

HARDWARE *Retailer*

The Newsletter for Members of the North American Retail Hardware Association • www.nrha.org • September/October 2008

NRHA Convention the Perfect Mix of Business and Leisure

The scenic coastal resort of the Hyatt Resort in Monterey, Calif., made the perfect setting for retailers and their families looking for a place to get away from the daily grind. The resort was the setting for the 2008 NRHA Convention, held July 28-30, which attracted more than 300 retailers from the United States and Canada.

For many, this was a special convention as they extended well wishes to NRHA's retiring director John Hammond.

without golf? Anyone who wanted to test their skills was welcome to participate in the golf outing at the Del Monte golf course. Would-be adventurers got a taste of life on the high seas when they boarded a boat and went whale watching. There were plenty of whales, porpoises and sea lions to keep everyone's eyes focused on the water.

For many, this was a special convention as they extended well wishes to NRHA's retiring director John Hammond (see related article on page 6).

Corporate sponsors for the event included: EazyPower, Stihl, Vermont American, Fluidmaster, Hyde, AHMA, Cooper Hand Tools, 3M, Scotts, Wooster, NCB, Purdy, Channellock, Energizer, Little Giant Ladder

Attendees had plenty of activities to keep things moving. The lunch and shopping trip to Pebble Beach and Carmel by the Sea got rave reviews from everyone who went on the outing. And, what would a trip to Monterey be



This year's Young Retailer of the Year honorees included (front row, left to right): Terry Byers of Town Center Hardware, John Bettendorf of Isanti Hardware, Hank, Eric Hassett of Palo Alto Hardware, and Jeff Johnson of Del's True Value Building Supply. In the back row: Tim Farrell of American Hardware Manufacturers Association, Maurice Chevalier of Morinville Home Hardware, Kevin Knedler of Scotts Company, Todd Kirschner of Trio Hardware, Doug Laird of Cooper Hand Tools, Shawn Roehr of Arrow Lumber and Hardware and Greg Jorgenson of 3M.

Systems, Moen, Louisville Ladder, Rayovac, Creative Homeowner Press, Vaughan & Bushnell, Liquid Nails and Gorilla Glue.

On the Agenda

Business was at the top of the agenda during the three-day event. On Monday afternoon, NRHA's Legislative Leadership Council met to discuss ongoing business and future projects for 2009. The recently published, *Human Resource Handbook: A Desktop Guide to Effective Employee Management* was an initiative spearheaded by the council. The handbook is

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Your New Ride on the Information Superhighway

NRHA just got a new set of wheels. If you hadn't noticed, the vehicle we've been using to cruise down the information superhighway had begun to show a little wear. So a couple of months ago, we launched a new and improved Web site. We think it's as slick as a Lamborghini with enough power to haul a semi-trailer full of information.

NRHA's mission is to help independent retailers be successful, and one way we do that is by arming you with all the information you need to be better in your business. But don't just take our word for it, hop on nrha.org and take it for a test drive. As you're cruising around, be sure to look for a few of the key features.

First of all, we're proud of our new Product Sourcing Directory. This area contains more than 3,000 industry manufacturers searchable by name, department, category or product type. Independent retailers thrive on having a wide variety of products in their store, and this is your first step toward knowing where to find them.

The directory doesn't stop there. Certain manufacturers have elected to be NRHA Vendor Partners, which means when you look them up in the product directory, you'll find even more information, including a list of their hottest new products, a list of distributors that sell them and education and training material related to their specific brands. Instead of sending you around the virtual globe to find more information about products sold by your favorite vendors, we've brought it all to one place.

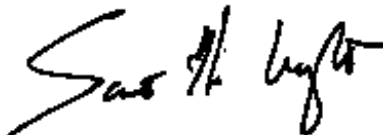
We trust you're a faithful reader of *Hardware Retailing*, our monthly national publication. It's our goal to provide you with insightful and timely articles that will broaden your perspective on the hardware retailing industry. If you're like others who have called our office, you've likely had a day when you wanted to re-read a certain article, but couldn't find the paper copy in the stacks around your desk. Now, we'll be archiving an electronic edition of the full magazine so members can browse and find exactly what they were looking for.

We're also releasing an easy-to-use online version of our recently revised *Human Resource Handbook*. This is a practical desktop reference designed primarily for owners and managers who have to deal with human resource issues and need easy-to-find answers.

For those of you that look to books to keep you up-to-date on pertinent retailing topics, the NRHA bookstore has partnered with Amazon.com to keep the titles current and make it easy to buy.

And there's much more, including our *Cost of Doing Business* study, our industry newsletters and our How-To brochures.

Access to all of this information is a part of your NRHA membership. All of these resources are there for your benefit and can help you become a better, more profitable retailer. So don't leave this new set of wheels sitting in the garage. Get out there and give it a spin.



Scott Wright,
Editor

HARDWARE Retailer

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currently available for NRHA members to download at nrha.org.

That evening, everyone relaxed during the Young Retailer of the Year Awards program dinner. The American Hardware Manufacturers Association (AHMA), Cooper Hand Tools, The Scotts Company and 3M sponsored the awards.

Seven young innovators were commended for their commitment to independent retailing. Attendees had an opportunity to learn more about each of the honorees' business operations by watching a video and hearing from each individual during the presentation.

The breakfast session held on Tuesday morning officially opened the convention as Hammond presented a report on the state of the NRHA. He discussed events of the past year, additions to the association's staff and Bill Lee's new role as his successor as managing director. Hammond said that the association is strong and will be in good hands under Lee's leadership.

Following Hammond's presentation, comedian Buzz Sutherland entertained the crowd with his off-beat sense of humor. He joked about his family and how finding success in business is similar to having a successful family. Sutherland then went on to the audience participation segment of his routine, which was a crowd pleaser.

