

# Premier Flooring

R E T A I L E R

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January/February 2015

**2015: Your Year for Success**

**Retailers Share Their Experiences with fcB2B**

**Understanding Buyer Personality Styles**

**Manage Your Workers' Compensation Claims or Pay the Price**

*WFCa member Tom Solomonson, Anita Ward and Kris Bowers of TS Carpet & Design Center, Placentia, CA, discuss product knowledge.*

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# Premier Flooring

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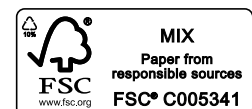
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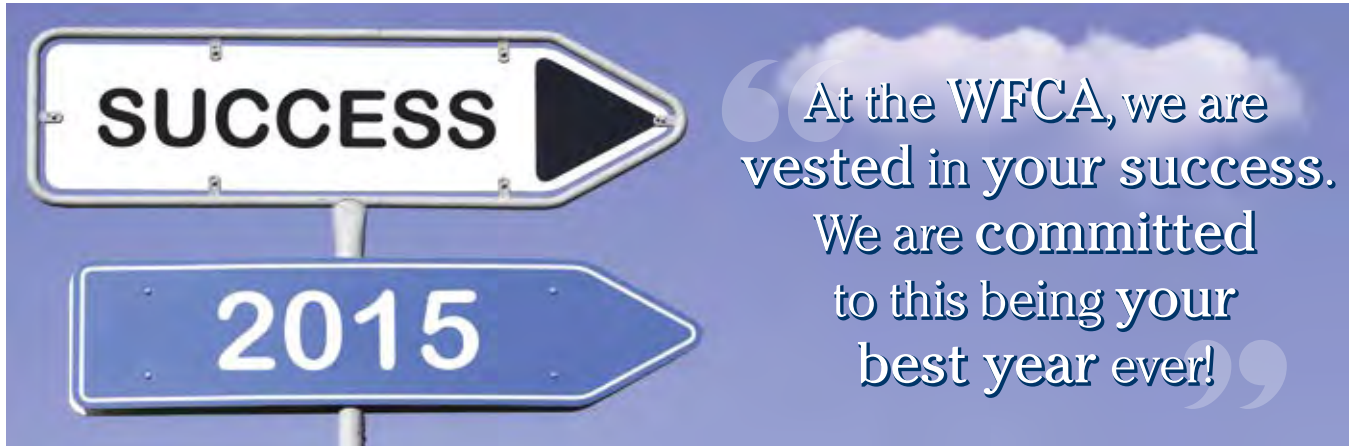
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# 2015: Your Year For Success

By Scott Humphrey, CEO, World Floor Covering Association



**T**his is your year! That's right. Many professional flooring dealers will succeed this year. Others will hold steady. Some will lose ground, and some will unfortunately give up the fight. But, 2015 is your time. This is the year you reinvest in your business, your people, and yourself. This is the year when you get sick and tired of being sick and tired. This is the year when you evaluate the best practices of your competition and learn from them, implement them, and build on them to create even better practices. Failure for you is not an option. Your focus is steadfast on success: personally and professionally.

Now you may be saying: *that's easy for you to say* and you're right, but do you realize how many retailers came into this year without a focus, thinking negative, on the defensive, or even dreading the future? You could even say: *that's all well and good, but those are just words* and you would be correct again. These are just words, but words are the building blocks of beliefs. A belief is the catalyst for action. Action is essential for change, and change reroutes destinies, secures futures, and creates lasting legacies.

They are only just words...if you don't believe them, act on them, and implement change. To be something you have never been you must do something you have never done! Why not this year? It's your choice. Will you choose to expend a little effort and change for the better this year, or simply be satisfied to survive?

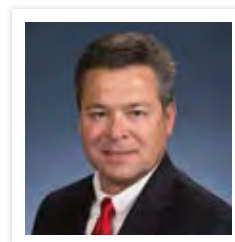
So here are three things you can do now to lay the foundation for a successful 2015:

1. Become a member of the WFCFA - we exist to secure your success and profitability. You can get an application online at [www.wfca-pro.org](http://www.wfca-pro.org) by clicking on the Becoming a Member tab.

2. Once you become part of the WFCFA family, use the resources we provide to make your pathway to success even smoother. Check those resources out at [www.wfca-pro.org](http://www.wfca-pro.org). They range from the Beating the Box Online Training Program, to consumer awareness programs, financial programs, business insurance, discount freight and payroll services, web and social media programs, credit card processing, staff recruiting services, trade scholarships, market research and video training programs.
3. Read and implement the expert advice in this publication. Treat each issue like a guidebook for success. Make sure your entire staff reads it. Do you have multiple locations? Be certain that each location has one or more copies of each issue. Use the professional advice from our experts as discussion starters for training meetings. Create a reference library from past issues.

At the WFCFA, we are vested in your success. We are committed to this being your best year ever! Are you? The journey begins here...on the pages that follow in *Premier Flooring Retailer* magazine.

Wishing you success that surpasses your expectations in 2015 and beyond. ■



*Scott Humphrey*  
**Scott Humphrey**  
 CEO of WFCFA



Little Joey put his talents to work at a very young age. Luckily, his skills have improved since then.

We invite you to visit us at Surfaces to see what our design team has drawn up for 2015.



# Installation: Problem or Asset?

By Tom Jennings, VP of Member Services, World Floor Covering Association

Recently at a gathering of flooring retailers, I overheard a prominent dealer exclaim that “if it weren’t for installation, this would be a pretty good business!” While I certainly understand running an installation department presents difficulties, I couldn’t disagree with this dealer more. If it weren’t for installation, this would be a horrible business to be in! If the majority of our customers did not require installation services, we would be forced to compete with the Big Boxes and internet sites on a level playing field. To do so would require tremendous resources that most dealers simply don’t have. One only has to look at what has happened in the last decade to the local appliance dealer, the local paint store, etc. to see how well this has worked for them!

While recognizing that installation is viewed by many as our industry’s biggest problem...it can be your firm’s biggest asset! The only thing that makes us truly different from our competition, in the customer’s judgment, is the ability to deliver a superior service experience.



**“The only thing that makes us truly different from our competition, in the customer’s judgment, is the ability to deliver a superior service experience.”**

It is very difficult in the flooring business to separate our stores from the competition based upon product alone. This is a fact that most dealers seem to be in denial about. Too many seem to feel their products are in some fashion superior to what is being offered elsewhere. The problem is that they seem to be the only ones who feel this way. We operate in a marketplace where the majority of dealers seem to be able to access nearly every style manufactured. If you were to remove the labels from your samples, most of your staff members would have difficulty identifying the very products they work with daily. To think that a customer who buys our products infrequently can judge subtle differences in largely similar selections displayed on largely similar display systems from store to store as she shops for flooring is to give her too much credit!

Also, there are more varied outlets from which to purchase product than ever before. A customer can be sitting at home in their pajamas at 3 a.m. and buy all of the products that their credit card will allow! When you also consider that there is more product information available for customer research than ever before, it becomes clear that focusing only on the product may have diminishing returns.

What savvy flooring retailers understand is that their staff is truly the only unique offering that their company has to sell. This is the area that independent retailers should be able to take greatest advantage of, but unfortunately seemingly very few do.

When installation services are sold properly, they can often return a higher margin than the goods themselves. Despite this fact, many dealers remain hesitant to mark up labor properly. Why? Shouldn’t the portion of the sale that inherently carries the greatest risk also have the potential to create the greatest reward?

My guess is that when the consumer is spending their paycheck, they will willingly spend more for services when you show them the value of a quality installation compared to substandard offerings. Consider, a cheap haircut is usually enough to reinforce this fact for most of us!

I have long used the following line to emphasize the value of a craftsman: “Ma’am, when you desire to have an area painted, I’m sure that you may find some differences in brands of paint. I am even surer that you will find that there is a great deal of difference in painters! My experience is that your satisfaction with the look of a room will eventually be more dependent on the choice of painter than on the choice of paint.”

*Continued*



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## Selling & Installation

### Installation, Continued

In theory, I don't see much difference between a box of tile, a carton of wood, a roll of carpet or a bucket of paint. In the wrong hands each one can be a mess. In the right hands, the end result can be a work of art. If you have installation artists working for you, convince your customers that they deserve a masterpiece! ■

### ABOUT THE AUTHOR

Tom Jennings is a lifelong member of the flooring business. Since selling his family's retail business in 2006, he has served the industry as an educator and speaker. He is a past-board chairman of the WFCA and is currently the board chairman of WFCA Services, Inc. and WFCA vice president of member services. He may be reached at [tjennings@wfca.org](mailto:tjennings@wfca.org).



**On the Cover:** World Floor Covering Association member Tom Solomonson (right) of TS Carpet & Design Cener, Placentia, CA discusses product knowledge with Anita Ward (left) and Kris Bowers.

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# Residential Design Markers for 2015-2016

By Annette M. Callari, Allied ASID; CMG

Residential design has evolved to the point where designers require a new language to define the hybrid class of design that is taking hold across the country. Whereas emerging trends used to be the roadmap for creating fresh interiors, the keyword now is *personalization*. Designs are now being built around things the customer loves: favorite colors, treasured collections, materials and furnishings that create positive feelings, rather than simply amassing a clutter of things.

When interiors reflect the good taste of those who dwell within, the design is not only personal, but timeless.

Lifestyle ranks paramount in the quest for the right design style. The lines have blurred between *traditional style*, *cottage chic*, *art deco* and *contemporary*, for example, melding into a blended *transitional* design style. And let me be the first to say, that is a very good direction because it allows for personalization.

Having just returned from the Color Marketing Group International Summit in Orlando, FL, here is a summary of what ranks highest on the list of in-demand home attributes:

- Open floor plans with more spacious rooms
- Rooms that can multi-function or re-purpose as families grow
- High-tech integrated into daily living, including floor coverings
- Design that contributes to health and well being
- Personalization of design
- Timeless quality (longevity of design)
- Designs geared to aging in place

Trends are still a factor in creating new environments, but clients' personal likes and preferences are steering the creative process. This is a huge shift and one that both manufacturers and flooring retailers need to be attentive to. Let's breakdown those headline home features one-by-one to see how the floor covering industry is responding.

## Open Floor Plans

Open floor plans create a floor covering challenge. There needs to be a sense of continuity in the flooring choices, without becoming boring. Different types of floor coverings

can be used as long as they coordinate, and transition where they make sense (thresholds that separate secondary rooms from the main living spaces will usually work well). Carpet is still the number one choice for bedrooms because of the comfort factor. Hard surfaces for main living areas provide an expansive, cohesive feeling and are popular because of easier maintenance.

## Multi-Function Rooms

As a family grows and changes, so must the purpose of the spaces within. Designers must be adept at repurposing rooms as needed. Unused bedrooms become offices or work-out rooms. A formal living room may be transformed into a billiard/game room for entertaining. As rooms are repurposed or serving multi-functions, flooring retailers have to find *solution* floor coverings.

## High-Tech Floors

So how can we link high-tech to flooring? Smart floors are already on the horizon. We are seeing products move in that direction. Radiant heat subflooring systems use technology to transform cold, hard natural stones and tiles into warm comfort zones for consumers. Carpet tiles for residential use bring the best of product technology to the home. 3-D imaging is impacting patterned carpet designs, replicating nature's best materials and translating them to soft floor coverings. Commercial carpets with LED lighting for way-finding are yet another development. These products could be adapted for the vision-impaired for home use.

Something quite unique is already on the market for both commercial and residential use: ASB Glass Floor Sports Courts. The floor is constructed from an aluminum substructure paired with a custom made glass surface. This structure houses a system of LED lights that create *whatever* sports court your heart desires. By simply pressing a button, you can transform the LED sports court into a tennis, basketball, handball, or badminton court and the lines will be created by an advanced LED lighting system. For details, [www.asbglassfloor.com](http://www.asbglassfloor.com).

## Health and Well-Being in Design (Aging In-Place)

This design attribute is becoming even more important as our population ages. Comfort and safety in our homes is critical. Floor covering products that contribute to both of these factors are becoming vitally important. Non-slip surfaces (honed, unpolished stones and tiles); LVT resilient floors that provide cushion underfoot, anti-allergen carpet constructions—these are all excellent examples of our industry contributing to health and well-being.



Trends are still a factor in creating new environments, but clients' personal likes and preferences are steering the creative process.

This is a huge shift and one that both manufacturers and flooring retailers need to be attentive to.

In answer to this quest to satisfy health and well-being requirements, expect commercial products to cross-over and be adapted for home use. For example, Tarkett manufactures a safety floor with built-in slip resistance. The Safetred Ion Linen vinyl floor covering collection fits the home environment very well. Here's the science behind the product:

*The ultimate safety floor for dry areas, Safetred Ion Linen is a flexible, glass fiber-reinforced vinyl floor covering with particle-enhanced slip resistance. The Linen range is a woven style printed design. The unique backing makes it ideal for refurbishment projects where there may be issues with damp or uneven subfloors.*

#### Personalization (also Timeless Design)

These two attributes of home interior design go hand-in-hand. Model homes are quite beautiful, but they don't reflect a sense of personalization because nobody lives there. Treasures collected over the years, family portraits, artifacts from world travels, unique personal collections, colors that are reflective of individual personalities, these are the ingredients that help build in personalization. When interiors reflect the good taste of those who dwell within, the design is not only personal, but timeless.



These factors discussed above summarize important directional movement in design. Residential design is ever-changing, but when we focus on the needs and priorities of the consumer, and build a design around that, the outcome is usually spot-on.

#### Highlighted Product Suggestions

**Hardwood** – From Armstrong's Century Farm Collection, *Walnut Allspice Hardwood* is one of Armstrong's top engineered floor performers. Hand-scraped, low gloss and beveled edges create a stand-out product. Five-inch widths and varying lengths provide many creative possibilities. Armstrong has given this winner a 25-year residential warranty.

**Luxury Vinyl Planks** – Authentic vintage pine planks are hard to come by—especially when looking for uniform planks of similar size and graining. *Karndean's LVP VanGogh Vintage Pine* delivers with embossed-in-register, high quality and precision of each board making it possible to have the vintage look of real pine, in a family-friendly, easily maintained



product. Character markings, subtle blue-gray shading, and an authentic aged look make this one of the most popular LVT's on the market.

Continued

*Design Markers, Continued*

**Carpet** – Karastan’s *Metropolitan Collection: Defining Design*. This entire collection brings design energy, contemporary styles, and a sophisticated metro look to carpet. *Defining Design* is a modified contemporary chevron pattern with subtle tone-on-tone colors (12 in the palette). This style takes carpet to an artistic level, where the floor may very well become the focal point of the room.

Whereas emerging trends used to be the roadmap for creating fresh interiors, the keyword now is personalization.

