



## McCurry Marketing Idea Exchange

**DIMAcast #155**

**Monday, June 1, 2009**

### **Jennifer Kruger interviews Bill McCurry**

**Jennifer Kruger:** If you're expecting to hear Bill McCurry's voice today instead of mine, we're not going to disappoint you. Because joining me on the DIMAcast is none other than my good friend, Bill McCurry. Our regular listeners are used to hearing Bill the first Monday of every month bringing great ideas from retailers all over the globe to the DIMAcast with the McCurry Marketing Idea Exchange.

Today we're turning the tables on Bill a little bit, because I'm going to interview him. Before we get started though, I want to share some information about Bill and his background, for listeners who may know him only as the voice of the DIMAcast Marketing Idea Exchange.

Bill is chairman of McCurry Companies, which was founded in California in 1908 by his grandfather and is now headquartered in Princeton, New Jersey. Bill started in the business as a

teenager, literally cleaning the toilets and washing the floors. He became its CEO in 1982. Through the firm's long history, it's been involved in many industries including all aspects of photographic processing, retailing and wholesaling of photographic equipment and supplies, business machines, audio visual technologies, janitorial supplies, social expression retailing and business advisory services.

The firm employed 225 people. Bill has co-authored 4 books for the imaging industry and many articles and Bill had a weekly business radio talk show in Sacramento. Today in addition to the marketing idea exchange, the majority of Bill's work revolves around advising businesses that want to improve efficiencies and catapult their earnings.

He works a lot with frustrated family businesses and organizations wanting to buy or sell businesses, about half in the imaging industry and half in horticulture. Bill's also and Vietnam Era Vet who served in the U.S. Army as a chaplain's assistant earning the rank of E5 in less than 14 months. He's been married more than 40 years and he has 4 grandchildren. And now Bill's going to share some of the best ideas he's heard over the years to help retailers with their businesses today. Hi Bill.

**Bill McCurry:** Good morning Jennifer, how are you?

**Jennifer Kruger:** I'm great how are you?

**Bill McCurry:** Fantastic.

**Jennifer Kruger:** It's so good to talk to you.

**Bill McCurry:** Thank you. Good to be talked to.

**Jennifer Kruger:** Tell us what started the Marketing Idea Exchange and will you also please tell our listeners about the three different versions?

**Bill McCurry:** You bet. Back in 2001 there was a meeting of a bunch of people from DIMA, the Digital Imagining Marketing Association, there were names like Bob Banasik, and Chad Munce and Michael St. Germain, and they talked about the need to tap the common knowledge among the membership so that people could get up to speed quicker on what was going on and changes that were being made.

So they said why don't we, at the annual convention, have a gathering where we have round tables and people can discuss ideas then we can get the best ideas out of the room. And they were looking for somebody to chair that event and since I'm kind of well known for not knowing what I'm doing, but knowing smart people they figured I could do that, so 2002 February was the first one.

And Marty Feldman from Vermont was in the room and he was so impressed with the ideas he said "I'll transcribe these and we'll send them all out to e-mail to everybody who was here." And that started a weekly e-mail, which then Chris Lydle became the editor of a short while later and it is now archived on Chris' site for to 300 issues, thanks to Mr. Lydle's hard work.

So we have the live one at the conventions, annual U.S. convention, we've done a couple in Canada, in the U.K. and also in Australia; we'll be doing it in Australia in June. So we have the live ones, we have the e-mail ones and then in August of '07, Brian Mundy, the Father of the DIMAcast, came up with "why don't we do a monthly podcast on the DIMAcast, that our Idea Exchange uses as well." So here we are.

