



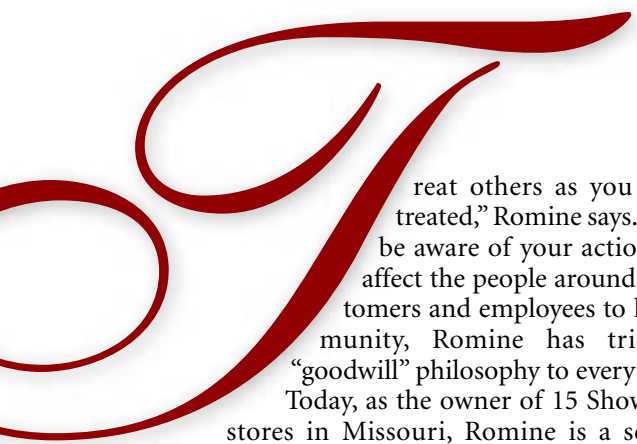
PHOTOGRAPHS BY JAY GRAFF

THERE'S NO BUSINESS LIKE SHOW-ME BUSINESS

It was during one of his first deliveries 15 years ago, as an employee of a Missouri Rent-A-Center, that Gary Romine's life changed. He was dropping off a living room set at the home of a low-income sawmill worker and his family. "[The customer's] wife broke down and cried," Romine recalls. "It was the first time any retail business was willing to give them a shot at owning something nice. After that, I was hooked."

For Romine, that experience validated in him the belief that the RTO industry would be his business and, most important, that his business would be helping people.

GARY ROMINE
AN APROFILE BY
STEPHEN SCHENCK



reat others as you would want to be treated," Romine says. "You always need to be aware of your actions and the way you affect the people around you." From his customers and employees to his family and community, Romine has tried to apply this "goodwill" philosophy to every aspect of his life.

Today, as the owner of 15 Show-Me Rent-To-Own stores in Missouri, Romine is a self-starter who has worked hard to achieve the success he now enjoys, but he is quick to give credit to the people who helped guide him along the way. His father, an operating engineer of heavy equipment, is at the top of that list. "My dad was really committed to doing a job completely and, if anything, to doing more than what was asked," Romine says. "He taught me to take pride in my job and to give my employees everything they deserve."

Armed with the work ethic instilled by his father,

tion remains with him and plays an important role in his business practices and public relations philosophy.

"SHOW-ME" SUCCESS

After quitting his teaching job in 1980, Romine left his Missouri roots to help his brother-in-law start up his own business in Massachusetts, something Romine had always wanted to do. After returning to Missouri in 1984, he learned of an opening at a Rent-A-Center store.

"The rental business was new and I thought that this could be something I could get into and learn and eventually open up something for myself," Romine says.

Romine quickly achieved success at RAC, he says, from his effort and commitment to do a good, thorough job. After only six months he was promoted to store manager and after another six months was promoted again, to manage a St. Louis store with 1,800 accounts—the third largest store in the company. Soon the store was honored as having the No. 1 return on investment. A few months later, Romine earned a zone manager position, responsible for the warehouse and service departments.

In less than two years, Romine had worked his way from a store employee to upper level management.

Shortly after his promotion to zone manager, however, RAC was bought in 1987 by Thorn-EMI. Romine left the company, opting instead to cash in his stocks and go it alone. Although big city

business had treated him well, the small town life of his past was still in his heart. He decided to take a risk and open his own RTO store in Ledington, MO. At the time, Romine says, 98 percent of RTO stores were in markets of 50,000 people or larger, but he was hopeful that he would succeed.

"I thought we could take RTO to small town markets and Show-Me Rent-To-Own could be the Wal-Mart of the industry," says Romine.

Fortunately, he says the bank gave him another "chunk-o-change" to open his second store after his first store began turning a profit within six months. Then, with his business only 15 months old, Romine opened his third store and began taking Show-Me Rent-To-Own to small towns all over Missouri.

