

APRO'S 2008 CONVENTION EDUCATION:

Your gateway to new ideas

The education schedule at APRO's 2008 Rent-to-Own Convention and Buying Show in St. Louis has been revamped to provide an entire day of great ideas that you can take back to your stores. Plus, don't miss our "Info-To-Go" sessions during the Buying Show that will offer trade tips galore.

APRO's 2008 Rent-to-Own Convention and Buying Show, August 11-14 in St. Louis, is all about making connections—connecting with fellow rental dealers and vendors, and also connecting with better ways to do business. For this year's big event, we've lined up a full day of educational sessions that will keep you connected to the latest business practices, technologies and news that you can take back to your stores and put to good use. This year's seminar schedule has been streamlined, offering a wide variety of topics all in one "Education Day," Tuesday, August 12.

The morning will start with a return of APRO's very popular All-Industry Roundtable, where rental dealers with companies both large and small will gather to discuss the entire spectrum of rent-to-own issues, including—but not limited to—community involvement, changing perceptions of rent-to-own, employee salaries, learning from business mistakes, new technologies, an overview of APRO's *2008 Rent-to-Own Industry Statistical Survey* and more. All convention attendees are urged to participate in the roundtable, where you're bound to gather some highly useful information to help your business. Roundtable participants will be able to give and receive immediate insight into current issues via an interactive keypad-response system, which will display polled results on large screens in real time during the session.

APRO's 2008 Education Day will continue in the afternoon with presentations from rent-to-own industry experts. This year's seminars have been arranged by topics—"RTO Business Operations," "Growing Your Business" and "Leadership"—so that you can follow the track that best suits your needs.

On the two days following Education Day, we're introducing "Info-To-Go" sessions, to be held on the exhibit hall stage during the Buying Show. Store display ideas, furniture repair, store security and protection, the latest furniture and electronics trends and more will be featured in these tip-packed sessions.

Take a look at the seminar descriptions on the following pages and start planning for your best connections to better business practices at this year's APRO Rent-to-Own Convention and Buying Show.



All education sessions will be held in America's Center, which is located directly across the street from APRO's host hotel, the Renaissance Grand. The All-Industry Roundtable will be held on level 1; all seminars will be held on level 2.

APRO's 2008 Rent-to-Own All-Industry Roundtable
 Moderated by Tom Krapu
 8:30–11:30 a.m., America's Center's Ferrara Theater, level 1



The annual rent-to-own roundtable held during the APRO Convention offers attendees an abundance of new ideas to take back to their stores. In the "all-industry" format, all dealers—whether one-store or multi-store operators—are encouraged to assemble for this lively information-gathering session. Potential roundtable discussions include, but are not limited to: community involvement, changing perceptions of rent-to-own, employee salaries, learning from business mistakes, new technologies, an overview of APRO's 2008 *Rent-to-Own Industry Statistical Survey* and more.

Roundtable participants will be able to give and receive immediate insight into the issues under discussion via an interactive keypad-response system that will display poll results throughout the duration of the session.

Roundtable moderator Tom Krapu is a facilitator for Arbinger, a consulting firm that specializes in helping businesses and individuals reach their full potential in the workplace and in life. Krapu has facilitated APRO's annual board meeting and delivers team-building seminars to APRO-member companies.

RTO BUSINESS OPERATIONS:

Managing Talent: Hiring and Keeping the Best
 Jim Corter, Corter Consulting
 1–2:30 p.m. and 2:45–4:15 p.m., Room 230



Are there effective ways to select the right people for the job and keep them? You bet! In this session you will learn methods to assess prospective employees beyond the initial job interview, how to determine what type of person the job position really needs and how to give specific and effective feedback. You'll also discover the top three employer behaviors that motivate top performers.

Jim Corter is president of Corter Consulting, a human resource management firm headquartered in Jonesboro, Arkansas. Since 1995, the company has conducted training, surveys and behavioral profiling for more than 70 organizations across the country. Prior to starting the firm, Corter served as a human resource manager for a Fortune 500 company.

RTO BUSINESS OPERATIONS:

2008 Rent-to-Own Legal Update
 Ed Winn III, APRO
 4:30–6 p.m., Room 230



Rental dealers face an array of challenges every day: competition, human resources, inventory control and the ever-evolving legal environment. This session will bring rental dealers up to date on the latest legal challenges faced by rental dealers, including a review of current state legislative initiatives, the status of lawsuits brought by and against rental companies and the implications of those suits for the industry as a whole.

Winn will also address the latest legal developments concerning gas card scams, bed bugs, products liability, warning labels, military reimbursement programs, identity theft, convenience fees, shut-off devices, the tort of improvident extensions of credit vis-à-vis rent-to-own, plus other issues that dealers want to discuss.

