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the magazine of the home entertainment, appliance, and furniture rental industry

Progressive Rentals

On Computer

Plugging into Progress



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HOW GUIDE

1957

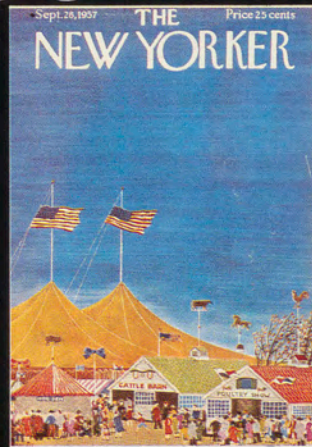


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ON THE COVER. Automating the rental-purchase outlet streamlines certain everyday operating procedures. It lifts dealers out of the maze of ledger cards and puts them in the amazing future of the floppy disk. The story on page 8 contrasts dealers' operations before and after automation.

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Rental dealers tell how automation has changed their operations to more efficient businesses and prepares them for future expansion.

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50 GLOSSARY OF RENTAL TERMS

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COVER PHOTO BY:
Niles Fuller

THE EDITOR'S DESK

"Rent-To-Own: Accepting the Challenge" is an appropriate theme for APRO '85 this July 18 through 22 in Orlando—and for a lot of reasons.

During APRO's existence, each year has proven to be a challenge in meeting the needs of a membership which continues to grow both in size and sophistication. In 1980, 40 rental dealers gathered in Dallas, Texas to share problems and solutions. At that time, neither APRO organizers nor attendees knew all the questions to ask. Everyone at that meeting had a common interest in the rental business. Everyone there wanted their business to grow and succeed. Everyone had problems; some had solutions. However cautious or uninformed dealers were upon arriving, most left more enlightened regarding the scope of the business and the need for a positive public image. It was clear also to those in attendance that the industry was on the brink of a significant growth phase.

APRO was born out of the need to direct that inevitable growth, and APRO has met the challenge of that growth. APRO has provided rental dealers with the tools necessary for positive growth: conventions, seminars, a national trade magazine, and—perhaps most importantly—an organized and qualified voice hammering on state and federal levels in favor of the rental-purchase business. Clearly, APRO has served as a surrogate parent to the members of this industry. Think about it. Protector. Teacher. Disciplinarian. Those who call the APRO office regularly for advice, legal or otherwise, will be quick to agree that impunity is not among the salient characteristics of this industry.

APRO gets anywhere from 30 to 50 calls per day from dealers who need help. With each phone call, APRO meets the challenge.

Likewise, members of the rent-to-own industry are meeting the challenge of growth as informed business people. This is evidenced in many ways. The steady rise in convention attendance each year is a clear indication of the rental community's drive toward increased professionalism and positive growth.

In 5 short years, the annual APRO show has evolved from an informal meeting of 300 dealers who were curious about how fellow dealers ran their businesses to an extravaganza of over 1800 dealers, 16 seminars, 109 booths, plus an exciting spouse and youth program, 2 cocktail parties, and a spectacular gala dinner complete with jugglers, Dixieland jazz, and an orchestra. Those dealers who are eager to improve their businesses and themselves make APRO's growth possible as APRO, in turn, enhances the growth of the industry.

Those dealers who have automated their businesses—bought a computer—have accepted the challenge of growth. Clearly, taking the plunge into the computer age is a sound commitment to continued growth. Today dealers are automating their businesses with less reluctance than 2 years, or even 1 year ago.

Expansion is the buzzword of the year in the rental industry. It's easier and ultimately more profitable to grow an efficient well-organized operation than a poorly-organized one. Even those less interested in growing must ultimately consider automating their records in order to survive in the marketplace. The trend is toward computerization. The hangers-on will be left behind by the competition.

So you're considering taking the plunge and you'd like to know where to start? This month's issue addresses the computer question—should I or shouldn't I? Fellow rental dealers, large and small, reveal the pleasures and perils that the computer has brought their operations in our cover feature, "From Card Box to Floppy Disk", which begins on page 8.

To those who have yet to take the plunge, reading and learning from other's mistakes will ultimately prove useful when the time does come. And it will. The age of automation is here. If you plan to stay in business, you will be on computer sooner or later. You heard it here.

The excitement is building as the convention draws near. The *APRO '85 Show Guide* is inserted as a pull-out in this issue. If you haven't done so, make your plans to attend. It's far and away our best show yet.

See you there!

— Editor

Publisher/Editor-In-Chief
Elizabeth T. Johnston

Executive Editor
Edward L. Winn III
Associate Editor
David Morgan Jones
Assistant Editor
Shirley Greenly

Contributors
Robbie Bratcher
Alice Bruton
J. Samuel Choate, Jr.
Alan Dobzinski
Les Feldser
Molly Hanchey
Bud Holladay
Mike Sheriff
James Walker, Jr.

Art Director
Elizabeth T. Johnston
Production Coordinator
Annette Bostick
Mechanical Art
Nancy Yohe
Illustrations
Monica Gerlach
Typographer
Graphic Express

Advertising Director
J. Pat Walker

Data Processing Manager
Shirley J. Nelson
Circulation Manager
Susan Hinkley
Financial Manager
Donna Singleton

Editorial Advisory Board

Lew Allen
Pilot Audio
Alan M. Dobzinski
The Rental Experts
R.C. "Bud" Holladay
ABC Rentals
Lowry Shrader
Rent It Corp.
Charles D. "Chuck" Sims
Alphanomics
Norman Smith
Zenith Corporation
Larry Tinney
Royal Crown Leasing

Editorial and Advertising Offices
1866 InterFirst Tower
Austin, Texas 78701
(512) 478-6521

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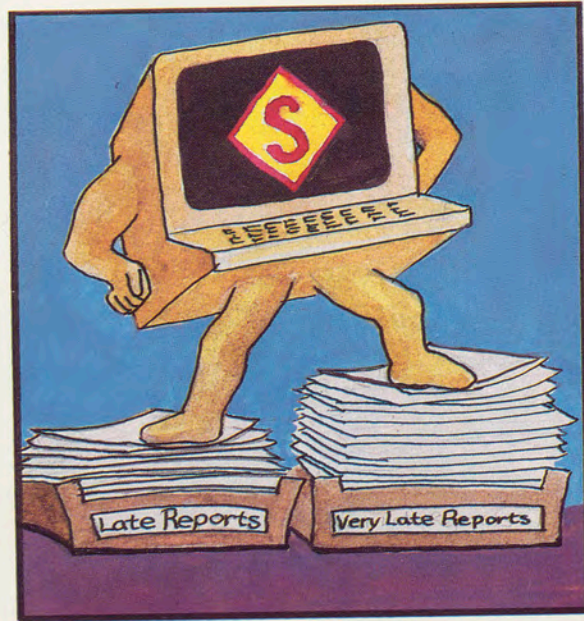
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GENERAL ELECTRIC



From Card Box to Floppy Disk

Dealers Tell How Automation Has Changed Their Operations

Suppose the boss assigns you to report a dollar figure breakdown of all items for a certain manufacturer that are on rent as of noon today, and he wants it by the end of the day. He also wants you to include the model and serial numbers. It's 4 p.m. now, what do you do, panic?

Or, suppose you decide to provide more timely and accurate feedback to your account managers on their progress of collecting delinquent accounts. You resolve to provide this updated report three times a day. You also resolve to stay an extra 2 hours every day to get the rest of your work done.

In each case, the employees don't have to panic or work extra hours to achieve their assignments, not if the company has computerized its operations. Computerization may not be the answer for every rental dealership in the country. However, to gain control of a mountain of unmanageable paperwork and to finally have timely and accurate reports on the state of your business,

the computer (with a rental-purchase compatible software package) is quickly becoming a necessity.

But don't rush out to the nearest personal computer store in a shopping mall and expect to find the solution to all your management headaches. (For tips on choosing a system and converting your records to computer, see *THE APPROACH*, July 1984 and *PROGRESSIVE RENTALS*, February 1985.) Some dealers have learned the hard way by spending from \$45,000 to \$400,000 to hire an independent programmer to attempt to create a software system that, in the end, never works. And these figures do not include the cost of the hardware. Today, programs for the rental-purchase industry already exist eliminating the need for a dealer to attempt the monumental task of producing his own software.

Depending on the size of your operation, the cost for a prepackaged software/hardware system may run from \$7,000 to \$15,000 per store for the system

you want, plus \$25,000 to \$60,000 or more for the home office master computer system.

Without this major investment, increased growth and profit may not be possible without significant additions to your staff. Dealers that have made the leap into the information age provide a testimony to what life was like before and, is like now, after the computer.

From a Jeep to a Cadillac

Let's face it. The rental-purchase business is a record-keeping intensive business. With half the industry collecting payments on a weekly basis and the other half on a monthly basis, a number of accounts come due every day of the week. And then there are late payments to keep up with. The list goes on.

"This is a fast-paced business and you are really forced into making the change," admits David Blevins, president of Showcase TV & Appliance Rental based in Huntsville, Alabama. "There is so much information I now

have access to. It frees my managers from all the paperwork and allows them to do the job I hired them for—to sell, help with customer relations, collections, and provide more employee training.”

Blevins, like other rental dealers, sings the praises of his decision to automate. The computer has streamlined transactions and other business operations by:

- *Timely Payments.* Accurate lists of due dates by customer help ensure the dealer knows which customers are due for payment and when.

- *Correct Payments.* The computer figures the bill's total compared with its records on the item's price and the length of the rental period. Payments are posted correctly. An accurate receipt is printed.

- *Accurate Contracts.* The computer can correctly print your standard contract based on the information keyed into it.

- *Customer Records.* The transaction history of the customer is maintained and automatically updated with each transaction. The customer's address, phone number, and other data is available within seconds.

- *Timely Inventory Statistics.* The computer continuously updates and maintains inventory statistics that tell you many facts including items on rent, idle inventory, items by company and serial number, depreciation amounts, items on repair, and dollar value of the total inventory. BOR figures are always up-to-date.

- *Collections.* Account managers can quickly ascertain a customer's payment status and better judge their collections' success through the computer's updating abilities.

- *Daily Receipts.* At the end of the day, the computer calculates total dollar value of all rentals, payments, taxes collected, and prints a breakdown by item of all transactions.

Charles Traynham, district supervisor and manager in Spartanburg, South Carolina for one of Ace TV Rentals' 10 stores, describes his company's change. "It's like going from a Jeep to a Cadillac. It took about 4 days to convert my records to the system and the transition was very smooth. The main hitch was simply human error in keying the information into the computer. The computer calculates all the reports that used to take days to compile. Now the computer does it *all* for me."

The main reason for deciding to automate is control. Dealers, whose outlets are experiencing rapid expansion,

DECIDE WHAT YOU NEED

It's up to the rental dealer to determine what he wants to accomplish with computerization based on the future growth plans of the business. Remember, the computer does not solve problems, it is an automation tool which helps to manage the business.

To determine what your automation needs are, consider the following:

- What report information do you want the system to generate?
- In what format should the report be structured?
- How should the information be made available—in printed format only, on-screen only, or both?
- Who should have access to what information and when?
- How will the processed information be used?
- How often will reports need to be generated?

In developing your needs list, determine what reports and information you absolutely must have, and then determine what additional reports it would be nice to have. Computer vendors and other rental dealers who have computerized are a good source for developing ideas for the list.

EMPLOYEE CONCERNS

The new buttons to push, programming codes, and whirring noises may not be welcomed by all employees in the rental outlet. Automation may be frightening for long-term employees, while others may fear for their jobs. Don't hope the issue will resolve itself, use these tips to ease employees over the introduction of computers in the rental dealership.

- *Take Positive Action.* Personally inform your employees about the value of the change and what it means to the future of the business and their role in the business.
- *Employee Seminars.* Ask the computer installation company to hold seminars with employees to answer their questions and allay their fears.
- *Show the Human Connection.* Show employees specifically how they interact with the computer and how the machinery impacts their work—usually, it means increased output, more efficiency, and an easier workload.
- *Push the Buttons.* If possible let employees see the equipment in use in another rental outlet or computer showroom to help prepare them for their training sessions.
- *Reassure.* Take every opportunity to reassure employees on their continuing role with the company. Be honest. Some employees will continue to perform the same work, while others might experience changes in job specifications.

COMPUTER COSTS

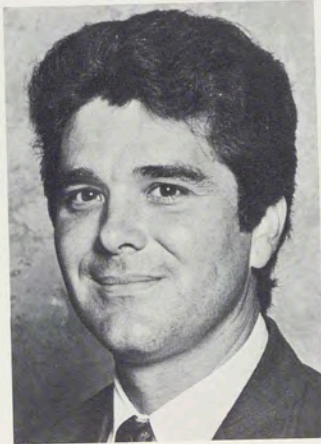
It requires a major investment to automate a rental dealership: approximately \$7,000 to \$15,000 per store, plus the cost of the home office computer which may be between \$25,000 to \$60,000. The actual cost depends on the size of the operation and the type of equipment used in the system package.

The cost is relative to the benefits produced and each dealer must determine that for himself. Bids from computer vendors are based on the product needed to do the job wanted. Some points to consider for cost analysis are:

- Is the system being offered what you need to get the job done, or is it too powerful or too small for your present and near-future needs?
- What would it cost now to go the cheaper or smaller way only to update later?
- Besides the cost of the software and hardware, what are the costs of educational and training time, plus the continuing costs of supplies, phone lines, and other overhead?
- What is the cost for making changes in the software program, or for repair should the system malfunction?
- Will the cost of the system be offset by a reduction in payroll? In most cases, the computer system does not reduce the staff, but it may mean not having to hire additional personnel at this time.
- How does the computer affect your operational costs in the long run versus your present operational costs?

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EVOLUTION OF AN ASSOCIATION



EDWARD L. WINN III
APRO Executive Director/
General Counsel

APRO will soon be 5 years old and things in the association are changing. Since an association can ultimately be neither more nor less than its membership, you, as APRO's members, need to be aware of the changes and react accordingly.

The first and most significant change has been a noticeable wane in the interest in the life of the association. To wit, at the end of the first quarter of 1985, membership renewals were down. This is after 4 years of what can only be called explosive growth. At first glance, one might argue that the association is not doing its job. It is true that after much effort and considerable money spent, the association has not yet succeeded in having favorable rental-purchase legislation enacted at the federal level.

At the risk of sounding self-serving, to argue that this lack of success is evidence that the association is not doing its job is to fail to understand the political process. Neither APRO nor any other organization or individual can guarantee legislation. There are serious consumer advocates dedicated to the proposition that rental-purchase agreements are disguised credit sales and that legislation which has any other effect shall not pass.

APRO has been successful in educating legislators and others about the many differences between retail installment sales and the rental industry. Ultimately APRO will be successful in getting federal legislation to regulate the industry and allow it to flourish.

In the meantime, the question has arisen, what else, if anything, should APRO do for its dealers besides pursue federal legislation. One thing, certainly, is to help dealers organize to deal with state legislatures. In fairness, dealers in individual states must fund their own state legislative battles. Nonetheless, APRO can and does help dealers get organized and often has been helpful in finding local lobbyists, providing technical assistance, and serving as a clearinghouse and resource center for issues that arise at the state level.

APRO has also been active in the public relations field, a service often overlooked by many members. The magazine, PROGRESSIVE RENTALS, may be the most visible example of the public relations effort. The magazine attempts, in the first place, to provide rental dealers with information useful to them in their businesses—practical information to show them where the pitfalls are and helpful hints to let them make more money. At a larger level, the magazine shows the public that the rental-purchase industry is serious about its business and is intent on becoming ever more professional.

Rental dealers offer a needed service to a growing population of consumers. Rental dealers merit a place in the mainstream of American business. The association is busy making that case to legislators, consumer advocates, and other businesses.

APRO members need to know, however, that there are dealers who have no desire to be in the mainstream. They do many of the things that the industry as a whole is accused of doing, and they have no interest whatsoever in changing their ways. What they do not want is more competition or better competition. These dealers have made a lot of money taking advantage of their customers and they do not want anyone else educating their customers, horning in on their good thing, or telling them to clean up their acts.

Because APRO wants to do all three, they want APRO to do less not more. There are APRO members who will not let the magazine be sent to the stores because they do not want their employees to hear the APRO line. There are APRO members who do not want APRO to have seminars because it merely increases the level of competition. These dealers only want APRO around long enough to "make the business legal," to give them a safe harbor in which to conduct their lamentable business practices.

In truth, I do not know how many dealers there are who feel this way. To say too many is not helpful. For those of you who find benefit in what APRO is doing for your business and your industry, I urge you to pay careful attention to what happens to the association over the next few months.

For example, we are having board elections next month in Orlando. If you don't care enough to vote, you will certainly get what you deserve. If you do care, you need to ask careful and perhaps difficult questions of the candidates. Make sure that your new board reflects what you want and expect from your trade association. It does make a difference, and from where I sit, the association runs some risk of becoming a shadow of its former self. If that is allowed to happen, the rental-purchases industry will be the poorer for it.

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Q: Is it legal to pay a referral fee to a current customer for bringing in new business?

Not in every state. The practice of using referral fees to encourage current customers to promote a business is used by many of our rental dealers and others in various kinds of businesses.

Under such a referral plan, a rental store customer typically is promised a discount, credit, or rebate on his own transaction with the store if he provides the names and addresses of one or more other potential customers. In many cases, the discount is only available if the referrals actually result in a new rental customer.

Generally, there is no problem with that practice in states where it is not specifically prohibited by statute. There are, however, many states that have statutes which either limit such referral plans, or prohibit them altogether, but not all such statutes are applicable to strictly rental agreements. Up to half of the states have a statutory prohibition which applies in the rental context.

Another group of states have statutes which might apply to this practice, depending on the specific terms of the referral plan. In each state, a careful reading of the statute and examination of the specific business practices is necessary to determine whether a rental dealer would be well advised to initiate or continue this practice.

Because of the lack of uniformity in state laws addressing this question, anyone who is engaged in this practice should consult with a lawyer who is familiar with the laws of the individual state where the stores are located. In those states where the practice of offering referral fees or discounts is prohibited (in the rental context or otherwise), the evil that the various

THERE ARE MANY STATES THAT HAVE STATUTES WHICH EITHER LIMIT SUCH REFERRAL PLANS, OR PROHIBIT THEM ALTOGETHER.

IT IS IMPOSSIBLE TO SHOW THAT A CUSTOMER WAS EVER INDUCED TO RENT A TELEVISION SET BELIEVING HE WOULD NOT ACTUALLY HAVE TO PAY FOR THE SET BECAUSE OF FUTURE REFERRALS.

state legislatures have addressed themselves to in these statutes is fraud or deception. They are concerned with the situation (occurring principally in the home solicitation setting) where a purchase or rental contract is entered into by a consumer *in reliance upon* promises for credit against the purchase or rental price for future referrals. In too many cases, these potential credits are illusory and the consumer in fact ends up with a larger obligation than he had initially intended.

In several states, a referral scheme is considered a lottery in that the consumer's obligation is subject to decrease upon the occurrence of a chance happening. In other states, the practice may

be proscribed under statutes dealing with chain letters or chain referrals, pyramid sales schemes, and multiple distributorships. In practice, it is impossible to show that a customer was ever induced to rent a television set believing he would not actually have to pay for the set because of future referrals that he might provide to the store.

Arguably, the credit for referral offered by most rental stores is so relatively small that the consumer would never confuse his obligation to pay with the credit that might be obtained from referrals. Still, because this kind of system is abused by other businesses, the legislation (if applicable at all) prohibits even well-intentioned referral programs that do not deceive consumers.

Lastly, we should all know by now that there are those in our various communities who try very hard to attack the rental industry in court for violations of the law, however small they may be. Because we live in this environment, we should be mindful of the laws which in many cases prohibit referral credits.

Editor's note: LEGAL is a regularly featured question-answer column written by James D. Walker, Jr., of Surrency, Choate & Walker, for rental dealers with legal questions. Please address questions for this column to: James D. Walker, Jr., Surrency, Choate & Walker, Box 1497, Augusta, GA 30903.

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For information, contact your Zenith distributor or call Mr. Norm Smith, National Manager Rental Markets, at Zenith Electronics Corporation, (312) 391-8231.

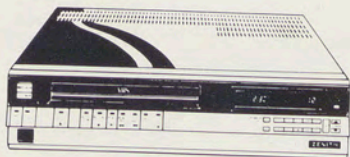
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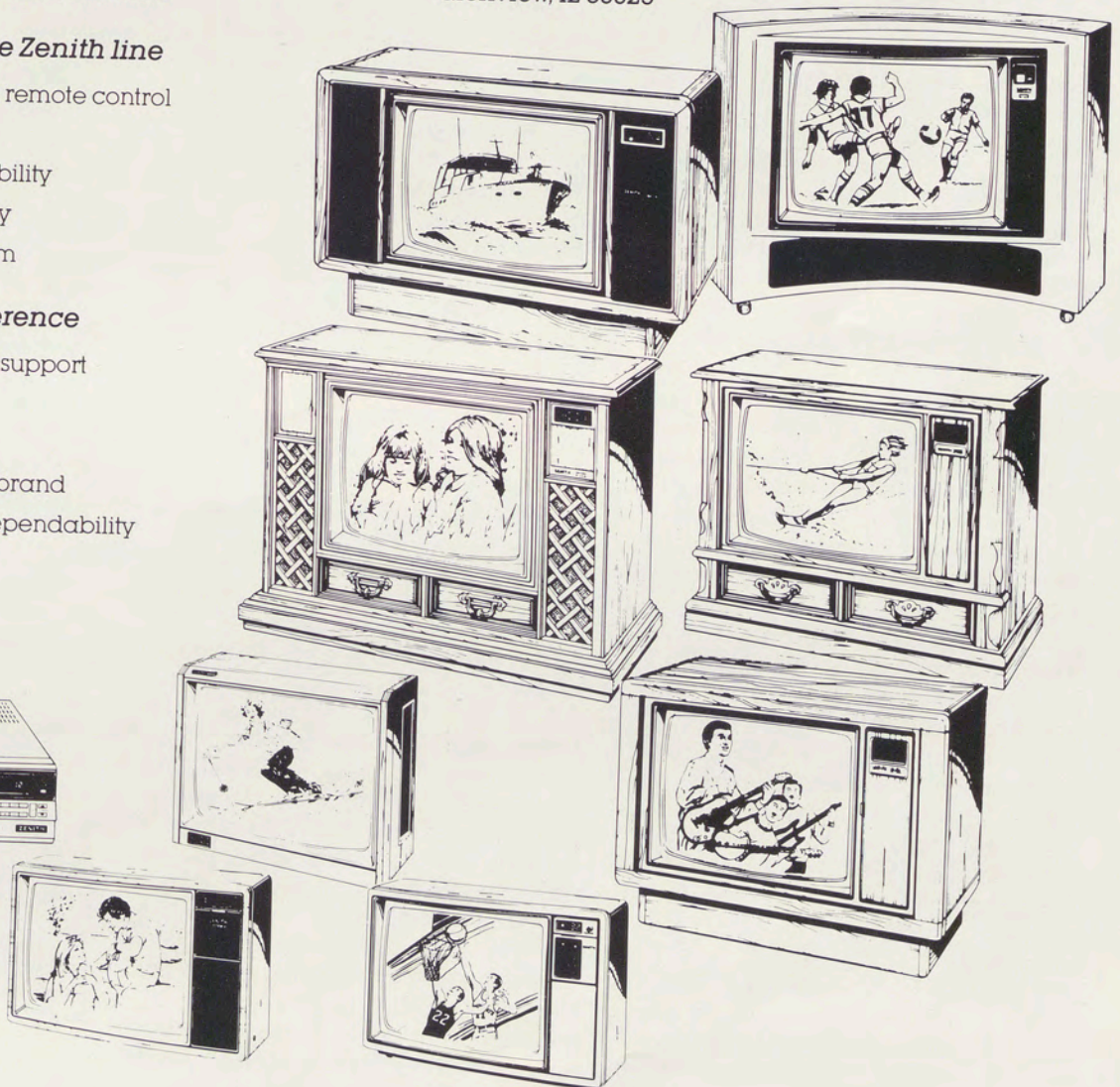
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What Makes A Quality Manager?

Quality, according to Webster, means "peculiar and essential character; degree of excellence; a distinguishable attribute." Do these words best describe your store managers? If you answer yes, I applaud you. However, if you answer no, then it is probably time to ask yourself what it is you are looking for in a manager to ensure that he or she becomes a quality manager.

Of those wonderful characteristics we would like all of our store employees to possess, including honesty, dependability, punctuality, and a desire to work hard, there are (I believe) certain basic ingredients that make for a successful store manager, be it the rental business or any other business. Let's examine what I call the "Ten Commandments" of a quality manager in a bit more depth and detail.

1. Patience. You, as the owner or district manager, must enter into this new relationship with your store manager with a degree of open-mindedness and understanding. You must expect from the beginning that mistakes will occur and that miracles will not happen overnight.

2. Direction. It has been said, "If you don't know where you're going, you'll wind up somewhere else." It is nearly impossible for a store manager to achieve the numbers you expect if you do not make it clear exactly what you expect. This is best accomplished by reviewing the manager's written job description and providing a written set of projections for what you expect of that store—preferably at least one year's forecast.

3. Knowledge. Would you want a doctor to perform surgery on you if he hasn't attended medical school? Then don't expect your store manager to perform up to your standards unless you first provide him with the proper knowledge. It is best to ask yourself

again, "Is he or she ready to be placed in charge of a business grossing over a half-million dollars a year?"

4. Training. All too often, we provide our employees with the proper knowledge ("book work"), but forget to train them. We just toss them the book and say, "Here, go get 'em." Or, worse yet, we provide them with no knowledge, no guidance, and no set of standards. We then take them out, tell them to get that TV back and they do so—by kicking down the door at midnight after a few beers in *your* van, on *your* time!

5. Delegation. How about the store manager that gets the "numbers" you're looking for but does so by working 80 to 100 hours a week? To me, this is not a manager at all, just a (very) hard working employee. This is probably because he has not learned to delegate properly, an essential quality if a business wants to expand.

Part of the definition of management is "getting things done through others." If this cannot be achieved by your store managers, two things will occur and both are negative. 1) Your manager will suffer burn out, losing you a potentially good, long-lasting employee. 2) Because he had been doing all the work for everyone else anyway, waste has built up in that store, costing you many dollars. After Manager Burnout leaves your employ, you undoubtedly will find there are three to six other employees who know nothing. Why? Because the one who knew and did everything no longer works there.

6. Motivation. Make your business fun, yet always remember to keep it businesslike. Keep everyone motivated: have store contests; give your store managers a budget for discretionary bonuses; and have healthy, intercompany contests.

7. Follow up. Or, as I like to refer to it, "inspect what you expect." A man-

ager has clearly wasted his valuable time and your hard-earned dollars if he did the teaching, training, delegating, and motivating the employees, but failed to do the *all-important* step: follow up! These are *not* \$50,000-a-year-executive self-starters. Put quite simply: They need to be watched.

8. Leadership. Your store manager must be a leader in the eyes of his fellow employees. He must command respect and get it by knowing his business and treating his staff like human beings. A golden rule I insist on my managers following is: DON'T GET FRIENDLY WITH THE HELP! Fellow rental dealers, I assure you it does not work—PERIOD! How can Joe Manager go drinking with the boys on Friday night and be their boss on Saturday morning?

9. Control. Just because your manager is a leader, does not necessarily mean he is in control. A captain of a football team can be instrumental in providing leadership to his fellow teammates. But if you put him in charge of the team, that is you make him the coach, could he control the team and win the games as you expect? Be careful and understand the difference between leadership and control. One who is good at "bossing" others around may not be good at controlling the process.

10. Results. No, I didn't forget why you hired that store manager. You hired him to get the job done—to handle, in your absence, the valleys (the peaks are easy to handle, anyone can do that) of the business world. *Do not forget this!* They are there to produce results.

Alan Dobzinski is president of The Rental Experts and is a member of the APRO Board of Directors. He oversees the operation of stores in Connecticut, Massachusetts, and New York.

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or this ...

Women In The Rental Business. A number of women entrepreneurs have met success in the rental business.

COLOR TV — WHAT'S THE BIG PICTURE FOR RENTALS? Video cassette recorders, games, movies, discs and lasers have generated new attitudes and interest in indoor entertainment. Read what soaring sales figures have meant for the rental industry.

It's Convention Time Again! And have we got a show for you! Every year APRO strives to outdo its past performances and this year is no exception. The June issue of PROGRESSIVE RENTALS is packed with the details of the upcoming APRO Convention. A complete guide to making the most of your time at the show is featured, complete with show schedules, area entertainment information, and a sneak preview of exhibits.

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How's Your Appliance Rental Business? PROGRESSIVE RENTALS surveys what's hot and what's not. Successful merchandising methods and top rental models are listed along with customer targeting advice.

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When the System Is on the Blink

What you can do to get customer satisfaction

Your recently installed computer system appears to be the miracle you had hoped for. Inventory is in order, financial records are no longer piled in corners of the office, and employees have more time to attend to customers. Ah, the beauty of automation!

Problems!

But after a few weeks (or months) of use, the computer operator discovers a bug in the program, or finds that the software does not perform certain functions needed for your business. But the salesperson said these functions were included in your package, what happens now? Perhaps the printer ceases to print, or the display screen comes up blank when instructions are entered. What course of action should you follow?

In most instances, if your warranty is in effect or you have purchased a service contract, the trouble can be remedied by a service call from a qualified technician. But suppose your warranty has expired, or your particular problem is not covered by the service contract? What if your equipment is still under warranty or service contract, yet repeated attempts at repair have not rectified the problem? Or did the salesperson make a false claim, telling you, for example, that your program would handle 9-digit zip codes, and later you discover it only has capacity for 5-digit codes?

Purchaser Recourse

Craig Harding, an Execucom, Inc., corporate counselor specializing in computer law, offers guidelines for consumers caught in tough situations.

"If you get your computer home, plug it in, and the screen comes up blank," Harding says, "under the Uniform Commercial Code (UCC) which has been adopted by 49 states (although each state has made changes to the code), you can ask for a replacement. The buyer must ask without delay (do not wait 2 months) and must act in good faith and a reasonable manner.

"If the seller will not replace the computer," Harding continues, "the buyer then has two courses of action."

The first is warranty of merchantability, or fitness for ordinary purpose. This section of the UCC can possibly result in a new computer for the buyer, but not necessarily a cash refund. To seek restitution under warranty of merchantability, the buyer must prove the following:

- that the seller sold him the computer
- the computer did not work at the time of sale
- the buyer has incurred injury or damages (such as lost work time) and that these damages occurred as a result of the faulty computer
- that the buyer told the seller the damages occurred because of the computer.

If the buyer does not receive a new

computer under the warranty of merchantability, Harding says the "fitness for a particular use" section of the UCC should be argued.

Under this section, for example, if a seller knew a buyer was an accountant and needed a computer that could easily handle calculations, but sells him a computer geared to word processing instead, the seller is guilty of violating the fitness for a particular purpose section of the code, and a new computer should be supplied to the buyer.

If a salesperson has made a false claim, verbally stating the equipment performs a function that in reality it does not, even if you have signed a contract, you may still have some recourse.

"Any demonstration model which is made part of the basis of the sale," says Harding, "creates an express warranty that the computer shall conform to the demonstration model. Even if you sign a paper saying you relied on the salesman's word or demonstration model, under the UCC code, you can sue to have your money refunded."

On the subject of software, Harding says, "Software is licensed and not sold—a buyer is only purchasing the right to use the product, not the actual product. For microcomputer software, if you use it, you've bought it, unless you return the diskettes to the vendor within 10 days. Otherwise you are automatically under a 90-day warranty."

If the warranty has expired, you may be out of luck.

continued page 20

How Do You Spell Relief?

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The Best Rental Warranties

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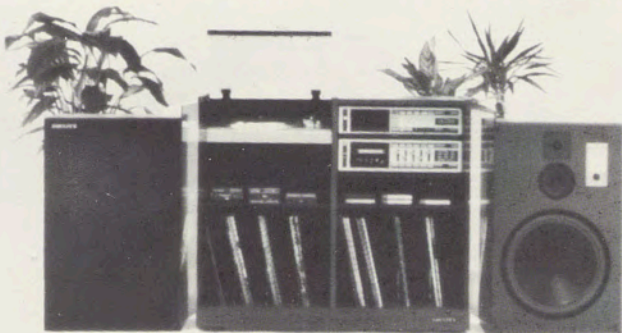
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Finally, Harding offers this advice. "If none of the above remedies are effective, it is time to call a lawyer."

Most vendors, however, will assist their customers at the first sign of trouble. Les Feldser, of Rental and Sales Software in Corpus Christi, Texas, says, "Software is like a road map for the computer. It tells the computer what to do. Once you write a program there shouldn't be any problems with it. But if there are, we will dial into the machine and correct it or send the user a new copy. There's no time limit on this."

Says W. L. Moore III, of C.L.M. Software in Dallas, Texas, "We lease our software, so of course we have to fix it if something goes wrong. As for the Radio Shack hardware that we sell, it is warrantied by Radio Shack, however we offer an extended warranty if a customer wishes to purchase one."

Dealers should check the software supplier's policy of software warranties before signing on the dotted line. Although 20/20 hindsight is perhaps humankind's sharpest sense, businesspeople who have not yet purchased a computer can avoid many pitfalls by comparing service arrangements before buying.

