



# Z-BEST



## [ AN APROFILE *of* JAN ARNETT ] *By* STEPHEN SCHENCK ]

**O**ne summer day, when 16-year-old Jan Arnett was dropped off in a Hamilton, OH, neighborhood for his first day of door-to-door sales with the Fuller Brush Co., he didn't know what to expect. In fact, before knocking on his first door, Arnett wasn't even sure he wanted the job, let alone whether he had the persistence to overcome the repeated rejection typical of door-to-door selling. 🐛 So when he found himself face-to-face with a large, intimidating woman wearing an apron, hair curlers and a Lucky cigarette dangling from her lips, Arnett says he thought he'd landed in a scene from one of his comic books. Prepared for courteous introductions and a welcoming smile, he was treated instead to an abrupt, "What do you want?" and a slammed door. 🐛 Standing on that porch alone, Arnett says that moment was an important one in his life. 🐛 "I thought, 'I'm either going to quit right now, fold up my case, head out to the curb and wait for my ride or I'm going to turn around, knock on her door again and give it the old college try.'"

IS YET TO COME 🐛

**A**s anyone who has worked with Jan Arnett in the 30 years since that day can attest, what happened next was not surprising. Arnett knocked on that door again, this time assuring the woman that he didn't want anything except to offer her a choice of two free gifts. When her cigarette, which had pointed upward while she was angry, began to droop as she smiled, Arnett says he knew her interest

through 36 states and into countless RTO stores. Arnett was first exposed to the RTO industry in 1979, while he and his first wife were living in Tunica, MS. After graduating high school in 1974, Arnett had joined the Middletown, OH, police force for three years and, on a recommendation from his police chief, took a two-year military leave of absence. Fresh out of basic training, Arnett met his future wife and within a few

environment he found in Tunica, until he joined the Remco staff in nearby Memphis. In fact, Arnett says his days in Tunica seemed more like the racially divided South he'd seen in movies.

"We were at the doctor's office for the birth of our oldest son, Jason, when I noticed another waiting room over the nurse's shoulder," he remembers. "I asked her what it was for and she said, 'Well, that's the waiting room for the blacks.' I thought, 'You've got to be kidding me.'"

So, based solely on that single advertisement and knowing nothing about the rental-purchase business, Arnett applied for the position. He was hired shortly after and immediately embraced Remco as a place of broader vision and equal opportunity, where promotion was earned through good effort, rather than personal connections.

Arnett trained in Memphis and, within a week, was promoted to product and delivery specialist and sent to a store in Nashville. He says he felt an instant connection with RTO and its customers, but admits he was initially skeptical of who, exactly, rented televisions.

"I discovered the answer was thousands of people in the Nashville area—blue-collar, hard-working people like my parents with whom I've associated with my entire life." In only nine months, Arnett was promoted to store manager of a store in Norfolk, VA.

Before Arnett arrived, the Norfolk store had been a virtual revolving door for mediocre store managers and was one of the worst producing locations in all of Remco. Yet, through hard work and a hands-on approach, Arnett proved to his unbelieving employees that this time things would be different.

"I'd always tell the customer that, like



Arnett's son Christian and Max the family dog in Z-best's popular television commercial



From left: Justin Arnett, assistant manager; John Hushin, store manager; Maureen Russo, assistant manager; Don Falconer, service manager; Mike Van Heusen, general manager; and Marianne Pew, store manager

was piqued. He was soon invited inside and when the sales pitch ended, she had spent \$75. By the end of his first day, Arnett had outsold his sales group and was promoted to group leader.

Dogged determination and an ability to form genuine bonds with customers have been key to Arnett's successful career and were essential to his opening Z-best Rentals in 1996. Despite his natural business sense and knack for selling, Arnett's advancement through the world of RTO could hardly be considered a meteoric rise. Instead, it has been an often-exhausting, 23-year journey that has taken him

months, they were married. The couple moved to Tunica to be closer to his in-laws and he took a job as a bartender. Then, after seeing an ad for Remco that featured a photo of William "Buck" Fisher, the manager of a Memphis store, Arnett says he knew immediately that rent-to-own was for him.

"When I was kid growing up in Ohio, I always thought that the world was going to be like the command center for Star Trek, where you've got people of all backgrounds getting along and coming together to form a team," Arnett says.

Unfortunately that was not the en-

"I'D ALWAYS TELL THE CUSTOMER THAT, LIKE HARRY TRUMAN, THE BUCK STOPS HERE. I WAS GOING TO BE THE GUY WHO TOOK CARE OF ALL THEIR NEEDS, ANSWERED ALL THEIR QUESTIONS AND MADE SURE THEY NEVER HAD A REASON NOT TO DO BUSINESS WITH US."



Harry Truman, the buck stops here. I was going to be the guy who took care of all their needs, answered all their questions and made sure they never had a reason not to do business with us. They thought I was crazy for saying that, but that's exactly what I did," he says.

Every day, Arnett would show his employees the store's position near the bottom of the ratings sheet and convince them that together they could make it to the top. Just as he promised, the Norfolk store reached No. 1 in the company 90 days later and remained there for eight weeks. Arnett and his team had tripled the BOR from 600 to 1,743 and had dramatically increased the store's profitability from negative 9 percent to a positive 49 percent.

The success, says Arnett, was a direct result of the work ethic taught to him by his mother. "[My mother] always

said that it doesn't matter if you're overpaid or underpaid, if they pay you a dollar, give them the best dollar's worth of work that you can because your work is your signature for that day of your life." It wasn't long before Remco's owner, Chuck Sims, took notice.