Ed Winn III is a partner in the Martinec, Winn, Vickers and McElroy law firm based in Austin, Texas. He has served as APRO's general counsel since its formation in 1980.

RTO BUSINESS OPERATIONS:

Safety is No Accident: Ideas You Can Use in Your Business
 Ralph Hood, Speak Inc.
 1–2:30 p.m., Room 231



It is generally accepted that safety on the job is dependent on the safety standards set by the company—but they need to be the right standards. At this session, you will learn how to develop good safety standards and evaluate your current ones.

Ralph Hood's proficiency for setting safety standards comes from having spent 39 years as a pilot and aviation writer. He has taught his safety standards program to ISASI—an organization comprised of airline accident investigators—as well as other organizations coast to coast.

RTO BUSINESS OPERATIONS:

Setting Customer Standards: Techniques that Work!
 Ralph Hood, Speak Inc.
 2:45–4:15 p.m., Room 231

Customer service is the name of the game in today's world of rising costs and competition. Learn the two most important concepts of customer service and put them to work immediately.

Seminars at a glance

Tuesday, August 12 at America's Center

Seminar breaks sponsored by RES Accessories

8-8:30 a.m.	Complimentary continental breakfast			
8:30-11:30 a.m.	APRO's 2008 Rent-to-Own All-Industry Roundtable Possible roundtable discussions include (but are not limited to): community involvement, changing perceptions of rent-to-own, employee salaries, learning from business mistakes, new technologies and an overview of APRO's 2008 Rent-to-Own Industry Statistical Survey.			
11:30 a.m.-1 p.m.	Complimentary lunch			
	RTO Business Operations Room 230	RTO Business Operations Room 231	Growing Your Business Room 240	Leadership Room 241
1-2:30 p.m.	Managing Talent: Hiring and Keeping the Best, <i>Jim Corter, Corter Consulting</i>	Safety is No Accident: Ideas You Can Use in Your Business, <i>Ralph Hood, Speak Inc.</i>	Growing Your Rent-to-Own Business <i>Dave Edwards and Brian Brereton, SEI/Aaron's</i>	Communication Skills for Leaders, <i>Lawrence Helms, Trainergy</i>
2:45-4:15 p.m.	Managing Talent: Hiring and Keeping the Best, <i>Jim Corter, Corter Consulting</i>	Setting Customer Standards: Techniques that Work!, <i>Ralph Hood, Speak Inc.</i>	Imagineering: Thinking Outside the RTO Box, <i>Lawrence Helms, Trainergy</i>	Leadership and Self-Deception: Powerful Collaborative Teaming, <i>Tom Krapu</i>
4:30-6 p.m.	2008 Rent-to-Own Legal Update, <i>Ed Winn III, APRO</i>	Where's the Money? Financing Tips for Your Rent-to-Own Business, <i>A Bankers Panel</i>	Imagineering: Thinking Outside the RTO Box, <i>Lawrence Helms, Trainergy</i>	Leadership and Self-Deception: Powerful Collaborative Teaming, <i>Tom Krapu</i>

"Info-To-Go" sessions

Wednesday, August 13 on APRO's Exhibit Hall Stage

1:30-2 p.m.	Trends in Electronics, <i>Toby Groves, LG Electronics</i>
3:30-4 p.m.	Store Displays, <i>Gary Jones, Ashley Furniture</i>

Thursday, August 14 on APRO's Exhibit Hall Stage

10-10:30 a.m.	Protect Your Store and Maximize Your Profits, <i>Alan Bacon, Stealth Security Services</i>
1:30-2 p.m.	Furniture Repair Made Easy, <i>Sue Harman and Doug Sabin, Guardsman</i>

Ralph Hood has been teaching customer service for more than three decades. The customer training video



he wrote and narrated for the world's largest aviation association is considered a classic. He has written about customer service in many

business publications and is the author of the books *The Truth and Other Lies* and *Southern Raised in the Fifties*.

RTO BUSINESS OPERATIONS:

Where's the Money? Financing Tips for Your Rent-to-Own Business

A Bankers Panel: Reed Allton, David Belt and Greg Heggemeier
4:30–6 p.m., Room 231

Bankers and rental dealers measure the success of rent-to-own operations differently—bankers like strong profits and healthy balance sheets while rental dealers like strong revenue growth and low income taxes. This makes it difficult for the small dealer to strike a balance and achieve all the goals required. In this session, conducted by a group of finance experts who've worked specifically with the rent-to-own industry, you'll learn how to obtain financing for your company and what information you should have in hand before approaching a banker. These experts might not be able to "show you the money," but at least they'll guide you in how best to find the money you'll need to grow.



Allton has been a banker for 24 years and has financed rental dealers since 1992. He has worked for Texas Capital Bank in Dallas, Texas, since it was founded in 1999.