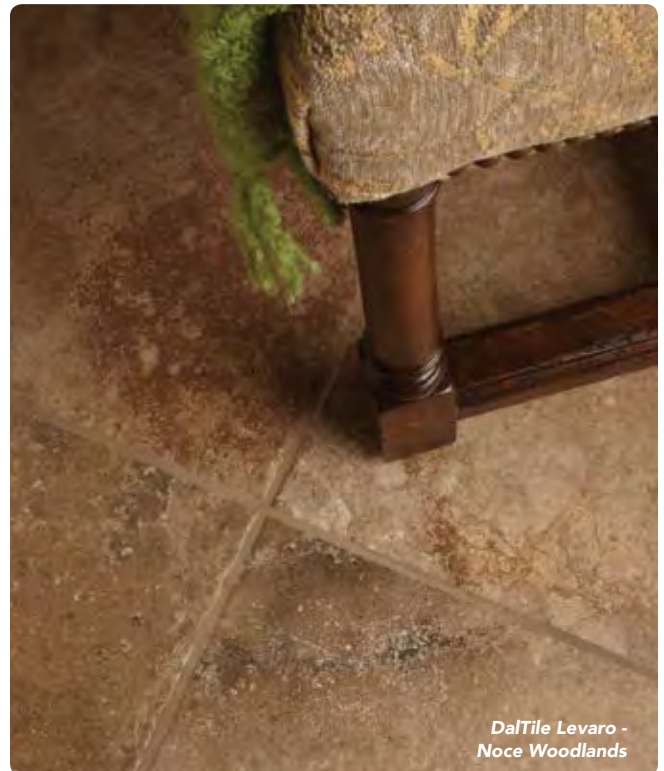
**Rubber Floors** – *Mega-Lock Gym Tiles* from American Floor Mats are precision-cut rubber floor tiles that can be used to create a full interlocking system. These industrial-grade rubber tiles are ideal for non-rectangular and oversized workout areas. The textured surface of the non-porous, indestructible rubber matting provides increased traction. Tiles are available 3/8", 1/2"- and 3/4"-thick options. These

puzzle tile mats are excellent for use under heavy workout equipment, such as treadmills, stationery bikes, and weight-lifting machines. These interlocking rubber tiles shield the floor from damage while protecting exercise equipment from vibration and carpet fibers, which can build up within the equipment’s moving mechanisms.

**Porcelain Tile** – *DalTile Levaro, Noce Woodlands* – With its natural woodland coloration, this 13" x 13" glazed porcelain tile adds character to any room. Appropriate for both floor and wall installations, this is a high contrast tile that comes in four nature-based colorways. ■



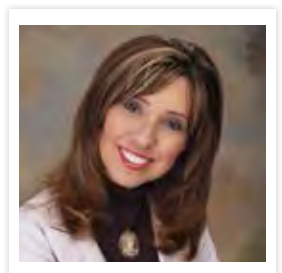
Karndean - LVP VanGogh Vintage Pine



DalTile Levaro - Noce Woodlands

**ABOUT THE AUTHOR**

*Annette Callari is an interior design expert with over 20 years of residential and commercial design experience. An allied member of the American Society of Interior Designers and a Chair Holder of the Color Marketing Group International, she is the Southern California commercial sales specialist for Karndean Design Flooring.*





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# fcB2B Update: New Sales Floor Tools Expand Capabilities for Industry

By Jeff Golden, Editor

Advances by software companies working with flooring manufacturers are beginning to make an impact on the industry through the efforts of the fcB2B association. Retailers can now communicate five documents electronically with their manufacturer and distributor suppliers: 832 Price Catalog; 850 Purchase Order; 855 Purchase Order Acknowledgement; 856 Advance Shipping Notice; and 810 Invoice.

The latest addition in fcB2B technology is web services and the ability for a manufacturer/distributor to get information to the sales floor in real time. The first phase of beta testing is now on-going and includes inventory (stock check) and product information through the beta test efforts of Shaw and Jaeckle Distributors. It was shown at the recent fcB2B annual meeting in Atlanta. The benefit of fcB2B is the software advances are placed in the public domain.



“For the retailer, the #1 savings is getting the item catalog and not having to key punch the catalog into their system...”

The web services component brings a consumer component with product information, videos warranties and brand attributes from manufacturers and distributors to the sales floor, along with real-time inventory. Said Mitchell Dancik of Dancik International, fcB2B co-president, “The goal is to provides answers to the salesperson quickly.” The web services program should reduce sales closing times, he added.

“We have now two returns on investments [ROI],” said Dancik. “Cost control in the channel is based on batch-oriented edit processes. For manufacturers, the ROI is unfortunately based on the purchase order sent to them. But other things are happening...many phone calls have been eliminated.”

Here are some other successes of fcB2B from Dancik: More than 90% of transactions between manufacturers and distributors are enabled; and major retailers in major markets are doing B2B with their partners.

## Retailer Savings

For the retailer, the #1 savings is getting the item catalog and not having to key punch the catalog into their system, Dancik added. Providing the catalog with regular updates gives the supplier a more error-free order. The #2 savings for retailers is having the invoices immediately flow into their accounts payable system. The #3 saving is the Advance Shipping Notice which goes electronically into the retailer’s inventory receipts.

The challenge for the association, according to Dancik, is to expand education and awareness in 2015 while increasing the number of orders to manufacturers. The association is changing its effort in getting retailers to be part of the program. “We were trying to be too democratic... worrying about the lower 20% of the sales. We are now targeting retailers that want to implement B2B.”

According to Aaron Pirner, fcB2B co-president and Wichita-based CAP Carpet Inc., “A significant few can make a difference and drive the volume in the business.” Pirner’s idea is to target the top 250 dealers to be part of the effort with flooring manufacturers, distributors and software producers working together.

He suggested that the manufacturers are not providing adequate resources for the retailers. What is needed, according to Pirner are partnerships with the retailers and software providers for the top 250 dealers. And, instead of

*Continued*



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*fcB2B Update, Continued*

field salespeople trying to assist in fcB2B, manufacturers need a champion at the mill to help expedite implementation.

The alignment with a software company will encourage more connectivity in the channel and more orders will be placed with manufacturers through fcB2B, he added.

Pirner is excited about the latest enhancement to fcB2B - the sales floor tools. "They will provide answers to the salesperson of the customer's wants and needs: features, availability, and delivery.

The future potential of the sales floor tools include video, selling the sizzle, not the steak and bringing brand attributes to the sales floor from the individual manufacturer/distributor.

As a large retailer, Pirner would choose to do business with a manufacturer using fcB2B rather than another manufacturer with the same product, as the manufacturer using fcB2B can offer time and cost-saving benefits to his company.

### Benefits to Distributors

Servicing 10 Midwestern states, Jaeckle Distributors, headquartered in Madison, WI, has about 25% of its flooring business flowing through dealers signed up in B2B. According to Torrey Jaeckle, vice president, few retailers who purchase use the fcB2B system, but most use the product catalog. He said others use invoicing in the system.

"We got into B2B because it would be a way to differentiate ourselves to the retailers," he added. According to Jaeckle, the retailer using B2B is "your traditional flooring, dealer that is technologically savvy, more residential or residential and commercial." B2B works well with a set price for (residential) products, compared to commercial (bid pricing).

Jaeckle said that some dealers have problems with B2B when they are looking for information. "A problem has been finding the correct trim by description. The B2B standard uses a parent product tracking to find the trim pieces."

The distributor's sales team markets using B2B to their retailers, but they do not get involved into the usage of the B2B process tools. According to Jaeckle, "We have internally two people on the data side to set up the product descriptions and then one person on the communications side to handle the technical questions."

Jaeckle Distributors does receive some electronic documents from its manufacturing partners. "It's a great savings to us,"

## The History of fcB2B

Lead by executives from the flooring trade and software industry, an informal group began meeting in 2000 with the same mission fcB2B has today. Many industry leaders from manufacturers to flooring dealers and contractors have been a part of this process from day one. The Floor Covering Business to Business Association (fcB2B) group worked to develop uniform standards for electronic interchange of business transactions in the floor covering industry.

### The Floor Covering Business To Business Association

It was officially formed as a non-profit corporation in 2006. Leaders of the Carpet and Rug Institute, Ceramic Tile Distributors Association, National Association of Floor Covering Distributors, National Wood Flooring Association, and the World Floor Covering Association serving as the founding Board of Directors.

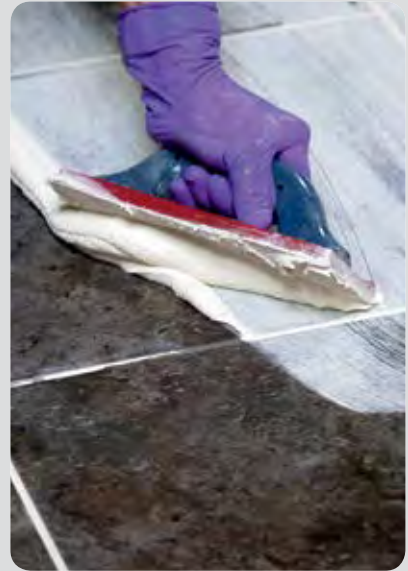
fcB2B develops, maintains, publishes, and promotes the proper use of the standards it develops. fcB2B is comprised of member associations and companies from all levels in the business chain with the common goal of making the process of purchasing goods more efficient and less expensive.

said Torrey. We do get some electronic documents from Mannington. Some other manufacturers do electronic data interchange (EDI). "If more would do EDI, we would like it," he added.

Those retailers using B2B are our "A" customers, he commented. B2B makes us more valuable to our dealers. One of the things Jaeckle does: product people do the data descriptions, not the IT team. "Retailers need to find what they are looking for. A good product description is critical," Jaeckle added. "We hear good things about our data from our dealers."

Retailers will realize time savings in inputting product information of the lines they carry and the immediate price changes from manufacturers into their systems, said Jaeckle. And complete product portfolios (with pricing) from vendors will be available when a customer requests a special order product instead of just the products they order. ■





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# Retailers Share Their Experiences with fcB2B

By Arpi Nalbandian, Associate Editor

The time for efficiently managing inventory, reducing paperwork costs, increased staff productivity, tighter cash flow management and timely purchasing is here. Gone are the days where waiting for invoices, submitting claims, requesting product information, price agreements, purchase orders, product availability, and order tracking are done through the U.S. Postal Service, or by phone or fax.

Designed to facilitate and enable Electronic Data Interchange (EDI), Floor Covering Business to Business (fcB2B) technology has the ability to automate the sending and receiving of documents between flooring manufacturers, distributors, and most importantly, the retailer and its on-floor sales staff members.

By eliminating the tediousness of the traditional paper process, transactions and work flow are now handled electronically. With fcB2B, common flooring industry transactions between trading partners are now simplified. In a nutshell the benefits of fcB2B: managing inventory more efficiently, cutting the cost of paperwork, increased staff productivity, tighter cash flow management and more efficient purchasing.

The latest addition in fcB2B technology is web services and the ability for a manufacturer/distributor to get information to the sales floor at real time. The first phase is now going live and includes inventory and product information through the efforts of Shaw and Jaeckle Distributors. The web services component brings product information, videos and warranties to the sales floor, along with real-time inventory.

To gain a better understanding of the real-world use of fcB2B technology, we spoke with a couple of retailers who are well-versed in using the software..

Jennifer Schmidt, purchasing manager of Wisconsin-based Nonn's Design Showplace, enthusiastically says the technology of fcB2B is "Quick and easy to use with a client, or when we're trying to get an order in fast. Imagine not having to call three places to see if they have stock of a product, while your customer is staring at you."

After the sale is completed the fcB2B technology provides pricing information — there's no need to ask the supplier for the cost, said Schmidt. "In regards to the purchasing side, which is more my specialty, I love it! It is the quickest ordering process out there," she added.

When asked about the convenience of back office order processing, Schmidt says, "For Nonn's, the salespeople



**Jennifer Schmidt**

**Purchasing Manager,  
Nonn's Design Showplace (15 Years)**

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key the line on their order. I go into my order screen, click the product lines, hit the send to B2B button, and within 45 seconds we have a reference number back." There is also an option to place a batch order then simultaneously retrieve all your reference numbers within a few hours. "That is the preference of the purchaser (retailer), which is great! You also have the luxury of getting price updates this same way you retrieve reference numbers," added Schmidt.

When La Vone Pirner launched his first 4,000-square-foot flooring store in Wichita, Kansas, in 1967, advanced product technology was but a dream. Now that the second generation is at the helm of CAP Carpet, Inc., led by La Vone's son Aaron, this family-owned business continues its "commitment and unwavering focus to serving the customer," the company notes.

With the implementation of fcB2B, "Many functions have been streamlined, including product database maintenance



In a nutshell the **benefits of fcB2B: managing inventory more efficiently, cutting the cost of paperwork, increased staff productivity, tighter cash flow management and more efficient purchasing.**



**Stacey Titus**

Department Lead –  
Central Purchasing/Pricing,  
CAP Carpet, Inc. (5 Years)

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[updating the product catalog], order placement, receiving invoices, and paying bills. This has eased the time involved in these functions dramatically," said Stacey Titus, CAP Carpet, Inc.'s central purchasing leader.

Although all products strive for perfection, occasional problems or concerns can arise, even in the most tested environments. One of these is currently not being able to place orders that have "special pricing or are on reserve without having some hiccups."

Also, added Schmidt, "With certain vendors, not all products are in our catalog, which makes it frustrating to know if it is a drop or it's just not in there." What would be perfect is if all suppliers were using fcB2B, according to Schmidt. "One big reason, which is coming up, is the price increase that always happens for many suppliers this time of year. This saves us a ton of time and less frustration for the sales staff in questioning the pricing the first of the year. This would be amazing!"

That being said, Schmidt added if and when a compatibility issue arose between the manufacturer and distribution vendors, in her experience, fcB2B members are quick to offer a solution. "Typically, if there is something wrong, it can be worked out with the software company and the manufacturer to get it fixed!"

FcB2B has its challenges with compatibility issues between the manufacturer and distributor with product names. Titus mentioned these issues occur in both the product database and order placement. "Product descriptions have been a consistent compatibility issue as we have little to no control over the naming convention that makes the product name relatable to both our sales staff and our customers. In regards to order placement, most manufacturers/distributors are very receptive to our needs in making necessary programming changes."

Of course, the more a particular technology is used, the more we become aware of items to add to our virtual Wish List. When asked about what she would like to see available in fcB2B's future, Schmidt responded she'd like to see additional members getting on-board with "Web Services (stock check and related items). This is an amazing feature. More sales staff members are drawn to those vendors that use it because it is a quicker selling experience for the client and them! I am sure our sales staff will start to increase the selling of those products because not only will they see how much happier they can keep the customer, but it will also show that we have our 'A' game on." Another feature Schmidt would like to see implemented would be the ability to reserve stock. "This would be wonderful to have in the future," she added. Reserving stock and price verification are the next items to be implemented into the system.

"The most important thing we'd like to see implemented is a dedicated person at each manufacturer/distributor that is able to address questions and issues quickly," added Titus. "We know each manufacturer/distributor has a B2B department, and having a 'go-to' person to facilitate our needs is key to resolving issues timely."

Lastly, both Schmidt and Titus and other retailers have expressed how if every manufacturer and distributor participated in fcB2B technology, it would then become a much-needed universal system for all, with everyone receiving timely, updated information via the same technology. ■

# fcB2B Questions & Answers

By Pamela Bowe, Director, Floor Covering Business to Business Association

**Editor's Note:** Following the recent annual meeting of the fcB2B association in Atlanta, *Premier Flooring Retailer* magazine conducted a question and answer session with Pamela Bowe, executive director of the association.



