

Uniting the states of rent-to-own

It's been almost a quarter of a century since the first state-level rental-dealer associations began to form. One here, one there, they originally began to pop up as legislative leverage—some proactively, as industry leaders sought to pass state laws to protect rent-to-own companies; others defensively, as RTO fought off efforts to impede business at the state level. “The first few organized on their own,” remembers Bill Keese, APRO’s executive director. “Then APRO became involved in helping rental dealers organize their states and over the years, we’ve helped many of them get up and running. Some say we might have created our biggest competition by doing it, but organizing at the state level was necessary to safeguard the industry overall.”

The strategy has proven successful—to date, 47 states have established positive laws regarding rent-to-own. Yet politically alert and effective state associations remain an essential facet of the industry, since every year, more than two dozen bills are introduced in state legislatures around the nation that could affect rent-to-own, typically in a negative way.

Still, today’s state associations are about much more than lobbying government leaders. “The state associations have evolved,” Keese says. “First, they were primarily for legislative protection. Then, they grew into educational resources. Many of them hold annual meetings with programs about industry issues or seminars with hot-top speakers for owners and employees alike.

“Now, state associations are evolving into community service ambassadors,” Keese says. “Over the years, many individual rental dealers have done lots of good things for their communities

simply because it’s the right thing to do. When they organize *statewide* to give back to their customers and communities, it helps the industry’s image and it helps everybody in the state—not just association members, but *everyone* connected with RTO. We all want the image of the rent-to-own industry to be top-notch across the country.”

APRO’s state association coordinating committee works to improve communications among existing state associations and help launch new ones. APRO’s professional staff offers a menu of administrative services for state associations. “We offer full bookkeeping services as well as comprehensive meeting-planning services to all state associations,” Keese says. “Currently, about a dozen of the groups engage APRO to help them manage their administrative duties.”

As the key role played by the industry’s state associations has evolved, so too has their relationship with APRO. Rather than competitors for membership, these two arms of the industry work hand-in-hand toward shared goals. “The majority of our memberships is shared,” Keese says. “Most members understand the fundamental need for participation at both levels. State associations provide some things members can’t get through APRO and vice versa—yet, there’s wonderful cooperation between the organizations. For example, we provide legislative monitoring services for all 50 states, so whenever a potentially impactful bill is introduced in any legislature, we alert the state association about it and work together to resolve it. To have this enduring collaborative effort among rental dealers in legislation, education and community service is not just supportive of, but essential to, our continued success as an industry.”

PROFILES by KRISTEN CARD

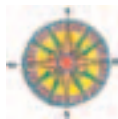
Show the Me State

Admitted to the Union: 1821
State capital: Jefferson City
Largest city: Kansas City
State population: 5.9 million
Governor: Jay Nixon



Missouri rent-to-own stores: 302
RTO employees: 1,812
Annual RTO wages: \$63,420,000
Annual RTO payroll taxes: \$9,700,000
Annual RTO revenues: \$222,200,000
State association president: Tiger John Cleek Jr.
State Association of the Year: 1994, 1998, 2005 and 2007
www.missourirentaldealers.org





Missouri: State of Well-Being

The Missouri Rental Dealers Association shows us state association success in action

They call Missouri the Show-Me State and the Missouri Rental Dealers Association (MRDA) sure can—and does—show you, me and the rest of the rent-to-own industry an extraordinary example of consistent, progressive state association excellence.

“We are an extremely active state,” declares John Cleek Jr. of Cleek’s Inc./Aaron’s and MRDA’s president since 2007. “We’ve had a lot of great leaders on our board of directors and our member companies really understand the value we provide. We’ve got a pretty good thing going.”

Cleek’s dad, Tiger John Cleek, co-founded MRDA 22 years ago with the organization’s first president, John Thompson, to try to get a state bill passed supporting the rent-to-own industry. The bill passed within six months; MRDA managed to sustain active status by developing exceptional, economical events for its growing membership. Today, in addition to its February annual meeting, MRDA hosts the Heartland of America Regional Trade Show every June.

“This year was our fifth annual regional trade show,” Cleek Jr. notes. “Our exhibit hall was a total sellout—we had more than 250 attendees representing almost 75 companies from seven different states. [Every year] we hold a preview reception, bass-fishing and golf tournaments, dinner and awards banquet, and this year we added six in-depth vendor training seminars. Despite a down economy, our vendors sold more than \$1 million worth of products for the second consecutive year.”

