



**Who are the
power players
on Capitol Hill
and what do
they think about
rent-to-own?**

MEET THE NEW CONGRESS

The results of November's Congressional elections changed the leadership in both the House of Representatives and the Senate. For the first time since 1994, the Democrats have taken control of both houses of Congress. Who are the new power players in Washington and how do they view the rent-to-own industry? The following summaries will give you a perspective on the personal and professional histories of the leaders of the new Congress and their position on rent-to-own.

By Bill Keese,
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Harry Reid (D:NEVADA)
 MAJORITY LEADER

Reid's story is one of the most fascinating personal histories in Washington today. In the 1960s, Reid worked as an officer for the U.S. Capitol Police in Washington, D.C., while attending George Washington University Law School. Prior to coming to the nation's capital, he received his associate's degree from Southern Utah State College in 1959 and a bachelor of science degree from Utah State University in 1961. After receiving his law degree, he returned to Henderson, Nevada, and served as the city attorney. His accomplishments led him to seek and achieve a seat in the Nevada State Assembly in 1968 at the age of 28.

Reid was elected lieutenant governor at the age of 30, the youngest lieutenant governor in the state's history.

In 1977, Reid was appointed Chairman of the Nevada State Gaming Commission and served five years making a name for himself fighting to clean up Nevada's gaming industry. During this time, he received many death threats. His wife once found a bomb attached to one of their cars. The character played by Dick Smothers in the film *Casino* is based, in part, on Reid.

After returning to private practice for a few years, Reid re-entered politics and was elected to the U.S. House of Representatives in 1982, where he introduced the *Taxpayer Bill of Rights*. In 1986, Reid was elected to the U.S. Senate. He is in his fourth term in the Senate. In 1999, he became minority whip and in 2004, he was elected Senate Democratic leader and minority leader. On November 14, 2006, he was elected majority leader for the current Congress.

Family is important to Reid and he has 16 grandchildren.

POSITION ON RTO: Reid has never taken an official position on rent-to-own legislation.

Dick Durbin (D:ILLINOIS)
 MAJORITY WHIP

Durbin represents the "engine that could." While losing every election in his early political career, even the election to ward chief of the local Democratic party, Durbin has risen to become the second most powerful senator in the country. Since his victory as Springfield's U.S. congressman in 1982, Durbin hasn't lost an election even in his own party. His recent re-election to Democratic majority whip is only the fifth time in history that an Illinois senator has served as a Senate leader.

He spent his early years using his law degree as legal



counsel to then Lt. Governor Paul Simon. He later replaced retiring U.S. Senator Simon in 1996 and was re-elected in 2002. In 1999, Senate Democratic leader Tom Daschle of South Dakota appointed Durbin to the Senate's leadership team as assistant Democratic floor leader. In April 2006, *Time* magazine listed Durbin as one of the top 10 U.S. senators.

Durbin, a Democrat from Springfield, outlines health care issues, consumer protection, gun safety, agriculture and fair tax structure as his main issues. He is married to Loretta Schaefer Durbin. They have three children and one grandchild.

POSITION ON RTO: Durbin has no official position on rent-to-own legislation.

Charles Schumer (D:NEW YORK)
 MAJORITY CONFERENCE VICE-CHAIR,
 CAMPAIGN COMMITTEE CHAIR AND
 BANKING COMMITTEE MEMBER

Schumer was a National Merit scholar and graduated from high school as valedictorian. He was admitted to Harvard University in 1967 where he first became involved in politics, joining the College Democrats and working on Senator Eugene McCarthy's 1968 presidential campaign. Schumer stayed at Harvard for law school and in the spring of 1974 received his law degree. Although he was admitted to the New York Bar early the following year, he never practiced law.



Instead, Schumer chose to run for the New York State Assembly from the 45th district in Brooklyn. At the age of 23, he was elected and became the youngest member in the state legislature since Teddy Roosevelt.

At the age of 29, Schumer ran for a seat in the U.S. House of Representatives and won. He spent 18 years in the House, writing and helping pass legislation, including the *Brady Bill*, the *Assault Weapons Ban*, which outlaws the manufacture and importation of 19 types of semi-automatic weapons, and the *1994 Omnibus Crime Bill*, which put 100,000 new police officers on the street, enforced "three strikes and you're out" sentencing and created after-school programs for troubled teens. He also passed legislation forcing credit card companies to disclose interest rates on all solicitations.