Later that morning John Satagaj, NRHA's Washington liaison, discussed how the upcoming presidential election will directly impact the nation's independent business owners. Throughout the year Satagaj hosts legislative teleconferences that cover



Bill Lee, NRHA's new managing director and wife, Jane, visit with industry friends.



John Hammond, who retired as NRHA managing director after the convention, chats with Bill Farrell, vice chairman of the American Hardware Manufacturers Association (AHMA).

the issues of the day. Members of NRHA are encouraged to participate in an upcoming conference. Future conference dates have been posted on the association's web site nrha.org.

Jim Close and Joe Szvetitz of Risk Management Services showed retailers how they could quickly identify and correct a theft problem in their stores. Retailers were shown a video that illustrated techniques employees use to steal and remain undetected. The team discussed external and internal theft, hiring the correct employee and implementing policies that are easy and simple to track. Szvetitz and Close have a total of 50 years experience in criminal justice and are committed to helping independent businesses develop solutions that protect profitability.

Closing Day

The final day of the convention started bright and early with the all-industry breakfast. Hammond welcomed attendees and introduced new managing

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The NRHA Convention was filled with fun family activities for all ages, such as a whale-watching event.

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director Bill Lee. During his commentary, Lee discussed his career in marketing prior to joining the NRHA and his roles and responsibilities after joining the association. Lee noted that one of the greatest strengths of the association is the employees. He feels it is their dedication and hard work that will keep the association moving forward. He went on to discuss NRHA's new Vendor Partner program that will link manufacturers to the retailer community via the association's Web site.

Lee then spoke about Hammond and recounted his enormous impact on the hardware industry and the NRHA. Lee reflected on the role Hammond played in his life as both mentor and friend. He told of the strong bond that his family has built with Hammond, his wife, Billie, and their children. Lee then directed the audience to watch a "this is your life" video that highlighted key events in Hammond's life and included comments from friends. The video was one of several surprises that the NRHA and long-time friends and associates had prepared for Hammond.

At the conclusion of the video, Lee asked NRHA President Richard Thomes to join him in presenting Hammond with a gift. Now it was Hammond's turn to comment. Visibly moved by the accolades, Hammond responded with humor and wit. He spoke of joining the NRHA after his stint in the Navy and his ascension within the NRHA. He spoke of the financial and factional struggles the association faced when he first came aboard and how things gradually turned around. He made it clear that none of the things he accomplished could have happened without the support of those within the industry, and many of the

people in the room. Hammond made special mention of his wife, children and grandchildren, saying without his wife's strength and support he would not have been able to travel as he did or accomplish as much.

After Hammond's remarks, Lee introduced Thomes to



Terry Byers, one of the Young Retailers of the Year, proves you don't have to be a kid to have fun.

present the President's Report, which would be Thomes' last official duty as NRHA president. He talked about the state of the association and the activities of the board under his leadership. Thomes made note of the willingness of every board member to share ideas to strengthen the association's influence and involvement in the hardware industry.



Tom Chasteen, along with his wife Dale, directed the auction during Family Fun Night. Many of the attendees were able to win fabulous prizes with their "NRHA Bucks."

New President and Board Members

After Thomes' remarks, it was time to elect a new slate of board members and officers. At this point, Thomes invited newly elected NRHA President Ken Eilers to the stage. As his first order of business, Eilers took the opportunity to present a plaque and gift to Thomes. Eilers closed the session by discussing what he hoped to accomplish in the upcoming year and his desire to get more retailers actively involved in the association.

Several seminars took place later that morning. Dan Tratensek, NRHA director of publications, served as moderator for a panel discussion on "Going Green." He was joined by John Foster from Stihl, Marc Gimbel from City Ace Hardware in Seattle and Bill Hayward from Hayward Lumber in Monterey. It was a lively discussion that focused on how these businesses are marketing green products that are energy efficient and eco-friendly.

Ray Parker, senior vice president of human resource outsourcing for SOI, led another session. Parker is the author of the second edition of NRHA's Human Resource Handbook. He gave attendees a preview of the one-of-a-kind management tool that is now part of NRHA's online education and training curriculum. Retailers that attended the session received a free copy of the manual on CD. This is a great resource that is currently available on nrha.org

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Bill Lee Becomes Managing Director of NRHA

On Aug. 1, 2008, Bill Lee officially took over his new duties as managing director of the North American Retail Hardware Association (NRHA). He succeeds John Hammond, who retired after 38 years of service to the industry.

Lee's career has come full circle since his first contact with the organization. NRHA became his first client when he was getting his small marketing and graphic design company up and running. During the 12 years he operated Applegate Designs, he offered marketing and design consulting services to a wide variety of small businesses.

After up-close exposure to his marketing expertise, NRHA decided to bring him on board to spearhead marketing efforts for the association and its magazine (then called *Do-It-Yourself Retailing*). Lee joined NRHA as director of marketing in August 1996 and later added the title of director of catalog operations in June 2002. He was promoted to vice president-catalogs and creative services in December 2003, giving him oversight over a wide range of publications in different formats.

In taking the reins of the industry's 108-year-old trade association for retailers, Lee said his goal is to continue serving the education and training needs of retailers to help them become better, more profitable

retailers. "We have to keep finding new and better ways for NRHA to offer relevant, meaningful services for retailers, just as the association has been doing since its founding in 1900," he said.

Lee hopes to use NRHA's role as a communications leader in the hardware/home improvement industry to help retailers interact more efficiently and profitably in the global supply chain. In addition to publishing the industry's leading trade publication, *Hardware Retailing*, NRHA operates catalog and custom publishing divisions that give the organization wide contact with wholesalers and manufacturers. It also recently launched a Vendor Partner Program designed to help connect independent retailers with product and training information that is available from industry manufacturers.