Additionally, MRDA puts on a “traveling road show” each fall, a three-day event offering a day-long training session to store-

level personnel in three Missouri cities. This year’s road show was presented to 123 associates in Springfield, Columbia and St. Louis.

Cleek Jr. credits the success and popularity of all three of MRDA’s events to two key elements: (1) strong leadership with great ideas—three active Missourians have served as presidents of the Association of Progressive Rental Organizations, including current APRO president Tiger Cleek; and (2) Ken Steiner, who has worked for MRDA as a professional event planner for almost 15 years. “Ken’s the guy who makes sure that everything goes smoothly and that we look good,” Cleek Jr. says.

MRDA looks equally good in the legislative arena, in both Washington, D.C., and Jefferson City, Missouri. Up on Capitol Hill, MRDA members helped secure the lead House sponsor of the rent-to-own federal bill, U.S. Representative William Lacy Clay (D–St. Louis), as well as all nine of Missouri’s Congressional representatives as co-sponsors, while U.S. Senator Kit Bond (R–Missouri) co-sponsors the Senate version. At the state capital, the association’s effectiveness is reinforced by lobbyist Jim Durham of John Britton and Associates and MRDA’s political action committee fund. Over the past few years, the combination has helped create a safe harbor for Missouri rent-to-own businesses.

Meanwhile, MRDA is helping create better educational environments for Missouri youth, recently adopting Computers for Kidz as its annual service project.

“You see the kids’ eyes light up and you realize you’re making a real, positive difference for them,” Cleek Jr. says, “in their education, their ability to learn and, hopefully, their futures.”

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Welcome to

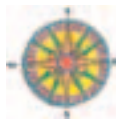
THE SUNSHINE STATE



Admitted to the Union: 1845
State capital: Tallahassee
Largest city: Jacksonville
State population: 18.3 million
Governor: Charlie Crist

Florida rent-to-own stores: 364
RTO employees: 3,384
Annual RTO wages: \$118,500,000
Annual RTO payroll taxes: \$18,200,000
Annual RTO revenues: \$415,000,000
State association president: Chris Kate
State Association of the Year: 1993, 2001 and 2006
www.frda-rto.com





Florida: State of Calm

With most battles settled (for now), the Florida Rental Dealers Association's future looks sunny and bright

The Florida Rental Dealers Association (FRDA) represents the Sunshine State, but not all of the industry's days have been sunny ones there, not by a mile. Some of the nation's biggest, baddest rent-to-own battles have been waged—and eventually won—in Florida.

FRDA originated more than 22 years ago to fight a lawsuit seeking to put rent-to-own in Florida out of business. Within a year, the association eradicated the suit and gained approval of favorable rent-to-own state legislation. Under the leadership of Champion TV's Margot Tillotson, FRDA flourished, winning the Association of Progressive Rental Organization's State Association of the Year Award by 1993 (and again in 2003 and 2006). But when Champion TV disappeared due to mergers, the association fell dormant, too.

The folks at Tampa-based Buddy's Home Furnishings decided to bring FRDA back. But no sooner had the association re-emerged—in 1998 with Terry Beville as president—than it faced unfavorable state legislation. With a reactivated board of directors and a newly hired lobbyist, FRDA held its first state legislative conference in Tallahassee. The state conference, the first of its kind nationwide, was a supreme success. By 2001, not only had the proposed legislation been thwarted, but previously passed language preventing rental dealers from filing criminal charges against people who steal their property also was abolished.

Nine years later, it seems the worst of Florida's rent-to-own wars may be yesterday's news—in large part because the FRDA is still going strong. With 23 member companies representing 450 stores throughout

Florida, FRDA has a membership that spans the rent-to-own industry, from monoliths to mom-and-pops.

"This is an extremely diverse state," notes FRDA executive director Sharon Tomaszewski of Rent King. "That's also what makes us successful—we have a lot of different perspectives, but as rental dealers doing business in Florida, we face a lot of the same situations. We are competitors, but we openly share information that can help everybody."

FRDA's annual Legislative Conference continues every spring, with about 15 industry representatives traveling to Tallahassee for a day of information briefings and lawmaker visits. The association supports its legislative activity year-round through continuous fundraising for its political action committee.

