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here was a time when Mamie Harper spent her days working in a restaurant, dealing with customers who ate every morsel on their plates and then brazenly demanded a refund because they weren't satisfied with their meals. As the food and beverage manager for a country club in a small Texas town, Harper felt stifled; she knew she wanted more out of life, but the opportunities in the restaurant industry were discouraging.

"The food business is tough," Harper says. "I wanted to have my own business, but I saw very quickly that you're only as good as the last meal you served and nobody really wants to finance a restaurant."

So Harper began looking around for other career opportunities. One of her sisters, who worked for a local ColorTyme franchisee, suggested that Harper get into the rent-to-own business. A couple of phone calls and an interview later, Harper was hired as the store manager for a new ColorTyme franchise in Beeville, TX.

the

RTO ADVOCATE

SPREADING THE WORD

FROM WEST TEXAS TO WASHINGTON

AN APROFILE OF
MAMIE HARPER
BY KATIE GARZA
PHOTOGRAPHS BY
HENRY EDWARDS





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ight away I felt that rent-to-own would be a good business to invest in long term,” Harper says. “I liked the fact that we were actually helping customers and building relationships. I started realizing that I not only knew the customers who came into the store, but I also knew their children too. Many times I saw them more often than my own relatives. There was a big bond there.”

A few years later, she became a regional store manager under Tom Chorn, another ColorTyme franchisee down in south Texas. “He told me that if I helped him achieve a certain level of success, when the time came, he would help me get into my own store or we would form a partnership,” she says. That opportunity arose only two years later when ColorTyme approached Chorn about taking over a store in the Texas/Mexico border town of El Paso.

“Geographically, it wasn’t a good move for Tom,” she says. So, true to his word, Chorn stepped up for his protégé and recommended that the offer be given to Harper, who speaks both English and Spanish. “The offer was no money down, just take over the payments. So I thought, ‘What do I have to lose?’”

Own because she “wanted it to be more Hispanic-friendly.”

It had taken an abundance of hard work and patience, but, much to Harper’s satisfaction, she now officially owned a business.

WOMEN, WASHINGTON AND THE WEST WING

Never one to sit idle, Harper’s professional interests eventually spread far beyond the border town of El Paso. A true believer in the power of small business in America, she became an advocate for the Small Business Administration, promoting its educational and outreach programs and even hosting a monthly one-hour television show on small business issues.

Harper also joined forces with a

dedicated international event.

“I want to make a dramatic push this year to encourage rental companies and groups to introduce more women to this business because it really is a perfect match,” she says. “Women can be very diplomatic in the collections part of our business, which is a good part of it, and it’s also the unique skills they bring to marketing, store presentation and customer relations. I think we’ve got to get over that myth that women can’t deliver furniture.”

Harper also has shown her enthusiasm for the industry on the national level. She is serving a second term as secretary on the Association of Progressive Rental Organizations’ board of directors and is in her fourth year as chairwoman of APRO’s political action committee (APRO-PAC)—a position



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With bigger dreams on the horizon, Harper drove out to El Paso. “It took me the first three years, six days a week, 12 to 14 hours a day, before I got to a point where I felt things were stable,” says Harper, who, one year after moving to El Paso, incorporated her business as M Rentals—“M” for Mamie, of course. And later, in 1995, when the original ColorTyme franchise agreement expired, Harper (whose maiden name is Salazar) personalized her store as well—renaming it Fiesta Rent-to-

civic group, El Paso Women in Business, to recruit more women into the rent-to-own industry and the business world in general. This year, the group will host its first international conference, which will include women from as far away as Chihuahua and Mexico City. Harper recently traveled down to Guadalajara on behalf of El Paso Women in Business to meet with José Fox, brother and personal aide to Mexican President Vicente Fox, to garner his support in promoting the unprece-

dent that suits her well. Since her involvement, Harper has increased the fundraising totals from \$30,000 in 1997 to \$125,000 in 2001. Her secret? Education and perseverance.

“In the past, when people would ask me to donate money to APRO-PAC, it was always a mystery to me about how it really worked and why we should give money,” says Harper. “When I took over this position, my thoughts were that I was going to take the mystery out of it. If you can educate people about



why you're doing it and why they should give and get them to commit just one time, they're more likely to keep on giving."

According to Harper, PAC money goes directly to the federal legislators who have shown support for rent-to-own industry causes—for instance, Rep. Walter Jones, R-N.C., and Rep. James Maloney, D-Conn., the cosponsors of HR 1701, the Consumer Rental Purchase Agreement Act.

"We're very careful about who we give our money to," she says. "Even though \$125,000 is substantially more than we started out with, it's still not much in the bigger scheme of things. There are so many people out there who we want to support, particularly the federal legislators of the states in which we don't have [pro-RTO] bills."

Harper says that she and APRO-PAC co-chair Lyn Leach, who has been instrumental in helping her reach potential donors through phone call campaigns, are prepared to top \$125,000 in 2002. "I would be really thrilled if we could raise \$150,000," she

says, adding that they will continue to target vendors whose livelihoods depend on the success of RTO businesses. "We've just scratched the surface on that segment."

