

THE APPROACH

Association of Progressive Rental Organizations

Vol. 1, NO. IV

Advertising
Collections
Increasing Sales
Government -
Regulations
and more.

Solving The Puzzle Of Company Success

This is The APPROACH, the only newsletter devoted entirely to the TVAppliance rental ownership dealer. The APPROACH is published quarterly by APRO, The Association of Progressive Rental Organizations.

APRO was formed in 1980 by a group of professional rental dealers dedicated to professionalism and the exchanged of knowledge. For more information contact the APRO headquarters at: (512) 478-6521

1866 Austin National Bank Tower, Austin, Texas 78701

President's Letter

APRO — MORE THAN JUST A NAME

The trouble with any large organization is that not all members will agree on everything all the time. It would be so much easier if they did. Of course, not much would happen, but there'd certainly be no problems! APRO is of the age where personalities, personal goals, and private interests sometimes begin to collide with the stated aims and purposes of the trade association. This always happens in such a group, and APRO is not immune. Perhaps it's wise to step back and review those purposes now:

A. "To promote in a lawful manner the development, preservation, operation. . .and general welfare of the members. . ." The best way to do this in today's communications society is with publicity. Prior to APRO, most publicity about our industry was bad — or, at least, only negative. APRO has changed that, and your daily business has become less risky and more honorable than before because of APRO.

B. "To foster the trade commerce and interests of all members of **the industry.**" Not just APRO members. To make **our** business better, we have to make **the** business better. Otherwise, we spend time and dollars putting out fires while other dealers are pouring on gasoline down the street. Ever say, "I really wish he wouldn't do that. . .?" Yeah.

C. "To promote a competition among the membership. . ." — the cornerstone of our free enterprise system and the spark that ignites greatness and fuels innovation. Who isn't better today because of the press of his competition?

Whenever we sit around the office late in the afternoon discussing the pros and cons of APRO, let's not forget that a few years ago, we weren't even talking to each other. Maybe that improvement alone is worth the price of a ticket. After 13 years, it is for me.

Bud Holladay
APRO Chairman/President

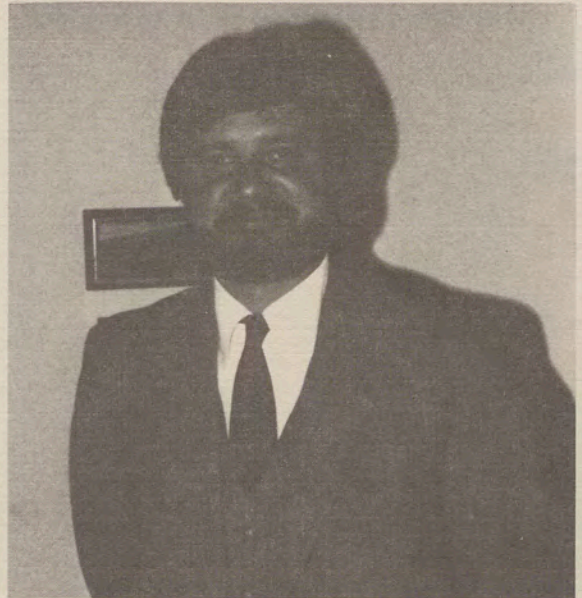
DEALER PROFILE

Alan Dobzinski, 33, is President of The Rental Experts, Inc., located in Hamden, (New Haven) Connecticut.

Alan's experience in the rental business began in 1976 when he was asked by a friend to assist him with a collection problem in his business. Alan's interest increased and he later met and teamed up with another rental dealer while attending the Curtis Mathes rental school. Alan eventually became general manager and opened three stores.

In June of 1979, with the aid and support of his wife Pat, Alan began renting portable TV's out of his home. They have since relocated to their present location and are operating a profitable rental business. The Rental Experts, Inc. are currently directing their efforts toward expansion, placing special emphasis on good customer relations and professional career employee development.