Schumer has a history of studying, reporting and acting on consumer issues, including a 1995 report titled "Consumer in a Box," which explored the 90 percent increase in breakfast cereal prices since 1983 and demanded that the Justice Department investigate breakfast cereal antitrust violations. He sponsored the *Hate Crimes Statistics Act* and the *Hate Crimes Prevention Act*.

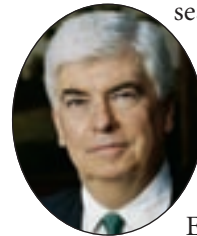
In 1998, Schumer was elected to the U.S. Senate, defeat-

ing incumbent Senator Alfonse D'Amato to become the state's junior senator. Soon after being sworn in, Schumer learned that Senator Daniel Patrick Moynihan planned to retire in 2000, making Schumer the state's senior senator in just two years.

POSITION ON RTO: In 1993, Schumer co-sponsored HR 3136 by House Banking Committee Chair Henry B. Gonzalez that would have re-characterized the rent-to-own transaction as a sale and not a lease. In 1997, he co-sponsored Congressman Joe Kennedy's *Rent-to-Own Reform Act*, another attempt to override state laws to re-characterize the RTO transaction as a sale and not a lease. In 2006, Schumer orchestrated a press conference in front of a New York City Rent-A-Center store and proclaimed the rent-to-own industry "one of the sleaziest businesses." Later, he introduced his own bill, S 4037, the *Rent-to-Own Reform Act of 2006*, creating legislative price controls for the rent-to-own industry.

Christopher Dodd (D:CONNECTICUT)
 BANKING COMMITTEE CHAIRMAN

Dodd follows in his father's legislative footsteps. Thomas Dodd was elected to the U.S. House of Representatives in 1952 and served two terms. He lost his first bid for a seat in the U.S. Senate in 1956 to Prescott S. Bush, the father of President George H.W. Bush, but was later elected to the Senate in 1958. The younger Dodd was first elected to the U.S. House of Representatives in 1974 and elected to the U.S. Senate in 1980.



Dodd received his bachelor's degree in English literature from Providence College in 1966—the same college his father graduated from in 1930. After graduation, Dodd volunteered for the Peace Corps and worked in a small rural town in the Dominican Republic until 1968. He then joined the U.S. Army Reserve. In 1972, he received his law degree from the University of Louisville.

Dodd is in his fifth term in the U.S. Senate and has served as general chairman of the Democratic National Committee (1995–97). In the Senate, Dodd has championed children's issues and he was one of the influential leaders to pass the *Family and Medical Leave Act*.

POSITION ON RTO: APRO's first federal legislative effort took place in 1983. The industry was able to get favorable rent-to-own language placed in another Senate bill that eventually passed the Senate. However, Dodd voted against the inclusion of the rent-to-own provision in committee.

Mitch McConnell (R:KENTUCKY)
 MINORITY LEADER

McConnell was born in Alabama and raised in south Louisville, Kentucky. He graduated in 1964 with honors from the University of Louisville College of Arts and Sciences, where he was student body president. He graduated in 1967 from the University of Kentucky College of Law, where he was elected president of the Student Bar Association.



McConnell gained experience on Capitol Hill as an intern under Senator John Sherman Cooper, as an assistant to Senator Marlow Cook and as a deputy assistant attorney general under President Gerald R. Ford.

McConnell was first elected to the Senate in 1984. He was the only Republican challenger in the country to defeat a Democrat incumbent that year and the first Republican to win a statewide race in Kentucky since 1968. In 2002, he was re-elected with 65 percent of the vote—the largest majority by a Republican candidate in Kentucky history.

McConnell was elected majority whip in the 108th Congress and unanimously re-elected by his Republican colleagues in 2004. He served as chairman of the National Republican Senatorial Committee during the 1998 and 2000 election cycles.

He has served on the Committee on Agriculture, Nutrition and Forestry; the Subcommittee on Forestry, Conservation and Rural Revitalization; the Subcommittee on Production and Price Competitiveness; the Committee on Appropriations; the Subcommittee on Defense and the Subcommittee on Commerce, Justice, State and the Judiciary, among others. McConnell is a conservative and has voted yes on restricting class action lawsuits in 1995 and yes on limiting product liability punitive damage awards in 1996.

POSITION ON RTO: McConnell has no official position on rent-to-own legislation.