**P**amela Bowe MBA has served as executive director of fcB2B, the Floor Covering Business to Business Association, since 2008. fcB2B is a 501(c)(6) non-profit community of leaders working together on the development of B2B technology designed to benefit all entities in the flooring industry. A recognized industry authority on emerging technology, she combines real world experience in the flooring industry with a thorough understanding of technology and its practical applications. Her 30 years of experience include digital marketing, finance, strategic planning and online development of professional grade websites and multi-national networks.

**Q.** Briefly explain how the different segments of the industry (retailer, distributor and manufacturer) can benefit through participating when adopting B2B technology?

**A.** The year 2014 was a year of change. Our X12 documents are now mature and stable. We have accomplished our original goal of smoothing out the X12 standards, and we have therefore expanded the development of web services. This is a great accomplishment by the members of our association. Web services are a working technology shared by vendors (manufacturers), distributors, and end-users (retailers/contractors) powered by flooring-specific software. Our focus on technology has allowed us to develop numerous platforms designed to benefit communication along the supply chain.

The benefits for retailers, distributors and manufacturers participating in fcB2B include:

- Seamless integration of all partners (i.e., improved productivity, business relationships and communication);
- Lower transaction costs per unit up and down the value chain;
- Increased transaction accuracy up and down the value chain;
- Access to information not previously available;
- Enhanced customer experience;
- Ability to attract/retain the best employees; and
- Improved business performance (i.e., a two-part value proposition).

**Q.** What changes/advances have been made by fcB2B within the last year?

**A.** The expansion into web services and tools for the sales floor increases the focus of what fcB2B has been concentrating on. The focus is no longer just back of house accounting type processes. Instead, the new web services applications allow for direct interaction with the retail sales staff who is servicing the consumer. A web service is a method of communication between two electronic devices over a network. It is a software function provided at a network address over the Internet with the service always on. It provides real-time responses to inquiries such as a Stock Check. It is the framework behind mobile apps, and it allows a program running on your phone/tablet to exchange data with a remote system using existing web technology. It is not a replacement for X12, but rather a technology that can complement X12 transactions already in place.

**Q.** Please discuss the long-range goals of fcB2B?

**A.** The mission of the fcB2B association is to develop and deliver improved industry-wide business relationships, business performance and connectivity by utilizing technology standards.

We have identified two strategic objectives which will be rolled out over the next few years.

**The first objective is: Increase the fcB2B Adoption Rate.** We will segment the fcB2B member base and increase membership in targeted areas. We



“Our focus on technology has allowed us to develop numerous platforms designed to benefit communication along the supply chain.”

are developing specific marketing campaigns to increase awareness of the benefits of this technology. Outreach will include our industry affiliates and association partners (e.g. WFCFA, NWFA, CRI). Communication of the fcB2B message will be shared and repeated by industry participants. We will improve the data consistency of the product price catalog to enable more retailers to engage with more material producers. We will remove barriers cited by retailers to using electronic purchase orders. fcB2B will implement an effective adoption and certification program that provides clear information on which documents are being utilized by whom and their availability.

**The second fcB2B objective is: Improve Alignment Across the Supply Chain.** Our goal is to dramatically improve the customer experience by providing targeted web services to the front line sales staff and facilitate the sales engagement process.

**Q.** How many retailers are now sending the five documents to distributors?

**A.** This information is not available at this time. We are currently creating a way for companies to anonymously report this data in the future, to be reported at an industry aggregate level.

**Q.** How many distributors are now sending the five documents to manufacturers?

**A.** Most distributors are already trading the five documents with their key manufacturers.

**Q.** Can you explain the new sales floor component for retailers of real time inventory now being rolled out?

**A.** Web services include real time queries such as Stock Check. It is a process we use daily in mobile apps, and it allows a program running on your phone/tablet to exchange data with a remote system using existing web technology. The Stock Check web service can also display related products, such as the trim and accessory items needed to complete a job.

At our recent annual fcB2B meeting a retailer demonstrated the new Stock Check web service, which was available from their distributor, Jaeckle Distributors, and their supplier, Shaw Industries. We expect many other distributors and manufacturers to make this web service available in 2015.

**Q.** What are the costs of getting involved in fcB2B for retailers for hardware and software?

**A.** Retailers should visit [www.fcB2B.com](http://www.fcB2B.com), and look at the member software companies, and obtain quotes. Some software packages will include the B2B programs as part of their base offerings and some will provide separate pricing.

**Q.** Please list the charter flooring manufacturer partners in the fcB2B effort?

**A.** Shaw, Mohawk, Armstrong, Dixie, Mannington, Dal-Tile, Unilin, Royalty, Artistic Finishes, Beaulieu, Emser, Future Foam, TW Flooring Group.

**Q.** Which distributors are charter participants in fcB2B?

**A.** Adleta, All Tile, BPI, FlorStar, Herrigan, ISC, Jaeckle, JJ Haines, Ohio Valley Flooring, RA Siegel, United Tile, William M. Bird.

**Q.** Which software partners are founding members of fcB2B?

**A.** CDMS, Dancik, QFloors, Gartman, RFMS, RollMaster, Pacific Solutions, Aya Associates (Comp-U-Floor), Floor Force and B2BGateway.net.

**Q.** Which retailers/contractors are founding members of fcB2B?

**A.** Walkers, Stoneland and Carpet, CAP Carpet, Cooper Services, FloorForce, Floors, Inc. HJ Martin & Son, Koydol, Mr. David's Flooring International, Nonn's, Rasa Floors, Right Carpet, ECLR Flooring, WFCFA and Starnet.

**Q.** Does fcB2B conduct meetings throughout the year? When?

**A.** Several of the committees meet monthly by conference call. Web Services is active and may meet more frequently. The Executive/Operating teams are in communication regularly. The technology conference and annual meeting is scheduled for October 2015 in Atlanta.

For more information about fcB2b technology, email [pbowe@fcB2B.org](mailto:pbowe@fcB2B.org). ■

# Manage Your Workers' Compensation Claims or Pay the Price

By Jeffrey King, General Counsel for the WFCFA

It is Monday and you already have an employee claiming he or she was injured on the job. Or maybe it is a claim by that new employee who you just hired two weeks ago. Two months later, you open your annual insurance invoice and see a big increase in your workers' compensation premiums and have no idea why a couple of claims would cause such an increase.

You are not unique in being confronted by workers' compensation issues. Almost every business in the United States that has employees at some point will have to deal with a claim that a worker was injured on the job. For the majority of employers this will mean filing a claim under their workers' compensation insurance policy.

Workers' compensation laws are in every state in some form or another. Most states require employers to purchase an insurance policy to handle their statutory obligations to workers, whether from an insurance company or through a state-operated fund. While some state laws require insurance only if there are three, four or five employees, over two-thirds of the states require employers with one or more employees to have workers compensation insurance or sufficient finances to self-insure. Even in states that apply a multiple employee standard, most apply the one or more standard for the construction industry.

Whether your business is small or large, it is vital that you take appropriate steps to manage such claims. If not handled well, a claim can develop into a major problem, exposing the employer to potential insurance rate increases and possible litigation.

## Workers' Compensation Overview

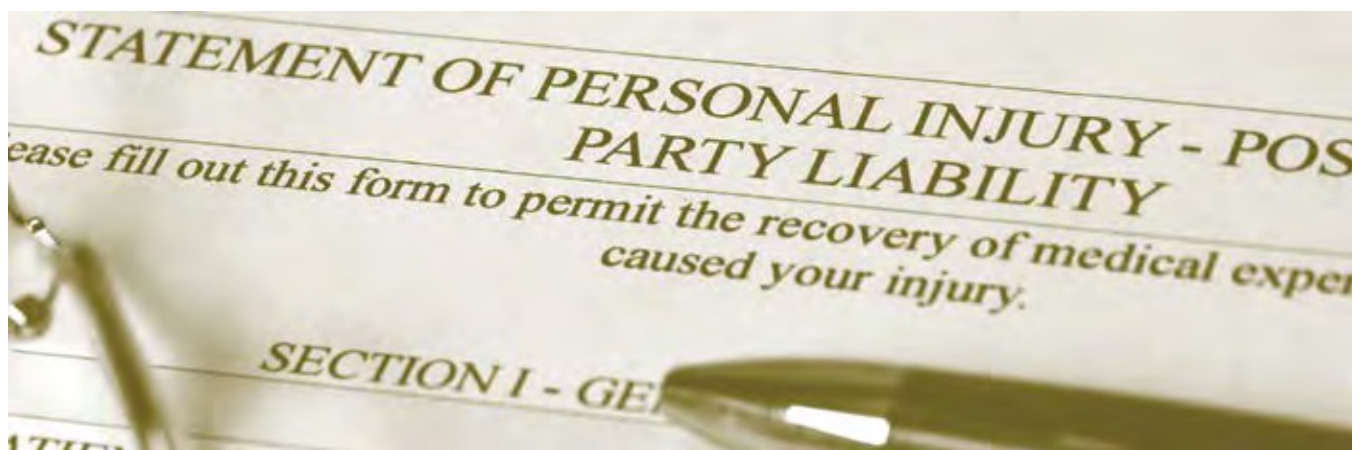
Workers' compensation laws are designed to ensure that

employees who are injured or disabled on the job are provided with needed medical care and support. The workers' compensation system established a trade-off by which an injured employee gave up their right to sue employers in court in exchange for the right to receive workers' compensation benefits, regardless of who was at fault for their injuries. This means that an employer or its insurance company cannot deny a claim even if the worker's own negligence caused the injury. In exchange, the worker cannot sue the employer for damages as a result of a work-related accident or cumulative trauma injury. With a few narrow exceptions, a workers' compensation claim is the employee's *exclusive remedy*.

Workers' compensation is primarily regulated by the individual states. As a result, there is no single comprehensive set of rules. The only consistency is that all states require for an employee's injury "arise out and during the course of employment" in order for it to be covered under workers' compensation. Each state has its own set of rules as to the benefits mandated, and limits on the time to file a claim under the statute of limitations. Even determining what is considered "arising out of employment" can vary from state-to-state. Nonetheless, there are basic steps a flooring dealer can take to manage workers' compensation claims and minimize exposure to costs and premium increases. Establishing a workers' compensation claims management plan can both minimize the risk of work-related injuries and assist employers in complying with the legal requirement under state workers' compensation laws.

## 1. Develop a Safety and Risk Management Plan

The best way to avoid workers' compensation claims is to avoid on-the-job accidents. Since a large part of how much is paid for workers' compensation premiums is based upon the number and size of your employees' claims, the premiums



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*Workers' Compensation, Continued*

can be reduced with an effective safety program. An effective safety program is also a primary consideration of insurers when deciding how and whether to write insurance coverage.

**If a worker is injured, take immediate action as set forth in your procedures manual.**

Moreover, some states mandate that employers have a written accident and illness prevention program.

A safety and risk management plan should include:

- *Legal Issues:* Follow the requirements under state and federal laws, as well as the insurance policy, to avoid inadvertent violations. These will include deadlines for filing claims, notifications to the insurer, state and federal agencies and any mandated forms.
- *An Interdisciplinary Team:* Ideally, the team will consist of senior management, supervisor(s), human relations personnel, and the insurance agent. Including senior management indicates to employees that safety is a top priority of the company. The immediate supervisor is key since he or she daily observes the workplace and has a direct relationship with the worker. The insurance agent and human relations personnel often have the most knowledge of the legal and policy requirements.
- *A Safety Manager:* One person in the company should be appointed safety manager. This individual should be familiar with safety issues, including any applicable safety requirements under Occupational Safety & Health Act (OSHA) and state laws. The manager's job is not to do all the work to implement the safety plan; rather he should coordinate the efforts of other members in the prevention of injuries and illnesses and the processing of claims.
- *Identification and Elimination of Hazards:* A plan for reporting, evaluating and treating work-related injuries and illnesses is a key component to minimize injuries and workers' compensation claims. The plan should call for regular safety inspections, include meeting with employees to discuss any safety concerns, and rewarding both good performance and bringing safety concerns to management's attention. In addition, any injury reports should be reviewed and all accidents investigated. The company should regularly review claims history, look for any trends and take steps to reduce the chances that further accidents will occur.
- *Rules and Procedures Manual:* The safety program should include written rules and procedures. The manual can be used to indoctrinate new employees and should serve as an outline for dealing with safety issues. The written policy should require employees to promptly report all claims to management, set out the steps to be taken when an injury occurs, establish the scheduling of periodic inspections, explain the process for investigating accidents, and establish a return-to-work program.
- *A Medical and First Aid System:* Establish a clear plan for dealing with work-related injuries and illnesses. The closest emergency healthcare facilities should be identified and the procedure for transporting any injured person to the health care should be developed. In addition, the dealer should consider training an employee in first aid and life-saving cardio-pulmonary resuscitation (CPR).
- *Training:* A successful risk management program must include an organized training program to instill in its employees the importance of work safety. The training can include periodic seminars, "over-the-shoulder" supervision, instructor lead courses, and online training programs.
- *Maintenance of Accident Records Files:* A records system, including reports of accident investigations, helps the employer identify trends, develop preventive measures, and help to measure a safety program's effectiveness. It will also provide the insurance carrier needed information and could lower a company's premiums. Moreover, federal and state laws may require employers to prepare, maintain and post accident reports, such as OSHA logs.

These plans will not eliminate claims, but should reduce the number and severity of your employees' work-related injuries.

## **2. Work with Your Insurance Agent and Carrier**

One of the most important steps in controlling workers' compensation issues is to work with your insurance agent and carrier. Your insurance agent and carrier have the experience to review and manage claims and can identify problems and issues. For example, the agent will recognize a cumulative trauma injury, such as an installer with knee problems, and coordinate with the worker's prior employer's insurance carrier



# Failure to report all injuries, even if the injury seems minor and unlikely to lead to a workers' compensation claim, can have disastrous results.

to share the costs and minimize your exposure. In addition, the agent can help to identify the risk management and safety programs to reduce claims and to implement many of the suggested actions set forth in this article.

### 3. Take Immediate Action

If a worker is injured, take immediate action as set forth in your procedures manual. If appropriate, administer first aid and get any medical treatment that may be needed. If in doubt of what to do, call 911. If the employee needs to go to the hospital or other medical facility, have a company representative accompany the injured employee(s). Since the supervisor is the person who knows and understands the worker best and likely will be involved in preparing any report, the supervisor is often the best person to accompany the worker to the medical facility.

### 4. Report All Claims

If an employee is injured, the employer is responsible for making sure that an injury report is completed and forwarded to your workers' compensation carrier. Accordingly, try to report all injuries, including *incident only* injuries to your insurance agent within 24 hours if possible. Many states levy fines if claims are not reported within a limited period of time, usually within seven days or less. By promptly reporting, you give the insurance carrier an opportunity to complete a good investigation of the matter and communicate the findings to you. The insurer will usually appoint a claims adjuster who can help you through the claims process.

