

Retail Minded

news, education & support for boutique businesses

a retail lifestyle publication

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Generational Marketing

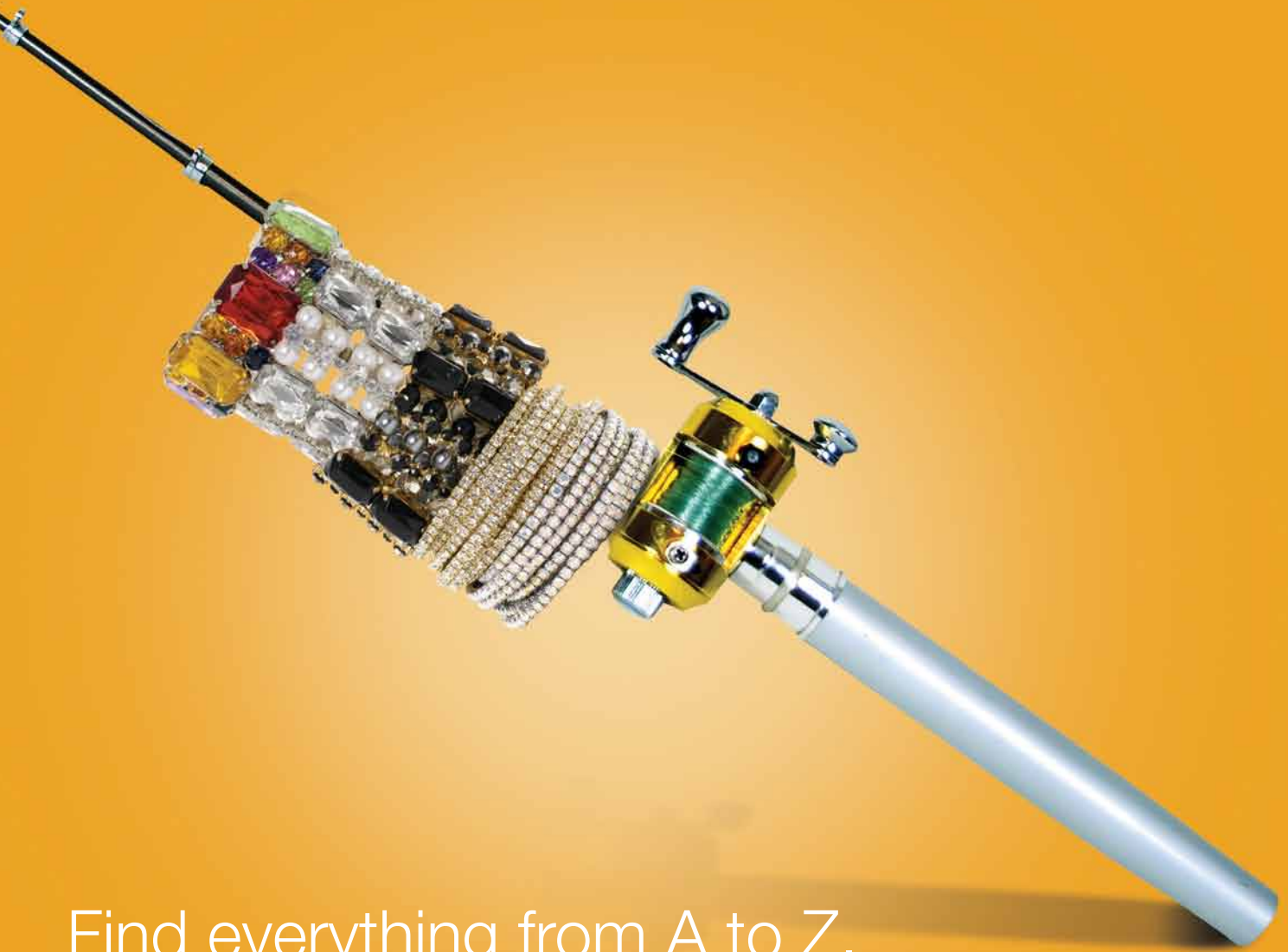
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PLUS!

Balancing WORK & HOME



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Balancing Work and Home

Michelle Gaynor, manager of The Shop at The Collection, stands outside her French Quarter store, part of The Historic New Orleans Collection. A nonprofit institution, The Historic New Orleans Collection is a New Orleans based museum dedicated to preserving the distinctive history and culture of New Orleans and the Gulf South. Gaynor both buys for and manages the store, which carries an eclectic array of merchandise that reflects the unique culture of the New Orleans region.

Cover photo by Keely Merritt, THNOC



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Photo: Ashley Allred

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Photo: Company B Brand Marketing

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RM TEAM / editor's note



Dedicated readers of Retail Minded know that we are unlike any other trade publication out there, and we definitely don't do things by the book. Our entire mission is to provide boutique businesses with applicable tools, solutions and behind-the-scenes support to help independent business owners thrive with their own unique goals. Day-by-day, we do this a little bit more and a little bit better as Retail Minded grows. While we have many ideas that have yet to come to life, we are thrilled to share with you one that has. Through a partnership with Moo.com, an online print company that really understands indie businesses, we have designed a line of marketing collateral that is truly retail-minded. From business cards to hang tags to loyalty punch cards, the designs and templates you need are ready for your business. Simply select your styles, pick your colors, add your logo and boom, you are ready to go. Plus, Moo.com is offering some amazing specials for Retail Minded readers! It's our hope you can think of us as your own little marketing team. You can learn more at RetailMinded.com.

Summer is in full swing, and that means retailers are already thinking about the holidays and 2013! The retail calendar moves fast, which is why it's so important to stay on track of your store planning and comprehensive retail goals. Whether in or out of your store, we understand the importance of working hard, meeting deadlines, planning ahead, wearing many hats and tackling issues head-on. We also understand the importance in finding time for your home life – whatever that may mean to you. In this issue of Retail Minded, we take a look at ways to balance marriage, kids and retailing with tips from a therapist (the real kind, not the shopping kind). Additionally, we discover ways to take care of your feet from RM Advisor, and health and wellness expert, Jackie Kold. Any retailer knows that a great day at work brings tired feet, which is why it's so important to give your feet some TLC. Finally, we have packed the pages of RM with information you can start applying in your stores today... as well as refer to again and again as your business continues to evolve and grow.

Speaking of growth, have you seen the new Retail Minded website? We went live in early July and have been thrilled with the response! Retailers don't need to wait until their next issue to gain insight, ideas, support and more from trusted RM experts, industry leaders, other retailers and our own RM team. Be sure to visit RetailMinded.com and let us know what you think.

Now and always, we look forward to working together to help independent retailers thrive. Our new website is just one way we are helping you do this, but we want to hear from you, as well. How else can we help? Be sure to let us know. Please email me directly at nicole@retailminded.com.

Wishing you each success and health.



Nicole Leinbach Reyhle
Founder & Editorial Director

Retail Minded
Subscriptions available online at retailminded.com/magazine.

RM / thoughts to editor



Really enjoying your publication! Thank you for making this amazing resource available to retailers!”

Amy Hanson, Business Specialist
One Step Retail
Los Angeles, California

“Fantastic! I can hardly wait for the next issue!”

Mary Temple, Store Owner
Vintage Décor & More
Dunedin, Florida

“Loved second issue! Great job!”

Caletha Crawford, Former Editor In Chief, Earnshaw’s
Parson’s Faculty
New York, New York

“I can’t believe I just learned about Retail Minded.
Brilliant resource for indies!”

Ann Olivia Katrosick, Retail Consultant
A.O.K. Retail
Park City, Utah



New to **RM Magazine!**

Look for this symbol,  indicating a tool, resource, workshop or template available in the **Retail Minded Store** at [RetailMinded.com!](http://RetailMinded.com)



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RM TEAM / bios



Photo: Megan Kelly Photography

Nicole Leinbach Reyhle / Founder & Editorial Director

Nicole Leinbach Reyhle is an experienced retail and wholesale professional who has worked with such companies as Adidas America, Sears Corporation, Franco Sarto Footwear, Nordstrom and many independent retailers and wholesalers nationwide. After holding both regional and national management roles, Reyhle founded Retail Minded in 2007 as an effort to support independent retail focused businesses throughout the United States. Since then, Reyhle has worked with national retail organizations, privately held brands, countless retailers and wholesalers and leading experts in various retail sectors. She is a frequent contributor to a variety of retail trade publications and speaks regularly at conferences and expos worldwide. Her passion for independent businesses is the driving force behind Retail Minded, which includes support through consultation services, trade writing, and speaking. The Retail Minded Magazine is the real passion of Reyhle, combining the expertise of her own experiences and her many trusted industry sources in an effort to help small businesses thrive. In addition to Retail Minded, Reyhle teaches Retail Curriculum at Columbia College Chicago. She resides in the Chicago area with her two young children, her husband Eric and their dog Jazzy.



Photo: Megan Kelly Photography

Robert Hillery / Creative Director

Robert Hillery has always been passionate about art and design. As a licensed Architect, his professional career includes work at several nationally-recognized firms in Chicago. Driven by his creativity, he founded his own graphic design studio, high medium, in 2003 and has a national client base. Among his clientele are retailers, architectural firms, corporate leadership programs, hospice providers, and historic preservation organizations. The vision of high medium extends beyond the parameters of graphic design and seeks to provide art that communicates. Robert uses the studio to apply creative solutions to civic involvement and has been recognized numerous times for his volunteer services. In addition to donating hours of his design talent, he has also served as the Chair of the Strategic Plan Advisory Committee, was appointed a charter member of the Cultural Arts Commission, and remains active with the city's Beautification Committee. He is especially excited to join the team of Retail Minded Magazine because it gives him the opportunity to channel his creativity into a medium that is both visually and intellectually appealing. He resides in the Chicago area with his girls, Julie, Newgi, and Nell.



Photo: Megan Kelly Photography

Julie Johnson Hillery / Managing Editor

Julie Johnson Hillery began her retailing career as soon as she was old enough to work. While her primary experience is in management and buying for independent boutique retailers, she also has wholesaling and merchandising experience with nationally-known companies such as Revlon, Inc. After many years in the industry, she received her Ph.D. from the University of Wisconsin-Madison, and has since published and presented numerous papers on retailing worldwide. Currently Julie is a professor at Columbia College Chicago in Fashion Studies. She has received numerous teaching awards and is especially interested in the professional and career development of her students. Additionally, she has co-authored two college textbooks, *Careers! Professional Development in Apparel Merchandising* and *Ethics in the Fashion Industry*. She also is the owner of Heart and Stole, a small start-up company offering hand-crafted accessories. Julie is especially thrilled to join the Retail Minded Magazine because it blends two of her real passions: retailing and education. She resides in the Chicago area with her husband Robert and their two rescue dogs Newgi and Nell.

Photo: Megan Kelly Photography



Eric Reyhle / Business Development

Eric Reyhle's background in business development and operational management makes Reyhle the perfect fit for Retail Minded's behind-the-scenes needs. In addition to his professional experience at global, major financial corporations, Reyhle has a degree in Journalism from the University of Kansas. Reyhle's commitment to Retail Minded is fueled by his perspective that small business owners find strength through each other, and he works diligently to deliver results that support small business owners' unique needs. Reyhle is based in the Chicago area with his wife Nicole, daughter and son.

Photo: Reynolds Young



Amy Knebel / Contributing Editor

As a freelance writer and copyeditor, Amy Knebel found the perfect way to indulge her love of dogs, luxury goods, travel and wine. Following a career in education that included teaching English and working in administration, Knebel decided to pursue her passion for writing. After landing a long-term freelance job at a boutique luxury goods PR firm, she was fortunate to have a mentor who showed her how to apply her previous career skills in a creative corporate setting. With a BA in English and a MEd in Reading Education from the University of Georgia, Knebel enjoys using her language skills to contribute to Retail Minded Magazine. Outside of work, Knebel and her dog volunteer time as a therapy dog team in hospitals and schools. Born and raised in Atlanta, she has also lived in DC and Chicago. Knebel is currently based in Arlington, VA with her husband John and rescue dog Lou Lou Maybelline.

One of the things that Retail Minded loves the most is getting out into communities to work face-to-face with indie businesses. And in the past three months, we have been very busy doing just that!

Here we are with owner Craig MacLean of The Pure Gardener, an organic garden boutique nestled in historic Geneva, IL. With his support, Retail Minded hosted the community's first [cash mob]. We had so much fun and everyone agreed that the day was a success – despite cold weather and rain showers! In addition to the cash mob, we also traveled to New Orleans for the Museum Store Association conference, did a presentation on Visual Merchandising in Ohio for a group of Mainstreet leaders, spoke at a Small Business Development Seminar and worked with countless retailers, trade associations and communities nationwide! We can't tell you enough how much we love meeting everyone from all walks of retail as we work to provide support and education to boutique businesses. It's our hope we'll see you sometime soon as Retail Minded continues to travel the country to support retailers!



Photo: Retail Minded

RM TEAM / advisory board

Please join us in welcoming **Inna Shamis Lapin** to our esteemed group of advisors. Now and always, Retail Minded appreciates the talent and guidance of our advisory board.



Jim DeBetta's experience has amassed millions of dollars within the retail-selling world, positioning him as a leader in the retail marketplace among entrepreneurs, inventors and retailers alike. Through the years, DeBetta has coached small start-ups to becoming million dollar brands, and continues to do so today. Jim also heads up the Retail Distribution arm of Kevin Harrington's TV Goods corporation which today is fueled by the hit ABC reality show Shark Tank. Additionally, DeBetta is a frequent speaker for leading trade and consumer organizations as well as international conferences.