"We will work hard to deliver value to our members while carving out an important role serving the larger industry," Lee said.



Eilers Elected President of NRHA's Board

Kenneth Eilers of Mercedes, Texas, was recently elected president of the North American Retail Hardware Association (NRHA) at the organization's Annual Meeting in Monterey, Ca.

Eilers has worked at Borderland Hardware, a family owned and operated business located in Mercedes, Texas, since 1977. The business incorporated in 1980 and Eilers became a part owner at that time. Since 1991, he has been a manager in the store. He is currently serving as a director for the SouthWestern Association and has been a director of the Mercedes Chamber of Commerce since 1997. He joined the NRHA board in 2001.

Eilers obtained a bachelor of arts degree with a major in business at Texas Lutheran College (now Texas Lutheran University) in Seguin, Texas. He served on the advertising and merchandising council for Handy Hardware Wholesale from 1985 to 1995. He has coached the Mercedes Little League, Mercedes Pony League and the LaFeria Pony League. He and his family are members of the Immanuel Lutheran Church and he serves on various boards for the church. Eilers and his wife Debbie have a son, Kyle

and a daughter, Terese.

Other NRHA officers include: executive vice president Donald Lochard of Sidney, Ohio; first vice president Thomas Ruedisueli of Oscoda, Mich.; second vice president Linda Johnson of Western Springs, Ill.; and third vice president William Barnhart of Mt. Angel, Ore. Dick Thomes of Arlington, Minn., is immediate past president. With Eilers, these officers make up the association's Executive Board.

In addition to the officers, NRHA directors include: Gary Copeland of Rising Sun, Ind.; Jerry Meis of Iowa City, Iowa; Russ Carlson of Queen Creek, Ariz.; Ned Green of Honeoye Falls, N.Y.; Adam Busscher of Picton, Ontario, Canada; and Sara Pitkin of Dale City, Va.



Hammond Retires After 38-Year Industry Career

From the time he was a just little boy, John Hammond always had a keen sense of adventure. And even though he officially retired as NRHA managing director at the close of this year's NRHA Convention in late July, anybody who knows him knows that his adventurous spirit is something that won't ever change.

After a six-year career as an award-winning Navy journalist, his love of journalism and thirst for knowledge led him to NRHA, where he was hired as associate editor of *Hardware Retailing* magazine in 1970.

Over the next two decades, Hammond would rise steadily through the ranks of the magazine, assuming the responsibilities of managing editor in 1975, editor in 1980 and publisher and vice president in 1987. For the past 28 years, his "In Perspective" column gave countless retailers insights into how they could become better, more profitable merchants.

The only constant during his 38-year career in the industry has been change. Through his editorial guidance, Hammond made sure the magazine reflected these changes and maintained its voice of authority in the industry. This guidance helped the magazine survive stiff competition from other trade publications through the years, most of which have ceased publication today. But *Hardware Retailing* has prospered by continuing to change with the industry and with the times.

Based on his success running the magazine and his wide industry experience, in 1994 Hammond was named NRHA's managing director to help the association get back on solid financial footing and regain the prominence it had once held in the industry. He eagerly accepted this new challenge and started the next chapter in his career.

John's wife Billie has been an integral part of his success through the years. Not only has she raised their three children, she has accompanied John to countless industry gatherings, board meetings and events where

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for retailers who would like to learn how to better manage their employees.

Now that business was taken care of, it was time for more fun. Family Fun Night is an NRHA convention tradition. It's a time for families to dine together and enjoy lots of activities. This year individuals got a chance to test their skills at double-shot basketball and the electronic golf range. There was a line of people at the NRHA cash cube who hoped to enter the cube and grab handfuls of NRHA

they have made many close friendships along the way.

Now that Hammond has conquered the publishing world and is leaving NRHA on solid financial ground for the future, it is time for he and his wife, Billie, to spend more time with family and friends doing the things he's always wanted to have more time for, such as boating and taking road trips on his Harley Davidson motorcycle.



John Hammond retired as NRHA managing director at the end of July after 38 years of service to the industry.

Throughout his career Hammond never forgot that his job was to serve the needs and interests of independent home improvement retailers. He also never forgot his predecessors, mentors and those who had helped him achieve such great success along the way.

"The home improvement industry is a better place today because of John Hammond. And future generations of retailers and NRHA management will be better off because of John's hard work and due diligence," said Bill Lee, his successor as NRHA managing director. "We wish John success in his retirement and future pursuits, and want to thank him for everything he's done for the home improvement industry during the past four decades."

money. The money was used later at the NRHA auction hosted by Tom and Dale Chasteen of Tavernier Ace Hardware. The bidding got fierce at some points, but all of the winners went home happy with their prizes.

Make plans to attend the 2009 Convention! The next NRHA Convention will be held July 13-15 at the Marriott Rivercenter in San Antonio. For more information, contact Diane Allen at (317) 290-0338 or dallen@nrha.org.

NRHA Launches Redesigned Web Site with New Product Sourcing Directory

When consumers come into your store looking for answers to their home improvement questions, you need plenty of resources at your fingertips so you can give them the best answer available. Now with its newly redesigned Web site, NRHA offers you even more options as you look for ways to source products and information.

Nrha.org has a brand new look and feel that's easier to navigate and will keep you current on news in the industry. Members of NRHA have a members-only area where they have access to all of the news and information that was available through the eAccess section of the previous site. Highlights of the area include NRHA's training courses: the new Basic Training Courses, the Advanced Course in Hardware Retailing and the Building Materials Product Knowledge Course. These courses continue to be popular among NRHA members because of the wealth of information they offer to every employee on the salesfloor. To date, NRHA has registered more than 5,000 stores and nearly 30,000 retail sales associates in its training courses.