**Jennifer Kruger:** Here we are. So Bill, tell us what your understanding is of the marketplace, right now in 2009.

**Bill McCurry:** Yes, didn't take long to get to the tougher questions, huh?

**Jennifer Kruger:** I didn't say I was going to take it easy on you.

**Bill McCurry:** Yep. I think it could be described as challenging.

**Jennifer Kruger:** Yeah.

**Bill McCurry:** I think it could be . . . consumers are value oriented; they're tighter to spend their dollars.

**Jennifer Kruger:** Yes.

**Bill McCurry:** But in fact they are still spending dollars. I think the successful operators are much more – I'm going to call it expense constrained, they're just like the consumer, they're looking at every dollar before they spend it. They're requiring their vendors to give them more and more support. Recently had a conversation with Ian Landy, who's the CEO of Henry's.

And Henry's is a very successful now National Chain in Canada. ([www.henrys.com](http://www.henrys.com)) They're celebrating their 100<sup>th</sup> anniversary and I learned a couple of things from Ian. One is "When times are tough, yell louder." Henry's is actually expanding their investment in marketing this year, it's their 100<sup>th</sup> anniversary and Ian said "people ask what day's our 100<sup>th</sup> anniversary and we're saying it's all year."

Meaning he's leveraging that event to make it a one year event so they can continue to market around that and I think clearly you're seeing people that are doing a lot of leveraging. One of my champions for leveraging things are the folks down at Bedford's, you know, done a couple DIMAcast's about them, but they're down in Arkansas.

Links to Bedford's ideas:

- Idea #2 <http://photoimagenews.com/mccurry2.htm>
- Idea #1 <http://photoimagenews.com/mccurry201.htm>

**Jennifer Kruger:** Yes.

**Bill McCurry:** They're in the shadow of Wal-Mart, Stan Bedford says "Wal-mart is the smartest people we know, we do not fear them, we certainly respect them." And what Bedford's does, because they need to be realistic about their marketplace, they leverage everything they do. If they have a photo contest, then they get support from their media that they advertise in.

And they will use their photo contest judges to also be the people that are teaching their schools. They may have a private dinner for their top 20 or 30 customers where they can have dinner with the person that's teaching that school. So you're

One of many Bedford Camera & Video promotions – see links

taking one event and doing a lot of things around it, that's leverage and I think the people that are really making things happen in tough times are doing a lot of that leveraging. People are obviously very critical to the success of any business.

I talked to a couple of people this week alone, that are going out of their way to interview the former Circuit City employees, some of the former Ritz employees.

Best Buy recently went through a program where they're reducing some of their higher paid people, putting them in lower paid positions. So I've had three different retailers telling me

that there are some great Best Buy employees out there that they're actually seeking out to bring into their organization and then letting some of their people that aren't quite as good find themselves to be someplace else. So it's interesting times, but the aggressive people are seizing the day.

**Jennifer Kruger:** Absolutely. Well those are some really great ideas and I wanted to ask you to share some more of the very best ideas that you've come across in your interviews with retailers of every stripe, all over the world. What can retailers and finishers do to boost business now? What ideas have you heard?

**Bill McCurry:** I'll tell you what we'll do is we'll put a list on the DIMAcad.com Website of where you can access some of these things, I'll have to look up the URL's, but there's huge archives and we'll make it easy, everything that I mentioned here I'll find the source, we'll put it on the website for you.

**Jennifer Kruger:** Great.

**Bill McCurry:** But the kind of thing that comes to mind, Brian Ainsworth talked about doing a Dutch Auction. And that's where you drop the price every week and the customer bids in advance and see if they get it. And what's interesting was Ken Dwyer of Radius Care Pharmacy Hawkes Bay, which is in New Zealand, Ainsworth being from Florida.

Tidbits: <http://photoimagenews.com/mccurry157.htm>

So the retailer from New Zealand picks it up and actually explains to the customers “you



won”, tell all your Brian Ainsworth (Photos ‘Ar Nice, Gainesville, FL) held a “Dutch Auction” where the price on selected products were cut by 10% a day until they sold. The idea was tweaked by Ken Dwyer of Radius Care Pharmacy in Hawkes Bay, New Zealand.

friends you’ve won, when in fact what they’ve won was the right to buy a product.