FRDA also is well-represented at APRO's Dave Egan Legislative Conference, held annually in Washington, D.C. Tomaszewski sees the state and federal legislative conferences as being equally important and worthwhile opportunities for FRDA members.

"It's silly not to take advantage of the value offered through these legislative trips," Tomaszewski says. "You learn about your country, your state, how they really work and how it relates to your industry. That kind of involvement is key to staying in business."

Aside from its yearly events—which also include a well-attended annual meeting and vendor mingle each fall in Tampa—FRDA has been focused intensely on one massive project: developing a statewide rent-to-own skip/stolen database. Beville's brainchild, the database lets Florida rental dealers

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Greetings from

THE PEACH STATE

Admitted to the Union: 1788

State capital: Atlanta

Largest city: Atlanta

State population: 9.7 million

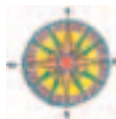
Governor: Sonny Perdue

Martin Luther King Jr.



Georgia rent-to-own stores: 410
RTO employees: 2,450
Annual RTO wages: \$86,100,000
Annual RTO payroll taxes: \$13,200,000
Annual RTO revenues: \$301,700,000
State association president: Dan Kniestly
2009 State Association Emerging Excellence award





Georgia: State of Growth

The Georgia Rental Dealers Association is coming out of its shell and emerging as an example of excellence

In the mid-1980s, state rental dealer association start-ups were all the rage. Many states' rent-to-own leaders, concerned about potentially damaging legislation, rallied and lobbied in order to secure state laws to protect their businesses. Following legislative successes, some state organizations endured. Many did not.

Georgia was among the first states to approve pro-RTO legislation and also one of the associations that then fell dormant soon after. About seven years ago, some rental dealers from south Georgia attempted to reboot the state association, but it powered down again. Then, a little over a year ago, the Georgia Legislature began considering measures to regulate rent-to-own activity on the Internet and the state's rental dealers decided to try, try again.

"The legislative activity was what spurred us to restart our association, because we had to get together and see what was happening with that," says Dan Kniesly of Easy Rental, the new president of the Georgia Rental Dealers Association (GRDA). "It wasn't necessarily an immediate need, but we needed to be diligent and prepared for anything that might come up. With the help of lobbyist Sam Choate, Beth Gibbs with Aaron's and Dwight Dumler from Rent-A-Center, we spoke with state lawmakers and managed to stop that legislation."

With support from the Association of Progressive Rental Organizations and the TRIB Group, about 20 of Georgia's rent-to-own leaders held an organizational meeting in October 2008. Officers were elected and Kniesly was voted in as vice president; a few months later, the elected president stepped down and Kniesly took over. Recently, he

was re-elected GRDA president during the group's inaugural annual meeting.

In addition to elections, the GRDA's first annual meeting featured major rent-to-own players Choate, APRO Executive Director Bill Keese and Aaron's Chairman Charlie Loudermilk as speakers. The group also presented its first lifetime achievement award to Atlanta-based Loudermilk, a larger-than-life presence and industry icon. Kniesly thinks GRDA's connections with, and support from, lifetimers such as Loudermilk and Choate are one of its key strengths.

"Our relationship with Sam Choate, who actually wrote most of the state rent-to-own laws nationwide, is a definite benefit," Kniesly notes. "Not only does Sam lobby nationally, but also he specializes in Georgia state politics. Having him on our side will help protect us against unfavorable legislation. And of course, having Aaron's headquartered here, as well as some other large companies who want to be involved in the organization, will help preserve Georgia as an RTO-friendly state."

The GRDA board will meet again sometime early in 2010 to get down to the nitty-gritty of association details and plans—structure, meetings, community service projects. Kniesly, rent-to-own veteran of almost 35 years, has belonged to the neighboring Florida Rental Dealers Association for years and wants GRDA to follow the Sunshine State's super-successful lead. Judging from member interest and involvement just within the group's first year, Kniesly hopes that GRDA's growth into a strong, self-reliant organization may come even faster than it did to FRDA.