His experiences with APRO have included assisting in the recruitment of new members, attending July's annual convention where he was a candidate for APRO's Board of Directors, and attending the APRO seminar Planning — The Process of Control. He highly recommends this seminar to all APRO members.



Alan lives in Hamden, Connecticut with his wife Pat. His interests include golf and swimming. He is an active member in his local chamber of Commerce and Better Business Bureau and is Public Relations Director of his local Knights of Columbus Council.

Advertising

To Keep Your Sales In the Black, Use Yellow (Pages)

We all spend a lot of time, effort and money making sure that our prospective customers know where to find us. . . and yet, like so many things, we often overlook the obvious. And the obvious is generally the biggest, or the closest at hand.

Although statistics have not been compiled directly as to the effectiveness of Yellow Pages advertising for television, major appliance and similar leasing and rentals, some of the information which has been developed can, of course, be correlated to your industry.

According to recent studies, 81.5% of all adults use the Yellow Pages when considering a purchase. That's over 131,000,000 people. Further, it has been found that 84% of all Yellow Pages references are followed by action — a visit, a phone call or a letter.

However, business people must have realized this high degree of effectiveness; National Yellow Pages advertising revenues have increased by more than 94% since 1976, a record that tops all other national media revenue growth by a significant margin.

And yet, as an advertising and promotion specialist, I'm constantly frustrated by how often business people consider Yellow Pages as something they use "in addition to our regular advertising schedule."

Yellow Pages advertising should be a basic part of every company's marketing plan. Not only are Yellow Pages available to every individual and company representative that has a telephone, but they are the primary reference source at the moment of a leasing decision.

Ask yourself a few questions as you start to think about how you are best going to sell people on renting your products.

1- Do I take full advantage of the Yellow Pages by including our products and services under several classifications that can create business opportunities?

2- Are my customers individuals or organizations? Or both? In many cities today, Yellow Pages are published for individual householders (consumers) and another Business-to-Business directory is published to reach commercial customers throughout a wider geographical business area.

And the Business-to-Business books zero right in at the purchasing agents and other decision makers who can lease everything from trucks to office equipment.

3- Do I know that in many areas today one can highlight a Yellow Pages ad by the inclusion of the color red?

4- How about specialized Yellow Pages aimed at specific neighborhoods, new residents, college students and even tourists . . . all possibly prime targets for leasing?

5- And make sure that your copy is specific. Include information on your location, and the part that you're a member of the Association of Progressive Rental Organizations.

Yellow Pages should be a prime resource for you and can produce both leads and rentals on a local or a national basis. Like so many other things it's simply a matter of getting someone to show you how.

That's Reuben H. Donnelley's job and one we're happy to do. Meanwhile, as you call your Yellow Pages representative, how about writing us so that we can send you copies of a couple of booklets that may help direct your thinking. They're "Measure Your Advertising Effectiveness" and the "Media Selection Brochure." They're available from Tibor Taraba, at Reuben H. Donnelley, 825 Third Avenue, New York, N.Y. 10022. Or, if you're impatient, call me at 212/972-8266.

Tibor Taraba, Manager
Advertising & Sales Promotion
Reuben H. Donnelley

GET CRIME INSURANCE FROM UNCLE SAM

Think your rental store's location makes robbery and burglary insurance too costly? The Federal Crime Insurance Program makes such coverage now affordable for businesses in high-crime areas. Coverage is available in 28 states and the District of Columbia, and rates are based on gross receipts. This federally-sponsored protection can be used as either primary or secondary

insurance coverage and the only grounds for rejection are misrepresentation of one's gross receipts (to obtain more favorable rates) or failure to install basic security devices such as locks, alarms, etc.

For information on acquiring this attractive coverage for your business, write: Federal Crime Insurance, P.O. Box 41033, Washington, D.C.; or call toll-free (800) 638-8780.