The redesigned Web site will also include an online version of the *Hardware Retailing* magazine. The entire magazine will be available in a format that makes it easy to browse. Other information on the website, available to NRHA members, includes: the How-To Series, a set of 71 project brochures describing various home improvement projects; Resources for the business manager, such as NRHA's annual Cost of Doing Business Study, the Employee Compensation Study and the Industry's Annual Report from the editors of *Hardware Retailing*; a series of resources from our Legislative council, industry newsletters and news; and much more. The catalog of books has also been updated. Members will order products through Amazon.com, and be able to recommend books to other users.

Product Sourcing Directory

In addition to these resources, NRHA is using its new site to increase its power as a sourcing tool for finding products and manufacturers in the industry. The Product Sourcing Directory is a database of nearly 3,000 industry manufacturers searchable by category, manufacturer name and product type. The Directory is part of a larger initiative NRHA has taken to link independent retailers with product and training information available from industry manufacturers.

NRHA's Vendor Partner Program was rolled out at its Annual Convention in Monterey, Calif., in July. The Program allows manufacturers to offer enhanced information in the product directory. To make it easy to get in touch with them, you'll have the primary sales contact from each company. Then, the listings will include a variety of product knowledge and training resources, such as online training information, product brochures, how-to videos and other information that will help your sales associates sell products more effectively.

Each Vendor Partner will also have a listing of their latest new and innovative products. Then, there will be a full list of distributors where their products are available.

One of the primary benefits of the Vendor Partner Program is that it will provide a direct training resource information connection between retailers and industry manufacturers. Retailers who want brand-specific training for their employees but don't have the time to view hundreds of manufacturers' Web sites will be able to find all of that information in one place.

When combined with all of the other training and information resources NRHA has to offer, the Vendor Partner Program helps provide a complete training program for your employees that is both all encompassing and targets the specific products and brands you sell.



Mueller Foundation Releases Electronic Version of Human Resource Personnel Management Guide

The Russell R. Mueller Retail Hardware Research Foundation has released a revised and updated version of the *Human Resource Handbook*. First published in 2000 in print format, the *Handbook* is a practical personnel management guide for small and medium-size businesses in the hardware/home improvement industry. It is designed primarily for owners and managers who deal with human resource management matters without the support of human resource departments.

The 2008 version of the *Human Resource Handbook* is in interactive electronic format and is available online or as a CD.

General topics include hiring, compensation and benefits, discipline, regulatory issues, training and development, recordkeeping and related subjects. The *Handbook* follows the employment process from recruitment through career development to termination. It explains how to apply common and correct principles of human resource management in a simple, straightforward manner. It includes a glossary of human resource terms and a section on frequently asked questions. An Appendix contains forms that can be downloaded and

customized with a company name or logo.

Users of the electronic version of the *Handbook* can navigate easily from chapter to chapter and to sections within each chapter. It can be printed out in its entirety or by individual page.

The *Handbook* is designed to provide accurate and authoritative information but is not intended to substitute for legal or other expert advice and assistance.

The author of the *Human Resource Handbook* is Raymond A. Parker, SPHR, senior vice president/human resources outsourcing for SOI (Strategic Outsourcing Inc.) of Flagler Beach, Florida. He is also founder and chief executive officer of PHRST & Company Inc., a full-service human resource outsourcing company. He has experience in all areas of human resources with concentrations in international human resources, labor relations and compensation.

Members of NRHA can access the *Human Resource Handbook* online in the members-only section of nrha.org. To acquire a CD of the *Handbook*, contact Patty Bowman at (317) 290-0338 or email to pfbowman@nrha.org.



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- Personalized Loss Control Support**
 - Risk management consultation available
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*Dividends are paid only to members who meet eligibility requirements.

Ohio Golf Outing Honors Outstanding Students

Congratulations for a job well done was the theme as Ohio hardware retailers and industry reps gathered at the Bent Tree Golf Club in Sunbury, Ohio, on June 24. The event was the 57th Ohio Region Scholarship Golf Outing where the crowd honored this year's scholarship recipients and raised funds for ongoing support of the program.

The scholarships, sponsored by the Ohio region of the North American Retail Hardware Association (NRHA), are presented annually to children of members and their employees. Recipients receive a \$1,000 scholarship at a dinner in their honor after the tournament. This year's winners were Shea Groves, Matt Lehman, Melissa Short and Chelsea Thornton.

Shea Groves is the daughter of Larry and Carol Groves, owners of Hudson Hardware in Beallsville, Ohio. Shea attended Beallsville High School in Monroe County, where she took advanced classes and participated in a variety of extra-curricular activities. In the community, Shea is involved in 4-H, where she is president of the Junior Fairboard.

Groves is pursuing a degree in Biology at Muskingum College and has been inducted into the sophomore honorary society, Lambda Sigma, and the biology honorary society, Beta Beta Beta.

Matt Lehman is the son of Galen and Sherry Lehman, owners of Lehman's in Kidron, Ohio. He attended Kidron Central Christian School, where he maintained a 3.8 grade point average taking advanced classes and participating in a variety of extra-curricular activities. Matt has completed several mission trips to Chicago, Cleveland, Alabama and Canton, working in soup kitchens, day care centers and on construction projects. He will be attending Hesston College this fall where he will study pastoral ministries.

Melissa Short is the daughter of Bruce and Michele Short, owners of Short's Do-it Best Hardware in Stryker, Ohio. Following her parents and her grandparents, Jim and Joyce Short, Melissa is the third generation in her family to work at Short's Do-it Best. She began stocking and dusting shelves at age 8 and

has worked at the store after school, on weekends and during the summer since seventh grade.

In high school, Melissa demonstrated her leadership ability in sports as a team captain on the basketball and softball teams, and was ranked third in her class. Melissa is attending Ohio University where she is studying political science. Currently, she is the media director for the State Representative campaign of Jill Thompson.