**Jennifer Kruger:** Right.

**Bill McCurry:** Okay, but do you see what we’ve done here, back to leveraging.

**Jennifer Kruger:** Yes.

**Bill McCurry:** Here a New Zealander took an idea from Florida and has tweaked it and kind of ramped it up a little bit and made a success out of it. I think probably the one that is most well known is the Amnesty Program, Tim Jones from Hobart which is down in Tasmania, Island south of Australia, part of Australia.

- (idea #1) <http://photoimagenews.com/mccurry243.htm>
- (idea #2) <http://photoimagenews.com/mccurry244.htm>
- (idea #2) <http://photoimagenews.com/mccurry246.htm>

- ❑ (idea #1) <http://photoimagenews.com/mccurry248.htm>
- ❑ (idea #1) <http://photoimagenews.com/mccurry249.htm>

He came up with this Film Amnesty and he personally brought in thousands of rolls of film under this program. Now he submitted it to the McCurry Marketing Idea Exchange, Chris Lydle did a little insider trading, saw the e-mail come in and immediately took Tim Jones' idea from Australia, tweaked it a little bit, did it in South Carolina, Todd Fitzgerald in New York saw it, he tweaked it, made it even better.



And then Phil Gresham in Brisbane back in Australia, the idea made a round trip, did it and brought in hundreds if not thousands of rolls, it's very, very effective in getting people to bring in those rolls that have been laying in the drawers.

**Jennifer Kruger:** Fantastic.

**Bill McCurry:** And so the key here to all these idea exchange is to take the idea and adopt it as if it's your own idea, but adapt it to fit your unique organization. Here's another international example.

Allen Showalter was PMA President last year, he

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Follow the link above to McCurry Marketing Idea Exchange #246 for the rest of details.

was in Australia, he talked about, in Australia, at the Idea Exchange, he talked about his Celebration of Life and gave an orientation to the Australian members over there about how the funeral industry works.

- ❑ Allen Showalter – [www.DIMAcast.com](http://www.DIMAcast.com) – show #104 (June 2, 2008) – Australia PMA Idea Exchange - <http://www.dimacast.com/showart/103/PMA%20Australia%20Idea%20Exchange.pdf>
- ❑ Michelle Bogosian – [www.DIMAcast.com](http://www.DIMAcast.com) - show #112 (Aug 4, 2008) – PRO Convention n- <http://www.dimacast.com/showart/112/DIMAcast112%20-%20PRO%2050th%20Annual%20Convention.pdf>
- ❑ Gaby Mullinax – [www.DIMAcast.com](http://www.DIMAcast.com) - Show #116 (Sept 1, 2008)– IPI Convention - <http://www.dimacast.com/showart/116/DIMAcast%20116%20-%20IPI%20Member%20Meeting.pdf>

Now Michelle Bogosian, in Pennsylvania, she heard some of this, she actually did some of what Allen said, she talked about it at the PRO convention, where we put that on a DIMAcast and then Gaby Mullinax listened to the DIMAcast and had this fresh in her mind of everything that Allen had done and everything that Michelle had done, until a customer called and said they had a death in the family, they wanted to know what Gaby Mullinax and her team at the Fullerton Photo could do for her.

And lo and



**Michelle Bogosian talks about how her team helped the bereaved family celebrate the life of a recently lost family member in DIMAcast #112. The above poster became the program for the funeral and the cover for thank you cards the family sent to well wishers. Gaby Mullinax was inspired by Michelle's story. You can hear what Gaby and her team did in DIMAcast #116.**

behold that customer came in and left \$1,056 and Gaby says they paid it with a smile and with hugs.

**Jennifer Kruger:** Wow.

**Bill McCurry:** You know the Celebration of Life business, and again we'll put these links up, because if you're not doing this, if you are not letting the funeral homes in your area, know that you can help the bereaved to really Celebrate Life and also do a lot of business for yourself.

We're talking about ideas. . . I mean back to the basics is one of the things that is really important to do during tough times and we had an issue that was devoted just to that, Jim Swartzbach who many people know from El Paso, Texas, he came up with an idea of selling 5x7 prints for \$10. Well that's a pretty good price.