Seminar Review

APRO Planning Seminar Receives Top Rating

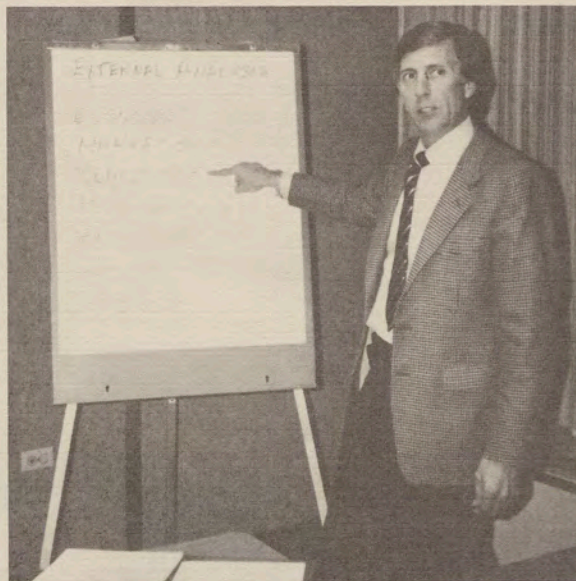
On December 2 and 3, Chuck Sims, President of Remco Enterprises, Inc., presented APRO's second Planning seminar in Dallas for 35 members.

The elements of planning he covered included the development of a company purpose, external analysis of economic, market, competitive, environmental and technological factors impacting the business; internal analysis of resources — including strengths and weaknesses of the organization; identification of key result areas and analysis of potential opportunities in products and markets; development of strategies and action plans and development of controls to ensure objectives are met or modified when appropriate.

The process of planning is critical to the success of the company. In the seminar, Sims led the group through the sequencing of the various planning function, stressing in particular the importance of using appropriate management style. He described how he personally uses a highly participative style, the style he recommends, by having the group develop a plan for a theoretical rental company. He emphasized the importance of the participative style and modelled its application throughout the seminar.

The formal evaluation forms completed by the participants gave both the content and the presentation an outstanding rating. Extra comments added to the forms included:

"Very impressed with the material, speaker and his presentation and the professional people the seminar attracted. I am totally



Chuck Sims gave the second APRO Seminar on Planning.

satisfied — Thank you for this opportunity.

"For a new dealer, this course is essential. Wish I could have gotten it sooner."

"Good investment of time and money. . ."

As is typical when rental dealers gather, a good many ideas and topics not necessarily related were shared both in and out of the meeting room.

The Planning seminar will be presented again in California in early 1982. Although an exact time and place have not yet been set, you may pre-reserve a spot by calling the APRO office in Austin. The seminar is recommended for owners of large or small rental companies and for key managers of large companies if the principal owner has attended or is attending. Registration will be limited to 32 persons.

PLANS UNDERWAY FOR 1982 APRO CONVENTION

The second annual APRO convention has been scheduled for August 18-22 in New Orleans.

The convention will be held at the Hyatt Regency Hotel, located four blocks from the French Quarter. According to Convention Chairman Jack Callender, "APRO has reserved a block of rooms at \$65 a night. Those interested in making hotel reservations need to make sure they mention they are with

APRO."

All interested vendors and suppliers should contact William Langkopp at (504) 588-9991. Langkopp is a convention coordinator hired by APRO to take care of all booth space, displays and questions you may have.

While most of the convention activities are still in the planning stage, six different seminars have been scheduled over three of the days. Actual topics and additional activities will be published at a later date.

Collections

Exploiting Pro-Rental Legislation

With the current trend toward consumer advocacy it would seem though the deck is stacked against the rental merchant. Although this is the popular opinion, it is not necessarily the case for the rental professional who keeps abreast of current law. It is important that the rental merchant has a comprehensive understanding of creditors rights.

The "Freedom of Information Act" in particular can be an invaluable tool in the hands of the informed. Through it the merchant is able to obtain vital information in "skip tracing" a delinquent customer. Here are a few examples of information available to you, as a rental agency, under the act.

MOTOR VEHICLE RECORDS: The make, model and license number of the customers automobile, as well as his address — of these the most valuable is probably the address. Don't despair if the one that the D.M.V. has is the same as the "bad" one in your file. Make note of the expiration date and put a note on your calendar to check again shortly thereafter. Within 12 months he has to have his new plates mailed to him somewhere. The D.O.T. in your state will supply you with all of this for a small fee right over the telephone. In many states they will set up a charge account for your company.

