



Growing with

# Gloria

With her seven kids almost grown, Gloria Homeier-Schwien needed a new challenge. She found it in rent-to-own.

**F**or Gloria Homeier-Schwien, a full house is nothing new. A native Kansan, born and raised, she went from being one of four children to having seven of her own. Yes, seven. And with her master's degree—yes, her master's degree—in human resource management and organizational development from Wichita's Friends University, Homeier-Schwien helped support her family, working as a county executive director for the U.S. Department of Agriculture's Farm Service Agency. For 15 years, she implemented farm programs for the federal government. And yes, it's as tedious as it sounds. Which is why, once her youngest had reached 15 and Homeier-Schwien had reached her limit, she decided it was time for a change. "When I got bored working for the government—because it's not a real challenging job once you get past the first few years," Homeier-Schwien explains, "I decided I wanted to make the move and go out on my own."

An APROfile by Kristen Card



Homeier-Schwien's parents, Richard and Ann Cross, had been involved in rent-to-own for more than a decade, owning five Hometown Brand Center stores located in central Kansas and south-central Nebraska. Her dad had been managing a Sears store, but when Sears consolidated and the store closed, Richard and his wife decided rent-to-own was the way to go, and opened up their first store in 1990.

"I had worked in my mom and dad's store, but not much," Homeier-Schwien confesses. "But I was attracted by the challenge of rent-to-own. You can get up every day and there's always something exciting out there and the opportunity to work with so many different people at so many different levels. There's always a new challenge."

Homeier-Schwien, who lives in Russell, Kansas (known for being the hometown of former U.S. Senator Bob Dole), chose Beloit—about a 90-mile commute—as the site of her first store, in order to avoid direct competition with her parents' Russell location. And, with their support, guidance and encouragement, Homeier-Schwien opened her doors for business in 2001, under a company name she felt completely comfortable with: A Full House.

Five years later, A Full House is three stores strong, going on five; stores are thriving in Russell, Pratt and McPherson, with new stores recently opened in Clay Center and Manhattan. Homeier-Schwien says her business' growth has been dictated mostly by that old, familiar feeling.

"What got me to the second store was that my first store manager was doing so well that she had outgrown the need for me to be there," she says. "She was an extremely independent person and took on all the responsibilities of the store, so it was time for me to move on. And when the other stores were financially stable and had good store managers in place, then I moved on, and just keep moving on."

Just as her company's past pattern of growth has been somewhat organic, so is Homeier-Schwien's goal for

future growth.

"My goal is simply to continue to open new stores," she states. "I'd like to be the largest rent-to-own business owned by a woman, but I don't know what the largest one is right now, so I'm not sure what that magic number [of stores] is. I just intend to keep on growing."

"If you want to continue to grow, then you have to be the kind who never wants to get comfortable," continues Homeier-Schwien. "You have to be willing to always change, always explore new ideas, always do different things. If you get comfortable, then the guy next-door might catch up with you, so don't get comfortable in this business, because there's a lot of competition out there."

Homeier-Schwien says a secondary motivation behind her growth goal is building a business big enough so that family members interested in it can become involved in it.

"If everybody wants to come into the business, then I've got to have a place for them to go!" laughs Homeier-Schwien. Three of her

younger children already work for her: daughter Memory, 26, performs accounting and administrative duties from a home office; Destinee, 23, manages the Pratt store; and Bobby, 20, oversees the company's lease-service division, traveling from store to store to take care of service issues and update personnel on training. Her three oldest—Justin, Nichole and Tia—have their own separate careers, while Rachael, 21, is studying psychology at Kansas University.

Already a youthful grandmother of four, 48-year-old Homeier-Schwien clearly took on mass motherhood at an early age. Though her first marriage didn't work out, Homeier-Schwien learned some valuable lessons from it—some of which she believes have helped foster her success in the rental-purchase industry.

"I think starting so early in life helps me understand where a lot of rent-to-own customers are coming from," she explains. "I spent a lot of years as a single mother with five children, so I know the financial constraints some of our customers are under. They come to rent-to-own because it fits their budget so well, and I can understand how it can be the only resource that fits their budget. I've been in that financial position before, and I can relate to their thought process."

Not surprisingly, Homeier-Schwien cites a solid financial plan as essential for continuing success and growth. Another key piece of A Full House's success is its one-stop-shop approach, which is especially important with the rural folks who make up much of the company's customer base. Product selection reflects this approach, with stores offering furniture, appliances, electronics and computers, as well as honoring frequent special orders. Payment options are vast and varied, too.

"We like to run the whole gamut," says Homeier-Schwien. "When you come into one of our stores, from day one, you can do a retail sale, 90-days-same-as-cash, rent-to-own, payday loans, phone service. We're going to find a payment plan that suits your needs. If you can pay cash, then that's great; but if not, then we're going to find something that fits your needs."