Twelve stores and 15 years later, Romine is living his childhood dream and has become an important figure in the growth of the RTO industry and APRO over the past several years.

APROMINENCE

Since his beginnings in the RTO industry with Rent-A-Center in 1984, Romine emphasized state association and APRO involvement as a necessary means for personal and industry-wide success. He has been an APRO

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Romine says he dreamed of owning his own business and after he joined his high school's chapter of Distributive Education Clubs of America, he discovered how his dream could become reality. DECA, an organization teaching marketing and good business practices through partnerships with local businesses, was such a strong influence in Romine's life, that after graduating from Central Missouri State University in 1978, he taught marketing to high school students in the same program in which he had once been involved.

While a junior and senior at CMSU, Romine received his first taste of the RTO industry when he took a job subcontracting 500 refrigerators to help support his wife and two young children. He rented the units to college students and was responsible for managing, maintaining and housing the units. It was an experience that proved to be valuable for Romine, not only as an entrepreneur, but also during his teaching days.

"So many teachers I had were taught how to teach, but I was able to teach by example," Romine says. "Because I had experience in what I was teaching, I was able to have some influence in my students' lives and that was pretty exciting. That's what teaching is all about."

Eventually, Romine gave up teaching to go into business on his own. However, the value he placed on educa-



KATHY AND GARY ROMINE

member for 10 years and is currently second vice president and chairman of the APRO public relations and communications committees. In the past, Romine served on the APRO education committee and was the president of the Missouri Rental Dealers Association.

"[APRO] is the umbrella that services the industry," says Romine. "You have to have some entity that will tie everybody together. Everyone still needs local grassroots and charitable projects to do their part for public relations, but it takes one entity to pull that together and there is no better facility than APRO."

Although Romine admits APRO has been a significant factor in the RTO industry's growing acceptance and success, he is also outspoken about the responsibility he believes individual companies must shoulder in order to take RTO to the next level.

PUBLIC RELATIONS FROM THE INSIDE OUT

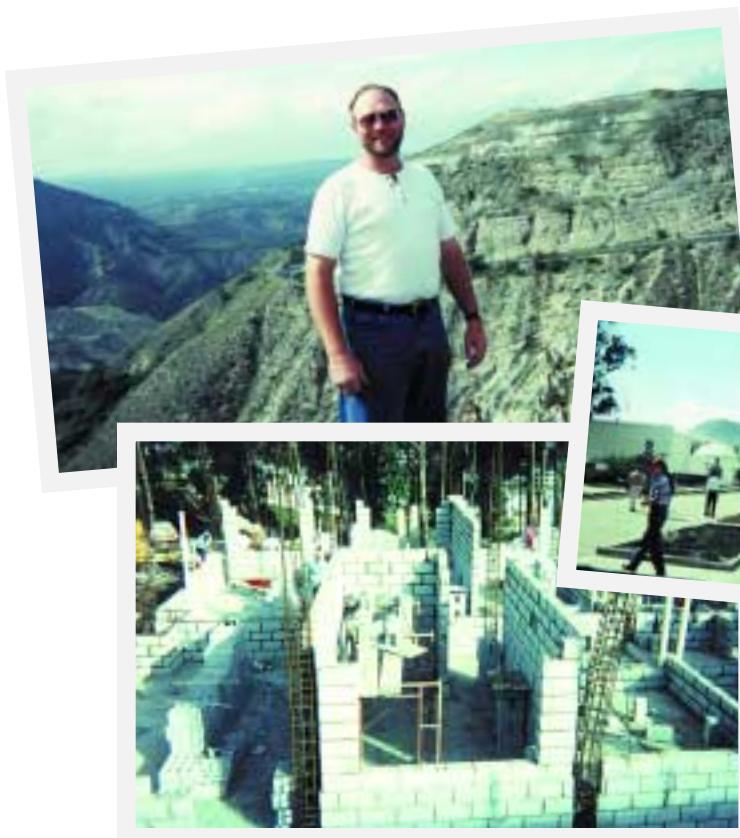
Changing the industry from the inside is essential, Romine says, if RTO is to overcome the negative press

that has plagued it over the last decade. He is convinced that the industry needs to take the initiative by educating its employees about the opportunities RTO extends to its customers.