Failure to report all injuries, even if the injury seems minor and unlikely to lead to a workers' compensation claim, can have disastrous results. You never know whether a "minor injury" will ultimately lead to a claim that had to be reported or risk future insurance coverage. Moreover, a small accident is often a harbinger of a more serious safety problem that needs to be addressed.

Employers also may have a duty to report injuries under federal and state law. As of January 1, 2015, U.S. Occupational Safety and Health Administration (OSHA) requires employers to notify OSHA of any work-related in-patient hospitalizations, amputations, or loss of an eye within 24 hours. This is a significant departure from the current reporting requirements, which only require employers to notify OSHA within eight hours when there is a workplace fatality or work-related injuries that resulted in the hospitalization of at least three employees. In addition, some states require an employer to furnish a report for all work-related injuries to state agencies.

### 5. Follow Up with Any Injured Employee

Good communication among all parties is crucial to ensuring a smooth claim process and achieving the best possible results. When injured and off work, employees often feel alienated from their employer and uncertain about their future. Accordingly, a safety manager or the employee's supervisor should contact the injured employee within 24 hours and maintain weekly contact to communicate the company's commitment to his or her wellbeing. Discuss the doctor's diagnosis and treatment planned, and answer the employee's questions. The supervisor's role also should involve contacting the worker during recuperation to express concern and communicate the message that the person is wanted back on the job as soon as possible.

In addition, ensure that the injured employee knows your company can assist them in filling out paperwork for workers' compensation benefits. Some states require that the employer give the injured employee a claim form within a day or two of the accident. It is also useful to explain the workers' compensation process to the employee so he or she does not become frustrated with the inevitable delays. The insurance agent can also assist in providing this information and determine what forms need to be provided to the injured worker.

Injured workers often fear they will lose their job as a result of the injury. Maintaining ongoing communication with the employee and the insurer's claim adjuster to monitor recovery progress and assist in early return to work can help reduce these fears. Employers cannot, and should not, promise the injured worker same position will be available. The injury may prevent the employee from being able to handle his or her old position. The employer, however, can consider having the injured employee do light duty work during recovery and possibly offer an alternative position.

The key is to maintain open communications with the injured employee. These steps will often reduce the likelihood that the injured worker will hire an attorney and complicate the claim.

### 6. Establish a Return-to-Work Program

The longer an injured employee is out of work, the larger the claim becomes. A return-to-work program can substantially reduce workers' compensation claims. Allowing injured workers to return to work while recuperating from an illness or injury with modified work, alternative work, or reduced-hours work has proven to decrease disabled employees' recovery

*Continued*

*Workers' Compensation, Continued*

time. The return-to-work policy should be written and can be provided to employees so they are informed on what to expect if an injury occurs.

Never, however, allow the employee to return to work before receiving a medical release. Follow up closely with the doctor to secure medical information, and the type of work that can be performed by the injured employee to determine when the employee can return to work. If restricted work is available, confer with the insurer's claim adjuster to ensure all legal requirements are met. Also be sure to discuss the options with the injured worker, including the starting time and date and the pay for the new job duties.

An employer cannot legally terminate a worker because he or she filed a workers' compensation insurance claim. However, once an injured worker is medically cleared to return to work and he refuses to do so, an employer may have the right to terminate the worker. Before terminating an injured employee contact the claims adjuster and legal counsel to ensure the termination is permissible under the applicable law.

## 7. Create Relationships with Medical Providers

As part of your program try to establish a relationships with area medical providers. This will allow the medical provider to understand your business, advise on a first aid program and help you establish a light duty policy to return the worker back to work as soon as possible. Consider sending the treating medical providers information about your ability to accommodate light duty and you can even invite doctors and care providers to tour your facility. Also work with your insurance agent who may already have these relationships.

## 8. Institute Hiring Practices

The flooring dealer should conduct a thorough background check on each employee. There are significant restrictions on conducting such background checks. (See "Criminal Background Checks: Damned If You Do, Damned If You Don't" *Premier Flooring Retailer* (March/April and May/June 2014)). An employer cannot ask the applicant medical questions or whether he or she ever filed worker's compensation claims. While federal and state laws prohibit such questions during the interview process, there are steps you can take to minimize the possibility of hiring a problem claim.

The dealer can provide a job detailed description and ask how the job candidate would perform the essential functions of the job. The dealer can also ask open-ended safety questions regarding the job at hand. The dealer should also check

online public records to see if the job candidate has filed claims against a previous employer. In addition, candidates with more education and a more diverse work history could be cheaper in the event of an on-job injury. If that worker becomes injured, there may have other work skills that may enable the worker to come back to work earlier from an injury.

If the job involves significant physical activity, such as working in the warehouse or installing floors, the dealer can require physical testing before hiring the worker. Such testing is often an effective screening tool designed to disqualify an incapable applicant. The idea is to minimize the risk of hiring a worker's compensation claim.

## 9. Identify Possible Fraud

One out of every four insurance fraud claims in the United States is related to workers' compensation. There are certain red flags that may indicate a false workers' compensation claim. Among these are:

- *Lack of Witnesses:* It is possible for no one to see an accident, but the lack of any witnesses, especially if the worker is rarely alone on the job, can be a red flag. Similarly, the failure of the employee to tell any co-workers about the injury raises suspicions regarding the legitimacy of the claim.
- *Time of Injury:* An alleged injury that occurs on a Monday is always suspicious. The injury may actually be a result of an accident over the weekend and not work-related. The employer should obtain witnesses' accounts of how the employee was acting immediately prior to the accident. Similarly, if there is a significant gap between when the alleged injury occurred and when it is reported, if the employee is on the verge of being laid off or terminated, or if the employee is a new hire, the claim needs to be reviewed to ensure it is not fraudulent.
- *History of Filing Claims:* Approximately 37% of workers who previously filed a workers' compensation claim will file a subsequent claim. Although repeat claims can certainly be legitimate, they also should prompt business owners to take an in-depth look at the claims.
- *Inconsistency:* Watch for inconsistencies or changes in an employee's stories about the accident. Also check to see if the person's complaints about the alleged injury match medical evidence.
- *Seeking a Quick Resolution:* An employee's demand for a quick decision or settlement is also a red flag.



“ One of the best ways to protect your company from fraudulent claims is to immediately report any questionable claims to your insurance carrier. ”

These are only potential warning signs and do not mean there is actual fraud. It is essential to thoroughly investigate all reported claims. One of the best ways to protect your company from fraudulent claims is to immediately report any questionable claims to your insurance carrier. Your insurer may have trained investigators who can assist you in looking into the claim.

You should also send all injured employees to the clinic or medical provider with whom your company or insurer have established a relationship, rather than rely solely on a medical evaluation from the worker's own doctor. Be sure that your medical provider is experienced in evaluating and treating occupational injuries.

Finally, clearly state in your workers' compensation claims policy that persons who file fraudulent claims will be prosecuted to the full extent of the law. This should not be an idle threat. Rather, the employer should follow through and report any fraud to its insurance carrier, the state insurance commission and to the local district attorney's fraud unit.

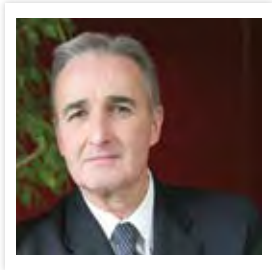
**Conclusion**

Premium amounts are directly affected when injured workers file for benefits. As a result, the failure to manage workers' compensation claims will cost you money. The suggestions above will not eliminate all claims, but should reduce the number and severity any work-related injuries.

*The information contained is abridged from legislation, court decisions, and administrative rulings and should not be construed as legal advice or opinion, and is not a substitute for the advice of counsel. ■*

**ABOUT THE AUTHOR**

*Jeffrey King has more than 35 years' experience in complex litigation with a focus on contracts, employment, construction, antitrust, intellectual property and health care. He serves as general counsel for WFCMA and other trade associations, and is a LEED Accredited Professional. For more information, contact him at (561) 278-0035 or jeffw@jkingesq.com.*



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# Understanding Buyer Personality Styles

By Michael Vickers, Executive Director, Summit Learning Systems



The goal of every business is to develop relationships of trust with your customers as quickly as possible so you can win the business and become your customer's preferred provider. As you develop these relationships of trust, it's important to remember the variation of buyer personalities that exist, and you must do everything possible to communicate with each of your customers in a manner to match their personality or buying style. Failure to align with your customer's style will result in you only closing 25-30% of your opportunities. Once you learn how to effectively communicate in your customer's style, then your closing ratios will increase dramatically.

Although every customer is different, most can be grouped into one of four buyer personality styles: Expressive, Director, Analytical and Amiable. I use adjectives to describe the style to make it easier to remember.

Each of these four personalities has their own unique way of making purchasing decisions and you increase your odds for the business when you understand and communicate in your customer's primary style.

Here are some characteristics of each style. These are not all-inclusive but will give you a good start to understanding what you might be up against.

## Expressive Style

This group is outgoing and enthusiastic with a high energy level. Their primary driver is that they are image-oriented. Expressives are usually well-dressed, wear the latest fashion or are interested in the latest trends. They are open; they laugh, have fun, and are eternal optimists. Their primary concern is how their choice will affect or benefit them in the eyes of others. They don't like to get bogged down with the details, so stay Big Picture. **They represent about 25% of American buyers.**

### Phrases that motivate them are:

This is the latest style or trend in the industry.  
 This product will make all your friends jealous.  
 This product will enhance your home.

### Style Attributes:

Verbal	Motivating
Enthusiastic	Impulsive
Influential	Charming
Confident	Dramatic
Optimistic	Animated



Although every customer is different, most can be grouped into one of four buyer personality styles: Expressive, Director, Analytical and Amiable.

Continued





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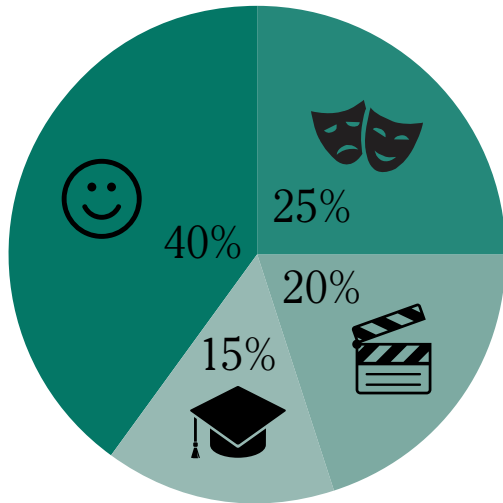
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...it's important to **remember the variation** of buyer **personalities** that exist, and...**communicate** with each of your customers in a manner **to match their personality** or buying style.

Personality Styles, Continued



## Personality Buying Styles by Percentage

### Director Style

These folks are so direct that they may almost appear rude. They are not trying to be; they just want to get to the bottom line as quickly as possible. They are practical and like to get results. You should view them as decisive, direct and pragmatic. **Directors represent about 20% of American buyers.**

#### Phrases that motivate them are:

I will be brief and to the point.  
Here are several options you could work with.  
What works best for you?

#### Style Attributes:

Action-oriented	Decisive
Problem Solvers	Direct
Assertive	Forceful
Competitive	Independent
Determined	

Can you see the differences between Expressives and Directors? All of the flattery and attention that you would spend on an Expressive won't go very far with a Director.

### Analytical Style

Analyticals appreciate facts and like their information presented in a logical manner. They are consumed with facts, figures, specifications and logistics. They thrive on details. They want loads of information to help them with their analysis. **Analyticals represent about 15% of American buyers.**

#### Phrases that motivate them are:

Here are the pros and cons.  
Let me show you the details.  
Here are some possible issues and their solutions.

#### Style Attributes

Controlled	Orderly
Precise	Cautious
Conventional	Logical
Deliberate	Disciplined

### Amiable Style

The Amiable group is dependable, loyal and easygoing. They are generally non-threatening and friendly. They don't like the impersonal details and cold hard facts. They are often described as warm and sensitive. They can also appear wishy-washy at times as well. **Amiables are your biggest buying segment as they represent about 40% of American buyers.**

#### Phrases that motivate them are:

How do you feel about it?  
Can I give you my opinion?  
This product comes with a great warranty.

#### Style Attributes:

Loyal	Relaxed
Patient	Sympathetic
Supportive	Considerate
Trusting	Team Player

As a business professional, your first job is to quickly identify the buying personality of your customer. When you understand them and communicate in the language of their primary style, then you can dramatically improve your outcomes and results. A small caution here: when you are dealing with a husband and wife, they will in most cases be different styles (remember that opposites attract). The key is to recognize the style of each and adjust your language and approach accordingly. ■

#### ABOUT THE AUTHOR

Michael Vickers is executive director of Summit Learning Systems, a provider of customized in-house training and e-learning programs; and the author of the best-selling book, *Becoming Preferred – How to Outsell Your Competition*. Contact Michael at: [www.michaelvickers.com](http://www.michaelvickers.com).



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# Study Reveals Retailer Focus on Claims/Product Defects; LVT Continues Sales Growth

By Arpi Nalbandian, Associate Editor

With an increasing amount of consumers referring to Houzz ([www.houzz.com](http://www.houzz.com)) and Pinterest ([www.pinterest.com](http://www.pinterest.com)) for home and décor inspiration, it's no wonder that more and more attention is being paid to the role that flooring plays in the overall look and feel of a room.

Further, rooms are now more commonly being referred to as environments and are steadily taking on personalities of their own. Whereas before, rooms had to match the look of the rest of the home, interior designers are now moving toward creating a cohesive atmosphere where the homeowner's personal belongings can dictate the look of each room singularly.

However, aside from the decorative aspect of flooring and the satisfaction it can deliver to the homeowner and retailer, comes the issue of claims due to product failure in one way or another. The product leading to the greatest amounts of claims is carpet, according to 65% of the survey respondents. "Mills should give more attention to the inspection process and make a better effort to ship good product," said one retailer. When asked about the turnaround time after filing a claim, 56% of respondents indicated an average of one month was the norm. Other comments included:

- "Almost all claims are a run around. Retailers with claims that do not have a track record of abusing the system should be able to resolve them on the spot and not compound the customer's frustration by prolonging the situation."
- "If the retailer is unsure of the problem, then manufacturer assistance could be requested. Also, there are many issues that get resolved on-site or in the warehouse, which the manufacturer never hears about."
- "I would like the manufacturer to set a limit on what they would pay, such as \$1,500 on carpet, \$2,000 on LVT, and \$2,500 on wood replacement/labor. This would enable the dealer to expedite claims and get resolution quickly. We lose more customers because the manufacturers drag their feet on approving or denying claims."

## Product Claims

According to our panelists, more than half of them (55%) handled 1-10 claims in the last 12 months; 17% handled more than 30 claims; 16% handled 11-20 claims; 8% handled 21-30 claims; and 4% didn't handle any claims in the same time period.

Of those claims, suppliers requested a report from 32% of the surveyed retailers; sent a technical representative to view the installation in 29% of the cases; accepted the dealer's request in 26% of the cases; or sent a local representative to view the installation in 13% of the claims filed.

