



# THE PENNSYLVANIA Retailer

Quarterly Newsletter of the Pennsylvania Retailers' Association



...The Voice of Retailing in Pennsylvania

V o l u m e 3 9 , N u m b e r 3 , F a l l 2 0 0 4

## Overtime Rules are Overhauled— Major Changes Took Effect August 23

Some employees will now be eligible for overtime who weren't before, while other employees will lose their right to overtime, as a result of new rules issued by the Labor Department.

The new rules went into effect on August 23. (An effort is afoot in Congress to amend the rules to protect overtime rights for certain workers, so there may be even more changes ahead.)

Here's a brief summary:

**#1. THE SALARY TEST.** Employees who earn less than \$23,660 a year are automatically entitled to overtime regardless of what kind of work they do.

If an employee earns between \$23,660 and \$100,000, then it depends on whether they're an executive, administrator, or professional. Employees whose primary duty is that of an executive, administrator, or professional can't get overtime. Otherwise, they can.

Employees who earn more than \$100,000 a year can't get overtime unless none of their regular duties is that of an executive, administrator, or professional. It doesn't matter what their primary duty is.

**What's an Executive?** Employees are considered "executives" if they have the power to hire and fire workers, or if their recommendations about hiring, firing, promotions, etc. are given particular weight by the company.

**What's an Administrator?** An employee's work is administrative if (1) it's not manual, (2) it's directly related to the management of general business operations, and (3) the employee uses discretion and judgement in dealing with important matters.

Some examples are insurance claims

adjusters, financial services employees, human resources managers who are in charge of employment policies, and team leaders who have responsibility for important projects.

**What's a Professional?** There are two kinds of professionals, those who are "learned" and those who are creative.

Learned professionals are those employees whose work requires extensive, specialized intellectual training and who consistently use discretion and judgement. Under the new rules, this usually will include registered nurses, physicians' assistants with four-year degrees, funeral directors, and accountants. However, it usually will not include paralegals, licensed practical nurses, comparison shoppers, bookkeepers, cooks, inspectors or clerks.

Musicians, writers and chefs will generally qualify as creative professionals. But whether journalists are considered "creative" is a more difficult question.

**SOME OTHER RULES.** Other important changes include:

Police Officers, firefighters, paramedics, and other first-responders are guaranteed overtime.

In the past, an employer who made a mistake and deducted money from an employee's salary as though he or she were an hourly worker would be punished by having to treat all similar employees as hourly workers. Now, an employer can generally avoid this problem if it has clear policies and a procedure for for employees to complain about improper deductions.

Information attributed to:  
LEGAL MATTERS  
Law Offices of Eric D. Patrick  
Camp Hill, PA and  
NRF, August 2004 e-Update

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### Compliance Manual on the Federal Overtime Exemption Regulations 11290

By Richard J. Simmons, Attorney, Published by National Retail Federation, 2004

The Department of Labor recently issued final new "white collar" overtime regulations, which are set to take effect August 23, 2004. The new regulations will affect retail companies of all sizes and represent the most sweeping changes in this area in more than 50 years. This thorough manual provides critical information such as a summary of key changes, an overview of the regulations, key definitions and concepts, details on the administrative and professional exemptions and more. To order log onto the NRF Book Store at <http://www.nrf.com/bookstore>.

**CHAIRMAN'S CORNER: A FAREWELL AND A HELLO...**



Outgoing Chair

Dean Sheaffer

I have had the honor and privilege of chairing your PA Retailers' Association Board of Directors for the last five years. Now it is time for me to

give thanks to those who have made it possible for me to lead our Association.

First, I would like to thank all of the member retailers. Without you there would be no association.

Thanks to those who came before me: Ted Johnson for showing me the ropes when I was vice-chairman; Tom Weyant for running the association for decades and mentoring Brian Rider; and all of the previous board members for their insight and dedication.

Thanks to all of the association staff, with particular thanks to Brian Rider. I have learned more than I ever thought I would care to know about PA politics from Brian. He is the heartbeat of the Association. And thanks to all of the current Board members for your advice, time and contribution to the Association.

Thanks to Al Boscov, Ed Lakin, Ken Lakin and Peter Lakin for allowing me to take time from the Boscov's business to attend executive and board meetings, testify before the PA House and Senate and attend to the other needs of the association.

Thanks to my wife Lorrie, and children Bryan, Erich and Logan for their support and understanding when I was in Harrisburg "again".

