



American {anything but} Idle

Premier
franchisee and
state association
leader Sandi
Whited keeps
working—and
it's working
for her

“Rent-to-own is kind of an addiction,” observes Sandi Whited, owner of a Premier Rental-Purchase (www.premierrents.net) franchise in Altoona, Pennsylvania. “You either like it or you don’t. I like it because every day it’s the same job, but every day is different. Every call is different; every circumstance is different. There’s always something to do and I love that. I hate being idle.” ♦ That, as it turns out, is an understatement. Working relentlessly and with considerable success for about a quarter-century, the 39-year-old’s résumé begins with a job at the mall cookie store and, for now, ends with the June 2005 launch of her own rent-to-own business. In between, there have been four moves along the East Coast, three children and at least as many career changes, but through all the ups and downs, the steady thread running through Whited’s life is her work. ♦ “My parents always taught us that you’ve got to pay for what you want,” says Whited. “They told us, ‘We’ll provide you with what you need, but you’ve got to pay for everything else yourself.’ So work is what I’ve always done.”

An APROFILE by KRISTEN CARD | PHOTOGRAPHS by JOSEPH PADULA

Born in Rhode Island and raised in New Hampshire, Whited is the youngest of five children. A self-described “good kid,” it seems she never had time to be anything but. Whited began working at the mall at 14, then as a secretary at Carol Cable, where her dad was the plant manager. She worked dual jobs at 16 and spent her high school years mostly shuttling between school and work or between jobs during the summer.

“I didn’t do a lot of extracurricular activities or have a lot of friends,” says Whited, “because I worked.”

Whited went to one semester of college close to home, then married an Army serviceman, moved to Fort Meade, Maryland, and continued her education at Bowie State University. During college, she worked at various restaurants, a day-care facility and a McDonald’s. Eventually, she earned her degree in elementary education. Whited and her husband moved to Altoona to be closer to her parents. She was working at McDonald’s and as a substitute teacher when she gave birth to her first two children, who are just 15 months apart. She quit her full-time, fast-food job to stay at home with her daughters—still with the occasional teaching gig, of course. However, when finances began to buckle, staying at home was no longer an option. It was then that Rainbow Rentals hired Whited to stand behind a counter and accept payments three days a week.

“I’ve been in the industry 15 years now,” says Whited. “I went from three days a week at Rainbow to full time, to

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office manager, to store manager. I managed the store from 1999 until Rent-A-Center bought Rainbow. Within a year, I was opening up my own Premier store.”

The leap from being a single-store manager to becoming a franchisee initially seemed immense to Whited. “I was really skeptical about Premier at first,” says Whited, “because all I knew was how to run the store. I didn’t know human resources or advertising or anything. But a few guys who had worked at Rainbow with me—Perry Reese, Dave Jones and Rich Bagoly—were all doing it and said, ‘Premier has human resources and payroll and all these things that will help you. You don’t have to worry about it.’”

“I’m of Christian belief and prayed for things to work out,” says Whited. “I prayed

that if I was meant to open a Premier store, then things would go through; that I’d get financing. If I didn’t, then I understood that maybe I wasn’t intended to pursue it. Well, I got financing within a couple of weeks. And I believed it was time to move on and make a change.”

Today, Whited’s leap is paying off, quite literally. With a dedicated staff of seven, her Premier Rental-Purchase store quickly has evolved from surviving to thriving. Best of all, Whited feels the store reflects her values and exceptional work ethic.

“Our staff, quality of product and customer service are all excellent,” she says. “The store looks like retail; everything is decorated and always seasonal. It’s an extremely comfortable environment to come and shop.”

Whited offers a six month, same-as-cash option in a market where other stores typically offer only three months. The real difference between her Premier store and its competitors lies not in their marketing, but rather in their moral approach, according to Whited.

“The key to everything is gaining the trust of your customer,” she says. “My motto is ‘Do what you say when you say you’re going to do it.’ It works dealing with my kids, my customers and my em-



ployees. It helps you hold yourself accountable, gain confidence in yourself and gain others’ confidence in you.

“I believe honesty really is the best policy,” she continues. “If I mess up or miss something—or one of my employees does—then that’s what we tell the customer. I don’t want anyone to be deceptive whatsoever. No surprises. When it’s a surprise, people think you’re being deceptive. They wonder what else you’re going to be deceptive about. There should be no question of your integrity. It’s invaluable.”

Whited’s industrious nature is an undeniable part of who she is—but it’s only *part* of who she is. This workaholic is also a woman—a woman working within a strongly male-dominated industry. So, it’s not surprising that her proudest professional moment was when she became the first female manager to have a store ranked fifth of more than 100 Rainbow Rentals stores.

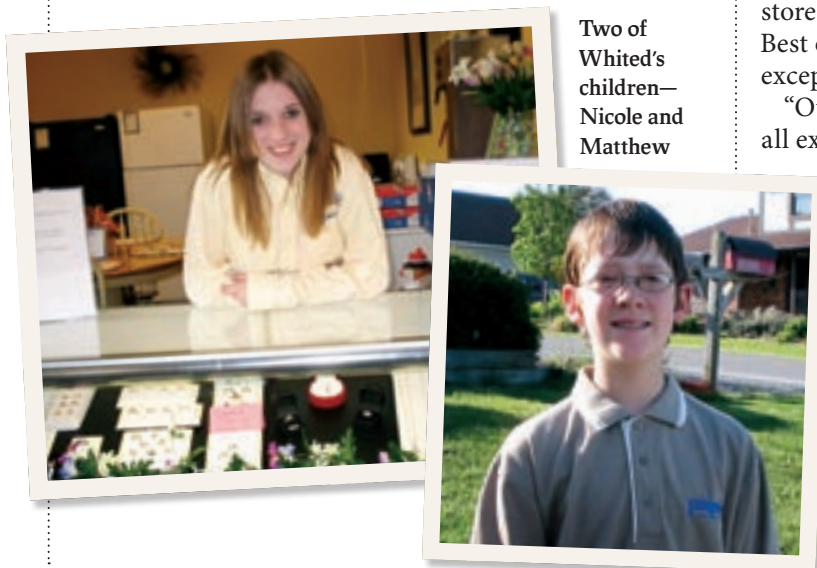
“I was the first person at Rainbow—male or female—to go from office manager to store manager,” says Whit-