Retail Minded is concise, educational, and an easy read – just what busy retailers need! Indie stores need to know how to compete with big boxes and survive selling (often) higher priced items. Retail Minded supports them with that.



Rebecca Marion Flach has developed close relationships with independent retailers in her quest to better serve them during her ten years at the Retail Council of New York State. Flach is Vice President of Membership and Communication for the trade association that represents merchants of every size from Buffalo to the Big Apple. Flach oversees all internal and external communication to support the Council's government relations, sales and marketing and membership functions. She is also charged with the development of new membership benefits and services and educational programming for the association's 5,000 member stores.

Retail Minded Magazine is a great resource to help merchants step outside their day-to-day duties to jump-start creativity, learn the latest trends and get some practical advice from indie retail veterans and pros.



Abby Heugel is the Managing Editor of Museums & More Magazine, Party & Paper Retailer and the Interactive Editor of Stationery Trends Magazine. Based in Michigan, Heugel is an experienced writer in everything from professional matters of retail and industry trends to personal matters of humor and life. Her tremendous wealth of knowledge specific to retail trade publications has been a welcome relief to Retail Minded. We are grateful for her support and always look forward to her trusted insight.

So many other resources are geared towards a more generic, one-size-fits-all audience that I have to imagine the smaller, more niche businesses are often left frustrated by a lack of information more specific for smaller stores. Retail Minded combined both types of resources into one publication and delivers a mix of personal and professional that I feel many readers can relate to.



Rich Kizer and **Georganne Bender** are professional speakers, authors and consultants who have been trusted experts in the retail industry since 1989. Their expertise includes a vast understanding of generational diversity, consumer trends, marketing, promotion and everything retail. Widely known for their intensive research in all things consumer, Kizer & Bender are frequent contributors to various media outlets and have been recognized twice by The American Society of Business Publication Editors Award of Excellence (ASBPE).

Retail Minded Magazine is a great help to independent retailers because it deals specifically with their issues, problems, challenges, and opportunities. It's solutions-focused; the advice on its pages comes from retail specialists who offer easily-to-implement solutions – it's an invaluable resource to independent retailers. We're proud to be a part of such an important endeavor!



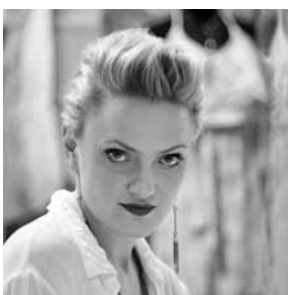
Jackie Kold is a longtime health and wellness professional whose love of fitness was apparent from the moment she could walk. A certified personal trainer and yoga instructor, Kold owns and operates Jackie Kold Fitness and Yoga in St. Charles, Illinois. Here Kold not only trains her clients physically, but mentally and spiritually, as well. Additionally, Kold is passionate about delivering ergonomic relief to those with on the job issues. Retail Minded looks forward to her support in not only helping our readers thrive beyond their store numbers and retail goals, but personally, as well.

Retail Minded is unique in that it supports retailers' entire lifestyle including how to live a healthier, happier life. With the ever rising cost of healthcare, a business owner needs to be proactive about their own health and that of their employees. I love that Retail Minded supports this.



Inna Shamis Lapin is a communications specialist with over 15 years experience in Public Relations, Marketing Communications and Client Management. Her expertise includes work with recognized brands such as Vogue, Elle Décor, Elizabeth Arden Red Door Salon & Spa, CBS, Danskin, Trident and Crunch Fitness. Her work has also played an instrumental role in building awareness for emerging brands like Om Aroma & Co., Fashionista, Measure Up, Celebrity Catwalk, Yanina & Co., BOBO, KC Tees and Solaris Health System; along with many TV personalities. Her experience spans all media channels including broadcast, print and interactive. Her company, AvantGarde Communications Group, is a full service communications firm that works with big and small brands delivering expertise in PR, marketing, business development, copywriting and creative solutions.

I believe independent retailers need tremendous support in today's saturated marketplace. Retail Minded magazine provides just that - a wealth of invaluable information in each and every issue! If retailers want to know how to help their businesses thrive, they simply need to subscribe!



Kate Nardo is co-owner of Outfit Chicago, a multi-line women's apparel showroom based in Chicago. She studied fashion design and apparel management at the Philadelphia College of Textile and Science and the American University in Rome, then continued her graduate studies in Costume Design at DePaul University. Prior to her positions in multiple Chicago showrooms and before opening her own showroom, Nardo worked as a freelance costume and interior designer in Chicago.

Every boutique that I work with has been ecstatic to hear about Retail Minded. They are thrilled to have support in all areas of running a small, independent business and continually express the same thing - that finally there is a resource like this for them! The excitement is palpable and really indicates what a relevant and useful resource Retail Minded is for any independent retailer.



Curtis Picard, CAE, is the Executive Director of the Maine Merchants Association, the statewide retail trade association. Previously he has worked with the Vermont Chamber of Commerce and the New York Road Runners / New York City Marathon. Picard currently serves as board chair of the Maine Society of Association Executives and serves on the Board of Directors of the Maine Tourism Association, the Council of State Retail Associations and on the Northeast Board of Regents for the US Chamber of Commerce Institute of Organization Management. He is a graduate of the University of Vermont and of the U.S. Chamber of Commerce's Institute for Organization Management.

Retail Minded Magazine provides timely advice for small and medium size retailers as well as tools and skills a retailer can put right to work for them. Retailers have challenges, and Retail Minded supports them.

LIFESTYLE / **tweet talk**

Ever wonder what it would be like to have a store somewhere other than where you currently are? We asked our **Twitter** followers and were flooded with responses. Here are a few of our favorites.



“If you could have a store anywhere, where would you want it?”

Warm weather, beautiful beaches, fabulous night life = great sales = Florida or Puerto Rico #nearfuture

@VAzFemFabFun

Disney World. You can't beat the foot traffic. :) @Sharigurock

NYC and CHI.... Cause people won't stop asking

@TheAveVenice

It would be wonderful to have a store on Marthas Vineyard. But to be honest where I am in Cornwall UK is a dream location. @BrocanteLtd

In Whaler's Village, which is in Kaanapali, Maui. Perfect!

@rmcf_chocolate

We'd love to open a 2nd location in San Fran! It's beautiful & has great boutiques. They're all about shopping local

@COMFORTME

EDUCATION / **did you know?**

According to the Pew Internet & American Life Project, **38% of consumers use their smartphones while in stores to call friends for advice on a possible purchase. 25% of consumers reference their smartphones to do online price comparisons, and another 24% use their phones to look up products for reviews.** This tells us we can't ignore being online since it may lure customers to our stores from another.

Did-You-Knows.com states that **the average person falls asleep in 7 minutes.** We're betting they aren't retail owners or entrepreneurs, because our research tells us there is always something on retailer's minds that keeps them awake!

The American Express Global Customer Service Barometer survey, released in May 2012, stated that **90% of consumers surveyed said businesses "failed to exceed their service expectations". Even worse, 55% of consumers say they "ditched" a purchase due to bad customer service at least once in the past year.**

According to Indianapolis based marketing agency ExactTarget, **email – not social media – is more powerful in helping lead to online purchases.** For email users who routinely are online, about 66% have purchased something after receiving an email about a specific product or service.



A study published in April 2012 by the Annals of Neurology found that **eating more than one serving of blueberries a week and more than two servings of strawberries a week could delay cognitive aging by up to two and a half years.** We think that's pretty sweet!

He Said. She Said.

This Is What We Say

iPad® GripStand®

Who needs a cash register or computer when you have an iPad? More and more merchants are dismissing clunky computers, cash registers and even laptops in favor of iPads. While their small size is appealing, the concern of theft lingers, as does the thought that it could get broken. Lucky for us, NewerTech developed a savvy grip stand for iPads that simply pops on and off. Designed with secure handles for carrying and sharing, the stand also allows for the iPad to “sit up” and be used. Plus, retailers will feel comforted knowing their iPads are both safe and secure in case it accidentally falls. Additionally, if you want to share your iPad with customers, it helps create ease when passed from one user to another so it doesn’t slip from the hand. If you want to take it up a notch, NewerTech also offers a Grip Base that locks iPads into place while also providing a convenient charging station. With stands available under \$20, this is a small investment worth considering. It’s like dressing up your favorite technology. *Who doesn’t love accessories?*
newertech.com



SnapRetail!

SnapFinds

Daily deals are big business. Customers check their Groupon, Daily Deals and other deal sites before making many purchase decisions – which is why it’s important you are following this trend. The catch? Some deal sites don’t support indie retailers the best they can. A lot of variables should be considered – such as when a deal is offered, what it is and how much you have to do to prepare for it – but the only variable you shouldn’t overlook is if your deal partner is on your side. At SnapFinds, you can trust that the small business owner is being supported. SnapFinds is the only daily deal program that gives local retailers across the country access to the hottest vendors, latest trends, and hand-picked products and merchandised collections to sell online to their customers – without purchasing inventory up front! To sweeten the deal, when customers go to merchants to pick up their daily deal purchase, they typically spend more money. 76% of customers who purchased a SnapFind item and went into the store for pickup spent an additional \$31-\$75 on other purchases. *Intrigued? We were, and you should be too.*
snapretail.com/snapfinds/

shopshove.

ShopShove

Have an online store? Need one? Shopshove.com makes e-commerce management look easy – and that’s because it is (for you). They do all the work and you, well, pay them. Though free would be nice, if a stellar online shop is on your wish-list, their price tags to get this done are worth it. CEO and Founder Robbert De Smit of ShopShove explains, “ShopShove is a new e-commerce [platform] that will help web stores of all sizes. We provide a very high level service to store owners and managers and we offer an incredible level of detail and customization. For example, all of our stores come with responsive designs built in, which means that whether a customer is on their PC, tablet, or smartphone, a ShopShove store will look and work the same way. The mission of ShopShove is to get our clients’ stores shoved into the future so they can be as successful as possible.” Their belief is that every store should be unique and have a strong online presence. Through their cutting edge technology, ShopShove delivers this, and delivers it well. *Time to get shoved!*

shopshove.com

CakeStyle

As a retailer, it’s no secret you are short on time. While you may get to help people shop all day, you don’t always get to shop yourself. Throw in the stress of being the face of your store, and this can be a problem. After all, you want to look your best to represent the store you have created, right? CakeStyle has you covered – literally. As a customer of CakeStyle, you will receive a box in the mail of customized clothing all selected to compliment your size, style and the season. Plus, they include a video explaining how to wear and style each selection included in the box. Simply keep what you want and send back the rest — all with a simple pick-up from your regular delivery guy in a pre-paid postage box. Founder Cecelia Myers is an entrepreneur herself, so she can relate to the long hours that retailers have. Lucky for you, her job is to take care of you and not vice versa. And the best part is there are no upfront fees. Simply pay for the clothes and accessories you keep.

It’s a piece of cake.

cakestyle.com



Better Business Bureau

Together with Capital One, the BBB launched a new, free online credit guide to help support small-business owners. Because indie businesses have unique credit and money management needs, the BBB has worked to deliver support that truly makes sense for indie businesses. After all, credit cards can be a much needed resource for small businesses, therefore understanding how they can help – or hurt – your business is essential. Cash flow, record keeping, reward programs and more are clearly explained in a downloadable PDF report from the BBB. This no-fuss report makes understanding credit easy... finally.

Let the credit card shopping begin!

bbb.org/credit-management/



What is the best strategy for local networking?

Q

There are so many networking and association groups in my area. I want to be part of them, but can't afford the time or the money to support everything. What's my best strategy?

Dani
Burlington, Vermont

A

The good news is that you do not have to support everything. A good strategy is to find some networking and association groups that you think are matched to your interests, or that offer opportunities for personal, professional and business growth. If you are new to an area, or if you just haven't had time to identify what's out there, ask other business owners for their recommendations.

Once you have identified a number of opportunities, attend functions for each of them. Usually you can go to at least one event without making a commitment. Do not get discouraged if the first couple of events you attend are not what you are looking for... Simply move on until you find the right match. Remember also that many networking groups are free of charge and might meet only a few times a month or even just a few times a year. This is especially true for groups aimed at independent business owners because of the time and financial restraints many share.

As an independent store owner, it is really important to put yourself out there so that you will have others with which to share "war stories" and strategies. Once you find the right group or organization to network with, we bet you will realize you do have the time and will probably even look forward to the events. It's also great to have a group of like-minded people that you can reach out for support between events. And ultimately, whether you are finding groups in your own community, through national associations or even online, the key is to find groups that help you as well as your business.

Q

I want to support local businesses and likewise, I want to gain exposure through other local businesses. Any ideas on the best way to approach this where both sides benefit?

Jennifer
Manhattan, Kansas

A

This is a very timely question. A big trend today is small businesses partnering together to increase profits for each. The Retail Minded team first noticed this in restaurants. For example, restaurants were serving bread from family-owned bakeries, table service featured olive oils from local specialty stores, and hand-made chocolates and desserts were sourced from local sweet shops.

This concept of [cross-merchandising] between stores works well for many types of independent businesses, and usually works best when each business carries complimentary products. For example, if you are a children's clothing store, ask a photographer to come in for a day to take portraits, and offer parents an incentive with the purchase of something from your store. The photographer can offer special package prices for additional pictures purchased. Additionally, clothing stores are a natural to team up with local hair salons or skin-care specialists; wine stores can carry specialty meats from a local deli/butcher. The possibilities are limitless!