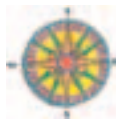
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THE LAND OF LINCOLN

Admitted to the Union: 1818
State capital: Springfield
Largest city: Chicago
State population: 12.9 million
Governor: Pat Quinn



Illinois rent-to-own stores: 258
RTO employees: 1,548
Annual RTO wages: \$54,200,000
Annual RTO payroll taxes: \$8,300,000
Annual RTO revenues: \$190,000,000
State association president: Kevin Milliron
State Association of the Year: 1998 and 2009
www.illinoisrentaldealers.org



Illinois: State of Knowing

The Illinois Rental Dealers Association, APRO's 2009 State Association of the Year, is going strong and making sure folks know it

Just for a moment, put Chicago and all of its glitzy flapper-era musicals, Oprah media mania and deep-dish pizzas aside. Blow off the Windy City and think of the rest of Illinois. The Land of Lincoln. The Prairie State. Solid. Sensible. And so Midwestern. If Chicago is the state's Saturday night, then the rest of Illinois—from Belleville to Waukegan—is the working week, and Sunday morning, t'boot.

Illinois is sure of its no-nonsense, moving-forward self—and so are its rental dealers. The Illinois Rental Dealers Association (IRDA) is well-established, well-supported and extremely active. The rent-to-own industry in Illinois knows what it's about and wants to make sure others know it, too.

"The biggest thing we're working on is getting our message out there," says IRDA's newly elected president, Kevin Milliron of Aaron's Sales & Lease Ownership. "It's important that we serve as a voice against some of the misinformation that's out there and let people know—the public, our politicians—who we are, what we do, what we believe in and stand for and how we help people every day."

Established three decades ago, IRDA really has come into its own over the past dozen years or so. Its biggest strength probably lies in the political arena, where many members' sweat equity over many years has yielded impressive legislative muscle. IRDA was one of the first state associations to create its own political action committee fund; 25 percent of membership dues go directly into the group's PAC fund to support influential lawmakers. And the organization is consistently well-represented in Washington, D.C., at APRO's annual Dave Egan Leg-

islative Conference. As a result, Illinois has secured eight Congressional co-sponsors on the industry's current federal bill.

"We're well-organized and we've made quite an impact on Capitol Hill," Milliron says. "At the state level, leaders from both parties are familiar with us, we've got a terrific lobbyist and no immediate issues to address. But that can change in the blink of an eye, so we're trying to be proactive and educate people about exactly what we do—not what their preconceived notions of what we do may be."

IRDA's altruistic activities are among its positive stories to tell. In 2008, member companies donated computers to an innovative job-training program for ex-offenders in the Chicagoland area. The hands-on computer-repair curriculum has helped facilitate gainful employment for the rehabilitated as they work to succeed in society. In 2009, IRDA contributed \$21,000 to the Boys & Girls Clubs of Springfield to provide the after-school and summer youth-care program with some crucial facility maintenance.

"These organizations constantly are in need of funding, even more so in this economy," Milliron says. "So we helped them repaint their gym, put in new locker rooms and bathrooms, update their baseball field and put in dugouts, among other things. We definitely want to continue supporting Illinois' young people and plan to give to a youth organization in a different part of the state each year."

The association's political weight, combined with members' dedication to serving the community above and beyond their

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The Keystone State



Admitted to the Union: 1787
State capital: Harrisburg
Largest city: Philadelphia
State population: 12.4 million
Governor: Edward G. Rendell



Pennsylvania rent-to-own stores: 280

RTO employees: 1,680

Annual RTO wages: \$58,800,000

Annual RTO payroll taxes: \$9,000,000

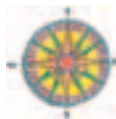
Annual RTO revenues: \$206,000,000

State association president: Sandi Frye

Most-Improved State Association of the Year: 2009

www.rtopa.org





Pennsylvania: State of Motion

The Pennsylvania Association of Rental Dealers is back in action and ready for more

It has not been too long since the rent-to-own industry was fighting for its life in Pennsylvania. In the mid-1990s, state lawmakers decided to define the rent-to-own transaction as a credit sale rather than as a lease, virtually wiping out the industry in the Keystone State. Fortunately, in 1997, an open-minded attorney general backed a regulatory bill that redefined the RTO transaction, sought a better balance between consumer protection and small-business competition and opened the door for today's thriving industry in Pennsylvania.

There was a happy ending to that story—but unfortunately, also the virtual end of the state's rental dealer association. Once the industry secured favorable state legislation, membership and activity at the state level fell off.

A decade later: "We were at an APRO show in Orlando in 2007," says Sandi Frye of Premier Rental-Purchase, "and a few of us saw a notice posted saying the Pennsylvania association was going to meet, so we went. The meeting was the [state association] president saying his company had been sold, he was no longer a rental dealer and couldn't continue to be president, so either someone else had to do it or the association wouldn't continue to exist. So with support from my husband and [colleague] Rich Bagoley, I stepped up."