Chelsea Thornton is employed at the Eastern Avenue Lumber Co. in Chillicothe, Ohio. She began classes at Ohio University, Chillicothe, in 2006 after graduating from Zane Trace High School. She is majoring in middle childhood education with concentrations in language arts and social studies. Chelsea is the daughter of Craig and Tammy Thornton in Kingston, Ohio. While she is attending college, she works part-time at the Eastern Avenue Lumber Company as a sales associate where she has numerous responsibilities, including stocking shelves, counting inventory and running the cash register.

There are also congratulations to be had for golfers out on the course at the event.

First Place—Jim Martin, Carl Kuklica and Tina Berry of Fatica Hardware, with Tom Bird of the Do it Best Corp.

Second Place—Laura Fleeger-Koenig, Scott Koenig, Jerry Hatcher and Blair Dyke of Fleeger's PRO Hardware.

Third Place—Damian Nicholson, Jeff Chamberlain and Paul Cummings of Bostwick-Braun.

Longest Drive—Tom Bird, the Do it Best Corp.

Longest Putt—Nick Kellet, Bostwick-Braun.

Closest to the Pin—Carl Kuklica, Fatica Hardware.

Colored Ball Contest—Mike Taylor, Bostwick-Braun.

The sponsor of the event was Avizent (the Frank Gates Service Co./Attenta), and Modern Hardware of Woodsfield, Ohio, sponsored the breakfast. Hole sponsors included Lochard Inc, the Do it Best Corp., *Hardware Retailing* and NRHA. Others sponsors included Wooster Brush and the Bostwick-Braun Co., which sponsored the golf shoe bags and balls.

California Hardware Honors 90 Year Old Retiree

Spending 73 years in the hardware industry and retiring at the age of 90 must be a record. That's why California Hardware gave special recognition to long-time employee John "Norm" Corvello this July with a special celebration in recognition of his service.

Norm, a veteran of the US Navy, served in both the Second World War and The Korean War. He began his career as a Sales Representative in the San Francisco/Northern California Territory for California

distributor, Baker Hamilton in 1935. From 1946 to 1956, Norm owned his own hardware store, Campbell's Hardware, in Campbell, Calif. He returned to Baker Hamilton in 1946, and worked there when it was purchased by California Hardware Co. in 1974.

Norm, a big fan of vacation cruises, plans to spend his upcoming free time with his wife Beverly as they travel the open seas.

Correspondence Course Graduates

NRHA offers a variety of employee education programs. The Basic Training Course in Hardware Retailing, The Basic Training Course in Building Material Retailing, the Advanced Course in Hardware Retailing, Building Material Product Knowledge Course and Custom Correspondence Course teach employees about the products they sell. The following persons are recent graduates of one or more of these courses.

CANADA

Colin Baragar, Val Bilow, Steve Collings, Darlene Chorneyko, Robert Davies, Gerald Davis, Paul Dentremon, Darcy Fehr, Rae Ellen Fraser, George Hoto, Dale Iskiw, Jamie Iskiw, Glen Jones, Klesey McKay, Sheila Menard, Leanne Monks, Elaine Munro, Ray Myers, Laurier Nobert, Sharon Parsons, Chris Peters, Anthony Renneberg, Isabelle Sandberg, Bonnie Sentes, Doug Short, Bonnie Thiessen, Brennan Verwey, Sandy Williams, Peter Young

FARWEST

James Adams, Jesse Erquiza, Steve Fawcett, Jeri LaPrade, Marilyn Meyer, Hugo Rodriguez, Amanda Velasco, John Wiles

INDIANA/KENTUCKY/TENNESSEE

Jodie Pensinger

MICHIGAN RETAIL HARDWARE ASSOCIATION

Corey Beck, Jason Byers, Denise Grover, David Kmiecik, Michael Nawrocki, Christopher Ridenour, Thomas Wheeler, Kimberly Williamson, Michelle Wyzkowski

MIDWEST HARDWARE ASSOCIATION

Thomas Ebling, Jennifer Furnas, Wayne Keding, Megan Motschenbacher, Ryan Olson, Tracie Vaughn

NORTHEASTERN

Jonathan Kronmiller, Daniel Rea

PACIFIC NORTHWEST

Tim Baldwin, Patty Blakeway, Cheryl Fischer, Sheryl Haskell, Harold Johnson, Richard Lindsay, Aaron Muse, Jamie Nelson, Mark Runyan, Traci Tolliver, Connie Whitehead

SOUTHEAST

Angela Hart, Gary Phillips, Mary Ray, Diwa Sookhoo, Perry Stadig, Wates Maybank

SOUTHWESTERN

Austin Baily, Melissa Batson, Keith Bellemore, Donna Boehl, Cara Bontrager, Danielle Boss, Gary Bruck, Pauline Byrd, Michael Clark, Jeremy Cole, Danny Crudele, Robert Ford, Allison Freed, Glenda Gage, William Gregory, Teresa Griswold, Darrell Hartman, Darrell Head, Felicia Holloway, Tamara Hood, Cheryl Jobgen, Cindy Kirby, Joshua Ledom, Brent Lincicome, Donald McCammon, Tim McCoy, Christopher McKinzie, Fred Mulkey, William Neal, Chris Polzin, Jason Pruett, Garrett Quinn, Patricia Ritchie, John Rosamond, Michael Saxe, Alan Shoemaker, Lloyd Schroeder, Joseph Tucci, Lewis Walker

BASIC TRAINING COURSE IN BUILDING MATERIALS RETAILING

Nicole Arksey
Marie Bashaw
Brandi Bonter
Darrell Borske
Marian Bowen
Bill Bright
Chris Brown
Ken Campbell
Michael Clarke
Bill Cleland
Kyle Cybulski
Troy Dorman
Dave Erskine

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Mike Gretch
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Ronda Janca
Michael Johnston
Elvera Kaiu
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NRHA's Basic Training Course in Hardware Retailing

is a comprehensive training tool designed to help both new and existing retail sales associates gain the confidence they need to be successful on the salesfloor.