Buyer Beware

In her book, *Before You Buy A Computer*, Dona Meilach advises that prospective purchasers have an attorney review a proposed contract, and she stresses that the buyer must get everything in writing. Any promises, proposals, or specifications verbalized by a salesperson are not necessarily part of the deal if they are not stated in the written contract.

Meilach offers the following suggestions for those investigating computer service arrangements:

- In relation to other industries, computers have not been in existence very long, and it may be wise for persons without computer experience to buy from an established company, rather than patronize a new company marketing a new system.
- Most hardware carries a 90-day unconditional guarantee, with the exception of "user-inflicted damage." Be sure to read the fine print, as user-inflicted damage can also include damage caused by lightning, tornados, etc.
- Insist on immediate replacement of a unit that does not work upon purchase. This should be written into your

contract. If the unit cannot be replaced and must be repaired, ask that the warranty begin from the date the unit is functioning, not from the date of purchase.

- Be certain that installation, setup, and employee training is included in a purchase agreement.

- Ask to try out software before you buy it. Some programs have a 30-day warranty, but it may take that long to understand what the program will do. Then when you realize it does not fit your needs, it may be too late.

- Ask questions about after-warranty service. How long will it take to repair hardware? Can you borrow a unit in the meantime? Will you need to bring your equipment to the service center or is there a pick-up service? How much will the repairs cost?

The computer industry is still relatively young, and computer law is even younger, so expect many future developments in the field of consumer rights. As for the present, being a knowledgeable consumer is your best defense against a computer deal gone sour.

PR

Shirley Greenly is Assistant Editor of PROGRESSIVE RENTALS.

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B NO CHECKS NON-FULL DISCLOSURE RENTAL AGREEMENTS
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C POSTING/COLLECTION CARDS
2 Part NCR Ledger card used for posting copy and collection copy.

D VIDEO POSTING LEDGER
1 Part Ledger Printed Both sides Used as member Rental Record.

E FIELD RECEIPTS
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F RENTAL INVENTORY DISPOSITION VOUCHER
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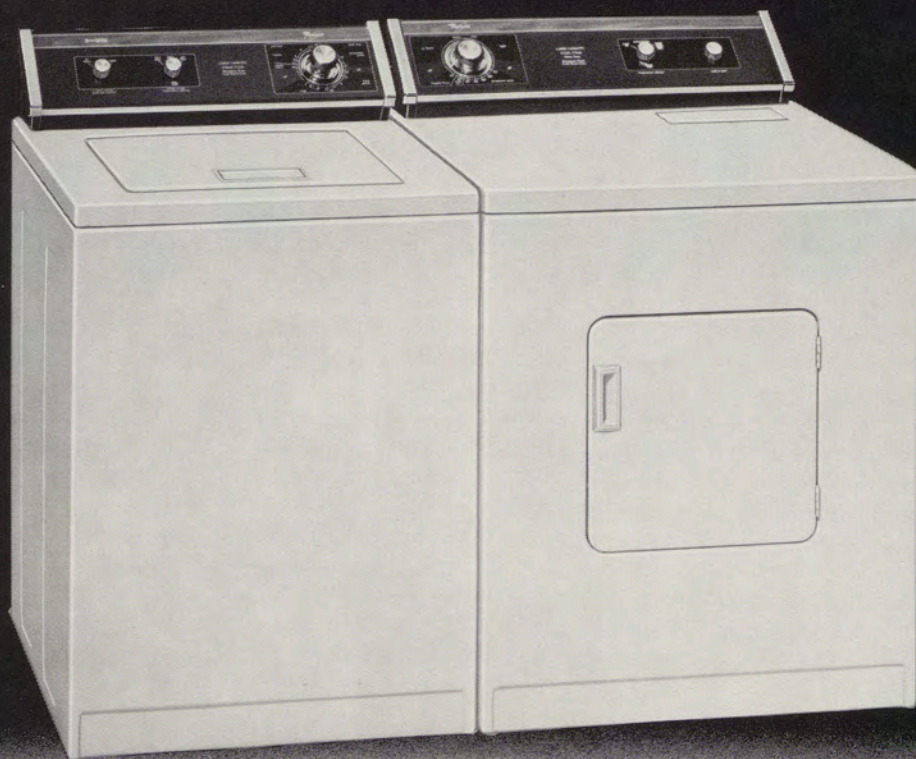
G TRANSFER DOCUMENT
Ideal for interstore transfers. Used for the transfer of equipment between store locations.

H SERVICE/CABINET TRANSFER
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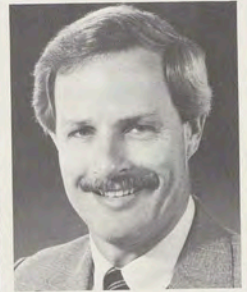
Gedman



Brookover



Steeb



Shannon

Blaine A. Keib is the new product manager—white goods for Amana Refrigeration. Keib now has responsibility for new product planning, development, and engineering/marketing for Amana's refrigerator and freezer product line.

Ingram Video is beginning construction of a new 240,000 sq. ft. warehouse and office complex in Lavergne, Tennessee.

ITT Commercial Finance announces the appointment of **Jerry W. Britton** as vice-president, director of national accounts, for the Wholesale Finance Division.

Ray McCabe has been appointed General Manager of ABC Rentals by **Bud Holladay**, president of the company. Prior to joining ABC in March 1985, McCabe had worked for Remco in several markets and was most recently a trainer and development team member for Remco in Dallas. McCabe will be responsible for overall store operations and training of management personnel at ABC's 11 stores in Texas and New Mexico.

NEC Home Electronics announces the promotion of **Nobuyuki Maeda** to vice-president and plant manager of the company's planned manufacturing plant in McDonough, Georgia.

Pilot Audio announces the expansion of its national distribution program by adding a third marketing and sales zone with the appointment of **Sandford Gordon** as vice-president of sales for the western zone. His headquarters are in Pilot's offices in Chatsworth, California.

Rich Gedman is the new national sales manager, home use microwave ovens, for the appliance division of Sharp Electronics. Gedman is the former central regional sales manager for consumer video products for Sharp.

Whirlpool Acceptance announces the reassignment of **Thomas W. Brookover**, formerly territory sales vice-president,

to vice-president, sales. He plans to concentrate on the sales growth of the company's core business: inventory and retail financing of Whirlpool, RCA, and Toro products.

John G. Steeb is Whirlpool's new division vice-president, special markets. Steeb is now responsible for premium sales and rental sales.

Jack D. Sparks, chairman of the board of Whirlpool, has been named Best Chief Executive in the Home Appliance Industry by *Wall Street Transcript*. The publication noted Sparks' "innovative product program, financial acumen, and the long-term strategic

perspective" as distinguishing Sparks' career with Whirlpool.

Timothy B. Shannon has been named manager, rental accounts for the RCA Sales Corporation. Shannon's responsibilities include developing rental account business for RCA in color televisions and home VCR products. Additionally, he is coordinating efforts between RCA Sales Corporation's National Rental Account headquarters and RCA distributors to further develop RCA's presence within the rental industry. Shannon has been active in the sales of consumer electronics for the past 9 years.

MANUFACTURERS' NEWS

Velcro USA is now marketing **Vel-Seam**, a system designed specifically for the furniture industry as a replacement for zippers. Vel-Seam is a hidden closure, ensuring smooth seams and a neat appearance. Three years of research and development led to the new product, according to the company.

Samsung Electronics America has moved to new headquarters in Saddle Brook, New Jersey. Consisting of 5 acres under one roof, the new location has 186,000 square feet of warehouse space and 13,800 square feet of office space. The address of Samsung's new facility is: Samsung Electronics America, 301 Mayhill Street, Saddle Brook, NJ 07662.

First National Computer Rentals announces a new 3, 6, or 12-month operating lease program for users needing personal computers for known, short-term periods.

"The initial response has been outstanding," says Michael L. Sheriff, president of the first rent-to-own retail program in the computer industry. The company is offering discounts for these short-term contracts over its month-to-month rental costs.

"**Hitachi Sales Corporation of America (HSCA)** became number one in fiscal 1984," says Yuzura Kobayashi, company president. "We are the largest subsidiary of Hitachi Sales, Japan, and the reaching of this goal comes at a time of expansion of HSCA." Hitachi, in its 75th year, ranks among the 50 largest corporations in the world with more than \$19 billion in consolidated sales.

Three new radio commercials to be used by dealers have been introduced by Pilot Audio Systems. One 25-second commercial with a 5-second dealer tag, and one 55-second commercial with a 5-second dealer tag are available. The third commercial is a multipurpose advertisement that has a continuous music background which can be used for in-store merchandising as well.

The third commercial includes vocals from such noteworthy popular recording artists as Lionel Richie and Barbra Streisand. The advertising materials are available from Pilot sales representatives.

HOW TO INCREASE YOUR PROFITS WITHOUT INCREASING YOUR INVENTORY!



Attractive and Informative folders in their own stand offer your customers protection that never runs out—and more profits for you!

It doesn't matter what your customers buy. Whether it's home entertainment equipment, telephones, home appliances or almost any other merchandise you sell, you can now offer them the Video Aid Extended Service Contract. It's just the protection they need when the manufacturer's warranty runs out. And it covers so much at a very affordable price.

Video Aid Contracts increase your profits without costing you money. You only pay for as many as you sell. There's no inventory, nothing up front, no investment of any kind, just a little counter space.

The counter space is for this very attractive brochure holder. It explains all the benefits of the protection that never runs out.

Our Extended Service Contracts give your customers the protection they're looking for. It's renewable, transferable, covers all makes and models, parts and labor, no deductible, no repair maximum and so much more.

To find out more, just call our toll-free number today and begin increasing your profits without increasing your inventory.

 **VIDEO AID CORPORATION™**

A DEDICATED SERVICE COMPANY
135 NORTH STREET, P.O. BOX 429, MIDDLETOWN, NY 10940
TOLL-FREE: 1/800/431-5843

See us at APRO—Booth 212

SOFTWARE CRISES:

Protecting Your Data

Use these safeguards to avoid disk and data alteration

As more businesses become reliant on computers for data management, the incidence of data loss or accidental alteration, damaged data disks, and data theft grows accordingly. Protecting your data from such abuse is an ongoing concern. Although every computer owner is likely to experience data trouble at some point, implementing precautionary measures now can save many headaches in the future.

Data Loss and Accidental Alteration

Data can be lost in a multitude of ways. The computer operator may accidentally hit an incorrect key, causing some programs to erase an entire file, or a power failure could leave your system down for hours, obliterating large amounts of information.

In his book, *Don't! (Or How to Care for Your Computer)*, computer expert Dr. Rodney Zaks offers advice on protecting data. Zaks mentions that some software programs are not protected against wrong inputs, for instance accidentally striking a "control" key, and he advises that users be warned of a program's particular quirks before working with it. Your software company should provide this information when you are learning to use your new system.

Inadvertently hitting the "escape" key should also be avoided, as with some programs it may return the user to the operating system, erasing all just-entered data. Programs do exist that automatically save data or create backup files, but if yours does not, input should be saved intermittently to avoid accidental erasure.

Situations in which data can be lost due to human error are too numerous



to list, however, Zaks suggests four guidelines to ensure data safety from loss and accidental alteration:

- 1. Label It.** New data or program recordings should be labeled by contents and data.
- 2. Back It Up.** Make a backup copy of new programs and data files.
- 3. Keep It Safe and Secure.** Store your disks or tapes in a safe, fireproof container.
- 4. Document It.** Keep reference documents within easy access of operators, and do not allow these documents to be removed from the computer area. Be certain that users are thoroughly familiar with a program before using it.

Data Damage

Software is very sensitive and can be damaged easily. Static electricity, tobacco smoke, liquids, and heat can all render your data useless.

Zaks recommends that computer equipment be kept in a static-free environment, as the magnetic field produced by static electricity can destroy stored data. Humidity should be kept relatively high in the computer room, and if carpet is installed, it should be treated with an anti-static agent.

Excessive smoking near data materials can also harm your disks and tapes, and liquids should be banned from any computer area, as they will

cause irreparable damage if spilled onto software.

The threat of fire is ever-present in a computer room and simple objects such as paper clips and screws can cause short circuits if dropped inside machinery housings. Ventilation should not be obstructed around the computer, and bare wires may also cause a fire. Even a paper jam can cause dangerous overheating.

Maintenance work and modifications to a data system should be logged so subsequent users will be aware of any changes and take proper precautions when performing additional work on the system.

Data Theft

The sad truth is that if a highly-skilled programmer wants to enter your system, he or she can probably break through even the most complicated software barriers. However, every effort and precaution to hinder these "hacks" should be taken.

Zaks listed a number of relatively simple blocks that can discourage unwanted access:

- Confidential files should be labeled and stored in a secure or remote area.

- Don't store restricted access files with general access programs.

- Persons entering the computer area should be made to sign an affidavit of confidentiality.

- Business files can be "seeded" with an imaginary listing (such as a false name and address) to later prove that illegal copies of a file were made.

- Printouts of confidential information should be shredded.

- Special forms and inks can be purchased to invalidate copies made of confidential printouts.

- Let everyone know that your system is protected against illegal access.

- If programmers are in your employ, screen them for trustworthiness. Programmers can design programs to allow themselves later access to confidential data.

W. L. Moore III, of C.L.M. Software in Dallas, Texas, advises that a password system be implemented so only certified persons may access the system.

"Also," Moore says, "our particular software system produces a report at the end of the day listing any erroneous tasks and events occurring within the system. This discourages employees from unauthorized tampering."

Insurance Against Data Theft

Should you desire more protection than the above general security measures provide, investigate computer fraud insurance. A business-crime policy usually covers most computer-related crimes—except those of a nonemployee accessing your information without entering your offices. Some insurance companies now offer policies that cover computer fraud from remote access points as well as in-house tampering.

Your insurance agent can provide you with more information on computer-related coverage designed to meet your needs. Keep in mind to avoid being considered a high risk, you must be able to prove you already have a thorough protection system in effect.

As wonderful as it would be to trust everyone to do a first-rate job and maintain total honesty, we know the world does not operate in such a fashion. You can never take too many precautions to ensure data is protected from abuse—both accidental and intentional. **PR**

Shirley Greenly is Assistant Editor of PROGRESSIVE RENTALS.

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GOVERNMENT RELATIONS

South Carolina

BY EDWARD L. WINN III

The South Carolina General Assembly has recently enacted a rental-purchase statute to regulate dealers in that state. The statute represents the most comprehensive regulation, and the most restrictive of any bill covering the industry that has been enacted so far.

South Carolina is one of 10 states to have adopted a version of the Uniform Consumer Credit Code (UCCC). It remains to be seen whether the other UCCC states will follow the South Carolina example. It is hoped that the other UCCC states will study the South Carolina example and conclude that a more flexible regulatory scheme is appropriate.

The South Carolina bill, unlike legislation in Michigan, Georgia, or Texas, declares that a rental-purchase agreement is a consumer credit transaction under the state code and then amends the code where necessary to make allowances for the unique business practices of rental-purchase dealers. Other states have elected to enact separate rental-purchase statutes, which helps clarify the distinction between rental-purchase agreements, consumer leases, and credit sales.

The definition of a "consumer rental-purchase agreement" is as follows under the new law:

'Consumer rental-purchase agreement' means an agreement for the use of personal property by an individual primarily for personal, family, or household purposes, for an initial period of four months or less (whether or not there is any obligation beyond the initial period) that is automatically renewable with each payment and that permits the consumer to become the owner of the property. The term does not include a consumer credit sale as defined in Section 37-2-104, or a consumer loan as defined in Section 37-3-104, or a refinancing or consolidation thereof, or a consumer lease as defined in Section 37-2-1061.

This definition is in line with details in other states. Dealers can avoid coverage of the act by taking out their purchase options altogether or by writing their agreements with a minimum term of longer than four months.

Like the other new laws, the South Carolina bill requires certain disclosures in rental agreements and in certain advertising. Interestingly, the South Carolina law does not require disclosure of either the cash price or the fair market value of the merchandise rented. The advertising disclosure requirements are exactly the same as the those required in Michigan, Georgia, and Texas.

The most important difference between the South Carolina statute and the other state rental-purchase acts is the price regulation in South Carolina. Michigan is the only other state to attempt price regulation. The Michigan act does so by requiring that customers get 45 percent credit for every payment to be subtracted from the original cash selling price of the item. This percentage controls the early buy-out schedule required under state law and effectively caps the total of payments to 2.22 times the cash price.

THE STATUTE REPRESENTS THE MOST COMPREHENSIVE REGULATION, AND THE MOST RESTRICTIVE OF ANY BILL COVERING THE INDUSTRY THAT HAS BEEN ENACTED SO FAR.

In South Carolina, the act allows customers to come in at any time after the first payment and purchase the property for 55 percent of the difference between the total of scheduled payments and the total amount paid on the account.

The best way to understand this formula is by means of an example. Suppose that a dealer has a TV that he rents for \$60 a month for 18 months. The total of scheduled payments is \$1,080. After the first monthly payment, a customer could purchase the property for 55 percent of (\$1,080 less \$60) which equals \$561. After 6 months, the customer could purchase the property for 55 percent of (\$1,080 less 6 times \$60) which equals \$396. Customers may or may not realize that after the 16th month, they need only pay 55 percent of the balance remaining, which in the example would be \$66. The effect of the statute will be to allow customers always to pay only 55 percent of the final payment.

The South Carolina statute goes on to regulate "delinquency charges," which is the state equivalent of late charges. Consumers paying monthly can be assessed a \$4 charge once they are 5 days delinquent and weekly customers can be assessed a \$2 charge once they are 3 days delinquent. In addition, South Carolina dealers can charge up to \$5 as a one-time processing fee. Security deposits are authorized and no dollar limits are set. Delivery charges are authorized, and are limited to \$15 generally, and \$45 if more than five items are delivered at one time.

The statute also authorizes in-home collection charges and dealers can charge up to \$7, but they can only collect this charge 3 times during any six month period on monthly contracts and 6 times per 6 month period on weekly contracts. If a dealer collects an in-home collection fee, he cannot also get a delivery charge on the same payment.

The South Carolina statute has a grace period allowing customers to return merchandise to the store and come in at a later time and catch up on all payments and continue the contract. Dealers must hold the same or similar merchandise for 60 days when a consumer satisfies all of the conditions of the statute. This is similar to the 90-day grace period in the Michigan and Georgia statutes and the 30-day period in the Texas statute.

The new law is scheduled to come into effect on January 1, 1986. Copies of the South Carolina statute can be obtained through the APRO office.

Washington Report

BY J. SAMUEL CHOATE, JR.

Efforts to amend the Consumer Leasing Act to cover the rent-to-own industry have begun in earnest in the 99th Congress. Senator Jake Garn (R-UT), chairman of the Senate Banking, Housing, and Urban Affairs Committee, has begun to assemble a financial institutions bill.

All indications are that the APRO-supported, Federal Reserve Board-proposed amendment to the Consumer Leasing Act will again be a part of the Senator's bill. This probability was strengthened by Senator Garn's

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statement in a March 29, 1985 news release announcing the Banking Committee's 1985 Agenda.

Garn commented on last year's margin of passage in the Senate (89 to 5) for bill S.2851. "The size of the margin reflects the Senate's recognition of the pressing need for legislation to address the competitive issues, the consumer protection issues, and the regulatory issues being raised by the ongoing, rapid changes in our financial services industry," Garn said. "The issues have been defined; they have not changed since the 89 to 5 vote last September."

Members of the committee staff speculate that a bill may be ready for the committee to consider and send to the Senate for a vote by mid-summer.

APRO's effort began with our legislative work in 1982 with the staff of the Consumer Affairs division of the Federal Reserve Board. The work included assisting in the drafting of their proposal, and in testimony before the Consumer Affairs Subcommittee of Senator Garn's committee.

There is no guarantee as to the form or content that any bill ultimately will take or even if it will become law. We believe through our continuing efforts of providing information concerning the issues involved for our industry, and monitoring congressional concerns and needs, that the bill will again include favorable coverage of the industry.

However, the Senate is only half of the battle. On April 30, 1985, the first step in that process was completed by the introduction of H.B. 2322 by Representative Doug Barnard (D-GA). Congressman Barnard had introduced H.B. 5423 last year. Unfortunately, because the leadership of the House chose not to consider Garn's Senate bill, no issues included in the Senate bill were reviewed by the House.

This industry is fortunate to have Congressman Barnard as sponsor for the legislation in the House. As a respected member of the House Banking Committee, he is noted for his knowledge in the areas of finance and financial institutions. He is also a member of the Subcommittee on Consumer Affairs to which his bill will be sent for hearings.

When the issues raised in the legislation recently introduced are debated, APRO will request that individuals and companies assist in contacting legislators to influence the passage of a balanced law dealing with the industry. Although the requests will take

various forms, all are calculated to produce an effective strategy designed to accomplish that goal.

Dealers who have been involved in the recent passage of several state laws regulating the industry can attest that working for this legislation is an uncertain process. It requires diligent attention to the process and to those lawmakers involved in it. The day-to-day attention to this campaign in Washington, D.C. will be coordinated through Washington counsel. However, the overall strategic discussions will be directed through the Government Relations Committee of APRO's Board of Directors. This Committee has been meeting regularly and has formulated a strategy that is designed to effect passage of this legislation as soon as possible.

One final word on the necessity of promoting a federal law. The industry has been treated to a spate of state legislative battles this year. The industry has won each of these fights, in one form or another, but not uniformly. The realization that this hodgepodge of state laws may be a form of winning the battle, but losing the war is beginning to occur to some members of the industry.

The increasingly interstate aspect of most companies' business makes uniformity an imperative that can be realized only by federal statutory regulations.

It is hoped this needed uniformity will be accomplished in a federal bill through preemption of the different state disclosure provisions and by alleviating the need for such state statutes through enactment of the federal law. A federal bill could settle any doubts in the minds of legislators in those states that have not as yet passed such a law. Also, the existence of a federal law would serve as a compelling model for any state legislator who subsequently sought to deal with the industry in his state.

As I have worked on behalf of the industry in various states, my belief in this preemptive effect is strengthened. In states where I have been personally involved in the legislative process (Michigan, Georgia, North Carolina, South Carolina, Pennsylvania, and Connecticut), I have been told that if there were a federal bill the legislature would probably not act on the issue of regulating the industry. Other legislators have said that because passage of the federal bill was so far away, they felt something should be done in their state. The importance of having

THE EXISTENCE OF A FEDERAL LAW WOULD SERVE AS A COMPELLING MODEL FOR ANY STATE LEGISLATOR WHO SUBSEQUENTLY SOUGHT TO DEAL WITH THE INDUSTRY IN HIS STATE.

MEMBERS OF THE COMMITTEE STAFF SPECULATE THAT A BILL MAY BE READY FOR THE COMMITTEE TO CONSIDER AND SEND TO THE SENATE FOR A VOTE BY MID-SUMMER.

balanced legislation at the federal level is heightened by these opinions.

Based on these reasons, the Government Relations Committee has committed the resources of APRO to seek once again the passage of this important legislation. We are in an excellent position to accomplish this goal with the continued support and assistance of the industry.

Edward L. Winn III is the executive director and general counsel of APRO and a frequent contributor to PROGRESSIVE RENTALS.

J. Samuel Choate, Jr. is associated with the law firm of Santarelli & Bond in Washington, D.C.

Nuts & Bolts



USING THE YELLOW PAGES

Are you spending more than you should on advertising in the yellow pages?

In the February issue of the National Association of Service Dealers newsletter, NASD President Stan Simms offers suggestions for reducing this expense.

Simms says that yellow page publishers often create several different categories for a single product or service. Wishing to keep an edge on the competition, businesspeople feel obligated to purchase an advertisement in each category. With a one-column-inch display ad in a mid-sized city costing around \$900 per year, expenditures can quickly skyrocket.

Here are a few tips:

1. If it is necessary to advertise in each category, forgo the display ad and just enter your business name, phone, and address listing.
2. Use a small ad instead of a large one in each category.
3. Check the territory you're advertising in to be sure you will have cus-

tomers from that area. Simms mentions his placing an ad in a suburban directory, then later discovering he had only six customers from that territory during the year.

4. Figure your most effective advertising strategy before purchasing space. Take the time to gather the facts and "put a pencil to them."

5. Simms' rule of thumb: For every dollar he spends on advertising, he must get \$50 in business volume.

EMPLOYEE EEO SYSTEM

A new employment application system created to enhance employers' compliance with federal, state, and local EEO regulations has been developed by the William Kays Consulting Company of Chicago.

Laws concerning race, color, religion, sex, national origin, age, handicaps, and marital and veteran status were examined during creation of the system, resulting in the most up-to-date application currently available in the United States.

Other highlights of the system include: a confiden-

tial employee folder; payroll change forms; attendance and personnel records; absentee, interview, employee warning, termination, and late reports; and employee performance evaluation forms.

The system can be obtained by calling Amsterdam Printing and Litho, (800) 833-6231 outside New York, and (800) 342-6116 within New York.

TRAITS TO AVOID

At the Winter CES Show in Las Vegas, Charles Sennewald, of Charles Sennewald and Associates, led a mini-workshop on management traits. In the workshop, Sennewald outlined the following poor management styles:

1. Omnipotent/Autocratic

Power Base: This manager is everywhere at once, running the entire show. Everything must be approved by him personally.

2. OI' Negative: This wet blanket always discourages those under him and squashes new ideas in the bud.

3. OI' Unpredictable: He's not mature enough to oversee others and he's moody—employees never know if he'll be in a pleasant mood or a blue funk.

4. The Slave Driver: He wants quantity and not quality from employees. Nothing can ever be done quickly enough for this supervisor.

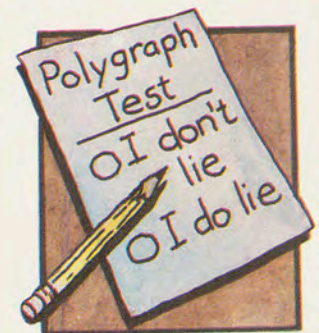
5. The Secret Agent: This manager does not keep employees informed of new developments, even when job effectiveness could be affected.

6. The Abuser: He disciplines through punishment and does not attempt to get to the root of an employee's problem—he just suspends the worker for 3 days.

7. OI' Stingy: He fails to give credit where credit is due. An employee could toil 24 hours a day for this boss and never receive a word of thanks, much less a pay raise.

8. The Popularity Kid:

This manager wants to be liked rather than respected. Employees don't need a buddy—they need guidance and a good example to follow.



LEGAL EMPLOYEE TESTING

A pencil and paper alternative to the polygraph test has been developed for the National Association of Retail Dealers of America (NARDA) by Louis-Nont and Associates. The test allows employers to screen applicants for honesty while avoiding the high cost and legal ambiguities associated with polygraph testing.

An article in the March 4, 1985 issue of the *Television Appliance Audio Dealer* states that the test, called Phase II Profile, "is legal in all 50 states, requires about 30 minutes for an applicant to take, costs less than a polygraph test, and studies show that it agrees with polygraph tests 90 percent of the time."

The tests are priced at \$11 each in lots of 10 to NARDA nonmembers, and \$8 in lots of 10 to members. Order from NARDA, 2 North Riverside Plaza, Chicago, IL 60606.

EIA TRADE DIRECTORY

The Electronic Industries Association (EIA) has released its 1985 edition of the *EIA Trade Directory and Membership List*. The directory lists EIA's members, associates, and affiliate firms, as well as corporate and division locations, telephone numbers, management personnel, products manufactured, and a corporate trade name listing. The directory is available for \$30 to association members and \$60 for nonmembers.

To obtain a copy, write the Electronic Industries Association, 2001 Eye Street, N.W., Washington, D.C. 20006, Public Affairs Department, Attention: Trade Directory. Prepayment must accompany order. For further information, call (202) 457-4981.



VCR PRICE DROPS

The *Video Marketing Newsletter* projects VCR manufacturers and distributors will find it increasingly difficult to maintain premium price points for high-end features in 1985. The projections, as reprinted in the American Video Association's *Power Zoom* newsletter, indicate manufacturers will "suffer significant pressure to reduce prices overall in order to sustain unit sales growth."

Japanese suppliers will be putting the most heat on VCR manufacturers. The

Japanese may only achieve a 16 percent growth rate in 1985, and their prices would then be cut sharply to increase unit volume.

INSIDE FRANCHISE VENTURES

Investing in a franchise operation can be a successful way to enter into business for oneself, but precautions should be taken to protect that investment.

A recent article in the *Austin American-Statesman* listed factors to consider when entering into a franchise venture. These tips were provided by Rick Goings, a former adviser to the Small Business Administration.

1. Investigate the type of experience required to run the business, as well as the hours and level of commitment necessary.

2. Carefully check the track record of the franchisor.

3. Find out how much it will cost to: get into the franchise, pay for the continuing right to operate the business, and purchase products you must buy from the franchisor. (Also, find out how and by whom these products are supplied.)

4. Be aware of ways you can terminate the franchise agreement and see how many agreements have been terminated with the franchisor in recent years.

5. Work with a lawyer familiar with franchising regulations.

6. Have an accountant review your contract.

MORE MONEY FOR YOU!

A helpful booklet on social security laws is available from the Bureau of Business Practice. The booklet, *The Social Security Law—More Money for You!*, details a method of computing monthly retirement

benefits called the Average Indexed Monthly Earnings (AIME) system.

Tables and charts on AIME and how it affects workers' benefits are included, as well as a question and answer section on this somewhat complex topic.

The booklet may be obtained by writing to the Bureau of Business Practice, Waterford, CT 06386.



AUDIO PURCHASES CLIMB

The third in a series of studies on ownership levels and buying patterns of home, car, and portable audio equipment was released recently by the Electronic Industries Association's Consumer Electronics Group.

The new survey, which was prepared by Market Facts under the direction of CEG's Audio Marketing Services Committee, consisted of a Basic Trend Study as well as a Recent Buyer and New Product Study. The Basic Trend questionnaire was sent to a

nationally representative sample of 3000 households, nearly 62 percent of which responded. The Recent Buyer and New Product questionnaire involved 25,000 households and elicited a 59 percent response. Both questionnaires were circulated during November and December 1984.

The data were collected and analyzed in a broad range of audio categories. Highlights of the survey include:

1. Ownership of component systems increased from 31 percent of all U.S. households in 1982 to nearly 38 percent in 1984.

2. Households with compact systems rose from 44 percent in 1982 to 51 percent in 1984.

3. Individual components showing the greatest increases in household penetration were cassette decks and receivers.

4. Nineteen percent of the households have purchased component products since 1982, with receivers, speakers, and cassette decks being purchased most frequently.

5. Compact disc players were purchased by .2 percent, and AM/FM stereo receivers with video tuners by 2.3 percent, of U.S. households during the past 2 years.

6. Rack systems accounted for 57 percent of total single-brand systems, up from 38 percent in 1982.

While this study was prepared primarily for EIA/CEG member companies, the 70-page document is available to the interested public at a cost of \$150 per copy. Checks or money orders should be made payable and sent to: Electronic Industries Association, 2001 Eye Street N.W., Washington, D.C. 20006. Specifically request the *EIA Audio Industry Consumer Study* published in March 1985.



Advertising: Only Part of the Marketing Picture

A local department store recently mailed a colorful catalog to my home. I was impressed with the values offered on several items advertised and went to the store to make some purchases. The items I wanted were located in several different departments, so I had a chance to observe a variety of sales clerks.

In some departments, there simply were no clerks. In another, where I stopped to try and locate some of the advertised items, I watched three sales people sorting and tagging clothes. No one acknowledged my presence. No one offered to help. No one smiled. I stopped in front of a mirror to make sure I wasn't invisible. By the time I found the advertised merchandise, I was so frustrated that I looked it over quickly and walked away empty-handed.

The excitement and perception of value created by the advertising was so mismatched to the reality of the environment, that I could only think of the wasted money on the expensive catalog, and my anger at being treated so shabbily.

Many businesses fail to recognize the importance of the total marketing picture. Advertising cannot do its job well without the help of sales and operations. If your newspaper ads look professional and clean, but your stores are dirty, the customer will feel misled. When a radio spot runs offering a special discount on color portables that employees do not know about, the customer has a right to complain. If an ad featuring washers and dryers for \$12 a week runs and you are out of product, you will need to make available to your customers a "rain check" or offer an acceptable alternative. If the customer arrives during a busy time and no one bothers to say, "Hello, I'll be right with you," the customer will feel unwanted. If the customer is treated like he is imposing on your employees

REGARDLESS OF HOW MUCH OR HOW LITTLE MONEY YOUR COMPANY SPENDS ON ADVERTISING, IF OTHER ELEMENTS OF THE MARKETING PROGRAM ARE POOR, MUCH OF YOUR MONEY IS WASTED.

when he telephones to check out the price on a microwave, the competition is just a phone call away.

If your rental business is not reaching its full potential, you may need to look closely at the big picture. Advertising is only part of that picture.

Professional advertising agencies have the unique opportunity to observe the inner workings of all types and sizes of businesses. We see good ones, bad ones, and everything in between.

The common denominator in all successful companies is a willingness to impartially evaluate all aspects of that company and to incorporate the basic elements of good marketing and management strategy into a well thought out marketing or business plan. If advertising programs alone could solve all the problems facing companies today, the advertising industry would be the wealthiest industry in the world. People would pay huge sums of money for this advice and counsel, with the confidence that advertising would fix everything.

Regardless of how much or how little money your company spends on advertising, if other elements of the marketing program are poor, much of your money is wasted. In order to take a critical look at your business, ask yourself these questions:

- Are my stores clean and well-organized? Are the products in good repair and displayed in an appealing manner?