You can find a Photoshop action for making the locket pictures, plus discussion of how the same piece of paper is sold by Gary Grinaker for \$25 rather than \$10.

(Idea #3) <http://www.photoimagenews.com/mccurry12.htm>

Or you can read how John Perchlyn tweaked Jim's original idea (and gets \$15 after discount coupon is redeemed).

(Idea #3) <http://photoimagenews.com/mccurry103.htm>



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can

make these locket images through a free Photoshop action, thanks to Jim Schwarzback – see link above

**Jennifer Kruger:** Yep.

**Bill McCurry:** How did he do it? He made locket images, so he's got a photo shop action, again we'll put the link on the DIMAcast Website, that he just donated to the industry. Where a customer can come into your store with an image, you can run through this Photoshop action and you can make these locket prints.

But what Swartzbach suggested is not only making the prints, go to the jeweler's in your area and say "hey, you can sell those lockets and send people to us and we'll make the prints for them." You know, it's just making these things work around.

Frank Ponder, Bel Air Camera, down in L.A. many years ago, came up with the idea of a scavenger hunt because his employees couldn't keep track of all the new stuff that was coming in. So Frank had a scavenger hunt where they had to go and identify and find and take digital pictures of some of the new product.

It's a way to make fun of what you're doing during the day. Have fun...

**Jennifer Kruger:** Right.

**Bill McCurry:** At the same time educate the staff. Paul Singer over in the U.K. Cirencester, he did an idea exchange about shirts and how shirts can be a walking advertisement for your organization.

Paul's idea about clothing as advertisements



Paul's idea for walking advertisements was in (Idea #1) - <http://photoim�news.com/mccurry9.htm>

So again back to Australia, Glynn Lavender down in Camera Action Camera House, took Paul's idea, went one step further and put dots or big balloon call-outs on the tee-shirts his staff wore that said "ready in an hour." to remind the customers that if they needed tee-shirts or they needed photo books or whatever they were advertising, it could be ready in an hour.

There were just so many



Concord Camera Store, "Raining Cats & Dogs" window display stopped downtown shoppers.

things. And some of that can be off the wall. Michael St. Germain, we've got some pictures of his window where it's raining cats and dogs, totally stop people walking in downtown Concord, New Hampshire to see these stuffed animals hanging from the ceiling.

☐ The thought process behind this window display from the team at Concord Camera in Concord, NH can be found at <http://photoimagenews.com/mccurry160.htm>

These are little marketing ideas or big things. Dan's Camera City, they got 100 and some odd business owners to come to their store and listen to two hours worth of commercials about Dan's Camera City and want to be invited back.



**Jennifer Kruger:** Steve Olock is telling leaders of the Allentown, PA business community all the things Dan's Camera City can do for them – and they are listening intently.  
Awesome.

To find out how to run an event where business owners will come listen to hours of your commercials, check out <http://photoimagenews.com/mccurry245.htm>

**Bill McCurry:** And they had instant sales from that event. Now it takes a little bit to put in an event like that on, but instant payback in the chamber, the Chamber of Commerce mixer, was the most successful the Chamber ever had they want to do it again. And you can read all the details about how that works.

**Jennifer Kruger:** Great.

**Bill McCurry:** Going back to Bedford's down in Arkansas, they had a store with a 40% lift in sales and I believe their total cost of that program, I want to say \$325. This is a store with 15 employees. Not a small store.

☐ \$225 investment to make your sales explode – DIMAcast #99 – May 5, 2008 - <http://www.dimacast.com/pdfs/5%20MAY%2008%20-%20DIMAcast%2099%20-%20Bedfords.pdf>

**Jennifer Kruger:** Right.

**Bill McCurry:** There's a lot of unique things that can happen.

**Jennifer Kruger:** That is great. Now I heard you just now mention ideas from the United States, from Canada, from Australia, from the U.K. why do you find it so important to get ideas from imaging firms all over the world?