Another idea is to plan a special event with other Indies around a theme. It doesn't have to be too complicated to be successful. One successful event we know of was planned around "leap night" on February 29. Many indie retailers in the town banded together staying open extended hours, offering special discounts for the evening, and giving one lucky shopper a \$500 gift certificate at the end-of-the-evening party held at a local restaurant. Because of their cooperation, the event was a huge success and a lot of fun for both owners and customers.

How can Indies support each other?

Retail Minded wants to hear what your questions are!

If it has to do with retail, we want to help. We'll turn to our trusted Advisers, expert industry leaders and anyone else necessary to make sure you get the best answers possible. Please send all questions to julie@retailminded.com.

Due to the large amount of emails received, please note we will only respond to questions that may be featured in Retail Minded Magazine. Thank you for your understanding.



Photo: Retail Minded

New Orleans & Customers

Something to Celebrate

Nicole Leinbach Reyhle

Mardi Gras and Jazz Fest have long left a mark on New Orleans, but the shopping is just as bead worthy. With an abundance of stores and a variety of retailers to choose from, New Orleans gives customers a reason to celebrate beyond the nonstop calendar of events taking place in The Big Easy. While stores can be found around nearly every corner, New Orleans' most famous street to visit for shopping is Magazine Street.

Magazine Street runs through some of New Orleans' most treasured neighborhoods and offers a vast assortment of boutiques, restaurants and more for residents and visitors alike. This vibrant street delivers indulgence for all your shopping needs, including fashion, antiques, health and wellness, kids, art, pets, maternity, jewelry and many other unique, one-of-a-kind shops. For retailers who have stores on Magazine Street, they have become accustomed to servicing both local and out of town customers.

As Magazine Street retailer Elaine Cullen of The Curtain Exchange explains, customers are meant to be tailored to. And while she's used to tailoring (she owns a custom-fit, ready to hang drapery business), she does not stop at curtains. Instead, Cullen emphasizes that "you have to be there for your customers" and continues to explain how "all customers are different" and need to be treated as such. Though most of her customers are local, the constant rotation of out of town visitors has her frequently helping customers connect with other Curtain Exchanges across the country. Cullen considers connecting customers to other stores simply part of her role as a store owner of a franchise-based business. Franchise or not, Cullen believes it is customer service that creates memorable experiences, not necessarily the product for sale. Of course, she's quick to follow that strong customer service delivers sales. However, when and how you get the sales are not always traditional. "Sales will happen," Cullen explains.

*... it's the stores themselves
that keep customers
returning.*

Treating customers with outstanding customer service – and a little southern charm - isn't a secret to the success of Magazine Street stores. Instead, it's an expectation that is shared loud and clear. Their local retail association, Magazine Street Merchant Association, helps retailers by providing customers with a local shopping guide, yet it's the stores themselves that keep customers returning.

Local resident and Magazine Street shopper Laverne Saulny is proud to call New Orleans home and she raves about the outstanding customer service many stores offer. One example of this is Prima Donna, a luxury consignment boutique. Prima Donna staff calls Saulny when they know something she will love arrives in their store.

"Repeat business and established relationships are so important. When I know the people I shop from, I can speak for them outside of the stores. We know the owners and we wear their products. They take care of us and we take care of them. Shopping is more than just buying something. It's an experience," states Saulny.

*Shopping is more than just buying something.
It's an experience.*



Photo: Retail Minded



Photo: Retail Minded

Opposite: The streets of New Orleans are filled with local residents and tourists during all hours of the day

Top: The White Camellia on Magazine Street uses their front porch as valuable merchandising real estate while also luring customers into the store

Above: Hemline boutique has expanded to over 11 stores in the past 14 years, with the original store in the French Quarter of New Orleans



Photo: Retail Minded

As a store owner, it is one thing to know that customers talk and engage with friends, family and even strangers about their shopping experiences, yet it's another thing to factor this into your marketing strategy. When customers are treated as part of a valued relationship, the ripple effect comes into play. When people hear about how enjoyable a shopping experience was, they are more likely to seek out that same experience for themselves. For store owners who get this, the reward is very simple: sales.

New Orleans certainly delivers memorable experiences such as Mardi Gras, the world-famous Jazz Festival and many other events the city hosts each year, but it's the local merchants' outstanding customer service that deserves to be celebrated.



Photo: Retail Minded

Top: Out of town customer Shannon Wellins shops at Hemline boutique between site seeing and enjoying the local scene in New Orleans

Above: Storefronts in New Orleans often become a part of local festivities, becoming a part of whatever festival is taking place

*If you support the attractions in your community,
They will support you.*

Ways to Support Local Customers

Building relationships with local residents is the key to creating returning customers and gaining free marketing.

- **Create a reason for customers to return to your store.** Having great product is one thing, but hosting events, demonstrations and other activities in your store lures customers back to your store for a different reason. In return, they likely shop.

IDEA: Use your store as the host site for community meetings such as the local PTA or small-business networking group. Allow the group to use your space for a meeting, then offer shopping incentives after the meeting. At the very least, new people will be introduced to your store and may return at a later date.

- **Partner with area businesses that have like-minded customers.** Businesses that sell directly to consumers aren't always your competition, so consider who shares your audience of customers. So get creative and work together to gain customer attention to help you reach new customers while keeping current ones engaged.

IDEA: You may not sell flowers, but you may sell to people who need them for an upcoming event. Together with an area florist – or whatever business makes sense for you – plan an event in each respective store on two separate days that introduces you each to new customers.

- **Give back to your community.** There is no shortage of schools, associations and other area businesses or events that need your support. Whether donating time or a product from your store, the idea is to simply “give” so that you gain visibility through press as well as through your community support. You'll meet new customers along the way as well.

IDEA: You can't donate all the time or you would never make money; identify where it would make the most sense to donate and try to do so consistently. Repeat exposure will bring brand identity to your store and create trust from consumers. And don't ignore the power of giving coupons or shopping incentives to charities to distribute. These are tried, true and trusted ways to get people back to your stores.

Ways to Support Out-of-Town Customers

Once acknowledging a customer is from out of town, support their visit with enthusiasm and trusted guidance.

- **If customers are looking for information that spills beyond your store, don't turn off the charm.** Provide suggestions on area attractions, local favorites, dining experiences and other insights that only a local would know best. Even if they don't buy anything, they will appreciate your friendly support in helping them enjoy your hometown.

IDEA: Keep a fistful of cards from favorite local restaurants near your cash register so you are ready to make a suggestion that puts the information right into your customers' hands.

- **When helping customers in town for business, consider their free-time hours.** If their days are spent working, it's likely their evenings will be when they shop. By staying open later when big conferences or work events are in your community, you can gain both customers and sales.

IDEA: Plan shop hours around the schedules of large conventions taking place in your area, even if this means staying open beyond your normal store hours. Ask other stores to join you. Promote your extended hours with the convention or meeting planners to help spread the word.

- **If you support the attractions in your community, they will support you.** Take the time to get in touch with area attractions, hotels and other retailers to help spread the word about each other. Creating a coupon to share between these businesses on both sides can help generate more foot traffic and sales.

IDEA: A local shopping guide or coupon book can help accomplish a community effort to support each other. If you want to narrow down your focus on like-minded businesses in your community to just a few, considering linking a loyalty program between a few businesses versus just your own.

5 Ways to Quickly Improve Your Email Marketing Results

Don't Get Deleted!

Jane Hamill



Email is one of the best ways to stay in touch with your customers. The beauty of it is that it goes right to them and all they have to do is click to get your message. The trick is to make sure they open the email, read your content and take action — preferably in the form of a purchase.

But having a big email list is useless if the subscribers aren't responsive and engaged. So the question is this: How do I get the maximum number of subscribers to join my list and stay engaged with my business?

With that in mind, here are 5 ways to quickly boost your results:

1 **Content vs. Pitch**

You want to give them a reason to open your emails and that reason cannot always be “Buy My Stuff.” No one wants to open email after email with a blatant sales pitch. The kind of email marketing that really works today is much more relationship oriented.

Combine good, informational content mixed with selling (a pitch) in your emails. For example, a boutique could include neighborhood news and events, the top three trends of the season and two new restaurants they shouldn't miss, along with details about what's going on with your business.

This way the customer hears from you about things they're interested in besides just your product. So what's the content vs. pitch ratio? It varies, but I suggest you try two content-based emails to one sales pitch email and see how it goes from there.

2 **The “From”**

You want to get your customers to know, like, and trust you, and the easiest way to do that is by putting your first and last name in the “from” field. Don't put the name of your company. The reason behind this is simple — you are a real person and you want to talk to real people. Places like The Gap can only be impersonal based on their size, which gives you a huge advantage! Yours is a business with an owner, a personality, a soul. So use it and boost the relationship by letting your subscribers know a little about you, including your name.

Be sure to monitor responses to your emails, too. If you mention, “just reply to this email if you have any questions,” you'll often get replies — and replies often turn into sales.

3 Subject Line

Avoid putting too many things in the subject line. I have tested this myself with my consulting, as well as with many diverse clients, and the simpler the better. Also, start your subject line with the most important words.

For example:

Subject line No. 1: You don't want to miss it! Fifty percent off starts now!

Subject line No. 2: Fifty percent off right now! Don't miss the best selection!

No. 2 is better because it gets right to the point. Many email systems (especially when you open it on your phone) only show the first few words, and "You don't want to miss it" is not very compelling on its own. You have to open the email to really know what the message is, and that's more work than you want the customer to have to do.

4 Consistency

Sending out random emails at random times can be somewhat effective, but having a steady, predictable stream of contact with your customers at scheduled times is much more effective.

We thrive on a schedule, even if we think we don't. Sending regular emails tells the consumer you're dependable, you can be trusted and you're in it for the long haul — not just the quick sale.

5 The Offer

When it's time to make a sales pitch, you don't need to be subtle about it. You want to do three things.

- Clearly state the offer (the pitch)
- Include a deadline, incentive, scarcity or reason they should act NOW and not put it off until later.
- Tell them exactly what to do next.

Everyone's busy these days and the key is to make it easy for your customers to take action. That's why infomercials always say, "Act now! Don't wait! Pick up the phone right now and call 1-800..." They do this because it works. In some strange way we all like to be told what to do so we don't have to make any decisions. If your email gives a good offer or reason to buy and the next step is clearly stated, customers will take that step.

Even small changes in your email style can make a big difference in your [open rates] and customer engagement. Keep in mind there are people on the other side of the emails and listen to what they tell you. If you try something new with your email marketing and it's not working, tweak it and try again. Test, test, test.

If you're willing to listen to the customer, you'll get it right.



Jane Hamill is a business coach who works with creative entrepreneurs to help them start and run a profitable business. She really loves marketing (on a shoestring) to help attract the right customers to your business.

You can find her at fashionbrainacademy.com

Golden Rules of Email Marketing

- **Make it Interesting** – The main reason people don't open emails is that they're BORING. Be sure you are adding something of value, not just noise.
- **Make it Easy** – If your email contains a direct pitch for the consumer to buy something, don't make them guess how to do it. Tell them exactly how to take you up on your offer and don't assume they already know! It's OK to write, "To order this product, go to... or click here now to..."
- **Do it on a Schedule** – sending the occasional email blast to customers is not as effective as regular contact. Like any good child, we appreciate and thrive on a schedule and prefer knowing what to expect.
- **Make it Personal** – Write your emails like you are talking to ONE person. Pick one customer to keep in mind so you'll write more casually, from the heart, and avoid "marketing speak".
- **It's All a Test** – There's no magic bullet about what will work for your business. If you try something and it doesn't work, try something different next time! Don't get hung up if an email campaign didn't work, just move on.



Practical Merchandising Tips

Quick, Easy, and Effective... We Promise!

Amanda Wolfson

Visual Merchandising has a rich history as one of the oldest forms of advertising. It is where art meets commerce, allowing shop owners to make a statement, have a sense of humor, and tell a story no matter what it is they are trying to sell. One of my favorite examples of the first Window Display is a photo of a butcher putting meat in his shop window during the early 1900s to show off fresh and new product. Visual Merchandising might seem tricky, but if you learn four key lessons, your displays will resonate with customers and enhance your sales.

- 1 The first lesson of Visual Merchandising is to create a focal point.** This means leaving negative (or empty) space, which is completely OK and encouraged. There is no need to fill the entire window or cram as much merchandise in as possible. Show your viewer that you know how to edit, and think of it as a story. The beauty of a window display is that the story can change from week to week, which will keep people on their toes and coming back for more. One way to create a clear focal point while maintaining necessary negative space is to begin with a mannequin, dress form or table-top display and build your story around that focal point.



Focal Point Before



Focal Point After

- 2 The second lesson of Visual Merchandising is to hide or remove tags.** In a storefront display, tags hanging in all different directions distract potential customers by diverting their attention away from the story you are trying to tell. If the window shopper can't see the price, she is more likely to come inside and inquire, giving you face time to interact and have a conversation. Combined with your dynamic people skills, the window shopper then turns into a customer. When designing a shop window, your last step should be to remove or tuck the tags in or pin them back to create nice, clean lines.

3 The third lesson in Visual Merchandising is to create a pyramid shape with merchandise within the display. The pyramid goes hand in hand with your focal point. The pyramid IS the focal point and allows for negative space around it. When you're designing a window, always try and find the pyramid first. This is the oldest and most classic shape, and it is recognizable and relatable to the customer, which creates a sense of comfort. So, with your focal point must come this triangle shape; keep in mind, it can even be upside down.