Today, almost three years later, Frye is president of the Pennsylvania Association of Rental Dealers (PARD), ramping up the organization and rallying rental dealers. Since Frye stepped into PARD leadership, the association's meetings have garnered admirable attendance, the group has developed and launched its Web site and members contrib-

uted more than \$12,000 to the Special Olympics of Pennsylvania.

At PARD's recent annual meeting, Frye was re-elected—and reinvigorated by the election of five extremely active members to the group's board.

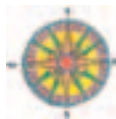
"One of the biggest challenges to date has been just gaining more interest and more involvement from our members," Frye confesses. "It's easy for rental dealers to get caught up in their day-to-day operations and stresses—we all have them. Everybody's got a reason why he or she is too busy to play a bigger role in the organization. But if we don't stop and take care of this, then we're not going to have any business to keep us busy."

Frye is particularly intent on increasing participation at APRO's Dave Egan Legislative Conference, held annually in Washington, D.C. Frye, her husband and another couple were the only Pennsylvanians to go two years ago; for Frye, the political learning curve was a little steeper than expected.

"The first year, we went door-to-door to visit different Pennsylvania delegates and quickly discovered why they say 'all politics is local'—if you're not their constituent, then forget about it," Frye says. "Since then, the members we've gotten to go have received their representatives' support. With the presence of one constituent walking into an office, we've gotten six reps to sign on to the federal rent-to-own bill; but without your presence there, you get nothing."

To urge more association members to travel to Washington, D.C., PARD offers to pay for the hotel rooms of its members who attend the Legislative Conference—the first

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State rental dealer associations

Alabama-Mississippi Rental Dealers Association

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Arkansas Rental Dealers Association

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www.arkansasrentaldealers.org

California Association of Progressive Rental Organizations

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Colorado Rental Dealers Association

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Delaware-New Jersey Rental Dealers Association

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Illinois Rental Dealers Association

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Rental-Purchase Dealers Association of Indiana

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Association of Iowa Rental Dealers

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Louisiana Rental Dealers Association

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North Dakota Rental Dealers Association

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Northeast Rental Dealers Association (representing Connecticut, Massachusetts and Rhode Island)

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Northwest Rental Dealers Association (representing Idaho, Montana, Oregon and Washington)

Mel Bennett, president
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Tennessee Rental Dealers Association

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Texas Association of Rental Agencies

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Virginia Rental Dealers Association

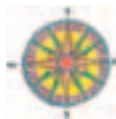
Jeffrey Loeb, president
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jeffloeb@rtobestway.com

West Virginia Rental Dealers Association

Mike Courts, president
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Wisconsin Rental Dealers Association

Jeffrey Lebakken, president
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lebakkens@charter.net



Missouri FROM PAGE 23

With as much as MRDA offers—its event trifecta, legislative might, educational opportunities, community connections—the organization still has challenges of its own, though they’re admittedly manageable.

“We’ve got 29 member companies representing 190 stores and we’re grateful for every one,” Cleek Jr. says. “But there isn’t any real reason why every company in the rent-to-own business in Missouri isn’t an MRDA member. Each year, we add a few more, but there are many one- or two-store operators out there we’re still trying to reach.”



Still, for APRO’s four-time State Association of the Year and a 2009 State Association Continuing Excellence Award win-

“There isn’t any reason why every company in the rent-to-own business in Missouri isn’t an MRDA member. Each year, we add a few more, but there are many one- or two-store operators out there we’re still trying to reach.”

ner, the strengths overshadow the challenges to an almost absurd extent. MRDA is clearly kickin’ it and sees no reason it can’t keep on doing just that.

“If it ain’t broke, then don’t fix it, right?” Cleek Jr. queries. “We’re extremely proud of our state association, grateful for our past and present leadership and appreciative of APRO and its continuing support. There are always things we can improve on, but honestly, we just want to keep this ball rolling.” ✧

Florida FROM PAGE 25

upload their written-off items, so that customers who have histories of defaulting and disappearing are red-flagged. Completed last May, the new database is custom-tailored to meet rent-to-own needs.