ed. “Typically, you went to account manager, assistant manager, then store manager. Rainbow also never let anyone manage the store they trained in; you always had to move. Moving wasn’t an option for me, so I went from office manager to managing the store I trained in. And in my second year managing, my store was ranked within the top five. I said to those officers, ‘You trusted in me. I said I would deliver and here you are.’”

Whited says, like most situations, being a woman in a man’s working world has its upsides and downsides, particularly when it comes to communication differences.

“I think women are more personable and just naturally chattier,” she says. “I love all my customers. I’m concerned about all of them. I build my relationships with them by getting to know their family, their interests, their worries. With my employees, I feel I’m more sensitive to their concerns and their environment. I know a lot about everybody because they’re important to me.

“The other side of that is that as a woman among men, you’re perceived differently,” she says. “From what I’ve seen, many male co-workers don’t know how to approach you or talk with you. It’s either a direct business question or



Two of Whited’s children—Nicole and Matthew



Kneeling: Account Managers Ryan Estep and Mike Frye Jr. Standing: Dan Noel, I/O; Sandi Whited, owner; and Mike Frye Sr., assistant manager

Just because she has chosen not to plow full-speed-ahead with her business for now doesn't mean Whited isn't developing a presence and reputation within the rent-to-own industry. Last January, Whited was elected president of the newly reorganized Pennsylvania Association of Rental Dealers. Pennsylvania's rental-purchase law, enacted in 1998 as one of the last state RTO statutes, has continued to come under attack off and on through the years. The Keystone State's smaller rental dealers recently decided they wanted to reunite as a group and adopt a proactive position.

"We're fortunate that there's nothing really happening in Pennsylvania for us right now," says Whited. "But New York is heated and there's a theory that what happens there might bleed into something similar here. If something happens and you're not organized, then it's extremely difficult to put

it all together spur-of-the-moment. With PARD, we'll have a mechanism in place, so that if something comes about, then we've got the information, the process and the relationships to respond appropriately."

Currently, the organization is collecting membership dues and planning for an October annual meeting featuring legislative and legal updates. The group also is planning a trip to the Capitol to help educate decision-makers about the benefits of the rent-to-own industry. Whited, who as a Premier franchisee is required to belong to the national Association of Progressive Rental Organizations, believes trade groups are vital for the success of the industry and individual businesses alike.

"Being a franchise owner has given me new insight into the meaning of trade associations," Whited says. "You're only as good as the people around you; you only know as much as they know. We all want to know what legislation is go-

ing around and what we're up against. It's essential that we realize, 'Wow—this can really make me or break me.' APRO and PARD let me surround myself with incredibly knowledgeable people and what I'm learning from

nothing. It's difficult for me to go into meetings sometimes because I don't feel accepted. If there's a problem, then let's resolve it. But sometimes, it's like they don't know how to just have a conversation with me."

As Whited continues to strive for professional success, she also must balance that drive with the personal responsibilities of motherhood. For example, while she'd like to open more stores, Whited must temper that desire with the realities of parenting.

"I don't want to be a big, multi-unit operation because it's too time-consuming," she says. "I'm not out to make a million dollars. I'm out to make a good living for my family. Right now, if I were working at a big corporation, I'd probably be working 52 hours a week. But since I've got my own store, if the kids really need me, I can drop and run. I don't think I'd be able to do that at a corporation. I still struggle with drawing the line between work and home life. It's a battle for me, especially while I'm building the business, because sometimes, I've just got to choose between my company and my kids."

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them feeds me. I'm the sort of person who always needs to be learning."

As she approaches a mid-life milestone—her 40th birthday—later this year, Whited feels like it's all coming together for her. Her business is buzzing and within the past few months, her children—Ebony, 16, Nicole, 15, and 11-year-old Matthew—have begun helping out at her Premier Rental-Purchase store, merging the two worlds Whited has spent so much energy trying to nurture.

"The girls come in and help with filing and process our mailings," says Whited proudly. "They clean and are learning to accept payments. My son went out on the truck for the first time a couple of weekends ago to help with deliveries and he's excited about that. I put out the idea of them helping at the store about a year ago and no one took an interest, but now they're coming around. They want to earn a few bucks and there's a remote chance they might want to get into the business. I'm excited about that!"

At home, Whited's love of getting to know people often is extended to foreign students. For years, her family



has hosted deaf students from Central America (no language barrier, as everyone in Whited's family knows how to sign) and recently hosted a student from Germany for four weeks. In exchange, Nicole will go to Germany next year and stay with the girl's family for a month. When she's not working, Whited also enjoys camping, scrapbooking and other crafts.

Her work brings her daily challenges, a sense of connection and it's brought her to where she is today—a place with which she seems wholly satisfied.

"I'm really ahead of where I thought I'd be at this stage," Whited says. "I have a nice home. I have three children. We have everything we need and my kids are happy. It's a good place to be and I'm happy where I am." ■

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