How do your suppliers respond to your claims?	
	Response Ratio
Request a Report	32%
Accept My Request	26%
Send the Local Rep to View the Install	13%
Send a Technical Rep to View the Install	29%

Panelists were asked about product claims/failures, and what they felt could be improved to decrease the amount of claims, while increasing the efficiency of the claims process. With an overwhelming majority, carpet was the leading generator of claims filed (65%), followed by hardwood (15%), resilient (8%), laminate (4%), other (4%), ceramic (3%), and stone (1%).

Further, 80% of our survey's respondents said a defective product was their most frequent cause for filing a complaint, followed by other (8%), poor quality installation (7%), installation failure (subfloor issue) at 3%, and inappropriate product specified at 2%.

What is the most frequent cause of a complaint?	
	Response Ratio
Defective Product	80%
Installation Failure (subfloor issue)	3%
Poor Quality Installation	7%
Inappropriate Product Specified	2%
Other	8%

When asked what methods were used to solve the problems and complaints for carpet, 80% of the panelists said the product was replaced, while 19% said the installation was repaired.

Hardwood claims were resolved by installation repairs (42%) or product replacement (38%).

With ceramics, 44% of respondents said a singular, most frequent method of resolving claims does not apply to





# The product leading to the greatest amounts of claims is carpet, according to 65% of the survey respondents.



them, while 41% said the problem was solved by conducting installation repairs, and 15% said a product replacement was necessary.

For the resilient category, product replacement was the method of resolving claims for 58% of the survey's respondents, while 29% of complaints were solved with installation repairs.

Laminate flooring was nearly evenly divided between product replacement (40%) and installation repairs (38%).

Manufacturers absorb the cost of replacing defective products, according to 75% of our panelists, while 23% said the retailer was responsible for replacement, and 2%, said the installer.

## Claims Processing

Filing a claim and dealing with customers who are unhappy with the delivered product was a hot topic for our survey's respondents, with timeliness, quality control and streamlined responsiveness the focus. Suggestions on improving the claims process included:

- Timely resolution must be improved. Waiting more than 30 days for a resolution is unacceptable to most consumers, then we as retailers end up paying extra for customer accommodation.
- Standardized claims reporting and better independent claims agents allow retailers to work with vendor reps to resolve claims.
- Stop over-selling the products and warranties. The industry needs to be honest when they have problems with materials.
- Better quality control from manufacturers. We had a lot more claims in the last year than previous years. Carpet and LVT seemed to be the biggest categories. Floating or click vinyl had the majority.
- Better jobsite conditions/specifications. Make sure the concrete is properly cured.
- Self-inspect with photos and documentation to the manufacturer.
- Expedite the process. Clients see the problem every day on the floor. The longer the defective product is in the home the more frustrated the clients can become. The retailer takes the brunt of this frustration, not the manufacturer who made the defective product.

How timely are your requests for claims handled?	
Response Ratio	
Quickly (1 week)	15%
Average (1 month)	56%
Slowly (over 1 month)	29%

## The Flooring Business:

### Residential/Commercial Markets

From the information gathered, luxury vinyl tile (LVT) continues to hold its place as the flooring product to produce the greatest volume in sales (59%) across the residential and commercial segments, with carpet producing the highest profit margin in Q3 of 2014 (54%).

### Residential Market

Year-over-year residential sales for the third quarter of 2014 were significantly higher from the same period in 2013. Respondents reported that the range of growth increased 72% from 2013.

Upon closer look, 40% of the respondents reported a 1-10% increase in residential sales; 22% reported a 10-20% increase in sales; 10% reported an increase of more than 20% in sales; and 11% reported sales remained the same. Conversely, 17% of respondents experienced a downtick in residential sales with 11% reporting a 1-10% decrease; 5% reported a 10-20% decrease; and only 1% experienced a decrease of more than 20%.

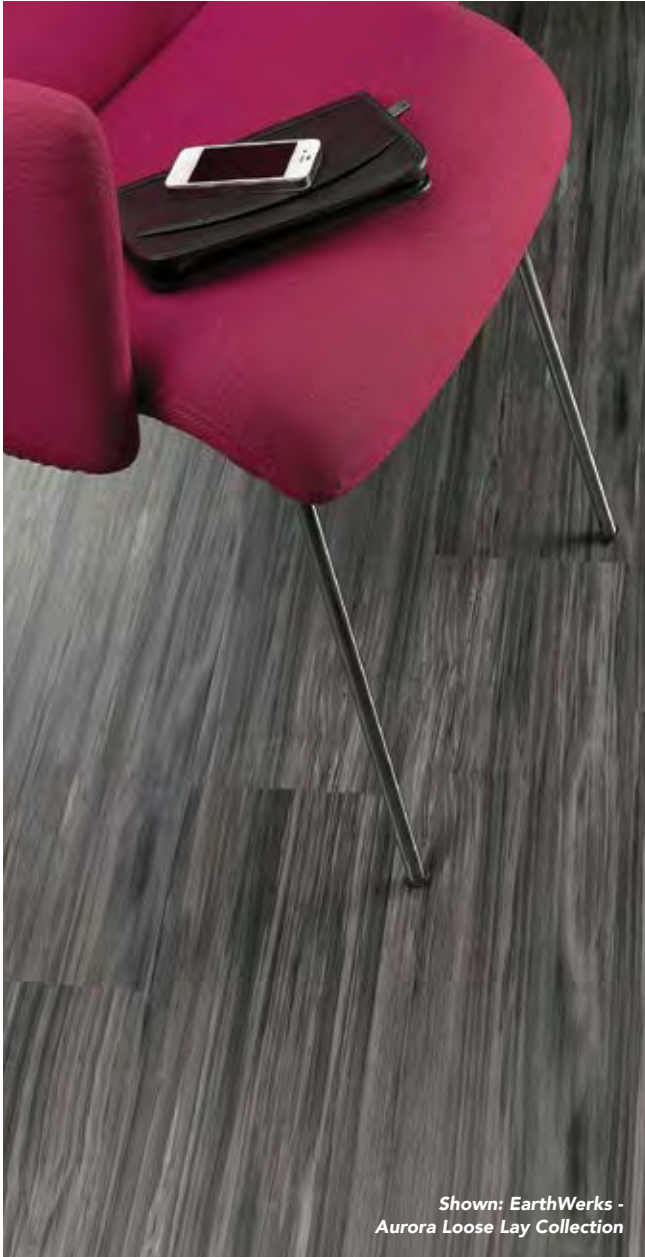
Comparing Q3/2014 to Q3/2013 Residential Sales		
Response Ratio		
Up more than 20%	10%	
Up 10% - 20%	22%	
Up 1% - 10%	40%	
Same as Q2/13	11%	
Down 1% - 10%	11%	
Down 10% - 20%	5%	
Down more than 20%	1%	
Summary		
72% up	11% same as Q3/13	17% Down

### Commercial Market

Business was definitely up for Q3 of 2014 as survey respondents reported an increase of 55% compared to the same quarter in 2013.

Continued

## Market Study, Continued



Shown: EarthWerks -  
Aurora Loose Lay Collection

LVT continues its upward journey with more than half of the survey respondents (59%) reporting it as the product category that has produced the greatest sales volume growth.

The segment was stable for 31% of the respondents with no change from 2013, whereas 28% of the panelists reported 1-10% increase in sales, followed by a 10-20% increase in the commercial segment experienced by 20% of the respondents. Ten percent of the commercial segment experienced a 1-10% dip in sales; while 4% of respondents experienced a 10-20% decline, and none experienced more than a 20% decline in the commercial segment.

Comparing Q3/2014 to Q3/2013 Commercial Sales	
	Response Ratio
Up more than 20%	7%
Up 10% - 20%	20%
Up 1% - 10%	28%
Same as Q2/13	31%
Down 1% - 10%	10%
Down 10% - 20%	4%
Down more than 20%	0%

Summary		
55% up	31% same as Q3/13	14% Down

For the same period, flooring retailers also reported an increase of 56% in builder sales, while 32% of the survey respondents reported comparable sales from Q3 of 2013, and 12% reported a decline in sales.

### Sales & Profits

LVT continues its upward journey with more than half of the survey respondents (59%) reporting it as the product category that has produced the greatest sales volume growth for the Q3 of 2014. LVT is followed by Hardwood (20%), Carpet (10%), Tile/Stone (7%), Laminate (2%), and Resilient (2%).

Greatest Sales Volume Growth in Q3/2014	
	Response Ratio
Carpet	10%
Hardwood	20%
Laminate	2%
Luxury Vinyl Tile	59%
Resilient	2%
Tile/Stone	7%

Half of the panelists (50%) reported that sales for Laminate flooring have declined, followed by Resilient (17%), Carpet 13%, Tile/Stone (13%), Hardwood (4%), LVT (3%) and Area Rugs (1%).

# The greatest challenge within the flooring industry today seems to be the hiring and using qualified installers, according to 42% of the survey respondents.

Carpet held its position in the top slot for producing the highest profit margin for 54% of respondents, followed by Hardwood with 13%, LVT with 12%, Tile/Stone with 9%, Resilient with 7%, Laminate with 3%.

Highest Profit Margin in Q3/2014	
	Response Ratio
Carpet	54%
Hardwood	13%
Laminate	3%
Luxury Vinyl Tile	12%
Resilient	7%
Tile/Stone	9%
Other	2%

The Hardwood segment produced the lowest profit margin in Q3/2014 for 30% of survey respondents, with 21% of respondents reporting Tile/Stone, followed by Laminate (19%), Carpet (11%), Resilient (11%), and LVT (7%).

Lowest Profit Margin in Q3/2014	
	Response Ratio
Carpet	11%
Hardwood	30%
Laminate	19%
Luxury Vinyl Tile	7%
Resilient	11%
Tile/Stone	21%
Other	1%

When survey respondents were asked how sales by product category changed in Q3/2014 compared to Q3/2013, LVT

sales increased for 84% of our retailers, followed by Hardwood (62%), Carpet (57%), Tile/Stone (37%), Resilient (21%), and Laminate (16%).

## Challenges to our Industry

The greatest challenge within the flooring industry today seems to be the hiring and using qualified installers, according to 42% of the survey respondents. Twenty-eight percent said training and retaining an adequate sales force was priority for them, while 11% said competing with Big Box stores was a challenge, followed by a lack of customers overall (9%), Product Quality (8%), and product knowledge/general reliability of manufacturer sales forces concerned 2%.

Our esteemed panelists also expressed concern with:

- Government regulations and taxes. The ever-increasing cost of doing business. All of which makes it difficult to maintain or increase net profits.
- Competing with online prices.
- The pie is cut up too much.
- Profit margin – What we can charge continues to go down and all costs continue to go up.

**Editor's Note:** The above information, compiled on November 14, 2014 from the responses of 113 participants, is indicative of how flooring dealers across the United States and Canada are currently viewing the state of the industry.

Respondents were asked to base all answers on activity during the third quarter (July, August September) of 2014. Their knowledge, coupled with their ideas and opinions, will help keep you and your business on the cutting-edge by further building upon the foundation of your specialty flooring operations. ■

How have your sales by product category changed in Q3/2014 compared to Q3/2013?			
	Sales Increased	No Change	Sales Decreased
Carpet	57%	31%	12%
Hardwood	62%	25%	13%
Laminate	16%	35%	49%
Luxury Vinyl Tile	84%	11%	5%
Resilient	21%	57%	22%
Tile/Stone	37%	43%	20%
Other	25%	73%	2%



# The Killer B's – Budgeting and Breakeven

By David Romano, Founder and Owner, Benchmarkinc

For many flooring owners, this activity is deemed either unnecessary or uncomfortable because they either feel like they are in such control of the business (which is never true) or it is so hard to do that they would rather just plod along as usual and be content with the ebbs and flows of the year. Now for those that are truly driven to win, creating budgets and determining breakeven is just as rewarding as the most special holiday events.



Creating budgets sets the stage for what you believe is winning in your business, and builds the guidelines for which your team should operate within

Creating budgets sets the stage for what you believe is winning in your business, and builds the guidelines for which your team should operate within. I ask all of you who do not create budgets the following questions: How do you know if your business is doing well if you didn't even define what good looks like? How are you going to hold your team accountable when they don't even know what is expected? Running your business without a plan is like an National Football League team without a playbook. We would all tag these businesses or teams as destined to fail, right?

For those who need help getting started, here you go. Don't sweat the small stuff because trying to figure out if the utilities should be .5% or .51% of sales won't make enough difference. You're wasting time in being too analytical.

Additionally, hiring or acting like an economist who graduated from MIT when building a sales forecast is also an exercise in frustration with not much return. Here are the simple steps:

## 1. Build a historical picture of sales and expenses.

- You need at least five years, but with the volatility of the flooring industry three years should suffice;
- Provide the framework to determine your variable expenses such as cost of goods sold and other operating expenses such as vehicle gas and maintenance, office supplies, utilities, etc.; and
- Map out your sales curve that will be used to spread out the projected increase or decrease in sales.

## 2. Spend no more than an hour determining if the next year is going to be better or worse in sales volume.

- Calculate the mix of business (retail, builder, commercial, multi-family) to make necessary adjustments to your cost of goods sold; and
- Plug your projections into your sales curve to properly spread out the volume throughout the months.

## 3. Once you have determined the volume, now use the historical expense percentages to build your operating costs.

- Treat all expenses as variable until you complete the next step.

## 4. Calculate your fixed expenses such as salaries, occupancy expense, insurance and advertising. Yes, advertising should be a fixed expense because you should have this planned out for each month as well.

- Override all of the pre-calculated lines of the budget with these fixed numbers.

## 5. Say a prayer, cross your fingers and hope that what you outlined is going to show a profit.

## 6. Meet with the key members of your team and fill them in on the financial plan and ensure everyone is on the same page and agrees what you set is achievable.

Now that the budget has been completed, the next task is calculating breakeven. Many consultants like to overcomplicate things to make themselves look more important to the success of your business. A breakeven calculation can sometimes be

# How do you know if your business is doing well if you didn't even define what good looks like? How are you going to hold your team accountable when they don't even know what is expected?

over-engineered. There are two simple calculations that will get you very close to the over-engineered versions.

The first is **Operating Breakeven**, the amount of sales required for a company to breakeven on paper. **Operating Breakeven = Total Operating Expenses/Gross Profit %**. For example, if you have \$1,000,000 in operating expenses and your gross profit is 36% then your operating breakeven is \$2,777,778.


The second calculation is **Cash Breakeven**. This is even more important than the first calculation because it forecasts the amount of sales required to produce enough cash to operate. **Cash Breakeven = Total Operating Expenses + Cash Requirement (from Balance Sheet)/ Gross Profit**. If you have \$1,000,000 in operating expenses, and principle payments to loans that equal \$100,000 per year, and your gross profit is 36% your cash breakeven is \$3,055,556. Big difference right?

