

TOYS

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Holiday toy sales are high-stakes for buyers, since Christmas lists of children are often highly specific and inflexible.

About 70 percent of Toys R Us' sales were because "kids asked for the specific toy or brand of toy," NPD Senior Vice President Juli Lennett wrote in a blog post in October. While other retailers have stepped in to become the new holiday toy destination, they've bulking up early with the intent to sell out.

According to a recent survey from D.A. Davidson, out-of-stocks in toys around Black Friday were lower than normal — but like sales, they're getting higher as Christmas approaches. Big-name toymakers, like Mattel and Hasbro, are wary of having too much product left on their hands after the new year, and that too will lead to empty



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Big-name toymakers are wary of having too much product left on their hands after the new year, and that too will lead to empty shelves earlier.

The takeaway: waiting to buy popular toys is a big gamble this year.

"The hot toys will probably be 80 percent gone by in the week or so before Christmas," said Linda Bolton Weiser, an analyst with D.A. Davidson.

Amazon may be best suited to fill orders late in the game, Bolton Weiser said, because the online

giant has historically had deep inventory. (Amazon's founder and chief executive Jeff Bezos owns The Washington Post.) But last-minute online orders are still vulnerable to shipping delays or mishaps.

"Ordering anything online is a crapshoot," Appell said. "If there's something your kids are really asking for, don't wait."

SECURITY

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mends people use password managers such as LastPass or 1Password to ensure they're using strong unique passwords, particularly for financial and email accounts.

Not all security experts are convinced that password managers are the solution. For example, Avivah Litan, distinguished analyst at business research firm Gartner, worries about trusting any one company to guard your information. She suggests other methods, such as writing down passwords in disguised form that only the user can translate.

Even strong passwords can be hacked, though, so Litan also suggests people help their parents add two-factor authentication to their important accounts. With this protection, they typically will be texted codes to use in addition to their passwords.

"It really raises the bar," she said. "It's much harder

for criminal to hack into their account."

Set up online access and alerts

Only one-third of people older than 65 have online access to all of their financial accounts, the AARP survey found. People should have that access so that they can monitor their accounts for fraudulent activity, Shadel said. Weekly check-ins are a good goal; Shadel said he checks his bank account and credit card activity daily.

"A lot can happen in the 30 days you're waiting for that statement," Shadel said.

Once your parents have online access, show them how to set up account alerts that will notify them via email or text of unusual activity, large transactions and other noteworthy events that could indicate fraud.

Help freeze their credit

After the massive 2017 data breach at Equifax,

one of the three big credit reporting agencies, security experts recommended consumers freeze their credit reports at all three credit bureaus. Credit freezes prevent potential lenders from accessing those credit reports, making it harder for identity thieves to open up new accounts.

Unfortunately, only 14 percent of adults have set up those freezes, even though they are free, Shadel said. It's also free to temporarily lift a freeze, so consumers can apply for new credit when they want it.

You can help your parents set up freezes and find a secure place to store the log-in credentials or PINs they'll need for any thaws.

These methods aren't foolproof. The aim is to be just difficult enough to victimize that the fraudsters move on to the next target.

"If you put up any resistance at all, your chances of being a victim go way down," Shadel said.

Bend boutique owner tries to build community

By Kathleen McGlaughlin  
WesCom

Jennifer Riker opened her Bend boutique, Brave Collective, in 2015, more than a decade after a friend planted the idea in her mind.

She made the suggestion to her husband, business consultant Jay Riker, as they were both looking for a new venture. "He said, 'If we found the right location'" she said. "I said, 'It has to be more than about clothes.'"

Riker secured a lease on SW Century Drive and found enough success that she opened two more stores in the Portland area 18 months later.

Riker talked with The Bulletin about running a brick-and-mortar retail business. Her responses have been edited for length and content.

**Q:** Have you always had an interest in fashion?

**A:** I'm a tomboy at heart. It's kind of ironic that I'm in this industry. I love clothes, but being 6 feet (tall), it's been ... a challenge to shop. So it's not always been the most enjoyable experience for me because it really feels like a job.

I hire people who are just really good at knowing fashion, and not just knowing fashion, but knowing how to help dress other people. And understanding the needs of different body shapes.

**Q:** What was it about SW Century Drive that seemed promising?

**A:** I knew that I wanted to do something different than (downtown and the Old Mill District). Literally the first day I went out, I drove this street. And (the owner of) Side Effect (board shop) ... was literally putting his sign out that he was subletting. I said, 'Let me talk to you about it.' It all happened so



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Jen Riker, owner of Brave Collective, stands inside the store in Bend.

quickly and so perfectly.

**Q:** What is your mission?

**A:** Make sure every person that walks through the door feels great that they're there. Have an experience that it's made their day better to come here.