- Do my employees present a professional image and greet my customers quickly and politely?

- Are my employees knowledgeable about the features and benefits of my products, including advertised specials? More importantly, can my employees pass that information along to the customer? Are the employees "order takers," or do they *sell* my products or services? Do my employees thank the customer for his business? Do I train and encourage my employees, reward them for excellent achievement?

- What is the customer looking for and do I carry it in stock? Does the customer understand rental terms? Do I provide good incentives to the customer to rent more? Does my customer feel appreciated? Do customers know how much we value their business?

- Who is my competition and why did my customers rent from me instead of them? What does my competition do better than I do?

- Does my advertising (yellow pages, signs, printed materials, newspaper ads, handbills, radio, television, etc.) convey a consistent image? Is my advertising message clear?

A good advertising and marketing program requires considerable thought, planning, implementation, and, of course, money. Make the most of your advertising by supporting it with good salesmanship, merchandising, and good old customer service. Do not be afraid to look closely at your business. Advertising is only part of the picture.

Molly Hanchey is president of the Hanchey Smith Hatton, advertising, design and public relations firm based in Dallas, Texas.

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Lou Marosi, National Sales Manager

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650 E. Higgins Road • Schaumburg, IL 60195

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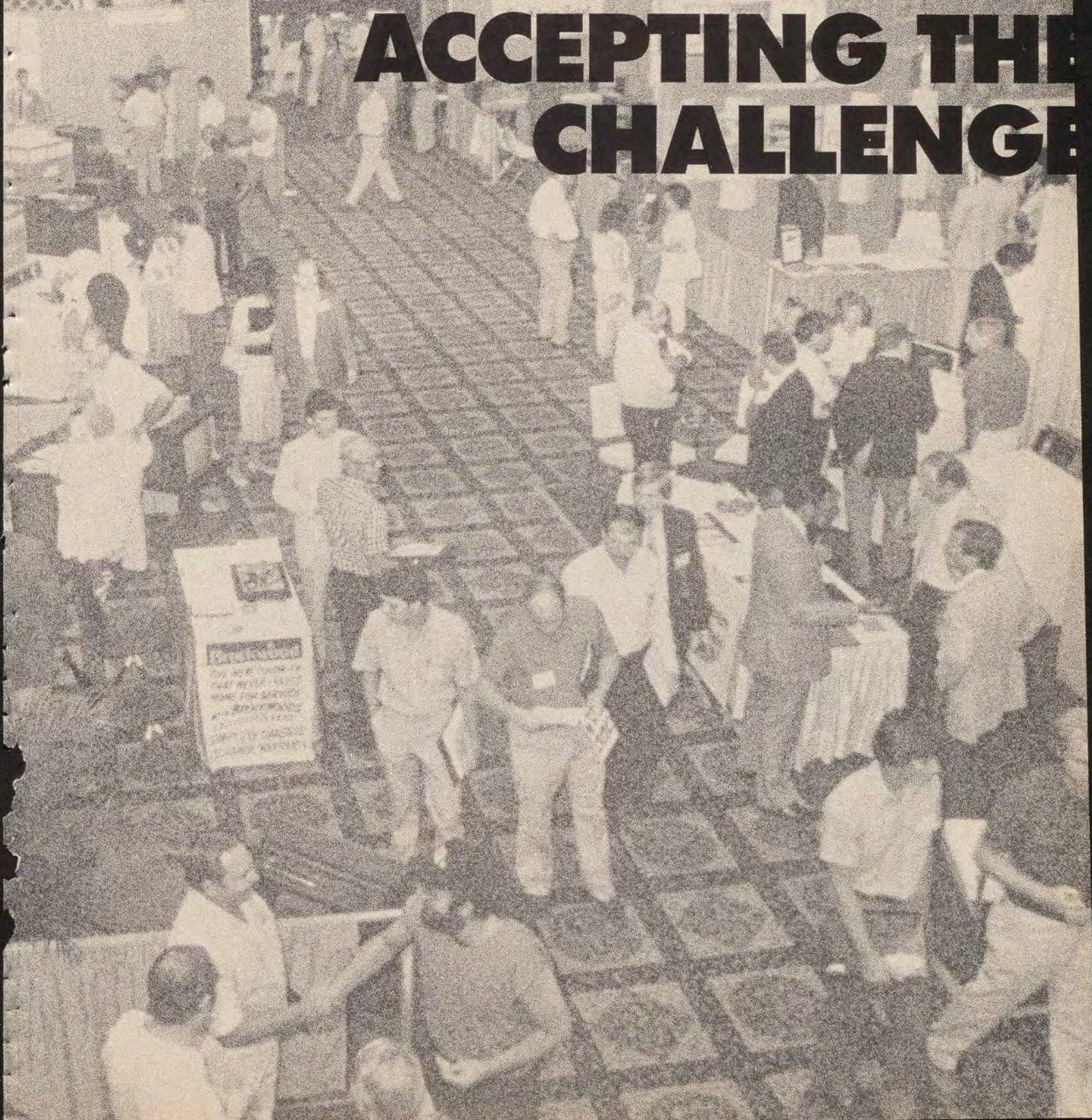


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APRO '85 RENT-TO-OWN ACCEPTING THE CHALLENGE



1957



you
can tell
it's the real thing
HIGH FIDELITY by **Pilot**

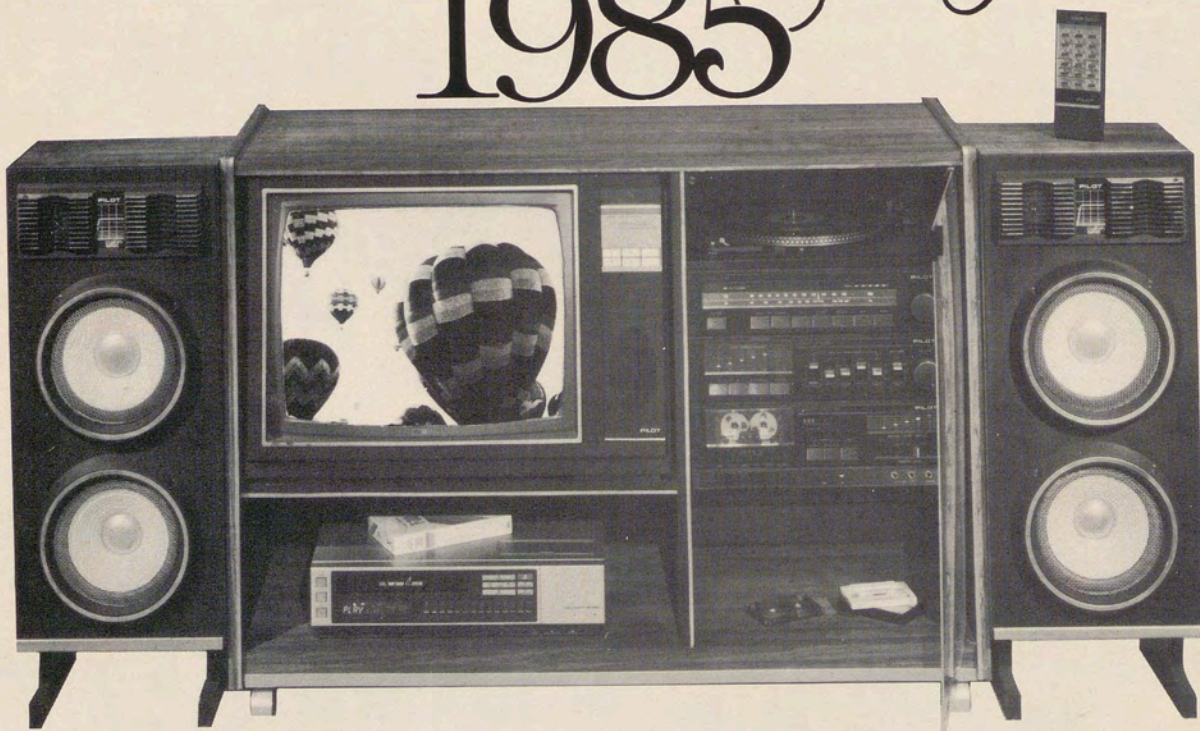
The new Ensemble 1041 is a superb FM-AM radio-phonograph system combining the optimum performance of authentic high fidelity components with the elegance of fine cabinetry. In cordovan mahogany, \$575; in cherry or blond mahogany, or American walnut, \$585; slightly higher west of Rockies. Free 16-page booklet—"High Fidelity in the Home"—on request. Write to Dept. KE-9, Pilot Radio Corp., Long Island City 1, N. Y.



/ September 28, 1957

We've come a long way...

1985



MODEL NO. STV852/PD32G Deluxe Studio Module Audio/Video Home Entertainment Center in Palasander Finish with 19" Color Television with Wireless Random Access Cable Ready Remote Control, 100% Solid State Circuitry, Activated External Jack for Bi-Directional Sound Through Each Individual Hi-Fidelity Concert Stereo Speaker, AM/FM Multi-Plex Tuning, Stereo Cassette Player/Recorder with Metal Tape Capability, 5 Band Graphic Equalizer Display, LED Audio Power Meter, Semi-Automatic Record Player, LED Record Level Meter, and Matching Pair of 3 Way 31" Hi-Fidelity Concert Speakers System.

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**APRO
CONVENTION
'85**

WYNDHAM HOTEL
Wyndham Sea World
Orlando Florida
SPACE 100, 101, 102

Here's one way we specialize...

Rental financing.



No mistake about it. Rental financing demands professionals who really understand how the business works.

We do. We know that responsive financing programs serve a rental dealer's needs best. And we know how to help the rental dealer grow progressively and profitably.

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professionals at BWAC. We've been providing innovative financial services to business for 30 years now — ranging from traditional inventory financing, or floor planning, to commercial leasing, insurance services, floor check programs and much more.

And our network of branch offices in the United States enables us to serve your market on a timely basis.

And we're specialists, too. The BWAC Rental Finance pro who works with you works exclusively

in rental finance. You won't need to teach him — or her — the business.

To put an experienced BWAC rental finance specialist to work for you, give us a call.

After all, wouldn't you rather see a specialist?



Borg-Warner Acceptance Corporation
subsidiary of **Borg-Warner Corporation**

call: Joe Eason
National Sales
Manager
214 960-8351

or write: Joe Eason
Borg-Warner
Acceptance Corporation
5151 Beltline Road
Suite 340
Prestonwood Tower
Dallas, Texas 75240

See us at APRO-Booth 703

Good Service is never having to say

“We’re waiting on a part”

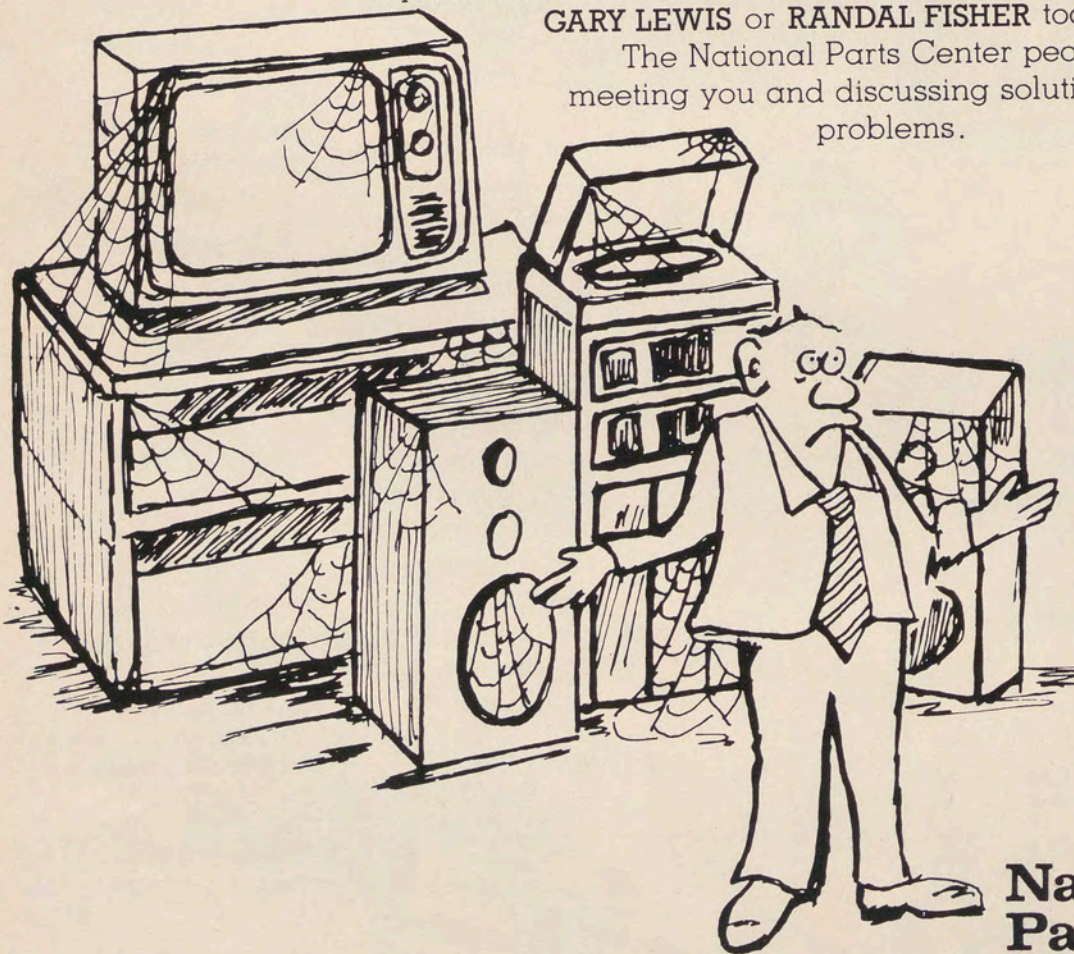
Remco's Parts & Accessories Distribution Center was designed to ship parts to Remco's 26 service facilities, located coast to coast, within 24 hours of the order. And it works. It can work for you, too.

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Plus, the same next-day service and wholesale pricing is available on accessories like antennas, blank tape, stereo cartridges and head cleaners.

If you're tired of long downtime because of backordered parts see **GARY LEWIS** or **RANDAL FISHER** today in booth #310.

The National Parts Center people look forward to meeting you and discussing solutions to your service problems.



**National
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BOOTHS
500, 502, 504

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Provide your rental customers with the finest in home entertainment products available today... from Zenith. Choose your rental models from the full line of famous Zenith color televisions, sized to fit any need in 13", 19", and 25" diagonal sizes. Plus, there's an exciting line of Zenith VHS video cassette recorders.

The wide selection of features, sizes and styles means your customers won't have to go elsewhere to find exactly what they're looking for. And they'll appreciate the quality and dependability of a name they'll recognize... Zenith.

For information, contact your Zenith distributor or call Mr. Norm Smith, National Manager Rental Markets, at Zenith Electronics Corporation, (312) 391-8231.

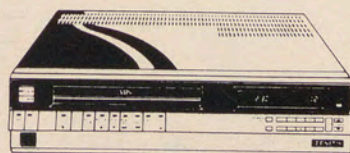
Zenith Electronics Corporation
1000 Milwaukee Avenue
Glenview, IL 60025

Quality Features in the Zenith line

- Dual-function TV/VCR remote control
- Stereo capability
- Dual Language capability
- 178 Channel capability
- 4-speaker sound system

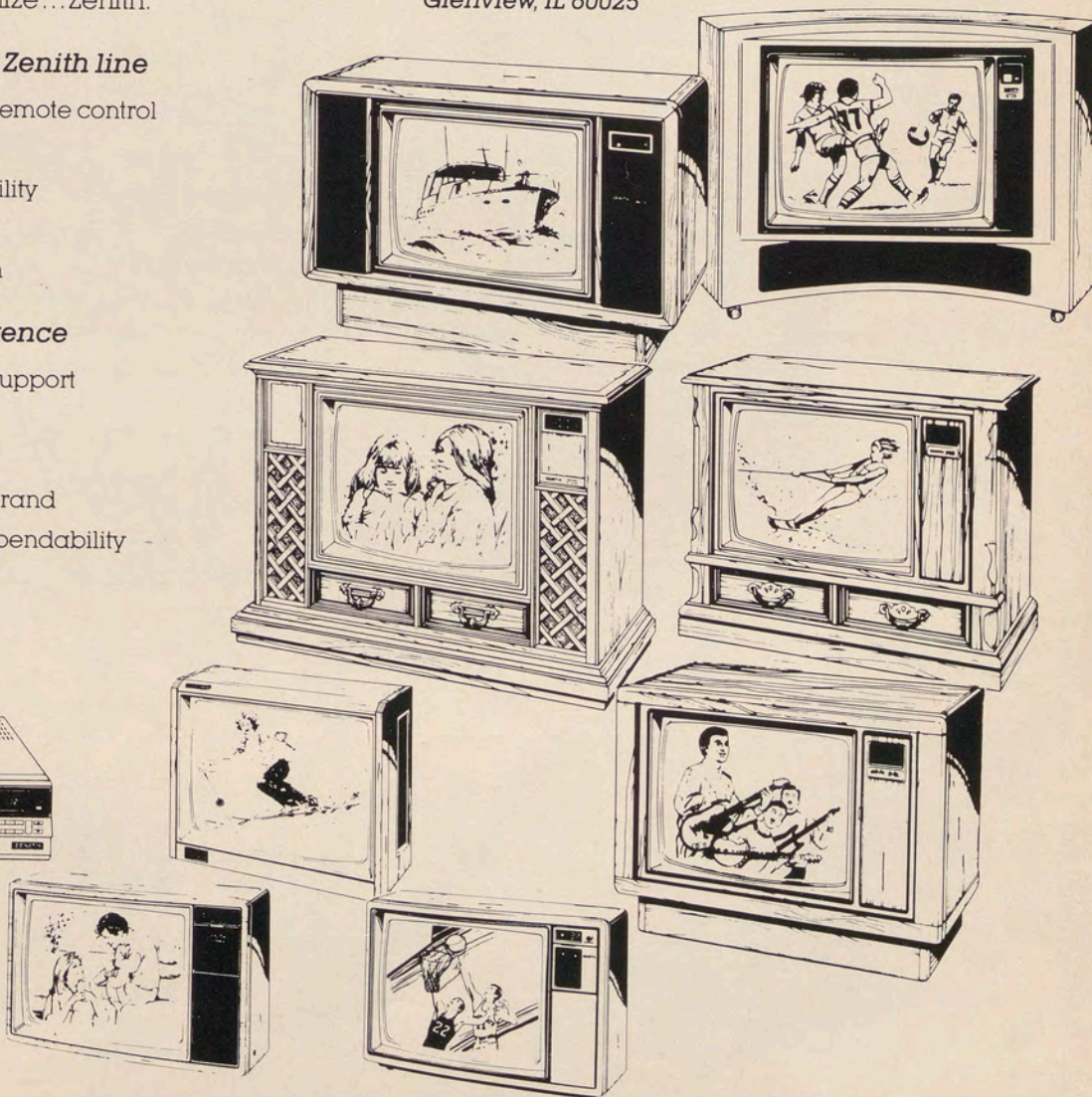
Check the Zenith Difference

- Local availability and support
- Broad selection
- Fast inventory turn
- Nationally advertised brand
- Famous quality and dependability



ZENITH

The quality goes in
before the name goes on.[®]



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APRO
1866 InterFirst Tower
Austin, TX 78701
512-478-6521

TRAVCON
Box 26518
Austin, TX 78755
512-454-8738
1-800-531-5161

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DECORATING SVC.**
414 Live Oak
San Antonio, TX 78202
512-223-2129
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We Go the Distancesm

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For more information contact:
Lou Marosi, National Sales Manager
Borg-Warner Vehicle Leasing
Toll free 1-800-323-8030 • In Illinois 312/490-8402
650 E. Higgins Road • Schaumburg, IL 60195

Welcome

As befits the land of oranges, Disney characters, and spaceship launchings, the atmosphere will combine the casual with the serious at this year's 5th Annual APRO Convention at the brand new Wyndham—Sea World Hotel in Orlando, Florida this July 18-22.

"Rent-To-Own: Accepting the Challenge" will be the thrust and theme as APRO weaves the exhibits, special events, speeches, and seminars into the biggest, best, and most innovative convention yet.

This year, APRO has devised several new facets of traditional convention fare. Serious seminar attendees will have an opportunity to participate in two pre-convention seminars; one, a two-day session on advertising for rental-purchase; and, a one-day meeting with Chuck Sims telling how to develop a board of advisors for a rental company.

During the convention proper, there will be three full mornings packed with a series of one and one-half hour seminar sessions dealing with everything from how to handle phone customers with tact and courtesy, to making more money and what to do with it when you get it, as well as multi-aspect management techniques. Speakers at a number of these seminars will be from professional groups who will apply their expertise to rental-purchase topics. A complete update on legal proceedings will be the seminar topic after the Friday general session.

An innovation at this year's grand gathering will be exhibits in second floor conference rooms in addition to those in the main ballroom on the first floor. These special exhibit areas will be spaced among the seminar meeting rooms and will be open during all exhibit hours and at special appointment times set up with exhibitors. And of course, among the suppliers in all exhibit areas, there will be the long-established friends of the rental-purchase industry, as well as those who are appearing for the first time.

To assure attendance at all exhibits, APRO is offering three substantial cash prizes in a drawing which will be open only to those who visit each and every exhibit.

As usual there will be varied special activities. Newcomers (and old friends who want to stop by) will be welcomed at a poolside get-acquainted party on the evening of the first day. A cocktail party is scheduled for everyone the next evening. The grand finale will be a seated dinner in the hotel atrium on Saturday evening. And those who like sports will be able to compete for trophies in golf and tennis tournaments.

Since the Orlando area has so many attractions suitable for family groups, APRO has set up a youth program for those who wish to bring their children. It is designed to keep 8 to 18-year-olds entertained while their parents attend convention functions. Hotel baby-sitters may be hired for younger children. Spouse activities have also been planned to take advantage of the area's entertainment offerings. APRO did not schedule a group visit to Disney World or Epcot Center as it was felt this would be a family-planned trip. There will be numerous other optional events to select from.

Altogether, the exceptional seminars, exhibits, and chances for socializing combined with the tropical setting and the area's attractions should result in a record attendance. We urge you to register early to assure your full participation.

Day-By-Day Program

Thursday, July 18

9 am - 6 pm	Registration
7:28 am	Golf Tournament Begins Palm Course, Disney World
10 am	Tennis Tournament, Wyndham Courts
7 pm - 9 pm	Newcomer's Cocktail Reception Outdoors, Poolside, Casual

Friday, July 19

8 am - 10 am	Keynote Address/General Session Wedgewood Room
9 am - 2:30 pm	Optional Spouse Tour
9 am - 4 pm	Optional Youth Tour
9 am - 5 pm	Registration
10 am - 1 pm	"Update on Legal" Seminar Wedgewood Room Leaders: Edward L. Winn III J. Samuel Choate, Jr.
1 pm - 6 pm	Exhibits Open
7 pm - 9 pm	Cocktail Reception All Attendees, Wedgewood Room Co-Sponsors: Borg-Warner, APRO

Saturday, July 20

8:30 am - 1 pm	Seminars
9 am - 1 pm	Registration
9 am - 4 pm	Optional Spouse/Youth Tours
1 pm - 6 pm	Exhibit Hall Open
7 pm - 8 pm	Cash Bar—Atrium
8 pm - 9:30 pm	Dinner—Atrium
9:30 pm - 10 pm	Program—Atrium
10 pm - Midnight	Entertainment—Atrium

Sunday, July 21

8:30 am - 1 pm	Seminars
9 am - 1 pm	Registration
9 am - 4 pm	Optional Youth Tour
Noon - 2 pm	Optional Spouse Reception: Wine and Cheese Tasting
1 pm - 6 pm	Exhibit Hall Open
6 pm	Drawing for Cash Prizes
6:30 pm - 7:30 pm	Sign-up Party for Exhibitors

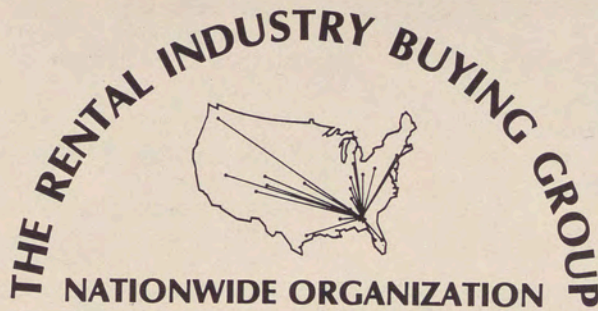
Monday, July 22

8:30 am - 11:45 am	Seminars
Noon	Buffet Luncheon New APRO Board
Noon	Adjourn

WE ARE LOOKING FOR A FEW GOOD DEALERS!

LIKE THE MARINES, WE HAVE HIGH STANDARDS.
WE ONLY RECRUIT THE CREAM OF THE CROP INTO
THIS "ELITE" COALITION OF RENTAL DEALERS.

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"Mac" McCullar
Dan Pridgen
David Blevins
Danny Dambro



(Directors)
Alan M. Dobzinski
Lowry Shrader
Joseph D. Gaffney
Paul Hamilton

TRIB Group

See us at APRO-Booth 501

The following are a few of the requirements for joining:

- Desire to be the 20% doing 80% of the business.
- Commitment to growth and expansion in your company and the Group.
- Desire to increase your profit from 5% to 20% based on your present volume.
- Desire for association with the industry's most successful rental entrepreneurs; sharing ideas, business tactics and money making methods that are normally kept secret.

"United We Stand"

"Now Serving Over 200 Rental Stores"

DAN PRIDGEN
Director-Coordinator

(404) 482-2323

N.D. "MAC" McCULLAR
Executive Director

6958 Main Street • Lithonia, Georgia 30058

Exhibitor Index

American Furniture Resources

Bluegill Room 8

P.O. Box 47065, Norcross, GA 30092
800-334-0848

Product: Furniture, living room, bedroom, dining room, consolidated shipments.
Contact: Curtis Beavers

Acorn Furniture Products Booths: 201, 203

Highway 31 South, P.O. Box 1369, Hartselle, AL 35640
(205) 773-6563

Product: Sofas, chairs, tables, lamps, bunk beds, dining room groups, TV stands, bars, barstools, dry sinks
Contact: Bill Lindsey
Brand: Acorn

Akai America, Ltd. Booths: 601, 603

800 W. Artesia Blvd., P.O. Box 6010, Compton, CA 90224
(213) 537-3880

Product: Music systems and videocassette recorders
Contact: Ken Emmer
Brand: Akai

American Bankers Insurance Group Booth: 204

11222 Quail Roost Dr., Miami, FL 33157
(305) 253-2244

Service: Rental Insurance
Contact: Ray Perry, National Marketing Manager
Retail Market

APRO Booth: Second Floor Lounge

1866 InterFirst Tower, Austin, TX 78701
(512) 478-6521

Service: National trade association for rental dealers; membership information
Contact: Edward L. Winn, Executive Director; Barry Gambini, President; Elizabeth T. Johnston, Director of Communications

Borg-Warner Acceptance Corporation

Booth: 703

5151 Beltline Rd., #334, Dallas, Texas 75240
(214) 980-9892

Service: Specialists in providing responsive financing programs to serve the rental-purchase dealer's requirements.
Contact: Gordon Crenshaw

Borg-Warner Vehicle Leasing/Chevrolet Motor Division Booth: Stage

650 E. Higgins Rd., Schaumburg, IL 60195
(615) 521-4337

Service: Fleet leasing and management services—all makes and models: cars, trucks, tractors, trailers, buses
Contact: A. F. (Tony) Wooten

Bozof Dinettes, Inc. Booth: 107

P. O. Box 806, Olive Branch, MS 38654
(901) 775-1410

Product: Dinettes and kitchen furniture
Contact: Albert Bozof
Brand: Bozof

Brockwood Corporation Booth: 106
2033 Southwide Blvd., Little Rock, AR 72202
(501) 372-7991

Product: Televisions
Contact: Lewis Stroman, President
Brand: Brockwood

CASS Systems Booth 306

17000 Dallas Parkway, Suite 126, Dallas, TX 75248
(214) 931-5522

Product: Computer software for rent-to-own
Brand: PC
Contact: Carl Riewerts

Deco Trunk Company Booth: 108

P. O. Box 1598, Greenville, TX 75401
(214) 454-6881

Product: Decorative trunks and accessories
Contact: Morris Bozof
Brand: Deco

Donnelley Marketing Information Service

Booth: 105

1351 Washington Blvd., Stamford, CT 06902
(203) 965-5400

Service: Demographic studies (demographic arm of Dun & Bradstreet)
Contact: Steven Speier

Fab-U-Gard Booth: Hinalea Booth: 212

2330 W. Mission Lane, Suite 12, Phoenix, AZ 85021
(602) 252-3991

Product: Fabric Protector
Contact: Skip Wall
Brand: Fab-U-Gard

5 Dimensions Software

Booths: 309, 311, 408, 410
4843 Keller Springs Rd, Dallas, TX 75248
(214) 380-8700

Product: Computer software
Contact: Robert E. Lee
Brand: TRIM

Frigidaire Company Booths: 808, 809

P. O. Box 4900, Dayton, OH 45449
(513) 297-3634

Product: Major household appliances
Contact: Norman Hines
Brand: Frigidaire

General Electric Company Booths: 400, 402, 404

Appliance Park, (AP4-Room 239), Louisville, KY 40225
(502) 452-5439

Product: Major household appliances
Contact: Donald Linskey
Brand: General Electric

Gilbert Electronics Booth: 405

3303 North Main, Houston, TX 77009

(800) 392-3657 in Texas or (800) 821-2838 outside Texas

Product: Parts for service
Contact: Rudolph Sepulveda
Brand: GE, Panasonic, Quazar, Sylvania, Magnavox, RCA

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FAB-U-GARD
We Protect Everything But Kids

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A FLUORO-CHEMICAL FABRIC PROTECTOR

HELPS INCREASE YOUR CUSTOMER SATISFACTION BY:

- Keeping furniture looking new
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- Providing easy clean ups

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- Faster clean up of rental returns
- Keeping fabrics newer longer
- Increasing rental life

A NOTE FROM THE PRESIDENT OF FAB-U-GARD

Are you tired of the fabric protector confusion? Let Fab-U-Gard clear up the issue.

THE CONFUSION! – Who knows which product is best? Some say silicone; others say fluorochemical. After a brief demonstration, you should be able to decide for yourself which type of product is best for you. Please let us show you in Orlando what Fab-U-Gard has found to be the difference between silicone and fluorochemical. I am looking forward to seeing not only the many satisfied Fab-U-Gard customers in the rental industry but the many who are confused about fabric protectors. Stop by our Booth #210 and let Tim or myself help resolve your questions.

Yours truly,

Skip Wall
Skip Wall
President

Call collect or write for information and samples.

FAB-U-GARD • P.O. Box 39430 • Phoenix, Arizona 85069 • (602) 252-3991

Goldmont Furniture/Lewis & Associates

Booth: Hinalea Room, 5
P. O. Box 2190, Woodville, TX 75979
(409) 283-3460
Product: Furniture
Contact: Neil Lewis
Brand: Goldmont

Hallmark Furniture, Inc. Booths 109, 110
Highway 41 East, P. O. Box 360, Okolona, MS 38860
(601) 447-5475
Product: Recliners
Contact: Nelson Gravatt
Brand: Hallmark

High Touch Booth: Grouper Room, 6
1900 North Amidon, Suite 202, Wichita, KS 67203
(617) 832-1611
Product: Computer hardware and software
Contact: Ted Carey
Brands: Various

Hitachi Sales Corporation of America
Booths: 507, 509, 511, 606, 608, 610
401 West Artesia Blvd., Compton, CA 90220
(213) 537-8383
Product: Audio/Video consumer electronics products
Contact: Ned Cardenas
Brand: Hitachi

Insurance Mart, Inc. Booth: 701
P. O. Box 12303, Jackson, MS 39211
(601) 956-5093
Service: Total package of insurance for rental dealers—
property, casualty, health, and life
Contact: Robbie Bratcher

Johnston-Tombigbee Furniture Mfg. Co., Inc.
Booths: 503, 505
P. O. Box 2128, Columbus, MS 39704
(601) 328-1685
Product: Bedroom Furniture
Contact: Art Heath
Brand: Johnston-Tombigbee

Magic Chef Booth 708
740 King Edward Ave., Cleveland, TN 37311
(615) 472-3371
Product: Major appliances
Contact: Gerald Hawk
Brand: Magic Chef

Marantz Company, Inc. Booths: 301, 303
20525 Nordhoff Street, Chatsworth, CA 91311
(818) 998-9333
Product: Audio/Video stereo equipment, loudspeaker
systems
Contact: Hal Loman
Brand: Marantz

National Parts Center Booth: 310
10703 Stancliff, Houston, TX 77099
(713) 561-3345 or (713) 869-0632
Product: Electronics accessory items
Contact: Gary Lewis, manager; Randal Fisher, sales
representative
Brands: Various

Ken Nay Advertising, Inc. Booth: 604
130 Tri-County Parkway, Suite 110, Cincinnati, OH 45246
(513) 772-5000
Service: Ad agency; syndicated advertising materials
for rental dealers
Contact: Ken Nay

Oak Land Furniture Mfg. Company
Booths: 205, 207
P. O. Box 151, Okolona, MS 38860
(601) 447-3153 or (800) 321-8247
Product: Incliners, sofas, love seats, chairs, sleepers,
modular pits
Contact: Patsy Harris
Brand: Oak Land

P & C Software Booth 304
14001 Dallas Parkway, Suite 400, Dallas, TX 75240
(214) 490-1200
Product: Video Software
Contact: Carl Riewerts, Chris Aves
Brand: PCs

Philco (N.A.P. Consumer Electronics Corp.)
Booths: 401, 403
P. O. Box 6950, Knoxville, TN 37914
(615) 521-4337
Product: Audio/Video consumer electronics products
Contact: Rich Hostler
Brand: Philco

Pilot Audio Systems Booths: 100, 101, 102
101-10 Foster Avenue, Brooklyn, NY 11236
(718) 257-7000
Product: Audio/Video home entertainment systems
Contact: Lew Allen
Brand: Pilot

Poole Furniture Booths: 611, 710
P. O. Box 861, Tupelo, MS 38802
(601) 844-4220
Product: Full furniture product line with distribution points
throughout United States
Contact: Kay Mathews
Brand: Various

Quasar Company Booths: 300, 302
9401 West Grand Avenue, Franklin Park, IL 60131
(312) 451-1200
Product: Televisions, microwave ovens, videocassette
recorders
Contact: Les Brettman
Brand: Quasar

RCA Consumer Electronics Booths: 605, 704, 706,
600 North Sherman Drive, P.O. Box 1976, Indianapolis, IN
46201
(317) 267-5535
Product: Color television receivers, videocassette
recorders, color cameras
Contact: Wade O. Hansen, Jr.
Brand: RCA

Rental Sales Software Systems Booths: 802, 803
4707 Everhart, Corpus Christi, TX 78411
(512) 851-8709
Product: Texas Instruments computer with terminals, rental
sales software
Contact: Les Feldser
Brand: RSSS

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Why? Because we've proved to leading retailers nationwide that our innovative products, training, and customized marketing programs increase their profits.