Harper's ardent support for RTO business issues has made her a natural spokesperson for the industry. Her debut in the spotlight in 1993 was no small production. Harper was selected again in 2001 by APRO board members to testify in a hearing before the federal subcommittee of financial institutions and consumer credit, an organization established under the U.S. House of Representatives' Banking and Financial Services Committee. Her mission: to educate federal legislators on the finer points of RTO business transactions.

"A big part of my testimony was just simply explaining what we do and getting them to understand that, at any time, the customer can return the merchandise for any reason or no reason and that they are not incurring debt," she says. "You have to understand; eight years ago we weren't as readily

recognized or accepted. People didn't really know about us and what information they did have about us was mostly inaccurate."

Harper says that much of this "bad information" originated from campaigns launched by the late Rep. Henry B. Gonzalez, D-Texas. "He derailed any in-roads we had made to educate people about rent-to-own. Unfortunately, at that time, there had been some bad apples, let us say, and they had been doing transactions that the Association did not condone. And with that kind of information, [Gonzalez] just decided that the *whole barrel* was full of bad apples."

The forecast for the RTO industry might have looked stormy at that first Washington hearing, but Harper's most recent encounter in the nation's Capitol proved more encouraging. This past July, Dr. Lawrence Lindsey, assistant for economic affairs, invited Harper and five other chief business executives to the West Wing of the White House for a roundtable discussion on the current state of America's industries—from the

large conglomerates to the smaller mom-and-pops. Although she didn't meet with President Bush, who had left for London earlier that morning, Harper and the other roundtable participants were given a tour of the White House and presented with official White House lapel pins.

"I was in awe of the company I was in," says Harper. "There was Glenn Epstein, president and CEO of Intermagnetics General Corp.; Dr. Vance Coffman, chairman of the board and CEO of Lockheed Martin Corp.; J.



◀ Harper with her son, Daniel

ceived from her fellow colleagues was much different than her experience at the subcommittee hearing in 1993.

doing it for myself," she says.

And pro-RTO legislation isn't Harper's only political platform. She's also passionate about educating the Hispanic community on Republican interests and increasing the number of citizens who participate in the election process. At press time, Harper was running for chairperson of the Republican National Hispanic Assembly, an organization that reaches out to Hispanic voters. (The election had been delayed due to the terrorist attacks on Sept. 11.)

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Carter Beese, president of Riggs Capital Partners and former commissioner of the Securities and Exchange Commission; Thomas Acheson, president and chairman of the board for Tameron Automotive Group; Robert Kurz, president and CEO of Keystone Shipping Co.; and then me!"

According to Harper, the participants were allotted 10 minutes each at the beginning of the meeting to share their views. Harper said that she was able to touch on several points regarding the rent-to-own industry, HR 1701 and general small-business concerns.

"My participation in the roundtable discussion was timely because I had just testified the week before [with James Byrd of Byrd's TV in Florence, SC] on HR 1701," she says. "I asked the Administration to consider the consumer benefits of this industry-supported bill and quoted industry statistics on the number of customers involved in rental-purchase transactions. I also stressed the renewed consumer protections that were included in the legislation, because we had really beefed those up in response to some of the consumer advocates."

Harper says the feedback she re-

"First of all, everyone knew about rent-to-own, including Dr. Lindsey. And I thought, 'Wow, we've come a long way in eight years,'" says Harper. "The questions they asked were educated questions. They specifically asked me about APR [annual percentage rate] disclosure and that was my opportunity to explain that APR is a component of debt and because our customers never incur debt, APR is not applicable.

"I was encouraged by their responses to the information I provided and have since talked to several of the participants on different business issues," she says.

BACK ON THE HOMEFRONT

Harper's pilgrimages to Washington and her experiences as the APRO-PAC committee chairwoman have inspired her to go back to college and pursue a bachelor's degree in political science. She is enrolled at the University of Texas at El Paso and plans to graduate in three years.

"Obviously, I'm there with a bunch of youngsters, but I feel good because I know why I'm there and I'm really

[Hispanic citizens] voted Republican, but really, I'd be just as thrilled if I could get more of them out to vote," she says.

Harper says that when she reaches the end of her career, she would like to think that she was a positive contributor to the RTO industry and to women in business.

"I would like to be remembered as someone who helped educate the nation about what rent-to-own is all about and who encouraged more female participation in our industry," she says. "And I'd like to think that I let every dealer—no matter how large or how small—know that they were an integral part of the RTO process.

"That is particularly true when it comes to APRO-PAC," Harper says. "Only with everyone's cooperation will we ever really be successful in our legislative efforts."

From meetings with Mexican leaders to roundtable discussions in the West Wing, Harper's career already speaks for itself. With ambitions bigger than her home state of Texas, this RTO leader is bound to realize her dreams. ■

Katie Garza is a free-lance writer.