Finally, thanks to Trish Greenberg and John Gleason who will be taking over the roles of chairwoman and vice-chairman of the association. It was a great honor to be asked to be chairman five years ago, and it is an even greater honor to pass the leadership of the association into their capable hands.

With this newsletter I find myself embarking on a new adventure with a fantastic group of friends and associates. I have a hard act to follow as your incoming Chairperson, but have a terrific team in the Pennsylvania Retailers' Association staff to work with as well as a great Board of Directors. Dean Sheaffer has been an absolutely outstanding Chairman for the past five years and many thanks go to him for a great job! As always, Brian Rider continues to be a greatly respected leader and spokesman for retailers in Pennsylvania.

It's hard to believe that it has been nine years since my company first joined Pennsylvania Retailers Association. As a small independent retailer since 1985, we have always prided ourselves in making sound business decisions that we feel have the most positive effects on the future of our business. When we made the decision to join PRA and subsequently for me to join the Board of Directors in 1997, we had no idea what a positive impact this decision would have on our business.

The staff at PRA has worked diligently to obtain the maximum benefits possible for all of its members. This includes discount-

ed rates for numerous services as well as keeping a watchful eye on any legislative issues that may affect their members, large and small. In addition, for me, networking

with the numerous other small and large retailers from across the state and country has proven to be a valuable, and otherwise unobtainable, resource.

As a small business person wearing many hats, my involvement in PRA has created an awareness of legislative issues that affect my business that previously I would not have been aware of. Equally as important, I have learned that ordinary people like me can make a difference in the decisions that are made and laws passed with the help of the PRA.

I am looking forward to the coming year to share the many benefits of the PRA with our current and new members.



Incoming Chair

Trish Greenberg

**COMING SOON...A faster and easier way to file your Sales Tax Return and make your payments!**

Dear Taxpayer:

The PA Department of Revenue is making it easier for you to file and pay your Sales Taxes by replacing its current paper-based system with two free electronic filing options:

- filing via the Internet (currently available) or
- using a toll-free telephone filing system (coming soon).

Both methods are fast, easy and safe ways to file your Sales and Use Tax return and make payments.

You will not receive a paper coupon booklet for the 2005 calendar year. Sales and Use Tax account holders will receive detailed instructions about the two filing systems in November.

Avoid the last-minute rush, visit the Department's e-Services Center at [www.revenue.state.pa.us](http://www.revenue.state.pa.us) to learn about the many e-business services offered by the Department.