4 The fourth lesson of Visual Merchandising is to use color as a tool in telling your story. Never underestimate the importance and influence of color. For those of us who follow fashion, we know the meaning behind red-lacquered sole of a Christian Louboutin pump. Grouping all warm colors or cool colors together will make a sharp statement and show the pedestrian the intention of the color choices you made. Within the store, group merchandise by color, whether it's warm (reds, oranges, yellows) or cool (blues, purples, greens). This creates smaller vignettes that tell different color stories, creating a 'bouncing ball' of color throughout. This keeps your shop fresh, bright and exciting.

Regardless of what you are selling, effective Visual Merchandising of your shop window is not only your sole chance at a first impression, but also the most powerful way to show the world what you have to offer.



Photo: Oak Street Design



Photo: Oak Street Design



Photo: Oak Street Design



Amanda Wolfson is a Chicago-based visual merchandiser and the Production Manager with Oak Street Design, a leading resource for various retail, corporate and hotel clients. Learn more about Oak Street Design at oakstreetdesign.net and follow on Twitter [@oakstreetdesign](https://twitter.com/oakstreetdesign).

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Saving Time by Making Time

Social Media Solutions

Elizabeth Estes



It's not lost on me that this headline could be a little confusing. I'm sure you are thinking, "If I had time to make time, I wouldn't need to save time." Clear as mud, right? Before you turn the page in order to get away from this madness, let me explain.

You already know that social media is important for your business. The question is, how important? Is it 3-hours-a-week important? 10-hours-a-week? 40? Whether you spend 3, 10 or 40 hours each week dedicated to social media for your business, making those hours work harder and smarter is the key to extracting an effort-to-value ratio that you can live with and be assured is worthwhile.

For so many of us, social media opportunities came rolling in like a bullet train. In order to not get left behind, we hopped on and started working hard just to keep up with this next big thing. Keeping up this way means always feeling behind. My three suggestions below are where you can start saving time by making time with proactive social media efforts.

The first time-saving tip is to stop, reverse your thinking and start with the end in mind. No matter when you started in social media, whether it was months ago, yesterday or you are going to start tomorrow, it's vital to think about what benchmarks you will accept as success. Unlike most of the offline media used over the years to drive traffic into stores, we can actually see social media results in real time. [Analytics] are prevalent and most of the platforms will help in understanding how to garner them, how to use them and what's important. For some, it might just be pure numbers of followers. For others, it might be the number of shares or forwards, and for some, it's not the frequency of the shares, it's the deep engagement among fans and customers. Your first time-saving goal is to create your absolute must-have social media measurements – because then, all efforts following should coalesce to drive to those end points. In other words, how are you measuring the success of your social media efforts? Regardless of how you do that, always start with the end in mind.

Second, create a Content Plan. Creating a content plan takes organization, research and a touch of creativity. Even if it sometimes seems tedious, I promise the fruits of your labor will be found down the road in hours of saved time and frustration. The biggest complaint I hear from business owners is their angst over not knowing what content to put on their social media platforms. Let's start with the premise that content doesn't have to be Pulitzer Prize winning, but it MUST be authentic, timely and relevant. It's analogous in some ways to the plan you have for your in-store displays. You start with a calendar of known dates, and build your content from there. As it relates to saving time, much of your Content Plan can be planned out in advance. For example, during a week that you know you will be getting new merchandise, you might plan to tweet something as you are unpacking boxes about how great the new merchandise looks. This builds excitement and curiosity for your customers.

The third suggestion for saving time with social media is Automation. These widely available tools allow you to schedule posts to automatically publish themselves at any time in the future. Social media was created to help people connect with others more easily. But somewhere down that road, we built too many platforms and too many connections to manage properly, so automation became necessary. This seems to defeat the purpose of connecting in the first place, but if you want to save time with your social media presence or, at the least, create more efficiencies and less disruption for you or your employees managing it, then you should look into one of the many available social media automation tools.

There are many tools to choose from, each with varying degrees of sophistication (see list). Imagine that you built the above-mentioned content plan and knew in advance some of the posts you were going to use for the week. Much like automated bill pay, you can schedule that content to post to your business web page, or to Facebook page at predetermined times. Also, many of these automation tools will allow for sharing content across platforms which is a real time-saver. For example, when you tweet about new merchandise, it can be posted simultaneously on your business web page. Additionally, many of these sites are great for idea starters, as they can aggregate news feeds based on your preferences — posts, tweets, blogs and stories from which you can create your own social media content. Take a few minutes to check out the different options listed, but remember that social media is inherently supposed to be social. Not robotic. Use these tools with that in mind.

I've always said that social media is equal parts art and equal parts science. The art is knowing the content your customers care about, and the science, beyond the platforms themselves, is creating efficiencies when delivering that content. Here's to you finding that happy medium, and with it, the keys to social media success.

Social Media Automation Tools

Before you sign up to one of these below, think about what you really want in an automation service. Is it just to schedule posts? Or could you use some help getting news aggregation feeds? Next, research each of these sites and see which one fits your specific social media needs the best. Some have a simple user [interface] and can be figured out quickly. That's important if you have multiple people managing your social media. Others are a bit more complicated and offer more features, including analytics and news feeds for content creation.

- **Tweet Deck** (tweetdeck.com)
- **Co-Tweet** (cotweet.com)
- **HootSuite** (hootsuite.com)
- **Sproutsocial** (sproutsocial.com)
- **Seismic** (seismic.com)

What Should Be Included In a Basic Content Plan

- **What information do you want to publish?**
- **When will the content be published?**
- **Where do you want the content to be published** (Web, Twitter, FaceBook, etc)?
- **Who is the right audience for your content?**
- **How will you track your efforts** (what analytics do you need)?

How to Create Content Plan

This is not a complete list of content planning ideas, but it's a start. On those busy days when finding social media content proves elusive, these proactive planning efforts will be well worth your time!

Start by breaking down the content into content buckets:

- Calendared Events
- Holidays
- Shared community events (local team schedules, local schools, etc)
- Shared national events (Super Bowl, Academy Awards, etc)
- Shared month organization events (National Breast Cancer Awareness, etc)
- Business-Specific Content
- Anniversary sales
- Business news
- Evergreen Topics (things that can be posted at any time)
- Trivia questions (can be found easily)
- Polls
- Recipes (can solicit your consumers for ideas)
- Current Events (a bit harder to plan, but here are some things to consider and look for every day)
- Local heroes
- Stories worth repeating about your community
- Good news national stories
- Sports team results (unless you live in a place with a big rivalry!)
- Business news regarding your industry



Elizabeth Estes has 20+ years in broadcast, and was principal and co-founder of JHG, a San Diego-based digital agency that focused on digital and mobile channels even before the world knew what they were. Today, as Executive Vice President and Chief Strategy Officer for Chicago-based agency GA Communication Group, she spends each day immersed in today's multi-faceted media world for the clients of GA.

Photo: Tom McWilliam



Photo: Company B Brand Marketing

THE IRON HORSE HOTEL

Milwaukee, Wisconsin

Julie Johnson Hillery

We realize a hotel is not a retail business per se. However, this boutique business is so impressive on all levels that we just had to share it in the hope that readers will draw inspiration from its unique business model. The Iron Horse Hotel is housed at the crossroads of Milwaukee's historic Fifth Ward and Latin Quarter in a 100-year-old warehouse space originally built for the Berger Bedding Company. Love for the building led developer Tom Dixon, a carpenter by trade, to purchase the building in 2005. In transforming the space into The Iron Horse Hotel, much of the original beauty of the warehouse was kept intact, including heavy timber beams and posts, exposed brick walls and original fire doors used as regular doors.

The name of The Iron Horse Hotel reflects the duality of its unique location; the hotel stands beside an active railroad track and is in close proximity to the Harley-Davidson Museum. Historically, Native Americans referred to the train as the "iron horse" as it sped across the prairies. Today, pop culture often makes reference to the motorcycle as being the modern-day "iron horse" of the highways. Ironically, after the name for the hotel was chosen, the building's distinct carved exterior capitals, resembling an "I" in the shape of a horse head and an "H", provided inspiration for the hotel logo.

The Iron Horse Hotel prides itself on being part of an urban renewal that preserves the building's significant historic architecture while equipping it with the latest in luxury amenities, technology and environmental sustainability. The building serves as a great example of adaptive re-use: for every one of the hotel's loft-type rooms, local apprentice carpenters handcrafted benches made from the building's 300-year old Hemlock timbers. Each guest room also provides free Wi-Fi service and fun techno gadgets like an iPod docking station alarm clock.

One of the more unique characteristics of The Iron Horse Hotel is how it caters to two distinct crowds of "road warriors": the business traveler and the biker. In fact, focus groups conducted with business travelers and bikers generated many of the hotel's design concepts. For example, the rugged wood floors tolerate both motorcycle riding boots and high heels. The durable furniture can withstand wear and tear from heavy metal (zippers and buckles) while still being cool and refined for guests in business attire.

Perhaps the biggest draw for guests at The Iron Horse Hotel is the impeccable service they receive, all without being over-the-top or stuffy. Every employee, from the valets to the bartenders to the housekeeping staff, is courteous and attentive to each guest's needs.

From the moment a guest arrives, he immediately realizes he is in for a treat. Given this level of service, it is no wonder The Iron Horse Hotel has received numerous awards including being voted one of the top boutique hotels in the world and being named the Boutique Hotel of the Year in 2010 & 2011 by the Boutique & Lifestyle Lodging Association.

WHAT RETAILERS CAN LEARN FROM THE IRON HORSE HOTEL

Establish your unique brand and always speak to it. Everything from the logo to the building design to the amenities offered communicates The Iron Horse Hotel brand. Signs and plaques dotted throughout the hotel share interesting facts such as the history of the building, the reason behind a carpet pattern choice, and the materials in the artwork on the walls. Branding often involves having a unique story to tell people about your business; your story might entail a variety of things such as the building you are housed in, the products you are selling, the people you employ, or how your business began.

Offer impeccable service everyday in every way. Guests at The Iron Horse Hotel return again and again because they know their every need will be met – all without the stuffiness that sometimes comes with excellent service. From the moment at check-in when guests are given a complimentary cocktail until their departure, every employee at The Iron Horse Hotel is game-on when it comes to service. In your store, employee training with an emphasis on great service will help create repeat customers who enjoy the pampering they get from you.

Partner with the local community. Not only did local artists create all of the artwork featured at The Iron Horse Hotel, but that artwork also showcases local products and subjects. For example, Milwaukee native Charles J. Dwyer styled and photographed attractive young Milwaukee women dressed in vintage clothing to create a wall-sized, sepia-toned photo for every room. Fashioned from recycled aluminum, sculptures installed above guest beds were commissioned from local sculptor Amber Van Galder. In keeping with the theme of blending old and new, each of her unique pieces resembles industrial metal spills commonly found on the floors of metal foundries. For retailers, partnering and cross-merchandising with other stores can be a very effective marketing strategy. (For specific examples, see page 17.)

How you treat your customers' family members is often just as important as how you treat your customers. Sometimes those family members are four-legged and furry. The Iron Horse Hotel is a pet-friendly environment and the pooches arriving for check-in always seem to steal the show in the lobby. Each dog is given generous attention from staff with a welcome that includes his name written on a chalkboard. Along with the welcome sign that is placed below the front desk, and right at snout-level, one dog bowl filled with water and another bowl filled with dog biscuits offer refreshment. For retailers, husbands or boyfriends who do not like to shop may accompany many of the customers coming into their store. Do you have a comfortable place for them to sit? Or, if your customers have children, do you provide some type of entertainment, such as toys, for the kids while mom shops?

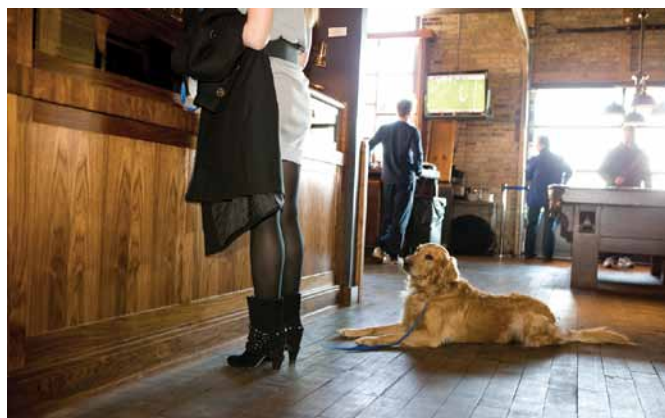
Photo: Colleen Swartz



Photo: Mark Heffron



Photo: Tom McWilliam



Opposite Left: Lobby entrance and front desk

Opposite Right: Entrance drive and motorcycle parking

Top: Lobby seating against a backdrop of original metal fire doors and brick walls

Center: Deluxe guest room with sepia-toned wall mural

Bottom: Two special guests checking in

STUDENT LOANS...

Their Influence On Your Financial Future

Michael Vodicka



Whether you are paying off a student loan, plan to get one or have a child who may need one, there's a lot you need to know. Beyond the loan itself, it's also important to look at your entire financial future when incorporating student loans into the equation. Ready or not, here's a peek into the reality of student loans and financial success – or failure.

STILL HAVE A STUDENT LOAN?

Life and the world are full of risk. We have to make tough decisions about who we hang out with, where we go to school and what we want to spend our very short lives doing. That desire for enlightenment and self-fulfillment has led many to pursue independent professional opportunities outside the traditional corporate infrastructure.

Being a small business owner is an opportunity to break free from the confines of traditional employment. You have a business to call your own, the ability to set your own hours and the freedom to be creative and make decisions. But your path to a higher existence might not have come cheap. For a lot of small business owners, formal education played a very important role in gaining the knowledge and confidence to become entrepreneurial.