The Program Includes:

- 9 Core Hardlines Modules
- Product Photos & Descriptions
- Frequently Asked Questions
- Upselling & Add-On Selling Techniques
- Selling Skills
- Merchandising Techniques

How to Access the Program

NRHA's Basic Training Course in Hardware Retailing is now available to all NRHA members through its eAccess members-only site. It is also available to members of wholesalers that have established group membership agreements with NRHA, including all True Value, Ace and Home Hardware retailers.

To get started today, call **1-800-772-4424**

New BWC Maximum Discount Changes Will Affect Ohio Retailers

The Ohio Bureau of Workers' compensation (BWC) Board of Directors recently approved reducing the maximum group rating discount from 85 percent to 77 percent for the July 1, 2009, rating year. The discount reduction is part of a long-term plan that BWC expects will improve equity and accuracy when calculating workers' compensation premiums for employers.

Under the proposed reforms, there would be a new experience rating method for determining rates. The BWC says the new method would distinguish random accidents from unsafe workplaces. They also noted that 38 other states have similar experience rating methods. Other changes by the BWC include:

Capping premium increases due to these changes at 20 percent for employers impacted by the transitional discount reductions; Capping premium increases due to an employer's claim history at 100 percent for all employers, especially those removed from a group; and developing new performance-based options—such as deductibles—that will encourage employers to manage costs and improve workplace safety efforts.

BWC expects to complete further studies on group rating rules and governance by 2009. When these studies are completed, other aspects of the plan will be addressed.

Understanding the Ohio Mandated Paid Sick Leave Initiative

An activist coalition led by the Service Employees International Union (SEIU) is gathering an additional 120,683 valid signatures to put the Ohio Mandated Paid Sick Leave Initiative on the General Election ballot on Nov. 4, 2008. Last year, the coalition circulated a petition and gathered more than 120,683 signatures of registered voters. Since the Legislature did not act on the legislation by May 8, the proposal will go to the ballot if it receives enough signatures. This initiative will directly affect retailers, and here are some frequently asked questions about the proposal.

Who must comply with the initiative, and what does it require?

The proposed law would require employers with 25 or more employees in Ohio to provide seven paid sick days to all employees working 30 hours or more per week, and a prorated amount of paid sick days to employees working less than 30 hours per week or less than 1,560 hours per year.

Which states mandate paid sick leave?

None. Passage of the initiative would make Ohio the only state in the country to require paid sick leave. With the serious economic climate Ohio currently faces, an additional mandate on employers would slow Ohio's recovery and discourage new companies from coming to Ohio and existing companies to expand. To date, the only jurisdiction to have enacted a mandated paid sick leave policy is the city of San Francisco.

How broad are the paid sick leave requirements under the proposed Ohio law?

Employees would be able to receive paid sick leave for any absence resulting from a physical or mental illness, injury or medical condition of the employee or family member. An employer may only require that a request for leave be supported by a physician certification if the leave covers more than three consecutive workdays. In addition, paid sick leave can be used in hourly increments or in the smallest increment used to track other forms of leave.

What if an employer already provides paid leave?

An employer that currently provides paid leave is not required to modify its policy if it offers an employee the option to take paid leave that is at least equivalent to the required sick leave. The problem is that there is no guidance in the proposal as to what leave policies would be deemed equivalent.

Do employers have the flexibility to change other types of leave to comply with this new mandate?

An employer may not eliminate or reduce leave in existence on the date of enactment of the initiative, regardless of the type of such leave, in order to comply with the initiative. It is unclear whether reducing one type of leave while increasing paid sick days would be in compliance with the initiative.

The Passing of Family Ownership

It is not uncommon to find families with an unspoken understanding of dividing everything they own equally between all their children. Everything they own could be defined as a house, condo, farm, rental buildings, stocks, bonds, personal items and equal percentages in the family business. Eight out of ten times this is exactly how their Last Will and Testament will read: upon my spouse's death divide all equally between my living children. Most parents love their children equally and translate this equality of love into entitlement of assets.

In one family's case, the living children numbered seven. Three worked in the business, and four were not active in the business and had made other choices for their careers, yet ownership was divided equally. While Mom and Dad were alive, this arrangement seemed to work well. All understood the arrangement was done for purposes of eliminating potential estate taxes, all children had grown up with the business and deserved to own some of it, and each child expected a regular income from the family "goldmine" as a privilege of ownership.

The "big" issues are yet to come, such as what will happen after Mom and Dad are dead, who will actually end up with control, and what if the company can't afford the cash for distributions to the non-active owners. What if someone wants to cash out of the corporation, or serious conflict erupts between siblings over cousins entering or leaving the business? Many families seem to confuse ownership of the business with membership in the family or assume Mom and Dad's legacy is to spread the ownership around, and some feel that all must share in the financial rewards for years to come.

The Disadvantages

1. The risks of ownership. The general consensus of family members is that the family business will continue to make a profit thus providing cash for them plus other benefits as it has always done in the past for Mom and Dad. However, as business management changes, policies change, in-laws are involved, and seldom are there funds available for non-active owners.

2. Where will control rest? Even naïve parents realize the need for those closest to the action to be the only ones in absolute control. Thus, we often see attorneys summoned for the purpose of recapitalizing the business into preferred voting stock and non-voting common stock, or a voting trust put in place for the key shareholder, or simply the clear majority of the stock will rest with the active siblings. Of course, this leaves the minority shareholders with minimal power and

control. Minority shareholders normally are given protection of their ownership by having a say in: sale or merger of the company, the issuance of stock to others, borrowing money in excess of a set amount, a major capital expenditure. Legally, minority shareholders can charge active owners of taking more compensation than they are worth and using corporate dollars for personal benefits, thus calling for new management or for sale of the corporation. Also minority shareholders get to vote for members of the company board each year.