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(305) 253-2244.

See us at APRO-Booth 204

"Innovations in Insurance"



AMERICAN BANKERS INSURANCE GROUP

11222 Quail Roost Drive, Miami, Florida 33157 (305) 253-2244

Member Companies:

American Bankers Life Assurance Company of Florida
American Bankers Insurance Company of Florida

Saf-Write Forms Booth: 104
P.O. Box 848, Ormand Beach, FL 32074
1209 S. Ridgewood Avenue, Daytona Beach, FL 32014
(904) 252-5766 or (800) 824-7888 ext. M2016
Product: Rental control forms and systems
Contact: Chet Pensak
Brand: Saf-Write Rental forms, posting and collections systems, and rental agreements

Samsung Electronics Booths 407, 506
301 Mayhill St., Saddlebrook, NJ 07662
(201) 587-9600
Products: TVs, VCRs, refrigerators, microwaves
Contact: Jeong-Han Kim
Brand: Samsung

Sanyo Consumer Electronics
Booths: 804, 805, 806, 807
4020 N. 29th Ave., Hollywood, FL 33020
(305) 922-0900
Product: Audio systems, color televisions
Contact: John Carusso
Brand: Sanyo

Soundesign Corporation Booths: 209, 211
34 Exchange Place, Jersey City, NJ 07302
(201) 434-1050
Product: Stereo rack packages and audio/video systems
Contact: Robert H. Winer
Brand: Soundesign

Southland Furniture Booths 305,307,406
P.O. Box 239, Phil Campbell, AL 35581
(205) 993-5337
Products: Den furniture, bunk beds, bedroom
Contacts: Steve Wilson, Harold Brooks

Speed Queen Company Booths: 600, 602
Shepard & Hall, Ripon, WI 54971
(414) 582-4795
Product: Laundry equipment
Contact: Jeff Brothers
Brand: Speed Queen

Star Products Booth 208
P.O. Box 20252, Houston, TX
(713) 747-0341
Products: Furniture; living room, dinette sets, bedroom, bunk beds, bedding, lamps
Contact: Jim Dickson, President; Richard Dickson, Vice-President

Stuart Furniture Industries, Inc. Booth: 111
P.O. Box 220, Asheboro, NC 27203
(919) 625-6174
Product: Upholstered furniture
Contact: Rick Frazier
Brands: Stuart, Hukla, Sentry

T-Buff Promotions Booth: 103
P.O. Box 620697, Asheboro, NC 27203
(303) 699-0141
Service: Advertising
Contact: Randy Buffington

TRIB Group, Ltd. Booth: 501
6958 Main Street, Lithonia, GA 30058
(404) 482-2323
Service: Rental industry buying group for APRO and TRIB members
Contact: N. D. "Mac" McCullar
Brands: Frigidaire, Quasar, Gold Star, Teknika, Sharp, Fisher, Westinghouse, Panasonic, Stuart-Sentry, Marantz, Higdon, Danat, Hitachi, Dumont, Jackson, Technics

Teknika Electronics Corporation Booths: 200, 202
353 Route 46 West, Fairfield, NJ 07006
(201) 575-0380
Product: Televisions, videocassette recorders, and audio equipment
Contact: Mel Hunger
Brand: Teknika

Thomas Corporation Booths: 711, 713
5-D Joanna Court, East Brunswick, NJ 08816
(201) 238-6862
Product: Stereo and television systems
Contact: Rick Umans
Brand: Thomas

3 Star Manufacturing Booths: 705, 707, 709
P. O. Box 98, Lynn, AL 35575
(800) 633-4380
Product: Furniture
Contact: Doug Wilkerson
Brand: Three Star

Total Marketing Booth 206
1732 North State Road 427, Longwood, FL 32750
(305) 834-1757 or (305) 831-0854
Products: Stereo systems, videodiscs, video recorders
Contact: Ken Cantor
Brand: Teac Corporation of America

Video Aid Corporation Booth: 212
135 North Street, P. O. Box 429, Middletown, NY 10940
(914) 343-6069
Service: Extended warranties on audio/video and appliances
Contact: James R. Tucker

Voyager Insurance Company Booth: 800
P. O. Box 2918, Jacksonville, FL 32203
(904) 387-6471 or (800) 237-8314
Service: Rental insurance for property, casualty, life, and health
Contact: Steve Wilson

Welton Sound Systems Booths 607, 609
2533 Royal Lane, Building 505, Dallas, TX 75229
(214) 243-5602
Product: Stereos
Contacts: Yale Sherman, Bill Miniati, Jim Grundy
Brand: Welton Sound Systems

Whirlpool Corporation Booths: 700, 702
2000 U. S. 33 North, Benton Harbor, MI 49022
(616) 926-3224
Product: Household appliances
Contact: Tom Kitchens
Brand: Whirlpool

White-Westinghouse Appliance Company

Booths: 508, 510
930 Fort Duquesne Boulevard, Pittsburg, PA 15222
(412) 263-3745

Product: Major household appliances (refrigerators, ranges, laundry equipment, dishwashers, microwave ovens)

Contact: Paul Hellinger
Brand: White-Westinghouse

ZBS Industries Booths: 409, 411

701 Beta Dr., Mayfield Village, OH 44143
(216) 461-6275 or (800) 321-8774

Product: Video software, pre-recorded videocassettes
Contact: Peggy Del Brocco

Zenith Electronics Corporation

Booths: 500, 502, 504
1000 Milwaukee Road, Glenview, IL 60025
(312) 391-8231

Product: Color table model and console televisions
Contact: Norm Smith
Brand: Zenith

PHONE NUMBERS

Airline Reservations

Air Canada	1-800-422-6232
Aero Mexico	1-800-223-1676
American	896-2334, 1-800-433-7300
Avianca	352-9084, 1-800-327-9899
Delta	849-6400
Eastern	843-7280
Florida Express	859-5959
Ozark	828-6050
PanAm	422-0701, 1-800-722-3323
Peoples Express	422-0272
Piedmont	828-6270
Republic	851-4310, 1-800-241-6106
TWA	351-3855, 1-800-438-2929
United	859-0710, 1-800-336-0462
US Air	1-800-428-4322

Car Rentals

National Car Rental (305) 855-4170

Emergency

Police	911
Fire	911
Ambulance	911

Miscellaneous

Chamber of Commerce	425-1234
Local Telephone Directory Assistance	411
Long Distance Directory Assistance	1-AC-555-1212
Time	646-3131, 422-4551
Visitors Bureau	345-8882
Weather	851-7510
Wyndham Hotel	(305) 351-6695, 1-800-331-6600



Association of
Progressive Rental Organizations

MEMBERSHIP BENEFITS

The list is GROWING...

TRAINING MATERIALS AND SEMINARS

Seminars put on by professional consultants and experienced rental dealers cover selected topics designed to aid in professional management of rental operations. Seminars highlight major areas of concern for rental dealers: Legal Procedures, Collections, Rental Finance, Personnel, Management Techniques, and Advertising and Marketing Methods. Seminar sites have included Philadelphia, Cincinnati, Denver, San Francisco, Acapulco, Atlanta, Kansas City, Dallas, Houston, St. Louis, San Diego, Hilton Head, Orlando, New Orleans, Sarasota, Newport, and Nassau.

ANNUAL CONVENTIONS

An annual trade convention is held every summer bringing rental dealers across the nation to meet and share their experiences and knowledge and learn more about the rental industry — new trends, new products, and new ideas. The 1985 APRO Convention is scheduled for July 18-22 at the Wyndham Sea World in Orlando, Florida.

GOVERNMENT RELATIONS PROGRAM

APRO keeps members abreast of important legislative proposals, administrative agency activities, and tax rulings. APRO takes positive action with the legislative and executive branches of government on issues affecting the rental industry.

APRO PUBLICATIONS

• PROGRESSIVE RENTALS MAGAZINE

The "voice of the home rental industry" is issued 6 times annually, and is full of industry news, trends, developments in marketing strategies, sales methods, management policies, legal up-dates, and product display advertising.

• WHO'S WHO IN RENT-TO-OWN

The most complete national listing of rental dealers available. Published annually, the directory offers alphabetical listings by principal owner, dba and by state.

• LEGAL DEFENSE PACKET

This legal packet is available to all members to minimize legal research costs. Topics include usury, repossession, bankruptcy, deceptive trade practice legislation, and consumer protection laws with specific case examples.

• ADMINISTRATIVE AIDS

Samples of various standard business forms used frequently by rental dealers including sample rental application forms, rental agreements, vehicle reports, skip-trace control forms, and inventory control forms.

• SKIP-TRACE MANUAL

A comprehensive guide to locating missing persons.

• COLLECTIONS MANUAL

A guide offering preventive maintenance and effective results for the industry's biggest headache... skips and stolens.

RENTAL INDUSTRY STATISTICS

Periodically, members will be asked to participate in a survey regarding the TV-Appliance rental industry and their businesses. The information will be confidentially researched, compiled, and edited so that general industry statistics are available to all members.

APRO COLLECTION POLICIES AND CODE OF ETHICS

APRO members are preferred rental dealers and are eligible to display the APRO Code of Ethics and Collection Practices in their stores.

INSURANCE

APRO offers insurance programs designed specifically for rental dealers to include casualty coverage, group, health and life insurance, and travel insurance at competitive rates. This program outlines the different types of insurance rental dealers may have a need for.

COMMUNICATION WITH RENTAL PROFESSIONALS

As a member of APRO you have the opportunity for the exchange of knowledge and experience with other professional rental dealers. The sharing of general information can assist you in the development of your business as well as in the enhancement of the image of the rental industry as a whole.

Ready to JOIN?

CONTACT:

Susan Hinkley

Director of Membership

APRO

1866 Interfirst Tower

Austin, TX 78701

(512) 478-6521

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explosive radio commercials over the phone. He can paint 40 point of purchase signs an hour. T-Buffer is a full production staff compressed into one dynamic human being.

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sion and radio audiences. We can safely say that one T-Buffer commercial has the impact of 4 normal ones. Response is instant. He has the credentials to back him with a proven record of success stretching coast to coast.

If you're trying to operate within a budget of 6% or less but need the impact of twice that much contact T-Buffer today!



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303-699-0141

Texas: 214-832-5949

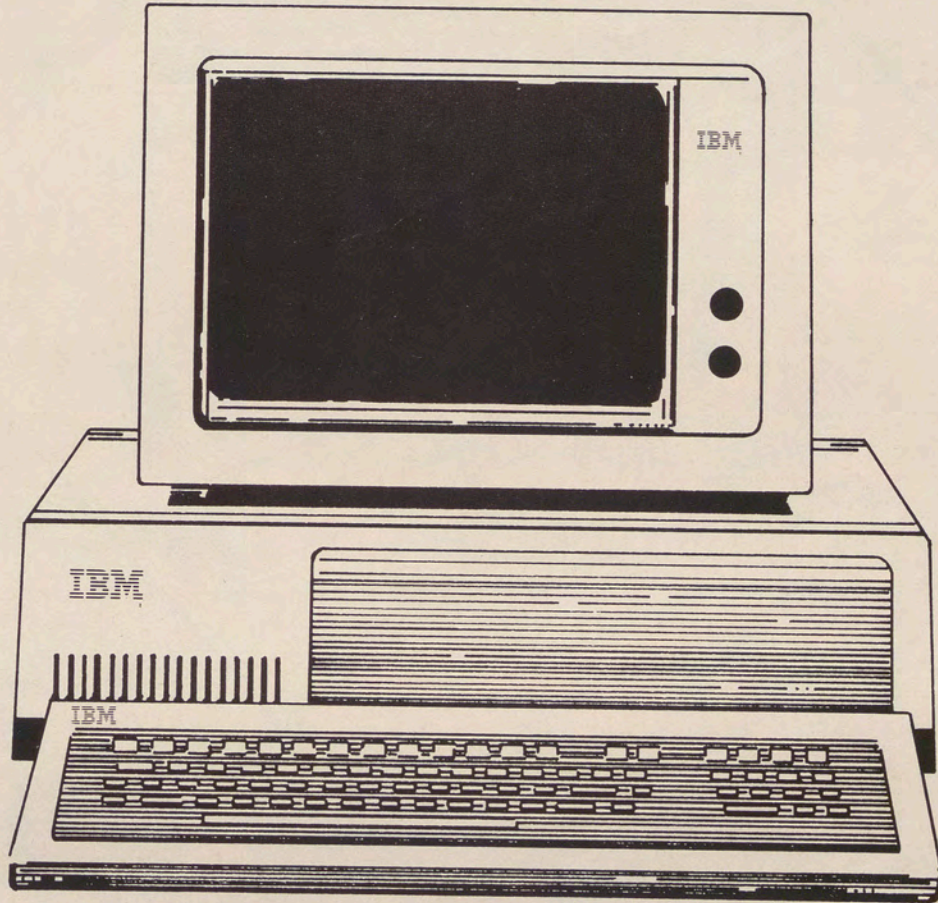
See us at APRO-Booth 103

Buffington Enterprises
807 Bluebird Lane
Texarkana, Texas 75501

See us at the APRO Convention—booths 309, 311, 408, 410

The Rental Industry Manager

TRIM Your Stores Overhead



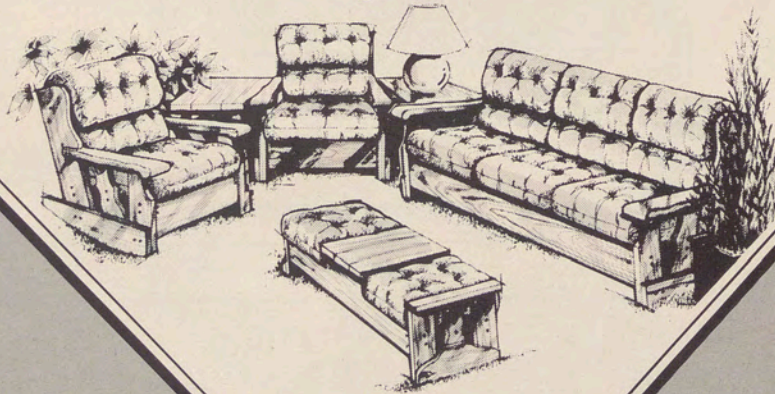
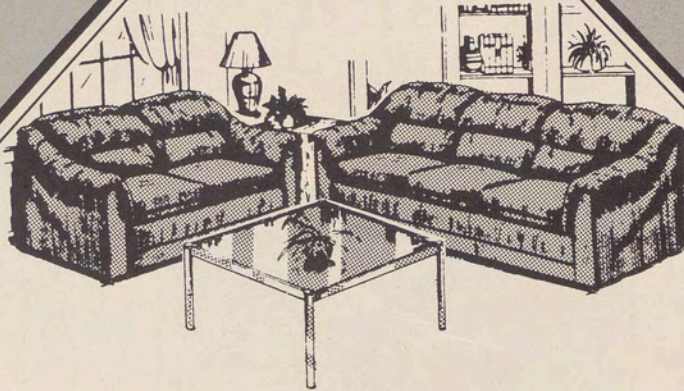
- Menu Driven
- "HELP" Screen
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- Controls Inventory, Agreements and Customers
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- Automatic Daily Reports
- Integrated Word Processing
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- Uses IBM Compatible Hardware
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- Over 15 Years of Rental Experience



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1-800-321-8774
1-216-461-6275

ZBS Industries, Inc.
205 Camino Alto #150
Mill Valley, CA 94941
(CA) 1-800-523-3362
1-800-624-1262
1-415-383-6776

ZBS Industries, Inc., West
13315 W. Washington Blvd. #300
Los Angeles, CA 90066
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1-213-827-8049



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Roger Snodgrass, Jr.

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Denver, Colorado 80205
Phone: 303-295-7693
Manager: Wayne Mathison

101 E. Sheridan Avenue
Oklahoma City, Oklahoma 73104
Phone: 405-232-8161
Don Carpenter

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Shreveport, Louisiana 71101
Phone: 318-425-5404
Manager: Harold Jones

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Jim Geiman
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Larry Young
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Phone: 615-523-4115

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Birmingham, Alabama 35233

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L. C. (Jack) Jackson, III
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Phone: 316-264-7339

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Kenneth R. (Ken) Smiley
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Mario Gastro
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Robert P. Wainwright, Jr.
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Stephen (Steve) Swindal
4720 Adamo Drive
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Tampa, Florida 33601
Phone: 813-247-5651

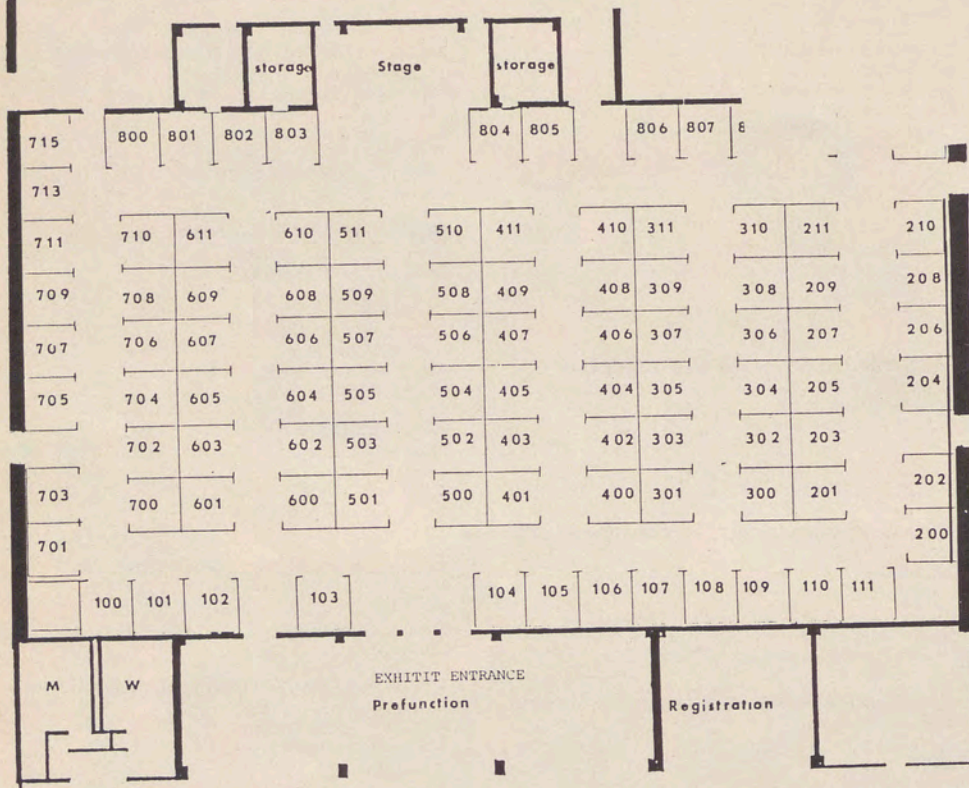
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J. Frank Swindal, III
Ken Swindal
Howland Brown
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Miami, Florida 33126
Phone: 305-592-6810

Floor Plan

AS OF 5-29-85

Association Of Progressive Rental Organizations

MAIN BALLROOM--EXHIBIT AREA
JULY 18-22, 1985

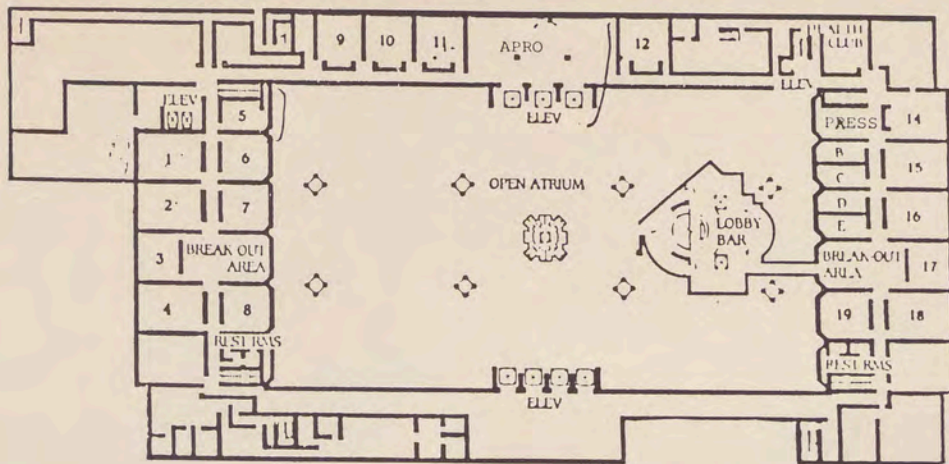


- Stage . . . Borg-Warner Vehicle Leasing/
Chevrolet Motor Division
- 100 . . . Pilot Audio Systems
101 . . . Pilot Audio Systems
102 . . . Pilot Audio Systems
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105 . . . Donnelley Marketing Information
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109 . . . Hallmark Furniture
110 . . . Hallmark Furniture
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203 . . . Acorn Furniture Products
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205 . . . Oak Land Furniture Mfg.
206 . . . Total Marketing
207 . . . Oak Land Furniture Mfg.
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809 . . . Frigidaire

SECOND FLOOR SPECIAL ROOM EXHIBIT AREAS AND SEMINAR MEETING ROOMS

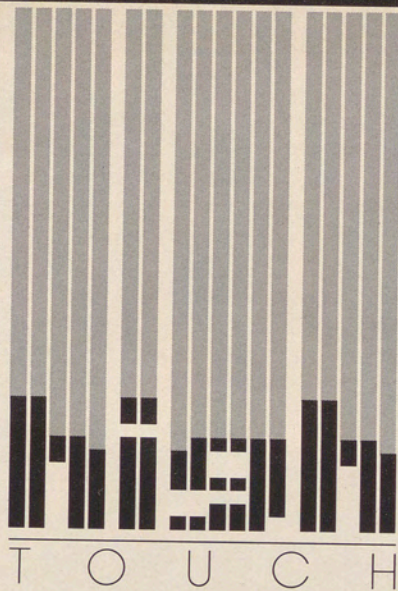


- Second Floor Lounge APRO**
- 1. Fantail Room
 - 2. Damselfish Room
 - 3. Coquina Room
 - 4. Anemone Room
 - 5. Hinalea Room Fab-U-Gard
 - 6. Grouper Room Goldmont Furniture
 - 7. Eisenia Room High Touch
 - 8. Bluegill Room Amer. Furn. Res.
 - 9. Japanero Room
 - 10. Koi Room
 - 11. Labrid Room
 - 12. Margate Room
 - 14. Nomeus Room
 - 15. Palani Room
 - 16. Sailfish Room
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 - 19. Veiltail Room



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Soundesign Corporation	209, 211
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Thomas Corporation	711, 713
Zenith Electronics Corporation	500, 502, 504



Our only business is the on-going support of our Rent-to-Own clients.

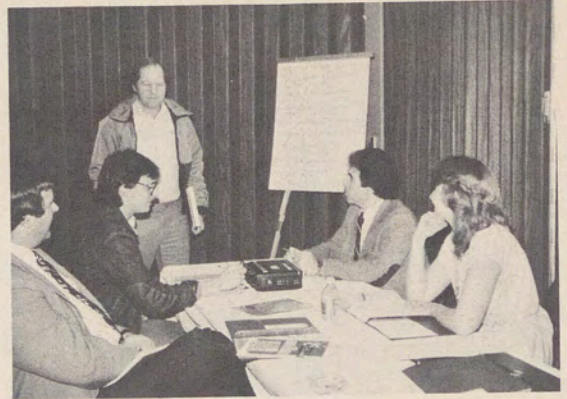
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Seminar Schedule

APRO has assembled a variety of knowledgeable speakers and a broad range of topics for this year's seminars, which will be held during four mornings of the convention. Each seminar will be one hour and fifteen minutes long, and there will be 15-minute intervals between seminars. Seminars will be held on the first and second floors of the Wyndham, and room assignments will be given in the registration information packet.



Friday July 19 10 a.m. to 1 p.m.	Update on Legal Edward L. Winn, III J. Samuel Choate						
Saturday July 20 8:30 a.m. to 9:45 a.m.	How to Get Things Done Mike Burnson Fred Pryor Seminars	Your Excess Dollars: How To Make Them Work For You Ed Gardner, CPA	Choosing High Performance Managers: Screening To Get Good Personnel Mike Sotak London House, Inc.	How To Evaluate The Worth of Your Business Neil Cantor Geneva Corporation	How to Win Friends And Not Lose Rental-Purchase Customers Janet Gorman Strawberry Communications	Wage and Hour Law As It Affects the Rental Purchase Industry Harry Weisbrod, CPA	Video Tape Rental—Combining with Rental-Purchase Jim Lahm J. Lahm Consultants
9:45 a.m. to 11:15 a.m.	Management Techniques Dr. William Beane Psychological Associates	Legal Aspects of Furniture Rental Jim Goldberg General Counsel, FRAA	Choosing High Performance Managers: Screening To Get Good Personnel Mike Sotak London House, Inc.	Adding Furniture To Rental-Purchase Panel Discussion	How to Win Friends And Not Lose Rental-Purchase Customers Janet Gorman Strawberry Communications	Computer Considerations Panel Discussion	How To Evaluate the Worth of Your Business Neil Cantor Geneva Corporation
11:30 a.m. to 1 p.m.	Federal Effort Legal Update Congressman Doug Barnard (D. Georgia)	Legal Aspects of Furniture Rental Jim Goldberg General Counsel, FRAA	Vehicle Leasing and Fleet Management Lou Marosi	Video Tape Rental—Combining with Rental-Purchase Jim Lahm J. Lahm Consultants	Increasing Your BOR; Increasing Your Profit Margin J. G. Vollmar Rental Dealer	Management Techniques Dr. William Beane Psychological Associates	How to Get Things Done Mike Burnson Fred Pryor Seminars
Sunday July 21 8:30 a.m. to 9:45 a.m.	Choosing High Performance Managers: Screening To Get Good Personnel Mike Sotak London House, Inc.	Video Tape Rental—Combining with Rental-Purchase Jim Lahm J. Lahm Consultants	Legal Aspects of Furniture Rental Jim Goldberg General Counsel, FRAA	Increasing Your BOR; Increasing Your Profit Margin J.G. Vollmar Rental Dealer	How To Evaluate the Worth of Your Business Neil Cantor Geneva Corporation	Your Excess Dollars: How To Make Them Work for You Ed Gardner, CPA	How to Win Friends And Not Lose Rental-Purchase Customers Janet Gorman Strawberry Communications
9:45 a.m. to 11:15 a.m.	How To Evaluate the Worth of Your Business Neil Cantor Geneva Corporation	How to Win Friends And Not Lose Rental-Purchase Customers Janet Gorman Strawberry Communications	Legal Aspects of Furniture Rental Jim Goldberg General Counsel, FRAA	Increasing Your BOR; Increasing Your Profit Margin J.G. Vollmar Rental Dealer	Vehicle Leasing and Fleet Management Lou Marosi	Your Excess Dollars: How To Make Them Work for You Ed Gardner, CPA	Management Techniques Dr. William Beane Psychological Associates
11:30 a.m. to 1 p.m.	Accounting Procedures for Rental-Purchase Dan Whitsell, CPA	Video Tape Rental—Combining with Rental Purchase Jim Lahm J. Lahm Consultants	Management Techniques Dr. William Beane Psychological Associates	Wage and Hour Law As It Affects the Rental Purchase Industry Harry Weisbrod, CPA	Adding Furniture To Rental-Purchase Panel Discussion	Computer Considerations Panel Discussion	Choosing High Performance Managers: Screening To Get Good Personnel Mike Sotak London House, Inc.
Monday July 22 8:30 a.m. to 9:45 a.m.	Increasing Your BOR; Increasing Your Profit Margin J. G. Vollmar Rental Dealer	Your Excess Dollars: How To Make Them Work For You Ed Gardner, CPA	Adding Furniture To Rental-Purchase Panel Discussion	Wage and Hour Law As It Affects the Rental Purchase Industry Harry Weisbrod, CPA	Legal Aspects of Furniture Rental Jim Goldberg General Counsel, FRAA	Vehicle Leasing and Fleet Management Lou Marosi	Accounting Procedures For Rental-Purchase Dan Whitsell, CPA
10 a.m. to 11:45 a.m.	The Future of Rent-To-Own Panel Discussion APRO Board Members						

Rental Insurance Programs Designed To Protect Your Company and Your Customer

Advantages to you

- Additional source of income
- Easy to administer
- Reduces overhead costs
- Assures customer goodwill by not having to collect outstanding debt
- Requires neither underwriting nor rating systems

Who is eligible for this coverage?

All customers who lease or rent merchandise through your company are eligible.

When is each item covered?

Each item of merchandise is covered from the effective date of the lease. The policy provides renewable coverage over the entire term of the contract.

boulton
AGENCY, INC.

To find out how these programs can work for you,
complete the attached coupon and mail to the address indicated below.

What type of Insurance Products are available now?

Property Insurance—protects lessee against loss due to fire, tornado, flood, burglary, etc., and protects lessor by providing immediate replacement cost coverage.

What types of Insurance Products are going to be available in the future?

- *1) *Disability or Unemployment Insurance*—will make the monthly rental payments for the lessee if the lessee loses his/her employment income due to disability or involuntary unemployment.
- *2) *Skip Insurance*—protects lessor against skip losses
- *3) *Warranty Insurance*—provides maintenance or repair expense reimbursement after rental period has expired.

*To be introduced after completion of marketing studies and upon approval by state insurance departments.

Cut Along Dotted Line

To: Alan Stein and John Ihrig 10441 S.W. 127 Ct. Miami, Fla. 33186 (305) 751-9786

Re: Insurance For My Rental Property

I would like more information regarding your rental insurance programs. I am interested in:
(Please ✓ the programs you are interested in)

Property Coverage _____ Skip Coverage _____ Disability & Unemployment Coverage _____ Warranty Service _____

Name _____

Company _____

Address _____

Telephone # _____

Comments: _____

INSURANCE SURVEY

(Please answer the following questions)

- 1) Number of contracts outstanding? _____
- 2) Number of stores? _____
- 3) States in which stores are located? _____

- 4) Number of months required to complete your rental contract? _____
- 5) Type of merchandise you rent? _____

Seminar Description

Accounting Procedures for Rental-Purchase

Dan Whitsell, CPA

Baker and Company Dallas, Texas

Mr. Whitsell, a partner in Management Advisory Services, a division of Baker and Company, will discuss special accounting treatments in the rent-to-own industry. His talk will include a presentation of financial statement examples, projected operations, and accounting control. Mr. Whitsell asks that attendees come prepared with particular questions they want answered. Mr. Whitsell's background includes public accounting, as well as serving as an executive in the industry for a number of years.

Adding Furniture to Rental-Purchase Panel Discussion

Furniture and rental-purchase can be a winning combination, or it can be a frustrating experience for dealers who do not follow accepted guidelines. Telling about how to get products, pricing, types of furniture to purchase, deliveries, repair, and the best product mix will be a group of furniture suppliers and rental dealers.

Choosing High Performance Managers— Screening to Get Good Personnel

Michael J. Sotak, District Manager

London House, Inc. Park Ridge, Illinois

Two important aspects of choosing quality personnel will be explored by Mr. Sotak, district manager for London House, Inc., an industrial psychological testing firm serving businesses, organizations, and industries. Mr. Sotak is a recognized expert in the areas of human resource assessment and is responsible for advising clients on a variety of psychological testing issues and other personnel assessment requirements. He has been a frequent guest speaker before a number of professional and trade associations, governmental institutions, and corporate groups.

Computer Considerations Panel Discussion

A panel composed of computer suppliers and rental-purchase dealers already on line will discuss advantages and possible pitfalls in putting a business on computer. This will be a practical seminar designed to provide guidelines for those dealers still undecided about buying a computer system.

