



APROfile by Kristen Card
Photographs by Ashley Dial

Larry Sutton's passion for rent-to-own has been reignited—and this time around, it's got wheels



Rent -n-ROLL

Larry Sutton—aka “The Reverend of Rent-To-Own”—is in the proverbial pulpit, preaching the gospel according to his beliefs. “It’s not that different than the ’60s,” Sutton begins with measured tones. “We said, ‘These people need access to washers and dryers. They need access to televisions.’

And before long, it was furniture and jewelry and all these things.” Sutton’s voice begins to rise. “There’s a big part of our society that’s just left out. They’re left out of the opportunity to acquire nice things because of the way our society is structured. There’s one thing about being part of the rent-to-own industry and that’s that we don’t leave anybody out. We give everybody the same opportunity to have something nice.”

“And boy, what could be better than having something nice on your vehicle when you’re driving around? That’s people’s sense of pride. They use that automobile to envelop who they are.”

He’s getting to the heart of it now; you can practically hear his hand slapping the lectern. “And hey, there’s nothing better than that car with a terrific-looking set of rims on it. It makes people feel that much better about themselves. And guess what? If they feel that much better about themselves, then they’re going to be more productive human beings. They’re going to achieve more personally, both inside and outside. And that’s [slap] a great deal.”

Can he get an amen?

Actually, Larry Sutton is getting much more than just verbal confirmation of his beliefs. His affirmations are being delivered via the mighty dollar, as franchises of his company, Rent-n-Roll Custom Wheels and Tires, sprout up around the country.

If you haven’t yet heard about the entry of custom wheels into the rental-purchase industry, you will. Sutton intends to make sure of it. With four Rent-n-Roll stores of his own within Florida’s Tampa/St. Petersburg area, 11 other locations in operation from Louisiana to New York, 30 more under contract to open and several more in franchise negotiations, the 53-year-old Sutton—who once left the RTO fold—today has all the fervor and gusto of a man who has been born again.

The road to success

Yes, Sutton’s road to custom wheels has been a long and winding one, complete with family ties, terrific success, mergers and acquisitions, smoothie bars and a deteriorating golf game.

It begins when Sutton moved with his mother and two siblings from Ardmore, OK, to Tampa, FL. His uncle, Norman “Slats” Slatton Sr. (APRO’s 1999 Lifetime Achievement Award recipient), owned a Tampa-based TV and appliance retail business at the time and

wanted Sutton’s mother, Faye, to help with bookkeeping. Then just 15, Sutton began helping around the store as well, first with deliveries, then with service.

By his senior year of high school, Sutton had graduated to the floor, studying sales under his Uncle Slats’ tutelage.

“At the time, I didn’t know how wonderful it was to get to sit at my uncle’s feet and learn the things he taught me,” says Sutton. “What an opportunity.”

“He taught me to be humble. I’m not sure I’ve learned it yet,”

says Sutton, “but he used to tell me all the time, ‘Be humble. You can manage people by building up others around you. Show them how to shine. Let them make mistakes, but give them room to shine and they’ll shine like you won’t believe.’”

Sutton began a college career, but found it impossible to resist the appeal of the sale. Working on commission, he skipped classes in order to get more “ups” and eventually left school to work full-time.

Sutton and his uncle briefly went into business together and then Sutton spent some time managing a television and appliance store for a major retailer. Eventually, he interviewed with Curtis Mathes and was hired as the company’s western Florida rep, hawking TVs to dealers and helping develop the company’s rental-purchase venture.

“Our mission was to get our dealers into the rental business,” says Sutton, “just enough to keep them afloat, making some money, because the retail business was so competitive at that time you had to have something extra to stay in it.” Sutton had already discovered his talent for persuasion and convincing dealers across the nation of the benefits of rent-to-own became his full-time job.

But in 1980, an opportunity Sutton didn’t want to refuse presented itself: he became business partners with a man named Bill Ogle and, together, they launched two Westgate TV stores. Retail business was good, but it was clear to Sutton and Ogle that the rental business was better. They changed their company name to Champion Rent-to-Own and off they went, opening up locations throughout western Florida, up to Georgia and over to Alabama. By 1993, they were running about 28 successful stores.