We get a lot of people who walk through the door that need support. There is a truth to retail therapy. I didn't recognize it so much until I owned these stores.

**Q:** Why expand in Portland?

**A:** It was always part of the model when Jay and I thought about having this. We wanted to test it here and then expand. We knew if we went to Portland, we'd want to have a minimum of two.

If we're going to make the effort and logistics of managing remotely ... if we could find the locations, the desirable locations, it would just make sense to have two. For example, we can share employees. I can have a larger pool of staff.

**Q:** What are your goals for the business?

**A:** Building the brand. And

developing product, utilizing women entrepreneurs. We've been focused on women entrepreneurs for a lot of our accessories and our jewelry and our gifts. That's always been part of our business plan.

I have a designer on staff from the Fashion Institute — she's a graduate of FIT. So we started a clothing line called House of Inari two years ago. I think we're now going to be getting into accessories and jewelry.

The next phase is to create a stronger online (presence) so we can distribute women entrepreneurs' products.

**Q:** How did you start your annual fundraising party, Project Brave Heart?

**A:** The first one, we were open four months maybe. My kids were in grade school at the time. I had known this woman. She'd been battling colon cancer for eight years. It was right before Christmas.

People have all this energy. They want to do something. They don't really know what. It gives them an opportunity to come together, to show their support. Now it's become a tradition for us.

TREES

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tree farmers have joined forces as the Christmas Tree Promotion Board and are running a social media ad campaign this holiday season to tout the benefits of a real evergreen. The campaign, called "It's Christmas. Keep It Real!," is funded by a 15-cent fee that tree farmers pay for each tree they harvest.

It's a modern-day attempt at such famous agricultural ad campaigns as "Got Milk?" and "Beef. It's What's For Dinner."

A series of short movies on Instagram and Facebook follow real families as they hunt for the perfect tree, cut it down and decorate it. The target audience is the "millennial mom" because tree farmers are increasingly worried that young adults starting their own family traditions will opt for an artificial tree, costing farmers a generation of customers, said Marsha Gray, executive director of the Christmas Tree Promotion Board, based in Michigan.

"The target we're talking about right now is millennials: first house, first baby. That's kind of the decision-making time," she said, adding that the videos show families cutting their own trees and buying pre-cut trees from lots.

"We realize they may have never done this before. And we need to help them discover it and figure out how to include it in their holiday."

It's impossible to know exactly how many real Christmas trees are sold each year because there is no central clearinghouse or agency collecting that information. But the National Christmas Tree Association estimates about 25 million evergreens are harvested each year — and presumably, most of those are sold.

Americans buy about 10 million artificial trees each year, said Thomas "Mac" Harman, CEO of Balsam Hill, the leading retailer of artificial Christmas trees. Harman is also the president of the American Christmas Tree Association, which does not disclose its membership but raised

\$70,000 in donations in 2016 for its work, which includes touting artificial trees.

Most people buying artificial trees cite convenience, allergens and fire safety, he said.

"We're seeing a trend where consumers want to set their tree up over Thanksgiving weekend and leave it up all the way until after New Year's." That's safer with an artificial tree, Harman said.

Denise Shackleton got a real tree each season before switching to an artificial one. On a recent day, she was at an artificial tree outlet store in Burlingame, California, shopping for a new tree for herself and one for her daughter.

"No one got as excited about a real tree as me, but it was just too much work to put the real tree on my car, get it into the house — all of that," she said. "It's totally for convenience."

*We're an industry that would like to remain here and be around — and if everybody buys an artificial tree, we're not going to be here."*

Harman said Christmas tree farmers are overestimating the threat to their industry from artificial trees.

Many families now have both a real tree and an artificial tree, and small mom-and-pop tree farms that allow families to cut their own evergreen remain extremely popular, Harman said.

"I think it's the farms in the middle that are really seeing their business shrink because more people are either getting their tree from Home Depot — which is supporting the big farms — or they're going out to these small farms," he said. "I think a lot of the angst about 'artificial trees are taking

over' is coming from these mid-sized farms."

To fourth-generation tree farmer Casey Grogan, that angst is as real as the towering noble and Nordmann firs he grows at Silver Bells Tree Farm in Silverton, Oregon. Oregon is the nation's No. 1 producer of Christmas trees, yet Grogan said he has watched about half the fellow tree farmers around him go out of business in the past decade.

A seedling takes eight to 10 years to grow to ma-

turity, and it's difficult to predict demand years out, he said.

He harvested about half as many trees this year as he did a decade ago, and with every new seedling he plants this season, he knows he's taking a gamble that the demand will still be there in 2028.

"We're an industry that would like to remain here and be around — and if everybody buys an artificial tree, we're not going to be here," said Grogan, who is also president of the Pacific Northwest Christmas Tree Association.

"It may be a little difficult, but not everything is easy," he added of buying a real tree. "It's worth the extra effort."



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