How To Evaluate the Worth of Your Rental-Purchase Business

Neil J. Cantor, Corporate Director

Geneva Corporation Santa Ana, California

Whether one is considering buying other businesses, refinancing, or selling one's own company—setting the value on one's business is critical. To determine the value of a business, one's past and current financials must be recast to reflect the true, higher value of the company. Even more importantly, future earnings and cash flow must be projected based on valid, objective market research. Mr. Cantor will cover the "how to" of evaluating, buying, selling, and inter-generational transfer of businesses. Mr. Cantor knows and understands the sale, merger, and acquisition of privately held firms, but—more importantly—he can impart his knowledge at an understandable level to owners of businesses. Mr. Cantor holds a degree in marketing from George Washington University.

How to Win Friends and Not Lose Rental-Purchase Customers

Janet Gorman

Strawberry Communications Dallas, Texas

Better telephone techniques will be Ms. Gorman's topic. She will outline effective telephone skills by telling how to deal with irate customers, deal with stress, answer the phone "with a smile," build

Each of this year's convention seminars will last one and one-half hours. Speakers, topics, and descriptions are listed on this page.

the company image, successfully handle collections, and generally maintain a good relationship with the telephoning public. Ms. Gorman is a recognized leader in the field of telephone communications with emphasis on customer service. Her training in oral communications prepared her for the teaching profession, and she is an expert in teaching organizational skills and professional techniques.

How to Get Things Done

Mike Burnson, Management Consultant

Fred Pryor Seminars, Inc. Shawnee Mission, Kansas

Mr. Burnson will enlighten his audience on the secrets of getting things done, by outlining steps in: getting organized; recognizing and doing priorities; developing an automatic basis for action; developing a personal sustainable pace; and finishing what you start. Mr. Burnson, also a seminar leader on the faculty of Fred Pryor Seminars, has addressed corporate and public groups in the United States, Canada, and South America on various subjects dealing with management development and communications. He has been a corporate personnel director, and training program manager for several state universities.

Improving Your BOR—Increasing Your Profit Margins

J. G. Vollmar, Rental Dealer

American Leasing Enterprises, Inc.

dba/LifeStyle Leasing St. Louis, Missouri

Sales, selling attitude, using word pictures to sell, techniques, handling objections, customer follow-up, and data tracking will be presented by Mr. Vollmar in his talk on "Improving Your BOR." The second portion of his talk will deal with several aspects of increasing profits, including goal setting, projections, control devices, and customer relations. Mr. Vollmar, who began his venture into the rental-purchase business in 1979 as area manager with Rent-A-Center in Memphis, Tennessee, opened his first rental store in August 1981. He is presently president of American Leasing Enterprises, Inc.

Legal Aspects of Furniture Rental

James M. Goldberg, Attorney

Law Firm Abrams, Westermeier and Goldberg, P.C.
Washington, D.C.

Mr. Goldberg, general counsel for Furniture Rental Association of America (FRAA), will discuss how existing and proposed legislation to regulate rental-purchase transactions impact on companies which rent residential furniture. Specific operational problems caused by legislation will be discussed. Mr. Goldberg will also propose various solutions for dealing with these problems.

Management Techniques

Dr. William E. Beane

Psychological Associates, Inc. St. Louis, Missouri

People skills in management, sales, and performance as applied in a rental-purchase operation will be the theme of the talk by Dr. Beane. Presently regional sales manager of the southern region of Psychological Associates, Dr. Beane is the author of several articles in professional journals on topics dealing with motivation, occupational stress, and job performance. He holds bachelor's and master's degrees in psychology from Illinois State University and a doctorate in social psychology from the University of Texas.

Update on Legal Considerations

Edward L. Winn III, General Counsel

APRO

Austin, Texas

J. Samuel Choate, Jr., Attorney

Law Firm Santarelli and Bond

Washington, D.C.

An update on legal happenings state-by-state will be presented by Mr. Winn and Mr. Choate. Recent legal action in several states will be emphasized, as well as developments on the federal level. There will be time for questions from the floor.

Video Tape Rental—Combining with Rental-Purchase

Jim Lahm, President

J. Lahm Consultants

Fullerton, California

The interest in video tape rentals is soaring and rental-purchase dealers are seeking knowledge about how to get into this different aspect of rental. Mr. Lahm will present a capsule description of the business—the good and the bad—and will talk about many practical considerations.

Wage and Hour Law and the Rental-Purchase Industry

Harry Weisbrod, CPA

Harry Weisbrod Associates, Inc.

Dallas, Texas

Mr. Weisbrod will discuss minimum wage, overtime, how to pay the various classifications of wage-earners, and who is exempt from the law. Other topics will include the handling of an investigation should a rental-purchase company be faced with one, and how to legally hire and fire.

Your Excess Dollars—How to Make Them Work for You

Ed Gardner, CPA

Edward M. Gardner, CPA, Accounting

Houston, Texas

"You worked hard for your money—it's time to make it work for you," will be the theme of Mr. Gardner's talk. He will establish the frame-work to enable you to best analyze current assets, incorporate goals for the future, and explore various methods and opportunities of investing income. With knowledge of opportunities available, the rental-purchase dealer will be able to plan future investments. Mr. Gardner has a bachelor's degree in accounting and a master's degree in taxation, both from the University of Texas, and is currently working toward a certified financial planner degree.

Special Programs

Spouse's Program

APRO has arranged a varied program for spouses who want to explore some of the interesting sites in Central Florida.

Friday, July 19: 9 a.m. - 2:30 p.m.

Winter Park with lunch included.

This tour includes boutique browsing for the discriminating shopper, where everything from elegant perfumes and silk blouses to personalized toys and menswear is tastefully and uniquely displayed. Another of Winter Park's most precious assets, the Louis Comfort Tiffany Collection, is housed at the Morse Gallery and is open to the public, as are many other distinguished museums and galleries. After a morning of shopping and browsing, guests are to be treated to lunch at Townsend's Fish House. After lunch, attendees return to the hotel.

APRO '85 SHOWGUIDE

Vehicle Leasing and Fleet Management

Lou Marosi

Borg-Warner Vehicle Leasing

Schaumburg, Illinois

Mr. Marosi, national sales manager for Borg-Warner, will present an overview of the life cycle of a leasing plan, from ordering from the factory, to routine preventive maintenance, to the final stages of getting top dollar for the vehicle when its usefulness is over.

The Future of Rent-To-Own

Panel Discussion

APRO Board Members

At this last seminar for Convention '85, members of APRO's Board of Directors will present their predictions for the future of the rental-purchase industry. Specific questions from the audience will be answered.



Saturday, July 20: 9 a.m. - 4 p.m.
Cypress Gardens with lunch included.

It is said that a traveler would have to visit 70 countries at different times of the year to see all of the plants and flowers that can be seen in a single day at Cypress Gardens. The garden's water-ski shows are world renowned for their graceful water ballets. The newest addition at Cypress Gardens is the Island in the Sky. This unique "island" lifts you more than 150 feet and makes three complete revolutions for a panoramic view of the beautiful gardens. Lunch is included.

Sunday, July 21: Approximately 12 Noon.
Two-hour wine and cheese tasting.

This program features a special 2-hour wine and cheese tasting at which wine and cheese connoisseurs will lecture and explain the various wines and cheeses being offered. This event is at the Wyndham.

Youth's Optional Social Program (Ages 8-18 only)

For the first time this year, APRO is offering a special Youth Social Program for those aged 8 to 18. It is designed to provide safe but fun programs for the times parents are attending convention events.

The cost for this youth program is \$90 per child. Do not confuse this program with the Children's Convention Registration. The children's convention registration buys admission for children to official convention functions and into the exhibit area. Children do not have to be registered for convention functions to participate in this optional youth's social program.

Friday, July 19: 9 a.m. - 4 p.m.

Sea World.

Our first event is an educational program at Sea World. Attendees get a once-in-a-lifetime opportunity to go behind the scenes and see where the training of the whales, dolphins, and other performers of Sea World takes place. Attendees can see how they are kept and fed in their habitats. In the afternoon, attendees have an opportunity to view the shows from the "front side." Even if you plan other visits, this program is unique in that it provides a look at Sea World that the average tourist does not have an opportunity to see.



Saturday, July 20: 9 a.m. - 4 p.m.

Kennedy Space Center

Saturday features a visit to America's Spaceport USA to see where the shuttles are readied for launch, plus the 3-mile long landing strip and the launch pads. A tour stop at the Flight Crew Training Building includes a dramatic light and sound show. See the new 50-foot tall IMAX theater movie *Hail Columbia*, a magnificent experience depicting the history of our space shuttle program and missions.

Saturday, July 20: 7 p.m. - 10 p.m.

Hamburger/Hot Dog Splash Party.

Saturday evening's event is a Hot Dog Splash Party at the hotel pool. This event includes fully-supervised pool activities for all participants, whatever their age.



Sunday, July 21: 9 a.m. - 4 p.m.

Big Splash at Wet 'N Wild.

On Sunday, it's "The Big Splash" at Wet 'N Wild, America's finest water park—a day of fun, sun, and splashing. Extra care is taken with this program and we coordinate closely with the staff of Wet 'N Wild to ensure that everyone has a safe and memorable day. There are areas for all ages and levels of swimmers. Of course, the "buddy system" is in effect for this program. Be sure to bring the suntan lotion so when you go home everyone can tell you've been to sunny Florida.

Youth's Special Note: All supervisors and chaperones utilized in the program are very experienced in working with youth. They are all young adults who work at the various local attractions attended by youngsters, or primary education school teachers who enjoy working with children during the summer.

Individual day events are not available; participants must register for the complete program. Parents or other adults are not able to accompany the youths on any of the scheduled programs.

For children under 8 years of age, the hotel has a special baby-sitting room available from 8 a.m. to 10 p.m. with qualified baby-sitting personnel. The charge for this service is \$4.50 per hour, per child. Additional baby-sitters are available through the hotel operator for those parents who wish the baby-sitter to come to their room to sit with the children.



Preconvention Activities

Sporting Fun

APRO is once again testing the athletic prowess of convention attendees with tournaments for golf and tennis enthusiasts. The victors receive trophies to remember their triumph.

Golf

Thursday, July 18: 7:28 a.m.

Palm Course.

APRO's golfing members get an early start with the first of the foursomes scheduled at 7:28 a.m. at Palm Course in the Disney World complex. Bus transportation is available from the Wyndham Hotel. The \$65 fee includes the beer cart, greens fee, three balls, trophies, and transportation.

Tennis

Thursday, July 18: 10 a.m.

Wyndham Courts.

Competition in the APRO Tennis Tournament begins at 10 a.m. at the Wyndham Courts. There are two brackets of doubles competition for attendees. Partner selection is on a round-robin basis. The entry fee of \$15 includes court use, balls, trophies, towels, and refreshments.



Preconvention Seminars

Before the official beginning of the 1985 convention, APRO has scheduled two seminars. One will be on advertising July 16 and 17 presented by David Garrett, and the second will be on the subject of choosing a board of advisors for a small company. The speaker will be Chuck Sims and it will be held July 17. There will be an additional fee for each seminar. Special hotel room convention rates will be in effect during the seminar days. A description of each is given here.

Advertising to the Rental-Purchase Market

David Garrett

Biggers, Patterson, and Garrett Advertising
Orlando, Florida

Two Day Seminar

July 16: 8 a.m. - 4:30 p.m.

July 17: 8 a.m. - 11:45 a.m.

Fee: \$250 Members

\$300 Nonmembers

During this seminar Mr. Garrett will discuss in detail the different outlets for advertising including retail media, newspaper, direct mail, phone directory, outdoor areas, television, radio, and in-store events. He will present an advertising budget and plan, and will also discuss public relations. Mr. Garrett, who is the former owner of his own advertising agency, presently has duties that include new business development and all broadcast placement and production, budgeting and planning, and execution of advertising campaigns.

Setting Up a Board of Advisors

Chuck Sims

Houston, Texas

One Day Seminar

July 17: 8:30 a.m. - 4 p.m.

Fee: \$135 Members

\$175 Nonmembers

Mr. Sims will discuss ways to develop and implement an information advisory board for the CEO of a small company. Points he will cover include selection; job description and responsibilities; education of a board; monthly information packet; conducting a board meeting; difference in management matters and board matters; compensating a board; and including the management team in board functions. Mr. Sims is founder and former chief executive officer of Remco Enterprises and president of Alphanomics. A graduate of the AMA Management course for Presidents, he is a member of the National Association of Corporate Directors.

Orlando: Points of Interest



MAJOR ATTRACTIONS

ADVENTURE DOME—Florida's only 180 degree, 70 mm motion picture attraction. Open daily 3 p.m. to 9 p.m. Phone 345-8830.

CHURCH STREET STATION/ROSIE O'GRADY'S—featuring Rosie O'Grady's Good Time Emporium, Apple Annie's, Lili Marlene's, Phineas Phoggs' Balloon Works, The Cheyenne Saloon and Opera House. Phone 422-2434.

CENTRAL FLORIDA ZOOLOGICAL PARK—Over 200 wild and exotic animals. Open daily 9 a.m. to 5 p.m. Phone 323-6471.

CIRCUS WORLD—the world's only circus theme park, located southwest of Orlando. Wild West show, unique captive Asian elephant exhibit, amusements, variety of rides, and the only participation circus in the world. Phone 422-0643.

EMERALD WORLD AND GOLD MUSEUM—Journey through an emerald mine into pre-Colombian times. Open daily 10 a.m. to 10 p.m. Phone 345-0445.

FLORIDA CYPRESS GARDENS—8,000 varieties of exotic plants and flowers in bloom year 'round, daily water ski shows, Kodak's Island in the Sky, the Animal Forest and Southern Crossroads, near Winter Haven, Florida. Phone 351-6606.

FUN 'N WHEELS—Fun for the entire family. Go-kart tracks, space coaster, bumper cars, video

arcade, kiddie rides, and miniature golf courses. Phone 351-5651.

GATORLAND ZOO—World's largest alligator farm 15 minutes south of Orlando on US 441. Alligators in their natural habitat, displays of reptiles, Florida wildlife, alligator feeding show. Phone 855-5496.

NASA KENNEDY SPACE CENTER'S SPACE PORT U.S.A.—60 minutes east of Orlando. Public bus tours leave the Visitors Information Center daily. Phone 452-2121.

MALIBU GRAND PRIX/MALIBU CASTLE—Racing cars, games, miniature golf, food, birthday parties and group events. Open all year. Phone 351-7093.

MYSTERY FUN HOUSE—Unexpected entertainment for all ages. World's most unusual miniature golf course. Located at I-4 and 435 North Kirkman Road. Phone 351-3354.

NAVAL TRAINING CENTER—One of three regional U.S. Training centers for Navy recruits. Weekly graduation exercises every Friday at 10:00 a.m.—off Highway 50 East. Phone 646-4111.

SEA WORLD—135-acre marine life park features performing killer whales, dolphins, sea lions, and otters. Exotic birds, alligators, marine fishes, and animals on exhibit. Phone 351-3600.

STAR OF SANFORD CRUISE SHIP—Offering luncheon and dinner cruises daily; 20 minutes northeast of Orlando. Phone 1-800-782-7827 or 321-2627.

WET 'N WILD—America's Water Park, 25 acres of watery fun for the entire family, featuring varied water flumes, wave pool, rapids, and children's water playground. Located in Florida Center. Phone 351-1800.

XANADU—Home of the Future, 21st Century technology and computer electronics. Located on US 192 and SR 535 in Kissimmee. Phone 396-1992.

WALT DISNEY WORLD RESORT—25 Minutes southwest of Orlando, a total destination resort including the famous Magic Kingdom's six themed lands. Guests enter another time and place as they arrive either by ferryboat or monorail through Main Street Station. Activities at Walt Disney World provide an almost endless variety of entertainment. Parades, fireworks displays, and the many rides and exhibits in the theme lands provide an unforgettable and magical day for children of all ages.

EPCOT Center—encompasses two distinct dimensions: Future World and World Showcase. Twice as large as the Magic Kingdom, EPCOT, through Future World, contains an amazing variety of technological wonders which provides a dazzling look at yesterday, today, and tomorrow. World Showcase is a community of nations in miniature spread around a 41-acre lagoon. Exotic cuisine, entertainment, and scenic wonders from eight foreign countries are re-created with replicas of historic landmarks and scenes, plus authentically detailed buildings, streets, and gardens that add to the effect.

The resort also offers golf courses, water recreation, three resort hotels, campground, and villas. Phone 824-4321.

WALT DISNEY WORLD VILLAGE—Browse through 25 water-side shops, enjoy elegant dining, and good time entertainment on board the Empress Lily Riverboat Restaurant. Phone 828-3800.

Shopping Centers

REGIONAL MALLS

ALTAMONTE MALL—Burdines, Jordan Marsh, Robinson's, Sears, and 165 specialty stores and restaurants. Take I-4 to SR 436/Altamonte Springs Exit and then turn onto SR 436 east-bound.

COLONIAL PLAZA MALL—Belk Lindsey, Jordan Marsh, Ivey's, and over 100 specialty stores and restaurants. From I-4, exit on Colonial Drive (Highway 50) and go due east 1 3/4 miles.

ORLANDO FASHION SQUARE MALL—Burdines, Robinson's, Sears, and over 100 specialty stores and restaurants. From I-4, exit on Colonial Drive (Highway 50) and go due east for 2 miles.

WINTER PARK MALL—Ivey's, Penney's, Walgreens, and Woolworths. Take I-4 to Fairbanks east and turn left on 17-92. Proceed several blocks to the mall on the right.

BELZ FACTORY OUTLET MALL—Over 70 factory outlet stores. Located just south of Orlando at the intersection of I-4 and the Florida Turnpike. Take International Drive east and then north on Oak Ridge Road.

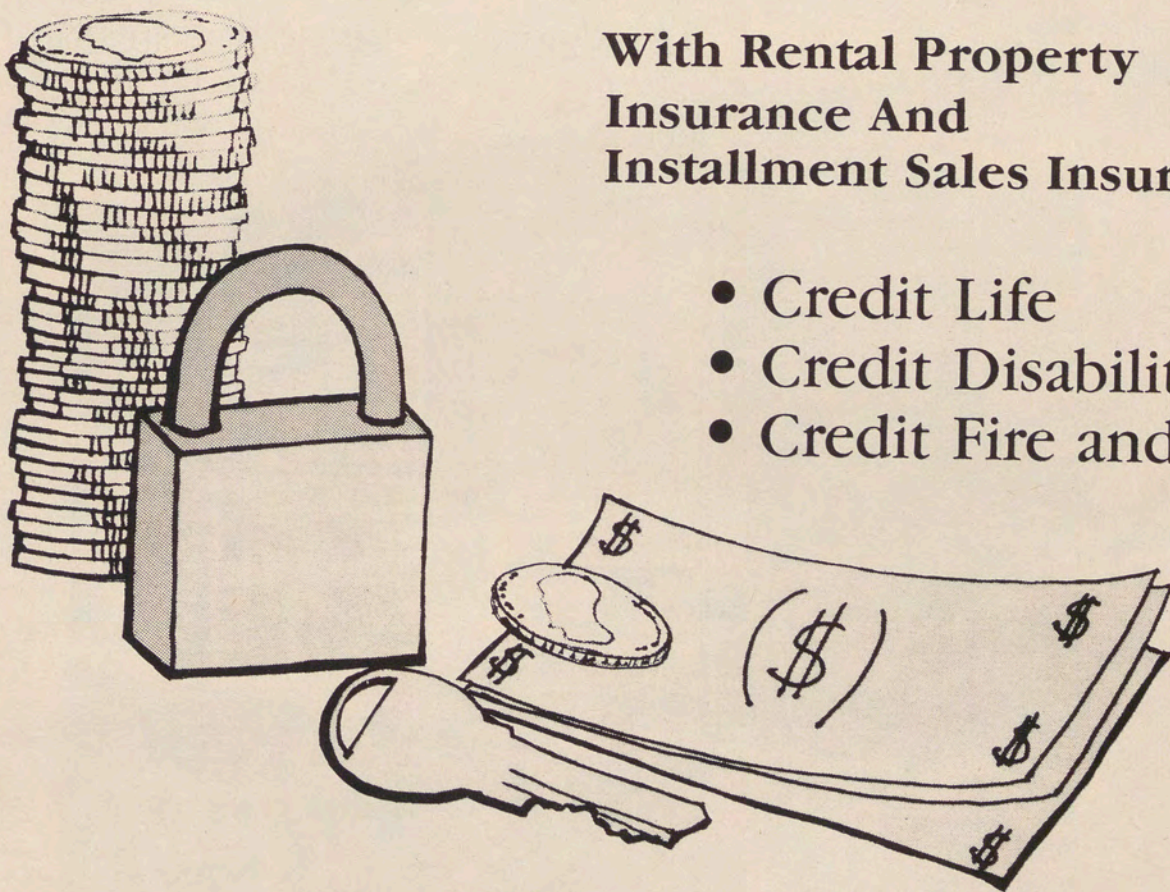
OTHER SHOPPING AREAS

Downtown Orlando
Walt Disney World Village
Downtown Winter Park—"Park Avenue"
Florida Festival at Sea World
The Marketplace
Loehmann's Plaza
International Drive

Increase Profit And Protect Your Investment

With Rental Property
Insurance And
Installment Sales Insurance

- Credit Life
- Credit Disability
- Credit Fire and E.C.



Contact Jerry Smith

TCL Insurance Agency, Inc.

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welcome APRO '85

SOUNDESIGN®

America's leader in package
audio systems and promotional
audio/video entertainment centers

Booth 209





MULTI-STORE SERIALIZED SOFTWARE SYSTEM

- COMPLETE RENT TO OWN SYSTEM
- SALES & INVENTORY CONTROL
- COMPLETE MOVIE CLUB CONTROL

ALL IN ONE

When it comes to software rent-to-own, movie clubs, sales & inventory, We've got it & we've got it good.

- When it comes to software some rental companies have a nose for proven software.
- From the West Coast to the East Coast, from the Northwest to the Southwest, Rental Dealers Use our Rental Software, Movie Club Software, Sale & Inventory Software.
- Curtis Mathes franchise dealers have Exclusive Rights to Sales and Inventory Software in their cities of responsibility.
- The RSSS package includes hardware, software license, initial training, continuing support and updates. This package has been in use since 1979.
- Over 100 store locations in operation using Rental Sales Software Systems. Some since 1979.
- Rental & Sales Software Systems with on line multiple location software is available for All Rental, Lease, and Movie Club Dealers.
- There is one thing about RSSS Software Systems. It solves business problems in an innovative way to make Smarter and More Profitable business decisions.
- Curthis Mathes Dealers; Colortyme and Independent Rental Dealers use RSSS Software.
- The RSSS Software will be available to see at the July APRO Convention in Ft. Lauderdale at booths 802 and 803.
- For information and availability in your area, Call collect to Rental Sales Software Systems.

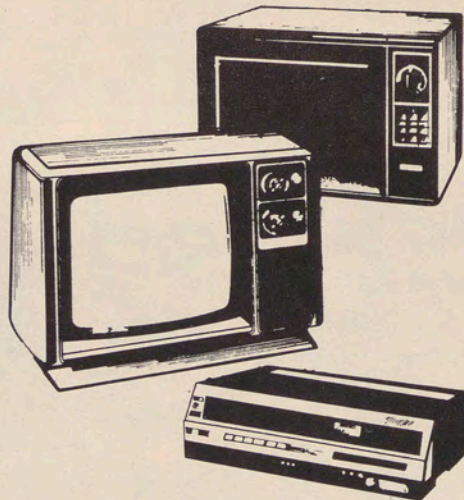
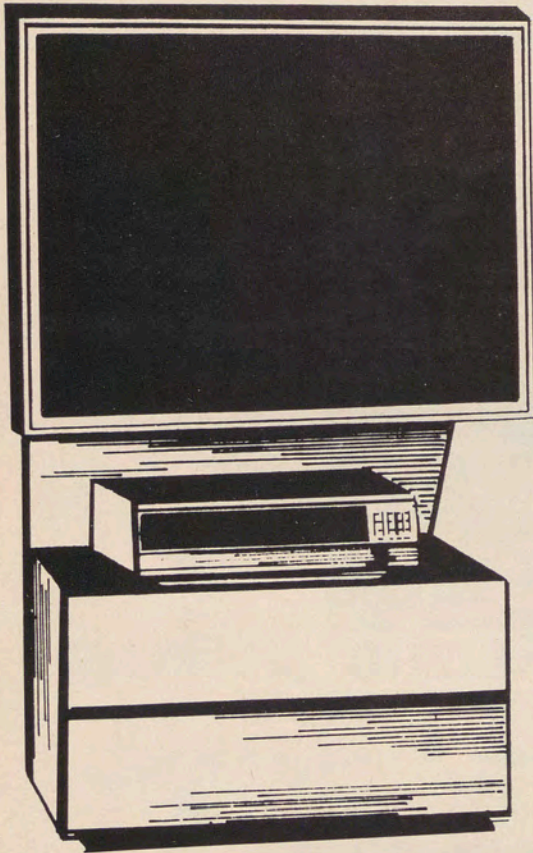
See us at APRO-
Booths 802, 803

RSSS
RENTALS & SALES SOFTWARE SYSTEMS

Les Feldser, President
512-851-8709

4707 Everhart, Suite 102 • Corpus Christi, Texas 78411 • 512-851-8709

WHAT LEASE-GUARD CAN MEAN TO YOU.



LEASE-GUARD brings rental organizations the same specialized service. To learn more about this innovative new program, just return the postpaid reply card. It can be a very profitable move! call TOLL-FREE 1-800-237-8314 Florida 1-800-282-6317 for complete details.

PROTECTION... for both you and your customers, from legal liability for property damage or loss from fire, lightning, windstorm, burglary and extended coverages.

INCREASED CASH FLOW... and additional income up front because customers pay the modest cost for protection when they sign the rental agreement.

EASE OF ADMINISTRATION... because there is high customer acceptance and a minimum of paperwork.

PEACE OF MIND... for you and your customers because you are fully protected by a plan that is prepared by Voyager and approved by the Department of Insurance.

A member of the Association of Progressive Rental Organizations (APRO), Voyager Insurance Companies has developed LEASE-GUARD, a simple, yet fully comprehensive program to provide protection, build customer confidence and assure increased income.

The Voyager program for furniture dealers has earned the endorsement of trade associations in Florida, Georgia, Alabama and Tennessee, and we now serve over 600 stores in eight southern states.

Voyager Insurance Companies... already a leader in the development of insurance plans for banks, loan companies, auto and furniture dealers, now offers rental organizations a totally new service for the protection of their customers.



Voyager

INSURANCE COMPANIES

P.O. Box 2918 • Jacksonville, Florida 32203
Toll-Free 1-800-237-8314
Florida 1-800-282-6317

Ask for Steve Wilson

Voyager Insurance Companies is a member of the Association of Progressive Rental Organizations

See us at APRO-Booth 800

ASSOCIATION OF PROGRESSIVE RENTAL ORGANIZATIONS

1985 CONVENTION July 18 - 22, 1985

Wyndham Hotel Sea World, Orlando, Florida

Convention Registration/Hotel & Air Reservation Form

Please print or type-use one form per family. We ask that non-family members of the same firm complete separate forms. Please read the accompanying rules, regulations, and guidelines in the convention brochure.

NAMES—Please list all members of your immediate party. Name badges will have your name exactly as shown here.

Name 1: (First) _____ Nickname: _____ (Last) _____

Spouse/Guest: _____

Children (Please give age): _____

Company Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Telephone: (Business) () _____ (Home) () _____

CONVENTION REGISTRATIONS:

_____ 2-day Pre-convention Seminar	\$ 250 X _____	members	= \$ _____
_____ 1-day Pre-convention Seminar	\$ 135 X _____	members	= \$ _____
_____ APRO Member Registration	\$ 200 X _____	members	= \$ _____
_____ APRO Spouse Registration	\$ 175 X _____	spouses	= \$ _____
_____ Non-member Registration	\$ 325 X _____	persons	= \$ _____
_____ Children's Convention Registration	\$ 75 X _____	children	= \$ _____
_____ Thursday, July 18, only	\$ 75 X _____	persons	= \$ _____
_____ Friday, July 19, only	\$ 75 X _____	persons	= \$ _____
_____ Saturday, July 20, only	\$ 75 X _____	persons	= \$ _____
_____ Sunday, July 21, only	\$ 75 X _____	persons	= \$ _____
_____ Monday, July 22, only	\$ 75 X _____	persons	= \$ _____
TOTAL REGISTRATION FEES ENCLOSED			\$ _____

_____ Spouses' Optional Social Events program (No additional cost—please indicate number of participants)			
_____ Youth's Optional Social Events program (age 8-18)	\$ 90 X _____	children	= \$ _____
_____ Golf Tournament	\$ 65 X _____	persons	= \$ _____
_____ Tennis Tournament	\$ 15 X _____	persons	= \$ _____

FEES AFTER JULY 18

_____ APRO Member Registration	\$ 225 X _____	members	= \$ _____
_____ APRO Spouse Registration	\$ 200 X _____	members	= \$ _____
_____ Nonmember Registration	\$ 375 X _____	members	= \$ _____
_____ Children	\$ 85 X _____	children	= \$ _____

NOTE: Convention Registrations & Optional programs can be paid by check or credit card. Please complete the method of payment information on the back of this form.

HOTEL RESERVATIONS: (ROOM WILL BE HELD IN NAME OF FIRST PERSON ABOVE.)

Check in Date: _____ Check out Date: _____
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 Bedding: Double/Double _____ King _____
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Room Rates	Per Night
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Double Occupancy	80
(Children under 18 free of charge Maximum of 4 persons in room)	
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 - 2) Please charge my convention registrations to the following credit card: American Express_____ VISA_____ MasterCard_____
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Exp. Date _____ Signature: _____ Date _____

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 - 2) Please charge the one night room deposit to the following credit card:
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Exp. Date _____ Signature: _____ Date _____

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- Enclosed is a check for \$_____ representing full payment for my airline tickets.
- Please charge my airline reservations to the following credit card:
Same as Above_____ American Express_____ VISA_____ MasterCard_____
- Card# _____ Issued in the name of: _____
Exp. Date _____ Signature: _____ Date _____

"I have read and agree to the responsibility clause and the cancellation/refund policy as outlined in the brochure. I understand that credit card charges authorized above will be processed upon receipt of this form."

Signature: _____ Date _____

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Yes_____ No_____ In case of emergency, personnel who have assumed the responsibility for my child's care have my permission to authorize necessary medical attention at my expense.

Yes_____ No_____ Does your child have any restrictions or physical conditions of which we should be aware? If so, please detail.

CHECK ONE:

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My child has my permission to return to our hotel room alone.

If YES, please check one: _____any time; _____end of program.

Child's Name _____ Date of Birth _____
Parent's Signature _____ Date _____

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Note: This form must be completed before your child can participate in the Youth Program.

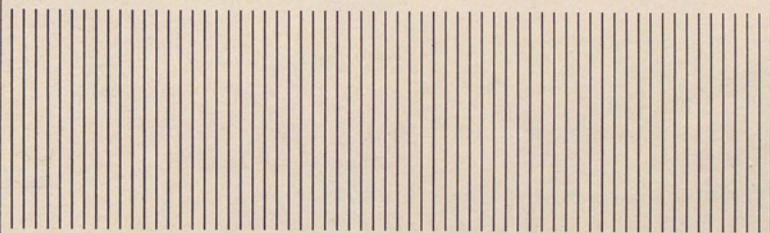
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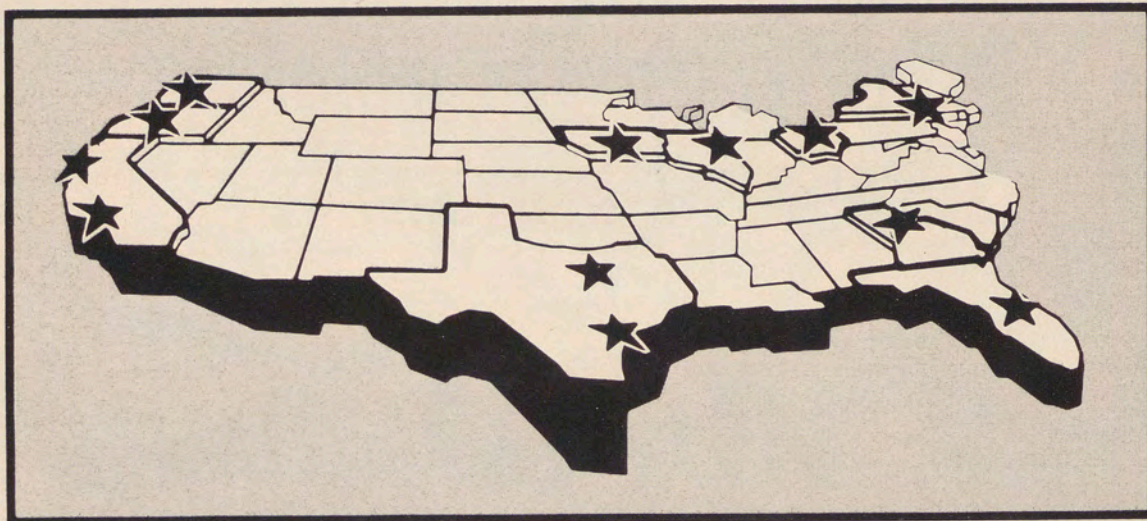
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T A L S



Workmen's Compensation Insurance

Workmen's compensation is a plan of insurance that is designed to compensate workers or employees who are disabled as a result of injury and, in some cases, illness occurring in connection with their work. The principle of workmen's compensation provides that an injured employee is entitled to receive a weekly indemnity during a period of disability while the cost of medical care is assumed by the employer. Workmen's compensation insurance is an outgrowth of legislation which, in effect, shifts the burden of industrial accident to the employer. Workmen's compensation laws are in effect in all states, the District of Columbia, and Puerto Rico.