**Bill McCurry:** There's no exclusivity on good ideas. It is not a national thing, you know, a lot of us have the "not invented here" syndrome, "well that won't work for me", but I don't want to repeat myself, but I think I did say earlier that you got to take these ideas and adopt them as

your own and adapt them

to fit.

**Jennifer Kruger:** Uh-huh.

**Bill McCurry:** And each country has a slightly

different situation. What

many Yankees in this

country don't understand,

is there's a lot of test

marketing, there's a lot of

cutting edge things



One example of where Australia is leading the world is in retail kiosks. This is a Big W store – a couple of dozen kiosks in spacious area are not uncommon for this discount chain. Notice the quality of flooring and chairs. This store has been compared to many as the Down Under Wal-Mart. Although I've never seen a Wal-Mart as clean and well merchandised as this Big W.

happening in other places around the world. I was recently in Australia; I will be going back in June for PMA down there.

They are testing some dry lab equipment that most Americans don't even know this company's in a dry lab business. They're doing some wide format things down there on a test basis that if they're successful, will knock the socks off folks up here.

I mean the whole Kiosk thing; Dave Marshall made headlines in our industry when he said "it won't be long before there's 50 Kiosks in a store." Australia is years ahead of us in Kiosk usage and what they're customers are doing with Kiosks. So the key is to learn where you can and make it fit what you're doing.

**Jennifer Kruger:** Absolutely. Well as we've made clear lots of times here, you've interviewed hundreds of photo retailers, some of them, you've seen manage to stay afloat, some have failed and some have enjoyed bountiful success, so Bill in your opinion, what characteristics or philosophies or approaches tend to be shared by retailers in each of those three groups?

**Bill McCurry:** Hmm, more easy questions huh?

**Jennifer Kruger:** That's right.

**Bill McCurry:** Let me say something politically incorrect.

**Jennifer Kruger:** Okay.

**Bill McCurry:** But backup and give you a perspective of it. My son-in-law plays hockey and I took the grandkids to watch him play hockey and we sat up in the stands and the four year old Caroline says, "The puck went right by that guy, why didn't he hit it?"

So we went down and because this is amateur hockey, you can stand behind the goalie where there's plexiglass to protect you, but you can see the perspective, you're whatever, 10 feet

behind the goalie. And as the puck started coming, she said “oh it’s hard to see from here, we should go back upstairs where it’s easier.”

And clearly it’s easy to criticize other people; it’s easy to say, “Oh that’s simple to do.”

**Jennifer Kruger:** Right.

**Bill McCurry:** But doing it is hard. So I salute the people that get up every morning, pay their employees, take care of their customers, open the door, there are clearly days in business that it seems like the governments against you, the customers are against you, the manufacturers are against you and I understand that. But one of the characteristics very simply are the people who are getting ahead is they do not allow themselves to become victims.

It is not what life throws at you, it’s how you respond to what life throws at you, that makes the difference and I know that’s trite, we’ve all heard it before, but it’s really, really true. I had the misfortune of being in a store that was literally going for auction that afternoon and the sign on the door said “digital put me out of business.”

Yet if you looked in that store you would see on the shelf the dust and then it was clean on the shelf and where it was clean was where the merchandise had been where they picked it up.

**Jennifer Kruger:** Oh, yuck.

**Bill McCurry:** It wasn’t digital that caused that dust to be there for six months, it was the fact that the owner lost interest, became depressed, I do not know the facts of this situation, but clearly you cannot do that.

**Jennifer Kruger:** Right.

**Bill McCurry:** The first time I ever said it to an audience was back in about 1993, that “all bad days for management have been cancelled”. And that is true now more than it ever has been.

Management today has to be a cheerleader, they have to be positive, they have to be batting as close to 100% as is humanly possible.

And simple things like bathroom cleanliness and dust, that has to be dealt with. If you've got an area between your Kiosks that has its own little eco system and you've got endangered species living there, that's got to go.

