

Shipping Charge Woes

Retailers everywhere are complaining long and loud about shipping charges assessed by their vendors, who are simply passing the costs along. Unfortunately, most retailers don't believe they can simply absorb the charges or add additional amounts to their prices and remain competitive. To beat the costs of shipping, retailers who are close enough to make it worth the trip are simply driving a truck or van to the manufacturer and doing their own homegrown version of shipping. While shipping charges from manufacturer to retailer are a concern, Online businesses or brick-and-mortar businesses with Online presence are even more disturbed. Virtually everything they sell is shipped, and according to recent surveys, customers are balking at the costs. **PARTING SHOT:** Don't look for shipping costs to go down anytime soon.

Don't Forget Kwanzaa

The upcoming holiday shopping season is often referred to as the "Christmas" shopping season, but retail advisers say you need to think beyond the tree and twinkling lights. If you are located in an area with a large Jewish or African-American population, you might want to incorporate Hanukkah or Kwanzaa into the "holiday" definition. While admitting that it's a delicate matter, business consultants from Microsoft say it can pay off big time, if done right.

Begin by assessing your customers and make absolutely certain you know what you're doing. Use someone from within the ethnic community to help you decide what presentations might be appropriate. And whatever you do, don't overdo it. "Acknowledge someone else's holiday. To do more than that can be condescending," a Microsoft spokesman said. **PARTING SHOT:** Don't forget the other cultures that might exist in your community and find ways to tailor your retail presentation to them, as well.



No Cure For Health Insurance Costs

The cost of providing health insurance to your employees continues to rise by double-digit percentages each year, but recent research suggests that retailers and other businesses that offer insurance are passing the costs along to employees. According to Mercer Human Resources Consulting, employers forecasted a 10-percent increase in health costs in 2005 if they left benefits unchanged, but the figure should be closer to 7 percent as employees bear more of the costs. In 2004, the forecast was for a 12.9-percent increase but actually came in at 7.5 percent because employers shifted the costs to employees, including raising deductibles, copayments and out-of-pocket maximums. Large companies are more likely to ask their employees to pay more than smaller employers, according to Mercer sources. **PARTING SHOT:** When will it end? Perhaps in 2006. Predictions for rising health insurance costs are noticeably lower going into next year. ☐

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