PA Department of Revenue  
Bureau of Business Trust Fund Taxes  
(717) 783-6277



**PRIORITY ISSUES...**

|           |   |   |
|-----------|---|---|
| PA H 216  | TITLE:<br>LOCATION:<br>SUMMARY:<br>POSITION:  | Gift Certificate Sale Prohibition<br>House Consumer Affairs Committee<br>Amends the Crimes and Offenses Code. Prohibits the sale of gift certificates with expiration dates.<br>OPPOSE  |
| PA H 885  | TITLE:<br>LOCATION:<br>SUMMARY:<br>POSITION:  | Privacy Protection<br>Senate Banking and Insurance Committee<br>Amends the Crimes and Offenses Code. Adds provisions relating to privacy protection for customer information of financial transactions. Defines the offense of public or private grant solicitation over the telephone or requesting payment by electronic funds transfer. Imposes penalties.<br>NEUTRAL  |
| PA H 1304 | TITLE:<br>LOCATION:<br>SUMMARY:<br>POSITION:  | Tax Reform Code<br>House Finance Committee<br>Amends the Tax Reform Code of 1971. Provides for pass-through business withholding in corporate net income tax.<br>OPPOSE   |
| PA H 1305 | TITLE:<br>LOCATION:<br>SUMMARY:<br>POSITION:  | Tax Reform Code<br>House Finance Committee<br>Amends the Tax Reform Code of 1971. Further provides for the definition and determination of "taxable income" in corporate net income tax.<br>OPPOSE  |
| PA H 2035 | TITLE:<br>LOCATION:<br>SUMMARY:<br>POSITION:  | Minimum Energy Efficiency Standards<br>Senate Environmental Resources and Energy Committee<br>Provides for minimum energy efficiency standards for appliances and equipment, including products installed in mobile manufactured homes, ceiling fans, clothes washers, commercial refrigerators, freezers, illuminated exit signs, large-packaged air conditioning equipment, heat pumps, set-top boxes, traffic signals, unit heaters, wireless television receivers, transformers, torchiere lighting fixtures, multifunction television devices and the Public Utilities Commission.<br>OPPOSE |
| PA H 2355 | TITLE:<br>LOCATION:<br>SUMMARY:<br>POSITION:  | Gift Certificates Or Gift Cards<br>House Consumer Affairs Committee<br>Prohibits the sale or issuance of certain gift certificates or gift cards with expiration dates, the imposition of transaction, service or convenience fees and the imposition of dormancy fees. Provides the Attorney General certain powers and duties; and repealing inconsistent statutes.<br>OPPOSE   |
| PA H 2370 | TITLE:<br>LOCATION:<br>SUMMARY:<br>POSITION:  | Energy Star Tax Incentives<br>House Rules Committee<br>Provides that sales tax shall not be imposed on certified energy star products including (but not limited to) clothes washers, refrigerators, coin-operated washing machines, and ceiling fans.<br>SUPPORT   |
| PA H 2645 | TITLE:<br>LOCATION:<br>SUMMARY:<br>POSITION:  | Tax Reform Code of 1971<br>House Finance Committee<br>Amends the Tax Reform Code of 1971. Further provides for exclusions from the sales and use tax for computers and Internet access devices.<br>SUPPORT  |
| PA H 2657 | TITLE:<br>LOCATION:<br>SUMMARY:<br>POSITION:  | Employment Incentive Payments<br>House Rules Committee<br>Amends the Tax Reform Code of 1971. Further provides, in employment incentive payments, for time limitations and a report. Provides that such payments shall not be available for employees hired after a certain date. Requires a report on the effectiveness of incentive payments to encourage the employment of general assistance and temporary assistance to needy families and to recommend whether the program should be continued. Amends provisions regarding tax credits.<br>SUPPORT   |
| PA H 2750 | TITLE:<br>COMMITTEE:<br>SUMMARY:<br>POSITION: | Business Receipts Education Tax<br>House Finance Committee<br>Amends the Tax Reform Code of 1971. Imposes a business receipts education tax. Eliminates sales taxes. Designates certain tax revenue for transfer to the Education Operating Fund. Further provides for the imposition and rate of the State Real Estate Transfer Tax and for the disposition of certain moneys raised by the Local Real Estate Transfer Tax. Relates to petition for review, cases of judicial sales, receiverships, liens, assignments, bankruptcies and estate taxes.<br>OPPOSE                                 |
| PA S 801  | TITLE:<br>LOCATION:<br>SUMMARY:<br>POSITION:  | Tax Reform<br>Senate Finance Committee<br>Amends the Tax Reform Code of 1971. Further provides for corporate net income tax and definitions. Provides for corporate net income tax and for pass-through business withholding.<br>OPPOSE   |
| PA S 1190 | TITLE:<br>LOCATION:<br>SUMMARY:<br>POSITION:  | Tax Reform Code of 1971<br>House Finance Committee<br>Amends the Tax Reform Code of 1971. Extends the employment incentive tax credit.<br>SUPPORT   |



REGISTERED PENNSYLVANIA  
DEPARTMENT OF AGRICULTURE

The PRA is an active participant in the PA Preferred Program supporting Pennsylvania agriculture and promoting this important partnership to our members. The core values of this program are to support our local farmers, promote the purchase and use of PA-sourced products, ensure high food safety and quality standards and demonstrate ongoing commitment to Pennsylvania businesses.

A PA Preferred Program brochure can be found with this newsletter or contact the PA Department of Agriculture at 717-787-6041 (email [papreferred@state.pa.us](mailto:papreferred@state.pa.us)) for more information. Visit [www.paretailers.org](http://www.paretailers.org) or the PA Dept of Agriculture website at [www.agriculture.state.pa.us](http://www.agriculture.state.pa.us) for complete program details.



PRA exhibit at the PDC Conference held in Pittsburgh this past summer. We received excellent exposure with over 200 attendees visiting our booth to discuss the Main Street Partners Program.

## Featured Main Street Partner: Pennsylvania Downtown Center

Revitalizing Main Street Pennsylvania  
One Downtown at a Time.