DRIVERS LICENSE RECORDS: In this case not only are the address and expiration date important, but the violation record as well. If there is a recent accident on the record you can write to the police department in the municipality where the accident took place for a copy of the accident report. Often this will contain a new address. Another possible avenue to explore might be —

PROBATION AND PAROLE RECORDS: Skipping with your rental property is no small crime, and the customer may have committed others. Consult your local department of corrections on a regular basis to determine if your skips are on probation or parole. It's the duty of the corrections officer to resolve the problem. The last possibility to be discussed is —

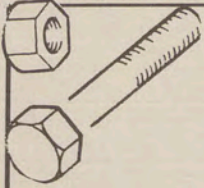
WELFARE RECORDS: the place where a skip is least likely to lie about his address. If he wants to receive his check every month he has to tell his welfare department where to mail it. This information is legally available to you under the "Freedom of Information Act." The typical welfare department is, however, ignorant of these laws and will probably try to deny you access. This situation is, for the most part, easily remedied through simple legal channels. If you run into a wall on this one, please feel free to call or write me.

Skip tracing will never be a pleasure, but it can be limited to a terrible pain in the neck. The most successful skip tracers are those who consistently exhaust every possibility. The least effective are those who routinely interview, neighbors and relatives and then write off the merchandise if they haven't discovered the skips whereabouts. Don't be put off by the size or power of any governmental body. You have the right to ask, demand or if necessary, utilize our judicial system to obtain information about your debtors.

Daniel R. Chaudoir,
Collection Manager
Colortyme TV Rental Company
Milwaukee, Wisconsin

Jumping at several small opportunities may get us there more quickly than waiting for one big one to come along.

Hugh Allen



Nuts & Bolts

Collection Problems: Limit any discussion of delinquent accounts to the person directly responsible for that account. This means front office secretaries and store managers can't "take care of" their favorite customers. This is step one, but it's an important step.

Reducing Pickups: Try drawing up a chart that lists — as topic headings — every conceivable reason a customer might have for returning a set. Then, chart your pickups on a daily basis, according to the person handling each account. After about two weeks, a clear pattern should begin to emerge and you can then concentrate on training, replacing, or more tightly-managing the people who create the most pickups.

Getting Better People: Pay more than you thought the job was worth, and then expect more than you thought you had a right to. This combination usually results in some pretty good people sticking with you.

Reducing Field Collections: Establish a short-duration contest with the winner being the collection person who has the most in-store payments — whether they are past due or on time. Forget about setting collection quotas and paying bonuses for collection fees, etc. Pay for results that save you money and hold onto customers. Who cares if he's late so long as he pays in the store without a trip to the house? This contest will create some good habits among your personnel.

Reducing Service Calls: Make a rule that every set coming back to the store MUST go into the back room and be tagged "okay" before being re-rented. Sometimes, poor serviceability was the very reason it came back. Why rotate a lemon when it costs money to deliver and then make a service call tomorrow?

Collecting NSF Checks: Either don't take any checks, or sign up with a check-guaranty service that warrants checks you call in. But don't set a policy that you know will be broken. Most "no-check" rules are broken.

Improving Profits: Call a store meeting and break down your profit/loss statement into a net profit PER UNIT ON RENT. Do a simulated

"P&L" for each route in your store and show the people just how much you really make on a per-unit basis. It's almost always much, much less than they imagine. When your people know where their efforts show up on the statement, they want to do better. It's human nature. And they really are human.

Re-delivering Pickups: Clip the top of the collection route card when the pickup is processed and file it alphabetically as you might an index card. Every Wednesday or Thursday, the field personnel call these people and arrange for a redelivery. If they don't get one, the card goes into a stack for mailers to be sent by the secretary. Simple and effective.