While that definitely looks like a valuable investment, it can also create a debt load that some people carry for 20 or 30 years. That has driven a lot of small business owners sitting on some extra cash to ask themselves if it might be smart to pay that loan off a little early. There really isn't a uniform answer to this question, but there are a couple of key issues that small business owners should consider before deciding to retire the shackles of student debt.

Can You Afford It?

Anyone who has ever lived with debt understands the burden of knowing you owe someone a large sum of money, and there is a clear psychological incentive to be debt free. But be careful not to sacrifice too much short term liquidity to get there. Do you still have

enough cash for an “emergency?” Do you think you can live for a year on your savings? These are key questions to ask that will help you maintain a balanced financial profile.

Interest Rates

Interest rates are also a big factor to consider. Over the last four years interest rates have fallen sharply and are currently at historically low levels. That has created an opportunity for a lot of borrowers to refinance and reduce their interest payments, which is definitely a good thing. So if you are one of those people with low financing, it might make sense to borrow at a very low cost and deploy your cash into other areas where you think you can generate a return that would be higher than your cost of borrowing.

Credit Profile

Paying off your student loan can also have a significant effect on your credit profile. That’s because of a very key ratio that financial services companies use to rate borrowers called debt-to-income. Paying off that loan might reduce your cash balance in your savings, but the credit agencies don’t see that. All they see is that someone who used to have \$50,000 of student debt now has \$0. From the perspective of your credit profile, reducing your [debt-to-income ratio] can help boost your score.

Tax Break

Student loans also have a big impact on how your taxes are structured. At the very top, interest payments on a student loan are tax deductible, which helps reduce taxable income on its own. But even more important is your tax bracket. If an extra \$1,000 deduction of student loan interest has the capacity to push you into a lower tax bracket, the impact on your tax bill can be significant.

State of Mind

Finally, we have the psychological impact of paying off your loan, something we touched on earlier. Debt has a very different effect on different people. Some don’t even think about it, resolved to accept the fact that to grow sometimes you have to borrow. But other people are more skittish than that, sensitive to the fact that they owe someone a big pile of cash. If you’re one of those cool hands, you probably have nothing to worry about. However, if paying down your loan means increased peace of mind, then it’s money well spent.

The Big Picture

As you can see, there really is no right or wrong answer. It’s only a matter of options and finding a solution that fits your personality. So be sure to stay informed and consult your accountant when making big financial decisions that affect your taxes, balance sheet and credit profile.

Taking on a Student Loan?

Small business owners understand that sometimes you have to borrow to grow, and that definitely applies to investing in education. Pursuing a regular or graduate degree can frequently be the key to unlocking someone’s true potential, but just like any other major financial decision, investing in education requires serious consideration. So before you take the plunge and invest in education, here are a few points to consider that will help you determine if a student loan is the right move for you or your family.

Return on Investment (ROI)

The cost of education has risen sharply over the last 10 years, easily outpacing inflation while almost doubling. That has forced people to take a more calculated approach to spending their limited financial resources on education. One common tool is the education-to-income ratio. If an accounting degree that costs \$80,000 gets you a \$60,000 job, your ratio of 1.33 is pretty strong. But spending \$120,000 on a philosophy degree for a \$35,000 job at Starbucks doesn’t have the same financial appeal. There is tremendous value in doing something you believe in, but you definitely don’t need to turn yourself into a debt slave to get there.

Business and Personal Credit

Like it or not, your business and personal finances are connected. That’s because banks frequently view potential borrowers and their businesses as one single financial entity. So throwing another \$100,000 on the balance sheet for a two-year Executive MBA could affect other short-term goals, like securing a business loan, buying a house or qualifying for a lease. There’s no doubt that academic credentials play on the street, but make sure your student loan fits into your overall financial strategy for yourself and your small business.

Opportunity Cost

When people talk about the “cost” of education, they are usually referring to dollars and cents. But in reality, that is only one part of the true cost structure. The other part is opportunity cost, as in, what else could you be doing with your time? That could be playing guitar, working out, growing your business or just hanging out with your family or friends. Time is actually the most precious commodity of all, so be sure to treat it accordingly and invest it in activities that support your personal beliefs.

The Take Away

The cost of education has soared over the last ten years, making the decision to invest in education is more important than ever. So make sure you consider all your options and study your options before deciding what to do.



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FEATURE / you & your intern



Ways to Make An Intern's Experience Valuable

... And Your Experience Too

Julie Johnson Hillery

For those readers following our Internship Series, you will recall that typically internships are culminating work experiences for college students that occur after a significant amount of coursework has been completed toward a major. Internships are generally “full-time” employment situations that last the duration of a quarter or semester; generally students receive college credit in exchange for their practical educational work experience.

Internships are increasingly popular with students today because they allow students to explore various facets of the retailing and merchandising industries, get a foot in the door with companies where future employment is desirable, and learn first-hand practical elements of professional development. Internships can also give students a major advantage in the job market because of the industry experience they gain. If planned correctly, they can also be a very positive experience for you, the internship supervisor, because interns often bring enthusiasm and fresh new perspectives with them to their experiences.

Larger retail corporations and chain stores use internships as effective entry-level recruiting, meaning they have very structured and formalized requirements for their interns. While this may seem to give larger stores a recruiting advantage, a smaller independent retailer may actually have a huge advantage: flexibility. Based on the specific interests of the intern, independent retailers are best able to tailor an internship to a particular student's interests. However, without some up-front planning, that flexibility can also work as a disadvantage.

Prior to hiring an intern, you should at least have a general idea as to what you would like your intern to do. Working with interns, especially the first couple of times, can often be very challenging and time consuming if you do not have a plan in place. However, if you do your homework up front, you should be on the path to success before the intern even begins working for you.

The first thing to consider when deciding what an intern can do for you is to think about what you need the most help with in your store (maybe you already did this prior to interviewing candidates.) Perhaps you are great with customers and love keeping everything organized, but you just do not enjoy [merchandising] the store and doing the windows. Maybe your passion is merchandising, but you feel out of touch with younger customers and need a fresh new perspective on the services and merchandise they want. Don't forget the social media that seems to demand your attention when all you want to do is run your store. Many retailing interns are interested in and have experience with these areas because of their prior work experience and college courses.

You should already have a very good sense of the intern's skills based on your interview(s) with her. However, the first thing to do before the intern actually comes to work is to sit down with her and ask her to provide you with a list of goals she wants to accomplish over the course of their internship. (This may have already been accomplished in the interview). Based on her goals (what she wants to do) and your goals (how she can best help you), you can devise a plan together. This should include specific tasks and activities for each week of the internship. At the initial meeting you should also ask her for a list of requirements she has to fulfill if she is

completing the internship for college credit. This will include things like a specific number of work hours, weekly reports she needs to write, evaluations you will need to do, and deadlines for having completed all internship requirements.

If you are still not sure what you want the intern to do, you can still create goals. The intern should actually come equipped with goals that she wants to achieve. Simply have her work in your store for a week getting to know your customers, products, other employees and store philosophy. After that, sit down and ask her for ideas about what she could do to improve an area in your store, or what they are most interested in learning about and accomplishing specific to your store. You can compare goals and devise a plan. You will both be best satisfied at the conclusion of the internship when clear goals have been established and worked toward during the duration of the experience.

Once you have a plan in place for the projects you would like your intern to complete, one of the most important pieces of supervising an intern is having a weekly meeting with her. Regardless of how busy you are with store operations or those unexpected emergencies that always arise, it is imperative that you keep this appointment. This is where you and your intern can compare notes on how things are going for each of you. Specifically, you want to check on questions the intern may have, progress toward goals and objectives, challenges she has encountered, and anything else that may be on her mind concerning your store. Because an intern will constantly be reflecting on her experiences (some colleges require weekly progress reports), she may have more questions than an ordinary employee; it is extremely important that she knows you are available to answer those.

As an independent retailer, there are many educational and inspiring experiences that you can provide. For example, have your intern accompany you to a trade show. Chances are that they will find the show's "energy" exciting, and they will be able to experience firsthand many of the business principles they have studied in college. If there is no trade show in your area, schedule a visit from one of your wholesale reps and let the intern engage with her. Since most interns will have no experience working with vendors, this is a valuable educational experience you can provide.

Regardless of what you decide to do with your intern, remember that interns will definitely be looking to you as a role model and mentor. And, this is a great time for you to nip some of your bad habits or practices in the bud because you don't want the intern to mimic your bad habits (we all have them!). Simply sharing advice and knowledge you have gained in the retailing arena especially as an entrepreneur can often be as important to her as any project completed in your store.

Quick Tips for a Successful Internship Experience

Meet with intern to establish learning goals.

The goals should be discussed between you and the intern and agreed upon based on the internship position description you should have written before interviewing candidates, as well as the goals the intern should provide you.

Provide/supervise training of intern.

The most successful intern sites will provide students with supervision as well as a great deal of mentoring. Most interns are looking to develop their own career goals, and as their mentor, you can play a very valuable role in helping them.

Establish and conduct regularly scheduled supervision meetings.

It is very important to meet regularly with your intern. By doing so, you are more likely to avoid common problems with internships, including miscommunication, misunderstanding of project assignments, and lack of specific goals and objectives. It also gives the intern the chance to clarify any questions she may have.

Be a positive role model for the intern.

Because the intern will look to you as a mentor, you need to make sure you are a positive role model. This means conducting yourself in a professional way at all times. It also may give you a chance to break some of those bad habits that we all tend to fall into sometimes especially when we work independently.

Have the intern provide you with feedback concerning their internship.

Again, this may be a requirement for some interns who are receiving school credit. Regardless, this feedback will be valuable to you especially as you develop your internship program either on your own or through a school partnership. Having a well-defined program increases your chances of attracting great interns because the best recruiters for your store will be former happy interns.

Provide feedback to the intern at the end of the internship.

If the intern is receiving college credit for their experience in your store, it is quite likely that you will be required to provide an evaluation of the intern to the school supervisor. This evaluation, which is part of the educational component of any internship, should always be shared with the intern to provide her with specific feedback concerning her performance.

Next issue: *Gain insight on evaluating the internship experience.*



Generations 101

When Did You Last Take a Close Look at Your Customers and Make Changes in Your Business Based on Their Needs?

Rich Kizer and Georganne Bender

Today you work with four very different generations: **Generation Z (16 and younger); Millennials (17 – 30); Generation X (31 – 46); and the 50+ Zoomers, a combination of the Baby Boomers (47 – 65), and the group we’ve coined the LOMLOTs (Lots Of Money, Lots Of Time – people of retirement age and better).** Each group expects very different things in a service experience, both in-store and online, and what works with one generation is Kryptonite to another. Let’s meet each one:

Generation Z: The Zeds

The kids of Generation Z – “Zeds” for short – are the first 21st Century generation, and although they may resemble the kids of our past, they are very different. The oldest Zeds are 16; the youngest are yet to be born. They come from families with younger parents who want their kids to experience it all – according to all reports, the Zeds will be the most empowered generation ever.

This is a generation of little adults – marketers call it KYOG: Kids Getting Older Younger – and six is the new 16. They have no past memory of life without technology. Kids in grade school create avatars and play on Whyville.net; their older siblings hang out on Facebook, and they all love YouTube. As they grow, expect technology to be important in every area of their lives.

When it comes to service, Zeds are accustomed to being the most important person in the room, and smart retailers understand this. Zeds don’t like to be followed around, they hate to be asked if they need help over and over, and they don’t appreciate associates who treat them like, well... kids. What they like is to be welcomed by friendly faces who treat them with respect. Great customer service knows no age.

The Millennials

Today the youngest Millennials are still in high school, but their elder statesmen are 30 years old with families of their own. Before the Zeds showed up, the Millennials were said to be the most beloved and doted upon children ever to walk the face of the Earth.

A Millennials’ world goes 24/7 – this means your store needs a 24/7 presence. They like to play, and in fact will spend hours on websites that they enjoy. So what’s your website like? Is it merely a place to get basic information about your product, classes and services or is it a living, breathing ever-changing entity?

Millennials have a “pack” mentality; they tend to do things in groups. If your store does not currently offer classes, for this age group, it might be a good thing to add. Try a “Girls Night Out” event for moms who need a little time off, and “Mommy/Daddy and Me” classes for parents who want to learn with their kids.

Growing up shopping in stores that catered solely to them has produced a generation that expects personal attention and they seek places that are willing to provide it. They are also brand conscious – the Millennial perusing your fabric may have a purse from Target, but she wants a Louis Vuitton.

They take technology for granted, and like the Zeds, Millennials grew up on interactive websites and blogs. They’ll “like” your Facebook page if you offer quality information peppered with exclusive offers and photos, and if they comment on your wall you need to respond within 24 hours.

Millennials process information quickly and prefer to receive offers and coupons via e-mail and communicate in sound bites. Fashion your email blasts as “20-second reads” with more photos than copy.

Generation X

Generation X is the smallest generation at around 40 million, so they tend to be under-represented and overlooked by marketers. Big mistake.

Generation Xers are smart, well-educated and savvy consumers. They have money and are quite willing to spend it if they deem your store worthy of their business. They grew up in a time when self-service was king, so when they discover personal service, they embrace it.

They’re in their peak earning years and they’re raising families; two things that often make them time-starved shoppers who are looking for solutions. And, unlike other generations, Gen Xers are not necessarily brand loyal.