### Did you know?

The Pennsylvania Downtown Center (PDC) established in 1987, is the only statewide nonprofit organization dedicated to downtown and neighborhood issues and the revitalization of the hundreds of central business districts in the Commonwealth. Although PDC is a member-based organization, it also has a major contract with the Department of Community and Economic Development (DCED) to provide technical assistance and training, primarily utilizing the National Trust Center's Four Point Approach, to Pennsylvania communities interested in revitalizing central business districts and nearby neighborhoods.

Whether a community is formally in the Commonwealth's Main Street Program or not, the Four Point Approach of the National Main Street Center provides a comprehensive methodology for changing a downtown for the better. PDC focuses its technical assistance efforts in four areas: Organization, Promotions, Economic Restructuring, and Design.

A strong organization is essential to a successful revitalization effort. PDC will help a community prepare its organization to flourish and meet goals. Technical assistance services for organizational development include:

- Community Outreach (Introductory Information)
- Organizational Development and Training
- Fundraising/Budgeting
- Downtown Vision Action Strategy
- Annual Action Plans
- Community Program Assessments
- Downtown Profile
- Neighborhood Improvement District Formation
- Volunteer Development Assistance

Marketing a unified, quality image of the business district and nearby neighborhoods is essential to a program's success. Technical assistance services for promotional development includes:

- Image Development/Enhancement
- Marketing Plan Development
- Advertising Campaign and Strategies
- Building Positive Media Relations
- Review of Markets and Media Outlets



- Festival and Special Event Planning
- Retail Promotional Activities

Enhancing the economy of a downtown is the bottom line of any business district revitalization effort. Technical assistance services in this area include:

- Market Assessment and Analysis
- Business Retention and Recruitment
- Business and Customer Clustering
- Economic Gardening

A good design program capitalizes on the community's unique physical assets and architectural heritage. Technical assistance services for design include:

- Developing Design Guidelines
- Physical Improvements/Inventory
- Pedestrian Friendliness and Traffic Calming
- Parking Study and Management Program
- Planning and Zoning
- Visual Merchandising

PDC is obligated by its agreement with DCED to provide certain outreach and preliminary assessment services to any community contemplating a downtown revitalization program. Beyond these initial introductory and community assessment services, PDC must charge a fee for services such as visioning, planning, market area assessment, etc. Members of PDC receive a significant discount for these services. If a community is fortunate enough to be accepted into the Commonwealth's Main Street or Elm Street Programs, the services provided by PDC to the program participant are free for the duration of the time the community is in the program – normally for five years.

For more information regarding the Pennsylvania Downtown Center, the Main Street Program, or the Elm Street Program, please contact:

Amy Lucas at (717) 233-4675  
email at: [amylucas@padowntown.org](mailto:amylucas@padowntown.org).

# REGISTRATION FORM



# 72nd ANNUAL MEMBERS MEETING

**MONDAY, OCTOBER 18, 2004**

Harrisburg Hilton & Towers, One N. Second Street, Harrisburg, PA

Name(s) \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_

Room Rates for Monday, October 18th: Single \_\_\_\_\_ @ \$124.00 = \$ \_\_\_\_\_

Double \_\_\_\_\_ @ \$124.00 = \$ \_\_\_\_\_

**One Night's Deposit Required**

## PLEASE REGISTER ME/US FOR THE FOLLOWING EVENTS:

**Monday, October 18, 2004**

\_\_\_\_\_ 12:30 p.m. **PRA Services, Inc. Board Meeting** (Board Members Only)

\_\_\_\_\_ 1:00 p.m. **PRA Awards Luncheon** (Association Members Welcome)  
Retailer of the Year Award

\_\_\_\_\_ 2:00 p.m. **Annual Members Meeting** (Association Members Welcome)  
**PRA Board of Directors Meeting**

\_\_\_\_\_ 5:00 p.m. **Joint PRA and PaRPAC "Silent Auction" & Reception** with hors d'oeuvres  
until and open bar (Association Members, invited guests Governor Ed Rendell, Speaker of the House

8:00 p.m. John Perzel and other legislative guests from the PA General Assembly)

**TOTAL ENCLOSED** (make checks payable to "PRA") \$ \_\_\_\_\_

or

**Credit Card Info:** MC/Visa/AmEx/Discover Card Number \_\_\_\_\_

(circle one) Exp. Date \_\_\_\_\_ Signature \_\_\_\_\_

**PLEASE COMPLETE AND RETURN TO:**

**PRA, 224 PINE STREET, HARRISBURG, PA 17101-1325**

or

**FAX to: 717-236-1234**

**REGISTER NOW AND MARK YOUR CALENDARS!**

72<sup>nd</sup> PRA ANNUAL MEMBERS MEETING

22<sup>nd</sup> ANNUAL SILENT AUCTION AND RECEPTION

**MONDAY, OCTOBER 18, 2004 • HARRISBURG HILTON & TOWERS**

## The Best and Worst Places to Shop...Surveys:Wal-Mart,Target win customer service bragging rights; Amazon, Barnes & Noble score online.