**Jennifer Kruger:** Yeah, absolutely.

**Bill McCurry:** That's a minimum. Now let's talk a little bit beyond that, what else? The people that are really making things happen are carpe diem, seize the day. What I see is I see them making major decisions, very rapidly, they don't debate over things. They don't look in the rearview mirror.

It's a technique called failing fast. You try it, you fix it, you do it or your try it and you dump it. This is true for a retailer. You notice the big stores don't keep their cruddy inventory lying around where it confuses the customer. Only some of the less successful stores keep the kaka around. The rest of them, move it all out.

You will not go into Nordstrom's and find a corner full of garbage like you will in a lot of smaller specialty stores. Whatever your errors are and you will make errors, flush them through and flush them through instantly. Your first markdown is the cheapest.

**Jennifer Kruger:** Okay, good advice. What do you see as the future for the independent photo retailer, what will be the keys to being successful in this business say five years from now?

**Bill McCurry:** Gary Pageau who we know and love and those of you who don't know him, he's the head of PMA Publications.

He gave a very nice talk, discussion at the New York/New Jersey PMA meeting not long ago. And he said "the consumer today is spending more money than ever to get their images

printed.” And he did his normal pause “but not necessarily printed on pieces of paper that are 4x6 inches.”

And that is very, very critical for us to remember. We think of prints as coming in 4x6. The successful retailers today, and clearly going forward, are those that recognize that consumers buy images for emotion. And that emotion can be much greater realized on a collage print, in a photo book, on maybe it's napkins, maybe it's – I mean what are there now 1,100 different things you can get your pictures put on?

**Jennifer Kruger:** Right, at least.

**Bill McCurry:** This is our future; this is where the consumer is today getting their prints made. We have to stay on and ahead of that curve and we can be very successful if we can capture that business and capture the emotion of the consumer.

Cost control is going to be a big issue today in going forward. And what one the things I'm seeing, now you need to understand I am involved with the photographic research organization, the PRO buying group, so I have a bias here and I want to disclose that.

**Jennifer Kruger:** Okay.

**Bill McCurry:** But I'm seeing this around the world, the buying groups for labs, IPI in United States, I probably shouldn't start mentioning because I'll forget some, but certainly the Camera House Organization's well known in Australia, foto source up in Canada, Ringfoto obviously in Europe is very successful, very large, all these organizations are reporting great years.

Martin Wagner from Ringfoto said it the best he said “when the times are turbulent and the sharks are circling, then the fish will school together.” So you're seeing a lot of independents come together, they're bringing economies of scale to the buying organizations and the vendors

are responding because it's lowering their cost. So independents who are surviving tend to be working together where they can lower each other's costs.

It's also, and this is a trick that retailers have learned from Wal-Mart, the fewer vendors you're doing business with, the more efficient you're going to be, your accounts payable, your warehousing, your buying, all those costs can be reduced.

And so you're seeing a lot of independent retailers reducing costs wherever they can and they're getting faster turnover. And to your finance department, faster inventory turnover means more working capital which means more cash. And the companies that are going out of business today are the companies that are running out of cash.

So if you can generate more cash, you have a better chance of surviving and being much healthier and much more prosperous. So you're seeing a lot of people paying more attention to the business of business and that's why I'm very bullish, because these trends can help organizations continue to thrive and prosper.

**Jennifer Kruger:** Fantastic. All right. Bill what a pleasure it's been to interview you today, my friend and colleague and DIMAcast partner, thank you so much for taking the time to share what you've learned and I do want to remind listeners that all these great ideas that you mentioned are going to be linked on the DIMAcast site, so please go check it out and Bill I hope we can do this again sometime soon.

**Bill McCurry:** Me too Jennifer, thank you.

**Jennifer Kruger:** Thank you.

== = END OF INTERVIEW = = =

We would love to hear from you with your ideas, suggestions and comments . . .

Brian Mundy  
Photomation  
Anaheim, California  
bmundy@dimacast.com  
1-800-965-6692

Bill McCurry  
McCurry Associates  
Princeton, New Jersey  
wmccurry@mccurryassoc.com  
(877) McCurry – (877) 622-8779