Trent Lott (R:MISSISSIPPI)
 MINORITY WHIP

With more than 30 years of congressional service, Lott has worked with seven U.S. presidents and has been a part of House and Senate leadership for more than two decades. Lott has been a leader in national security issues and representing Mississippi, ensuring the state's highways, universities, military bases and all constituent-based businesses are properly represented in the U.S. Congress.



Born on October 9, 1941, in the small town of Grenada, Mississippi, Lott's early years were shaped by the no-nonsense values of hard-working parents. His father was a pipe

fitter and his mother taught elementary school. Lott attended a Pascagoula public school that would later bear his name. He received his bachelor of science degree in public administration in 1963 and his juris doctorate in 1967 from the University of Mississippi in Oxford.

Lott is known as the masterful politician negotiating bi-partisan legislation and coalitions that will ensure his place in history. He recently negotiated the compromise to create the Homeland Security Department. Lott also has been called "the comeback kid" of the Congress, regaining his Senate leadership position after losing it due to a public relations controversy.

POSITION ON RTO: Lott co-sponsored rent-to-own supported legislation for three sessions.

The U.S. HOUSE of REPRESENTATIVES

Nancy Pelosi (D: CALIFORNIA)
SPEAKER OF THE HOUSE

Pelosi has represented California's Eighth District in the House of Representatives since 1987. Pelosi was elected Democratic leader of the House of Representatives by her colleagues in the fall of 2002 and is the first woman in American history to lead a major party in the U.S. Congress. Before being elected leader, she served as House Democratic whip for one year and was responsible for the party's legislative strategy in the House.

Pelosi has been a strong proponent of environmental and healthcare issues, including women's health and the creation of a nationwide health tracking network to examine the links between environmental pollutants and chronic disease. She has been a supporter of increasing investments in health research and has secured funding to double the budget for the National Institutes of Health. One of Pelosi's first legislative victories was the creation of the Housing Opportunities for People with AIDS program. She also has worked to accelerate development of an HIV vaccine, expand access to Medicaid for people living with HIV and increase funding for the *Ryan White CARE Act*, the Minority HIV/AIDS Initiative and other programs for people living with or at risk for HIV/AIDS.

Pelosi also increased access to health insurance for people with disabilities by ensuring continuation of their health care coverage. She was instrumental in passing legislation to assist nonprofit organizations in the creation of affordable housing.

Pelosi served as a member of the House Permanent Select Committee on Intelligence for 10 years—the longest continuous period of service in the committee's history—including two years as the ranking Democrat. She



has been a senior member of the House Appropriations Committee.

Pelosi secured passage of environmental legislation in the *International Development and Finance Act of 1989*, which became known as the "Pelosi Amendment."

Pelosi also has served on the Committee on Standards of Official Conduct (Ethics), the Democratic National Platform Committee, the Democratic Senate Campaign Committee and the Banking and Financial Services Committee. She has chaired the Congressional Working Group on China and has served on the Executive Committee of the Democratic Study Group.

POSITION ON RTO: Pelosi voted against the rent-to-own supported bill in 2002.

Steny H. Hoyer (D: MARYLAND)
MAJORITY LEADER

Hoyer is now serving in his 13th full term in the House of Representatives, representing the Fifth Congressional District of Maryland. He served two terms as the House Democratic whip, the second-ranking position among House Democrats before being elected House majority leader in December 2006. Hoyer is the longest-serving House member from southern Maryland in history, as well as the highest-ranking member of Congress in Maryland history.

He is perhaps best known for serving as the lead House sponsor of historic federal election reform (the *Help America Vote Act*), which President Bush signed into law on October 29, 2002, and for guiding the landmark *Americans With Disabilities Act* to passage in 1990.

Hoyer is a senior member of the Appropriations Committee and currently serves on the Subcommittees on Transportation, Treasury and Housing; and Labor, Health and Human Services, Education and Related Agencies. He also serves on the Democratic Steering Committee and he was chairman of the Democratic Caucus from 1989 to 1994.

In 1963, Hoyer graduated with honors from the University of Maryland and was selected "Outstanding Male Graduate." In 1966, he received his law degree from Georgetown University Law Center. That same year, at the age of 27, he won a seat in the Maryland Senate, after campaigning on a fair housing platform.

