

November 5, 2009



Sharp Tips



Some Nuts and Bolts on Healthcare

by Doug Johnson, MHA General Counsel & Wisconsin Lobbyist

Healthcare and economic data for Wisconsin isn't pretty. All this comes at a time when the race to take Governor Doyle's seat heats up ever so slowly. As we go to press, Lieutenant Governor Barbara Lawton has dropped out of the race. Milwaukee Mayor Tom Barrett is being wooed by President Obama to run on the Democratic side and former Republican Governor Tommy Thompson is taking a very close look at this state race. Just days ago, poll numbers show Thompson at 57%. Will he run again? Keep in mind that, when he left Wisconsin to help President George W. Bush, he was Secretary of the Department of Health and Human Services. Thompson is well-versed in this healthcare debate. For now, we've got our work cut out for us and serious challenges ahead.

[read more](#)

Customers Tell What Disappoints

Acknowledge customers throughout their visit to your store. Increase the odds that they will come back for more!

Pricing Survey

Door Hardware & Accessories

Classifieds

[View the latest MHA Member classified ads here!](#)

Quick Links

[MidwestHardware.com](#)

[MyLocalHardwareStore.com](#)

[RetailFinancialServices.biz](#)

[Join Our Mailing List!](#)

Veto Session Overview

by Rob Karr, MHA Illinois Lobbyist

On October 30, the Illinois General Assembly completed its annual Fall Veto Session. Here is an overview of the potential items of interest to MHA members which came out of the Veto Session.

[read more](#)

Should you set a Minimum Charge on a Credit/Debit Card Sale?

Is a minimum purchase on credit card and debit card sales OK? NO, you may not set a minimum charge amount. If a customer complains to the Card Company, they will refer you to your contract (see sample below) where it specifically states that you agree NOT to do so. They will issue you one warning and if you continue to do so, they will suspend your merchant account and you will no longer be eligible to take that vendor's cards. No other service provider will be able to sign you up once the card company (MasterCard or Visa, for instance) has suspended your service.

[read more](#)

Sales Trends - September 2009

Here are the most recent Illinois, Minnesota-Dakotas, and Wisconsin hardware store sales trends, gathered from association members using the MHA's monthly accounting service. The figures derived for each region includes sales

data from the following number of stores:

Illinois - 29 stores
 Minnesota-Dakotas - 16 stores
 Wisconsin - 96 stores

	Month	YTD
Illinois	-7.85%	-3.99%
MN-Dakotas	-2.28%	-0.47%
Wisconsin	-1.98%	-5.73%

2010 My Local Hardware Store! Pledge Deadline Just Around the Corner

MHA members are reminded the time is now to pledge your support to the 2010 My Local Hardware Store! campaign heard on the Minnesota Twins Radio Network.

The My Local Hardware Store campaign promotes the outstanding service, superior product knowledge, and individual attention customers receive while shopping at My Local Hardware Store! as compared to a "big box." These benefits make the hardware-buying public think of your store first, when considering where to shop for their home improvement projects.

All MHA members within proximity of a Twins radio network affiliate have received an enrollment brochure in the mail, explaining the complete details of the 2010 campaign. If you need another, you can find a brochure and pledge form by [clicking here](#), or by contacting Roger Siskoff at the MHA office.

The continuation of the My Local Hardware Store! campaign is dependent upon member support. The pledge deadline is December 4. We need your help to keep this important message being heard. Don't delay. Sign up for the 2010 My Local Hardware Store! campaign on the Minnesota Twins radio network today!

Thinking About Payroll?

Did you know Midwest Hardware Association members have access to over 30 services, many at special members-only rates? We can save you time, AND help your bottom line.

This is the time of year to be thinking about your payroll processing. The MHA's Retail Financial Services provides full-service payroll processing designed specifically for retail hardware stores, lumber yards, and building supply dealers.

[read more](#)

Tips, Trash, & Treasures

by Roger Siskoff, MHA Director of Member Services

Elderly customer to the hardware store owner:

"My, how you've changed. You used to have thick, black hair and now you're bald. You used to have a florid complexion, and now you're pale. You used to be chunky and now you're down-right skinny. I'm really surprised at your change Mr. Jones."

"But I'm not Mr. Jones."

"Heavens! You changed your name too?"

[read more](#)

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