Belt has been the chief financial officer for Whiteco Commercial Fi-

nance since 1998. Prior to working for Whiteco, Belt was vice president and chief financial officer for Action Rent-to-Own.

Heggemeier has worked in banking since 1993 and is currently a vice president for the Milwaukee-based Southwest Bank Commercial Group.

GROWING YOUR BUSINESS:

Growing Your RTO Business—One Customer at a Time

Dave Edwards and Brian Brereton, SEI/Aaron's
1–2:30 p.m., Room 240

Growing your rent-to-own business begins by hiring the right people with the right attitude. This session will



offer a three-part plan to enhance every rent-to-own operation. Unrealistic expectations and other factors that keep rental dealers from reaching their full potential will be discussed. Discover specific activities that will add new customers and agreements to your business and, as a result, increase revenue and profit. In short, you'll cultivate a wealth of tips to grow the business.

Dave Edwards is president and COO of SEI/Aaron's. He has more than 18 years of experience in the rent-to-own industry and was instrumental in reorganizing the New York State Rental Dealers Association in 2007. Brian Brereton is SEI/Aaron's recruiter and dean of management development.

GROWING YOUR BUSINESS:

Imagineering: Thinking Outside the Traditional RTO Box

Lawrence Helms, Trainergy
2:45–4:15 p.m. and 4:30–6 p.m., Room 240

Your success is not a matter of luck or happenstance; it's predicated on



new ways of doing business in a faltering economy. Those who blindly rely on yesterday's practices are handicapping themselves

when they compete with those who are ready, willing and able to abandon less-productive practices and create new "mental boxes" appropriate for a changing business environment.

"Imagineering"—using the imagination to climb out of old, non-productive mental boxes—combines the best use of right-brain creativity with left-brain practicality. In this fast-paced, humorous presentation, Lawrence Helms, PhD, will examine why some cling to old, comfortable ways of doing business while productivity and sales slide. He'll address the psychology of change and unveil the WADIT ("We've Always Done It That" way) Principle. Helms will help uncover the most common mental blocks that prevent rent-to-own dealers from exploring new business practices and how instead you can adapt the strategies that will help your business grow.

Helms is one of APRO's most popular seminar speakers. He brings a unique combination of academic training and practical experience to his presentations.

LEADERSHIP:

Real Communication Skills for Leaders

Lawrence Helms, Trainergy
1–2:30 p.m., Room 241

Communication is much more than simply talking and listening. Effective leaders know that the way



they communicate affects morale and can either motivate or demotivate employees. They also know that an effective communication style can be the first step in long-term staff and customer retention.

“Info-To-Go” sessions

At this year's buying show, you can stock up on inventory while also stocking up on great ideas to take back to your stores. Don't miss the new “Info-To-Go” educational sessions that will be presented on the new APRO exhibit hall stage in America's Center during both days of the buying show. These sessions are included with your exhibit hall admittance.



Trends in Electronics

Toby Groves, LG Electronics
1:30–2 p.m., Wednesday, August 13



This presentation will compare and contrast LCD and plasma television technologies. It will also reveal often-overlooked add-on sales opportunities to compliment flat-panel television sales. Learn the latest trends affecting display technologies, including a look at how much thinner flat-panels will become and what customers really want in a flat-panel purchase or rental.

Toby Groves is the director of national retail training for LG Electronics. He has worked in the consumer electronics business for more than 25 years, with experience in both retail sales and manufacturing.

The Eye Test: Visual Merchandising for Your RTO Store

Gary Jones, Ashley Furniture
3:30–4 p.m., Wednesday, August 13



Do you have 20/20 vision when it comes to setting up your rent-to-own store so that it looks appealing to your customers? Or do you need glasses? Learn how the appearance of your showroom affects your rental revenue and how you can easily transform your store into one that looks inviting and attracts customers. With a visually appealing store, you can increase your rental revenues without having to increase your square footage.

With more than 12 years of experience in the rent-to-own industry, Gary Jones is vice president of rental at Ashley Furniture. Prior to working for Ashley, he was director of merchandising for an 86-store rent-to-own chain.

Protect Your Store and Maximize Your Profits

Alan Bacon, Stealth Security Services
10–10:30 a.m., Thursday, August 14



Meet the victim of an in-store armed robbery and hear his story. Alan Bacon will share tips on how you can avoid a similar occurrence. Find out which safety issues should be top priority, what your store vulnerabilities are and how to use security as a management tool that saves you money.

Bacon is the vice president and head of deterrent operations at Stealth Security Services, a leading provider of security equipment to rent-to-own businesses. With more than 10 years in the security industry, Bacon has amassed quite an education in criminal activity and knows how to help rental dealers become more profitable while staying safe.