In 1975, he was elected president of the Senate—the youngest ever in state history—and served in that body until 1978. He also was a member of the State Board of Higher Education from 1978 to 1981.

POSITION ON RTO: Hoyer voted for the rent-to-own supported bill in 2002.



James E. Clyburn (D: SOUTH CAROLINA)
MAJORITY WHIP

Clyburn will become the second African-American in U.S. history to assume the third leadership position in the House of Representatives. Clyburn, born in 1940, has represented the sixth district of South Carolina for seven terms and has never faced serious challenge in any of his elections.



After receiving a history degree from SCSU, Clyburn served as a teacher, an employment counselor and director of two youth and community development projects in Charleston, South Carolina. He was appointed to the staff of Governor John C. West in January 1971. In October 1974, West appointed him South Carolina human affairs commissioner where he served until retiring from state government in 1992 to run for Congress.

Clyburn has spent a lifetime dedicated to philanthropic work benefiting students seeking higher education. Each August, he hosts the Rudolph Canzater Memorial Classic golf tournament in Santee, South Carolina, that has raised more than \$300,000 for college scholarships. APRO and many APRO members have contributed generously to the Canzater Classic and retired rent-to-own operator and APRO Member of the Year James Byrd attended the yearly event on behalf of the industry and trade association.

Clyburn and his wife, Emily, also established the James E. and Emily E. Clyburn Endowment for the Archives and History at their alma mater and have raised more than \$1.2 million dollars for the endowment to date.

POSITION ON RTO: Clyburn co-sponsored rent-to-own supported legislation and voted for the rent-to-own supported bill in 2002.

Barney Frank (D: MARYLAND)
FINANCIAL SERVICES COMMITTEE CHAIRMAN

Frank is the Democratic congressman representing the fourth district of Massachusetts and is the senior Democrat on the Financial Services Committee. He has been in Congress since 1981.

In 1968, he became the chief assistant to Mayor Kevin White of Boston, a position he held for three years. He then served for one year as administrative assistant to Congressman Michael J. Harrington. In 1972, Frank was elected to the Massachusetts Legislature, where he served for eight years. During that time, he graduated from Harvard Law School.



While in state and local government, Frank taught part-time at the University of Massachusetts Boston, the John F. Kennedy School of Government at Harvard and at Boston University. He published a number of

articles on politics and public affairs, including *Speaking Frankly*, an essay that he wrote and published in 1992 about the role the Democratic party should play in the 1990s.

In the *2006 Almanac of American Politics*, Frank is described as: "one of the intellectual and political leaders of the Democratic party in the House—political theorist and pit bull all at the same time. In Washingtonian's biannual polls of House staffers he is consistently voted the brainiest and funniest member of the House by wide margins... [He] quickly gained a reputation as one of the smartest talkers and best debaters in the chamber—maybe one of the best of all time." Frank has a reputation for speaking his mind. One of his strongest interests has been affordable housing.

POSITION ON RTO: Frank voted against the rent-to-own legislation in subcommittee, committee and the full house in 2002.

Maxine Waters (D: CALIFORNIA)
U.S. HOUSE FINANCIAL SERVICES COMMITTEE MEMBER, SUB-COMMITTEE ON HOUSING AND COMMUNITY OPPORTUNITY CHAIR, SUB-COMMITTEE ON FINANCIAL INSTITUTIONS AND CONSUMER CREDIT MEMBER

Waters was born in St. Louis, Missouri, and was raised by her single mother along with her 12 siblings. At age 13, she began working in factories and segregated restaurants. She moved to Los Angeles, California, and worked in garment factories and at the telephone company. She worked her way through California State University at Los Angeles and earned a bachelor of arts degree. She became a teacher and a volunteer coordinator for Head Start. Her husband, Sidney Williams, is the former U.S. ambassador to the Commonwealth of the Bahamas.



Waters was elected to the California State Assembly in 1976 and rose to the powerful position of Democratic Caucus chair. She was then elected to the U.S. House of Representatives in 1990. Her congressional district includes a large portion of south central Los Angeles. As a first-term representative, she successfully co-chaired the 1992 presidential campaign of Bill Clinton.

Waters has served as chair of the Congressional Black Caucus and she is a member of the Congressional Progressive Caucus. She is co-founder of Black Women's Forum, a nonprofit organization of more than 1,200 African American women in the Los Angeles area. She also founded Project Build in the mid-1980s, working with young people in Los Angeles housing developments on job training and placement. She is the founding member and chair of the "Out of Iraq" Congressional Caucus.