In his eyes, the toughest challenge the industry faces is the effect negative press has had on the employee base. With a limited labor pool, recruiting and teaching employees to appreciate and understand the industry is crucial.

"This business is a personal business because customers and employees must develop close relationships," says Romine. "You need to have store personnel who have good communication skills in order to have meaningful conversations with customers. Without that, we will get fired every week when the customer doesn't like how we treat him."

Often in the rental business, says Romine, customers think that they have ruined their credit with their local store after one of its representatives shows up to collect the merchandise and they no longer shop at the store. Romine views this common reaction as a failure, both of



TOP: ROMINE IN THE MOUNTAINS OF QUITO, ECUADOR. INSET: FAR FROM MISSOURI—AT THE EQUATOR IN SOUTH AMERICA. ABOVE: PHASE I OF THE HABITAT FOR HUMANITY BUILD IN ECUADOR, WHICH WAS BUILT BY ROMINE’S CHURCH OF THE NAZARENE CONGREGATION.

his and his employees to educate the customer on the transaction.

“We still have guys out there who consider themselves bill collectors,” he says. “Instead we need to educate our employees so that they can let the customer base understand that if they return a product or we come pick it up, they’re not a bad credit. They don’t understand that if they are in a tight money situation, we aren’t going to hold it against them. That’s the nature of the business.”

At all of his Show-Me Rent-To-Own stores, programs have been implemented that require employees to call customers back and let them know that their business is still appreciated. Romine believes that making customers and employees more comfortable with the transaction is necessary to strengthen public perception.

Romine says that reaching out to customers and employees will allow the RTO industry to continue to be successful well into the future and that if the same philosophy is applied to everyday life, more success will follow.

NATURAL HABITAT

Romine’s commitment to helping others is exemplified by his extensive involvement with Habitat for Humanity. Seven years ago, Romine and other members of the

Church of Nazarene congregation from Poplar Bluff traveled to Ecuador and Venezuela with HFH to provide better housing for people who, he says, would otherwise be living in makeshift tents and huts.

The trip made such an impression on him that he has returned to South America every other year, most recently this past January, and the trips have improved his perspective on life, he says.

“Although, in some ways, what we were doing seemed insignificant [compared to the vastness of the problem in these countries], in the eyes of the people we were helping our volunteer work was a tremendous amount of support,” Romine says. “Their sense of appreciation for what we consider to be the smaller things in life influenced us and the things we

take for granted.”

Romine recognizes that community involvement is just as important back home in Missouri as it is in South America and sees the APRO partnership with HFH as a perfect way to give back. He volunteers his time working on HFH build sites around his home state, as well as donating appliances and building supplies to HFH homes.

“When we started talking about HFH becoming a part of our Association, it was just a natural fit because we are trying to provide a better way of life through our goods and services and HFH is providing homes for, more than likely, our same customer base,” says Romine. “It gives them an opportunity to have a lifestyle or home that they might not otherwise have.”

LOOKING AHEAD

Romine, 43, has no plan of slowing down now; however, he hopes in the future his success will allow him to pursue other dreams, including spending more time with his wife, Kathy, and his five children.

“My goal is to have my business running as efficiently as possible so I have the ability to participate in more support activities, maybe even more visits to South America,” says Romine. “And I still have a heart for teaching, so I wouldn’t mind doing some pro-bono teaching.”

As for the RTO industry, Romine sees it expanding to offer products and services not even considered right now. He hopes that as the industry grows, it will continue to show kindness to its customers and find ways to get the more expensive products into their hands.

“I would like the industry to remember my compassion and concern for the people I came into contact with,” Romine says, “and that my life was spent helping others in any way I could.” ■

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