Improving Delivery Presentations: Go along on a few deliveries as an observer (dressed for the part, naturally) and take along a pocket mini-recorder. Record the delivery presentation in the home. Then, play these back in store meetings and critique them — after critiquing them individually in private, of course. Amazing what the sound of one's voice can do.

Lowering Service Expenses: Before buying a new label, have your best technician take a sample apart and apprise you of it's field serviceability and technical quality. If he thinks it stinks, don't buy it. If you do, be prepared to see lots of parts orders and down service sets.

News Briefs

If you have any information or black and white pictures you feel would be of interest to our readers, please send them to the APRO office.

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The CES show, the largest display of consumer electronics, will be held January 7 through 10 in Las Vegas. For those who are interested but will not be able to attend the convention, a second convention will be held in Chicago in June.

• • •

APRO welcomes in several new members.

New Apro Members Since August 1981:

- 1. Sam Fenceroy and Marden Leonard
ABC TV & Stereo Rentals, Inc.
Dallas, Texas 8 stores
- 2. Pete Myers
Pete Myers Rent 'N' Own
Sweetwater, Texas 3 stores
- 3. Tim Stanly
Showcase TV & Appliance Rentals
Huntsville, Alabama 1 store
- 4. Bill Norvell
TeleSound, Inc.
Mesa, Arizona 4 stores
- 5. Edwin O. Reid
Reid's TV, Inc.
Palatka, Florida 1 store
- 6. Rich Helferich
NOW Rental Corporation
Cincinnati, Ohio 1 store
- 7. Perry J. McNeal
Network Rentals
Atlanta, Georgia 1 store
- 8. James B. Baber
Baber's Firestone
Pascagoula, Mississippi 3 stores
- 9. Jim Cox
Kel-Way Rentals
Winston-Salem, North Carolina 2 stores
- 10. Wade Hall
Slidell TV & Stereo Rentals, Inc.
Slidell, Louisiana 1 store
- 11. Les Rogers
Basic TV & Appliance Rentals
Monroe, Louisiana 3 stores
- 12. Joseph D. Gaffney
3 Guys TV Rentals
Lakeland, Florida 8 stores
- 13. J. L. Burnett
Ace TV Rental, Inc.
Spartanburg, South Carolina 2 stores
- 14. Dieter A. Mews
OMNI TV Rental, Inc.
Cincinnati, Ohio 1 store
- 15. Evan H. Cooper
Dial TV Rental
Canoga Park, California 1 store
- 16. Glen Skinner
Clovis TV & Appliance, Inc.
Clovis, California 2 stores

- 17. Henry Mendoza
International Television Leasing
Laguna Niguel, California 13 stores
- 18. Ivan R. Dorsey
Curtis Mathes Home
Entertainment Center
Oshkosh, Wisconsin 1 store
- 19. John G. Stafos
Avenue Rentals, Inc.
Kansas City, Kansas 1 store
- 20. David H. Pyle
Television City, Inc.
Magnolia Arkansas 1 store
- 21. David & Arlene Rand
TV Mart Rentals
Portland, Oregon 1 store
- 22. Bruce A. Larson
Larson Appliance Company, Inc.
Medford, Oregon 1 store
- 23. Keith Stafford
Prime Time TV Rentals, Inc.
Tacoma, Washington 4 stores
- 24. Elly S. Valas
Valas TV & Stereo
Denver, Colorado 2 stores
- 25. Joe E. Gordon
Walt's Radio & TV
Visalia, California 1 store
- 26. Stu Miller
National TV Rentals
Santa Ana, California 10 stores

77 New Stores

New Associate Members:

- 1. The Speed Queen Company
Ripon, Wisconsin
- 2. The Gusdorf Corporation
St. Louis, Missouri
- 3. Creative Consultant, Inc.
Laguna Hills, California
- 4. Sears, Roebuck and Company
Chicago, Illinois
- 5. C. E. Sales Company
Oakland, California
- 6. General Electric Company
Fresno, California
- 7. American Bankers Insurance Group
Miami, Florida

APRO now accepts Mastercard and Visa for dues, seminars and all APRO materials for sale.