The winds of change

When the great RTO consolidation of the 1990s hit, Champion was handpicked by industry veteran Bill White and the brains behind Blockbuster, George Johnson, to merge with their company, which would eventually become HomeChoice.



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Sutton, center, with Rent-n-Roll employees Manny Arenas and William Velasco

“People have realized you can take any car at all, doesn’t matter what it is, put a great-looking set of wheels on it and make it, like, WOW! It’s like the frog and the prince: BAM! He was a frog, he got wheels, now he’s a prince.”

“I loved my business and had never thought about selling it,” says Sutton. “But I got excited about merging my company with them and going to work for them. I went from managing 28 stores to being responsible for more than 200 stores throughout the eastern United States. It was a real learning experience.”

But the lesson lasted only about a year and a half, during which time HomeChoice merged with Alrenco, which was subsequently sold to RentWay. And while all that merging and acquiring was happening around him, Sutton experienced an epiphany.

“I found myself really not being a good corporate citizen,” says Sutton. “Having been an entrepreneur and my own boss for almost 20 years, I just didn’t take to being one of those corporate guys. I decided to take some time off and reflect about everything. So, by March of 1998, I was retired and did exactly what I said I was going to do—I played golf.”

In fact, in the first year of what turned out to be his first retirement, Sutton played almost 300 days of golf.

“My golf game got hideous,” Sutton says, laughing. “The more I played, the worse I got. I realized I didn’t have a passion for playing golf. It began to be some-

thing to do because I didn’t have anything else to do. To put it mildly, I became not a real happy guy.”

Sutton’s next epiphany was that, “No man should retire at 47 or 48 years old. All of us are driven by our passions and our learning experiences. If you’re not learning, you’re not growing and if you’re not growing, you’re done. When you’re at a job, you’re always learning new stuff. Your brain gets a chance to exercise and you feel good about coming to work and going home every day. None of that was happening for me. So I started searching for something to do.”

Sutton tried smoothie franchises, then the check-cashing business, but they just weren’t a fit for him. Then, during a trip to Atlanta to investigate still another professional opportunity, Sutton was told by a friend about

some folks out in Texas renting tires.

Renting tires? Sutton was intrigued. So he went to Texas to see what Rent-A-Tire was all about.

“What I found was a rent-to-own custom rim business,” says Sutton. “I liked what I saw, but we entrepreneurs always think we can take an idea and do something different and make it better. So I promptly came home to Florida and started up Rent-n-Roll Custom Wheels and Tires.”

A “bling” biz

The first Rent-n-Roll Custom Wheels and Tires opened in October 2000 in Tampa. Sutton has since opened three other stores within the area; his fourth location opened just last month. He began licensing the concept in 2001 and business is booming.

“We think this is going to be a banner year for us, getting folks aboard the Rent-n-Roll freight train,” says Sutton. “And next year is going to be great for store openings. We’re crawling right now, we hope to be walking by the end of the year and next year we hope to run a little.”

The RTO custom rim business works almost exactly like the rest of the rental-purchase industry. In fact, just as it is with televisions, the “bigger is better” theory helps drive business.

“People want bigger rims,” says Sutton. “The demographic that wants that has exploded. Everybody’s watching MTV—there are songs about rims—and the first thing the guys on *MTV Cribs* (a sort of *Lifestyles of the Rich and Famous* for MTV celebrities) show you is their rims. People wanted a \$3,000 set of rims, but they’re not going to accumulate \$3,000 in cash. So they were going without. Now, all of a sudden, there’s access to a product everybody wanted, but didn’t have the cash to get. That’s why it’s taking off the way it is.”

“It’s really a fashion business,” says Sutton. “People want a new look, a new feel or they change cars. Let’s say you go to a car lot today and want a [Toyota] Corolla. You go there and look across the parking lot and there are 20 Corollas. The only difference between them is one’s blue, one’s red, one’s silver, one’s black. That’s it. They all have the same features.

There’s nothing left to personalize that vehicle to really make it personal to you.

“What’s happened is people have realized you can take any car at all—doesn’t matter what it is—put a great-looking set of wheels on it and make it, like...wow!” Here comes The Rev. “It’s like the frog and the prince: *Bam!* You just kissed him and made him a prince. He was a frog, he got wheels, now he’s a prince. It’s that dramatic. It really is.”