Make it a priority to build that budget and calculate your breakeven figures this week. You owe it to yourself, your staff, and your business. Vince Lombardi once said, "The quality of a person's life is in direct proportion to their commitment to excellence, regardless of their chosen field of endeavor." This is as true in football as it should be in your business. Happy Budgeting! ■

## ABOUT THE AUTHOR


*David Romano is founder and owner of Benchmarkinc and its predecessor, Romano Consulting Group. David's professional career spans nearly 20 years of management experience in the retail, restaurant and consulting industries. His companies have been providing consulting, benchmarking, and recruiting services for nearly a decade exclusively for the flooring and restoration industries.*






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# Building Business Through Networking

By Josh McGinnis, Owner, Unlock Your Biz

**W**inston Churchill would never have succeeded in protecting the United Kingdom if he did not have the support and partnership of United States President Dwight D. Eisenhower. Some have said Churchill was the voice of freedom and Eisenhower had the tools to see freedom protected. Just as Churchill needed an ally, your business needs one as well. In fact, the more partners you have, the greater chance of success and growth you will have.

Every business wants to grow through networking or alliances, but few go about it in a way that actually produces the results desired...more business! Why? Because we start at the wrong place. Our starting place is what we want, instead of mutual support with our potential networking partner.

Here's an example of a networking alliance we created with multiple allies for a floor covering dealer that produces a minimum of \$3,000 in sales each month and sometimes up to \$12,000.



Get a good understanding of who your ally is. This becomes the key to a successful networking campaign.

We selected realtors to be our networking partners. Realtors know people who are either buying a house or trying to sell one, and often, these people need flooring. The only problem is the typical networking approach falls flat. You know what I'm talking about...the one where we promise a referral fee or great customer service for their referrals. Here's why these don't work? They do not meet the needs of a realtor.

Let's look at a typical realtor. They are risk takers; why else would they work on commission? They enjoy calling the shots and being independent. They enjoy standing out and being recognized and are typically a very people-oriented individual. To be successful, you need to create an offer that appeals to these needs.

Our offer included a number of hooks that might appeal to realtors:

1. We limited the offer to no more than 20 realtors who met our criteria of a minimum of one job a month. This appealed to their competitive side and added a sense of exclusivity and limited availability.
2. We named our offer a pilot program. Realtors love new things and being part of something new was appealing.
3. We limited the duration of the offer and said it would end after nine months. If they didn't respond now, they could totally miss out.
4. We offered builder pricing to any of their friends or family if they just mentioned their name. This really appealed to ego and placed the realtor in the position of being a resource of savings.

The email went out and immediately realtors began to respond to our offer of an interview to see if they would be a good fit for this initial pilot program. They were actually competing to see if they could be involved! When was the last time your networking group competed to send you business? The response was so strong we decided to extend our offer from 20 to just over 30 realtors. Of the group, only eight really participated well and none participated as much as we would have wanted. The actual results of the program brought in from two to three small jobs a month, and up to three or four larger jobs.

When you consider how to create a network of allies who will support your business, here are the steps to take:

1. Get a good understanding of who your ally is. This includes personality, desires, fears, and wants. This



# “The more partners you have, the greater chance of success and growth you will have.”

becomes the key to a successful networking campaign.

2. Create the offer. This will include multiple benefits that will appeal to your ally and create a need for them to respond.
3. Make it easy to respond but never make it so easy everyone can get in. No one feels any urgency to respond to something that will always be there.
4. Build the relationship with communication and follow-up. We did this with postcards highlighting a testimonial from another realtor or a client of a realtor saying how happy they were with their realtor (what the realtor wants to hear) because their realtor referred them to us for their flooring needs.
5. Measure and adjust as needed.

If you have a question about how to implement a networking program, contact me at [josh@unlockyourbiz.com](mailto:josh@unlockyourbiz.com) or (800) 528-5055. There is no obligation for just one question. ■

## ABOUT THE AUTHOR

*Josh McGinnis is in the top 5% of business coaches worldwide. He specializes in fixing marketing, sales, and people problems so his clients can maximize their growth potential. His clients routinely outperform the national average for their individual industries. This is part of the reason he has doubled his own business by word of mouth and referrals each year for the last four years.*



Contact Josh via email at [josh@unlockyourbiz.com](mailto:josh@unlockyourbiz.com) or (800) 528-5055.



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# Small Incremental Changes Lead to Improved Performance

By Scott Humphrey, CEO, World Floor Covering Association



At 211 degrees F water is just hot; at 212 degrees F it produces steam that can propel a locomotive. One small degree can make all the difference.

By now, you know how adamant I am about your need to change in order to succeed. Given, change is difficult, but competition has never been stronger in the retail sector. All signs point to this being the norm going forward. Whether you are competing with Big Box stores with mega million dollar advertising budgets, or online sellers that have the unfair advantage of not being forced to charge sales tax and faced with little to no overhead or property tax, the industry's competition is crafty and loaded with powerful weapons to capture market share. That means that separating yourself from your competition can seem overwhelming, but it doesn't have to be.

Do you realize that **small incremental change is the real key to success**? Dramatic overnight change often results in confusion to your employees and customers. Just look at what happened when JCPenney tried to change their identity as a price-conscious department store. Suffice to say, the CEO with that brilliant idea is no longer employed by the company. What is needed is courage to do little things and dedication to the course.

Zig Ziglar was known to say, "Competition is fierce the first 40 hours of the week. It drops off dramatically the 41st hour." General George Patton said, "Courage is fear holding on a minute longer." It is that little extra that makes all the difference.

Consider this: at 211°F water is just hot. At 212°F it boils. When boiling water turns into steam, it creates the power to move a locomotive. This is a reminder that the seemingly small things are the key to real success.

So let me put this into terms you can apply directly to your business. If I asked you why a consumer should buy from you, you would likely say, "We have good products, price, people, and service." Congratulations, your competition would say the same. These things are the equivalent of water at 211°F. They simply get you into the game. But if you want to win the game, if you want what others don't have, you must be willing to do what others will not. There is no free road to success, but it doesn't require dramatic change. The key is to turn your performance up one degree. Here's what it takes:

**First – Be Committed.** Sam Parker's book, "212: The Extra Degree," uses a clear introduction followed by thoughts, examples and facts to inspire effort to produce exponential results. Parker notes the average margin of victory for the last 25 years in all Professional Golf Association (PGA) tournaments combined was less than three strokes. Golf tournaments are

# “ But if you want to win the game, if you want what others don't have, you must be willing to do what others will not. ”

comprised of four rounds of 18 holes each day. That comes to less than a 1 stroke difference each day. From 2000 to 2004, the winner across all tournaments took home an average of 76% more in earnings than the second place finisher. A small difference can pay great dividends!

**Second – Prioritize Your Goals.** I had a gentleman attend a leadership retreat I led one September. Toward the end of the three-day event, he stood up before the group with a great deal of emotion, and committed to his action plan. He stated that he would be below 300 pounds by December of that year (he weighed in at 323 when he set this goal). He went on to say that he would immediately stop smoking and start exercising. We were all impressed, but I was also a bit concerned that he had set himself up to fail. Many of us annually fail to keep our New Year's Resolutions because we attempt to fix everything and overwhelm our intentions. Often, those who set the loftiest goals struggle to achieve greatness. I pulled him aside and challenged him to tackle one goal at a time, but he pushed back. He was on an emotional high and felt he could conquer the world.

He called me some two weeks later and informed me that he had gone to the doctor before starting his weight loss program. He was somewhat humbled when his doctor listened to his three goals and simply said, "Just pick one." When he protested, the doctor said, "If you try all three and fail in one, you will ultimately fail in all three. Pick the one that matters most to you. When you succeed in that one, you can move on to the next." He finally agreed and chose to lose the weight. By the time he started, he had less than three months to lose the 24 pounds that would get him below 300 pounds. He showed up at our convention in December weighing in at 298 pounds. In January, he returned to the doctor and was granted permission to stop smoking. In March of that year, he began to exercise. He changed his life; not at once, but by one incremental step at a time. Each success, no matter how small, grew his confidence to tackle his next goal. It will work the same for you.

**Third – Use Your Time Wisely.** Sam Mrvos, former strength coach at the University of Georgia, got into a discussion with several of the team players over the impact of television on children. One of the players asked him how much television he allowed his eight-year-old son to watch. He responded, "As much as he wants, on one condition. Every time a commercial comes on, he has to get down and do push-ups until the commercial break is over. He doesn't have to do push-ups, but if he doesn't, he can't watch TV." The football players laughed at their coach who they thought took his job

a little too seriously. Several weeks later Coach Mrvos had his son at the field house while some of those same athletes were working out. One player jokingly asked the boy to show them how many push-ups he could do. He agreed, if the players would do them with him. They all started together but every player gradually dropped out. He outperformed every player that was present. Now remember, this was not a kid that did only push-ups all of his life. He simply exercised during the commercial breaks.

If you are like me, often you think of change as overwhelming, but you can make a dramatic impact by simply turning up your performance one degree, even in your spare time. Take an online course. Reread an article that challenges you. Tackle one chapter a day of a leadership book. You can start with one of my favorites: Captain Michael Abrashoff's *It's Your Ship*. It is a great read on making incremental changes. He took the worst ship in the Navy and made it one of the top ships with the highest re-enlistment rates by changing one thing at a time.

In closing, here are a couple of questions to ponder:

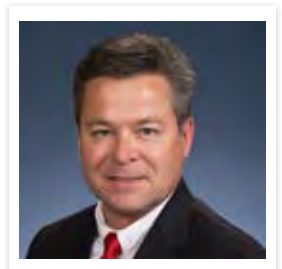
**What are the commercial breaks in your life?** These are opportunities to turn your life up just one degree.

**How many opportunities have you missed in your life because you were unaware of the possibilities if you simply applied a little additional effort?** Thomas Edison said, "Many of life's failures are men who did not realize how close they were to success when they gave up."

I know you want your business and life to be better in 2015. You desire to rise above the level of your competition. So I challenge you to commit to your goal, prioritize your goals, and utilize your time. Remember, at 211 degrees, water is just hot; at 212 degrees it produces steam that can propel a locomotive. One small degree can make all the difference. ■

## ABOUT THE AUTHOR

*After 43 years in the flooring industry, WFCA CEO Scott Humphrey has seen it all. His knowledge is extensive from his position as manager of Leadership Development and Training Services for the Shaw Learning Academy to helping Shaw Flooring Network members turn difficult situations into success stories.*





# My Flooring Warranty - A WFC A Member Exclusive Customer Retention Program

By John W. Mapes, Director of Development, Providence, Inc.

**M**y Flooring Warranty is not just about a spot and spill service warranty for consumers buying carpet. This program is a powerful market differentiator, designed from the ground up to be an automated customer retention program. It provides the perfect vehicle to educate consumers on product warranty, provide unparalleled post-sale service and sell additional services and products.

The program is designed to keep a retailer top of mind with their most valuable consumer, the one who has already purchased. Increasing customer retention and reducing customer defection greatly increases profitability. Did you know that increasing your customer retention rates by as little as 5% can increase profits by 25% to 85%.<sup>1</sup> Long-term customers lead to better referrals as well. It can cost up to seven times as much to get a new customer as to service an existing one. And, the probability of selling to your existing customer is 60 – 70%. The probability of selling to a new prospect falls dramatically to 5-20%.<sup>2</sup>

This program is endorsed by the WFC A. As CEO, Scott Humphrey said, “[My Flooring Warranty is] Unlike anything ever developed before, this program uses critical touch points to digitally deliver your brand and enhance your store’s image in a fully automated format. The My Flooring Warranty Program is the edge over the Big Box stores you’ve been waiting for. The WFC A urges you to consider and enroll in this extraordinary brand building program.”

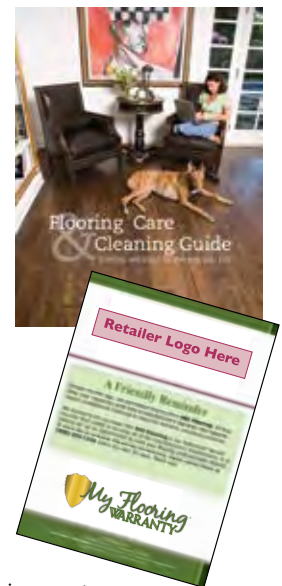
## How it Works

My Flooring Warranty is a free value-added service to offer your customers at close of sale. This program provides a

way for your customer to protect their flooring investment — easily one of the largest purchases of their lives. My Flooring Warranty provides your customer with a trouble free spot and spill service warranty on their new carpet. And, it connects you and your customers with a qualified and registered service provider in your area — allowing you to illustrate the advantages of your products over others by ensuring a network of cleaning service providers is backing this industry-leading warranty.

One of the greatest assets to the retailer is the automated follow up and customer care. After your customer is enrolled, My Flooring Warranty generates a one year spot and spill service warranty certificate, branded with your store logo. Ten days after installation is complete, the WFC A’s *Flooring Care & Cleaning Guide* is automatically emailed to your customer. After that, the My Flooring Warranty program executes scheduled cleaning reminder notices, co-branded with your logo and information and sent to your validated customers. These alerts are sent to coincide to the original manufacturers’ cleaning requirements.

Learn more about how the My Flooring Warranty program works at [www.myflooringwarranty.com/wfca](http://www.myflooringwarranty.com/wfca) or take advantage of the WFC A member-exclusive, free enrollment by visiting [www.enrollmystore.com/wfca](http://www.enrollmystore.com/wfca). ■



Did You Know? Increasing Customer Retention Rates by as Little as 5% Can Increase Profits by 25% to 85%!<sup>1</sup>

1. From a study by Bain & Company, working with Earl Sasser of Harvard Business School, “Zero Defections: Quality Comes to Services,” Harvard Business Review, September-October 1990  
2. Marketing Metrics



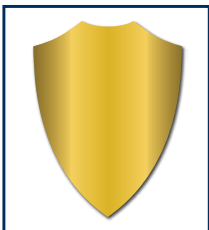
## Become an Authorized Retailer

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- Establish an Automated Customer Retention Program

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- 3.** The Use and Care Guide and Spot and Spill Service Warranty Certificate\* generated and sent to your customer.

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**or contact us directly:**

**ClientCare@MyFlooringWarranty.com • 815.895.9911**

\* When partnered with an Authorized Service Provider by becoming an Authorized Retailer you can offer your customers who purchase new carpet a one-year spot and spill service warranty. My Flooring Warranty has negotiated with certified cleaning companies all over the county to ensure you have the best service available in your area. MFW has verified certification, insurance and customer feedback.

# Getting Social, Part 3: What You Need to Know About Houzz

By John Simonson, President, Flooring Web Solutions/Webstream Dynamics

Continuing our in-depth look at the web channels available to flooring dealers, and the content needed for each channel, let's examine Houzz. Houzz.com is a photostream-type website for homeowners and remodelers looking to explore their options and get inspired. It can also be used as a hiring platform for possible contractors, flooring professionals and. Of its website, Houzz says it boasts an online community with more than 20 million homeowners, home design enthusiasts and home improvement professionals from across the country and around the world.

Houzz has free registration for both end-users and businesses. Homeowners can browse and save home interior photos, get advice and collaborate with local designers and home decorating businesses. With more than 4.9 million home design images available, consumers have a wide selection of photos for inspiration. The photostream can be quickly narrowed down by room types, decorating style, location and even budget. Through the photostream, homeowners can quickly connect with the local business to see their reviews, experience, services offered and past projects. Consumers on Houzz have said the number one thing they look for are reviews.