Xers are tech savvy independent thinkers. Don’t waste their time with long newsletters or detailed copy, and in a sales conversation, it’s better to be a partner than an authority. They also rely heavily on the opinions of people they like and respect; online review sites like Yelp and TripAdvisor prove that.

To attract Xers, your marketing efforts should include customer testimonials – they are 10 to 20 times more believable than what you say about yourself.

Over 50 Zoomers

People over 50 aren’t old; they’re in the prime of their lives and usually have more money to spend in your store. According to Ken Dychtwald, PhD, founder and president of

Age Wave, as the Baby Boomers pass through their middle years and on to maturity (the oldest Boomers turn 65 this year), several key factors will reshape consumer supply and demand. These factors include a concern about the onset of chronic disease, their desire to postpone physical aging, and entry into new adult life stages.

The good news is that Zoomers consider middle age to be 55. The bad news is that even though they don’t feel any older, your store has to be ready to help in areas where they won’t ask for it.

CONSIDER THE FOLLOWING:

- **Product needs to be placed at an easily reachable height.** If you have tall fixtures, instruct staff to be on the lookout for customers trying to get at product they can’t reach and help them accordingly.
- **Presbyopia, a disease that affects our ability to see clearly up close, kicks in at around age 40.** (Sorry, Gen X!) Zoomers looking at all your fabulous merchandise may be missing key product detail. Why not place a basket of reading glasses in various magnifications at your front counter for use on the honor system?
- **Pump up the type size used on signing, brochures, online communications, and other point-of-purchase (POP) materials used to help customers make good purchasing decisions when there is no store associate around to help out.** If they can’t read the materials, no one wins. You may also want to offer visitors the ability to increase font size on your website should they so desire.
- **As we age, it gets harder to adapt to different lighting.** This makes it tough for anyone to see the merchandise, and tougher still for aging eyes that need 2–3 times more light to see as clearly as younger eyes. Yet, a space that’s too bright can also cause problems. If you’re not sure where you stand lumen-wise, consider calling in a lighting professional to help you out.
- **We all love shiny floors, but shiny floors are scary to older customers who do not want to risk a fall on what appears to be a slippery surface.** When it comes time to replace your flooring, consider one made from non-slip material.
- **Heavy doors are a problem, as are doorknobs.** A high percentage of Zoomers will have some sort of arthritis; it’s much easier for them to operate a handle versus a knob.

Making your store comfortable for all generations requires more than a “build it and they will come” mentality. Today’s consumers prefer to do business with retailers who create and nourish collaborative customer experiences. In other words, they want to be as important to your store as you are to them. Isn’t that what you want, too?

Learn How One Store Operates With Zero Inventory Dollars

What inspired you to open Second Edition Book Shop?

I actually took over the shop from a family friend. I have always been a freak when it comes to reading and I was already a long-time customer of this bookstore when the opportunity presented itself. It was an opportunity I couldn't pass up. I really felt that all the shop needed was a little shot in the arm. In this case, I knew social media would help. The internet and social networking was unfamiliar to the previous owner and I felt this was my best weapon against the new wave of e-reader competition.

Prior to buying the store, what did you do?

I was a stay at home mom for almost 15 years. During my time at home with the kids, I was also the PTA president at our elementary school for 4 years. That experience is what I fall back on when running the shop. I learned a lot about time management, balancing home life, event planning on a large scale and most importantly how to get things done on a tight budget. Our children are now 14, 13 and almost 10.



Photo: Ashley Allred

second edition book shop

Owner: Danielle Joy-Whatley

Age: 35

Location: Davie, FL

Number of Employees: 1

Store opening: Opened 2003

Facebook: facebook.com/SecondEditionBookShop

Twitter: @2ndEditionBks

Unlike many retailers, your buying dollars are limited since you are a second hand store. How much would you say you invest in new inventory?

Nothing. We operate on trade, so I don't order in any new inventory. But we always seem to have the new, hot books. Our customers often buy new items out at the big box stores and then when they are finished, they bring it in and get a trade credit. The books are recycled back into the market place and our customers are happy that someone else will be able to read their book. We often have the newest books with in the first week of printing. They are then resold at 1/2 the cover price. Our trade policy is 4 to 1. You bring in 4 and then you get one of our trade books.

We love that you really support being "green". Would you say this is a movement that your customers respond to, as well?

Absolutely! It is very important to us at home and so it naturally carries over into the shop. Our customers are all too happy to buy used. It's a conversation I often have with our clients. Most will never re-read a book and no one wants the clutter of a book they're finished with. On the other hand, it is a sin to throw away a perfectly good book! The true readers love that their books live on and will be read again and again. It's a wonderful form of reusing and recycling. Additionally, our regular customers have a canvas, reusable tote bag with the shop logo on it that they use every visit. Most new customers bring their own bags anyway to bring in their trades. I seldom order plastic bags since we hardly use them and my crowd will normally refuse to take them anyway.

In addition to managing your successful store, we hear you love doing community events. How does this help your business, as well?

I do love to plan big events; it's surely a throwback to my PTA fundraising days. I have always felt that bookstores are a living, breathing part of the community. This is never more evident than when we have a social event including several local independent vendors. We often host sidewalk sales and gain customers from the participating vendors. It always brings new people into our shop. Add that to social media and it's really easy to spread the word. Most of our vendors and customers are on Facebook, so when they "share" our events info with their friends and then they share... soon our whole community has heard about it!



Photo: Ashley Allred

Opposite: Owner Danielle Joy-Whatley stands proudly behind her well merchandised cash-wrap

Above: The eclectic collection of used books create dynamic displays for reading lovers

What struggles do you find as a store owner?

Balancing my life between work and family is the primary struggle. Taking care of my home, kids and then making time to be with my husband. Our family taking precedence is a rule that I made for myself before ever going into business. My husband is a firefighter and he works 24 hour shifts. The days that he works are definitely more challenging to me. As far as the book business and its future, there is a struggle that I face with technology and specifically e-readers. My job now is to keep people reading real paper books. It keeps me on my toes!

With your ten year anniversary around the corner, what would you say is the best retail lesson you have learned?

Find a way to always say "yes". I try very hard to never say no. I think keeping it personal is the only way to make a small business a success. I try very hard to do everything I can to accommodate our readers. We even added home deliveries to our home-bound customers and I feel that is not something the big-box, chain store can do – at least not with our personal touch.

That's fantastic! Any other tips to share?

Only in a real store can you physically see, touch and smell the books – or any product. Freedom to browse before deciding to buy is something not found in a virtual world. You can't beat that experience!

We couldn't agree more!



Finding Balance Between Work, Marriage and Children

Yes, It Can Exist!

Kristi Fowler

The demands of being a business professional often wreak havoc in personal life. The strain of trying to run a successful business can zap the energy of someone who is attempting to be successful in other areas of life — parenting, being a spouse/significant other, etc. As such, life can often feel unbalanced which can produce more stress.

Human beings operate better when they have boundaries on themselves that maintain balance, and while achieving balance can be a challenge, it's not impossible. In fact, it can be fairly simple if certain guidelines are followed.

The key is this: remember this is a long-term investment. The goal of balance is to see the benefit over the long haul, rather than the short term. If you gain the world professionally, but lose your personal or family life in the process, what good is that? Practice the patience of a good life balance over time and you will find fulfillment in both worlds.

Here are five steps to help you achieve the balance for which you are looking:

1 Take care of yourself first. People— especially women — often are so busy attending to everything and everyone else that they neglect the very person who matters most — themselves. Think of it this way: if you don't take care of yourself, you will burn out. It doesn't matter who you are, every person has a point where they just can't do it anymore. If you end up in a place where you can't do it anymore, then what good are you? The key is to take care of yourself so that you can offer the best of yourself to your pursuits.

This means dedicating an hour to an hour and a half each day to you. Work out. Read. Sleep in a little longer. Connect with that friend you haven't seen in awhile. Whatever it is for you, take the time each day to do it. The argument that most folks have regarding this is that they don't have time. In reality, they don't have time not to.

Here's the irony: more often than not, a person who takes the time for themselves is actually more productive, both professionally and personally. And besides... the point of a person's pursuit of business and personal goals is often boiled down to one thing — they want to feel better. If that is the case, then feel better right now by taking care of yourself first. And if you can only give yourself 30 minutes to start, still go for it. That's better than zero minutes.

2 Choose your mission for the day. Do one thing that moves you closer to your ultimate goal before you attend to anything else. Too often, “busyness” of task items related to professional and personal matters rule over the very thing that you say you most want in life. If you attend to the smaller things first — the things that are important to do, but that don’t get you close to your ultimate goal —you derail your course toward that which you want most. Remember, your ultimate goal should be driving all of what you do anyway. It’s why you are working so hard, it’s why you feel stressed at times, it’s why you want something better and something more...

3 Use technology for its original intended purpose. Odds are you have a cell phone, but that it’s much more than just a phone. The original intention of this device was to aid you in your pursuits. For far too many, what was meant to be help has now become the “master.” People feel that they must attend to every single call, email and text message, and they feel they need to do it quickly.

Instead, do two things to help you find balance in your life. First, choose to email, text or return calls two or three times during the day. Do these once in the morning, once at mid-day and once at the end of the day.

After the third dedicated time of doing this, practice the second step in helping you find balance — turn the phone off. Remember that your phone works for you and not the other way around. The calls, texts and emails will still be there the next time you check, and you’ll be surprised how non-urgent many of them were anyway.

4 Choose what percentage of your day is dedicated to business and what percentage is dedicated to personal life. Stick to your pre-determined percentages. At times, you may find the need to cheat one way or another because of a project that needs to be done. Fair enough. However, make up for it the next week or two. The goal here is to have a percentage of your time that has been allocated to professional and personal pursuits – BY YOU – that holds up over the course of time. Note your time in your organizer or scheduling system and track it at the end of each week. At the end of a month, take note of where you are and adjust accordingly.

5 Play hard with those whom you love the most. When attempting to balance life at work with life at home, it is easy to fill up the “at home” part with lists of stuff that needs to be done. And it is true — there are things that need to be done. However, if life “at home” is full of tasks, then all you have created for you and yours is multiple professional lives.

Ultimately, making the ones you love a priority the same way you are on time to open your store everyday is the key. Turn phones off – or at least ignore them – and really focus on your partner or children when you are together. After a long day of work, you deserve this same kind of attention and your loved ones do, as well. Absorb it when you can, and really take it in. It’s wonderful to love your job, but loving your family the most is important to true balance.

In reality, a bit of fun – playing hard – goes a long way toward accomplishing the other things. The fun does not have to be long or complex, but it needs to be present. Have a pillow fight. Run through the sprinkler with the kids. Play a game. Go for a walk. Whatever it is for you and yours, take the time to play and have some fun. If you have kids, here is a great formula: 10-20-10. Take 10 minutes in the morning to spend time with your child – that is, invested time in them. Then, take 20 minutes after school and follow that with 10 minutes before they go to bed. That formula works well for both the child and the parent trying to find balance with all of the responsibilities of their daily life.

What balance means to one person may mean something else to another. Find your balance by trying different scenarios and schedules. If you aren’t happy, then your balance isn’t there yet. Keep working on it, though. Giving up is letting go, and that’s exactly what we want to avoid here. And remember, love your kids and partners tight tonight. A few seconds of a hug lasts a lot longer than the hug itself.



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RM / ASD trade show

One Stop Shop? Yes, Please.

Experience ASD

The Nation's Largest Consumer Trade Show

Nicole Leinbach Reyhle

In the world of retail, buying is typically one of the more enthusiastic roles store owners have. Of course, the concern of budget – or open-to-buy dollars – is always there. But the opportunity to shop for unique and necessary store items outweighs this on most days. The catch, of course, is finding time to shop for your store. With so many trade shows from which to choose, and many stores having broad product assortments, narrowing down where to allocate time for trade shows is a job by itself. One show, however, removes all doubts and screams “yes!” when asking if your time is worth it. Held in New York bi-annually and Las Vegas bi-annually, the ASD Show offers the widest variety of merchandise in one efficient consumer-goods trade show. Delivering a one-stop-shop in the gift, home, fashion, accessories, jewelry, health, beauty, toys, novelties, and value categories, ASD is the leader in supporting a variety of retail categories thrive in their respective inventory goals.

Longtime show attendee William Gifford, who owns retail store Small Flags in Oregon, explains that ASD isn't just a show, but an experience. “ASD is the most comprehensive show I've been to, and I've been in business twenty five years,” Gifford states.

While he raves about the product assortment, he also believes the show's seminars, workshops, on-site relaxation areas and in-store support wholesalers (such as POS providers, packaging vendors and more) all contribute to ASD's success. Gifford trusts ASD will showcase the leading supporters for retailers while also delivering the best variety in product assortment. On top of all this, Gifford feels he gains the most bang for his buck in attending two, large-scaled ASD shows a year versus a variety of other sector specific shows.

Margin-driving inventory is another perk of ASD, often complimenting core product from core trade shows for retailers. When balancing ASD with industry specific shows, stores gain the chance to really diversify their inventory, stand out from their competition and gain business from customers they may not have attained otherwise. From well known brands to trusted small vendors to first time wholesale attendees, retailers can be confident their choice of over 2,800 vendors will take their stores to a new level.

Whether you are shopping for infant clothing, home accessories, tween jewelry or plastic storage bins, ASD offers an unmatched assortment of merchandise.