More News Briefs

Associate member Glenn Davis, National Sales Manager for Dynamic Distributing Company, pledged he would donate to APRO \$1 for every unit he sold to an APRO member. Glenn upheld his pledge and at the December board meeting he presented a check for \$998. To date, Dynamic has donated over \$2,100. to our association.



Walter Lehr, Manager of the new Colortyme rental store in Rock Island, Ill, gets a good deal of kidding about his love for chicken. His wife, Anna, says Walt would eat chicken four times a day and eight days a week if possible. On Walt's birthday he received a chicken lunch and a visit from CHICKEN BIG, who expressed concern that chickens might become an endangered species, if everyone followed Walt's eating habits.

Sharing Walt's birthday are (from left to right), Joel Baldrige, Account Manager; Anna Lehr, Rental Specialist; Russell Baker, Account Manager; Walt Lehr, Manager. The chicken is Rozanne Kowalczyk. (Who is ordinarily more suitable attired when she represents you at APRO board meetings.)

Government Regulations

Federal Reserve Board Prepares Commentary For Regulation M

Currently under consideration and ready for apparent approval is a new proposed official staff commentary from the Federal Reserve Board for Regulation M. The Federal Reserve Board adopted Regulation M April 1, 1981 to become effective April 1, 1982.

The commentary of greatest importance to rental dealers is the section that specifically excludes rental purchase contracts from coverage under the Act. In order to be covered by Truth in Leasing there must be a "consumer lease," the initial term of which must be more than four months. The proposed commentary 213.2 (a) (6) reads as follows:

"Thus a lease of personal property for four months, three months, or on a month-to-month or week-to-week basis (even though the lease actually extends beyond four months) is **not** a regular consumer lease and is **not** subject to the disclosure requirements of the regulation. A lease with a penalty for cancelling during the first four months is considered to have a term of

more than four months. A month-to-month or week-to-week extension of a lease that was originally for four months or less is **not** a consumer lease, even if the extension actually lasts for more than four months. For example, a three month lease extended on a month-to-month basis and terminated after one year does not require consumer lease disclosures."

If this commentary is adopted, and there is no reason to suppose that it will not be, one of the potential legal obstacles to the validity of rental-purchase contracts will have been eliminated. This marks the first "official" recognition of rental purchase agreements at the federal level, and it is recognition that does not affect the way most rental dealers are doing business. This is a favorable sign for our industry from Washington.

Copies of the proposed official staff commentary in its entirety are available in the APRO office upon request.

Ed Winn
APRO Legal Counsel

VCR'S VS COPYRIGHT LAWS

The 9th Circuit U.S. Court of Appeals, the highest level of Court in the country below the U.S. Supreme Court, ruled in late October that manufacturing, selling or using home video recorders for the purpose of taping television broadcasts violates the federal copyright laws. The opinion caused considerable surprise among copyright experts, who predict that the issue will ultimately be resolved by legislation.

Essentially, the Court answered yes to two questions: Do home video users commit copyright infringement when they reproduce television programs for personal use? Can copyright holders get damages from manufacturers and sellers of the recording

devices? Named as defendants in the lawsuit were Sony Corporation, makers of Betamax, four retail stores that sold Betamax, Sony's advertising agency and an individual owner-user of the recorder. The Court held the manufacturer, the seller and the individual owner-user liable for copyright infringement.

Predictions are that the decision will not terminate what has become a legitimate business and a growing part of the rental industry. Some experts suggest a licensing arrangement or a tax on video cassette sales modeled after similar laws in Europe. In any case, if the opinion is upheld by the U.S. Supreme Court, the cost of VCR's may increase.

Effective Selling In The Rental Business

In the first article of this series of sales articles, we talked about knowing your product thoroughly in order to present features and benefits to motivate your customers to rent.

It is equally important to know the features and benefits of your no-obligation rental-purchase program. Today more and more people are asking about rental with ownership options as a way to have the products they want and need now. Ours is a relatively new industry. Customers are interested in finding out whether this kind of program fits their needs, and you'll sell more effectively if you have the details at your fingertips when you need them.