But, according to Sutton, it’s not just the princes who want to pump up their rides; the princesses want



Rent-n-Rollers—top row: Gina Stewart, Jason Sexton and Linda Petco. Bottom row: Sutton and Vince Ficarotta

a little “bling” for their coaches, too. “More than 30 percent of our customer base is women,” he says. “Guys come in, get wheels and dress up their cars and it isn’t long before mama is coming in and saying, ‘Hey, it’s my turn now.’”

“The fact is, there’s no one company that can go and change the way America feels about rent-to-own. That’s what APRO has done.”

Spreading the good word

With his return to the rental-purchase fold, Sutton’s ties to the Association of Progressive Rental Organizations have also been reconnected. The first time around, during his Champion heydays, Sutton became extremely involved in the then-fledgling organization.

“I began traveling around to the different state organizations and hold a seminar and share some of the ideas we were using at Champion to improve our business,” Sutton says. “Then at the end, I’d ask for all

of the dealers to commit \$300 per store to something we at the time called Team APRO.

“That became my function for the industry—to go and try to raise Team APRO dollars. Then we took that money into the political arena, hired the people we needed to hire and really got the word out across America: ‘Hey, this is not a bad thing, this is a good thing. We’re not hurting people, we’re helping people. We’re a terrific source of education and entertainment for people who would otherwise not have it.’ The fact is, there’s no one company that can go and change the

way America feels about rent-to-own. That's what APRO has done."

Sutton believes it was at these fundraising seminars where he originally earned the "Reverend of Rent-to-Own" title, though he can't remember who coined the moniker. While strutting around the podium, he had the ideal occasion to show off his larger-than-life persona, ad-libbing and generally overpowering his audience with charisma and contagious enthusiasm. And the big finish, of course, was the call for a contribution—just like a real parson.

Sutton served as an APRO board member for four years and worked diligently with the Association's public relations committee. In 1994, Sutton was presented with APRO's President's Award of Excellence.

"To this day, that's the proudest moment I've had professionally," he says. "It meant I was contributing something and not just taking."

Today, Sutton serves as a board member with the Florida Rental Dealers Association, but has chosen to accept a more passive position with APRO the second time around. While he still feels strongly about the important role APRO plays for RTO dealers, he now has other commitments to fulfill: when he's not busy growing a new business, he spends as much time as he can with his wife, Susie, and his six kids, who range in age from 25 to 7. A self-proclaimed "frustrated entertainer," Sutton also plays guitar and sings Joe Cocker-style karaoke.



Sutton, right, with Mike Kent Jr. and Mike Kent Sr. Kent Sr. was one of RTO pioneer Ernie Tally's first district managers.

Back in the fold

Still, the draw of the sermon keeps The Rev coming back: Sutton has once again begun conducting seminars for APRO from time to time. And, as you

might expect, this once-was-lost-but-now-am-found veteran has plenty of lessons learned to pass along to the next generation of RTO go-getters.

"No. 1 is, provide customer service that is heretofore unheard of," says Sutton. "Go beyond the call of duty, go beyond whatever book you can read, step up and just make a decision that no matter what happens, you are going to serve your customers way beyond their expectations. I mean, hey, these people have a

choice, every single week: 'I can give it back or I can rent it for another week.' In that environment, it's just basic economics. You've got to give them over-the-top customer service.

"No. 2 is, hire people who believe in what they're doing," he says. "Instill in them that what we're doing is not just building a company and making money. What we're doing is providing access to a group of folks who haven't had access before. If your people buy into what you're saying—buy into the truth—then they get excited, they get motivated and you get business."

Another key to his success, says Sutton, has been a rare quality he got from his mother, Faye. "She taught me, by her example, to forgive anybody of anything immediately," Sutton says. "I've never been one to sit around saying, 'If it wasn't for this, if it wasn't for that,' because it's never been an issue. I've never wasted my time or energy there. I can honestly say I've never held a grudge against anybody for anything. It's just, 'OK, let's forgive and go on.' What a great way to live."

And finally, the Sutton Golden Rule, which is so evident in everything about Larry Sutton he might as well have it tattooed on his forehead: "Be passionate about what you're doing. And if you can't be passionate about what you're doing, then for goodness' sake, do something else." ■

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