Insurance Requirements

From the employer's point of view, there are two types of workmen's compensation laws, compulsory and elective. Under the elective laws, the employer may accept or reject the law. If the employer rejects the law, however, he/she loses the right to plead any of the three common law defenses which are contributory negligence, assumption of risk rule, and the fellow-servant rule.

Employee contributory negligence occurs when the act (or omission to act) of an employee contributes to the accident or injury. *Assumption of risks* refers to the employee's assumption of the hazards of the occupation upon getting the job. The *fellow-servant rule* is that an employee may not be able to recover if it is shown that the injury was the result of negligence of a fellow worker.

Employers without workmen's compensation coverage may suffer a severe financial loss if such an incident occurs and the company is insufficiently prepared. The employer may be liable for the injury claim itself, employee time lost, a state fine, and an additional penalty of all back workmen's compensa-

tion premiums which would have been paid had the company been insured. It is obviously to a company's benefit to invest in workmen's compensation coverage.

Employer's Liability

In those states where an injured employee may elect to seek recovery for damages at common law, rather than receive workmen's compensation benefits, it is necessary that some provision be made to protect an employer. Principally for this reason, a standard workmen's compensation policy also provides employer's liability protection. Any action brought by an employee at law would be defended under this provision.

In some states, some small employers are exempt from the workmen's compensation law. A common misunderstanding is that if the employer is exempt, he/she has no responsibility to an injured employee. This is completely false since action at common law is always possible based on negligence. Whenever an employer-employee relationship exists, there is a need for insurance protection.

Basic Loss Control Plan

Workmen's compensation insurance costs are a major part of the total cost of insurance to the buyer. For this reason, it is imperative that at least a basic loss control plan be implemented by all employers. Rates for this insurance vary from state to state, and also may vary due to the company's past history on workmen's compensation claims.

The following is a checklist of six factors which are the minimum requirements of a good workmen's compensation loss control program. It should be noted that the order of these factors has no relation to their importance—all are essential.

1. **Investigation of accidents by management**—make certain corrective measures are taken.

2. **Effective employee education**—show and tell the right way to do the job.

3. **Adequate loss control organization**—a statement of procedures and policies should be in print and integrated into the daily operation.

4. **Active participation by management**—management's example will influence employees most.

5. **Regular appraisals to detect unsatisfactory conditions**—don't overlook employee work habits.

6. **Sustained management support and direction**—success in accident control requires coordinated, cooperative action. Management must set the pace.

Good investigation requires a step-by-step review of the factors involved before and after an accident, as well as a review of the accident itself. As a measure of the adequacy of the report, the newspaper axiom of the five W's to answer pertinent questions may be used: *Who*—identify person or persons involved in the accident; *When*—time of day, the weather conditions if applicable, the date; *Where*—in which part of the building or parking lot did the accident occur, near which elevator, on which highway, etc.; *What*—the story of the accident; and *Why*—the reason for the accident.

If these questions are answered, the means to prevent future accidents should be obvious. The investigation is not complete until the conclusions have been drawn and steps taken to eliminate hazardous conditions, people failure, or both.

Robbie Bratcher is owner and president of The Insurance Mart based in Jackson, Mississippi. The Insurance Mart is an associate member of APRO.



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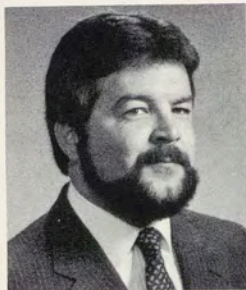
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Standardize Your Due Dates

Our business is one of numbers, controls, and systems. So why do so many of us depend upon a haphazard system of "fall outs," "due dates," and "closeouts" to control the revenue that flows through the company? The answer is excruciatingly simple: It's always been that way; change is a process of management and sometimes management is lazy.

The typical routeman (or account rep, or delivery-collector) spends the day dealing not only with today's new collection problems, but with yesterday's as well. He is never caught up since each day brings a new stack of collection cards to work down. We do not pay our bills daily, why do we insist on collecting our own bills daily? Standardizing due dates of customers makes the route manager's job relatively easy, and standardization itself is easy.

Imagine this: Every weekly customer in your store is due on Saturday; every monthly customer is due on either the first, eighth, fifteenth, or twentieth. Instead of 31 due dates a month, you now have 5 dates (or less). That sounds a lot better to any route manager. Also, it gives management a very effective tool because the route manager has 6 full work days in which to accomplish your required closeout. You've just done magic; you get what you want (good closeouts) by giving the worker what he wants (a simplified work routine).

The standardization begins with complete explanations of the plan to all involved, including counter clerks and route managers. They must be "sold" on the plan first! Then, each customer making a payment is simply advised that all accounts are due on Saturday. His payment is prorated to effect a

STANDARDIZING DUE DATES OF CUSTOMERS MAKES THE ROUTE MANAGER'S JOB RELATIVELY EASY, AND STANDARDIZATION ITSELF IS EASY.

IMAGINE THIS: EVERY WEEKLY CUSTOMER IN YOUR STORE IS DUE ON SATURDAY; EVERY MONTHLY CUSTOMER IS DUE ON EITHER THE FIRST, EIGHTH, FIFTEENTH, OR TWENTIETH.

Saturday due date (you collect more or less than a full regular payment), or you may even move the due date, noting that the customer must pay the additional amount next payment. In practice, most customers will go along with the plan.

New delivery customers are the easiest of all to handle. The initial sales presentation *always* includes the statement that the customer has a choice of paying weekly or monthly. Weekly payments are then due on Saturdays. Monthlies may choose either the first, eighth, etc. Think about it: How many of Ma Bell's customers are allowed to decide which day they make their payment? Can your customers choose to pay the electric bill on any day? The rental store can manage its own destiny,

too. It requires only a belief that the workers are not lazy and the customers are not all bad eggs.

The route manager may see a stack of 100 past due accounts on Monday, but on Tuesday there are no new ones and none on Wednesday, either. He can now measure his progress daily by the gradual reduction of the number of cards he is dealing with. Now, he can manage his time, make more deliveries, and be confident of a good closeout on Saturday. He has 6 days to get one closeout. If your due dates are not standardized, he has 1 day to get six closeouts. Which is better?

Trying to get a closeout each day, when new accounts are coming out for collection almost as fast as yesterday's cards are cleared, is a little like trying to nail jelly to a tree: You have all the tools, you know the objective, but you just can't get the thing under control. Standardizing due dates puts you in control.

A simple and effective way to guarantee a satisfactory percentage of due date conversions is to award cash bonuses to all store employees based not on close-outs, but on the numerical reduction in weekday "fallouts." Adding a cash bonus to the account managers who reach your required closeout percentages on Saturday (or whatever your week-ending day happens to be), speeds up the process of conversion. If you object that bonuses are expensive, check the cost of gasoline, overtime, and lost rent.

Bud Holladay is president of ABC Rentals and a member of the Board of Directors of APRO. Mr. Holladay is also the immediate past-president of APRO.



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Texas Enacts Rental-Purchase Act

As reported in the last issue of *PROGRESSIVE RENTALS*, Texas dealers learned in March that no fewer than four bills concerning the rental-purchase industry had been introduced into the Texas legislature.

As it turns out, a third-year law student at the University of Texas had investigated the rental-purchase industry and determined that the business as he understood it was in need of regulation. Accordingly, the student prepared written materials for Texas legislators as well as drafts and analyses of all four bills. He then was able to find sponsors and, in some instances, co-sponsors for all four pieces of legislation.

Dealers Organize

The initial reaction of rental dealers to all of the legislative proposals was negative. Initial contacts with legislators indicated that it would not be difficult to kill all legislative attempts this time around. The Texas legislature only meets every other year and sits from January through May. While rental dealers were organizing themselves to stop legislative attempts, the law student proceeded to work with various Legal Services Corporation representatives in the state, attorneys for the Consumer Protection Division of the Attorney General's office, people from the Texas Consumer Credit Commission, and professors from the University of Texas Law School to press for hearings on the various bills which were scheduled in the Texas House of Representatives before the Business and Commerce Committee. Testifying on behalf of a straight recharacterization bill—a bill that would have turned all rental-purchase agreements in Texas into credit sales under the state Consumer Credit Code—were six consumer advocates. Testifying against the bill and suggesting a compromise proposal was Ed Winn III from APRO.

In a flurry of activity immediately before and after the house committee hearing, several rental dealers came to Austin to discuss the issue with their legislators. Winn made contact with the law student and other consumer advocates and suggested discussions toward a compromise. In several long

sessions with legal aid lawyers, UT professors, and others, a compromise version of the rental-purchase bill was drafted suitable to all parties.

Analysis of the Bill

Immediately thereafter, APRO called a meeting in Dallas of all dealers with rental stores in Texas to discuss the proposed compromise version and to see whether or not the dealers present wished to attempt passage of a compromise bill or preferred to attempt to kill all legislation during the 1985 session. The dealers at this Dallas meeting unanimously agreed to press for the compromise bill, which was finally enacted by the Texas legislature late in May.

The act is essentially a disclosure bill. It regulates disclosures in rental agreements and in rental-purchase advertising similar to legislation recently passed in both Michigan and Georgia.

What follows is a brief analysis of the Texas statute, which becomes effective on September 1, 1985.

The statute states that the Attorney General's office will provide a model agreement form, which can be used by rental dealers if they so choose. Reliance upon the Attorney General's form will relieve dealers from any potential liability concerning type size, placement of the disclosures on the agreement, and the like. Dealers should be advised however, that the Attorney General's form is permissive only, and that dealers are free to develop their own agreement forms as they see fit.

The bill defines a rental-purchase agreement as follows: "...an agreement for the use of merchandise by a consumer for personal, family, or household purposes, for an initial period of four months or less that is automatically renewable with each payment after the initial period, and that permits the consumer to become the owner of the merchandise."

Rental dealers who do not wish to comply with the requirements of the statute have two alternatives. They can take out purchase options altogether. Dealers should not add "balloon" payments to their rental agree-

ments as is the case in Pennsylvania, North Carolina, and a few other states, and in fact, balloon payments have been specifically prohibited under the Texas statute. Dealers are advised against having a written "rental only" agreement and offering customers purchase options or opportunities to obtain ownership orally. Such conduct might well constitute a deceptive trade practice under state law. Dealers wishing to avoid coverage under the statute by this route must literally go into the "rent-to-rent" business.

Another alternative is to write rental agreements for an initial period longer than 4 months. Agreements in this form will fall under the coverage of the federal Consumer Leasing Act and are specifically excluded from coverage under the new Texas statute. Under the federal law, dealers may provide consumers with an option to terminate the agreement at any time with no penalty and still maintain coverage under the federal law. There are dealers around the country who are writing agreements in this manner and none have reported any difficulties so far.

The statute also requires that if dealers advertise in any language other than English, they must have agreement forms written in the language in which they advertise. This will be an added expense for dealers doing business in Spanish-speaking markets and who are advertising in Spanish. The only alternative to avoid having rental agreements translated into Spanish is to cease advertising in Spanish after September 1.

The Disclosures

The disclosures that dealers must make in their agreements are as follows:

1. Whether the merchandise is new or used;
2. The amount and timing of payments;
3. The total number of payments necessary and the total amount to be paid to acquire ownership of the merchandise;
4. The amount and purpose of any payment, charges, or fees in addition to the regular periodic payments;
5. Whether the consumer is liable for loss or damage to merchandise, and if so, the maximum that the consumer may be liable;

6. That the consumer acquires no ownership rights unless the consumer has complied with the ownership terms of the agreement;

7. The cash price of the merchandise.

The statute defines cash price as "the price for which the merchant would have sold the merchandise to the consumer for cash on the date of the rental-purchase agreement."

Disclosure of the cash price was one of the compromises the industry made in exchange for other items. Dealers at the Dallas meeting expressed some concern over disclosure of the cash price of goods arguing that they were not in the retail business and that their customers did not pay cash for merchandise. Legal aid lawyers had argued during negotiation sessions that some consumers, no matter how few, entered into rental stores for the express purpose of renting merchandise long enough to own it. Legal aid lawyers argued that these consumers were entitled to know the value of the property which they were attempting to purchase via a rental-purchase plan. Some dealers were concerned that once they were required to put two numbers on the agreement, a cash price and a rental-purchase price, it was simply a matter of time before someone attempted to regulate the amount of difference between those two numbers.

While recognizing the risk inherent in disclosing two numbers on a rental agreement, most dealers felt comfortable that they could resist future attempts to call the difference an interest rate and subject it to usury limits under state law. In fact, as rental dealers know and most legislatures know, the difference between cash price and the rental-purchase price equals all of the benefits and advantages available under a rental-purchase plan. Examples of this are: no obligation; no credit checks; free pick-up of merchandise upon termination; free service for the life of the rental agreement; in many cases free delivery and setup; and the like. Dealers in Texas felt comfortable that they would be able to explain their business to legislators in the future should the need arise.

The advertising disclosures required in Texas are likewise similar to those found in the new Michigan and Georgia statutes. If a rental dealer advertises the price, he also must state that the transaction advertised is a rental-purchase agreement, state the total amount and number of payments necessary to acquire ownership, and that the consumer acquires no ownership rights unless the merchandise is rented for a specified number of payment periods. The disclosures are triggered by such terms as "second week free," "\$10 delivers," or other references to money.

The same disclosures are required if a dealer advertises "the right to acquire ownership of any one particular item." If, for example, a dealer advertises that customers may rent-to-own a specific brand of 19-inch color portable television, he must then make the three disclosures as outlined above.

The Impact in Texas

Other than the agreement and advertising disclosures, the Texas statute has relatively few substantive limits on how rental-purchase dealers do business. The statute does allow rental dealers to charge late charges, but limits the amount. The charge can not be a "running" charge, and rather must be a one time charge for each payment that is delinquent. Also written into this section of the statute is a grace period of 7 days. As long as a customer makes a payment within 7 days of when it is due, he cannot be charged a late charge or a reinstatement fee.

The Texas statute allows dealers to charge any other charges that they wish: delivery charges, refurbishing charges, pick-up charges, in-home collection charges, and the like. The only requirement is that any fees must bear a "reasonable relationship to the service performed."

Another substantive control on how dealers do business concerns the statutory cure period. Once a consumer fails to make a rental payment in a timely fashion, he has one week on a weekly agreement, or 15 days on a monthly agreement, to catch up his payments and continue the agreement in full force and effect. If during this cure period, the customer returns the rented merchandise to the dealer, the dealer must give the customer 30 days from the date of return to make good on all his delinquent payments and continue the rental agreement in full force and effect.

The intent of consumer advocates here was to prevent customers from falling one day late and having dealers pick-up merchandise and cancel agreements during the rental term. Many dealers, as a matter of good business practice, already use various devices that allow customers to make up payments without starting the entire period over again. The Texas statute codifies this prevalent business practice. Dealers should note that they are not required to hold the same merchandise that the customer returns for 30 days, but must merely have merchandise of "comparable quality and condition," to that originally rented.

Dealers who are found in violation of the rental-purchase statute are also in violation of the Texas Deceptive Trade Practices statute and are therefore liable for treble damages plus attorneys' fees.

There is a 30-day period in the penalty provisions that gives dealers that much time to find and correct errors that they may have made in their advertising and/or in writing up rental agreements. If dealers find mistakes during the 30 days and correct them, there is no liability under the statute.

The statute does clarify the relationship between rental-purchase agreements and credit sales under state law by adding a sentence in the Texas Consumer Credit Code as follows:

"A rental-purchase agreement that complies with the requirements of Chapter 35...is not a retail installment contract."

THE ACT IS ESSENTIALLY A DISCLOSURE BILL. IT REGULATES DISCLOSURES IN AGREEMENT TERMS AND IN RENTAL-PURCHASE ADVERTISING SIMILAR TO LEGISLATION RECENTLY PASSED IN BOTH MICHIGAN AND GEORGIA.

Dealers desiring copies of the new Texas statute, or who have specific questions about the new statute, should contact the APRO office.

Edward L. Winn III is the executive director and general counsel of APRO and a frequent contributor to PROGRESSIVE RENTALS.

Terms of Automation

Definitions for the computer age

Understanding the terminology of the computer industry is as important as making your decision to automate your rental outlet. Computerese is not a foreign language, but having a working knowledge of terms and definitions makes the computer world user-friendly.

The following is a glossary of common terminology you may encounter when shopping for your computer system.



Access Time: the required time between requesting data from the storage device and the availability of the data.

Add Time: the length of time used by a microprocessor to add two numbers of several digits. The speed of the microprocessor may be given in add time.

All-in-one Computer: the CPU, memory, screen, keyboard, and disk drives are contained in one cabinet.

Answer Mode: the ability of a modem to answer calls from another modem.

Applications Program: software, such as word processing or accounting programs, that performs specific applications.

Assembly Language: the readable form of machine language.

Auto-answer: the ability of a modem to automatically respond to an incoming phone line call.

Auto-dial: the ability of a modem to automatically dial a telephone number.



Backup: the diskette copy of original data to be used in case the original is accidentally altered or lost. Backup copies may be stored in another location so that hazards such as fire, theft, or flood do not cause the permanent loss of important data. Also, the process of making the duplicate copy.

BASIC: Beginners All-purpose Symbolic Instruction Code. A programming language designed for easy understanding and accessibility.

Bit: Binary Digit. The fundamental unit of information accepted by the computer. Bits are grouped together to represent characters, with the most common grouping of bits called a byte. Eight bits equals one byte.

Bit Rate: the measure of the number of bits transferred per second between devices.

Buffer: holding memory that allows the computer to send data to the printer at a faster rate than the printer can print.

Bug: an error in the computer program, but may also refer to a hardware error.

Byte: a group of eight bits. In microprocessing, most microprocessors use data words of eight bits, therefore, byte is generally synonymous with "word."



Canned Software: software that works with many standard computer systems, usually an application program.

Capacity: the amount of information that can be stored in the memory, usually referred to as K bytes or megabytes.

Cathode Ray Tube: the vacuum picture tube in the terminal, also known as CRT.

Cell: the data field manipulated in spreadsheet programs. Spreadsheet data is arranged in rows and columns and the intersection of the two is the cell.

Central Processing Unit: the computer section responsible for controlling and manipulating the data. The CPU may be built into a single chip in some microprocessors. CPU can refer to the chip or to the circuit board that contains the chip.

Character: any symbol such as a letter, digit, punctuation mark, and space.

Characters Per Second: the average number of characters that a printer can print in one second.

Chip: a small silicon wafer containing thousands of transistorized circuits.

COBOL: Common Business Oriented Language. A programming language used mainly in business programs.

Command: an instruction for the computer to perform, such as run a program.

Core Memory: primary memory or storage.



CP/M: Control Program for Microcomputers written by Digital Research, Inc. It is the most popular operating system for microcomputers. There are different versions for 8 and 16-bit computers.

CPU: abbreviation for central processing unit.

Crash: the failure of a program or piece of hardware to function—it's usually fatal.

CRT: abbreviation for cathode ray tube which is the picture tube in the terminal. CRT may refer also to the entire terminal.

Customize: to alter general purpose software or hardware to change or enhance its performance to fit a specific application or user's needs.



Daisy Wheel: a typing mechanism in the form of a wheel with the letters or characters placed on the outer edge of the wheel on a stem. A hammer strikes the "petals" or characters and impacts them through a ribbon to the paper.

Daisy Wheel Printer: an impact printer that utilizes daisy wheels to print highly legible, print quality typescript.

Data: any information to be processed by the computer.

Data Base: all the data available to the computer for calculations and decisions.

Debug: the searching and removing of the sources of errors in hardware or software.

Detachable Keyboard: a keyboard which is not built permanently into the same case as the screen of a terminal. This allows for greater flexibility in positioning of the keyboard/screen.

Direct Memory Access: the ability of peripheral devices to access the computer's memory without intervention of the CPU, which speeds up operation.

Disk: a plate resembling a phonograph record which is coated with magnetic material and is used to record great quantities of data or may store programming information.

Disk Drive: the mechanism that performs the reading and writing of data to and from the disk. The drive rotates the disk enabling data to be recorded or transferred.

Diskette: a floppy disk.

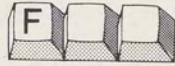
Dot Matrix Printer: a printer that forms characters with a matrix of small dots. This printer has the advantage of being relatively fast, but it does lose some printing quality and readability.

Double Density: a diskette that holds twice the amount of data as a single density diskette. This is not the same as double-sided.

Double-sided: a diskette that has data stored on both sides, thereby doubling the amount of data stored. This is not the same as double density.

Down or Down Time: the length of time when the computer system or one of its components is unable to function due to a problem in programming, maintenance, or power failure.

Dump: to print out the contents of a section of memory.



Fan-fold Paper: a continuous line of individual sheets of paper separated by perforations and that also has sprocket holes down the edges for use in tractor feeding the paper through the printer. Sometimes referred to as Z-fold paper or tractor form paper.

File: a collection of related records treated as a unit. For example, the payment history of one customer constitutes a record, while all payment records for the company constitute a file.

Flag: a notation indicating the existence of a particular condition in the microcomputer system.

Floppy Diskette: a thin piece of mylar in the shape of a disc that is coated with magnetic particles. The diskette rotates inside a paper jacket when in use.

Forms Tractor: a device that aligns and automatically advances continuous forms or paper into the printer.

FORTRAN: a programming language used mainly in scientific applications.

Full-text Searching: a process whereby the computer finds information by looking for desired words or phrases by searching the full text of a file or document.



Hard Copy: the output from the printer, while the soft copy is the material that ap-

pears on the screen.

Hard Disk: a rigid disk used for storing data or programming.

Hardware: the computer itself and any peripheral devices required to make the computer work.

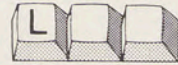


Impact Printer: any printer that makes a character by striking the paper through a ribbon as any ordinary office typewriter does.

Input: the data that is entered into a computer. Also, the process of entering the data into the computer.

Input devices: any equipment capable of accepting data and converting the data into a form for the computer to use.

Interface: the process of connecting computers and peripherals together. Also, the piece of hardware that connects two compatible pieces of equipment.



Letter Quality Printer: a printer that produces print comparable to a standard office typewriter.

Line Filter: an electronic device used to keep away from the computer any interference transmitted on the power lines caused by machinery, power surges, or other equipment.

Line Printer: a printer that seems to print an entire line at one time with speeds of up to 300 to 1800 lines per minute possible.

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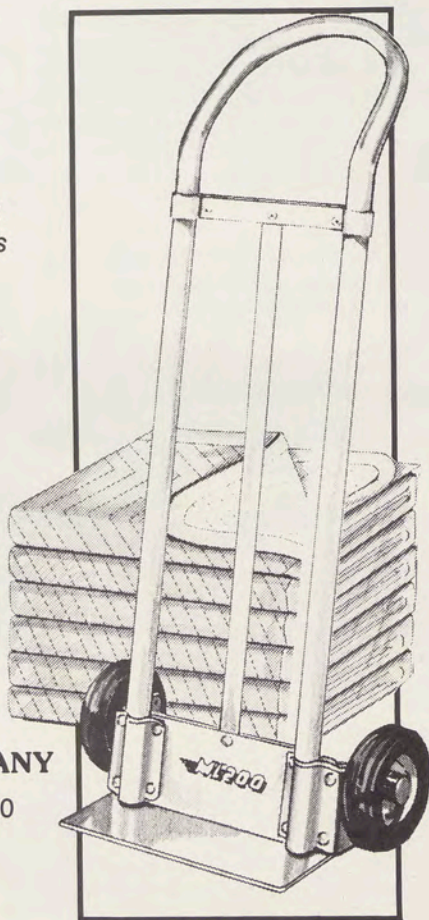
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Printout: the paper or hard copy document produced by the printer.

Program: a set of sequential instructions designed to tell the computer how and when to perform specific tasks. It is in a language understandable by the computer. Also, the process of writing the sequential instructions.

Programming Language: the language used to write computer programs.



Random Access Memory (RAM): memory inside the computer which it can access directly rather than sequentially. Active programs and data are stored and worked on in RAM, but RAM is temporary and data disappears when the computer is turned off.

Read: the transferring of previously stored data from the storage device to the computer's memory.

Read Only Memory (ROM): the area of the computer where special system programs are permanently stored. Information in ROM cannot be modified and is not erased when the computer is turned off.

Remote Terminal: an input or output device located away from the computer.



Save: to transfer data into storage.

Single Sheet Feeder: a device for printers that feeds one sheet of paper at a time, such as letterhead, into the proper printing position.

Sixteen Bit Computer: a computer that processes data 16 bits at a time and potentially twice as fast as an 8-bit system.

Software: the programs for a computer which are a set of instructions that enable the hardware system to function.

Spelling Checker: an application program that compares text with the dictionary in its memory for misspelled words.



Terminal: the main communications device between the computer and the user, consisting of the monitor and the keyboard.

Up and Running: when the computer is restored to full operation after it has been down.

User: the person working with the computer.

User Friendly: the quality of being easy for the inexperienced person to use.

Video Display Terminal (VDT): a CRT screen.

Word: a group of characters treated as a single unit by the computer memory or processing unit.

Word Length: the number of bits treated by the computer as a word, usually 8 bits.

Word Processor: an application software that produces sophisticated printing of text on a printer and allows easy and powerful manipulation of text and documents on the CRT screen.

Write: to enter data into memory. **PR**

June/PROGRESSIVE RENTALS

Load: to place data into the computer's memory.

Loop: a sequence of instructions designed to cause an activity to be performed repeatedly.



Machine Language: the instructions for a computer in the required format that it understands.

Magnetic Tape: a secondary storage system used to record and store massive amounts of data.

Mail-merging: to automatically print form letters with names and addresses from a mailing list file. The process produces what appears to be personalized letters.

Mainframe: the combination of the computer systems' CPU, memory, and input and output devices.

Megabyte: one million bytes.

Memory: the part of the computer used to store information either for immediate or long-term use.

Microprocessor: the central processing unit of a computer system.

Modem: an acronym for *modulator/demodulator*. This device converts data to a form capable of being transmitted over telephone lines and then reconverts the data at the receiving end.

Multiple Pass Printing: on some dot matrix printers this process is used to print higher quality characters. The printer prints one line, then moves the paper slightly and

prints the line again causing the dots to be filled in.

Numeric Pad: used for entering a large amount of numeric data, this arrangement of number keys in a 10-key adding machine format appears separately from the number keys arranged over letters at the top of the keyboard.



On-line: the acknowledgment that a peripheral device and the computer are operating in conjunction with each other.

Originate Mode Modem: a modem that can only originate the transmission of data.

Originate/Answer Mode Modem: a modem that can both transmit and receive data by phone line.

Output: the information produced by the computer. The process of sending information.

Output Device: any equipment used by the computer to transfer information to the outside world, such as a printer.



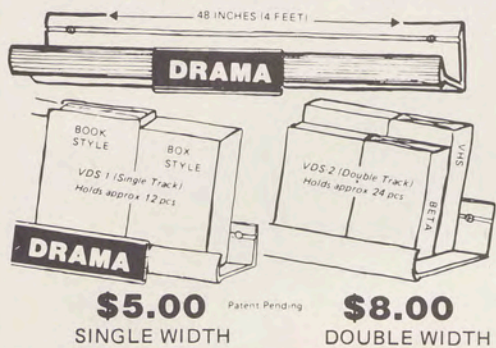
Peripheral: input and output devices that work in conjunction with computers, but are not a part of them. Printers, terminals, and modems are examples of peripherals.

Power Supply: the device that converts wall voltage into the proper voltage for the computer to use.

Printer: a peripheral device that makes hard copy printouts of computerized data.

VIDEO DISPLAY TRACKS

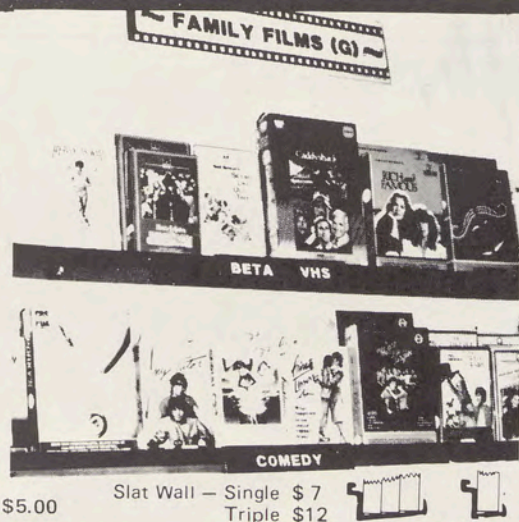
SET UP YOUR OWN PROFESSIONAL VIDEO STORE IN JUST A FEW HOURS FOR UNDER \$1,000 (2400+ Titles)



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DOUBLE YOUR INVENTORY
BUILD T-SHAPE WALLS

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Easy to install - just STAPLE, nail, glue, or screw into any surface • Each Track, single or double, is four feet long and cuts easily to fit any space • Avail in Red, Ivory, Blue, Black or Brown • Pre-packed 20 pcs per carton, singles or doubles • Special tilt of Track prevents box fall out • Also avail for Slat Walls



Matching Seam Covers, Pkgs. of 20 - \$5.00

75-pc Snap on Sign Kit \$59.95

Kit contains 25 black plastic sign holders and 50 slide in signs (two each of 25 different categories, as shown under "Movie Marquee" signs). Black with fluorescent letters, four assorted colors; or black with white letters. Sign holders easily snap-on to Video Display Tracks or may be affixed to existing display with tape, staples, or tacks. Specify "fluorescent colors" or "black and white."



Movie Marquee Category Signs

1 - 11 \$6.00 ea 4½x17½" Laminated Two
12 - 24 \$5.00 ea Sides in Heavy Gauge Hard
25 or more... \$4.00 ea Clear Plastic. Side 1, Black on Day-Glo (five assorted colors)
Side 2, Black on White

*Not in Snap-on Kit

Action	Family Films	Foreign	New Releases	*Video Discs	*Miscellaneous
Drama	Cartoons	Self-Help	Worth Seeing	*Video Games	*Check-In
Martial Arts	Classics	Religious	Oscar Winners	*Movie Rentals	*Check-Out
Sci-Fi	Musicals	Western/War	Sale Titles	*Budget Rentals	*On Rental
Horror	Concerts	Documentary	Adventure	*VCR Rentals	*Accessories
Comedy	Music Videos	VHS	Sports	*Educational	*Coming Soon
Children	Adults	BETA	Mystery	*Business	*New Arrivals

NEW! Large 18" x 24"

Complete with dry erase pen, just write in Titles and erase with cloth. Includes suction cups. Pre-drilled for easy mounting. White board with black and yellow border. Additional pens available at \$2.50 each. Red, Green, Blue, Black

Title Boards

\$29.95 each - Two for \$55.00



Movie Box Protectors

Clear, Semi-Hard Plastic Boxes protect your valuable Movie Display Boxes for life! Viewable all 6 sides, better than shrinkwrap, reusable, packed 100 per carton (lids/trays), 6 sizes tit all - 60¢ each, \$60 per carton

- Size 1 - BETA Sleeve Type
- Size 2 - VHS Sleeve Type
- Size 3 - Fox, Playboy, MGM
- Size 4 - Thorne, Vestron, Amarty Type
- Size 5 - Family Home, Video Gems, Most X's
- Size 6 - Warner, Disney Book Type, MGM, CBS, UA

New! Special Rental Labels

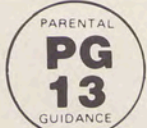
1½" Round - sticks to box or shrink wrap, removes without damage: \$25.00 roll of 500

- A) Special 99¢ Rental
- B) Special \$1.00 Rental
- C) Special \$2.00 Rental
- D) Special 2 for 1 Rental
- E) Special Rental (write in your own price)



Rating Labels

1" Round - Blue Letters on White (G) General, (PG) Parental Guidance, (PG-13) Parental Guidance over Age 13, (R) Restricted, X-Rated, (NR) No Rating, Hard XXX



\$ 10.00 - Roll of 250
\$ 55.00 - 6 Rolls, assorted
\$100.00 - 12 Rolls, assorted

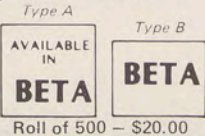
Miscellaneous Labels

NEW RELEASE - Gold Foil with Black Letters, 1-5/8" Sunburst Roll of 250 - \$20.00 Removable



Beta/VHS Labels

Type A - 1" Square: Available in BETA - Available in VHS
Type B - 3/4" x 1": BETA - VHS
BETA - Pink with Black Letters
VHS - Green with Black Letters



Giant Outdoor Banners

3' x 10' - \$49.95 each
Weather Resistant Polyester Vinyl with Re-enforced Ties

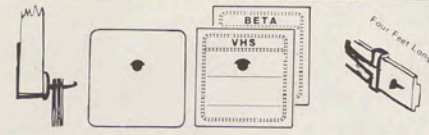
Style A - Grand Opening, Style B - Movie Rentals, Style C - Movie/VCR Rentals

MOVIE/VCR RENTALS

Fluorescent Orange with Black Letters

New Pull Tag System

System eliminates need to show multiple copies of a Title and increases number of Titles which may be displayed. The customer pulls the Tag instead of the Video Box which remains on permanent display. When all the Tags have been pulled, the Title is "On Rental."