Besides finding your local professionals to help with your home project, there is also a shop for homeowners to make purchases from local businesses and discussion forums to get first-hand advice from professionals. Further, with its mobile app, as well as its desktop website, Houzz is making it easy for homeowners to access the site from their preferred device.

Once a flooring store creates a free Houzz business account page, there are many different things you can do. Your Houzz profile includes your store details, phone number, email address, website address, services provided, business description, areas you serve, certifications and awards, affiliation (be sure to include WFCA.org), and Houzz category. The Houzz categories for flooring are Carpet & Flooring or Tile, Stone & Countertops. Before starting, I recommend you first gather the information needed and use a text editor to write a compelling business description that describes your services and why customers should buy from you.

Retailers can upload room scene photos directly into their Ideabooks or Projects section. The Ideabooks are there to inspire and can be broken down by product group or room types, which ever you prefer. Projects are best broken down by product type, allowing local consumers to see your previous work. For the Ideabooks, I would email your flooring manufacturers and ask them to send you some room scene photos that best depict the products you normally sell in your area. This is important. If you are in Los Angeles, and the room scenes are interior shots for old traditional Eastern homes, then the images probably won't appeal to your targeted West Coast buyers. Be sure the photos you select are the ones that will engage and inspire your local homeowners.

Flooring stores can also sign-up for Houzz's Pro-Plus Ad Program. This includes a dedicated account manager, a five-image display, along with two banner ads that will appear within the Houzz photostream. The Pro-Plus program is geo-



Continued



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Besides finding your local professionals to help with your home project, there is also a shop for homeowners to make purchases from local businesses and discussion forums to get first-hand advice from professionals.

Getting Social, Continued

targeted to the local service areas and product categories you select. The more areas you select and the more categories you choose, the higher the monthly cost. Typically, for a one location flooring store, you can expect to pay around \$250 per month in the Carpet & Flooring category.

Business Pros also get a dashboard where you can see your statistics. The stats include photo impressions and user clicks for both the organic (free photo listings) and Pro-Plus banner listing over the past 30-, 90- and 365-day periods. The dashboard metrics also includes how many users added your photos to their personal Ideabooks, as well as clicks to view your profile. There is even a breakdown for each photo in your photostream so you can analyze how well each room scene photo is performing.

I highly recommend all flooring dealers sign-up for the free Houzz account to build a project and Ideabooks photostream. Then, send out emails to past customers to go onto Houzz and ask them to leave reviews for your work. One thing to



note: your Houzz business profile page with your review rating will show in Google's search results when someone searches directly for your business. This is another good reason to add Houzz to your social media marketing mix and help drive potential flooring buyers to your store. ■

**ABOUT THE AUTHOR**

John Simonson, president of Flooring Web Solutions and Webstream Dynamics, has provided web design, SEO, e-commerce and web marketing to the flooring industry for over 15 years. Email: john@flooringwebsolutions.com.



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# The Floor Covering Industry Foundation Savings Lives – Saving Dignity

By Leah Gross

**C**irrhosis is a condition in which the liver has become badly scarred. Various diseases and behaviors can lead to cirrhosis. Many people associate the condition with hepatitis C infection or long-term, heavy alcohol consumption. But that wasn't the case for James Marcus.

Marcus was a 55-year-old quality control manager for one of the nation's largest flooring manufacturers when he began experiencing heart problems. Doctors diagnosed his problem as atrial fibrillation—a condition that was causing his heart to beat up to 200 times per minute. He was treated with medicines and eventually underwent cardioversion, a procedure in which doctors deliver electrical shocks to the heart muscle in order to return an irregular heartbeat, or arrhythmia, to a normal heartbeat.

But just when Marcus thought his health scare was over, doctors discovered that the medication he had been taking for his heart had resulted in cirrhosis. His only chance for survival was a liver transplant. The price tag was \$300,000.00, plus a regimen of prescription medicines that would cost \$7,000.00

per month. The Marcus' savings account was empty. Their family home, automobile, and way of life were in jeopardy.

Jennifer Gallagher was working as an executive secretary in the finance department at a large carpet mill when her illness was diagnosed. She was a 49-year veteran of the floor covering industry. During a routine examination, Gallagher's doctor discovered two knots in her left breast. A surgeon removed 19 of her lymph nodes. All proved to be cancerous.

Gallagher endured 12 rounds of chemotherapy and 33 rounds of radiation treatments. Miraculously, the cancer in her breast and lymph nodes was eradicated. But that was not the end of her ordeal.

Testing of Gallagher's bone marrow revealed that her cancer had metastasized and invaded her bones. Gallagher's neurologist told her that her autoimmune system was breaking down her brain tissue. Her physicians sent her home with hospice care. They told her that she had between one and three years left to live.

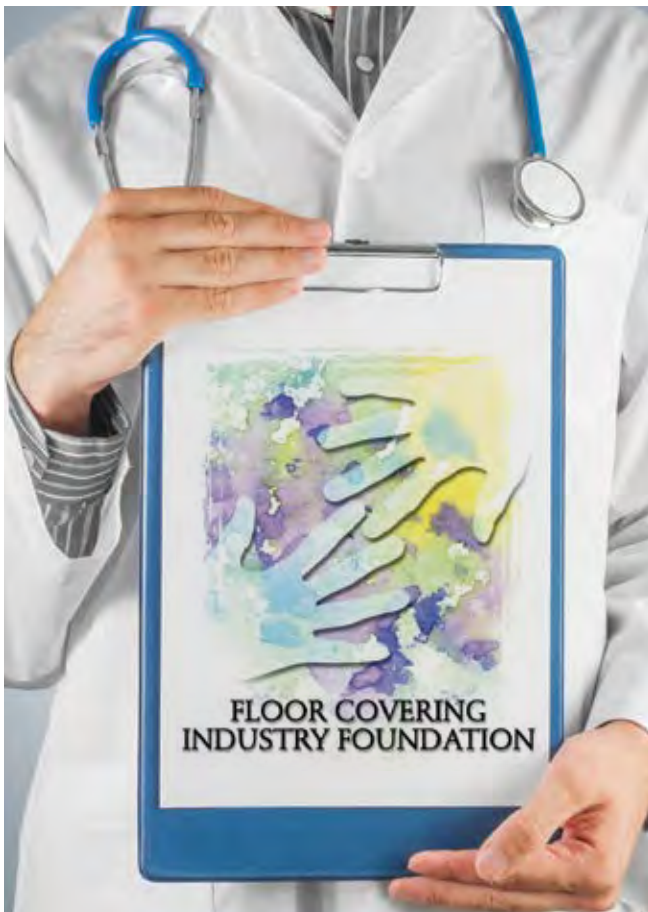
Although Gallagher had excellent health coverage through her employer, she was still responsible for paying 20% of each bill. Her first bill was for \$300,000.00.

Both of these floor covering industry professionals found themselves in severe and unexpected physical, emotional and financial distress. And like hundreds of their colleagues, James Marcus and Jennifer Gallagher sought and received aid from the Floor Covering Industry Foundation (FCIF).

Founded in 1980 by several prominent industry figures, led by the late Walter Guinan, the FCIF is dedicated to providing financial support for floor covering industry professionals who experience catastrophic illness, severe disabilities or other life-altering hardships. These philanthropic efforts are accomplished with compassion, confidentiality and preservation of dignity for the individuals concerned.

Behind every one of the FCIF's assistance grants is a story of crisis and perseverance — of a real person, like Marcus or Gallagher, struggling through a difficult time in his or her life. The FCIF's caring approach allows those in need to seek help with the goal of keeping unexpected setbacks from turning into permanent roadblocks.

The FCIF treats all of its grant recipients confidentially. The names in this article have been changed but the stories are real. The real James Marcus and Jennifer Gallagher



“Behind every one of the FCIF’s assistance grants is a story of crisis and perseverance — of a real person struggling through a difficult time in his or her life.”

wanted their stories to be shared with the public, to give the organization a human face and make the public aware of extraordinary efforts that have been made by the flooring industry to care for its own.

The Foundation’s criteria for grants are catastrophic illness or severe disabilities resulting in financial need. Grants are awarded for such expenses as medical care, medications, medical supplies and other costs encountered by applicants in carrying on their lives. Grants may be given for a specific medical procedure or for ongoing therapy. Only grants are given. There are no loans and no repayment.

Since it’s founding, the FCIF has granted more than \$3 million to help those in need. Beneficiaries include retailers, installers, retail salespeople, distributor personnel, mill employees and executives. The Foundation ensures that these philanthropic efforts are accomplished with compassion, confidentiality and preservation of dignity for the individuals concerned. Financial help is viewed as an opportunity to say “we care” to those in our industry.

The Foundation is dependent on charitable contributions from industry employees, companies, manufacturers and industry associations, the amount of assistance that can be provided, as well as the number of beneficiaries who can be helped, is determined by the availability of funds.

Any applicant or immediate family member, who has derived his or her primary income from employment in the floor covering business for at least five years, may qualify for assistance. The applicant or immediate family member must be in extreme financial need – with other sources such as family assistance, medical insurance and disability insurance depleted.

For more information on the Floor Covering Industry Foundation or to help members of our industry family like James Marcus and Jennifer Gallagher cope with life-altering hardships, please visit [fcif.org](http://fcif.org). ■

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# Who's Who in B2B Flooring Software Providers

The following is a list of flooring software providers that have adopted the standards established by the fcB2B (Floor Covering Business to Business Association) for electronic data interchange (EDI). The descriptions of the company's programs have been submitted for inclusion in our publication.

**CDMS Inc.**  
**P.O. Box 249, Sicklerville, NJ 08081**  
**(888) 848-CDMS/www.cdms-inc.com**

CDMS works with VENCOM B2B as the B2B X-12 translation package. CDMS processes the 832, 810, 850, 855 and 856 documents. We work with Adleta, All Tile, Beaulieu, BPI, Camelot, Dal-Tile, Dixie, Tom Duffy Co., Florstar, BR Funsten, Galleher, Gulistan, Herregan, JJ Haines, Mohawk, Ohio Valley Flooring, Royalty, Shaw, Tri-West, Wm. Bird, and United Tile. About 25% of our customers are using the B2B features. Most of these customers are taking advantage of the (810) Electronic Invoices, as this information is the most reliable and trouble free. Our other customers prefer to use the online websites for the participating B2B suppliers.

Hardware requirements for VENCOM B2B translation software are a Windows 7 PC, with a minimum of 4GB Memory, and 1 GB disk space. You also need to have the CDMS software installed on either your own in-house server or on an SCO CLOUD Virtual Server. CDMS operates on the Xinuos Open Server Operating system.

CDMS Software pricing varies. Cost of the VENCOM B2B X12 Translator product is \$995 annually, with a one-time setup fee of \$250.

**Dancik International**  
**2000 CentreGreen Way, Ste. 250, Cary, NC 27513**  
**(919) 379-3800/www.dancik.com**

Dancik's Channel Management Solutions (CMS) supports the flooring industry's fcB2B Standards for document interchange. Documents can be sent over the Internet or private network from one compliant trading partner to another. Dancik CMS enables automatic electronic transmittal of the following documents: 832 Price Catalog; 850 Purchase Order; 855 Purchase Order Acknowledgement; 856 Advance Shipping Notice; 997 Functional Acknowledgement; and 810 Invoice.

Dancik CMS electronically transmits information to your suppliers, eliminating double entry of this information into your system and then into a supplier's order entry website.

**Shipping Information** – Send or receive Advance Shipping Notice information containing dates, item numbers, serial numbers and associated quantities. Eliminate manual entry

of this data into your receiving system.

**Billing** – Invoices are transmitted from one partner to another eliminating manual entry of invoices. Invoices may be automatically matched to purchase orders. Electronic interchange improves important business indicators such as days sales outstanding (DSO).

**Sales and Inventory** – Sales and inventory data may be sent from one trading partner to another, enhancing analysis of sales and inventory positions in the channel and addressing buying group reporting requirements.

**Item and Price Data** – Price catalog information may be sent from one partner to another, reducing the time and cost associated with new product launches and pricing updates.

A few of our trading partners using Dancik CMS include Armstrong, Boa-Franc Mirage, Crossville, Florida Tile, H.B. Fuller, Kraus, Mannington, Unilin; 10 of the top 20 North American flooring distributors and some of the industry's top 25 retailers. Overall, we have 35 partners utilizing Dancik CMS to help automate their supply chain.

**QFloors (Flooring Technologies, Inc.)**  
**889 W. Baxter Drive, South Jordan, UT 84095**  
**(866) 563-0140/www.qfloors.com**

QFloors has been part of fcB2B since its first meeting ever held, and has never missed a scheduled B2B meeting. Through the years, QFloors president Chad Ogden has served in many different capacities on the fcB2B executive committee and is currently secretary.

QFloors has been transmitting and receiving 832, 850, 855, 810 and 997 documents for many years. 856 has been released and is now included in QFloors version 6.224. Our B2B service is included with every software system. New customers receive it free with their first year of purchase, and there is no cost for older customers who are current on our maintenance plan. We have about 600 active dealers (currently using QFloors on a daily basis). Approximately 90% of those are using 832 and somewhere between 10-20% are using 810 and 850/855. No extra hardware is required.

Here is a current list of our partners: Adleta, All Tile, Beaulieu, BPI, Buckwold Western, CMH, Dal-Tile, Dixie Home, Emser Tile, Florstar, Gulistan, Herregan, ISC Surfaces, Jaeckle, JJ Haines, Mohawk, Ohio Valley, R.A. Siegel, Royalty, Shaw, T & A Supply, T & L Distributing, Tom Duffy, Tri-West, Wanke Cascade, Wm. Bird. Certifications can be found on our website: <http://www.qfloors.com/B2B/b2b.html>.

You can also click on a specific name on the list and get more details about B2B issues that partner may be experiencing.

*Continued*



# Application for Regular Membership



## JOIN NOW FOR 2015!

FOR THE PERIOD ENDING DECEMBER 31, 2015

The undersigned hereby applies for membership in the World Floor Covering Association, a non-profit trade association serving the floor covering industry.

For Renewal - WFCA Member Number \_\_\_\_\_

Company Name \_\_\_\_\_

Contact Name Title \_\_\_\_\_

Physical Address (Primary Location) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mailing Address (If different from above) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone(s) ( \_\_\_\_\_ ) \_\_\_\_\_ ( \_\_\_\_\_ ) \_\_\_\_\_ FAX ( \_\_\_\_\_ ) \_\_\_\_\_

E-mail \_\_\_\_\_ Website \_\_\_\_\_

Number of Store / Operation locations \_\_\_\_\_

WFCA Membership Dues Investment is \$295 valid through 12/31/15

Please submit payment with completed application & member profile to:

WORLD FLOOR COVERING ASSOCIATION

Mail to: 2211 East Howell Avenue • Anaheim, CA 92806

Or FAX to: (714) 978-6066 or submit via e-mail

If paying by credit card: <input type="checkbox"/> MasterCard <input type="checkbox"/> VISA <input type="checkbox"/> AMEX <input type="checkbox"/> Discover	
V-Code (3 or 4 Digit Authorization #) _____	Amount \$ _____
Card # _____	Exp. Date _____
Name on card _____	Signature _____
*Only US funds are accepted	

World Floor Covering Association • 2211 East Howell Avenue, Anaheim, CA 92806 USA • (800) 624-6880  
(714) 978-6440 • fax (714) 978-6066 • www.wfca.org • e-mail: wfca@wfca.org

Membership dues paid to the World Floor Covering Association are not tax deductible as charitable contributions. However, they may be tax deductible as ordinary business expenses. WFCA estimates that 12% of your dues are not deductible because of WFCA's lobbying activities on behalf of its membership. Your dues include a subscription to *Premier Flooring Retailer* magazine.