3. The subtle messages of a buy/sell agreement. We encourage families to put an agreement in place that will make it relatively easy for a shareholder to exit ownership of the business. However, some families believe multiple shareholders will be in place forever. In our experience, this is not the case in 99 percent of families. Buy/sell agreements protect the company and its stock, for example, against a shareholder getting divorced and giving an ex-spouse an ownership stake. Or, it can say where the stock must go in case of death or what must happen to the stock in the event of a shareholder declaring personal bankruptcy.

4. Inability for shareholders to cash out of the family business. Most private companies we know lack the financial ability to fund the redemption of stock from one major shareholder let alone three at one time. Funds are typically not available, and most owners will refuse to go to the bank for a loan as it might put the company in a poor financial position. Thus, the minority shareholder wanting to cash out either cannot do it or must follow certain company policy, which normally discusses the conditions and timing of a stock redemption.

We often wonder why parents insist upon bequeathing the future risk of the business and the work and commitment of the active children to the inactive ones. Why would the active child want to build the company bigger and more profitable, then see a certain percentage of the rewards go to non-active owner siblings or cousins?

While we see no specific "right way" to handle this situation, we strongly suggest talking with adult children about what they will inherit and asking for discussion about their views.

This article appeared in Mike Henning's Family Firm Advisor newsletter. For more information about receiving one free copy of the newsletter, visit his Web site at: www.mikehenning.com, e-mail him at: hfbc@mikehenning.com, or call 217-342-3728.

New CPSC and Housing Laws Affect Retailers

After many weeks and months of negotiating, the House and Senate passed two pieces of major legislation—the Consumer Product Safety Improvement Act and the Housing & Economic Recovery Act. President Bush has signed both bills.

The Consumer Product Safety Improvement Act could have significant ramifications for retailers. The law gives additional enforcement authority and a bigger budget to the Consumer Product Safety Commission (CPSC). It sets standards for toy safety, lowers permissible lead levels in children's products, gives CPSC additional recall authority and bans the sale of recalled products. The legislation came in response to the massive number of recalls last year of toys, mainly manufactured in China, that contained enough lead to be harmful to children.

Wide-Ranging Effects of CPSC Law

Initially, it will have a direct effect on manufacturers, distributors and retailers of toys and other children's products. Eventually, its effects could spread to other kinds of consumer

products. Retailers who sell toys and other children's products will, obviously, need to be vigilant immediately. However, consumers worried about exposure to lead could well question other types of products that

children could come in contact with—and retail salespeople will be the first to field questions.

The new law requires third-party testing and certification of children's products and notice of this certification is to be included on labels and in advertising for by-mail or online purchases.

It defines children as persons 12 years of age or younger. Retailers could have responsibility for checking to be sure that children's products carry certification notices or, in the case of products not intended for use by children, that products are labeled as not intended for use by children. The labeling is important because that 12-year age demarcation could raise questions about products other than toys. Children at about that age could handle or use products that were intended for adult usage.

The law requires retailers and other companies in a distribution chain to provide complete information on their sources of supply and requires manufacturers to identify their customers if requested to do so by CPSC. It establishes a database on consumer product safety that is to be available to the public through the CPSC Website. It extends whistleblower protections to employees of manufacturers, distributors, retailers and importers who report problems in the supply chain.

The Consumer Product Safety Act of 1972 requires retailers to report products that could be unsafe, but manufacturers have been the main focus of CPSC attention. This law may well focus more attention on retailers. CPSC commissioner Thomas Moore has been quoted as saying the agency "ought to look more closely and

lean more heavily on the retailers because the bottom line is who's selling it." Acting chairman Nancy Nord made similar comments, but later said she was referring to retailers' existing role in the recall process.

Credit/Debit Card Reporting

The Housing & Economic Recovery Act concentrates on reforming government and government-sponsored mortgage companies and providing help to distressed homeowners. Some of this help comes in the form of new tax incentives such as a refundable tax credit for first-time home buyers through July 1, 2009, and a new standard deduction for state and local property taxes for 2008.

The major revenue-producing offset—estimated at \$9.8 billion—is a requirement that banks or other credit/debit card processors provide information to the Internal Revenue Service (IRS) on credit/debit card payments made to merchants. It is information reporting only, similar to Form 1099 for payments to independent contractors, but is expected to generate increased revenue from previously unpaid taxes.

So ... come January 2012, retailers should receive a report from their bank or card processor of the gross amount of money paid to them in 2011, with a copy going to the IRS. Although the law does not require it, prudent action for retailers would be to reconcile those statements with their own records—just in case the IRS launches an audit.

Sometime before that, banks and card processors should be asking retailers for their taxpayer identification numbers (TINs). If they do not have TINs, the card



processors will be required to withhold 28 percent of the payments to cover potential tax liability.

Progress on Interchange Fees

As we reported earlier, the House of Representatives is taking a look at credit card interchange fees. The House Judiciary Committee has approved the Credit Card Fair Fee Act. The bill would not set rates for interchange fees but would allow retailers to negotiate with representatives of credit card companies and banks to agree voluntarily on the amount of interchange fees and other terms and conditions. Those terms and conditions would be available to any merchant.

As originally written, the bill would have created a three-judge panel to settle bogged-down negotiations over fees. The committee-approved bill eliminated that provision and added one to prohibit anti-trust immunity for merchants or payment providers that engage in an unlawful boycott.

A second House bill, the Credit

Card Interchange Fees Act, takes a different approach. It would require credit card issuers to disclose interchange rates and other terms and conditions to consumers, businesses and the public. The Federal Trade Commission could review rates and prohibit practices that violate consumer protection or anti-competitiveness laws. Retailers would be allowed to give cash discounts and set minimum purchase amounts.