Listed below are a few of the main features and benefits offered by many rental-ownership dealers. If these differ from the ones in your company, be sure to alter this list accordingly.

1. RENTAL PURCHASE OPTION, OR RENT-TO-OWN PLAN.

Explain to the customer in detail what his options are for ownership and when he can own the unit. Specify the number of weeks or months he must rent the unit to acquire ownership.

2. NO OBLIGATION.

If the customer has no long term obligation, emphasize this point. This can be a key factor in a customer's decision to rent. If your program allows for the customer to return the unit at any time, make sure they know this. This option gives the customer the benefit of trying out the unit at home before making the decision to continue with the rental-purchase program. This is a big advantage over financing plans, where the customer is obligated for the payments and may end up with either unwanted merchandise or a bad credit record.

This feature provides such an important customer benefit that it has been a significant factor in the court's decision to uphold

the rental-purchase agreement as separate and distinct from a retail sales contract.

3. SERVICE INCLUDED WHILE RENTING.

If your company provides this for customers, be sure to explain this policy. For a customer who has a tight budget, this provides the important benefit of protection against unexpected repair bills.

In presenting these items to your customer, keep the following suggestions in mind:

- Practice key phrases until you can say them concisely and clearly. That way you will have them in mind when you need them.
- Don't blurt out everything at once. Find out what the customer's needs and desires are, then respond with the features and benefits that fill those needs.
- Present the program with enthusiasm, showing that you personally believe it really offers an excellent way for the customer to start using the product now and to end up owning it.

Our rental industry represents the most innovative method of delivering major consumer items to come along in years. The trade papers are filled with articles about this marketing concept. Home Furnishings Daily, Television Digest, The Wall Street Journal and U.S. News and World Report have all reported our growth. You are an important part of that growth and excitement. By using professional selling techniques to keep those orders flowing, you share in the fun and you also have the satisfaction of knowing that you are making an important contribution.

Rozanne Kowalczyk
Chairman of APRO
Training Committee
Colortyme TV Rentals

Training Survey

THE RESULTS ARE IN

Thanks to all of the dealers who responded so promptly to our survey of training needs, we were able to discuss the initial tabulation at the December board meeting. Briefly, the results indicated were:

1. The greatest priority was placed on training for owners and general managers, followed by training for store managers.
2. You showed a particular desire for regional sessions and for sessions at the convention. There was also a lot of interest for videotapes and manuals, which indicates you want to do a lot of your own training.
3. Subjects rating highest in priority were:

a. Maintaining profitable collection ratios.

1. Setting standards for collections.
2. Legal issues in collections.
3. Effective customer management (This received the highest overall priority.)
4. Skip tracing techniques.

b. Marketing and Advertising Effectively.

1. Developing cost effective promotions.
2. Media selection and evaluation.
3. Selling techniques.

c. Human Resources Management (Personnel)

1. Compensation.
2. Motivating employees. . .and keeping them motivated.
3. How to train effectively.
4. Time management.

d. Business Management for Rentals.

1. Budget Management.
2. Cash flow planning.
3. Cash controls.
4. Inventory controls.
5. Strategic planning (See article on Planning seminar held in Dallas.)



If for some reason you weren't able to get the survey to us before, please send it now. APRO is here to serve your needs and we need your input to determine the needs.

Your training committee is now at work developing plans to develop materials and programs for the highest priority topics.

If you are interested in a regional seminar, we suggest you talk with the dealers in your area. (The APRO office will send you a member list on request.) Once you decide on a topic and get a group of interested dealers, APRO will arrange it for you. All seminars will be publicized through the Approach or special bulletins.

Rozanne Kowalczyk, Chairman
APRO Training Committee

Please send me more information on APRO.

NAME: _____ COMPANY: _____

ADDRESS: _____

Tear this card out and send to: APRO, 1866 Austin National Bank Tower, Austin, Tx 78701



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