Next Show Dates! ASD Las Vegas
August 12-15, 2012 & March 17-20, 2013

Learn more at asdonline.com



Top: B. Tiff sells stainless-steel fine jewelry to retail buyers

Upper Center: OKK Trading offers a variety of toys, plush products, games and more

Lower Center: Accessories and purses make up a large part of the fashion section at ASD

Bottom: A DJ station is just one of the many fun environments ASD has throughout show floors

Can't Miss Vendors to Visit at ASD

Editor's Note: With over 3,000 vendors at the February 2012 Show, RM had a nearly impossible time narrowing down our list to ten to highlight. Additionally, the participation of the below vendors at the February 2012 show does not guarantee their participation in future ASD Shows. All attendees of ASD are worthwhile exhibitors and we encourage you to attend ASD and enjoy defining your own top ten list.

Always Under Pay – Want to stock your store with all things girly? Tutus, diaper covers, hair accessories and more make up the frilly line of Always Under Pay. Created and designed by a husband and wife duo, this Utah based company is the perfect addition to any store with a children's focus. Minimum orders are reasonable. alwaysunderpay.com

Boulevard Apparel – Looking for affordable girls', women's, plus size, or men's fashion? Want to stock high-margin apparel with quick turnover? The designs of Boulevard Apparel are in tune with the consumer marketplace while also in tune with the reality of retail budgets. Get a lot for a little, all while trusting you will deliver style, fashion and fun in your apparel and accessory assortment. From denim to outerwear, the selection of styles is seemingly endless. blvapparel.com

Brothers Garment Printer – In the business of printing on garments? Want to be? Add extra sales to your daily goals by introducing a garment printer from Brother Printers. Their GraffiTee™ Series allows retailers to print on apparel up to 1200 dpi, delivering photographic quality printing. Built with USB memory stick compatibility, designs can be uploaded without a computer, making your job as easy as 1-2-3. Compact in size yet huge in potential, their affordable prices will make retailers who have a target market for customized apparel (t-shirts are most popular) wonder why they didn't get one earlier. GraffiTee.com

Juno – Duo designers Jamie and Suki have had success in retail with their San Francisco based storefront. Yet a storefront alone can't stop this talented duo from reaching for more. Together, they successfully make up Juno Jewelry, which is a handmade collection of jewelry designs that consist of bracelets, necklaces, earrings and more. Using amethyst, citrine, ruby and other gemstones, they are known for customizing designs within minutes and easily allowing retailers to create their own with changeable silver and gold necklaces, stands and other complimenting pieces. We're confident you'll love them – and so will your customers. [Facebook.com/JUNO-Jewelry](https://www.facebook.com/JUNO-Jewelry)

OMG Blings – ASD is known for a lot of things, but among retailers' favorites is their cash & carry section. Included in this crowd is OMG Bling, a fashion accessories line that delivers all the latest trends at top-notch prices. The best part? The mark-up you can get on their goodies is incredible, with many items costing only \$1. Remember to bring an empty suitcase to Vegas, because these guys will leave you with no room left to spare in your bags going home. OMGBlings.com

Polly Trading Company – Metal mesh has never looked better than when designed into handbags, tops, skirts, belts, accessory cases and more. Affordable, stylish and the perfect addition to apparel, accessory and gift shops, this Los Angeles based company delivers fashion with attractive prices. Not convinced? Try touching their product, which is the best way to gain a full understanding of anything you could ever buy. pollymesh.com

Personal Security Products – The love affair we have with PS Products isn't just for consumer appeal, but also for the value that they deliver to store owners. Selling stun guns, pepper spray, gun accessories and concealment may not be your idea of best sellers, yet the reality is many store owners feel safer having a stun gun or pepper spray in their store. And if women are your target customer, why not add pepper spray to your inventory assortment? It may be an unexpected add on sale, but it's likely a sale they won't forget – and will tell their friends about. psproducts.com

United Pacific Designs, Inc. – If licensed products are what your customers crave, then licensed products is what you should sell them. At U.P.D. Inc., you'll be blown away by the amount of children's licensed apparel, toys, backpacks, games and more that you can select from. Spiderman, Dora, Tinkerbell and even Angry Birds all have a home at U.P.D. Inc., letting your open-to-buy dollars stretch far. Minimum orders start at \$500, and re-orders are likely. updinc.net

WOW Jewelry & Apparel Organizers – Founded by a "Wise Old Woman", Laurie Clayton is an inventor turned entrepreneur who made her premier at the ASD Las Vegas February 2012 show. Hair salons, children boutiques, ladies apparel retailers, gift store owners and more were smitten with the practical necklace, earring, bracelet and apparel hangers. Some stores bought inventory to sell while others bought inventory to use as store displays. Either way, all were wowed. WowHanger.com

Zsa Zsa Jewels – Crafted by designer Meena Catalano, Zsa Zsa Jewels uses precious and semi-precious stones from Egypt and Turkey, then passionately designs and sets them in bronze, silver and copper metal plated in 24 Karat gold. Very simply stated, the designs of Zsa Zsa are gorgeous and unique, delivering custom quality for retailers looking to stand out in the marketplace. Wholesale prices begin at \$39, making this a knock out collection to introduce at your store. Their website doesn't offer much, but their designs speak loud and clear at ASD – and at retailers nationwide. zsazsajewels.com



Happy Feet

Don't Let Foot Problems Sideline You
At Work Or With Your Fitness Goals

Jackie Kold

You may be trying to take advantage of the great outdoors with a walking program or another form of exercise, but in light of stress to the feet from being on your feet so much in the workplace, you may become sidelined with achy feet. Corns, calluses, blisters, or perhaps even an injury could not only compromise your fitness goals but can also make even waiting on customers feel like you're standing on a bed of nails.

These small foot problems that probably might not make much of a difference at other times can suddenly become a very big deal when you begin putting significant stress on your feet, as you do when you're starting an exercise program. The good news is that over time, feet can get used to new stresses, allowing skin to grow thicker and tougher so fewer problems occur. In the meantime, there are steps you can take to reduce the risk of common workout and/or work-related foot problems to keep your feet healthy and feeling happy.

To help you put your best foot forward, here are five tips for happy feet:

Don't Skimp on Footwear

There definitely is a difference in shoes, and if you are serious enough about your health to start an exercise program and want to be pain free on the job, you have to be serious enough to invest in good footwear. Doing so will help you avoid many injuries. When shopping for work shoes, look for solid construction with a flexible toe bed (your shoe bends when your foot bends), a strong heel counter (the area that hugs the back of your foot), and most important, padded insoles and arch support. For fitness, ideally, you should select a "cross trainer" shoe, which works for all-around athletic wear. Your best bet is to shop in a reputable shoe or athletic footwear store, where a clerk should not only measure your feet, but also ask about any biomechanical problems such as flat feet, or weak or pronating ankles before suggesting styles.

It's also smart to break in a pair of shoes around the house for a few hours at a time each day for several days before wearing them during a full work day or workout. They really should feel great from the moment you slip them on. If they don't, keep looking.

Workout with the Right Socks

While shoes are important, podiatrists cite a major cause of workout-related foot problems is wearing the wrong socks. Because socks provide the cushion between your skin and your shoe, they can either prevent friction that could eventually lead to irritation or injury. If socks are too thick, too rough in texture, too tight or too loose, that friction multiplies and so does your risk of foot problems. Seek out a sock with some cushioning on the sole in one of the new microfiber fabrics designed to wick away moisture. Moisture that builds on the skin contributes to blisters, foot odor, skin fungus and fungus of the nails.

Shoe Inserts or Orthotics Can Work Wonders

If your shoe doesn't have a built-in arch support, you should invest in a shoe insert that supports the foot from heel to toe. You're not looking for cushioning as much as for the arch to be supported. You should feel the insert pushing gently against your arch so that your body weight is supported symmetrically across the entire foot. This places the foot in the correct biomechanical position, which automatically reduces the risk of blisters, corns, and calluses by at least 50%. A good arch support also helps prevent another common work and workplace foot problem: plantar fasciitis, an inflammation of the band of tissue that supports the foot arch resulting from the arch caving in and collapsing down. Signs of plantar fasciitis include pain in the arch or heel that is strongest when you walk after resting or first thing in the morning when you get out of bed.

Take Steps to Fitness

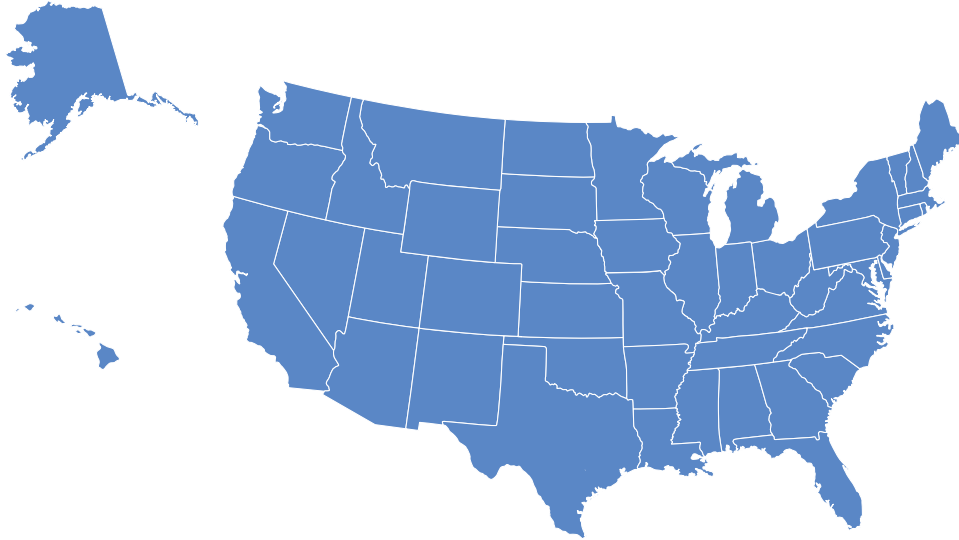
While being excited about your new workout program is a good thing, doing too much too soon is the quickest way to put your feet out of commission. One of the most common and biggest mistakes is people who try to take their bodies from 0 to 60 when they begin an exercise program. That's not good for a car and not good for a person. Don't try to walk three miles when you haven't done that since high school. This not only helps lead to blisters, corns and ingrown toenails, it can also cause more serious problems, including plantar fasciitis, stress fractures and tendonitis. Start slowly and listen to your body. For beginners, 15 minutes of daily cardiovascular exercise three to six times per week is ideal. Then, build endurance from there. The key to avoiding most foot problems is a gradual progression of activity that allows feet to get used to all the new action.

Tips to Treat Troubled Tootsies

- Do self-treat corns and calloused skin with non-medicated donut pads designed to take pressure off the affected area.
- Do soak feet often in warm water with a mild soap.
- Do use foot files and pumice stones regularly to smooth and soften skin.
- Don't use razor-like or other cutting devices in an attempt to cut away dead skin or remove a corn or callous. If it's that thick, you need medical attention.
- Do use medicated foot sprays designed to kill athlete's foot fungus after showering in a gym or other public facility.
- Do check your feet every day, including the bottoms. Look for signs of redness, swelling, irritation, cuts, blisters or corns. If you have diabetes, don't try to self-treat these problems and see a doctor right away.
- Do moisturize feet, but only at night before going to bed. Doing it during the daytime can make shoes slip and cause undue friction and irritation.
- Don't try to lance a blister. Instead, let it go down or drain on its own and keep the area bandaged and clean until it heals.

Your feet are like the barometer for your whole body. If they begin to act up, it's a sign you're putting too much stress on your heart, your lungs, your muscles, your bones, as well as your feet.





Who's Minding The Store?

Learn How State Retail Associations Advocate for Independent Merchants in Capitols Across the U.S.

Rebecca Marion Flach

In state capitols across America, wars are being waged against independent retailers. Laws that reach right into the tills of merchants are on the agenda for many state legislatures, so state retail associations are working hard to protect retailers from legislation that could put them at a disadvantage.

The battle between Amazon and other Internet-only merchants that don't collect and remit sales tax and brick and mortar member merchants that do has state retail associations crying foul. "Storefront merchants must collect and remit state and/or local sales tax on practically every transaction in many states. These are the same retailers who see more and more of their customers buy from e-retailers who undercut the selling price by at least the tax rate. Yet, it's the brick and mortar businesses who are looked to by policy makers to be part of the 'solution' to close state budget deficits," said Retail Council of New York State President and Chief Executive Officer James Sherin.

In 2008, Sherin's group took on Amazon to help level the playing field for his member stores. New York enacted a law to require Amazon and other Internet sellers to collect sales taxes on consumer purchases made through its affiliate websites located within the state. Encouraged by the Retail Council of New York State's work, other state associations have followed suit; to date 23 states have adopted or proposed measures to require Internet sales tax collections. Fighting unfair competition from Internet giants is only one of many issues state retail associations grapple with. State legislatures around the country produce thousands of bills each session on a vast array of issues that could affect independent retailers. Many of these bills take a toll on a small merchant's bottom line. Hearing from members squeezed by the rising cost of accepting credit cards due to increasing consumer reliance on paying with plastic, Vermont Retail Association, for example, established the nation's first law to allow merchants to set a \$10 minimum for cards and to offer a discount for cash or other forms of payment.

Similar examples abound. Virginia Retail Merchants Association recently amended legislation to assure retailers' ability to recover the retail value of goods stolen under either the criminal or civil law and still recover civil damages of up to \$350 or double the retail value if the goods are not recovered. The bill passed.

“This legislation really strengthened the retail theft code in Virginia, at a critical time in fighting retail theft and organized retail theft,” explains Virginia Retail Merchants Association President Laurie Aldrich.