August 27, 2004: 3:27 PM EDT

By Parija Bhatnagar,CNN/Money staff writer

### NOTE: 6 PRA Members Score High Marks

NEW YORK (CNN/Money) - What's the quickest way for a retailer to shoo away potential customers? Believe it or not, it's not necessarily with prices but with bad customer service.

Consider this: If you're not typically a high-end shopper, but you wander into a luxury store either by accident or by design, a welcoming staff that greets you and discreetly offers assistance may coax you into buying an item or two, and may even make you feel good about it.

On the other hand, if you're watched like a hawk from the moment you arrive and spoken to rudely—or are blatantly ignored—there's little chance you'll fork over your hard-earned dollars, no matter how much you love their stuff.

"Obviously price is key to determining where people choose to shop. But after that, it's customer service," said Phil Rist, vice president of strategy for market research firm BIGresearch.

With too many retailers chasing too few consumer dollars, Rist says, merchants can get a leg up on the competition, if they learn to court the customer in simple ways.

He lists a helpful and polite staff, well-organized and clean stores as desirable attributes that can go a long way in winning over shoppers.

"Shopping is a sensory experience," said Rist. "People are subconsciously recording things like the layout of the store, the lighting, whether the aisles are overflowing, whether the prices are clearly indicated and how easy or difficult it is to find a product every time you visit a store."

**BEST AT DISPLAYING PRODUCTS AND PRICES**

1. Nordstrom
2. Best Buy
3. Target
4. Costco

**WORST AT DISPLAYING PRODUCTS AND PRICES**

1. Dollar General
2. Kmart
3. Big Lots
4. dollar stores

SOURCE: BIGRESEARCH

### Wal-Mart,Target earn bragging rights

In its latest ranking of retailers, **BIGresearch** evaluated some of the nation's largest chains in terms of the appearance of their stores and the behavior of the sales staff.

According to firm's Consumer Intentions & Actions Survey, which polled 8,701 consumers between June 1 to June 4, discounters Wal-mart (WMT: Research, Estimates) and Target (TGT: Research, Estimates) took the top two slots as retailers with the most courteous employees.

Home improvement leaders Home Depot (HD: Research, Estimates) and Lowe's (LOW: Research, Estimates) followed at third and fourth, respectively. Some factors that annoyed people the most, even prompting them to switch to another store, were rude behavior, salespeople who were unfriendly or weren't around to help and

**MOST COURTEOUS EMPLOYEES:**

1. Wal-Mart
2. Target
3. Home Depot
4. Lowe's

**LEAST COURTEOUS EMPLOYEES:**

1. Nordstrom
2. Sam's Club
3. Walgreens
4. Costco

SOURCE: BIGRESEARCH

staff that wasn't knowledgeable about the store or the products.

High-end retailer Nordstrom (JWN: Research, Estimates) and wholesale clubs Sam's Club and Costco (COST: Research, Estimates) ranked among those with the least-friendly staff.

In a separate survey, BIGresearch polled 9,252 consumers from July 1 to July 9, asking which stores they found to be the best and worst in merchandising their products and how they would describe the overall "look" of the store.

Nordstrom redeemed itself, taking the top slot in this survey, followed by Best Buy (BBY: Research, Estimates) and Target. Among the laggards were Dollar General, Kmart (KMART: Research, Estimates), Sam's Club and Costco (COST: Research, Estimates).

"You can't expect a store to look absolutely perfect, but the one that sur-

prised me was Kmart," said Rist. "Kmart isn't a flea market-type store. It needs to do a much better job in making its store more attractive to customers."

### Amazon reigns at the Web: Others playing Catch-up

With online shopping nibbling away at the overall \$900 billion retail pie, market research firm Vividence recently came out with its first-ever annual ranking of 20 top online merchants, grading them on attributes such as customer experience, visual appeal of the Web site, efficiency of the Web site's search engine and overall ease of use.