"Chuck came in and observed me on the job. I was nervous, but I sold the customers, and when I was done, Chuck called me into the office. He said, 'Jan Arnett, do you know we have a policy and procedure for our sales process here at Remco?' I said, 'Yes sir, I do,' and he said, 'Well, you don't need any policy to sell. You're one of the best salesmen I've seen.'" Arnett would stay with Remco until 1986, working his way up to CEO and earning the nickname "Dr. Gain," because of his ability for turning around poor-performing stores.

During the many nights he spent on

the road, traveling between Remco stores all over the country, Arnett developed an extensive business plan to help him achieve his dream of owning his own company. Despite his efforts, however, he says creditors knew little of the rental transaction and would "laugh [him] out of the bank."

Looking to find another way to reach his goal, Arnett joined two businessmen in Cincinnati to open Better Living TV and Appliance Rentals. Believing that he would be offered an equal partnership after three years, he agreed to help get three stores up and running. Then, during a disappointing time after the divorce from his wife in 1989, Arnett was dealt a second blow, this time from the business partners he had trusted. "I was a single father with two boys at the time. They called me out to the parking lot and said they

[PHOTOGRAPHS BY Z. SUPINSKI/DIGIPHOTO STUDIO]

were letting me go,” he says.

Needing to find work as quickly as possible, a humbled Arnett accepted a manager-in-training position from Bud Holladay at Alrenco, which, with his many years of experience, Arnett perceived as a “slap in the face.” But, like clockwork, “Dr. Gain” was rapidly promoted through the ranks, eventually becoming vice president of the southern region and increasing profits 1,000 percent in 18 months.

Rediscovering success was a proud moment for Arnett, but he says it pales in comparison to the most significant experience at Alrenco and in his life—meeting his current wife, Sherry, who was a manager there in 1990. In a whirlwind romance, the two were married within 40 days of their first meeting.

“I’ve just never met a better human being in my life and, you know, if that was all RTO ever did for me, all those years would still have been worth it,” he says. “I’m still as enamored with her today as I was then.”

In the first three years of their marriage, both he and his wife left Alrenco, Arnett joined Colortyme and the family moved four times, finally planting roots in Palm Coast, FL. By May 1994, Arnett’s constant traveling and another failed attempt to find financing for his own RTO venture had taken its toll, so he decided to leave the industry, uncertain if he would return.

“I always said I would do this business until it wasn’t fun and that year it quit being fun,” Arnett says. “Though we still had a roof over our heads, we were very close to being destitute. I came to the realization that no one was going to loan me the money for this endeavor.”

After 15 years in the rental business, Arnett began his new career as a 100 percent commissioned salesman in the message-on-hold business—selling systems that allow businesses to play promotional messages to customers while they hold on the telephone.

As he had done before, time and again, Arnett excelled in his new position, surpassing every expectation and eventually landing high-profile accounts with United Health Care and Domino’s pizza.

“Chuck Sims told me once that my



Arnett's family, from left: sons Justin and Mark, Jan, wife Sherry and son Christian

REGARDING HIS WIFE, SHERRY:  
“I’VE JUST NEVER MET A BETTER HUMAN BEING IN MY LIFE AND, YOU KNOW, IF THAT WAS ALL RTO EVER DID FOR ME, ALL THOSE YEARS WOULD STILL HAVE BEEN WORTH IT.”

gift was that I could communicate with anybody. So, even though I had always dealt with blue-collar people, I wasn’t intimidated and ended up talking to a lot of influential people. As it turns out, one of those people was Greg Kostka, owner of more than 20 Domino’s franchises in Florida, whom he met while trying to sell message-on-hold to Domino’s.

“He runs one of the top five Domino’s chains in America. He believed customers deserve the best service, best service and best price,” Arnett says, “which was what my motto was for RTO.” Arnett showed him his business plan and an impressed Kostka offered him financial backing.

In 1994, Arnett had nearly given up on his dream, but, in an ironic twist, leaving the RTO industry had actually brought him closer to that dream than ever. He never expected that only two years later, he would have the opportunity to open his own store.

Arnett returned to RTO as if he had never left and his business, Z-best Rentals, based in Palm Coast, FL, has

been trouble-free ever since—a fact he attributes to his “PhD in Rentology,” a reference to his many years in the industry. Also, he says the opportunity to work with Dan Rudden, Bud Holladay, Chuck Sims, Bob Wise and others, he calls the “godfathers of RTO,” have been crucial to the operation of Z-best.

“They say God works in mysterious ways, but from day one, business has been phenomenal. Maybe after 15 years, that’s just how it was supposed to work out,” he says.

In 1998, Arnett opened up a second store and bought out his financial partner to gain complete ownership. Then, this past February, he celebrated the opening of an 8,000-square-foot Z-best Rentals superstore in Palm Coast, complete with corporate offices and training facilities. Though the store is only his third, Arnett says he has every intention of expanding in the future, but how much depends on customer demand.

“My wife always tells people that we’ll open up a 100 stores if that’s what the customers want,” says Arnett.

Z-best may, indeed, become a powerful force in the RTO industry, but reaching mega-chain status isn’t what drives Arnett. Instead, his motivations remain what they have always been—to create a rent-to-own environment, rooted in family and focused on genuine care and concern for the customers.

From day one, his wife Sherry, with her years of RTO experience, has been an integral part of Z-best’s success. And between school and soccer practice, which Arnett passionately coaches, their three children have been working in the family business since they were young boys. Together, Arnett believes, they have created a special place in the RTO world.

“I think we’re going to change our logo to ‘not your typical rental store,’ because we do everything I dreamed of doing in a rent-to-own store and more,” he says. “Buck Fisher told me once that you’ll always be successful if you love your customers and they love you...and that’s what I’ve done.”

*Stephen Schenck is a free-lance writer.*