HOOKS Pack of 100 \$35.00
PLASTIC TAG Pack of 100 \$25.00 Specify Yellow or White
LABELS Roll of 500 \$50.00 Specify VHS or BETA
ADAPTER STRIP Pack of 20 - \$40.00 (Black or Brown)

1. Hooks simply snap on to Video Display Tracks.
2. Each hook holds up to ten Tags.
3. Tags (one for each copy) hang on Hook.
4. BETA or VHS labels available.
5. Adapter Strips allow use of hooks on existing shelving.

On Rental Labels

These are removable labels which can be placed on empty display boxes to prevent customers from selecting tapes already out on rental. Available in red or black (use one color for VHS and the other for BETA). Roll of 500 - \$30.00. Two rolls - \$50.00

Security Labels

TYPE B - FOIL 5/8x1½" Silver Foil w/Black Print. Reads: Full Retail of This Product Will Be Collected If Seal is Altered or Removed. \$60.00 per thousand.
TYPE A - MYLAR 1/2x1" Clear with Gold Print
WARNING Deposit Nonrefundable If Seal is Altered or Removed. \$30.00 per thousand

Rewind Labels

3/4" Round - \$20.00/Thousand
TYPE A - Be Kind Rewind
TYPE B - 50¢ Charge if Tape Not Rewound
TYPE C - \$1 Charge if Tape Not Rewound



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Playing the Computer Game

Every game has rules, and failure to follow rules often results in penalties, self-imposed or otherwise. The "Computer Game" is no exception. Unfortunately, mere ignorance of the rules can bring the stiffest penalties. For that reason, I'd like to share some observations that I hope will result in a few "players" gaining a better understanding of how the game is played. After 23 years in the TV and appliance business (14 of those years in the rent-to-own business), here are some rules I've learned along the way.

Rule Number 1: Either get in or stay out.

Buying or writing a \$1,000 software package gets you a \$1,000 software package, one that is hardly adequate for serious business application.

Rule Number 2: If you're staying out, in 2 or 3 years your competition will be running circles around you. For example, the movie rental business is today where the rent-to-own business was 4 years ago. Software that handles movie rental will help you stay ahead of the times. We have been in the movie club business for over 5 years, and many dealers are adding movie clubs to keep up with the growth potential of VCRs. Eighty percent of potential customers cannot rent a movie because they do not have a VCR to play it on. They must rent or buy a VCR, so the potential in video rental is very real.

I believe the next development will come in 2 to 4 years. Most rent-to-own stores will become sales/rent/lease/movie club stores, due to recent and future legislation and the changing times. The future is in VCRs, satellite receivers, stereo TVs, and computers.

If a dealer is in rental-purchase now, he should be preparing for the future, but the first thing to do is get positive control of your business by knowing where you are and what your plans are. Know in real time what your BOR is; your idle inventory; the book value of each item; which items are floor-planned and which are paid off; your cash flow position in relation to all expenses; and how to use depreciation and investment credit to finance growth and reduce taxes. Also know why merchandise goes out and why it comes back; what percent of your total expenditures is represented by each ex-

MOST RENT-TO-OWN STORES WILL BECOME SALES/RENT/LEASE/MOVIE CLUB STORES, DUE TO RECENT AND FUTURE LEGISLATION AND THE CHANGING TIMES.

THE FIRST THING TO DO IS GET POSITIVE CONTROL OF YOUR BUSINESS BY KNOWING WHERE YOU ARE AND WHAT YOUR PLANS ARE.

pense; and how you can improve your growth and gross profit. When you computerize, a software and hardware company that understands your business can help you do all of this and more.

Rule Number 3: If you're getting in, do it right the first time. It's cheaper. In 1979, we paid \$45,000 for a hardware/software combination to run our rental-purchase and sales operations (we had three stores at the time). The computer company promised that the hardware would be installed within 45 days and that the rental and sales software would be developed, installed, and running within 6 months.

As it turned out, we ended up with a \$45,000 paperweight because the dealer handling our computer and software programs went bankrupt after the hardware was delivered, but before the software was developed. Our growth in rentals was causing us to lose control of our business, so we were forced to hire a programmer to develop the software we thought we had already purchased.

Nearly \$500,000 and 5 years later, we have

things well under control with a system that operates our business through phone lines in real time with virtually no handwritten documents. Our system tracks thousands of items by serial number (separately for sales and rental-purchase) and *could* track one million items. Wouldn't that be some floor plan?

We developed a serial-numbered sales system that will analyze every sale and sales history for as many prior years as we want. This is invaluable for warranty purposes, as well as buying, planning, and improving gross margins. We routinely keep track of over 10,000 serial-numbered movies in six locations, so any information of any type is available for merchandising. Of course, all of this technology is of little value if your employees cannot operate it, so our head programmer (Bob Carroll) designed the system to be very "employee friendly."

But considering the ultimate cost and development time, it is hardly the most economical approach to small business automation. Today, there is software written for the rent-to-own business to operate on everything from PCs to mainframes, so find one that is large enough for your current and future needs. There is no longer a need to invest money in having your own software written.

Rule Number 4: Insist on seeing the programs running, preferably under business conditions similar to yours. Then buy the hardware on which that package was running. This way you will know the two are compatible. All computers will not run all programs, and the most important thing to remember is that it is the software that gets the job done. Buy in this order: software first, then hardware that will run the software.

Finally, some points to ponder before going shopping:

- A computer cannot save a sick business, it will merely automate the problems.
- The time to automate is *before* you expand, when your business is running smoothly on manual procedures.
- A computer cannot help you do things you do not understand, but it will help you find your mistakes faster.

ALL COMPUTERS WILL NOT RUN ALL PROGRAMS, AND THE MOST IMPORTANT THING TO REMEMBER IS THAT IT IS THE SOFTWARE THAT GETS THE JOB DONE.

• A computer cannot solve basic procedural problems within your business, but it will probably alert you to problems that you were not aware of before automating.

When we convert larger dealers, they find that they have fewer accounts and 5 percent to 15 percent higher delinquencies than they thought. On the plus side, you will probably find that your movie income is greater because you will finally gain control and all the income goes in the bank.

Any game worth playing is worth winning. That's why we're in business, isn't it? By gaining a more complete understanding of the game before becoming a player, the pursuit of profit becomes a far more pleasurable pastime.

Les Feldser is owner of Rental and Sales Software Systems, and Les Feldser, Inc., which operates both for retail sales and rental-purchase. Mr. Feldser was a panelist at the recent APRO Video Software seminars.

WHO'S WHO IN RENTAL-PURCHASE FURNITURE

ADDENDUM

Associated Furniture Distributors

High Point Headquarters
156 South Main St.
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Distributor group—all types of furniture available

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10600 S. Choctaw Dr.
Baton Rouge, LA 70895
(504) 275-8111
Bedroom, living, dining, outdoor furniture, wall units

Goldmont Furniture Manufacturing

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Woodville, TX 75979
(409) 283-3460
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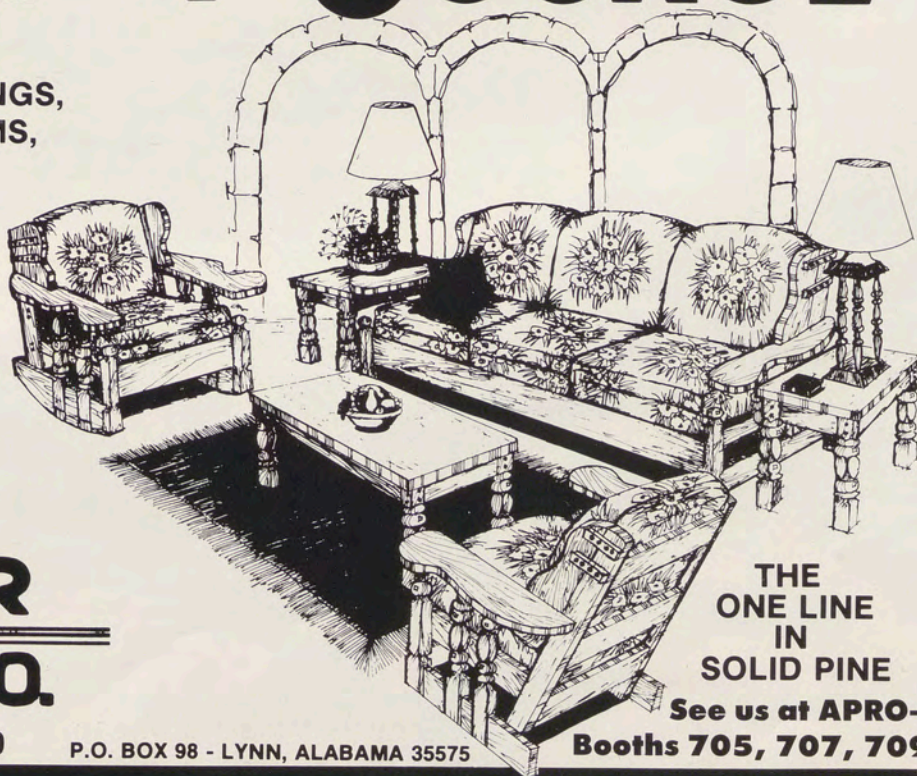
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Dealers Learn Training Tips

Twenty-two dealers and managers attended the Training Store Employees seminar in Jackson, Mississippi, April 15 through 17.

With session hours from 8:30 a.m. to 5:30 p.m., the 3-day course was the most intensive to date for APRO members and was developed in response to many dealers' requests for employee training information.

Rozanne Flatt, a rent-to-own dealer who helped develop the ColorTyme employee training program, led the seminar.

The seminar's objective was to help dealers to prepare and present effective skills-training programs to their organizations. The seminar was divided into the following segments:

- Developing basic knowledge of learning theories
- Learning how to identify tasks for appropriate teaching units
- Practicing active steps for the task being taught
- Developing presentation and class management skills
- Practicing teaching skills in small groups, with group and group leader feedback
- Developing skills in using reinforcement techniques in teaching and managing.

Dealers' response to the seminar has been outstanding. One dealer wrote that the course prepared him to develop his own program, with the objective of completing and presenting it within 90 days. Another APRO member indicated that, in addition to knowledge gained from the course contents, he learned much about conducting effective meetings with his employees.

The positive response has prompted APRO to plan additional seminars for this fall. Specific details will be forthcoming, but APRO expects to conduct a September session in the Northeast (probably New York, New Jersey, or Philadelphia), and one in November in Dallas.



The seminar used active hands-on approach. Here is a "buzz group". (L to R) Buzz Hudson, Terry Shiffler, Kathleen Braga and Ed Beutner listen intently to Clark Gallagher.

Video Seminar Aids Dealers

Sixty-two rental-purchase dealers heard about "Adding Video Software to Rental-Purchase" during two seminars presented by APRO. The first was held at the AmFac Hotel in Dallas March 20 and 21, and the second was at Adam's Mark Hotel in Charlotte, North Carolina April 22 and 23.

Jim Lahm, president of J. Lahm Consultants of Fullerton, California, led both seminars. His discussions concentrated on general aspects of entering the movie rental business and ranged from practical considerations to advertising and marketing. He identified the competition and suggested personnel qualifications. The costs of entering this market, plus what to expect in profits were outlined by Lahm. Pricing, coding, and keeping up with inventory also were discussed.

Edward L. Winn III, APRO executive director, directed his talk toward legal considerations in the movie rental business. He named the organizations within the industry which affect the rental-purchase dealer.

Suppliers who were present included Les Feldser and Bob Carroll with Rental Sales Software Systems, Corpus Christi, Texas; Ron Williamson of Microspec, Plano, Texas; Fred Phister of Source Video, Nashville, Tennessee; Anne Edwards of Southern Case, Raleigh, North Carolina; and Dennis Craig and Jim Gates, Video Division, Platt Luggage, Mattoon, Illinois.

England Swings (and Rents)!

BY BUD HOLLADAY

When rental dealers in the United Kingdom talk about the "good ol' days of '70 and '75," they mean 1875 — that's how long the Britishers have been renting consumer and household goods! Approximately 35 APRO dealers made the trek to London in early May to take a look at the British "hire-purchase" and "rent-to-rent" industry and what follows is one man's diary of that 9-day journey.

Fri. Arrive London's Gatwick Airport after a 9-hour trip from home. Incredibly modern complex with a rapid train that whisks us and most of our luggage to the Mayfair Hotel, near Buckingham Palace and just across from the famed Ritz Hotel. Train ticket: less than \$4 each.

Sat. Up early for a guided tour of London aboard the comfortable motor coach (we call them buses). The Tower of London, Westminster Abbey, Buckingham Palace, Big Ben, Parliament, etc. Most of the buildings are hung with scaffolding to allow hordes of workmen to clean 300 years of soot and grime from their marble and granite faces. Still an awe-inspiring sight and like something out of a history book.

Sun. Free for the day. This means taxi rides to the zoo, daytrips to the countryside, or just lounging about the Mayfair lobby waiting for a queen or a king to show up. Better luck in the countryside. Some tried the English casinos,

where you must register 48 hours in advance or be with a member. More sedate than Vegas, but just as much money changes hands.

Mon. Bank Holiday in England. This gives the country's banks a chance to count all the money collected from American tourists. The British pound equals \$1.26 American. Prices still a bargain (cashmere sweaters, or "jumpers" as the Brits call them, go for about \$75 American). Caught the Changing of the Guard at the Palace. Throngs of people from all over the world, cordons of "Bobbies," and a bunch of guys in red-coats and big furry hats. They must have personnel problems at the Palace, too—understand they change the guard every day.

Tue. Mr. Patrick, from the British Hire-Purchase trade association, fills us in on the history of rental in the U.K. Quite different from our style. They've been renting everything from carriages to sewing machines for over a century. Originally begun as a way for merchants to hold onto title until "the peasant" paid, it's now a way of life. However, the market's diminishing as people begin to buy on credit. Not much difference between the two as each requires credit and a down payment, and the laws treat each the same. Patrick says the association "sells forms and lobbies."

Wed. Three chaps from Visionshire, one of the leading firms, give us a good lecture, replete with Q & A from the American dealers, who're captivated by the topic. Seems Englanders look at straight rental as a natural way to get things without service bills. Lack of debt obligation is not a big factor. They charge off from 5 percent to 7 percent of their collections and they have about a 30 percent inventory cost. They work toward a 12 percent bottom line.

Funny how the numbers come out the same even though the deal is totally different. A 17-inch color portable rents from around \$25 monthly and is installed by a blue-coated "engineer" who's a qualified technician. Service costs run to 20 percent or more. Advertising costs are less than 1 percent—with 60 million people and only a handful of companies, they don't see the need to advertise. In the afternoon, we visit a few stores — one has over 10,000 units on rent and looks just like a Color-Tyme or Remco store (probably will be before long, one dealer remarked).

An American dealer asked what the most common problems were in Brit-

ish rental stores. The reply: **TURN-OVER.** Seems average rental store experiences 30 percent annual turnover among employees. Wages fairly low by our standards, but government benefits are all-inclusive.

Wed p.m. Visit all the rental stores in one neighborhood. Look a lot like our stores here, except they're smaller and all deliveries are made from central warehouses. Lots of in-store print and POP materials. Quite nonaggressive sales techniques from employees. They seem complacent. England's rental companies don't handle furniture or white goods—only televisions. Some are just beginning to experiment with stereos.

continued

GRANADA



APRO SEMINAR CALENDAR

July 16-17

Advertising Ideas for Rental-Purchase Dealers

Wyndham Hotel, Orlando, Florida

Speaker: David Garrett, Biggers, Patterson and Garrett, Inc., of Orlando, Florida

July 17

Developing a Board of Advisors for a Rental Company

Wyndham Hotel, Orlando, Florida

Speaker: Chuck Sims of Houston, Texas

July 18-22

**APRO's Fifth Annual Convention
Wyndham Hotel, Orlando, Florida**

September 15-16-17-18

Training Store Employees Seminar

Hotel, Place to be Announced

Leader: Rozanne Flatt

September 15 2 p.m. Seminar Begins

5:30 to 6:30 p.m. Informal gathering, cash bar

October 15-16

Developing a Board of Advisors for a Rental Company

**APRO Current Affairs with Legal Update
Landmark Hotel, New Orleans, Louisiana**

Speakers: Chuck Sims of Houston, Texas; Edward L. Winn III, APRO Executive Director

October 15 5 to 7 p.m. Informal gathering, cash bar

November 17-18-19-20

Training Store Employees—Three-Day Seminar

Westin Hotel, Dallas, Texas

Leader: Rozanne Flatt

November 17 2 p.m. Seminar Begins

5:30 to 6:30 p.m. Informal gathering, cash bar

For more information: Contact Alice Bruton in the APRO office at (512) 478-6521.



Rental dealers had a great time seeing London. About half the group (pictured above) skipped off to Scotland for a couple of days. The happy travelers (from l. to r.) are Jacqueline Middleton, Steve Rogers (the Scottish tour guide), Betty Coolidge, Burie Tisdale, Marie Tisdale, Mac McCullar, Annette Shrader, Audrey McCullar, Elizabeth Johnston, Margie McCullar, Faythe Cerutti, Richard Cerutti, Gloria Messerov, Lou Messerov, and (front row) Tom Kelleher and Lowry Shrader.

Thur. See theatre production of CATS and it's incredible. No wonder it's been playing to soldout houses so long. Tickets fairly cheap — about \$7 each. Rode "tube" — subway — to theatre for 40¢ from across town. Clean and absolutely no graffiti or foolishness allowed.

Fri. Checkout time for some, but we're staying! Too much to miss if we leave now. Besides, Bob Hope and Brooke Shields are supposed to be checking into our hotel (not together).

They do, and Scotland Yard posts security men in dark blue suits with walkie-talkies at each elevator, or "lift."

Fri p.m. Off for more theatre and dining. English food is a lot like what mom cooked at home: meat, potatoes, veggies, and lots of breads and pies. Yet very few chubby folks over here. Must work it off in the garden. Flowers everywhere...a veritable tableau of floral color.

Sat. Shopping at "High Street,"

Kingsbridge, and Knightsbridge. These are the English versions of our shopping malls — and blocks and blocks of stores crowded with goods and buyers from all over the world. Great buys, but the 15 percent Value Added Tax (V.A.T.) and conversion to dollars makes it hard to tell whether I paid \$3 for the alligator shoes or bought a sandwich for \$5,300 — oh well, on to more shops.

Sun. A trip to Shakespeare's birthplace and home, Stratford-Upon-Avon. This is not where the cosmetics ladies came from. A strange town of about 100,000 people where thatched-roof cottages from the 1300's stand in contrast to bright shiny McDonald's. England has managed to combine the charm and purpose of history with the fast-paced merchandising of today.

Mon. Time to leave. Others have gone already. We spent more than we intended to and saw more than we can remember. But we know one thing: If you've never been to Great Britain, go! It's friendly, inexpensive, convenient, charming, and a great place to be. If you have the chance to sign up for another APRO trip, better take it. Next time we might check out the rental industry in Hong Kong, South America, or even New Jersey. *Getcher passports ready!* **PR**

Bud Holladay was the charter president of APRO and is president of ABC Rentals, Inc., based in Arlington, TX.

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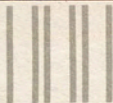
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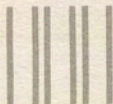
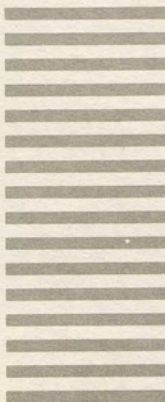
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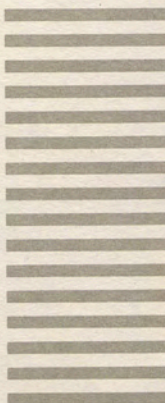
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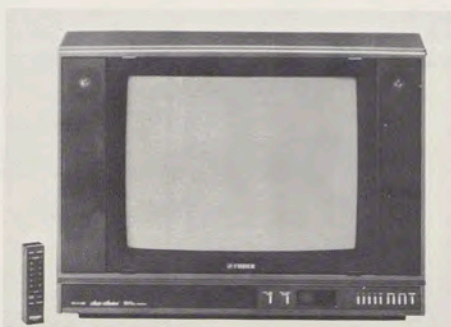
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PRODUCT FOCUS



FISHER #PC210

Fisher's TV product line continues to expand with Model #PC210. The model is a 20-inch stereo TV featuring built-in multichannel TV sound circuitry and a two-way speaker system. The set is 140-channel cable-ready and includes a 20-button wireless remote control. The Model #PC210 can function also as a monitor and can utilize multiple audio/video input and output jacks, plus it has a RGB input for connection to a home computer.

Suggested retail price: \$749.95. For more information, contact: Mike Currie, Fisher, 21314 Lassen Street, Chatsworth, CA 91311, (818) 998-7322.



GE #26PM5881X

General Electric announces Model #26PM5881X, a new tabletop monitor/receiver with a 26-inch full-square tube which provides a larger viewing area in a 19-inch space due to its square design and flat sides.

The unit features built-in stereo/bilingual reception capabilities for full-stereo sound. Functionally-grouped input/output jacks allow easy connection of VCRs, home computers, or video games. Separate balance, bass, treble, and loudness controls are included. The unit comes in a pewter finish with a black front.

For more information, contact: Judy Ziegler, General Electric, Portsmouth, VA 23705, (804) 483-5062.

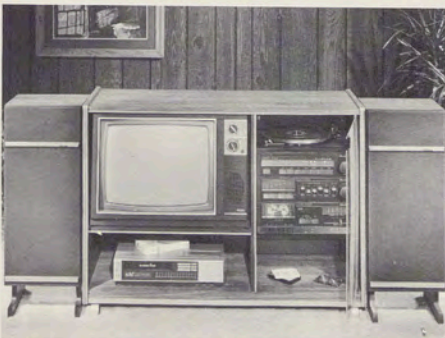


STOP-A-STAIN

Pillow Talk introduces the Stop-A-Stain mattress pad made of scientifically-designed, soft protective covering which prevents stains and odors from harming any mattress.

The pad uses a flannelette surface laminated onto both sides of a tough vinyl sheet. The pad is machine washable, bleachable, and tumble dries quickly. Available in twin, full, queen, and king sizes, the pad is cool in summer and warm in winter.

Suggested retail price: \$17.88 to \$29.88. For more information, contact: Jack Fajerman, Pillow Talk, 388 Pond Road, Freehold, NJ 07728, (800) 526-5368.



PILOT #STV851/PD31G

Pilot Audio introduces Model #STV851/PD31G, a deluxe studio module audio/video home entertainment center. This horizontal center is in Palasander finish and includes a 19-inch color TV which has 100 percent solid state circuitry.

An activated external jack for dual-channel sound through each individual hi-fi concert stereo speaker is included. The system also has a semiautomatic record player and matching two-way, 31-inch hi-fi concert speakers.

For more information, contact: Lew Allen, Pilot Audio, 101-10 Foster Avenue, Brooklyn, NY 11236, (212) 257-7000.



PIONEER #S-200

Pioneer introduces a shelf stereo component system with many convenience features. Model #S-200 uses a combination cassette/amplifier system with 40-watts per channel. A double cassette deck for easy high-speed dubbing is built-in. The system comes with a belt-driven, fully-automatic turntable and two-way twin speakers with 8-inch woofer and 2-5/8-inch tweeter.

Suggested retail price: \$549.95. For more information, contact: Jim Higgins, 835 Hopkins Way, Redondo Beach, CA 90277, (213) 376-6978.



SCOTT TURNTABLES

H.H. Scott has four new turntables. Model #PS99 is a fully-automatic, belt-driven unit utilizing a P-mount cartridge and a logic-controlled, linear tracking arm. Suggested retail price is \$229.95.

Model #PS89 is a fully-automatic, direct-drive model featuring repeat, strobe, and pitch controls with a suggested retail price of \$199.95. Model #PS69A, listing for \$169.95, is a semiautomatic, direct-drive unit. Completing the line is Model #PS49A, a semiautomatic, belt-driven turntable featuring strobe and pitch controls. Suggested retail price is \$149.95.

For more information, contact: Ellie Wykoff, H.H. Scott, 20 Commerce Way, Woburn, MA 01888, (617) 933-8800.

Editor's Note: Suppliers should direct all release information to PROGRESSIVE RENTALS at 1866 InterFirst Tower, Austin, TX 78701.

Glossary of Rental Terms

Part One

Do your employees scratch their heads with increasing confusion every time they read your basic rental agreement or try to read a P&L? Does your manager wonder if your BOR is part of your P&L and if any of it should go on your CRT?

The rental-purchase industry has certain terminology unique to the business, as well as generic terms that help us to communicate with other dealers. PROGRESSIVE RENTALS presents the following rental-purchase glossary, not as an exhaustive list of every term connected with rental-purchase, but as a start for rental dealers to begin their own lists for themselves and their employees.

Acid Test: the quickness with which a business can pay all of its current liabilities (due within 12 months or less) from cash or equivalents on hand.

Accounts Due: any customer account that has reached the time for payment.

Account Manager: the individual who sells the rental agreement to the customer. In some stores, he also may be responsible for collecting on his accounts, and delivery and pick-up.

Account Number: the identification number given to each account and used as a reference for tracking the progress of the account. Sometimes called a contract or rental agreement number.

Accounts Payable: a liability owed by the business for goods purchased or services used.

Account Transfer: whenever a customer moves his rental agreement to another of the company's stores.

Accrued Expenses: recorded current expenses that are due, but have not yet been paid.

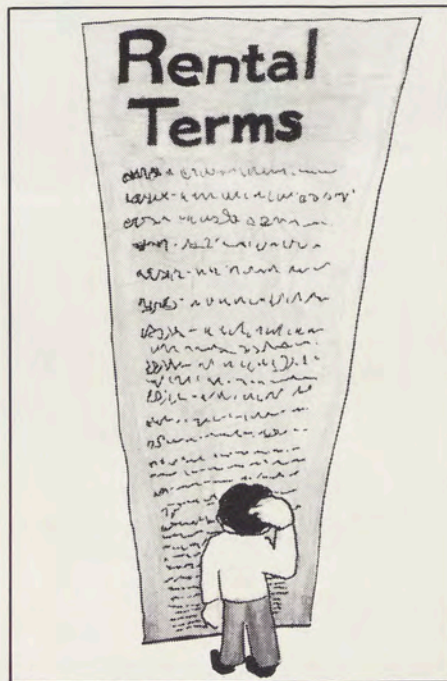
Adjusted Monthly Forecast: anticipated profit per store for the month ended that is based on the actual store income and expenses. It is adjusted during the month to include late charges.

Annual Percentage Rate: the yearly cost of credit expressed as a real percentage of the amount borrowed.

APRO: Association of Progressive Rental Organizations; national trade association for the rent-to-own industry based in Austin, Texas.

Audio: equipment used for high-fidelity reproduction of sound. A typical rental store rents one-brand systems complete with turntable, receiver/amplifier, cassette deck, speakers, and a cabinet for the system.

Audio/Video: an integrated system that has equipment capable of producing high-fidelity sound and television or VCR reception.



Audit: a methodical examination and review of a firm's records, accounts, and procedures to verify that proper accounting of the firm's assets and liabilities has been done.

Back Order: that part of the original order not filled which will be shipped when available without the customer reordering.

Bad Debts: a customer's account that is uncollectible and that has been charged off, or will be.

Bad Debt Ratio: the ratio of bad debts to active rentals, or of bad debt losses to rental receipts.

Balance: the amount unpaid by a business on a loan or credit transaction.

Balloon Payment: a large final payment to acquire ownership of merchandise or to pay for a service.

BOR: balance on rent. The number of units currently under contractual agreement to customers at the beginning of the month, plus the number of units delivered, minus the number of units picked-up during the month.

Brown Goods: generic term for televisions and stereos, derived from the brown, wood finish of the cabinet.

Budget: an itemization of income and expenses giving the amount of money available for operations for a given period of time.

Buying Group: the banding together of several dealers to purchase items in bulk at reduced rates.

CD: compact disc player.

Card Close: the total number of past-due customer accounts on a particular day.

Case Goods: generally, box items in furniture such as chests, headboards, etc.

Cash Drawer: where all money transactions are kept during the day, including the rental transaction receipts and change fund.

Cash Flow: in a given time, the amount of money generated by a business less the cash expenses of doing business.

Cash Purchase Option: a customer's option for the early purchase of rental merchandise at a price calculated on the age of the unit and/or the amount of rent paid to date.

Charge Off: item taken off inventory that cannot be recovered due to a skip, stolen, or condition of the goods.

Check Log: log for recording daily customer payments made by check listing name, check number, and the amount paid.

Closeout Percentage: the ratio of past-due accounts to the balance on rent, and is used as an index of the efficiency of the collections process.

Collection Cards: record of a customer's account kept on cards for ease of handling and tracking during the collections process. This is a smaller version of the posting or ledger card.

Collections: when an account has become past-due, the process of contacting the customer and collecting the money owed and/or the rental merchandise.

Consumer Credit Protection Act: also known as the Truth-in-Lending Bill, this act requires most lenders and extenders of consumer credit to disclose the true costs of the credit extended. Additionally, there are limits to wage garnishment and the Act prohibits excessive interest.

Consumer Leasing Act: federal statute providing requirements for meaningful disclosure of lease terms and conditions in a prescribed way. The Act applies to leases with a minimum rental period of longer than 4 months.

Contract: legally binding agreement between two or more capable parties to do or not to do a particular thing in exchange for some form of consideration.

Contract Labor: contract entered into for specific services for a specified short period of time, and usually paid in cash.

Customer Ledgers: individual document used to record each customer's payment and rental history, usually a hard copy of the rental agreement.

Daily In/Daily Out Sheets: an inventory control record used to track merchandise returned to the store or delivered to the customer.

Day-To-Day: rental agreement for one 24-hour period.

Delivery Charge: a charge to the customer for delivering merchandise. These may range from \$3 to \$12.

Deliveries: the merchandise to be delivered. Also, to physically make the delivery of rental goods to the customers.

Disclosure: to completely and fully reveal the terms of a contracted transaction. Rental disclosure can include the amount of each payment, when payment is due, and the total cost of renting until ownership occurs. Other items include the total rental cost and condition of the goods.

Disputed Accounts: any account for which there is some question over correct billing.

Durable Goods: goods that are engineered to provide 5 or more years service, such as washers and dryers.

Early Pay-out: whenever a customer exercises his option to buy the rented unit for a stated price before the maximum rental term expires.

Earnings Statement: a statement detailing the earnings or losses of a business, sometimes called a Profit and Loss Statement.

False Representation: to misrepresent a service or product's condition, capabilities, or to state falsely the obligations of a contract or agreement.

Final Notice: the last demand for payment before legal action is taken.

Five-day: an account on which renewal payment has not been made as required for at least 5 days.

Fixed Assets: business property required to operate the business, but which cannot be consumed or converted to cash during normal operations, such as your building and its fixtures.

Gross Income: total amount of income before deducting expenses.

Gross Profit: total company income minus the cost of goods sold, but before general expenses have been deducted.

Handtruck: dolly used to maneuver heavy objects.

Horizontal Rack: audio system housed in a horizontal cabinet.

Idle Inventory: sales and display stock in the store or not on rent.

In Arrears: past-due account.

Insolvency: inability to pay one's debts when due, or to convert assets into cash.

Inventory: a detailed account of current business assets, generally categorized as rental goods, equipment, vehicles, etc.

Inventory Disposition Voucher: the record of how a particular merchandise item is disposed of from current inventory—by early pay, skip, etc.

Inventory Receiving Voucher: accounting form used to record receipt of a merchandise item from the manufacturer or wholesaler, detailing serial number, model number, quantity, etc.

Inventory Transfer Voucher: form for properly recording transfer of a merchandise item between company outlets. It is used to balance inventory records.

Jobber: wholesaler.

Keep Rate: the measure of the number of

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units that remain on rent with a customer versus the total number of units delivered in a given time period.

Knock-down or KD: furniture and other merchandise items shipped unassembled from the manufacturer or wholesaler that must be assembled by store personnel.

Lease-Purchase: another term for rental-purchase plans that allow customers to rent merchandise with the option of owning it.

Lessee: the person who rents or leases an item from a business.

Lessor: the person who owns the merchandise and rents or leases it to the lessee.

Liquid Assets: any asset that is easily converted to cash, such as accounts receivable, securities, and bonds.

Lost Rental Income: any portion of a customer's weekly or monthly rental payment due, but uncollected within the month.

Lump Sum Payment: payment in full in a single sum made at one time.

Mail Payment: customer's payment received by mail.

Middleman: a person or business that acts as an intermediate agent between the manufacturer and the retailer or the consumer.

Month-to-month: a lease agreement in effect for a 1-month period that is renewable by making an additional payment as specified in the agreement.

Monthlies: the accounts that rent on a month-to-month basis.

Net Assets: total assets less total liabilities, usually not including stockholders' equity.

Net Earnings: the amount of gross operating income minus the gross operating expenses.

Net Profit: recorded receipts less all expenses (cash and non-cash) before taxes.

Net Sales: the total amount of rentals minus returns, discounts, and adjustments (skips, stolens and charge-offs).

Net Worth: total assets less total liabilities. The difference is what the stockholders would receive if the company were liquidated today.

No-obligation: a rental-purchase lease which does not require the customer to rent an item beyond an initial period of time, usually 1 week or 1 month.

Operating Expenses: all costs of running a business except the cost of goods, and, usually, home office or corporate overhead.

Outstanding: unpaid or uncollected accounts.

Overhead: the operating expenses of a business that are in addition to inventory. Rent and utilities are considered overhead.

P&L: abbreviation for profit and loss statement.