Although no legislation has been introduced in the Senate, three senators have asked the Government Accountability Office to look into whether fees are properly disclosed, how fees are set and the amount of competition and to make recommendations on the current market structure and how small retailers can better negotiate fees.

Retail Security Gains Attention

Retail theft by organized crime operations has plagued retailers for years. Two bills have been introduced

in the House to deal with the matter. The Organized Retail Crime Act would make organized retail crime a federal crime. Under this bill, the operation of online auction sites could be considered facilitation of organized retail crime unless the operator could show that it took specific steps to ensure goods sold on the site were not acquired illegally. It would allow retailers to sue over the sale of stolen merchandise and require auction site operators to cooperate with retailers and police.

The second bill, the E-Fencing Enforcement Act, would prevent electronic fencing of stolen merchandise through online auctions. It would require online auction operators to retain information about high-volume sellers and provide that information to “a person with standing” after a valid police report is filed. A person with standing could be a retailer who filed a police report or a law enforcement officer who received the report.

From the State Capitals

More Cities Enact Mandatory Recycling Laws

Late last year San Francisco enacted the nation’s first ban on plastic bags used in retail stores. Now, two other major cities—Los Angeles and New York City—have followed suit.

The Los Angeles City Council approved a ban on plastic shopping bags in retail stores beginning July 1, 2010. Shoppers can bring their own bags or buy paper or other biodegradable bags for 25 cents each. The California state legislature is considering a bill to mandate recycling of plastic bags. The Los Angeles legislation would not go into effect if the state passes a recycling law that imposes a 25-cent (or higher)-per-bag charge.

On the other coast, New York City doesn’t ban plastic bags, but requires retailers to collect and recycle bags they hand out. The law applies to retailers who operate five or more stores or a single store of 5,000 square feet or more. Bags must be printed with labels encouraging consumers to return them; retailers must provide recycling bins and deliver the collected bags to a recycling facility. Retailers must also keep records of the weight of bags collected and recycled and send an annual report to the city.

Earlier this year, the New York City Council passed legislation

requiring electronics manufacturers to collect and recycle discarded products. Manufacturers would have to develop and finance take-back programs and comply with enforceable collection standards. New York is reportedly the first city to require recycling of electronic waste.

States Report Decreasing Revenues

States ended their most recent fiscal year with weakening tax revenues and widening budget gaps. The National Conference of State Legislatures reported that 20 states had a combined budget shortfall of \$12.8 billion and that 33 states anticipate budget shortfalls in fiscal 2009 amounting to \$40.3 billion.

State revenues grew at an average of 1.1 percent in fiscal year 2008 over 2007 while spending increased 5.9 percent. Seventeen states reported revenue decreases this fiscal year.

Fiscal problems are attributable to the decline in the housing market, higher energy prices and “tepid” corporate income and sales tax revenue, according to the National Governors Association and the National Association of State Budget Officers.

Ace Hardware Corp. Fall Convention
 Sept. 19-22, St. Louis
 Convention Department
 (630) 990-2706

Blish-Mize Co. Fall Buying Market
 Sept. 19-21, Overland Park, Kan.
 Ruth Wohlgenuth, (913) 367-1250, ext. 143

Bostwick-Braun Co. Fall Dealer Market
 Sept. 25-27, Toledo, Ohio
 Damian Nicholson,
 (419) 259-3600

Do it Best Corp. October Market
 October 11-14, Indianapolis
 Rosie Wilson, (260) 748-5316

Handy Hardware Spring Market
 Jan. 22-24, Houston
 Mickey Schulte, (713) 644-1495

HDW Inc. Fall Market
 Sept. 6-7, Shreveport, La.
 Corey Tallman, (318) 682-8000

Home Hardware Fall Dealer Market
 Sept. 21-23, St. Jacobs Ontario
 Dan Logel, (519) 664-2252

House-Hasson Hardware Fall Dealer Market
 Oct. 10-11, Sevierville, Tenn.
 Mike Wolf, (865) 525-0471

Jensen Distribution Services 2008 Marketplace
 Sept. 18-20, Spokane, Wash.
 Kerri Jones, (509) 624-1321

Monroe Hardware Co. Dealer Market
 Sept. 13-14, Greenville, S.C.
 Pamela Moore, (704) 289-3121

Orgill Spring Dealer Market
 Feb. 19-21, Orlando, Fla.
 Judy Smith, (901) 754-8850

Southern Hardware Co. Fall Road Show
 Oct 1-31, through Ark., Miss., La., Mo. and Tenn.
 Mark Rogers, (870) 572-6761

Standard Hardware Fall Show
 Sept. 10, Merrimack, N.H.
 Joan Varney, (603) 424-2141

True Value Fall Market
 Oct. 17-20, Atlanta
 Susan Katz, (773) 695-5175

TruServ Canada Fall Buying Market
 Oct. 4-7, Winnipeg, Manitoba
 Connie Harris-Delorme, (204) 453-9613

United Hardware Spring and Summer Buying Market
 Jan. 9-12, Minneapolis
 Arlene Harrison, (763) 557-2714

Wallace Hardware Dealer Market
 Dec. 1-4, Gatlinburg, Tenn.
 Shirley Graybeal, (423) 586-5650

NATIONAL ASSOCIATION EVENTS

NRHA CONVENTION
 July 13-15, 2009
 San Antonio
 Diane Allen, (317) 290-0338

NRHA Nationwide Legislative Teleconferences with updates on Washington issues affecting retailers from NRHA's Washington representative John Satagaj. Sept. 18 and Oct. 21. Call toll-free (866) 285-7780 at 11 a.m. Eastern Time and use access code 2951592.

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