POSITION ON RTO: During the 1993 hearing on the RTO industry, Waters called rent-to-own "apartheid cred-

it.” She is a vocal critic of the industry and has consistently voted against rent-to-own legislation. Waters co-sponsored credit sale legislation in 1993, 1996 and 1997. She voted against the rent-to-own supported legislation in subcommittee, committee and the full house in 2002.

John Boehner (R:OHIO)
MINORITY LEADER

Boehner was born in Reading, Ohio, into a large Roman Catholic family with 11 siblings. In 1977, he received his business degree from Xavier University and used the degree to climb up the Nucite Sales ladder, eventually becoming president of the firm. While working in the private sector, Boehner entered the political arena—first serving as Union Township trustee from 1982 to 1984 and then as a representative to the Ohio state legislature from 1984 to 1990.



In 1990, he was elected to represent Ohio's Eighth Congressional District in the U.S. House of Representatives. During his tenure in the House, he has worked with federal government issues, education issues and moving up the Republican leadership. In just his first term, Boehner and fellow members of the reform-minded “Gang of Seven” took on the House establishment and successfully closed the House Bank, uncovered “dine-and-dash” practices at the House restaurant and exposed drug sales and cozy cash-for-stamps deals at the House post office.

Boehner also was instrumental in crafting the “Contract with America” for the 104th Congress that nationalized the 1994 elections that took control of the House of Representatives for the Republicans for the first time in more than a half century. One of the contract's cornerstones—the *Congressional Accountability Act*, requiring Congress to live under the same rules and regulations as the rest of the nation—bears the unmistakable imprint of Boehner's drive to reform the House.

The success of the Republican take-over and Boehner's high profile position earned him election to the House Republican leadership in 1994.

On February 2, 2006, Boehner was elected House majority leader and, because of the most recent elections, he enters this Congress as House minority leader.

POSITION ON RTO: Boehner co-sponsored rent-to-own supportive legislation for three sessions in a row. He voted for the rent-to-own supported legislation in 2002.

Roy Blunt (R:MISSOURI)
MINORITY WHIP

Blunt earned his bachelor's in history from Southwest Baptist University in 1970 and went on to get his master's degree in history from Missouri State University.



Blunt first entered politics in 1972 and was elected county clerk of Greene County, Missouri. In 1980 he ran for lieutenant governor but lost to his Democratic opponent.

In 1984 he was elected Missouri's secretary of state and was the first Republican in 50 years to hold that position. He ran for and lost the governor's race in 1992. From 1993 until 1996, Blunt returned to his alma mater, Southwest Baptist University, as president. He was elected to the U.S. House of Representatives in 1996 after incumbent Mel Hancock retired. In just his second term, Blunt was elected chief deputy whip. In November 2002, Blunt became majority whip earlier than any member of Congress in the past seven decades.

Blunt has become one of the most powerful conservatives in the House regarding social issues, education, gun control and tax cuts. He has a lifetime rating of 94 percent from the American Conservative Union and a 92 percent rating from the conservative Christian Coalition.

POSITION ON RTO: Blunt voted against the rent-to-own supported legislation in 2002.

Spencer Bachus (R:ALABAMA)
FINANCIAL SERVICES COMMITTEE
RANKING REPUBLICAN

Bachus was born in Birmingham and now represents a Birmingham suburb, one of the wealthiest districts in the country. Graduating from Auburn University in 1972 and then from the rival University of Alabama, Bachus began his political career serving in both the state senate and house.



Bachus was elected to the House of Representatives in 1992 and serves on three key committees: Financial Services, Transportation and Judiciary. He has choreographed a silent but effective rise through the Republican ranks, becoming the most recent ranking

Republican on the Financial Services Committee and leapfrogging many senior Republicans for the post.

While his voting record reflects him as a conservative, Bachus also has a reputation as a maverick helping uncover improprieties in the Community Development Financial Institute, leading to the resignations of two of that institute's officials. He also was successful in helping debt relief for third world countries and he raised awareness against the genocidal Sudan government in 2002.

POSITION ON RTO: Bachus co-sponsored supportive rent-to-own legislation in 1993. He voted for and spoke on behalf of supportive rent-to-own legislation in the Financial Services Subcommittee and Full Committee, Judiciary Committee and House floor in 2002. ■