“There were some other databases out there, but they weren’t updated and they weren’t specific, so they weren’t helpful,” Tomaszewski explains. “They didn’t differentiate, for example, between someone taking a chair and someone taking off with a 50-inch plasma TV. Our new database provides much more detail and more current information.”

With the database done and no clear conflicts in sight, Tomaszewski says FRDA will concentrate on membership maintenance—considering a statewide community service project, updating the association Web site and increasing the member count. While the tasks at hand might seem mundane, the passion FRDA leaders have for rent-to-own remains intact and the association’s greatest strength.

“We’ve got several [RTO] veterans serving on our board and they still love this business,” Tomaszewski says. “They really want to make our industry known for how great it is, the services we provide, the people we help, how great our customers are. That passion—to be as good as we are, to work to get even better—it’s inspirational and it makes a big difference.” ✧



Georgia FROM PAGE 27

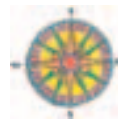
“When Florida was first organizing, there were about seven people in a room in Orlando and we launched the association,” Kniesly recalls. “Here, we had excellent participation from the get-go from the rent-to-own stores in Georgia. We had more than 60 people at our an-

“APRO is built from the state association blocks. If too many states have associations weakened by unfavorable legislation or member disinterest and several of those blocks begin to crumble, the whole building will collapse.”

nual meeting and our membership already represents almost 90 percent of stores statewide.”

As GRDA develops, APRO’s support and encouragement are proving to be invaluable. The national group provides the state association with book-keeping and comprehensive meeting-planning services, as well as general organizational and troubleshooting assistance. APRO also presented GRDA with its 2009 State Association Emerging Excellence Award—a positive sign of the APRO leadership’s faith in the third time being the charm for GRDA.

“APRO is built from the state association blocks,” Kniesly says. “If too many states have associations weakened by unfavorable legislation or member disinterest and several of those blocks begin to crumble, then the whole building will collapse. So you must make sure all the blocks are solid and strong to help support the building, the industry. That’s what we’re doing here in Georgia—making sure our block is sound.” ✧



WHY SOME
PEOPLE THINK

VIRGINIA

WOOLF

IS THE STATE'S
OFFICIAL ANIMAL.



Portrait of Virginia Woolf:
Novels writers, not Canis lupus.

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Illinois FROM PAGE 29

businesses were likely key reasons behind APRO naming IRDA the 2009 State Association of the Year. The state association shares a close working relationship with its national counterpart, yet IRDA leaders want to ensure all Illinois rental dealers know that they're

“We’re focusing on educating people about the good we do as rental dealers through our companies and our concerted efforts to give back to some of the communities we call home.”

around and that it's essential to be active with both APRO and IRDA.

“Believe it or not, we're still spreading the word about the existence of a state association here in Illinois,” Milliron says. “We all need to be part of APRO and we must also be engaged and active at a local, grassroots level. As rental dealers, we're out in our communities all day, every day, so we represent a sort of first line of defense against unfavorable industry movement—but only if we're connected with each other at both the state and the national levels.”

“Life isn't about finding yourself—it's about *creating* yourself,” the saying goes. IRDA has created itself. Now, it's communicating that strong, generous, effective self to the world.

“We're focusing on educating people about the good we do as rental dealers through our companies,” Milliron says, “and our concerted efforts to give back to some of the communities we call home.” ✽

Kristen Card is a freelance writer living in Austin, Texas.



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state association to do so. Frye believes it's well worth the cost to foster the benefits of a good bill.

“Many rental dealers don't realize the impact that federal legislation can have on them and their livelihoods,” Frye attests. “If this bill passes, if that one fails, it can change your business and your life, until everything you know and have is laying on the line.”

Frye's passion for engaging her fellow rental dealers in a better ‘big picture’ for the industry helped earn PARD the 2009 Most-Improved State Association Award from APRO. Flattered by the honor, Frye already has her eye on next steps for the group.

“We want way more members at the Legislative Conference and we're going to dedicate \$5,000 a year to the Computers for Kidz program,” Frye says. “Above all, we're getting our members more active in our group and in APRO. We must have the association, the legislation, the positive image just to have the opportunity to be operators. So we all need to pay our dues—both literally and figuratively.” ✽

For more information on state rental dealer associations, see page 32; or contact Jeannie Hutchison, APRO's state association coordinator, at 800/204-2776, ext. 108, jhutchison@rtohq.org. Also, visit the “State RTO Associations” section of www.rtohq.org.