Despite its diversity of available options, Homeier-Schwien says about 90 percent of the company's business rests upon rent-to-own, where the name of the game is service, service, service—for both customers and the products they select.

ues. "When a customer comes in the door, we greet them immediately—and not just by asking them, 'What are you looking for today?' because people's canned answer is, 'I'm just looking around,' but by getting to know that customer

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Gloria's family, left to right: Rachael, Memory, husband Jim, Justin, Gloria, Destinee, Bobby, Nichole and Tia.

"We have immediate service," asserts Homeier-Schwien. "If something goes wrong with your product, we don't have to call off-site service people; we can get out there the same day and take care of the issue. It's immediately remedied, and you're not without the use of a product for even 24 hours. It's a big concern among our customers—if they're paying for it, then they want it running right now and working well."

"And of course, customer service is critical," she contin-

when they walk in the door. Getting to know what they do or about their family or something to strike up a conversation and not just immediately try to hit them with the sale. If you get to know a little about them, then you get to know what products will meet their needs."

While customer service is the company's top priority, Homeier-Schwien considers it her personal responsibility to take care of her employees first and foremost.

"My philosophy is, you take care of employees first,"

she declares. "If I take care of my employees well, then that's reflected in their customer service, and in the way they take care of my business for me. It's how you bring people on board and how you treat them that follows through. If you take care of employees first, then they take care of you, and the rest will fall into place."

In addition to traditional benefits and incentives, employees of A Full House enjoy a sociable sort of family oriented team environment. Homeier-Schwien maintains an open-door policy, offering a listening ear and free advice whenever it's sought. And employees from all three stores get together for an annual camping trip at nearby Lake Wilson; according to Homeier-Schwien, the outing has yet to glean less than 100 percent turnout.



Homeier-Schwien, a self-described "people person," enjoys a spirit of camaraderie, whether it's among her family members, her colleagues, or her contemporaries within the rental-purchase industry. Which is why Homeier-Schwien made sure A Full House was a member of the Association of Progressive Rental Organizations from day one.

"I had some involvement with APRO prior to getting into rent-to-own because my mom and dad took me to a couple of the conventions with them," remembers Homeier-Schwien. "But once I went into business on my own, I listened so much more intently, because the people there have been in business for a lot of years; they've gained their level of success and maintained their level of success through making a lot of the right choices. So it's very valuable to listen to what they have to say."

A few years ago, Homeier-Schwien and some of her Kansan colleagues considered revitalizing the state's trade association for rental dealers, but the movement never materialized. Last year, though, Kansas and other surrounding states were invited to merge forces with the Missouri Rental Dealers' Association—by all accounts a well-put-together and active group that turns a decade old this year—for the mammoth Heartland of America Regional Trade Show. A multi-state success, the event's 2006 encore is scheduled for mid-June.

Meanwhile, some Kansas rental dealers, including Homeier-Schwien, plan to meet with their own state lawmakers and begin building those relationships.

"We want them to know the rental-purchase industry brings millions of dollars of business into the state," Homeier-Schwien elaborates. "We want to let them know who we are, so that if there's ever an issue, then they already know who they can call."

Homeier-Schwien also attended APRO's Dave Egan Legislative Conference for the first time this year, accompanied by daughter Destinee, "so she can learn the importance of [APRO] early," says Homeier-Schwien.

"For a rent-to-own dealer, [APRO] is extremely important," she continues. "Where else are you going to glean all that knowledge? The legal knowledge, the knowledge of all the other dealers, somewhere to talk to all your vendors? Here in Kansas, where am I going to go to get all that? It's not available. There's nowhere else you can go and have all those resources right there for you."

"One of my professors once told me, 'If you want to stay ahead of the game, then you've got to be willing to get up earlier and work harder,'" Homeier-Schwien recalls. "And if you want to continue to grow, then you've got to be willing to put in the extra hours. Luckily, I don't like to get bored; I like to stay very, very busy."

Asked what her average work week is like, Homeier-Schwien answers plainly, "Long." Her work days, she confesses, tend to extend into evenings at home, with many nights spent up on the computer checking her stores' progress toward company goals.

Homeier-Schwien's husband, Jim, for better or worse, also works long hours as a grain and cattle farmer. Raised on a farm in a farming family, Jim still works alongside his father and brother daily, from sunup to sundown.

"He's well-suited for the farm and is very happy with it," notes Homeier-Schwien. "And our jobs, hour-wise, match pretty well. He's very supportive of what I do—or I wouldn't be able to do it."

That sort of familial support seems to be an essential ingredient for Homeier-Schwien—something that feeds her drive to succeed, something she has always needed and feels grateful to have always received.

"My parents definitely encourage me to continue to grow and succeed at everything," she says. "They press me toward success, and yes, they're very proud of me."

"I was raised with the belief that I could do anything in life, regardless of your gender or anything," she continues. "My parents never drew limitations, and it helped me become the person I am. I'm proud of where I'm at right now; I've exceeded my goals, and earlier than I expected. I think it's because that philosophy has followed me—the sky's the limit, because nobody ever told me otherwise." ■

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