Some states allow retailers to keep a “vendor allowance” to compensate retailers for collecting and remitting sales tax. While typically a small percentage of the tax collected, Utah Retail Merchants Association recognized every penny counts for independent merchants and defeated attempts to repeal this allowance.

To date, 23 states have adopted or proposed measures to require Internet sales tax collections.

Other legislation could impose undue burdens on retailers. The Nebraska Retail Federation, Connecticut Retail Merchants Association and many other states are fighting an increasing number of bills requiring the collection of various fees at the point-of-sale. Depending on the state or locality, merchants may be asked to collect not just sales taxes, but E-911 fees on prepaid cell phones, occupation taxes on restaurant meals and advanced recovery fees for electronics, mattresses and other product recycling.

“The point-of-sale is fast becoming the popular place to collect everything. If we aren’t successful in finding other workable funding mechanisms, customers may soon dread their tax bill every time they check out of a retail store,” notes Jim Otto, president of the Nebraska Retail Federation.

Such point-of-sale fees have been a hot topic in Maryland too, where lawmakers have introduced bills that would require retailers to recycle paper or plastic shopping bags or collect a fee from consumers to aid the state in doing so.

“Environmental issues that focus on specific products ignore the economic impact and exaggerate the benefits, rather than looking for comprehensive solutions,” states Maryland Retailers Association President Patrick Donoho.

In other cases, bills trample one set of rights to accommodate another. One of the toughest issues South Dakota Retailers Association has dealt with lately is the matter of gun rights vs. property rights. Legislation has been introduced several times to prohibit businesses and employers from establishing policies that would prohibit customers and employees from having a gun locked in their vehicle in the business’s parking lot.

“South Dakota Retailers Association is not an anti-gun group, but we have led the effort to kill this bill each year because we believe it essentially says gun rights supersede the right of a business owner to set policies for their own property,” explains

the association’s Executive Director Shawn Lyons.

Educating lawmakers is key to retail associations’ advocacy work. A bill was introduced this year in New Hampshire’s Legislature that would have required stores to give a full cash refund on returned merchandise. The sponsoring lawmaker filed the bill after she attempted to return two dresses she had bought for her daughter, had the receipt, and was presented with store credit as the only option for return.

Retail Merchants Association of New Hampshire’s President and Chief Executive Officer Nancy Kyle was quick to point out to the sponsor and other legislators the many reasons why a store may issue credit and why requiring full cash refunds would pose a hardship on business owners. The bill was killed.

Whether proposed legislation zaps a retailer’s bottom line or creates an operational nightmare, state retail associations need the support of the independent retail community to keep up the good fight. However, backing by retailers is waning due to strapped finances, commitment to local chambers and other organizations, lack of awareness state retail associations exist, or a simple misunderstanding of what they do to defend independents before state and local legislatures.

“Retail is a competitive industry and business owners are so focused on their stores they often don’t think to take time to examine what’s going on in their state or local legislatures. They think someone else is going to advocate for them, which doesn’t give state retail associations the support we need to effectively represent the industry,” states Jim Hallan, chairman of the Council of State Retail Associations, a trade group that coordinates and supports the efforts of individual state retail associations. Hallan is also president of the Michigan Retailers Association.

...state retail associations need the support of the independent retail community to keep up the good fight.

Hallan suggested retailers can help by becoming a member of their state retail association. Nominal membership dues support the work retail associations do before state and local legislatures. According to Hallan, associations frequently offer money-saving programs and services, education, and networking opportunities in addition to the advocacy services they provide. To contact your state retail association, visit www.councilsra.org and select your state.

Hallan points out, “The battles to determine the fate of retail businesses around the country will wage on, but the industry stands a better chance of wins like New York’s Amazon tax law or Vermont’s credit card minimum law if independent merchants think communally”.

In each issue of Retail Minded, select retail terms will be identified in our RM Dictionary to help support your overall understanding of the retail business and business at large.

[RM] Dictionary

Terms from throughout the magazine are highlighted by [], which reference them being a part of this issue's dictionary.

Analytics (p. 26) – in terms of social media, it is the measurement, collection, analysis and reporting of internet data for purposes of understanding web usage; gives an overview of the effectiveness of a website

Cash Mob (p. 9) – a group of people showing up and pledging to spend money in a designated local shop; purpose is to encourage people to shop local independent retailers

Cross-merchandising (p. 17) – the practice of marketing, or displaying products from different categories, or from different stores to encourage consumers to buy each product

Debt-to-income ratio (p. 31) – the percentage of a consumer's monthly gross income that goes toward paying debts

Interface (p. 27) – the point of interaction between two things; common boundary shared by a person and a device, across which data passes, such as the screen of a computer

Merchandising (p. 32) – in the broadest sense, any practice which contributes to the sale of products to a retail consumer; the variety of products available for sale and the display of those products in such a way that it stimulates interest and entices customers to make a purchase

Open rates (p. 23) – in terms of email marketing, the number of people who open your email message versus the number to whom the message was sent; if 30 people open the email and you sent 100, the open rate is 30%

Platform (p. 15) – a specific configuration of hardware, a specific operating system, or other software that is a standard for the development and operation of computers and of computerized devices such as personal digital assistants and cell phones

Viral (p. 50) – an email or social media message that becomes popular by spreading quickly via the internet

Please note the definitions provided by Retail Minded are not intended to be the only definitions available per word, however we do believe them to be the best interpretation based on retail needs.

Have a retail term you would like to understand better? Let us know! Please email julie@retailminded.com and reference "Dictionary" in the subject heading. Due to the large amount of emails received, we will only be able to reply to those who provide a word we may feature in a future issue. Thank you for your understanding.

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The new **RM website** delivers daily insight, support, resources and more! Have a blog idea you think our readers would love? Want to contribute a story? Have pics from a recent event you want to share? *We're always looking for great story ideas, retailers to feature and news to share!* Be sure to get in touch if you want to get involved! Contact Retail Minded at nicole@retailminded.com.

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Remember, Retail Minded is all about you!

EDUCATION / in their shoes

Ever wonder what your customers are thinking? Each issue, we'll ask three "real" customers what their thoughts are about shopping independent boutiques. Our hope? That you will really listen to what they have to say and see how you can apply some of their experiences to help your store thrive.

What amenities, besides great customer service, do you value at small independent retailers?



Leah Osadchuk

Age: 20

Profession: Student

Location: Tempe, AZ

I prefer to shop at small boutiques because the atmosphere is different, in a good way. It doesn't feel like every other department store. Most department store have a "cookie cutter" feel to them; they are all designed the same, they all carry the same items, and most of them even have the same décor. I prefer the more stylized store - a place where not only are the clothes something fresh and new, but the overall store has its own uniqueness.

When the style of the clothes goes beyond what is on the rack and ties into the style of the store, it feels like something more, and you are getting more than just the item. It also, to me, feels like the buyers for these stores actually tailored their purchases toward what the people of the store want, rather than just what is "trendy." They also have a way of finding the new and upcoming designers or the hometown designers who care about more than just making money. Their goal is to make the clothes fit the customers of the store, rather than just making clothes that look good on mannequins.



Joe Byriel

Age: 24

Profession: Financial Advisor

Location: Boone, IA

Other than customer service I try and shop at local businesses for two main reasons. The first reason goes hand in hand with customer service and it's about creating relationships. Local business owners pride themselves on their customer service but it's really more than a warm smile and a thank you. I shop locally because I enjoy walking into a business and seeing familiar faces that actually remember me and appreciate why I am there.

The second reason I shop at locally owned businesses is to keep the money in my community. In today's economy it is even more important to make supporting your neighbors a priority. By choosing to buy jeans at a local boutique or eating at a local restaurant, instead of at chains, it puts those dollars in the pockets of business owners that live in my community. They then have extra money to spend locally and pay their employees that also live, shop, and work locally.



Patricia Batista-Hedges

Age: 59

Profession: Licensed Clinical Social Worker / Mother

Location: Naples, FL

Even though I'm now more like Paula Deen than Carrie Bradshaw, I've always liked the "art of shopping"! The storefront and name has to be appealing, and draw you inside. The shop's color, design and product has to be aesthetically pleasing. I've always preferred the smaller, diverse boutique with warmth, uniqueness and creativity not seen elsewhere. The owner must be knowledgeable and passionate about their product. Specialty shops are more expensive, so need some flexibility with their prices with sales, bartering or shipping discounts.

I'm from the generation that remembers shopping "in wonderment" with my mother in the large downtown department stores, but I have evolved into an online boutique shopper! Their websites have to be as inviting and accessible as their storefronts. Within minutes online, I found the perfect unique Italian hand-painted ceramic pasta serving bowl for my son, from a shop thousands of miles away in Portland, Oregon, imported from an Italian family business! I even received a price adjustment and shipping discount!

RM / in the next issue

Retail Minded

news, education & support for boutique businesses

Check Out

What's Coming Up in the Next Issue of Retail Minded!

- Learn the best tips for gaining press for your store from PR expert Inna Shamis Lapin!
- Discover ways to maximize your e-commerce shop – internationally and locally!
- Find solutions to getting organized both in your store and at home!
- Gain insight on the best tips for a successful holiday season... and the best gifts to give!
- Discover how fair trade and USA-made may be right for your store!

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LIFESTYLE / balancing act

Photo: Courtesy of Cinda Baxter



The 3/50 Project's Cinda Baxter May Be Recognized Nationally, But Her Retail Journey Began Like Many Others

Most retailers are familiar with The 3/50 Project, however not everyone knows the brains behind this. Who is Cinda Baxter, and how has retail played a role in your life?

Could you please provide a brief profile of yourself so our readers can get to know you?

My life in retail began in a piano store, more than thirty years ago. I ended up owning a retail store a couple of decades later called Details, Ink.--an upscale stationery and invitations boutique in Minneapolis for fourteen years. After that, I switched gears and officially began a full time career as a retail consultant and speaker. I wrote a blog post railing against Oprah and Susie Orman, who were instructing the public to immediately stop all discretionary spending (whaaaaat!?!). The post went [viral], The 3/50 Project was born, and an international grass roots movement went into hyper drive which reunited consumers with locally-owned, independent retailers.

What time-saving tips to you have to help retail store owners find balance in their days?

Set boundaries...then stick to them. We're our own worst enemies when it comes to time management (and by extension, personal sanity), allowing the business to gobble up our lives, then justify it as a necessary evil. Schedule 30 minutes each day as "off limits" time – no phone calls, no interruptions. Use that time to tackle anything that is most important at the time. You will be amazed at how much you can get done in 30 minutes.

With a schedule that includes frequent travel, do you ever combine work and play while on the road?

Absolutely. I love to travel; being on the road allows me to see parts of the country that would otherwise have gone unexplored. I'm constantly connecting with friends along the way, taking side trips to see the sights, and reveling in local fare.

Are there certain things that you have had to let go of in order to be successful with The 3/50 Project and your many

other commitments?

Yes...and it was the part that paid the bills (not unlike new retailers who step away from steady paychecks to open a store). The viral explosion of the Project quickly forced a difficult choice--either continue consulting and drop the Project, or grow the Project and drop the consulting. In the end, it came down to the greater good. Empowering one merchant at a time was fun, but helping thousands of merchants at a time is better.

Your dedication to local, independent businesses is admirable. What advice do you have for retailers to help each other thrive in their own unique towns?

We need to stop thinking of ourselves as just retailers, just restaurateurs, or just service providers, and begin seeing ourselves as part of a larger team called "merchants".

Having owned a store for 14 years what is your number one tip for store owners?

Leave work. For real. A few years after opening Details, Ink., I made a commitment to end my work day when the store did. It wasn't always easy, but the positive impact---psychologically, emotionally, and physically---was astonishing. More got done during the day. I slept at night. Time spent with friends was guilt free. All I had to do was make myself turn off the lights and walk out the door.

Finally, please share anything else you would like Retail Minded Magazine readers to know.

In the end, it's all about quality of life. Retailers, by nature, tend to network and socialize at trade shows, then revert to "I am an island" when they return to their stores. During the day, reach out to neighboring merchants, even if their business is completely different from yours. Ask questions. Offer ideas. Try things together. Run with scissors. Then, at night, go home. Hug your spouse. Hug your kids. Hug your dog. Repeat.

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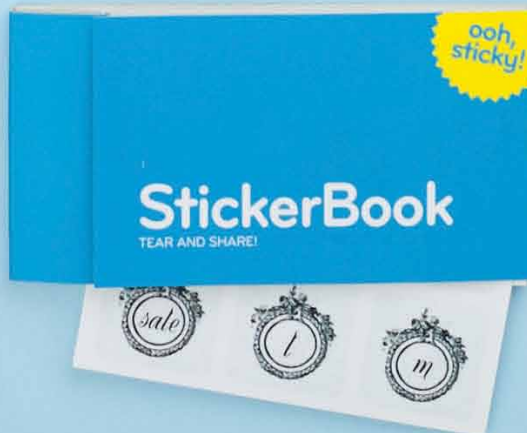
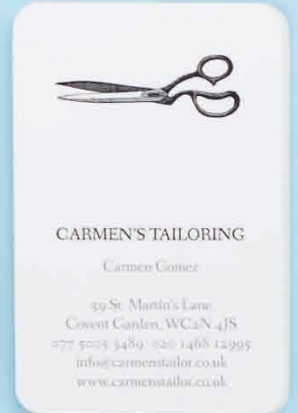
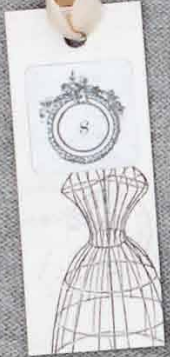


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