"We looked at 20 leading online retailers from multiple categories," said Liz Edison, director of syndicated research with Vividence. "We tracked consumers as they navigated the different sites and measured their experience using a number of benchmarks such as a Web site's success or failure at converting browsers into future buyers."

The results of the survey, which polled 2,000 consumers from July 9 to July 16, awarded Amazon.com (AMZN: Research, Estimates) top honors as the best place to shop online.

"The visual appeal of Amazon.com really stood out," said Edison. "The site offers 360-degree viewing of products and very detailed descriptions. The one-click check-out process is efficient and easy to navigate, and its search engine is pretty fast."

Barnesandnoble.com, eBay (EBAY: Research, Estimates) and electronic retailer Circuit City (CC: Research, Estimates)'s online stores also scored high marks. However, Best Buy, JC Penney (JCP: Research, Estimates), Nordstrom and Costco missed the mark.

"Costco's search engine is poorly designed and the Web site overall doesn't engage the user," said Edison. "Best Buy's offline stores may perform better, but online the retailer lost out to Circuit City in terms of customer support, visual appeal and the purchase process."

Wal-Mart also ranked in the bottom tier (14th on the list). The Vividence survey found the retail behemoth had one of the poorest buyer conversion rates. The study said consumers were particularly frustrated with the design and organization of Wal-Mart's Web site, as well as the ability to browse and search for products.

## Surprising Gains in First Half: GAFS Sales Rose Estimated 9.0% in First Five Months—NRF 2004 Retail Sales Forecast

Strong retail sales gains in the first half of this year have prompted the National Retail Federation (NRF) to revise its 2004 forecast for GAFS sales (general merchandise stores, apparel stores, furniture and home furnishings stores, electronics and appliances stores, and sporting goods, hobby, book and music stores). According to its forthcoming Retail Sales Outlook report, NRF has revised its 2004 forecast from 5.0 percent growth to 6.0 percent growth due to phenomenal 9.0 percent GAFS sales growth in the first five months of this year. GAFS sales increased 3.9 percent in 2003.

A long-awaited turnaround in employment has been the newest economic indicator to fall into place, said NRF Chief Economist Rosalind Wells. After the creation of 1.3 million new jobs in the first six months of 2004, the importance of renewed job growth lies in its impact on consumer income. "Rising employment is lifting wage and salary income which will, in turn, increase total consumer income," said Wells. "Strengthening income is helping to keep consumers whole and is negating some effects of higher gasoline and food prices."

Though the employment situation has rebounded, new concerns, primarily inflation and rising interest rates, have taken its place. Though inflation has risen as the economy has firmed, NRF believes that inflation will be contained due to a slower rate of economic growth and continued high productivity. "Rising interest rates and moderate inflation are the logical consequence of a rapidly-growing economy and, at this point in time, are not alarming nor will they impinge on sustainable growth," Wells said.

According to NRF, GAFS sales jumped 9.9 percent in the first quarter of 2004. Second quarter sales are forecast to increase 7.0 percent. As 2004 continues, year-over-year comparisons will become more difficult and the rate of growth that retailers have seen will be harder to achieve, Wells said. Third and fourth quarter gains will range between 4.0 - 4.5 percent.

News Release Dated July 13, 2004  
NATIONAL RETAIL FEDERATION  
Washington, DC

### Welcome New Members...

#### Old City District

Philadelphia

#### Kings Court Tanning

Shippensburg

#### Henderson Brothers Inc.

Pittsburgh

#### Consumer Electronics Association

Arlington, VA

#### CFO Resources, Inc.

Hillsborough, NJ

#### Electric Tan

Harrisburg

#### Tan & Health Supply

Dover

#### Lititz Retailer's Association

Lititz

#### Ebensburg Business Association

Ebensburg

#### Tanger Outlet

Lancaster

#### WSI Premier Web

Douglasville

#### TermNet Merchant Services

Atlanta, GA & Pittsburgh

#### Wilson Gifts & Jewelry

Lewistown



ABS Promotions Group—the preferred promotional products provider for The Pennsylvania Retailers Association—is your one-stop resource for all your promotional product needs.

Promotional products help brand your business and are a great way to say thanks to your valued customer and employees while stretching your advertising dollars!