Pads: heavy quilt used to protect furniture and goods in the truck during delivery or pick-up.

Past-due Account: any account that has not renewed the rental option by paying the amount due on the renewal date.

Pay Out: transfer of ownership to the customer after completing a specified term of rental payments.

Pick-up: to collect the merchandise from a customer who no longer wishes to rent the item.

Piece-by-piece: form of rental, especially with furniture, allowing the customer to rent one or any number of items of a grouping.

PR

Editor's Note: "Glossary of Rental Terms" concludes in the August issue of PROGRESSIVE RENTALS.

LETTERS

Pat on the Back

TO PROGRESSIVE RENTALS

My congratulations to the staff at APRO and to Alice Bruton, director of meetings and convention, on a very informative and successful seminar in Charlotte on April 22 and 23.

I have been in the electronics industry going on 10 years now and during that time have attended more seminars than I care to remember. Most were pretty dry stuff and their content, as far as relating to everyday business, was lacking.

What a refreshing surprise your Video Software Seminar was. I found it to be concise and to the point. Your speakers were very well versed and current with their facts. I found myself sitting up and taking pages of notes constantly. A very well-planned seminar, indeed.

Although, my association with APRO is relatively new, I find your organization dedicated and constantly striving to keep dealers abreast of local

and national issues—issues that are paramount to their very existence and ability to grow and prosper.

Thank you again for making me a part of your seminar. I look forward to the upcoming APRO '85 convention with a great deal of excitement. Keep up the great efforts.

TIMOTHY B. SHANNON
Manager, Rental Accounts
RCA Sales Corporation
Indianapolis, IN

Editor's Note: We're glad the video software seminar was so interesting. APRO convention attendees should note that a seminar on the hot topic of adding video software will be conducted by Jim Lahm, president of Lahm Consultants. Lahm is a leading consultant in the home video field and was the main speaker at the Charlotte video seminar.

Video Profits

TO PROGRESSIVE RENTALS

I am pleased to see the coverage your magazine has given to movie rentals in recent issues. APRO members that are not currently in this fast growing and profitable business should be seriously investigating its benefits.

With consistent promotion and merchandising over the last 2 years, we have added \$30,000 a month per store to our five Curtis Mathes Home Entertainment Centers.

BILL BLACK
President
Showtime TV Sales
Flint, MI

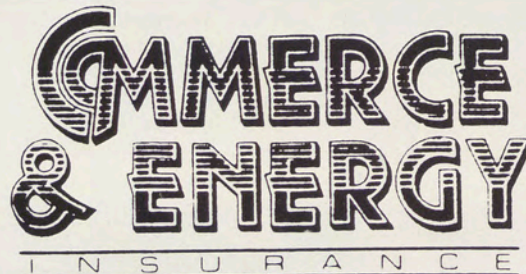
APRO Helps

TO PROGRESSIVE RENTALS

My husband attended the seminar on adding video software in Dallas. He said the seminar was good, yet he was disappointed there were no vendors in attendance. He also said that our main video supplier was asked to attend and did not.

To make a long story short, I just called our video rep and I explained to her how many members APRO has. I also gave her some background and statistical information on the number of stores involved with APRO. She should be calling soon.

To let you know, we have just opened two new stores and both are in a mall location. Both are doing well. I under-



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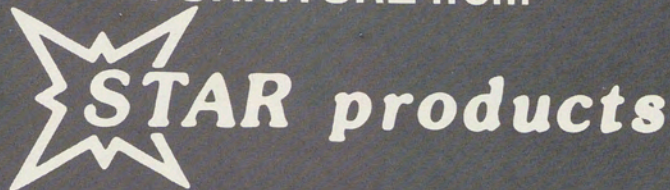
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LETTERS *continued*

stand many people are afraid of mall locations, but these are our biggest money makers.

Let me also thank the APRO staff for all the help and useful information we've collected over the last 2 years from the organization. We started our first store in the basement of an old building. We've come a long way, and we owe a lot of our success to information gathered from seminars and PROGRESSIVE RENTALS. Thanks so much, you'll never know how much you've helped.

DEBORAH CARPENTER
Owner
Paine Carpenter Rentals
Natchez, MS

Training Kudos

TO PROGRESSIVE RENTALS:

People often take time to express a complaint or dissatisfaction, while so rarely taking time to express appreciation or gratitude. It is my feeling that this thing called "communication" should be a two-way street, and to benefit both sides equally, one must take the time to

express appreciation or gratitude when one encounters someone who is willing or dedicated enough to go beyond minimum limits.

This is the case I encountered recently while attending the APRO "Training Store Employees" seminar in Jackson, Mississippi. Needless to say, I was a little apprehensive, though eager, when I arrived in Jackson. Having never met Rozanne Flatt (the seminar leader), I was totally unaware of what to expect. What a pleasant and rewarding experience it was for me! It was impossible to attend that seminar and not have her enthusiasm rub off on you.

It was my impression that she had spent a considerable amount of time and effort to put together her material in a most effective manner. With her charisma and manner of presentation, it was impossible to become bored or restless during the entire seminar. Mrs. Flatt was accommodating above and beyond expectations. She gave her time, knowledge, and assistance to anyone who wished to take advantage of it.

I returned to my store following the seminar bubbling with enthusiasm, and feeling confident I had gained sufficient knowledge to set up and institute

an effective training program for our company. I now look forward to attending any training seminars conducted by Mrs. Flatt with enthusiasm and absolutely no apprehension. Making her acquaintance was a most rewarding and beneficial experience.

I honestly think Mrs. Flatt should be commended for a job well done.

TERRY SHIFFLER
Manager
Sam's TV & Appliance Rental
Fort Worth, TX

Editor's Note: This seminar has been one of APRO's most well-received presentations. Rozanne Flatt will be presenting the "Training Store Employees" seminar in September in a city to be announced, and again in November in Dallas. She is currently producing a training manual based on her experience and these APRO seminars.

Letters policy

Letters to the editor are encouraged and welcomed. We especially welcome letters that add to the discussion of issues raised in the magazine, but the section can also serve as a forum for discussion of matters of concern to Association members and the industry. All letters are subject to condensation and editing. Please direct comments that you wish considered for publication to Letters Editor, Progressive Rentals, 1866 InterFirst Tower, Austin, TX 78701.

hatley

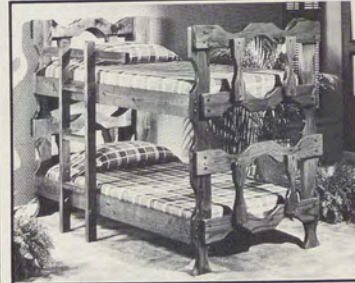
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from page 9

feel that proper regulation may be exceeding their grasp. These same dealers are also positive that, without the computer system, expansion to their complete potential may not be possible.

"I felt I wasn't in control of inventory and my accounts receivable," says Bill Black, president of Showtime TV in Flint, Michigan. "In day-to-day business transactions, there isn't anything it doesn't help. At the time I computerized in August 1983, I had three stores, but I wanted to expand and now I have two more."

Black states that opening new stores is easier due to the computer system which eliminates the need to manually coordinate confusing paper documents by automatically categorizing and processing the information for inventory, customer files, invoices for new merchandise, and it immediately standardizes the format for all general ledger accounting and sales documentation.

"It's also easier to audit the stores and the account books," he says, "since current figures can be calculated so quickly and are far more timely than ever before. I know what inventory is supposed to be there. I just feel safer with the computer being there."

In addition to control, security is another important factor. Security codes can be programmed into the system to prevent the alteration of particular records and data, and to prevent access to certain information. This helps ensure that items are being rented at the proper price, and that no unauthorized changes are being made to a customer's account or to any ledger items.

What dealer isn't familiar with the scenario of rummaging through the ledger card box to find the dog-eared and sometimes unreadable account card while the customer waits to pay his bill? Shuffling through these cards to reconcile balances or to determine past-dues is not an easy task. Cards can be lost or destroyed or altered—as many dealers have sadly discovered.

For outlets with a posting machine, the machine records the transaction on the card and then does totals, but that's all it does. After closing, many managers must write a list of all the items rented that day, all items picked up, and do all the cash balancing of the drawer and other accounting. In many businesses, this is done by the manager on his own time.

David Blevins installed his computer system for his nine-store operation "for better control of inventory. I'm spread

out, and for our future growth, it gives us a better handle on the inventory and control of everyone. It makes Borg-Warner auditing easier and our own auditing easier," he says.

A dealer can choose a combination of set up plans that meets his needs and budget. He may opt to include modems for continuous phone line communication between the home office and the store. This "real time" system produces instantaneous record updating and allows the home office to monitor the outlet's daily business activities. The cost for the phone line is high, but if the dealer only puts a terminal in his stores, the initial investment is lower than opting for one or two printers plus terminal and microprocessor.

Others go all the way by installing the modem and phone line, plus printers, terminal, and microprocessor in each store. This provides the instant data for the home office and allows each store to print its own reports, contracts, and receipts.

A third way involves putting all the hardware in each store except the phone lines. Stores then send disk copies of their data to the home office for processing and report production. This saves the cost of phone lines at the expense of minute-by-minute monitoring by the home office. It should be noted that the cost of a terminal, microprocessor, and printer for a company with several stores can be high, too.

A computer consultant can advise a dealer on the best option available for his particular company.

In David Blevins' case, he has three stores on a system of terminal, microprocessor, and printer with continuous phone line communications with the home office. His other six stores have the same system except they are not in continuous contact with the home office and they send disk copies of their records to headquarters for processing.

Blevins chose this set up because he wanted some experience under his belt before he converted all nine stores to continuous on-line communications. Also, he notes, the price of computer equipment continues to come down and when he chooses to convert these six stores to phone line capability, the cost will be less.

When he converted, Bill Black chose to immediately set up his stores on the continuous phone line basis. He liked the greater control this gave him by being able to monitor all activities in his stores. Each store has a terminal and two printers. The printers are used to

print receipts and contracts during the day and reports at night. If a report is needed during business hours, it is just a simple matter of changing paper in one printer.

Charles Traynham's company installed a terminal, microprocessor, and two printers (one for printing the reports or contracts, and one for printing receipts) in its 10 stores. Modems were not included because the software company—at that time—did not have a suitable program for a home office computer capable of such phone line processing. Currently, each store copies its data and sends it to the home office for report generation. Modems are planned for the future.

The choice these rental dealers made involved analyzing the individual requirements of their companies, researching capabilities of the available software, and selecting compatible and dependable hardware to get the job done.

If you are presently not using a computer, but like what you've read so far, read on. The reports that can be generated are seemingly endless in number and variety. The properly programmed machine can do some or all of the following:

- Track units by model number, serial number, manufacturer, warranty time periods, rental time periods for each item and type of item, and track units transferred and paid out.
- The computer can aid in developing floor plans by organizing data on your most successful items in inventory. Also, BOR figures are always timely since the computer tracks which items have been rented and need to be delivered and which items are scheduled for pick-up.
- Managers can know within minutes how many skips and stolens are being worked and the status of every account manager's past-due accounts. If a system is on real time and the company has several stores in one city, a customer can make a payment at any outlet and all stores are instantly updated by removing the customer from the collections list.
- Customer relations is better due to more accurate payment records, accurate printed receipts, and properly completed and printed contracts.
- Cash controls are more vigorous since the computer knows the rental price of each item. For a receipt to be printed, the correct dollar amount must be paid. Also, in case of a disputed bill, the customer has a unique receipt to prove or disprove payment.

Computer Supplier Who's Who

Finding your way through the maze of software and hardware dealers currently crowding the computer market can be tough. To aid in your search for the perfect program or equipment for your operation, PROGRESSIVE RENTALS has compiled this computer supplier list, featuring producers of software and hardware geared to the rental-purchase industry.

Amcom Data Processing
464 McCormick St.
San Leandro, CA 94877
(415) 638-1212
Rental Management
System software for rental-purchase

Axiom Corp.
1014 Griswold Ave.
San Fernando, CA 91340
(818) 365-9521
All types printers

Beatty Electronics
7105 W. 105
Overland Park, KS 66212
(913) 341-3500
Computer terminals, printers

Bonafide Management Systems
19911 Lassen St.
Chatsworth, CA 91311
(818) 882-4999
Master Video on-line inventory control system for video rental.

CASS Systems, Inc.
1700 Dallas Parkway
Park Place, Suite 126
Dallas, TX 75248
(214) 931-5523

Datapoint hardware,
CASS software for rental operation management

C.L.M. Software
1607 Main St., Suite 404
Dallas, TX 75201
(800) 441-0097
Rentpro software for rental-purchase, Radio Shack hardware

Commodore Business Machines, Inc.
1200 Wilson Dr.
Westchester, PA 19380
(215) 431-9100
Computers, peripherals

Computer Diversified Services, Inc.
7277 Regency Square, #113
Houston, TX 77036
(713) 783-0542
Computer software program for rental-purchase

Computer Logistics, Inc.
100 Howard Ave., Suite 101
New Orleans, LA 70113
(504) 522-7266
Alpha, Micro, Northstar hardware and software

Computer Specialties
P.O. Box 1718
Melbourne, FL 32902
(315) 725-6574
Commodore drives, network switches, monitors, prompters, and interfaces

Dynatech Computer Power, Inc.
4865 Scotts Valley Dr.
Scotts Valley, CA 95066
(408) 438-5760
Surge protection devices, uninterruptible power supplies, data line protectors

Ergo Systems, Inc.
26254 Eden Landing Rd.
Hayward, CA 94545
(415) 786-3746
Portable printers and printer paper

First National Computer Corp.
4843 Keller Springs Rd.
Dallas, TX 75248
(214) 380-8700
IBM, Apple, COMPAQ computer rental.

5 Dimensions Software
4843 Keller Springs Rd.
Dallas, TX 75248
(214) 380-8700
The Rental Industry Manager (TRIM) software.

High Touch
1900 N. Amidon, Suite 202
Wichita, KS 67203
(316) 832-1611
Hardware/software for rental-purchase operations

Information Systems Integrators
412 Melvin Ave.
Racine, WI 53402
(414) 681-1346
Consulting, systems design, Integrated Rental Information System (IRIS) program

Interactive Software
P.O. Box 8810
Stockton, CA 95205
(209) 948-9500
Software designed for rental operations

Kaypro Corp.
533 Stevens Ave.
Solana Beach, CA 92075
(619) 481-4300
Microcomputers for business and personal use

M.V. Software
651 N. Rochester Rd.
Clawson, MI 48017
(313) 583-4114
Hardware and software for video rental control

Micro Computer Business Systems
2621 W. Laguna Azul
Mesa, AZ 85202
(602) 820-1365
Video RegiSTAR™ computerized cash register and inventory control system for movie rental operations

Microfast Software Corp.
1200 Westlake N., Suite 1007
Seattle, WA 98109
(206) 285-9199
Computer software for video movie club management

Okidata
532 Fellowship Rd.
Mt. Laurel, NJ 08054
(609) 235-2600
Okimate 10, computer peripherals

Olympia U.S.A.
Rte. 22
P.O. Box 22
Somerville, NJ 08876
(201) 722-2600
Electronic printers, microcomputers

R-T-O, Inc.
11638 Fair Oaks Blvd., Suite 208
Fair Oaks, CA 95628
(916) 962-1238
In-store computer system for rental-purchase operations

Rental Sales Software Systems
4707 Everhart
Corpus Christi, TX 78411
(512) 851-8704
TI Computer with terminals, RSSS software

Retail Technologies
Pier 9
The Embarcadero
San Francisco, CA 94111
(415) 433-7944
Star turnkey system for video rental store management

RMK Management
5800 East Thomas Rd.
Suite 104
Scottsdale, AZ 85251
(602) 941-0939
IBM equipment, NEC printers, Star Dealer software for rental-purchase

Silver-Reed America, Inc.
19600 S. Vermont Ave.
Torrance, CA 90502
(213) 516-7008
Printers

Solutions by Computer
121 Lyman St.
Springfield, MA 01103
(413) 737-0499
Complete office operation software programs

Star Micronics, Inc.
200 Park Ave., Suite 3510
New York, NY 10166
(212) 986-6770
Printers

Trinity Solutions
5406 Thornwood
Santa Fe, California
(408) 226-0170
Software for movie rental operations

Unique Business Systems
1025 22nd St.
Santa Monica, CA 90403
(213) 453-2239
Video Trace software for movie rental operations

Winchester Data Products
14237 129th Ave.
Edmonton, Alberta
T51-4N9
(403) 451-4574
Videotape library automation system

Xtron Computer Equipment Corp.
19 Rector St., 35th Flr.
New York, NY 10006
(212) 344-6583
IBM, Apple, Commodore-compatible high-resolution monitors

• As mentioned previously, the control the computer gives a rental dealer over inventory enables him to streamline his ordering to include only the items that are money makers. Combined with filling in the cracks in collections and daily transactions where money used to disappear, a dealer's profit margin increases due to automation.

• When a dealer has these reports and begins to make business decisions based on them, he builds a records history that provides a better image for him to banks and other financial in-

stitutions.

It sounds wonderful. And it is. Dealers who once went to bed at night wondering just exactly how much money was in the bank, on its way to the bank, or leaving the bank, now rest comfortably with the answers to those questions and more on today's printout.

But don't view this modern equipment as the answer to all of your problems.

"Before, there was a lot of paperwork," says Traynham, "and now we have a lot of paperwork, but the com-

puter prints it all for us. I no longer have to go through and count cards. The computer has it all down for me."

In with the New

Converting your paper records to floppy disk requires more than just typing in names and numbers. The original records must be as up-to-date and accurate as possible. Planning the conversion requires working closely with the computer company. Generally, training of store personnel takes place

continued

at the time the records are entered into the system.

Bill Black converted his three stores to computer at the same time, a plan that he does not recommend now. "It went smoothly, but to do one store at a time is just less confusing. Personnel can be trained more thoroughly since one key person can train all of your employees in the same manner in each store. It could have been a nightmare.

"I've been through conversion with 10 other dealers," he continues, "and to do more than one store at a time is a potential problem area since you increase the amount of data you must work with which increases human error."

For Blevins the transition was a smooth one, but he remarks that it does take time and effort. He also visited other dealers before his decision to automate.

"But I really didn't know what to look for or what questions to ask," Blevins remarks. "I talked to other dealers, but each situation is different. To automate takes a lot of understanding of the machinery."

The method of conversion will vary from company to company. Bill Black's experience offers an example of one method. Each of his store managers coordinated the updating of their own accounts and inventory. Data on each customer, each item of inventory on rent, and each item of idle inventory was carefully recorded on standardized data entry sheets. The sheets contained such information as serial number, cost, payments made, due dates, and addresses. The process took one week for each store with the sheets being updated any time a change in status for an item occurred, such as changing an item on rent to an inventory item when the merchandise was picked-up. The managers' records were then reconciled with the home office control books and the data entered in the computer.

The next step, actually loading the data onto the computer, took Charles Traynham 2 to 4 days depending on the number of units in the store's total inventory. After completing the first store, he simply made a copy of his system's format and then entered the customer and inventory data.

This process forces the dealer to examine thoroughly his business methods—often for the first time. The trap of "it's always been that way" is easy to fall into.

"The computer made us readjust our priorities and forced us to streamline our business," states Blevins. "For instance, our method of pricing by hand



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was inefficient for computer input. We had to change some company policies, but it helped our business overall and helped our bottom line."

One Company's Quest

Although Atlanta-based Network Rentals is a large rental-purchase company with 23 stores, its year and a half search for a software/hardware package illustrates the research and comparison shopping necessary before a system is purchased.

Perry McNeal, president of Network

Rentals, emphatically states that his business is sold on the idea of needing computers in the stores. "This is an investment we have to make. It is so difficult to manually generate trends and numbers—plus the timeliness and efficiency of computerization is the major reason for our thumbs-up decision."

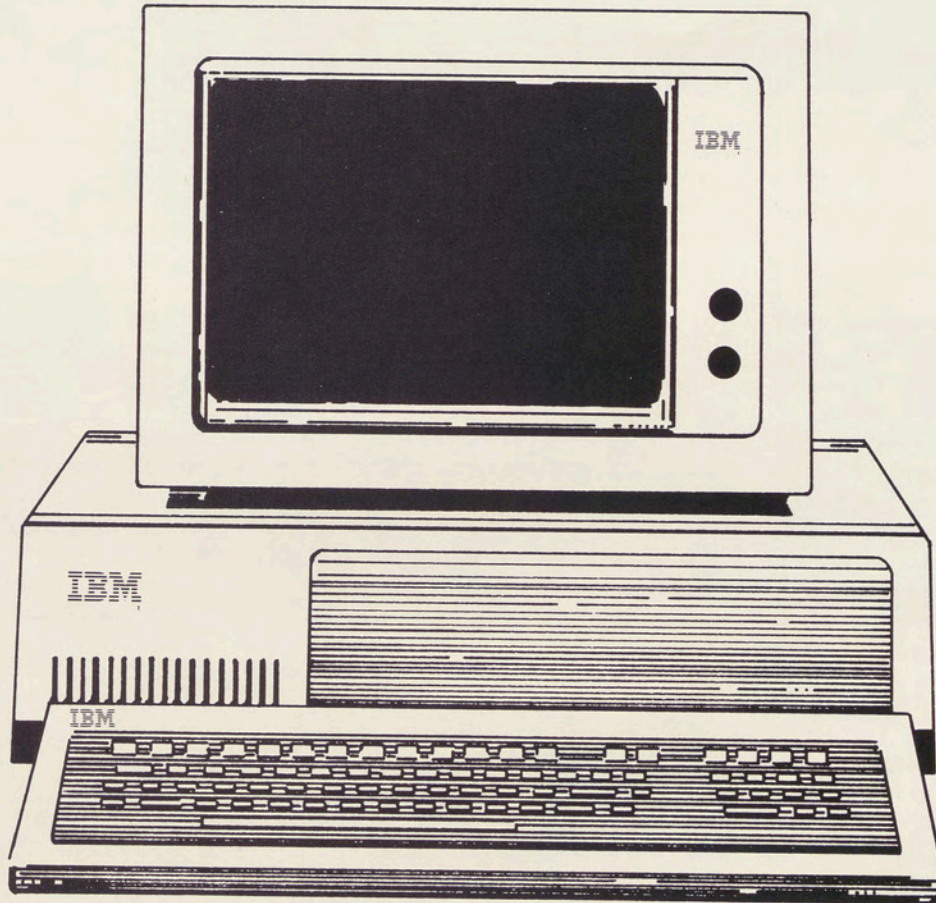
Eight to ten times per year, Network Rentals invites several employees to participate in quality circles and offer suggestions for improving company operations. Company management had been eager to investigate the pos-

continued

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NOW REST COMFORTABLY
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sibilities of computerization, but the suggestion to move forward on the idea actually came from the employees in the stores.

Network Rentals already has a computer system in its home office which receives batches of information from each store, processes it, and generates the necessary reports back to the stores. Besides such general ledger items as accounts receivable and income, Network's home office system also contains all inventory information.

"We're a computer-oriented company," says McNeal. "We have our present system, plus two PCs we use for word processing and market research. We know enough about computers not to be naive, and that may be a part of why we are having a difficult time."

Although he has not made a final decision, McNeal believes he may have to wait until a more compatible system is developed and is on the market. He describes his current choice as between three software companies. One company has a "dynamite store program that does everything that we want it to do, but they don't have home office software yet. The second company has the office program, but the store program does not meet all of our needs. The third company is an untested company and is not as far down the road as the others."

He definitely knows the option of developing his own software is out of the question. McNeal cites two dealers he knows, with operations either as large as his or larger, that have had problems in this area. To start from scratch with a programmer with little or no rental experience is not only time consuming, but cost prohibitive.

"This is not as simple as it appears," McNeal says. "It could take 6 to 7 months to convert my store operations.

The computer companies' presentations are for a basic program to fit any dealer with a few alterations to suit particular needs. The big question is, are the changes free or how much do they charge, and when will the changes be made, next week or next year?"

There are several companies working diligently in the field with operable systems available to the rental dealer who knows what he needs. These companies know the language and the operations of the rental-purchase industry. McNeal remembers investigating the concept of computerization 3 years ago. When he approached the company representative and asked how his system would handle the information on the store's cards, the man said, "What's a card?"

McNeal's advice to his colleagues in rent-to-own includes having a clear understanding of what is being purchased with an understanding of what the computer company is providing. Also, have some provision for taking care of any part of the system that does not work as it should.

"Have a concise contract," McNeal says. "We must protect ourselves. We're looking for guarantees. Our attorney will draft an agreement that includes the notes from our meetings with the computer company. Whatever they say will become part of the contract."

For Network Rentals, the need for a change in their operations is understood. The desire is there, but the time may not be right.

"We've got to make the big jump," emphasized McNeal, "because it's too difficult to do this piecemeal. It's got to be a big leap for us, but we must find someone who can do the job. After all, we're talking about a lot of money to computerize."

Fear of Computing

A change of this magnitude is bound to involve some hesitancy, questions, and even fear from your employees. The work patterns they are accustomed to are being changed, and change requires adjustment. You must consider the feelings of your employees and help to allay their fears.

"My employees were a little scared at first," relates Bill Black. "But that was quickly overcome with the relative ease in learning the system. It saves them time, they make less mistakes, and there are less problems."

For David Blevins, his managers have been the biggest supporters of the change simply for the amount of time

it saves them. He remembers some employees feared job cuts might be the result of automation, however, there were no cuts in staff. In fact, the employees like the system so much that whenever it is down or not working, they are frantic for it to come back on-line.

"They hate to do without it," he says. "The system helps prevent errors since they have to be more careful and accurate in their paperwork. It provides the managers with the information they need to operate the business in a matter of hours instead of weeks. The employees are excited by the system."

A common fear is the fear of layoffs due to the new equipment. While the computer saves time and the operations are more efficient, that doesn't mean less people are needed to run a rental-purchase outlet. But, usually it does mean extra help is not needed.

Charles Traynham says Ace TV is able to operate a much larger store with a greater inventory with the same number of employees the company has in its smaller stores. Bill Black believes—if not for the computer—he would have to hire two auditors to travel between his stores to audit the business. With the computers, the need and the cost for the extra employees is eliminated, plus a mechanical check is placed on human error. David Blevins says that no employee lost his job with the company. He believes a manager or owner who understands the system he has purchased and who can answer employee questions confidently can erase any employee alienation regarding automation.

No staff restructuring was required of these three businesses when automation was completed. Delivery men are still responsible for deliveries and do not do the work of account managers. Account managers do the information entry for new accounts and payments directly into the computer so employee status in the rental dealership goes on pretty much as before. These streamlined operations may mean not replacing an employee when one quits, or even shifting an account manager, for example, to another store or position. But these dealers and their employees have learned that automation is not synonymous with layoff.

And Blevins says it's a change for the better. "Personnel must think through the entire process when making a transaction. Employees can't just take money anymore. Before, it was just a separate entry to them. But now everyone is aware of the complete picture and their role in running a rent-to-own store."

SOME DEALERS HAVE LEARNED THE HARD WAY BY SPENDING FROM \$45,000 TO \$400,000 TO HIRE AN INDEPENDENT PROGRAMMER TO ATTEMPT TO CREATE A SOFTWARE SYSTEM THAT, IN THE END, NEVER WORKS.

In the Chips

The cost of implementing this change should be measured in terms of efficiency of operations and the potential for increased growth. The savings on the cost of hiring additional employees just to keep pace with your present situation is another factor in making a final decision. The new found efficiency also may increase your collections success simply because fewer accounts are falling through the cracks of your business.

But will it pay for itself? "The cost is relative, it's hard to prove," says Blevins. "I'm at the stage now where I don't know how I ever existed without it. It didn't lower our labor force, but we are more efficient. It speeds up our receipt making, we have more cash control, and it helps greatly in our collections."

Bill Black's investment ran to \$120,000 for his five stores, but he says his system will pay for itself by efficiency in collections and elimination of nonmoving inventory.

"Don't let the cost scare you," he states, "and don't base your decision totally on cost comparisons. If you're satisfied the equipment will do what you want, cost shouldn't sway you to a cheaper system."

Be aware that there may be certain design changes necessary to format the available software to your particular business. Understand completely your rights and warranties under your contract with the computer company.

Black notes that "95 percent of our problems have been communications related and modem related. Modems can be a big problem. The modem must match your system. If you buy a new or additional modem 6 months from now, the manufacturer may have made a design change. Some hardware companies are just pushing product out with a lowering of quality control."

The computer industry is presently

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in a volatile state with new products, new designs, and the demise of some companies. Pricing of hardware is in a similar situation. The retail costs of equipment purchased now may be substantially lower in the months ahead. However, when a new development or model hits the market, a premium is charged. There is always the risk that your equipment may become outdated or obsolete.

The time is fast approaching when the rental industry must view computerization as a necessity and not an experiment.

"I just saved one and one-half points on my floor plan inventory costs because I have a computer system," says Bill Black. "The finance company au-

dated my equipment to verify my figures. The sole decision in financing me was based on these reports. That's a big savings on my floor plan."

"Plus," he emphasizes, "I've got a banker who loans me a lot more money now than before. When he asks me for figures, I have an updated report to show him. It just makes you look more professional and more like a business man."

Undoubtedly, for rental dealers with visions of expansion, the computer age is the present. And soon all account records may be on a 5-inch floppy disk instead of a three-foot account card box.

PR

David Morgan Jones is Associate Editor of PROGRESSIVE RENTALS.



COMPUTERS: TODAY'S ADVANCE, TOMORROW'S STANDARD

Computers, especially microcomputers or personal computers (PCs as they are better known) have revolutionized all aspects of business life. Their importance to the rental industry cannot be over emphasized.

Prior to 1976 virtually all in-store systems were manually based, consisting of variations of hand-posted or machine-posted ledger card operations. Today, in-store computers are rare. It is estimated that only 10 percent of rental stores are computerized. The home office functions of rental companies have lent themselves to earlier computerization because of traditional applications, such as general ledger, accounts payable, inventory control, and payroll.

Computers bring many benefits to rental store operations. The major advantages are control, consistency, management information, and competition. Today's rental store offers a variety of products to its customers and accurate, strict control of inventory is mandatory. Deliveries, pick-ups, pay-outs, and transfers create transactions that are ideally suited to computers. The need for cash control is obvious, but of equal importance are agreements and customer information.

As rental operations expand from individual stores into regional and national operations, management control of far-flung stores is critical for an industry noted for its cash flow, high inventory turn, and employee turnover. Additionally, major lenders are far more apt to provide money when they see computer controls applied.

To owners and managers, the most important advantage of the computer is management information. To be effective, it must be timely and accurate. Computers can rapidly assimilate and move information to corporate headquarters for management review. They provide summaries and details unavailable from manual systems.

A side benefit of computers in the rental industry is competition. Their use reduces costs and overhead, increases efficiency, and provides a responsive degree of management control. Those rental companies without computers will find themselves at a

severe competitive disadvantage. As more and more computers are put to use, the internal sophistication of rental companies will increase and their approach to their marketplace will change. Companies without computers will find it increasingly difficult to adapt and keep pace. This is aptly demonstrated by this fact: The majority of franchises in the rental industry either offer and/or require a computer system.

There are two major types of systems offered to the rental industry. The first is based upon a centralized concept that matured during the 1960's that was enhanced with the advent of the minicomputer in the 1970's. This concept features a large central computer at the home office with "dumb" terminals at store locations. These terminals are connected to the home office computer via local or long distance phone lines as required.

The primary advantage of this concept was relatively low-cost store equipment and an "on-line" capacity with the home office. However, its disadvantages, in view of current technology, outweigh any gains. The operational complexity of a large central system taxes the capability of the typical rental company. Also when a central system is down, all dependent terminals are also down. Store terminals may offer low cost; however, they are limited in speed to the phone line.

With the advent of the microprocessor, opportunities for rental companies increased dramatically. Manufacturers began building complete systems around the microprocessor as its relative power increased. Additionally, prices for microcomputers declined rapidly.

Software developers bundled sophisticated software programs with these small computers to provide complete, functional in-store systems. The microcomputer industry received major impetus and credibility when IBM announced its first PC in 1981.

The major advantage of in-store computers is that all computing power is at the source of activity. These small, in-store systems are self-contained and not dependent on outside facilities. They maintain and

process their own data. This decentralized, or distributed, concept provides a greater reliability in that no one component can bring the entire system network down. Their speed is solely dependent upon their internal computing power and the efficiency of their software. Getting information to the home office is easily accomplished through low-cost, batch-oriented, voice-grade, dial-up phone lines.

No longer is the personal computer dependent upon tinkerers and hobbyists. Today, the microcomputer exists as a complete system with increasingly potent software. As users have demanded more and more from these small systems, manufacturers have responded with a large array of features, options, and performance characteristics. This explosion in demand has created competition and rapidly declining prices.

As can be seen, the future of the computer industry and all industries dependent upon computers is intimately entwined with the microcomputer. The traditional minicomputer market has evaporated from the upward pressure of increasingly powerful PCs.

The future for the rental industry regarding computers could not be better. Advances in hardware mean better systems for less dollars. As systems become more powerful, easier to use, and as software developers keep pace, management can look forward to better controls, a reliable flow of information, and a reduction in expense. The in-store computer can and/or will serve as data processor, typewriter, cash register, electronic mail terminal, message system, management planning tool, environmental control, and security device.

Mike Sheriff is president of First National Computer Corporation, a computer rental company, and is founder and vice-president of 5 Dimension Software, a rental-purchase software company. Both businesses are based in Dallas, Texas.

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