Furniture Repair Made Easy

Sue Harman and Doug Sabin,
Guardsman Products
1:30–2 p.m., Thursday, August 14



One way to ease the effects of an economic downturn is to make your rent-to-own furniture last longer through proper care and maintenance. This session will address several methods and products to consider—before, during and after each rental cycle—that can extend the life of your furniture.



Sue Harman is a technical sales representative and trainer for Guardsman Products. She has more than 20 years of experience in the furniture and coatings industries. Doug Sabin has been a research-and-development chemist for Guardsman for the past 13 years. Both Harman and Sabin have spent the past eight years training professionals in the process of cleaning and repairing upholstered furniture.

This session will explore the psychology of communication, miscommunication, subliminal communication, confusing communication and more. Attendees will learn how to identify and avoid the four deadly sins of the tongue.

Lawrence Helms is no dry, academic “talking head,” but is instead an “edu-tainer” possessing a talent for blending humor and entertainment with his thought-provoking message.

LEADERSHIP:

Leadership and Self-Deception: Powerful Collaborative Teaming

Tom Krapu
2:45–4:15 p.m. and 4:30–6 p.m.,
Room 241

Using principles outlined in the book *Leadership and Self-Deception*, this session will explore the power of



relationships in developing and maintaining a highly collaborative team. Upon learning a powerful organizational model of efficiency that inspires good teamwork, participants will leave with some helpful tools for developing better relationships in their rent-to-own businesses.

Tom Krapu is a facilitator for Arbinger, a consulting firm that specializes in helping businesses and individuals overcome the hurdles of self-deception. He serves on the company’s “Results Coaching” team, which helps participants reach their full potential in the workplace and in life. Krapu has facilitated APRO’s annual board meeting and delivers team-building seminars to APRO-member companies. ✧

APRO 2008 Schedule of Events

MONDAY, AUGUST 11: PRE-SHOW

- 11 a.m.–3 p.m. Joe Eason/Tom Kitchens Golf Tournament at Quail Creek (sponsored by Whirlpool)
- 4:30–5:30 p.m. APRO Board of Directors meeting
- 6–7 p.m. APRO President’s Reception—honoring state presidents, APRO PAC and Team APRO contributors and Congressional leadership (sponsored by dPi Teleconnect and Speed Queen)

TUESDAY, AUGUST 12: EDUCATION DAY

- 8–8:30 a.m. Complimentary continental breakfast for seminar attendees
- 8:30–11:30 a.m. Rent-to-Own All-Industry Roundtable
- 11:30 a.m.–1 p.m. Complimentary lunch for seminar attendees
- 1–6 p.m. Educational seminars (breaks sponsored by RES Accessories)
- 7–10 p.m. Gala Cocktail Party at St. Louis’ City Museum (sponsored by Coaster, D&H Distributing, Florida State Games, LG Electronics, Moneris Solutions and Serta)

WEDNESDAY, AUGUST 13: SHOW DAY 1

- 9–11 a.m. General session, keynote address and business meeting (keynote sponsored by G.E. Consumer & Industrial)
- 11 a.m.–7 p.m. Exhibit hall open—with a champagne welcome (champagne sponsored by Imagery Marketing Consultants)
New for 2008: “Info-To-Go” educational sessions in exhibit hall throughout the day
- 11 a.m.–1 p.m. Complimentary lunch in exhibit hall
- 1–5 p.m. Spouse/Guest Tour of St. Louis’ historic homes and neighborhoods
- 3–4 p.m. Ice cream break in exhibit hall (sponsored by Ashley Furniture)
- 5:30–7 p.m. Exhibit hall cocktail reception
- 8–10 p.m. APRO Annual Awards Banquet (sponsored by High Touch)

THURSDAY, AUGUST 14: SHOW DAY 2

- 9–10 a.m. APRO Board of Directors meeting and election of officers
- 9 a.m.–3 p.m. Exhibit hall open
New for 2008: “Info-To-Go” educational sessions in exhibit hall throughout the day
- 11 a.m.–1 p.m. Complimentary lunch in exhibit hall
- 12 p.m. Cash drawings—five \$1,000 prizes to be awarded, with the amount doubled if pre-show order. Must be present to win.
- 1:30–2:30 p.m. Ice cream break in exhibit hall (sponsored by Mitsubishi)
- 3 p.m. Exhibit hall closes

Additional sponsors:

Convention Daily: TRIB Group; bottled water in the exhibit hall: TRIB Group; badges: ArchBrook Laguna; Internet Café: RSSS and SED International; Relaxation Station: Benefit Marketing Solutions; registration computers: CybertronPC; registration electronics: O’Rourke Custom Solutions; registration bags: Inform Printing Services