**Call Anthony Stover at 800-330-7111  
or 215-396-0168**

to learn about the MOST cost-effective form of advertising—promotional products—and how we can help YOUR business.

### Our NEW Preferred Service Provider...CFO Resources

#### Let CFO Take the Hassle Out of Filing for ETax Credits

We are pleased to introduce you to our newest preferred provider, CFO Resources, a company whose business is to help companies succeed by finding ways to improve profitability, cash flow and shareholder value. One of the easiest ways to improve a company's profit is through the realization of tax credits that are available to them in the normal course of business. One such product is Hiring Tax Credits.

All for profit businesses are eligible for federal income tax credits when they hire workers in "difficult to hire" categories. There are 10 targeted categories of eligible workers and most companies hire these people without knowing that they are entitled to claim a tax credit on their income tax return. To get an idea of how much money you are likely to save, just multiply the # of employees you expect to hire this year by 100 to get your approximate tax credit.

CFO Resources will administer this very tedious program and help you find these savings without risk – you only pay a fee if a tax savings is realized. As a PRA member you will receive a discounted rate of 20% of the recovered savings. There is no risk and hiring decisions you make today can save you money on your tax return this year so act now.

Call their toll free number, 877-216-0067 or visit the PRA member page on CFO's website at [www.etacredits.com/para](http://www.etacredits.com/para) for more information.

# Members Corner...



## Henderson Brothers Insurance

Providing great service is not good enough for Pittsburgh-based Henderson Brothers Insurance (HBI).

"Our goal is always what I call 'heroic service,' the kind that comes from a comprehensive understanding our customers' business and personal goals, which lets us respond with the products and services that anticipate their needs," says Dan Grealish, chairman of HBI.

Operating since 1893, HBI is among the state's oldest and largest independent insurance agencies, providing businesses of all sizes and individuals with a powerful combination of full-service insurance and related services.

As an independent, HBI represents more than 100 of the industry's most well-respected carriers, matching customers with the most effective and cost-efficient options. Along with employee benefit plans, the company offers a full slate of insurances for customers operating in virtually every industry—protecting their property, safeguarding against liability, covering key individuals and offering the security of being prepared for the unexpected. In addition, a full line of personal insurances and support services provides the convenience of one-stop shopping for both business and individual needs.

More than 100 HBI employees, many with decades of experience, add value through their expertise by providing consulting services on business-critical matters including income, risk transfer, OSHA safety, COBRA, the Americans with Disabilities Act, and FMLA.

The goal never wavers: Be more than an insurance carrier. Be a strategic partner for your customers. For more information, contact Henderson Brothers insurance at (412) 261-1842 or [info@hendersonbrothers.com](mailto:info@hendersonbrothers.com), or visit HBI at [www.hendersonbrothers.com](http://www.hendersonbrothers.com).

News &  
VIEWS



Shelley Jo Baum  
Director of Marketing

## PRA Provides Educational Opportunity

As summer draws to a close and everyone is gearing up for the Fall Season with Back to School and Harvest themes adorning the stores and malls, I can't help but think how quickly the summer passed and ask where did the last 9 months go? It seems such a short time ago that I stepped into this position and already it's September! We have accomplished quite a bit in the past few months—adding new members and preferred providers, creating a new website and designing a more reader-friendly and informational newsletter.

Now we are looking at creating educational opportunities for our independent retail members in conjunction with the South Central Assembly Retail Committee and with assistance from the Community First Fund and Boscov's Department Stores.

The first of these educational offerings will be Effectively Marketing Your Business and is tentatively scheduled for October 25th at the Penn State Downtown Center. The course will provide insight on basic marketing concepts and ideas for creating an effective marketing/promotional plan. If you do not already have a Holiday Marketing Plan in place, we will begin to strategize for the season and then move onto planning for 2005. The goal for this session is for each person to walk away with the beginning of a marketing plan and have the resources and support to finalize that plan for the upcoming year. Trainers for the event will be provided by Community First Fund and Boscov's Department Stores. The group will have the opportunity to schedule additional meetings for review of their plans prior to implementation. Additional information on the exact time and location will be posted on our website at [www.paretailers.org](http://www.paretailers.org) and mailed directly to PRA members.

Don't forget the 22nd Annual Silent Auction & Reception, at the Harrisburg Hilton on October 18th from 5:00 p.m. – 8:00 p.m. See you then!



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