*Who's Who, Continued*

E.g.: <http://www.qfloors.com/B2B/mohawk.html>

QFloors was the first company to implement instant stock check (web services), which is the newest part of the B2B standard. To date, we are still the only flooring software company to officially release working versions of this to their customer base.

**RFMS**

**3073 Palisades Court, Tuscaloosa, AL 35405  
(800) 701-7367/www.rfms.com**

RFMS is a charter member of the fcB2B organization that provides leadership and guidance to the floor covering business community in all areas of electronic commerce. We currently have over 700 clients using B2B to quickly and accurately exchange business transactions with a supplier's computer across the Internet. RFMS has established strong partnerships with 35 suppliers including all of the major mills, key tile manufacturers and many leading distributors.

RFMS can process all of the 5 fcB2B documents listed below and can also connect retailers to suppliers on a real-time basis for stock checks using a new tool called Web Services.

Receive current catalog of all negotiated products and prices, (832); Send purchase orders in real-time, (850); Receive prompt PO status updates, (855); Receive real-time ship notices, (856); and Receive invoices daily, (810).

To get B2B started, a client needs to have a high speed internet connection, a B2B-enabled software package and complete some basic paperwork to allow RFMS to set up the connectivity with each B2B supplier requested. The only cost is a small monthly subscription fee that is quickly recouped with savings from the automation of data entry as well as real time updates.

**RollMaster (Textile Management Systems)  
P.O. Box 248, Hammond, LA 70404  
(866) 822-4904/www.RMASTER.com**

RollMaster provides access to the vendors catalog, including the associated products through FCB2B. Users can scan a barcode or search for a product on their cell phone, tablet, portable device or terminal and access current cost and sale prices via the fcB2B process. Our plan is to expand additional web services during Q1 2015. The next release will include access to this information directly from order processing. Clients can check local warehouse inventory, anticipated receipts, arrival dates, PO status and are one-click away from live checking of mill stock and other supplier data, including participating suppliers' dye lot information for matching, special offers and promotion details.

RollMaster fully supports the fcB2B standard for the following documents from participating mills/distributors: 832 Catalog (also available for non-participating suppliers in a csv data

import format.) This includes products as well as product associations for trim pieces; 810 Invoice, can function independent of the 832 catalog; 850 Purchase Order, we are currently in production with Shaw and Mohawk, testing with The Dixie Group.

855 PO Reply – Pairs with the 850. It is processed after the purchase order and used to update the client's records with order status i.e. invalid/back order status and more. 856 ASN – Can be linked to the 850 and supplies additional information. The 856 does not require an 850 PO to be sent electronically. The 856 reduces errors, particularly when paired with RollMaster's wireless bar coding system. The 856 enables the RollMaster client to receive bar-coded rolled products from a wireless scanner from the loading dock, while speeding up the receiving process, and eliminating keypunch error. RollMaster provides each participating vendor with a free "sand box" test environment. This allows the vendor to view their data in the RollMaster system. This includes sending and receiving; the objective is to view and adjust what the dealer sees. Dixie, Royalty, and Emser are participating.

All RollMaster clients (cloud- or server-based), can participate in all fcB2B functionality without additional hardware. The RollMaster Cloud-based architecture eliminates dealer investment in servers, networks and IT payroll expense. The only requirement to access their system and fcB2B is an inexpensive PC and a broadband internet connection. RollMaster impacts thousands of North American industry participants daily.

**Software Providers with fcB2B Capabilities****Aya Associates (Comp-U-Floor):**

[www.comp-u-floor.com](http://www.comp-u-floor.com), (407) 529-1800

**B2BGateway.Net:**

[www.B2BGateway.net](http://www.B2BGateway.net), (401) 491-9595

**C/F Data Systems, LLC:**

[www.cfdatasystems.com](http://www.cfdatasystems.com), (781) 337-9900

**Codit:**

[www.codit.eu](http://www.codit.eu), (032) 3844 3172

**Epicor:**

[www.epicor.com](http://www.epicor.com), (949) 585-4000

**Floor Force:**

[www.floorforce.com](http://www.floorforce.com), (888) 348-3500

**Gartman Systems:**

[www.gartman.com](http://www.gartman.com), (870) 942-4213

**Intermark Group:**

[www.intermarkgroup.com](http://www.intermarkgroup.com), (205) 803-0000

**Pacific Solutions:**

[www.pacific-solutions.com](http://www.pacific-solutions.com), (800) 400-4927

**Technology Management Programs:**

[www.tmpec.com](http://www.tmpec.com), (804) 684-1583



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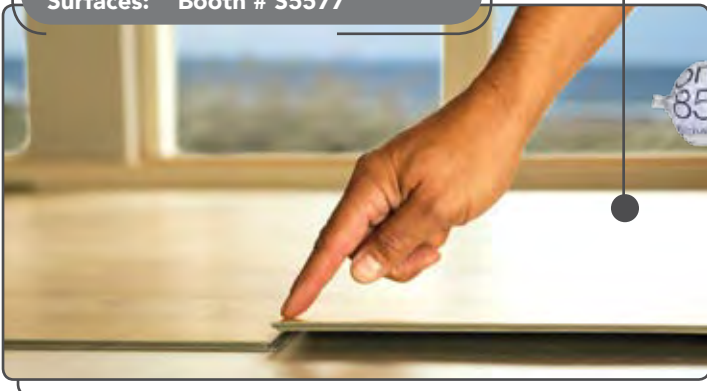
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Web: [www.BlissFlooring.com](http://www.BlissFlooring.com)

Surfaces: Booth # MB I





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Surfaces: Booth # B3131

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Web: [www.Mannington.com](http://www.Mannington.com)  
Surfaces: Booth # S6749

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Web: [www.laticrete.com](http://www.laticrete.com)  
Surfaces Booth # B4444

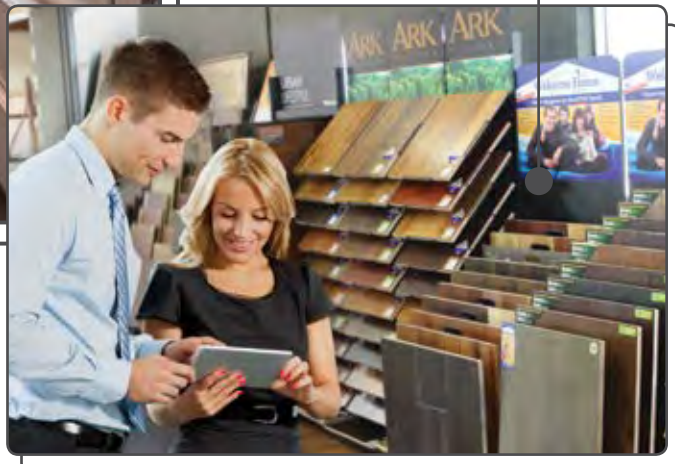


**QFloors**

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Web: [www.qfloors.com](http://www.qfloors.com)  
Surfaces: Booth # S5571

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Install: Commercial Kitchen Installations  
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Web: [www.custombuildingproducts.com](http://www.custombuildingproducts.com)  
Surfaces: Booth # B4015







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 Surfaces: Booth # MB 1

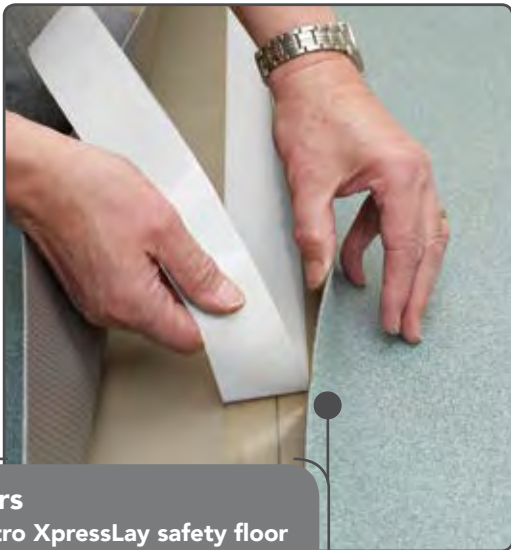
**Armstrong Floor Products**

Merchandising: Alterna Beacon Display  
 Phone: 717.397.0611  
 Web: www.armstrong.com  
 Surfaces: Booth # Reef ABC



**WF Taylor**

Install: Acous-Tec Sound Reducing Liquid Underlayment  
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 Web: www.wftaylor.com  
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 Web: www.altrofloors.com

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Hardwood: White Oak Castle Creek  
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 Web: www.harriswoodfloors.com  
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Surfaces: Booth # Reef ABC

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Our training partner, Michael Vickers of Summit Learning Systems, will share proven strategies will give your sales team the tools necessary to position you as the preferred provider in your marketplace.

The *Beating the Box* online training program is NOW available exclusively to WFCA members!



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To become a member, contact [info@wfca.org](mailto:info@wfca.org) or 1-800-624-6880.

# The Intention of *Why*

By Dr. Stan Beecham

There is a great line in *Alice in Wonderland* where Alice and the Cheshire Cat meet at a fork in the road. Alice says to the Cat, "Would you tell me, please, which way I ought to go from here?" "That depends a good deal on where you want to get to," said the Cat.

"I don't much care where," said Alice. "Then it doesn't matter which way you go," purred the Cat. "So long as I get somewhere," Alice added as an explanation. "Oh, you're sure to do that," said the Cat, "if you only walk long enough."

The lesson here is that we need to know where we want to go. You don't have to know *exactly* where, but you better at least know the general direction.

The topic of goal setting has received a lot of attention from sport psychologists, coaches, managers, and anyone else who is trying to get you to do more than you are currently. The primary teaching one hears from these experts is: 1.) you must have goals; and 2.) they must be specific. Without clear goals, you will fail to succeed.

The next step is a process where you state your goals and write them down. Once you have clearly stated your intended goals, the magic begins and one day, you will have achieved your goals because you *wrote them down*.

I just don't buy it. Sure goals help, and writing them down helps reinforce them, but the fact of the matter is people succeed every day without clearly stated goals. That's because these people have something that is even more important—they have *intention*.

Intention is powerful because it addresses the question of *why*? Why are you getting up early to work out? Why are you staying late at work to check up on your employees? You can have intention without a clearly defined goal and accomplish great things, but if you have a goal without intention, you'll usually fall well short of your dreams.

Frequently, I begin conversations with clients by asking them a question regarding goals, "What do you want?" The majority of the time, they are unable to answer. Can YOU? What do you want? The Dalai Lama says that we all want peace of mind, contentment. I find that interesting because I know quite a few successful people who are not content. They never seem to be totally satisfied, yet they still enjoy their lives. They embrace the challenge and struggle of life. Once one challenge is complete, they go after another, never spending much time basking in the glow of their success.

When you have intention, you don't need a goal. The goal is not about the *what* and the *how*, but about the *why*. I call this the *Big Why*. If you are setting a goal without understanding the reason for it, then maybe you should reevaluate the goal in general.

My main problem with most goal-setting is that we play it way too safe. Most of us find out what we want (a goal) and then lay out the steps necessary to get there. Simple enough, right? Wrong! More often than not, the goals we set are those we are very confident we can reach. Why should that be a bad thing? Because we need to realize that failing to reach the goal is part of reaching the goal.

Recently, I was speaking to a group of salespeople who were each asked to set a sales goal that they were 100% certain they could reach if they put forth a solid effort.

After everyone in the room had completed the task, I then asked them to stay with the same goal, but now rewrite it so that they would only be 90% certain they could reach the mark. After a few rumblings, they went to work and rewrote their goals.

"Great!" I said. "You're almost there. Now rewrite the goal so that you are only 80% sure you will succeed."

The leader of the group shot me a look as though I might be losing my mind, which is very possible. When they had all finished, I asked them to decide how good they really wanted to be.

"For those of you who are satisfied with keeping your job and maybe getting a modest bonus this year, stop here. But as for the rest of you, let's keep going."

"Okay, now rewrite your goal so that you only have a 70% chance of success."

After they completed that round, I asked them again if they wanted to stop or keep going. One salesperson in the middle of the room yelled out, "Hell yes—keep going!" I walked up to him, took out my wallet and gave him \$20.

"That attitude will make you a lot of money," I said. "What about the rest of you? How do you feel? Anyone getting nervous?" A few hands went up.

"Perfect!" I said. "This is what you want—a goal that will get your full attention. One that will get your adrenaline flowing

*Continued*





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*Thank you,  
Boyd*



*Boyd Manis  
Quality Control Manager  
Shaw Industries*

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The FCIF treats all of its grant recipients confidentially. Boyd wanted to share his story with the public to show his appreciation to the FCIF and give it a human face so that others may be aware of its efforts.



“If you know where you want to go, you will find the way there and your way will likely be a route never taken before. The “what” comes before the “how” and the “why” should come before the “what.”

*Intention of Why, Continued*

and make you feel like you are approaching the edge. We are almost finished. Now rewrite your goal so that you only have a 60% chance of success and a 40% chance of failure. *That's your goal.*”

That's how you do it. When you set goals, you gotta go big. Setting a goal that has no chance of failure is a waste of time. It's nothing more than a pep rally.

Every now and then, I hear someone talking about a backup plan, a “Plan B.” The backup plan is what you do if the primary plan, Plan A, doesn't work out. When we create a Plan B, it's not so much of a safety net, but a noose. It's a great way to sabotage yourself. Anyone with a Plan B is not totally committed to the Plan A. They are hedging their bets. People with a Plan B are planning to fail—they just don't know it yet. Kill Plan B or it will kill you.

It is absolutely imperative that once you have a plan, you fully commit to that plan. The Plan B agenda will keep you



from totally committing and ultimately hinder your performance. Having just one plan and fully committing to it is the best strategy for success.

**Editor's Note:** The above article is an excerpt from *Elite Minds* by Dr. Stan Beecham.

**ABOUT THE AUTHOR**

*Dr. Stan Beecham is a sport psychologist and leadership consultant based in Roswell, Georgia. A world-class speaker and presenter, his work with collegiate, Olympic, and professional athletes from many sports has afforded him an insight into the minds of great competitors that only few have had the good fortune to gain. Dr. Beecham has taken his wisdom into the business world to develop and conduct leadership development programs. E-mail: [www.DrStanBeecham.com](http://www.DrStanBeecham.com).*



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