Call Winter Heno at (916) 757-1175 or email her at wheno@myhfa.org

To learn more about how the HFA's financing programs can help you sell more, call Josh Bickley at (800) 422-3778 or email him at jbickley@myhfa.org.



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When in-store retail is all about experience, Leon & Lulu offers plenty to satisfy all tastes and appetites.

Let's begin with beers at the bar: How about a couple of Two Hearted Ales from Bell's Brewery in Kalamazoo, Michigan?

Moving to our table, we'll order salads: the Michigan beet stack, house goat boursin, cass basil and Larry Mawby "sex" vinaigrette.

For our entrée: Roadhouse Michigan lake perch stack, London chop house pancho sauce, Yukon mash, fall vegetables. Accompanied by a bottle of Shady Lane, a semi-dry Riesling from Suttons Bay, Michigan.

Finally, a sweet: warm Michigan cherry bread pudding with bourbon sauce.

We must be enjoying a meal at one of Michigan's finer restaurants. Which happens to be part of the Leon & Lulu complex in downtown Clawson, 18 miles north of Detroit.

Home Furnishings Association member Leon & Lulu is one of a kind. In 2006, Mary Liz Curtin and husband Stephen Scannell converted the former Ambassador Roller Rink into a retail mecca, offering furniture, clothing, gifts and more in a 15,000-square-foot space.

Curtin brought more than 20 years of retail and small business experience to the project. She's also a consultant, speaker and humorist,

amusing and informing audiences at trade shows, sales meetings and conventions with her insights about brand-building and marketing.

Leon & Lulu was an immediate success, but Curtin and Scannell didn't stop with a reclaimed roller rink. They purchased an old movie theater next door, adding retail space and installing the Three Cats Café in 2016. In 2019, they upgraded the restaurant and dropped the "café" from its name. The upscale eatery opened in September.

"Three Cats is a collaboration between Mary Liz Curtin, co-owner of the popular Leon & Lulu boutique in downtown Clawson, and longtime Michigan restaurateur Matt Prentice," The Detroit Free Press reported at the time.

"I have admired Matt's food and knack for service for many years," Curtin said in a statement. "I cannot imagine starting a restaurant with anyone else. Three Cats will make Leon & Lulu a complete destination where guests can enjoy a fine meal as well as great shopping."

Prentice creates menus of American



Pictured is Mary Liz Curtin welcoming guests to Three Cats in Clawson, Michigan.

What Does Designer Libby Langdon...

say about High Point's Bienenstock Furniture Library?

cuisine served on small plates – or modest-sized portions. Fish from Michigan waters is featured when available. The food is complemented by American wines, including a Michigan selection, and beer crafted by Michigan brewers.

Three Cats merges a dining room with a furniture showroom and gift shop featuring Michigan items. Your dining table may be for sale. As you eat, you'll see shoppers browsing or visitors snapping pictures of the eye-catching decor. Old movies play on a large TV screen, preserving the theater motif. Recently, an art show provided more entertainment.

When in-store retail is all about experience, Leon & Lulu offers plenty to satisfy all tastes and appetites. It isn't the only furniture retailer to offer food and drink on premises, but it's surely one of the best.

"Three Cats merges a dining room with a furniture showroom and gift shop featuring Michigan items. Your dining table may be for sale."



“At the Bienenstock Furniture Library, I can look back in time and see how styles, colorways and patterns can be translated into current, stylish designs for my clients' lifestyles. People who visit will find 600 years of design inspiration. Whether you are a designer, architect, manufacturer, student or blogger researching Mid-century modern, traditional or contemporary, you won't be disappointed.”

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Pickett's legacy as mayor of Mesquite, Texas, includes Ashley distribution center.

Only a couple of years ago, Stan Pickett was tossing dirt with Ron and Todd Wanek and the governor of Texas, Greg Abbott.

They were celebrating a great day for Mesquite, Texas, a city of 150,000 people a few miles east of Dallas. Ashley Furniture Industries had selected Mesquite for a huge economic development project. The October 2017 groundbreaking drew Ashley's top executives as well as the governor and other officials. Pickett was mayor.

"Economic development and job creation are two of the City Council's top policy issues," Pickett said when he announced Ashley's decision a few months earlier. "We could not be more proud and excited that Ashley Furniture Industries Inc., has chosen the Mesquite community to call home for their next distribution and fulfillment facility."

Pickett could appreciate Ashley's

impact more than most. He's in the same business, as owner of Quality Furniture & Appliance for more than 30 years. Quality and Ashley are both members of the Home Furnishings Association. As mayor since 2015, Pickett was concerned that the city was still "a little stagnant" several years after the Great Recession and needed a boost. He pushed hard to convince Ashley's leaders that Mesquite was the right location. He was successful.

"The city of Mesquite has embraced our company and has proven to be a business-friendly environment with a strong workforce, allowing ample opportunity for growth," Todd Wanek, Ashley's president and CEO, said at the time.

The reward was a \$65 million investment in an 877,230-square-

foot facility and 350 jobs, just to start. Ashley is expanding its network of HomeStores so the future looks bright.

But political fortunes are fickle. While Mesquite made good progress on several initiatives under Pickett's leadership, the Dallas Morning News wrote in an editorial endorsing his re-election, the mayor lost a close race in November.

Pickett took defeat in stride. "I got involved in politics to give back to the community," he said. "I've already been approached by several people asking me to serve on boards and nonprofits. I will continue to do that."

He advises other furniture retailers to do the same – maybe not in elective politics but in ways that build up their communities. In the long run, that will help their businesses, too.

Now that he isn't mayor, Pickett's new roles will include serving as vice president of HFA's Board of Directors in 2020, putting him on a path to become president of the association in a couple of years.

And Ashley's facility? As expected, it's growing quickly, with employment already reaching 650, according to Mesquite's economic development office. That will be one part of Pickett's legacy of service to his city.



Photo: HFA member Stan Pickett, left, breaks ground for an Ashley Furniture Industries distribution center in Mesquite, Texas, with Gov. Greg Abbott and Ashley executives Todd and Ron Wanek, Oct. 17, 2017.



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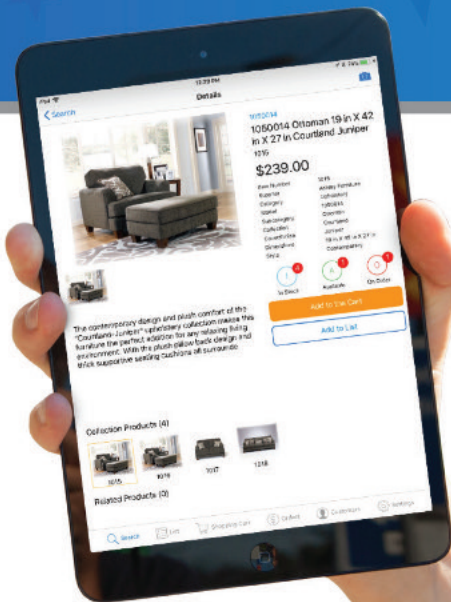


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